

Table of Contents

SEWA RUDI: An overview	.3
Designing a mobile service for women	.4
Designing RSV for women: SEWA RUDI's customer-centric approach	.4
Applying a customer-centric design: RSV 2.0	.5
Conclusion	6

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SEWA RUDI: An overview

SEWA is an organisation based in India that provides access to full employment for rural women. Despite operating on a large scale—it currently has over 1.7 million female members—SEWA takes a demand-driven approach to planning and executing activities that involves its members at all levels.

One of SEWA's major initiatives is SEWA RUDI, a co-operative company founded in 2004 that sells produce procured directly from local farmers, which is then processed and marketed by rural women called 'Rudibens'. SEWA RUDI has three main objectives:

- To create employment opportunities for rural women;
- · To improve the quality of food products available to rural households; and
- To eliminate middlemen to provide more value to both consumers and farmers.

SEWA RUDI currently has a network of over 4,000 Rudibens who have sold RUDI products to over a million households in Gujarat.¹ However, rapid growth in operations made it challenging for SEWA RUDI to manage orders from Rudibens at its processing centres in Gujarat, and Rudibens were spending a significant amount of time and expense collecting RUDI products from the processing centres.

To overcome these challenges, SEWA RUDI partnered with Vodafone Foundation India, the Cherie Blair Foundation for Women, and Ekgaon Technologies to develop a mobile-based management information system tool called RUDI Sandesha Vyavhaar (RSV), or the RUDI Information Service. The tool was launched in December 2012 and enabled Rudibens to order RUDI products using their mobile phones, as well as receive real-time updates from SEWA RUDI on new products, price changes, and marketing campaigns. On the back-end, the tool digitised SEWA RUDI's system for tracking orders, inventory and sales, making their day-to-day operations more efficient, and providing access to data that could be easily analysed to guide management decisions.

The GSMA Connected Women programme awarded SEWA RUDI an Innovation Grant in late 2013 to develop RSV 2.0, the second version of the RSV tool. The new version includes improvements to the user interface, as well as new features such as integration with the mobile money service Vodafone MPesa, which allows Rudibens to pay for their orders using mobile money. This saves time and money as they no longer have to travel to a processing centre to make payments.

SEWA RUDI and its partners have taken a customer-centric approach to designing RSV 2.0, and could provide valuable lessons for operators, VAS providers, and social-sector organisations seeking to develop products and services for underserved female customers in India and other developing countries.

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¹ A mobile-based rural distribution network. Livemint, 9 June 2014

Designing a mobile service for women

When developing a commercial offering for resource-poor women, mobile operators and development partners must invest time and effort in the design stage, as there are many benefits to designing a service that is easy to use and meets the needs of customers:

- Design is strongly linked to adoption. A service that is designed to meet the needs of the target segment,
 while also addressing their unique challenges or constraints, can help move customers from showing interest in
 a service to becoming regular users.
- Training for potential users. Technical literacy is a major challenge when serving low-income customers,
 particularly women. Mobile operators and their partners often need to provide a certain amount of training to
 potential customers to help them understand the service and start using it. A well-designed mobile service can
 help an organisation train potential customers more easily and reduce costs.
- Women face specific challenges in accessing and using mobile services. In India, a large proportion of resource-poor women have limited access to mobile phones and therefore tend to borrow handsets and SIM cards from a relative or friend; 60% of Indian women borrow or share a SIM, compared to only 32% of Indian men.² There is also anecdotal evidence that suggests a large proportion of women fear using new technology. Mobile operators need to invest time and resources in understanding the specific challenges of resource-poor women and then designing a service that is suitable and convenient for them to use.

Designing RSV for women: SEWA RUDI's customer-centric approach

SEWA RUDI applied a customer-centric approach throughout the entire design process. This was successful because it was already so well connected to its female members: local staff from different districts are in daily contact with the Rudibens, senior management visit the field regularly to interact with the women, and SEWA RUDI staff and members are both involved in decision-making processes. This approach was also applied to the design of RSV: senior management visited different districts to discuss ideas and concepts about RSV with Rudibens, and Rudibens and local staff provided insights and feedback at every stage of the design process.

SEWA RUDI began by looking at the needs of Rudibens and the barriers they face. It realised early on in the design of the first version of the RSV tool that standard, off-the-shelf inventory software was going to be inappropriate because Rudibens and their local staff members would find it difficult to use. It decided instead to create a mobile tool from scratch and recruited a technology provider, Ekgaon Technologies, to build it.

The first step was to map the different features of the RSV tool and design the user interface around them. Since usability was going to be critical, the team worked closely with SEWA RUDI's local staff and Rudibens to gather

4

² InterMedia FII Survey of India, conducted October 2013-January 2014; sample size=[45,024]

insights . SEWA RUDI and the Cherie Blair Foundation for Women began by observing operations at the SEWA RUDI processing centres, such as how staff received orders or issued receipts, and the accounting processes they were following. They also observed how Rudibens interacted with local staff at the processing centre to procure products and how they then sold these products to consumers. Finally, SEWA RUDI conducted workshops with local staff to discuss the feasibility of different platform and functionality options.

Based on this feedback, SEWA RUDI realised the user interface had to be extremely simple, as many Rudibens were only educated to primary level and a large number of them were not familiar with mobile services, such as how to send or receive an SMS. To overcome these technical literacy barriers, the front-end of the tool was designed as a java-based application that only required numeric inputs from Rudibens to place orders. The tool would then automatically encode the information, create the order based on these inputs, and send it via SMS to the processing centre. The format was therefore designed to be easy for Rudibens to use and convenient for SEWA RUDI's processing centre to process the order without any manual steps in between.

SEWA RUDI also discovered through interactions with local staff and Rudibens that all content should be in Gujarati because this was the only language they could read. All content in the RSV tool was therefore in the women's local language, including SMS confirmations sent to Rudibens. Although this was a necessity, it was difficult to implement well; Ekgaon could only use automated software to convert English content into Gujarati, and some words were translated quite literally in the first iteration. SEWA's local staff supported Ekgaon in this process by proofreading all translations and making necessary changes.

After building the prototype of the tool, RUDI worked with Ekgaon to test the usability with Rudibens and local staff in different districts across Gujarat. This involved not only testing different functions of the user interface, but there was also a major emphasis on gathering feedback on the content to ensure it was both appropriate and easy to understand. This step allowed Ekgaon to pilot the tool and get valuable customer recommendations, which were then used to design and launch the final version.

Applying a customer-centric design: RSV 2.0

Within months of launching RSV, Rudibens gave feedback to SEWA RUDI on the benefits of the tool, which they said gave them a better understanding of the advantages of using technology in their business. Some Rudibens reported they were able to double their income since they were able to purchase RUDI products more efficiently, spend more time selling products, and less time traveling to and from the processing centre.

Despite the success of RSV, SEWA RUDI does not see it as a steady-state mobile tool. Rather, it is committed to continuously improving the tool based on feedback from Rudibens and evolutions in the mobile industry. SEWA RUDI has continued to gather feedback from customers to identify areas for improvement. One discovery has been that as customers began to order a greater number of items, the time it took for Rudibens to order the products on the tool increased quite significantly. SEWA RUDI recent expansion into other states, such as Rajasthan, Uttar Pradesh and Assam, is also necessitating changes to the tool because customers are unable to use the RSV tool

in its current format—the local language and even the script are different. Another key development has been the introduction of mobile money services by mobile operators in the Indian market in 2011.

With these changes and customer inputs in mind, SEWA RUDI is developing RSV 2.0, funded by a grant from GSMA Connected Women. As with the first version of RSV, SEWA put customers at the centre of the design process and, as of February 2015, began training Rudibens and local staff members to use the new tool.

Conclusion

In the fast-moving mobile industry, design is an on-going process and organisations need to find innovative ways to improve the usability of their services and increase value for customers. SEWA RUDI'S RSV project highlights the importance and the benefits of involving customers—in this case, women—at all stages of the design process.

The GSMA Connected Women programme aims to provide the mobile industry with examples of alternative business models for reaching resource-poor women with mobile offerings and recommends best practices for developing and launching these offerings. A forthcoming case study will share the findings, recommendations, and lessons of the SEWA RUDI RSV 2.0 project.

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 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 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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