

# Qualitative Research Report

## Reducing the Gender Gap in Tanzania

March 2013



# Background of this document

## GSMA mWomen Programme

- 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 to close the global gender gap
- The programme objectives are to:
  - Encourage the mobile industry to serve resource-poor women
  - Increase the availability of relevant mobile services
  - Promote innovation to overcome adoption barriers
- GSMA mWomen offers hands-on advisory and financial support to design and launch mobile services for women, including grants to MNOs and NGOs launching offerings designed to reach resource poor women
- Tigo Tanzania was the first mobile operator to be awarded a GSMA mWomen Innovation Fund grant and used the opportunity to commission a qualitative research study to understand the wants and needs of resource-poor women in Tanzania

*GSMA mWomen Global Development Alliance is  
a programme in partnership with USAID, DFAT, GSMA and Visa*



**USAID**  
FROM THE AMERICAN PEOPLE



**VISA**



mWomen

# Notes & caveats on findings

- Research findings are solely the work of Tigo Tanzania and Insights Europe
- Readers are cautioned that the findings from the research are valid for these participants only and may not be generalized to the entire female population of Tanzania
- Despite the lack of generalizability of the data to the larger population, qualitative research to develop personas is one tool for operators to understand the wants and needs of resource-poor women and can provide valuable insights
- GSMA mWomen developed a Insight Paper to help readers contextualize this research, which can be found here:  
<http://www.gsma.com/mobilefordevelopment/insights-tigo-in-tanzania>

# Research objectives

On a research level, it is important to understand:

- The **drawbacks that prevent women from owning** mobile phones and identify ways to eliminate them
- The **challenges women face when using** mobile phones
- The **ideal user experience** for women
- **Women's priorities** and how - or whether - **mobile phone solutions exist to address** them

# Test design

## METHODOLOGY

- Qualitative in-depth interviews
- Duration of 4 hours; 1 participant per interview
- Based on an open guideline

## NUMBER OF INTERVIEWS AND LOCATIONS

**n = 16 consumers** (5 owners and 11 non-owners / 7 non-users and 4 borrowers)  
= 9 users and 7 non-users; 6 urban and 10 rural)

- **Dar es Salaam:**

n = 2 consumers (2 urban; 1 owner / 1 non-owner)

- **Mwanza:**

n = 4 consumers (2 urban / 2 rural; 1 owner / 3 non-owners)

- **Mbeya:**

n = 5 consumers (2 urban / 3 rural; 1 owner / 4 non-owners)

- **Iringa:**

n = 2 consumers (2 rural; 1 owner / 1 non-owner)

- **Morogoro:**

n = 3 consumers (3 rural; 1 owner / 2 non-owners)

# Test design

## TARGET GROUP

- **All:**
  - female
  - mobile phone owners, borrowers and non-users
  - no opposers of mobile phones
  - respondents aged between 16 - 50 years
- **Demographics:**
  - Age: 16 - 50 years
  - Location: urban / rural
- **Status:**
  - mothers / wives / daughters
  - literate; illiterate
- **Ownership Levels:**
  - Does not own a mobile phone:
    - Borrows
    - Never uses
  - Owns a mobile phone
- **Religious Belief:**
  - Christian
  - Muslim

## Findings in detail



## Who they are





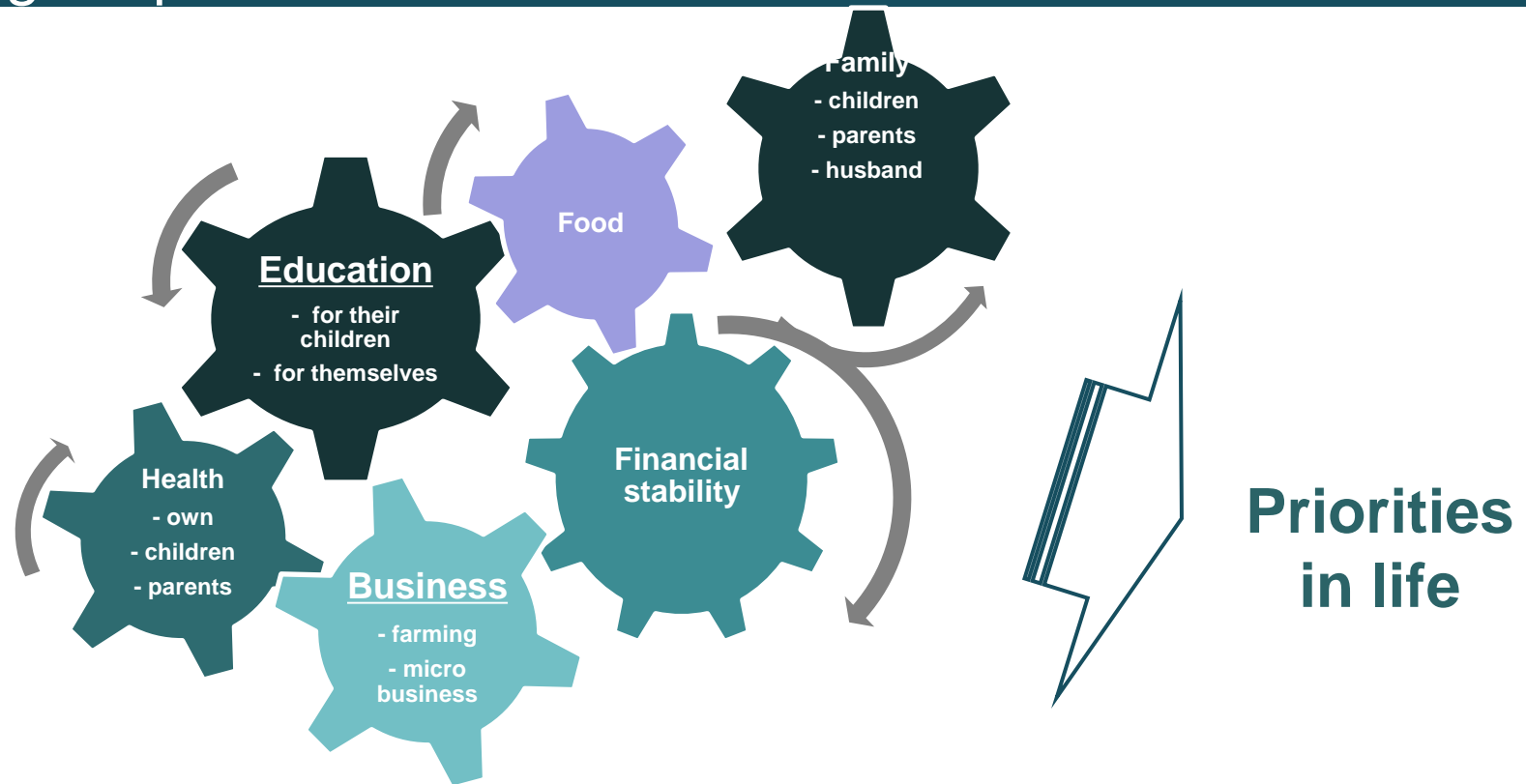
# Our target

Farmers  
Muslims  
Iringa  
Wives  
Dar es Salaam  
Mothers  
Micro-business owners  
Borrowers  
Morogoro  
Christians  
Non-owners  
Mbeya  
Non-users  
Owners  
Mwanza  
Daughters  
Users

## Priorities in life



# Target's priorities in life



- ➔ Priorities in life among women are identical in most cases, and basic; priorities are strongly linked and it is not possible to separate them. The emphasis changes respectively depending on their stage of life.
- ➔ For example, food is a basic need to be met, as is a guarantee of financial stability. Both business and education are essential to improve current quality of life, etc.

# Target's priorities in life: Health

*"If I am sick, I can't work"*

*"I get scared when one of the little girls gets sick"*

*"I am not pregnant yet. I already went to the doctor but everything seems to be alright"*

*"I need to have my knee x-rayed, but I prefer to pay the school fees"*

## Why?

- **Physical well-being is essential in order to be able to work**
- **It is also essential for a regular income**
- **Improves emotional well-being**
- **Family planning**

*"Health care is free for babies, so I only go with the little one"*

*"In the hospital they have special training sessions for mothers"*

*"I only go to the doctor if one of the children is sick"*

## Challenges

- Lack of financial resources
- Lack of knowledge in general with respect to diet, disease and healthcare
- Getting pregnant
- Lack of information sources

## → Health is important to all respondents because ill health means:

- **Mainly existential insecurity: Loss of earnings and additional costs.**
- **For young, married women pregnancy/fertility is a priority: When unsuccessful in getting pregnant they fear social rejection and personal fear of failure leads to emotional stress. Family planning is relevant, but not concerning contraception.**
- **The emphasis changes depending on the role that the respondent fulfills in the household, e.g. only wage earner, mother etc. Also, for younger women, the importance of health is less present than for mothers or older respondents.**

# Target's priorities in life: Education

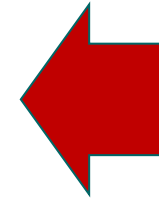
*"With respect to school...if I had stayed until form 4 instead of class 7, I would have done better in life!"*

*"Of my five children, only the older one goes to school because Compassion Africa pays for it"*

*"People with an education are more successful in business"*

## Why?

- **Financial stability**
- **Higher potential for larger income**
- **Better and more opportunities in business life**
- **More respected within community**
- **Ability to help others / community**



*"Your approach to life as well as general judgment is better when you are educated"*

*"I would love my daughter to be a nurse and my son to be a police officer, then he would have a job for the rest of his life"*

## Challenges

- Paying school fees
- Paying for extra tuition classes
- Too many pupils per class
- Supporting children in school
- School is far away
- Too many household chores for women / daughters
- Paying for college / university
- Saving money for education in the future

→ Education is essential to the target (without exception) as a means of achieving a better standard of life in all aspects:

- Better evaluation of situations and anticipation of consequences as well as better approaches to solving problems.
- Encourages "innovative thinking" for successful businesses.
- Having a proper profession ensures long-term financial stability.

→ Education aids progress in society / environment thus also own quality of life.

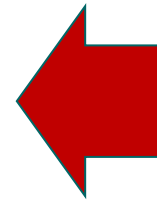
# Target's priorities in life: Food

*"I would like to cook a healthy diet but I do not have the money for the ingredients"*

*"We learned a bit about food at school"*

## Why?

- **Rational, basic need:**
  - to satisfy hunger
  - health / energy
- **Emotional need:**
  - well-being



*"I struggle every day to feed my family. Often it's not even enough for one meal a day"*

*"I think I know enough about nutrition. Everything I know, I learned at home"*

## Challenges

- Lack of financial resources
- Lack of knowledge about a healthy diet as well as alternatives
- Lack of information sources

- ➔ Food is a relevant factor for all women, but it strongly depends on their household situation. It is considered as a basic need - not as balanced nutrition / diet.
- ➔ However, for families with more than 3.000,00 TSH month as well as for "DINKY" households, food is not their first concern and is not a priority in their daily routine.

# Target's priorities in life: Business

*"If I am sick, we have a big problem. Nobody else in the family works ... normally I need to borrow some money to feed the children"*

*"I do not have the capital to start a profitable micro business. That is why I sell mandazis ..."*

## Why?

- **Guarantees survival / income**
- **Financial stability**
- **Women are main source of income**
- **Provides education, health and food**
- **Several family members depend on one business**
- **Emotional well-being**

*"My husband doesn't care whether the money he gives me is enough or not ..."*

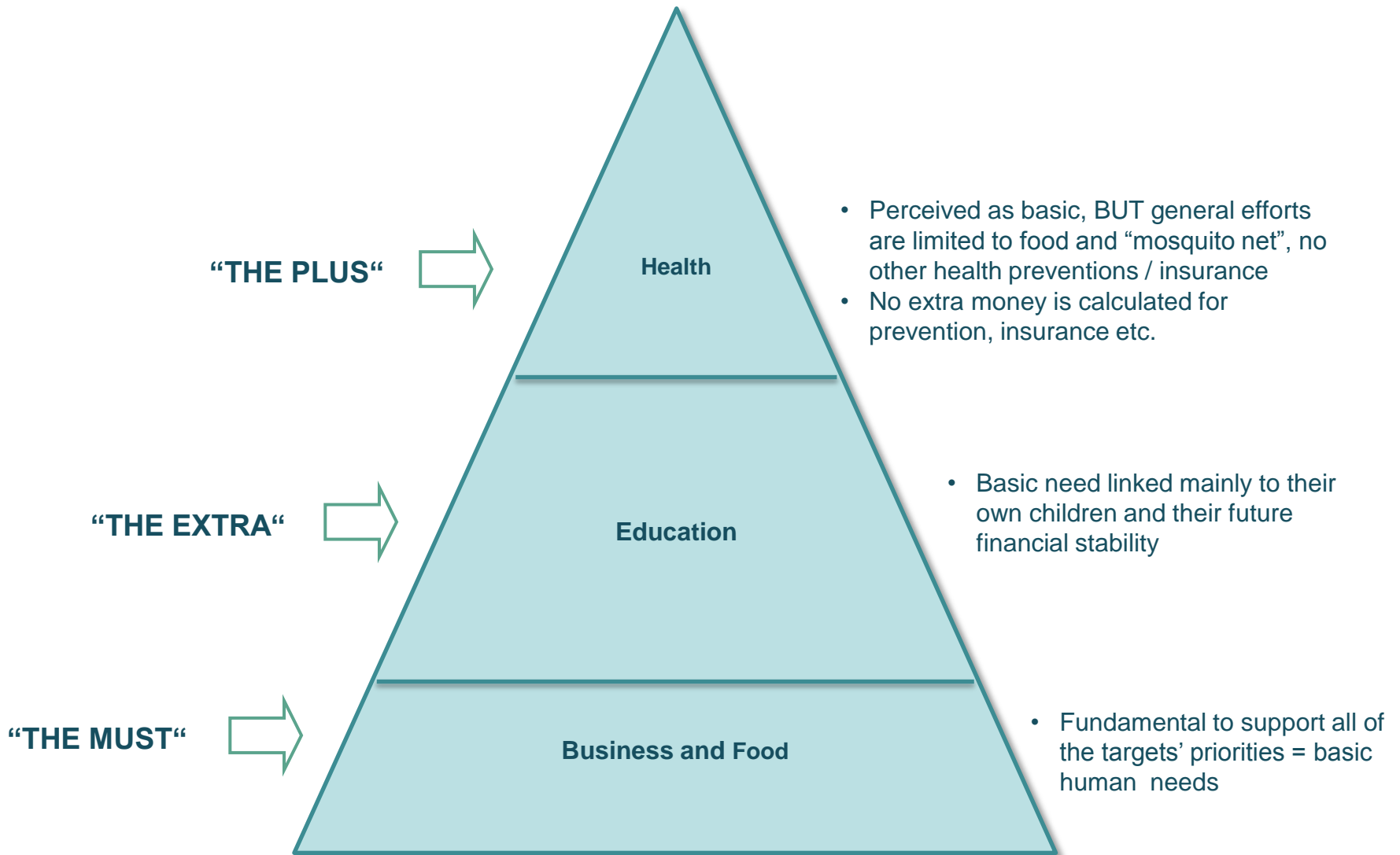
*"I sell vegetables because my sister and my mother sell vegetables"*

## Challenges

- Capital
- Innovative ideas
- Profit
- Travelling long distances

- ➔ **Business is of great importance and builds the platform for all other priorities (needs) in life. Good health is fundamental to be able to work, but state of health comes second to business until it prevents women from working.**
- ➔ **Regardless of whether the woman earns her own money or not, and if so, how much she earns, she is the one responsible for making the money last so that the needs of all family members are met (i.e. school fees). She decides what or who has priority.**
- ➔ **Husbands decide how much they contribute, but the women are free to decide how the money is spent.**

# Target's priorities in life





# The role of business



# Business: Farming

Sunflowers



Sweet potatoes



Rice



Beans



Maize

- Common products are: maize, rice, bean, sweet potatoes, peas, bananas and ground nuts.
- Reasons for planting certain products are: family business (“has been always done”), low price of seeds (compared to cereals) or product preservability after harvesting (e.g. rice or dry beans).

# Business: Farming

Reasons	Location	Working hours	Use of crops	Information sources
<ul style="list-style-type: none"> <li>- lack of education; no alternatives</li> <li>- parents / family / husbands are farmers</li> <li>- farming as a passion</li> <li>- inherited farm / land</li> <li>- not enough capital for any other kind of business</li> </ul>	<ul style="list-style-type: none"> <li>- 2 day bus journey</li> <li>- 1 day bus journey</li> <li>- 1 day on foot</li> <li>- a few hours both by bus and on foot</li> <li>- a few hours on foot</li> <li>- 1 hour bus journey</li> <li>- 1 hour or less on foot</li> <li>- next door</li> </ul>	<ul style="list-style-type: none"> <li>- almost all year round</li> <li>- seasonal / a few months per year</li> <li>↓</li> <li>- every day</li> <li>- 2-3 times a week</li> <li>- once a week</li> <li>↓</li> <li>- all day</li> <li>- mornings</li> <li>- 2-3 hours a day</li> </ul>	<p><b>Sale:</b></p> <ul style="list-style-type: none"> <li>- middleman / distributor</li> <li>- end consumer</li> <li>↓</li> <li>- as product, processed or non-processed</li> <li>- fresh or dried</li> </ul> <p><b>No sale:</b></p> <ul style="list-style-type: none"> <li>- seeds for next season</li> <li>- partially for own use</li> </ul>	<ul style="list-style-type: none"> <li>- parents / family / husbands</li> <li>- other farmers / neighbors</li> <li>- seed salesman</li> <li>- pesticide / fertilizer seller</li> <li>- middleman/ distributor</li> </ul>

- ➔ **Most of the farmers grew into farming - or had to - due to marriage or lack of education or capital to start anything else, rather than of their own free choice.**
- ➔ **Travel time differs greatly and is the main determining factor for time spent on the farm as well as staying overnight; only a minority of the farmers have the farm next to their house. Moving closer to the farm is not an option due to family bonds and lack of infrastructure. Travel time is accepted as normal.**
- ➔ **Varying time spent on the farm is influenced by the products grown (single / mix cultivation), the season and help. Most farmers work alone, supported by the family or paid help during busier seasons.**
- ➔ **Transporting the crops is not perceived to be an issue; it is carried, transported by public transport or a car is paid for.**

# Business: Farming

*"I would like to know more about how I can get a better price for my crop"*

*"I just need money for better quality seeds"*

*"I know enough about farming ... it's just the weather ... when it doesn't rain"*

## Challenges

- Post-harvest phase
- Increasing profit when selling
- Failed harvest: both the farm and personal quality of life are endangered
- Lack of entrepreneurial skills in general
- Lack of money to invest in better quality or other products

*"If I harvest enough, I try not to sell it all immediately to make sure I have something to sell in the harder months"*

*"I do not have enough capital to plant cereals"*

*"I need additional work for the month when I do not work on the farm"*

- ➔ In general, farmers do not complain of a lack of knowledge and they feel confident about cultivation, soil management, seeds, pest control and diseases and fertilizers as well as market prices.
- ➔ As far as weather conditions or natural disasters are concerned, only dry periods are feared. However, there is "nothing that they can do about it."
- ➔ Overall, farmers perceive the profitability as their main challenge due to a lack of capital for further investment in better seeds, fertilizers and / or even more profitable types of crops, such as cereals.
- ➔ The target would like more support after harvesting. Key business questions focus on short-term business issues ( i.e. how to get better prices? Best selling time? How to store products until then?) rather than developing and improving business in the long run (i.e. money for re-investment, cash flow, etc.)

# Business: Microbusiness

Juices



Milk



From home

Nuts



Mandazis

On the street



Vegetables

At the market

- Women decide what kind of micro business to start based on their capital.
- Lower capital: mandazis, nuts or products that grow on their own farms.
- Higher capital: fruit and vegetables as well as products which need to be cooled, such as milk or fresh juices.

# Business: Micro business

Reasons	Location	Working hours	Information sources
<ul style="list-style-type: none"> <li>- lack of education; no alternatives</li> <li>- low capital, not enough capital for any other kind of business</li> <li>- possible to work (partially) from home</li> </ul>	<ul style="list-style-type: none"> <li>- market</li> <li>- from home</li> <li>- on the street</li> <li>- in hotels or restaurants</li> </ul> <p style="text-align: center;">↓</p> <ul style="list-style-type: none"> <li>- max. 1 hour bus journey or on foot</li> </ul>	<ul style="list-style-type: none"> <li>- almost all year round</li> </ul> <p style="text-align: center;">↓</p> <ul style="list-style-type: none"> <li>- 7 days a week</li> <li>- 6 days a week</li> </ul> <p style="text-align: center;">↓</p> <ul style="list-style-type: none"> <li>- all day</li> <li>- half-days</li> </ul>	<ul style="list-style-type: none"> <li>- husbands / family / friends</li> <li>- other micro business owners</li> <li>- middleman / distributor</li> </ul>

- ➔ **Micro businesses appear to be the “solution” to the chronic lack of employment and an alternative to farming.**
- ➔ **Entrepreneurial mind set is positively perceived (aspirational also for farmers!)**
- ➔ **Although micro businesses involve insecurity, they offer more positive aspects compared to farming: compatibility with family life, time-saving (less travel time) and flexible time management.**
- ➔ **Lack of awareness and business acumen and the lack of financial capital lead to a general lack of uniqueness / variety.**

# Business: Micro business

*“If I am sick, I spend my money to feed the children and then I do not have money to buy products”*

*“The problem is that if I do not sell all my products they go off and I lose money and - in the worst case - my capital”*

## Challenges

- Lack of capital / loss of capital
- Unsold products
- Sickness
- Unavailability of products

*“There are days when I go to buy my products and they are not available, then it is too late to go to another market. I lost a day’s work ...”*

*“I can’t store them, so I just buy the amount that I know I am gonna sell”*

- ➔ The main challenge is to get enough capital to buy products (to prepare other food or as a middleman), or to replace capital if a loss was made that day.
- ➔ When products are not sold, e.g. vegetables / fruit / fresh juices, it is difficult to find storage but the products must be protected from spoiling.
- ➔ Normally, spoiled products as well as 1 – 2 sick days (no back-up plan) lead to a loss of capital and make it difficult to start the business up again. Borrowing from someone else is often the only solution.
- ➔ Unavailability of products at regular supplier means a “significant” time loss, sometimes to the extent of being too late to sell products at their own stand.



# Business: Ideal



## Second-hand clothes business

Aspirational for farmers and micro business owners

### Reasons:

- high profit
- product does not spoil
- not dependent on the season / weather



## Fruit and vegetable market stand

Aspirational for farmers and micro business owners of low price products (mandazis, nuts)

### Reasons:

- higher profit
- additional business



## Cultivation of cereals

Aspirational for farmers

### Reasons:

- high profit

- ➔ In general, starting up a micro business is aspirational and is seen to be an improvement. Even farmers would like to start a micro business due to the higher profit expectations.
- ➔ Strong need to build up double businesses (additional new business) instead of thinking how to improve the current one to create more business; again, lack of awareness and business acumen.
- ➔ Simple key for primary improvement is having electricity at home because it allows them to sell additional products (milk, ice cream, juices, etc.), thus creating more profit without the risk of the products spoiling.



# Business: Finances

*"I do not keep records because my business is too small; everything is in my head"*



*"My husband does not interfere with my business. I make the decisions by myself"*

*"I do not save money at all. I do not have enough"*

- **Financial business freedom**
- **No record-keeping**
- **No business savings**

*"Once a week I go to a women's group and pay in money to force myself to save"*

*"I just save money for emergencies ... in case somebody gets sick"*

- ➔ **Again, with respect to their business, women have almost complete financial freedom. They normally decide how they invest or spend the money.**
- ➔ **In general, it is not perceived to be necessary to keep a record of revenues, expenditure and real profit.**
- ➔ **Lack of awareness of potential benefit when establishing a business budget or back-up savings.**
- ➔ **If the women save money (minority), it is used for education, buying property or health emergencies.**

## Information sources



# Information sources

**PASSIVE**



**MASS MEDIA**



- Radio
- TV / Movies
- Billboards
- Newspapers



Random topics

National /  
International news

Daily life  
issues

Nutrition

Hygiene

Pregnancy

Market  
prices

Education

Health

Farming

Mobile  
phones

Micro business

Religion

**ACTIVE**



**CONVERSATION**



- Phone calls to family
  - Neighbors
- Fellow workers
- Mosque / church
- Nurse / doctor
  - Teacher
- Middleman / agrovet
- Women's groups

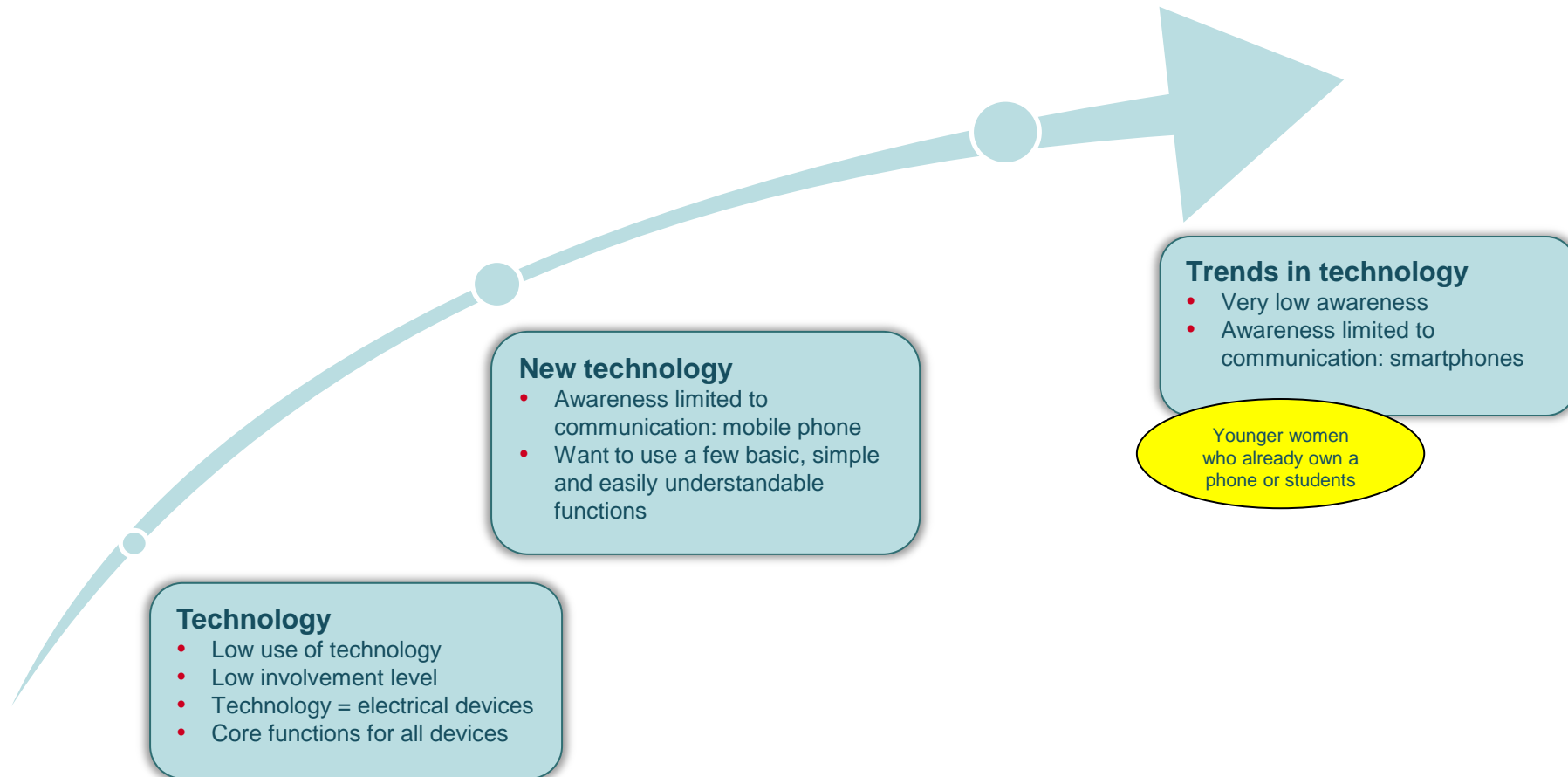


Specific topics of interest

# The role of technology



# Attitude towards technology



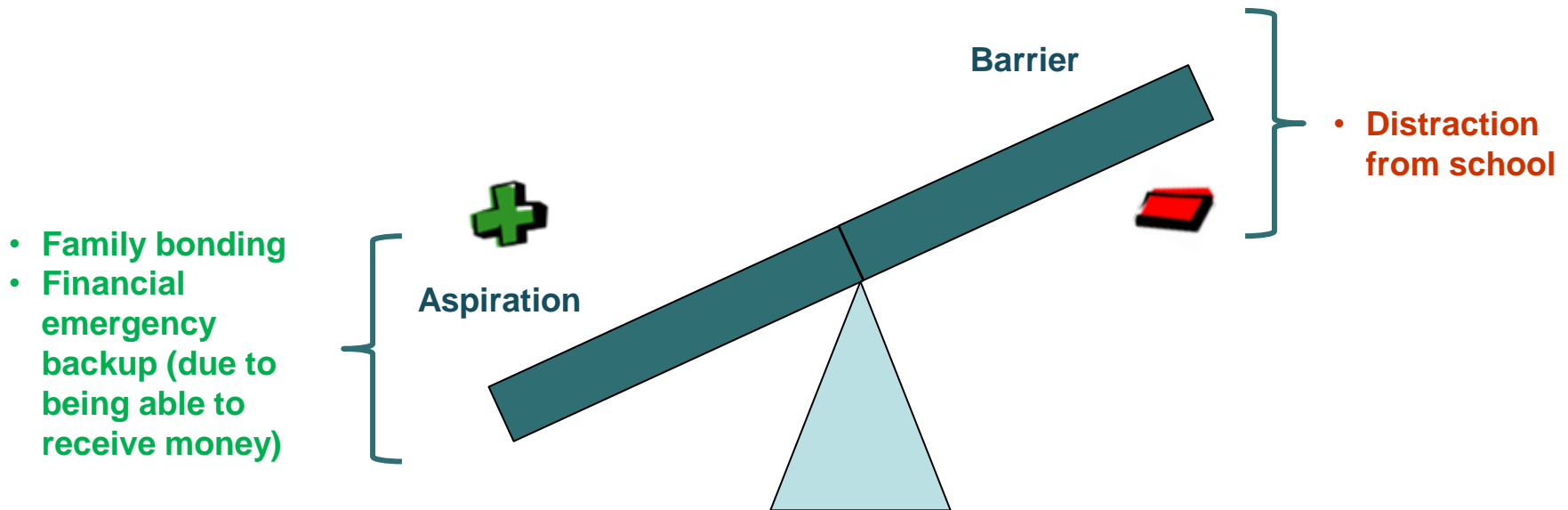
→ Involvement level in general is extremely low because information, interaction and personal experience with technology is limited to basic electrical devices in the household.

→ New and future technologies are only connected to mobile phones.

# The role of mobile phones

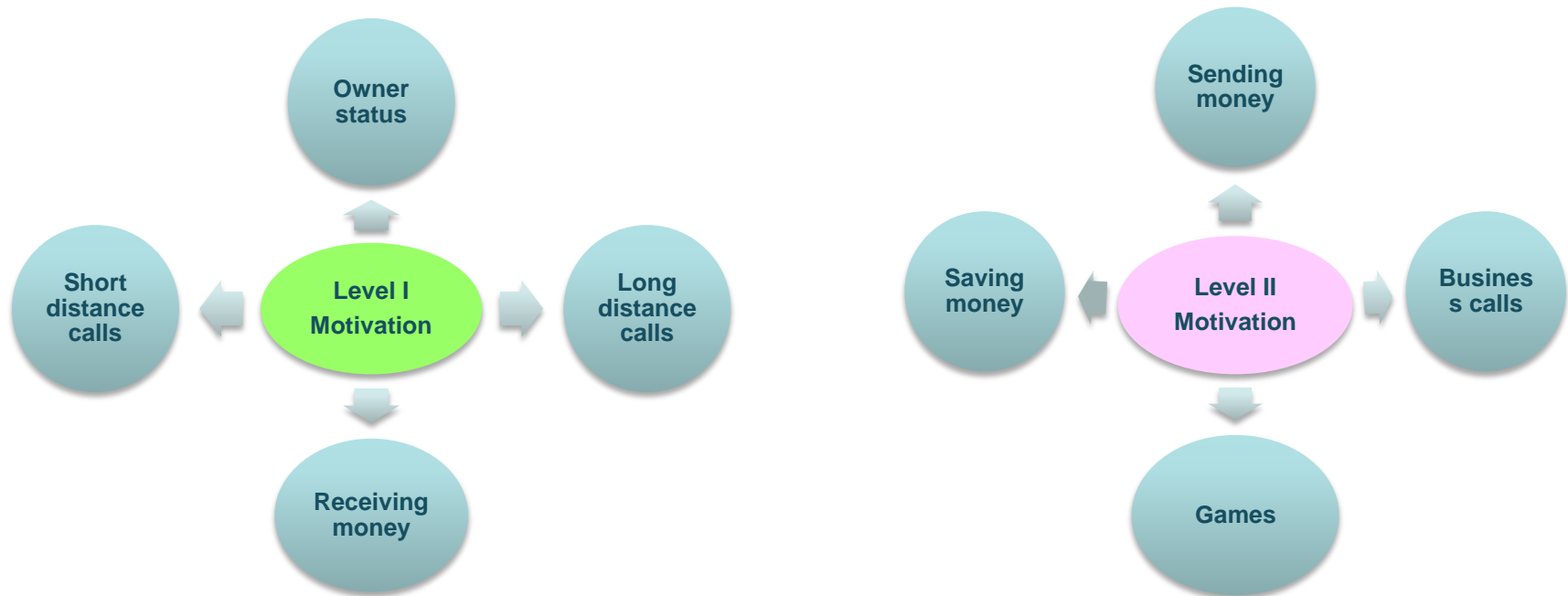


# Attitude towards mobile phones



- Across the board, the targets' attitude towards mobile phones is extremely positive – whether they are users or not. No spontaneous drawbacks are mentioned.
- Only mothers and students are skeptical: students fear being distracted from their studies. However, this is only a temporary drawback.

# Motivations for mobile phone use and ownership



- ➔ Primary motivations are very basic and are limited to the ownership status itself, calls and transferring money.
- ➔ Primary motivations are linked to personal matters; emotional benefits as well as financial ones.
- ➔ Secondary motivations are linked to different levels: personal, business, financial and entertainment.
- ➔ Text messages do not play any role at all when using a mobile phone.



# Product and user benefits



Service access vehicle

Radio  
Can listen to  
- news  
- music

Games  
- can play games

Torch  
- provides light

Multi-Sim  
- usage of several providers

Functional product benefits



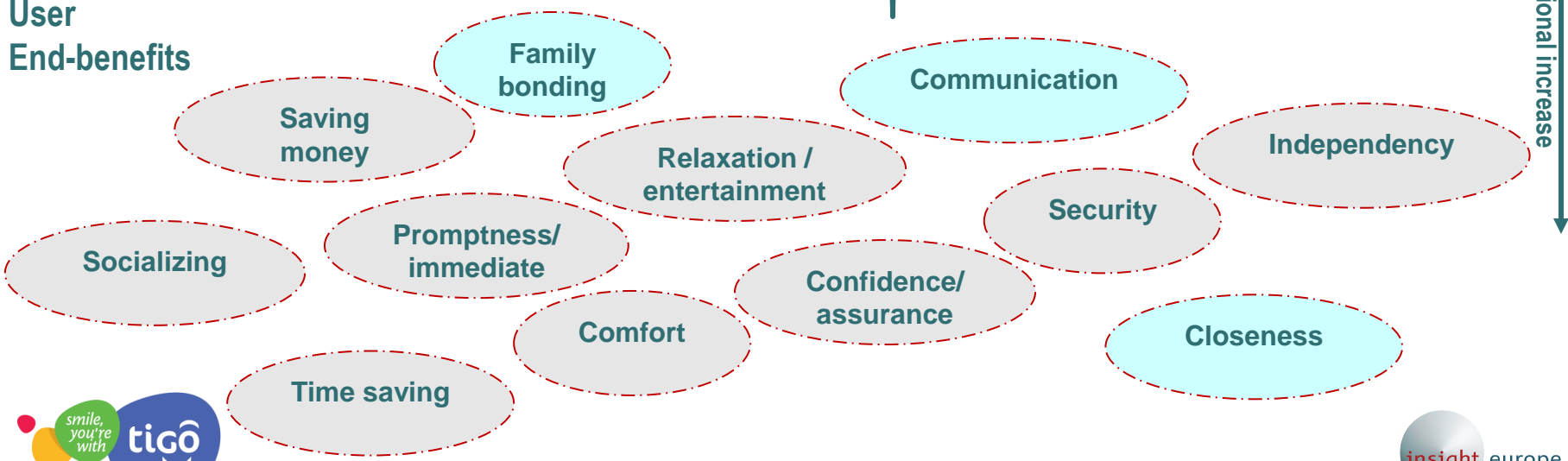
Calls  
- provides connectivity

Transferring money  
- easy to receive and send money  
- instantly available

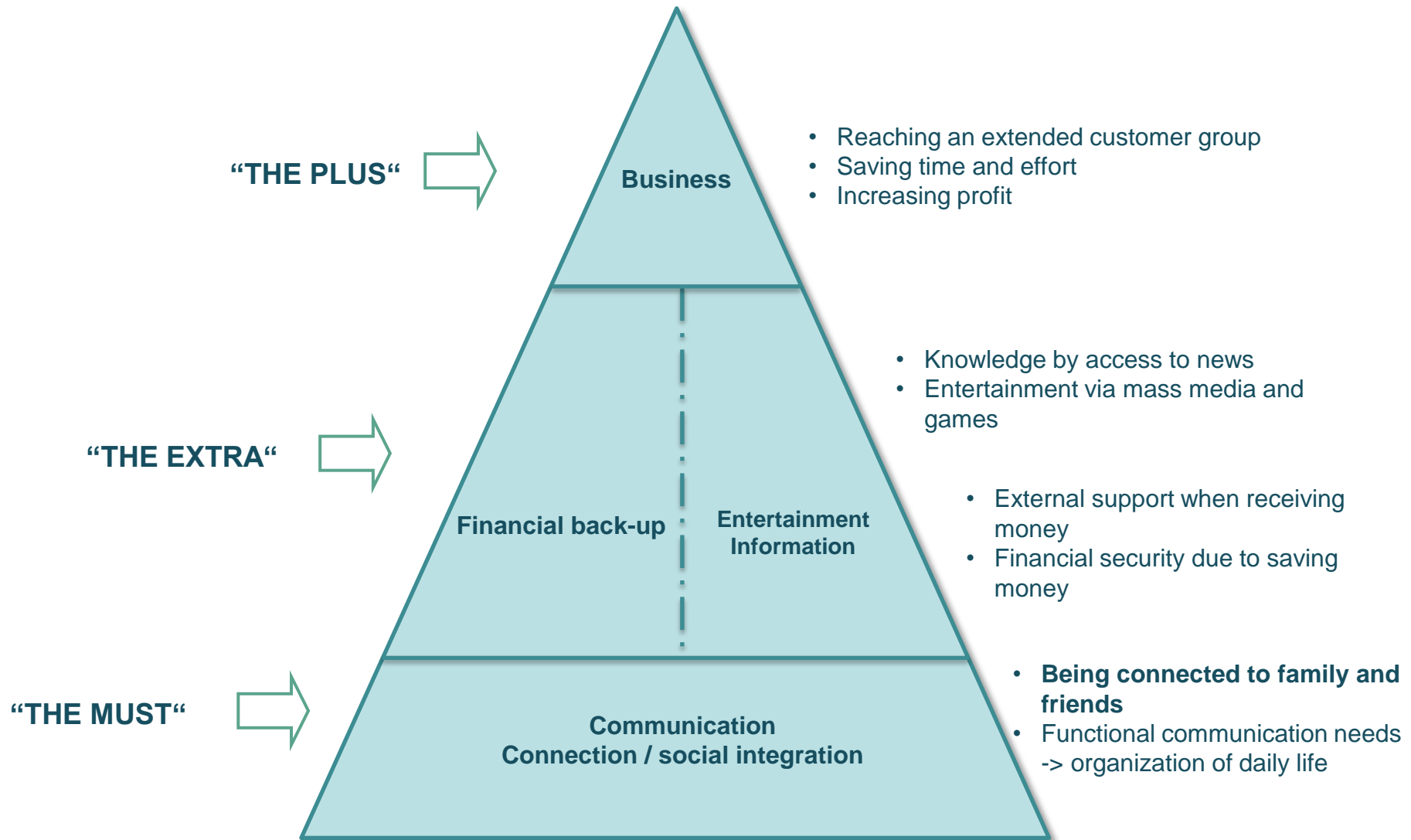
Saving money  
- safe way to save money  
- instantly available

Text messages  
- quick and concise transmission of information

User End-benefits



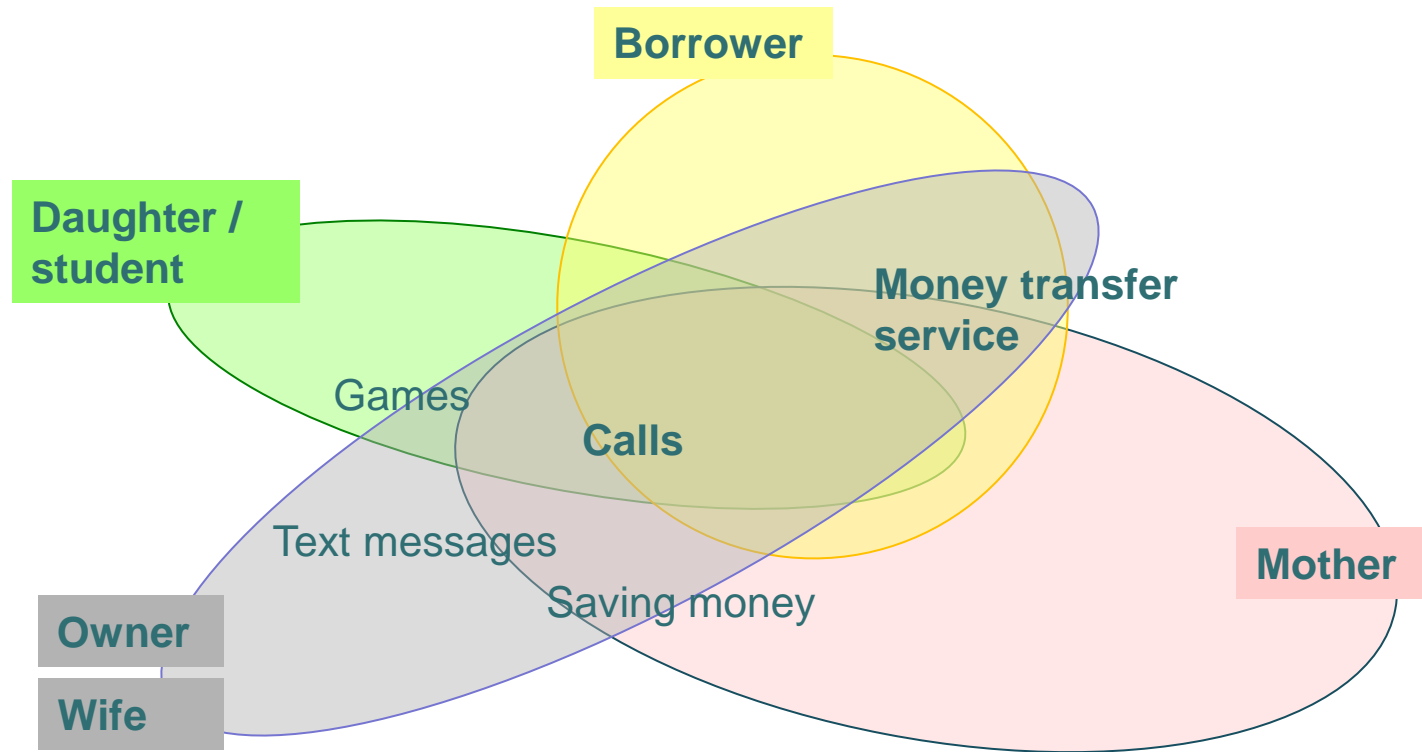
# Needs regarding mobile phones



# Usage of mobile phones



# Current mobile phone usage by owners and borrowers



- Owners are more likely to use services offered by the provider as well as playing games due to the constant availability of the phone.
- Ownership also strongly influences all kinds of money transactions via the mobile phone as well as sending text messages.

# Current mobile phone usage by owners and borrowers

Calls	Why?	Who?	Frequency of use by Owner	Frequency of use by Borrower
<u>Calls</u>	<ul style="list-style-type: none"> <li>- organizing daily routine</li> <li>- emergency calls e.g. accident</li> <li>- calling family / home because of sickness</li> <li>- business</li> </ul>	<ul style="list-style-type: none"> <li>- mothers</li> <li>- wives</li> <li>- daughters</li> </ul>	<ul style="list-style-type: none"> <li>- several times per day</li> <li>- once a day</li> </ul>	<ul style="list-style-type: none"> <li>- once a week</li> <li>- once a month</li> <li>- less than that</li> </ul>

- Instant communication is the main reason for calls being the main service used.
- Another benefit is of an emotional nature: hearing the person's voice has the effect of feeling closer to them. Women are often isolated from their parents and siblings due the necessity of leaving home (marriage, school, work, etc.) often to distant places.
- For borrowers, instant communication is highly important due to their limited time as well as avoiding disturbing the owner as much as possible: borrowing is perceived to be an extremely uncomfortable situation on both sides.

# Current mobile phone usage by owners and borrowers

Text messages	Why?	Who?	Frequency of use by Owner	Frequency of use by Borrower
<u>Text messages</u>	<ul style="list-style-type: none"> <li>- sending messages to provide very specific information</li> <li>- prompt response is not needed</li> <li>- only for personal issues; not used for business</li> </ul>	<ul style="list-style-type: none"> <li>- wives</li> <li>- younger targets (i.e. daughters)</li> <li>- people with good level of literacy</li> </ul>	<ul style="list-style-type: none"> <li>- several times a month</li> <li>- once a month or less</li> <li>- never</li> </ul>	<ul style="list-style-type: none"> <li>- never</li> </ul>

- Text messages are rarely used as a communication tool by this target.
- It is strongly influenced by the educational background and literacy level of the user. Most of the respondents did not get further than class 7. Thus, texting takes too long and makes them feel insecure; it highlights their illiteracy
- The texting function requires using the menu, which is not perceived to be intuitive due to different command levels and unclear icons.
- For borrowers, texting is not an option due to their limited time (necessary to go to a neighbor, a shop etc.). This is a problem, even for borrowers with their own SIM card: waiting for a response would mean blocking the phone or they would have to come back again to switch the SIM cards. Normally, phones are only borrowed in case of emergency or due to sickness.

# Current mobile phone usage by owners and borrowers

Money transfer service	Why?	Who?	Frequency of use by Owner	Frequency of use by Borrower
<u>Receiving from siblings or children</u>	<ul style="list-style-type: none"> <li>- disease</li> <li>- accident</li> <li>- school fees</li> <li>- rental fees</li> <li>- capital for micro business</li> </ul>	<ul style="list-style-type: none"> <li>- mothers</li> <li>- wives</li> </ul>	<ul style="list-style-type: none"> <li>- not regularly, only in case of emergency</li> <li>- once a month to once a year</li> </ul>	<ul style="list-style-type: none"> <li>- not regularly, only in case of emergency</li> <li>- once a month to once a year</li> <li>- never</li> </ul>
<u>Sending to parents or children</u>	<ul style="list-style-type: none"> <li>- school fee</li> <li>- accident / emergency</li> </ul>	<ul style="list-style-type: none"> <li>- mothers</li> <li>- wives</li> </ul>	<ul style="list-style-type: none"> <li>- very rarely</li> <li>- only school fees on a regular basis</li> <li>- never</li> </ul>	<ul style="list-style-type: none"> <li>- very rarely</li> <li>- only school fees on a regular basis</li> <li>- never</li> </ul>

- ➔ Money transfer service provides a solution for financial constraints / emergencies
- ➔ Receiving and sending money does not happen on a regular basis due to the financial situation of the family. The only reason for regularly transferring money is for school fees for a child who lives in another city.
- ➔ Borrowers receive money less often due to lack of phone and SIM card: it is perceived to be too risky to trust someone else.

# Current mobile phone usage by owners and borrowers

	Why?	Who?	Frequency of use by Owner	Frequency of use by Borrower
<u>Saving money</u>	<ul style="list-style-type: none"> <li>- for children's education</li> <li>- to buy a house</li> <li>- for emergencies / sickness</li> </ul>	<ul style="list-style-type: none"> <li>- wives</li> <li>- daughters</li> </ul>	<ul style="list-style-type: none"> <li>- very rarely, and not on a regular / monthly basis</li> <li>- never</li> </ul>	<ul style="list-style-type: none"> <li>- never</li> </ul>

- ➔ Target is not used to saving money: if a woman can save money, she has her own income and her own mobile phone.
- ➔ Borrowers do not save money on their phone account, even if they own a SIM card.
- ➔ The decision to save money on a mobile account depends on the current financial situation as well as on the minimum amount (no less than 10.000 TSH).

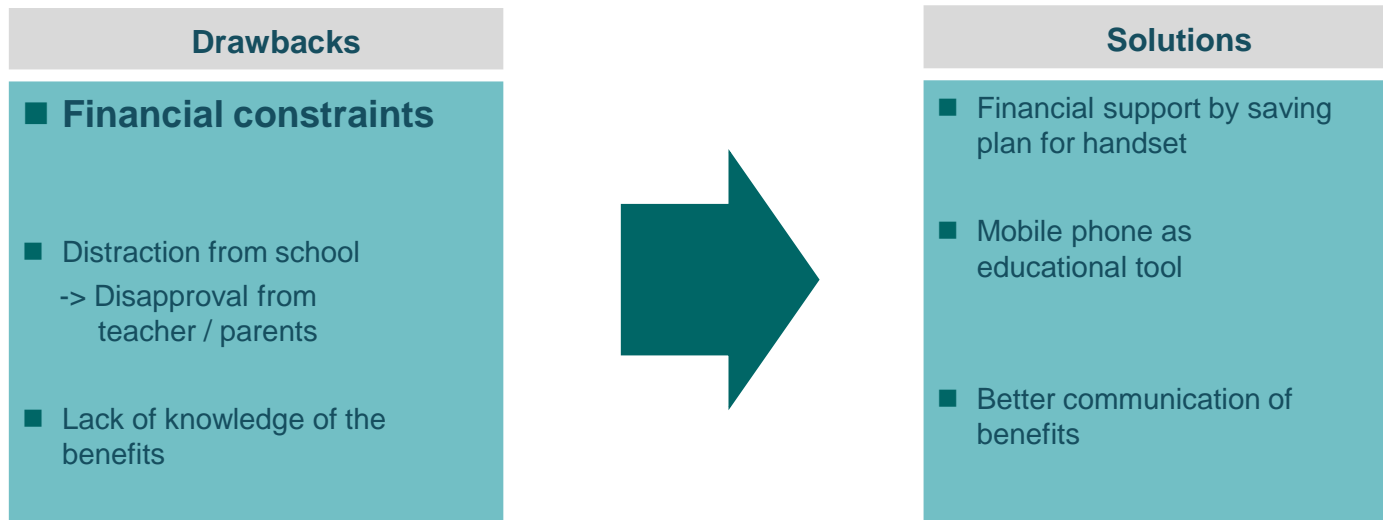


# Current mobile phone usage by owners and borrowers

Games	Why?	Who?	Frequency of use by Owner	Frequency of use by Borrower
<u>Games</u>	- entertainment	- wives - daughters - mothers	- rarely - never	- never

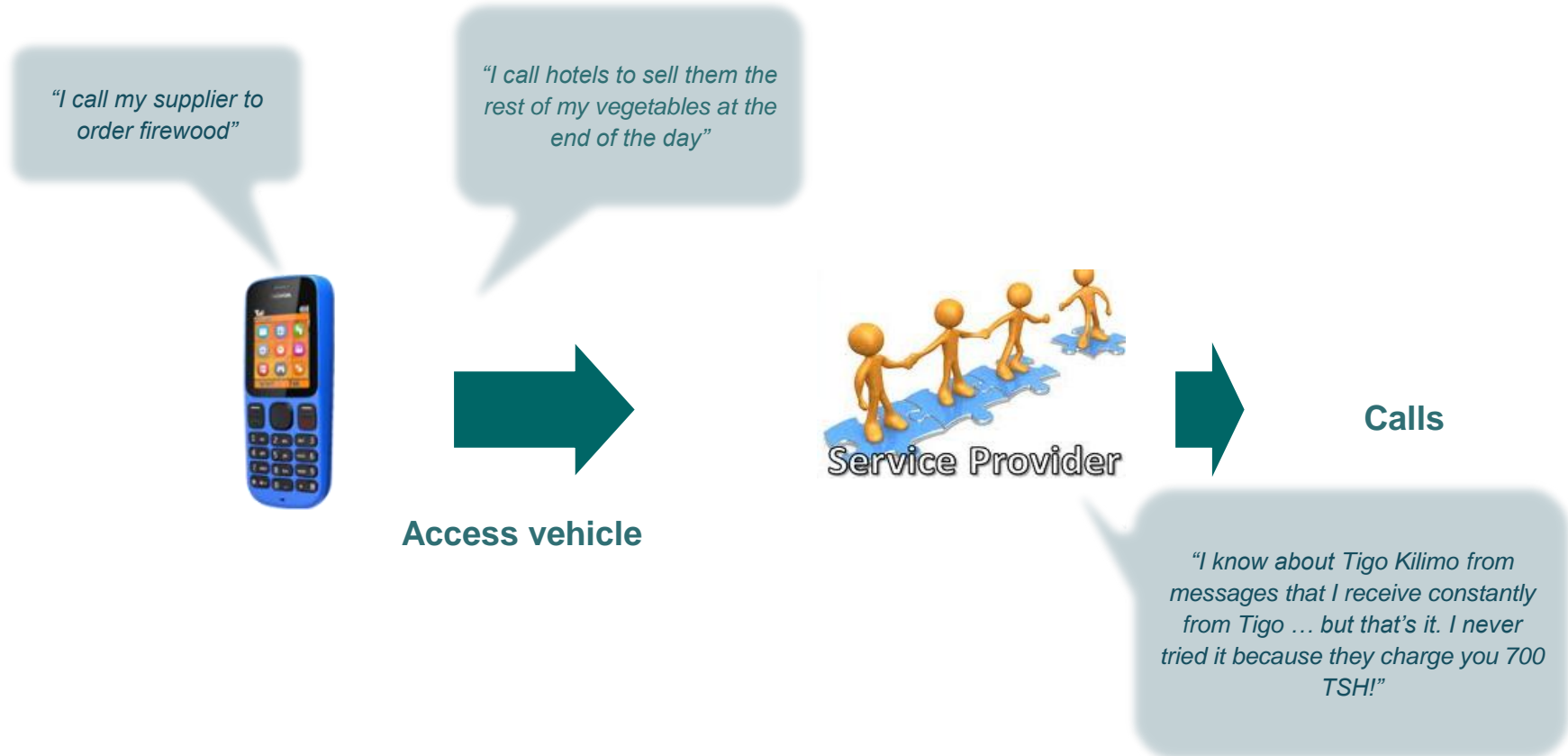
- Games are popular pastime among students and the younger target, but even mothers play games sometimes.
- Frequency depends strongly on opportunity and affordability of charging batteries as well as on the model of mobile phone.
- Borrowers do not borrow mobile phones to play games.

# Drawbacks of using mobile phones



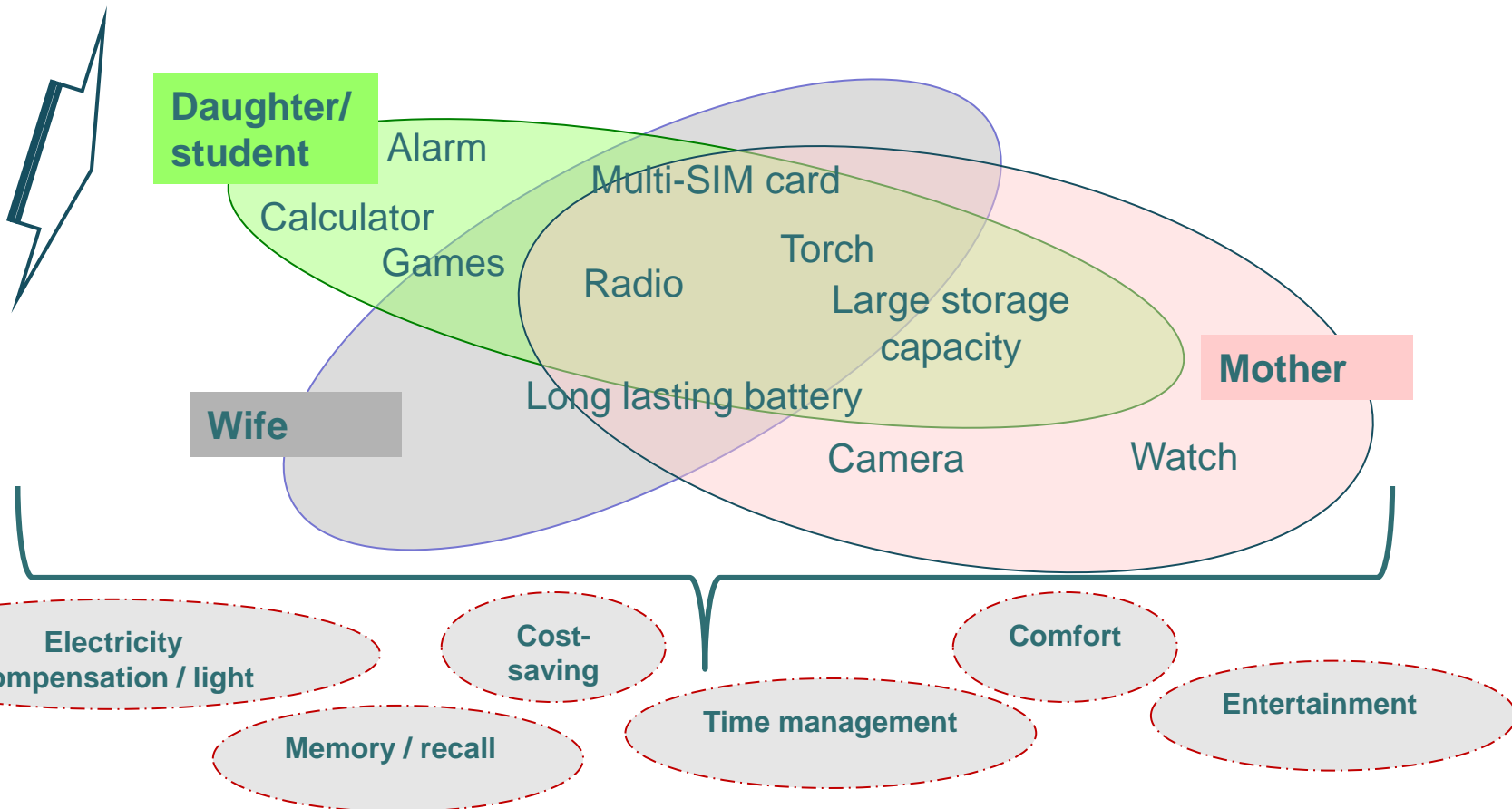
- ➔ Overall, not many drawbacks are perceived.
- ➔ For non-owners/borrowers as well as for owners, the main reason for not owning a phone are financial limitations - they are not able to save money for the handset; not the SIM card or conversation time.
- ➔ Furthermore, the target is unaware of many of the other potential benefits of owning a phone, such as using a mobile phone to successfully develop a business, or improving their quality of life.
- ➔ For students, parents and teachers, mobile phones are seen as a negative influence: they distract the students from their performance at school.
- ➔ Access to electricity is not a major drawback due to simple and affordable battery charging options.

# Mobile phone usage for business



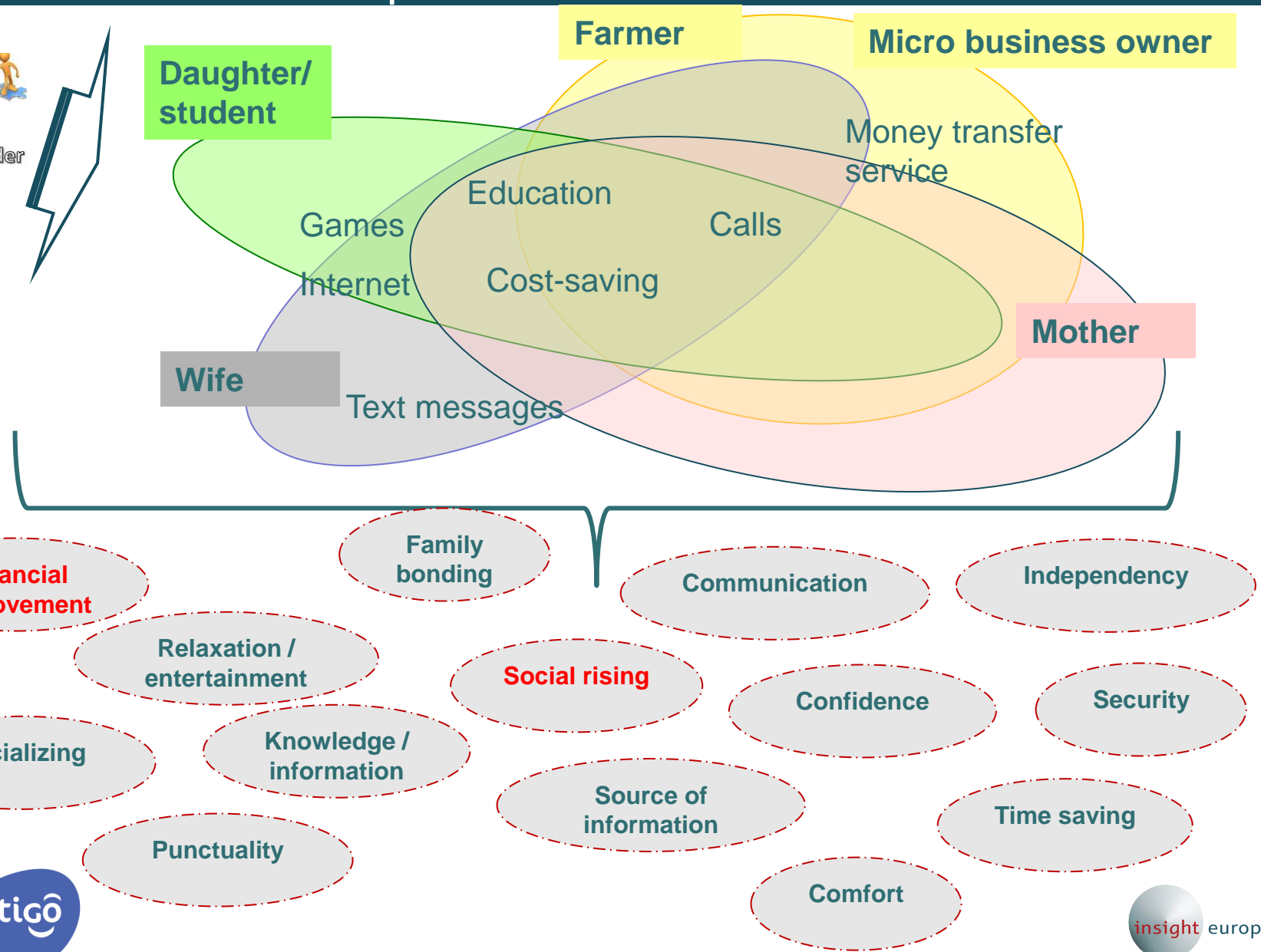
- Strong lack of awareness of the potential business benefits of mobile phones; only 2 out of 16 respondents currently use mobile phones for business.
- Also lack of awareness of any specific business-related services offered by a telecommunication provider (e.g. Tigo Kilimo).
- Services used are limited to calls only.

# Ideal user handset experience



- All handset features contribute to an ideal user experience. Nevertheless, some features are more relevant than others to certain targets, e.g. camera for mothers, alarm for students, etc.
- With respect to handset features, no differentiation is made between farmer or micro business owners.

# Ideal service user experience



# Personas



# Introduction to the analysis concept of “personas”

In marketing and user centered design personas are fictional characters created to represent the different user types within a targeted demographic, attitude and/or behavior set that might use a site, brand or product in a similar way. Qualitative personas are constructed to be representative of specific segments.

The term persona is used widely in online and technology applications as well as in advertising.

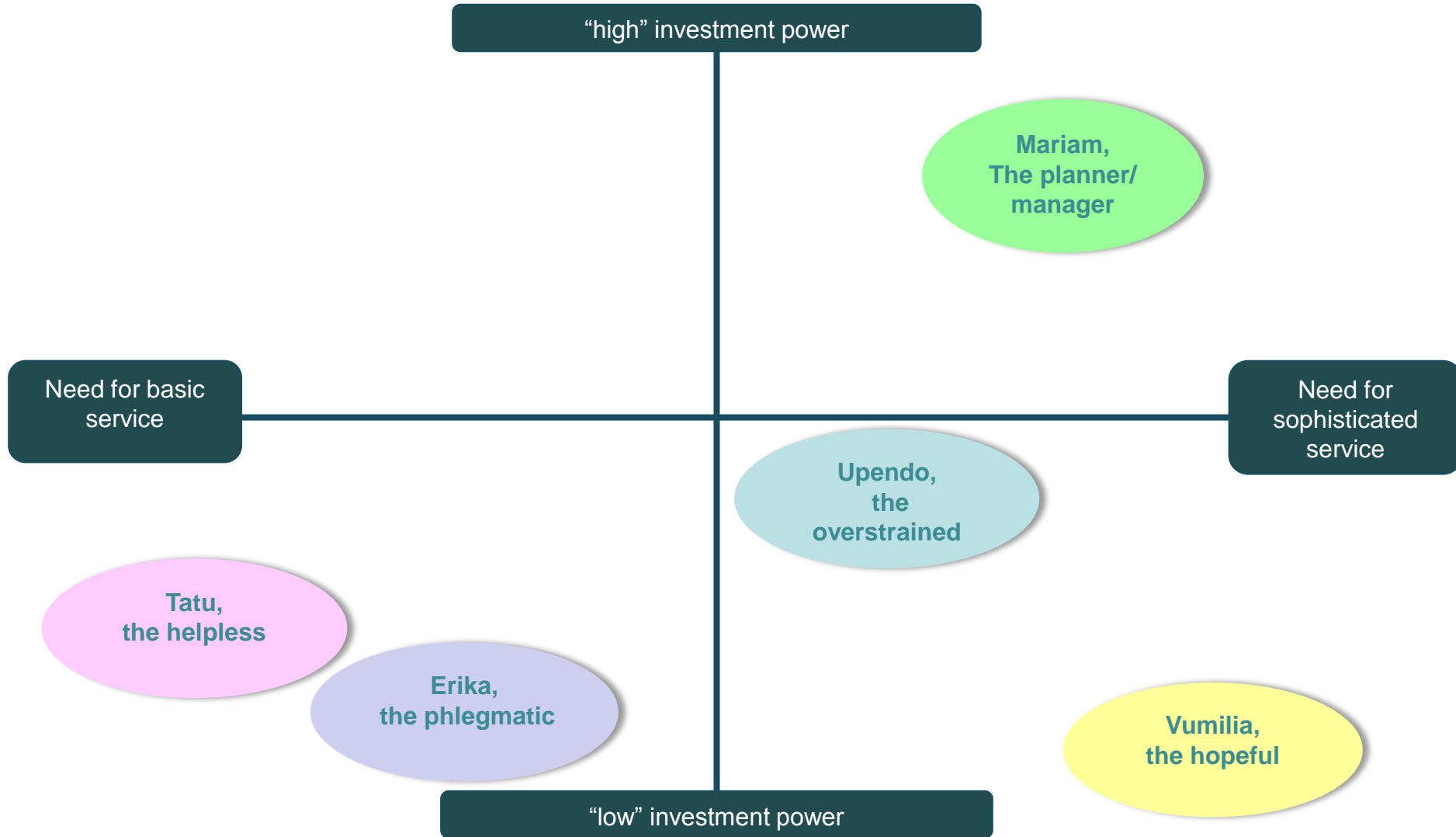
Personas are useful in considering the goals, desires, and limitations of brand/product type buyers and users in order to help to guide decisions about a service, product or interaction space such as features, interactions, and visual design of a website.

A user persona is a representation of the goals and behavior of a hypothesized group of users. In most cases, personas are synthesized from data collected from interviews with users. They are captured in 1–2 page descriptions that include behavior patterns, goals, skills, attitudes, and environment, with a few fictional personal details to make the persona a realistic character.

Source: Wikipedia



# Personas





# Vumilia, the hopeful

## Who is she?

- **Age:** 17 years
- **Profession:** Student
- **Priority:** Education
- **Personality:** “I am responsible with respect to school.”
- **Values:** is a good daughter, accepts being the person “on whom hope is pinned” to help the family in the future



## Family...

- Lives with several family members (parents, grandparents, uncle/aunt, siblings, etc.)
- Clear separation of gender roles: “My brothers do not help at home.”
- “I am proud of my mother; thanks to her, I can go to school.”

## Daily routine and her role...

- Starts with household chores
- Spends up to 8 hours per day at school, including up to 3 hours of travel time.
- After school further household chores
- Strong support for mother / family managing the household and taking care of siblings.

# Vumilia, the hopeful

## Non owner or borrower...

- ➔ “I do not earn my own money”
- ➔ “I do not want a phone because it would distract me from school.”



## Current mobile usage...

- ➔ “To speak to my parents while there are at work to organize daily matters.”
- ➔ “I borrow it from friends to play games.”

## Future mobile usage...

- ➔ Calls
- ➔ To communicate with friends and family.
- ➔ To play games and listen to radio -> entertainment

# Tatu, the helpless

## Who is she?

- **Age:** 32 years
- **Profession:** Mandazi micro business owner on an irregular basis
- **Priority:** food and business
- **Personality:** "I need help."
- **Values:** shy, not confident, a mother who tries hard and is not very successful in feeding the children.



## Family...

- Single mother with 3 children
- Married with at least 3 children and a husband with no regular income.

## Daily routine and her role...

- Preparing to sell mandazis from home
- Sells them on the street until lunch time
- Preparing lunch and household chores
- Preparing dinner

# Tatu, the helpless

## Non-user...

- ➔ “I do not know how to use a phone, somebody has to help me.”
- ➔ “I have other priorities than buying a phone; it is already hard to survive.”

## Current mobile usage...

- ➔ None



## Future mobile usage...

- ➔ Long distance calls
- ➔ To communicate with family
- ➔ To get information about meetings in the church

# Mariam, the planner/manager

## Who is she?

- ➔ **Age:** 25 years
- ➔ **Profession:** Successful micro business owner
- ➔ **Priority:** Business
- ➔ **Personality:** “I make decisions with respect to my business myself.”
- ➔ **Values:** Strong, self-confident, progressive, to have children and be a supportive mother; family manager



## Family...

- ➔ Married with or without children
- ➔ Freedom with respect to her business and household money
- ➔ Good and close relationship to husband, family and partner's family

“My baby's health and education are the most important things to me.”

## Daily routine and her role...

- ➔ Household chores
- ➔ Get vegetables / fruit from the supplier
- ➔ Go to the market to sell products at own stand
- ➔ Preparation lunch / dinner and household chores



# Mariam, the planner/manager

## Owner...

- ➔ "This is already my second mobile phone"
- ➔ "It was gift from my husband."
- ➔ "I bought it with my money."

"I went to the doctor to see if everything is okay with me because we still do not have children.."



## Current mobile usage...

- ➔ "To speak to my husband."
- ➔ "To speak to my family far away."
- ➔ For transferring money: receiving and sending
- ➔ For business: to order products or to call customers to sell them products.

## Future mobile usage...

- ➔ Calls
- ➔ Text messages (rarely)
- ➔ To use internet
- ➔ To save money
- ➔ To play games and listen to radio -> entertainment

# Upendo, the overstrained

## Who is she?

- **Age:** 36 years
- **Profession:** Farmer
- **Priority:** Farming and children's education
- **Personality:** "I am a lone fighter and my children depend on me."
- **Values:** conscious, fighter, overstrained as single income earner and head of family; reached her limit.



## Family...

- Lives alone with children or husband and children
- Single or at least main income earner.
- Needs help of neighbors or family to take care of the kids while working.

## Daily routine and her role...

- Starts with household chores
- Spends the whole day at the farm (seasonal)
- Preparing lunch and dinner
- Managing family

# Upendo, the overstrained

## Borrower...

- ➔ “I do not have money to buy a handset.”
- ➔ “My neighbor is my friend, my family can call me there and in emergency cases I can borrow it.”
- ➔ “I have a SIM card so I can receive money.”



## Current mobile usage...

- ➔ “To receive money.”
- ➔ “To make emergency calls in case of illness.”

## Future mobile usage...

- ➔ Calls
- ➔ To see if the children are doing well
- ➔ To communicate with friends and family.
- ➔ To improve business, delivery of products.

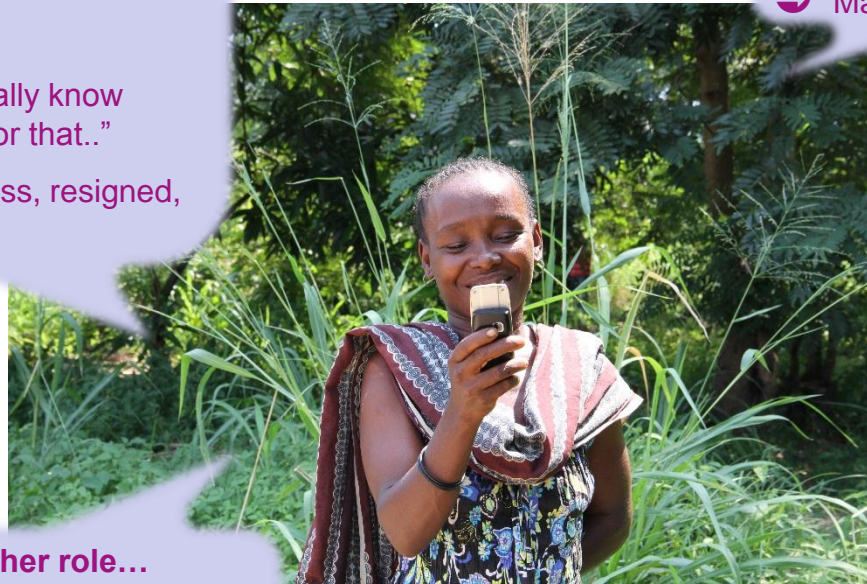
“I would like to have a phone to call my neighbors to ask how the children are doing while I am at the farm; especially when I am out for days.”



# Erika, the phlegmatic

## Who is she?

- ➔ **Age:** 30 years
- ➔ **Profession:** Works on the farm on an irregular basis on, selling mandazis, etc.
- ➔ **Priority:** Food
- ➔ **Personality:** “I do not really know what to do...maybe this, or that..”
- ➔ **Values:** indifferent, aimless, resigned, powerless



## Family...

- ➔ Single mother lives at home with parents
- ➔ Married with children

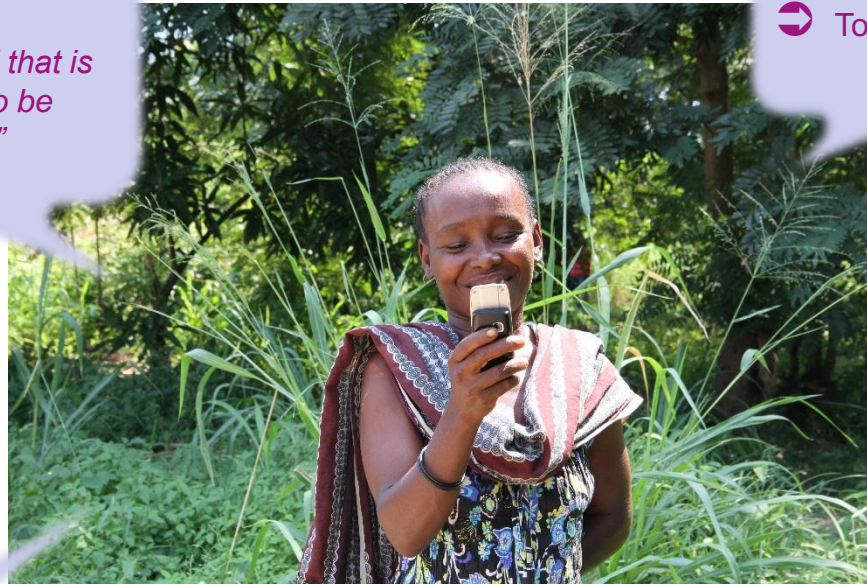
## Daily routine and her role...

- ➔ Household chores
- ➔ Preparing lunch and dinner
- ➔ Works irregularly on the farm

# Erika, the phlegmatic

## Borrower...

- ➔ *"Who should I call? I have time to walk there."*
- ➔ *"I have a SIM card and that is enough. I just need it to be able to receive money."*



## Current mobile usage...

- ➔ Calls
- ➔ To receive money

## Future mobile usage...

- ➔ Family calls

## In a nutshell



## Understanding daily life

- **Finding # 1:**  
There is a **strong degree of homogeneity within the target in respect to their priorities in life**, independently of their current life status:
  - Business
  - Education
  - Food
  - Health
- **Finding # 2:**  
**Food and Business** are essential and are the main challenges in life due to the fact that it is **fundamental for improving other priorities**.
- **Finding # 3:**  
**Education** is essential for **financial stability and social rising**. **Efforts regarding education are primarily made for children**; no measures are taken for their own education.

# In a nutshell

- **Finding # 4:**  
**Health** is fundamental in order to manage daily life but **no or only minimum preventions are taken** (and only if it is free) until it becomes a major issue and prevents them from working. Interesting health topics: prevention of disease (malaria, worms) and having children.
- **Finding # 5:**  
**Women have a busy daily routine** because of their business, children and household chores.
- **Finding # 6:**  
Free time means “not working or organizing family life”. Free time is used to rest or to practice their religious beliefs by going to the church / mosque to pray. Socializing is normally only done in passing with neighbors or on the phone with family.
- **Finding # 7:**  
Women are often isolated from their parents and siblings. Reason is often the long distance due to the the necessity of having to move away for marriage, better education or job prospects.

# In a nutshell

- **Finding # 8:**  
**Women** clearly manage the household and are also “financial managers”.  
**The target has almost complete financial freedom** regarding household and children, as well as for their business. Within a marriage, separate household finances are normal.
- **Finding # 9:**  
**Husbands** do not strongly intervene in household and child-related matters; they do not normally tyrannize their wives.
- **Finding # 10:**  
**Ex-husbands** are not present in the family. They neither provide emotional support nor do they contribute financially (e.g. for food or school fees).

## Understanding business life

- **Finding # 1:**  
**Business**, a prerequisite to managing life, is mostly **linked to agriculture** due to: **farming or agriculture-related micro business.**

# In a nutshell

- **Finding # 2:**  
**Farmers as well as micro business owners** see the main **challenge in gathering capital** to further their business and thus improve profitability.
- **Finding # 3:**  
**Micro business is seen as aspirational, even for farmers.** Due to the expectation of higher profit, lower dependency on weather and an “all year round business.”
- **Finding # 4:**  
**Low awareness of importance of saving money,** for both personal and business reasons.
- **Finding # 5:**  
**Monitoring costs, record-keeping and accounting** is not practiced, and is also not perceived as necessary.
- **Finding # 6:**  
**Farmers** feel confident about knowledge regarding planning, planting, growing and harvesting.

# In a nutshell

- **Finding # 7:**  
**Farmers seek support when it comes to selling their products** after harvesting **and how to have a constant income** all year round selling their crops. Furthermore, there is a **need to develop their own “entrepreneurial skills”**. **However, the term “entrepreneurial skills”** is not clearly defined by the target.

## Understanding the attitude towards and the usage of mobile phones

- **Finding # 1:**  
**Overall, the targets’ attitude towards mobile phones is extremely positive.**
- **Finding # 2:**  
**Key drawback** for borrowers and non-users is the **purchase price of a handset** due to too little income / lack of constant income.
- **Finding # 3:**  
**Men do not hinder women in owning mobile phones.**
- **Finding # 4:**  
**No relevant difference** with respect to mobile phone usage/attitude **with Muslims and Christians.**



# In a nutshell

- **Finding # 5:**  
Main benefits of a phone are **instant communication and money transfer service.**
- **Finding # 6:**  
**Non-owners lack of awareness when it comes to potential benefits (except from family bonding / money transfer service) that can promote and develop business.**
- **Finding # 7:**  
**For students, an additional argument to prevent them from using mobile phones is because it is a “distraction from school,” supported by mothers and teachers.**
- **Finding # 8:**  
**Access to electricity is not a drawback** for ownership due to ample and affordable battery charging options.
- **Finding # 9:**  
**Calls** are the most common service used by the target **due to satisfying their need for instant communication.**

# In a nutshell

- **Finding # 10:**  
**Text messages are rarely used, especially by borrowers, because they do not have time to wait for a response.**
- **Finding # 11:**  
**Transferring money (together with calls) is one of the main benefits of a mobile phone due to lack of other methods of sending and receiving money.**
- **Finding # 12:**  
**Money saving services are rarely used because saving money is not seen as important and due to affordability.**
- **Finding # 13:**  
**Entertainment as a mobile phone service / function is strongly beneficial due to there being no access to other mass media sources.**
- **Finding # 14:**  
**Mobile phone services are not used as a source of information.**