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Connected Women SNAPSHOT

SWADHAAR, ACCION & AIRTEL MONEY:
MOBILE MONEY TRAINING FOR FEMALE CUSTOMERS
IN INDIA

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Introduction

Customer marketing and education are always important to driving the adoption of mobile money, but they are absolutely crucial for female customers, who generally take more time than men to trust and start using mobile money services.¹ In India, where uptake of mobile money has been slow—only 3% of women have heard of it and 0.1% have used it²—customer education must be a key part of any successful mobile money initiative. This snapshot looks at how Swadhaar identified the needs of its urban and resource-poor female customers and then used these insights to create tailored training materials for a mobile money loan repayment pilot with Airtel Money in Mumbai, India.

Project overview

Headquartered in Mumbai and launched in 2008, Swadhaar FinServe is a microfinance institution that provides financial services to India's economically active urban poor—particularly women. At the time of the pilot, Swadhaar had over 170,000 active borrowers (the vast majority of whom were women), a portfolio of approximately US \$31 million in loans, 35 branches in operation across Maharashtra, Gujarat, Madhya Pradesh and Rajasthan, and four loan products, including the group loan product used in the mobile money loan repayment pilot. In mid-2012, Swadhaar partnered with Airtel Money and the NGO Accion International, a long-time investor and partner, to pilot a mobile wallet service for their group loan product. Airtel Money had already launched an India-wide mobile wallet service in partnership with Axis Bank—a 'no-frills' savings account that offered cash deposits, money transfers, and withdrawals. As Swadhaar was looking for new ways to leverage technology to streamline its processes, improve customer service and expand outreach, it was interested in testing the mobile money platform.

In January 2013, Swadhaar, Accion, and Airtel Money decided to use an 'open' version of Airtel's mobile wallet which allows cash-outs called the Airtel Money Super Account. The Super Account service allows Swadhaar's clients to repay their monthly loan installments through their mobile handsets rather than paying a Swadhaar loan officer who collects payments door to door. In addition to enabling loan repayments through mobile money, the Super Account service allows Swadhaar clients to open a full savings account (through a partnership with Axis bank), and perform additional transactions such as utility and other payments using a mobile wallet. Swadhaar piloted the service in eight branches in Mumbai and, by the end of the pilot in November 2014, approximately 14,000 female clients had been enrolled in the Airtel Money service.

Mobile financial literacy training

The pilot project also aimed to test innovative ways of educating female clients about mobile money services. One of the main barriers to women adopting mobile money solutions is low mobile literacy. The typical profile of a Swadhaar group loan

¹ GSMA, [Reaching Half of the Market: Women and Mobile Money](#), September 2014.

² Financial Inclusion Insights, [India: Financial Services Use and Emerging Digital Pathways](#), Highlights from FII Tracker Survey India, October 2013 to January 2014.

customer is a woman aged 18–60 with very low average annual income (less than USD 2,000) and low levels of education. Most clients have only basic education (12th grade or lower), while others are illiterate. Some customers do not own a mobile handset and most who do use it only to receive calls.

To address these challenges, Swadhaar and Accion developed training modules to help female clients understand the benefits of a mobile money service and how to use it. The modules were developed using pedagogical approaches such as storytelling, hands-on experience and “handholding”, to help clients become comfortable with the service and ultimately adopt it.

The pilot project also included a Peer Educator Connection Programme, which aimed to help women adopt mobile money services on their own and provide an income-generating opportunity for local peer educators. The programme employed local women with limited income to reinforce the information provided in Swadhaar’s training modules and “handhold” new female customers.

In 2013, Accion International was awarded a GSMA Connected Women Innovation Fund grant to help revise and strengthen the customer education process and implement the Peer Educator Connection Programme.

To refine the training modules, Swadhaar conducted a needs assessment that gathered customer insights on what should be improved. Swadhaar carried out focus group discussions and individual interviews with customers who were either early adopters or non-users of mobile money, as well as trainers and loan officers, to get their perspective on the mobile money service. In total, 58 clients, 8 trainers, and 18 loan officers participated in the various focus groups.

The needs assessment revealed that:

- The concept of a mobile wallet was difficult for customers to grasp because they did not understand that money could be manipulated through their mobile device.
- Due to their low literacy levels, participants found it difficult to understand the various keys on the mobile handset, particularly symbols they do not use to receive or make calls, such as * or #. Customers did not even know what these symbols were called.
- Participants’ awareness and recall of the importance of the mobile money security code (MPIN) and other safety aspects were low, which created a security risk.
- Participants’ awareness of mobile money services other than loan repayments was equally low; only a small number of clients knew the service was linked to a bank account and could allow them to save, transfer money, pay utility bills, etc.

Swadhaar revised its training modules to take these findings into account, to teach customers how to repay their loans using Airtel Money, and eventually use their mobile wallet for savings and a variety of other financial transactions. The revised training materials included new content featuring visuals, storytelling and demonstrations, as well as a new customer education journey with multiple touch points.

1. Customer education materials

1.1 Concept of the mobile money wallet

The two A4 posters in Figure 1 explain the concept of the mobile wallet by juxtaposing everyday errands, such as paying a bill, recharging a phone or depositing funds at the bank, both with and without a mobile wallet. These images clearly convey the time, travel and cost savings of using a mobile wallet, and the simple visuals are easy for female customers with limited formal education and low literacy to understand. Customer feedback confirmed that customers were better able to grasp the benefits of mobile money with this clear before-and-after comparison.



Figure 1: Concept of the mobile money wallet

Top picture: Without Airtel Money, you need to queue for the bank, to pay your electricity bill, or to recharge.

Bottom picture: With your mobile wallet, there is no need to queue as you can cash in at the agent's and do everything from home, saving time and transportation costs.

1.2 The story of Suman

The needs assessment revealed that female clients respond to role models they can identify with. Suman, depicted in Figure 2, is a woman who looks, lives, and works much like Swadhaar customers. Suman appears in familiar scenarios, such as at the Airtel Money agent, changing her mobile money security code, or using her mobile wallet in a variety of situations. This storytelling and visualisation technique helped Swadhaar customers identify with Suman and see themselves as an independent Airtel Money user. Customers were very interested in the fact that Suman did not have to queue for a long time to pay her electricity bill, which is a pain point for many customers.

In addition to the visuals and simple language, analogies were used to explain and demystify the mobile wallet and the telecom jargon that sometimes creeps into mobile services. Swadhaar customers were taught that their mobile money accounts are like their purses, that the MPIN is their personal key, and that their money is in the bank and not in the phone. Using the right language helped to ensure the concepts were easily understood and it also promoted trust in the service.



Figure 2: The Story of Suman



Figure 3: Animated story

The storyteller (loan officer or trainer) holds up the poster or flip chart. While the customer looks at the images, the storyteller describes the story with the help of key talking points written on the back of the pictures.

1.3 Demonstration of the mobile money service

Once the core concepts of mobile money were laid out, mobile handset mock-ups were used to explain how to use the Airtel Money service, as shown in Figure 4. This practical step-by-step demonstration helped Swadhaar customers familiarise themselves with the keys and symbols used on the handset and the mobile money user interface. This step was particularly important as some Swadhaar customers either did not have a handset, or made limited use of it beyond pressing the red and green buttons to receive a call and hang up. Hands-on experience and practice was critical to customers overcoming their fear of doing something wrong and losing their money.

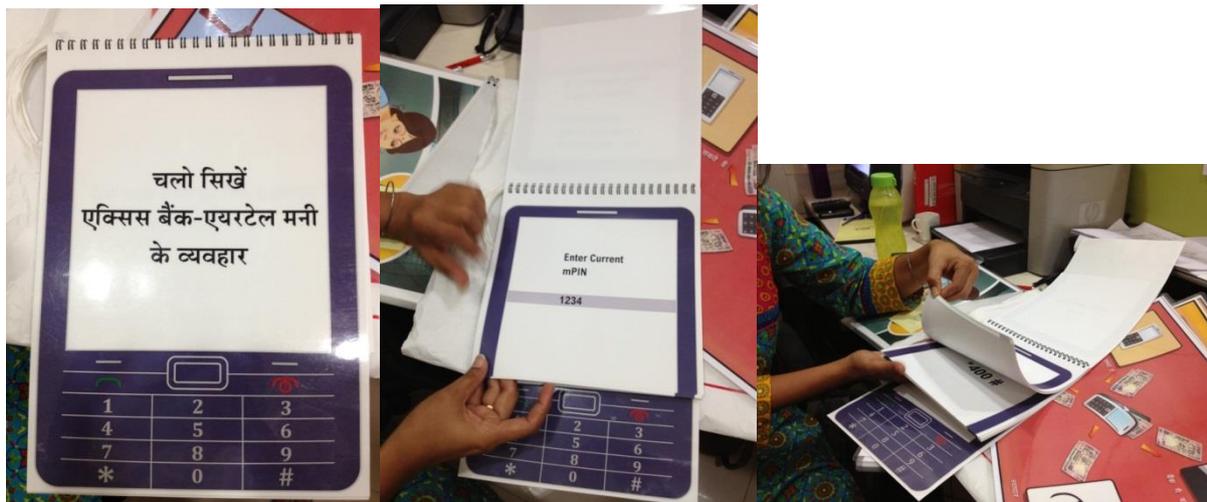


Figure 4: Mobile handset mock-up

Mobile handset mock-up with step-by-step instructions on how to use mobile money.

2. The customer education journey

The training was delivered in stages through a series of touch points. Swadhaar decided to embed its customer education in the loan on-boarding process and increase the number of touch points from three to five. Having more touch points helped to prevent customers from becoming overwhelmed with too much information at once, since new customers already had to be taught about financial literacy, mobile wallet concepts, and mobile money user interface navigation. More touch points also helped to reinforce information by repetition, which in turn helped customers to overcome their fears and made the product more familiar with each point of contact. For female customers with low literacy levels, this was especially important to building their trust and confidence in the service.

The customer education journey shown in Figure 5 began with an initial meeting between a women's loan group and a loan officer, which then progresses to loan disbursement and, finally, to making monthly loan payments. Two touch points were added when the training modules were revised—Q&A and Loan Repayments Adoption—to reinforce the information provided in the introduction, and to help customers with their first loan repayments with a mobile wallet.



Figure 5: Customer education touch points

Touch point #1: Group formation

This touch point took place at a customer's home with her loan group and the loan officer, where new customers were introduced to the mobile money service for the first time. The loan officer, using training materials such as the Story of Suman and the Concept of the Mobile Money Wallet, introduced the concept of the mobile money wallet and explained that it could be used to make monthly loan payments. SIM cards and registration forms were also distributed at this time.

Touch point #2: Questions and answers

At the second touch point, the branch manager spoke with three to four loan groups at the Swadhaar branch. S/he reinforced the concepts introduced at the first touch point, reviewed a list of frequently asked questions, and answered any other questions the new customers may have had on the mobile wallet and SIM card activation.

Touch point #3: In-depth client education session

At the next touch point, which took place at the branch in the presence of several loan groups, a Swadhaar trainer explained the mobile money concept once more, and then described other mobile money services in detail, such as savings, utility payments, peer-to-peer transfers, and airtime recharges. The trainer focused on explaining the benefits of the mobile wallet so that customers understood it would help them to use other mobile and financial services in the future. The importance of the MPIN was also highlighted at this time. The Story of Suman and the posters were used as supporting materials.

Touch point #4: Loan disbursement

At the time of the loan disbursement at the Swadhaar branch, the trainer demonstrated how to use the mobile money service to new customers from several loan groups. Demonstration handsets and the handset mock-up were used to review the phone screenshots one by one. The different keys and symbols (* and #) and confirmation SMS (for example, how to read it by focusing on the numbers of the date and amount, and how to save it) were explained in detail. The importance of keeping one's MPIN private and using their own mobile phones was emphasised. Customers were then encouraged to practice on mobile handsets to build up their confidence.

Touch point #5: Loan repayment

During the final touch point, loan officers or peer educators assisted customers with making monthly loan repayments. Peer educators were either loan customers themselves or members of the community—one peer leader was actually the daughter of a customer—who received financial incentives to help other customers with mobile money transactions. They spent time handholding customers until they become confident, independent users. Peer educators could use the demo

cards and FAQ lists, but often found their own way of explaining it to customers. One active customer saved the transaction string into her SMS drafts to remember it easily; sharing these small tricks or personal habits were an effective complement to the standard training materials. Furthermore, as a fellow community member or customer, the peer educator was a role model for new customers: “I learned how to do it – you can do it too!” said one during an interview.

Next steps

- The GSMA Connected Women programme is working with Accion, Swadhaar, and Airtel Money to assess the commercial and social impacts of mobile financial literacy training and the mobile money loan repayment pilot, as well as extract lessons on partnerships between mobile network operators and microfinance institutions to reach resource-poor women in India's nascent mobile money market. A case study detailing the findings will be available in early 2015.
- Swadhaar's customer education materials have been digitised, and there are plans to use this new digital application to help trainers deliver interactive training to the wider community in Swadhaar's Financial Literacy Centres.
- As part of its work in the Pacific, the GSMA Connected Women team has designed a mobile literacy toolkit which will be published in spring 2015 on our [Resources](#) page. Additional information on technical literacy for resource-poor women can be found in Grameen Foundation's report, [Use of Mobile Financial Services among Poor Women in Rural India and the Philippines](#).

Conclusion

For resource-poor women with limited education and technical literacy, mobile money adoption requires overcoming fears of using the service and building trust, literacy, and confidence. Accion and Swadhaar responded to this challenge by tailoring training materials to women with graphics, clear and simple language, positive role models, and peer educators, and delivering customer education through a series of touch points. While initial customer handholding is quite intensive, this is a necessary first step in women becoming independent mobile money users who use services beyond loan repayment.

The GSMA Connected Women programme aims to provide the industry with innovative business models for reaching resource-poor women with mobile offerings and best practice recommendations for developing and launching these offerings. These and other publications, such as the [Partnerships Insights Paper](#) on MNO partnerships with the social sector can be found on the [Resources](#) page of the GSMA Connected Women [website](#).

For more information, or to share your own experiences, please contact the GSMA Connected Women team at connectedwomen@gsma.com.

This publication was co-written by Christian Rodriguez, Director of Channels & Technology at Accion International, and project manager and advisor for the Swadhaar - Airtel Money pilot. Images courtesy of Swadhaar FinServe.

About the GSMA

The GSMA represents the interests of mobile operators worldwide, uniting nearly 800 operators with more than 250 companies in the broader mobile ecosystem, including handset and device makers, software companies, equipment providers and Internet companies, as well as organisations in adjacent industry sectors. The GSMA also produces industry-leading events such as Mobile World Congress, Mobile World Congress Shanghai and the Mobile 360 Series conferences.

For more information, please visit the GSMA corporate website at www.gsma.com.
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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: <http://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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