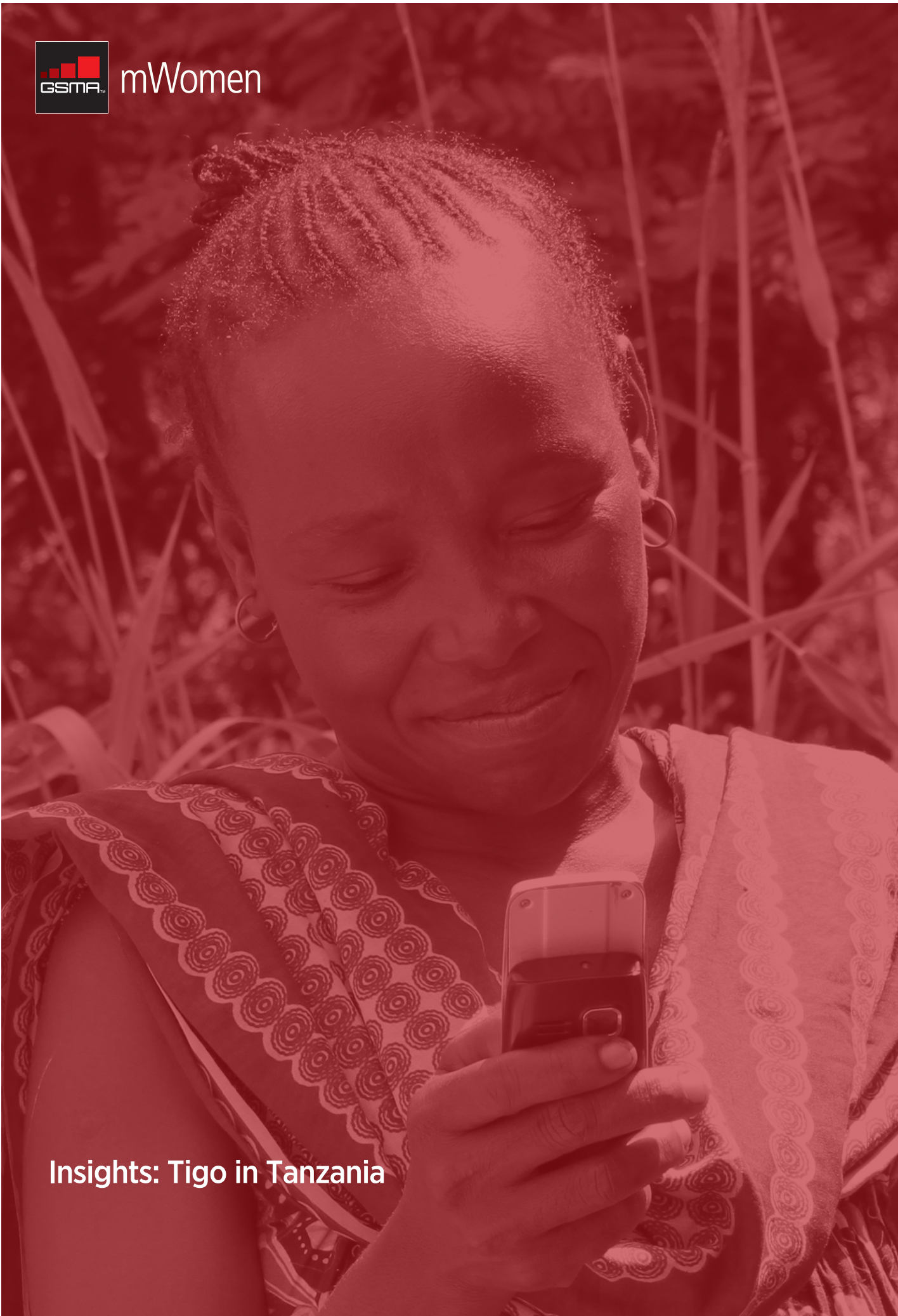




mWomen



Insights: Tigo in Tanzania

Qualitative research as a way to gain in-depth consumer understanding of base of the pyramid women

Designing offerings to reach women at the base of the pyramid requires a deep understanding of their wants and needs.¹ Qualitative research, which includes methods such as conducting face-to-face interviews, focus group discussions and direct observation, is a powerful tool for operators to gain knowledge of this segment. 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 daily lives, aspirations and mobile use of low-income women in Tanzania—a previously untapped segment.

This insights paper draws on Tigo Tanzania's experience in using qualitative research to achieve the following objectives:

- Understand women's current use of, and attitude towards, mobile and mobile services
- Understand the barriers to women's adoption of mobile, and find ways to overcome these
- Understand the characteristics of a relevant mobile user experience for women
- Identify women's priorities and aspirations, and whether mobile phone solutions exist, or should be designed to address them

The primary audience for this paper is mobile network operators and other organisations seeking to develop offerings for women at the base of the pyramid. However, we hope that this paper will also be helpful for other stakeholders wishing to better understand the roles, behaviours and aspirations of women at the base of the pyramid around accessing and using mobile technology.

We encourage you to read the full research report which can be [found here](#). Please stay tuned for case studies and insights papers which will be made available on www.gsma.com/mwomen as the resulting mWomen Innovation grant offerings are tested and launched.

¹ The term "offering" includes tariff plans, sub-brands, value-added services, marketing campaigns or distribution channels.

What did Tigo Tanzania find?



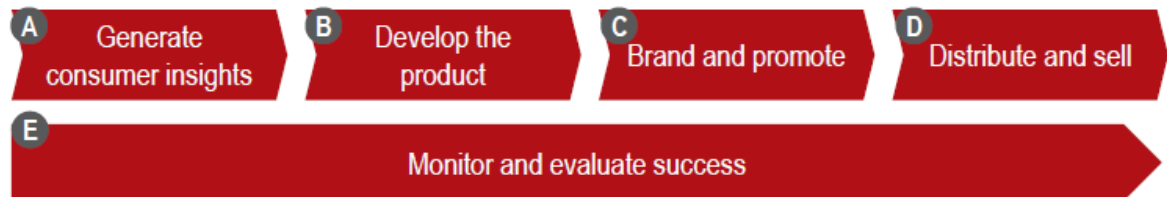
We encourage you to [read the full report](#) which outlines the findings of the 16 in-depth interviews and also includes analysis of the participants' information sources, lifestyles, aspirations and attitudes towards mobile. It also contains the five personas that were developed from the research findings – these are five fictional women which represent different mobile user types. Key points of interest are summarised below:

- There were a few common, strongly linked themes which surfaced in most of the interviews. The women's priorities were centred around the following topics:
 - Health and nutrition
 - Education
 - Family
 - Business opportunities
- Women are the financial managers of the household; those interviewed had a great deal of freedom to decide how to allocate these resources
- Women are extremely time-poor due to household chores, children and their businesses
- The cost of a handset is a key barrier for non-owners of mobile phones
 - Most are not aware of the potential benefits of mobile beyond basic communication and money transfer facilities

Consumer insights research

The first step when designing an effective mobile offering for low-income women is to gain an understanding of this segment. As documented in the GSMA mWomen [Marketing Handbook](#) and in Figure 1 below, it is necessary to first generate consumer insights that can inform the offering's design and its associated communications and distribution strategy so that all are appropriately tailored to the target audience.

Figure 1



- A** Generate consumer insights in order to tailor product, communications and distribution strategies for resource-poor women
- B** Meet women's wants and needs through user-centric product and service design
- C** Reach women by tailoring branding, messaging and communications channels based on women's behaviors
- D** Enable women's access to the right products, in a cost-effective way
- E** Establish concrete objectives and key performance indicators to enable course correction during implementation

Consumer insights research should be used to ascertain:

- Consumption and recharge patterns specific to women
- How to best reach and communicate to women
- The type of information that women value

Some or all of the above attributes are often different between men and women, meaning that offerings targeted at women need to be adapted accordingly. For example, if traditional media are usually used for marketing purposes, it is worth considering whether factors such as women's roles in the household, lower literacy levels, and cultural norms mean that they consume less of this traditional media than men. A study conducted by the BBC in Pakistan illustrates this point well; it found that whilst 42% of the men surveyed had read a newspaper during the previous week, this figure dropped to 13% for female respondents. When broken down into rural and urban, it was found that 20% of the women living in urban areas had read a newspaper during the previous week, compared to just 3% of rural women.² These types of consumer insights are essential to understand how to reach target customers effectively.

² Note: Based on survey of 4020 adults 15 years or older.

Source: BBC Pakistan 2008 survey of adults, as referenced within the Financial Inclusion Tracker Surveys Project, available via:

The role of qualitative research in gathering consumer insights

There are many ways of conducting consumer insights research and operators should start by exploring their existing data to see what can be gleaned by applying a gender lens to quantitative data from previous brand trackers, segmentation studies and customer satisfaction surveys. Such analyses may allow operators to compare women to the overall market, for example providing insight on women's brand awareness and key purchasing criteria. In some cases, Customer Registration Information (CRI) obtained during SIM sales is the only easily accessible data operators have for women. However, the reliability of this data varies by country, depending on factors such as government requirements for identification when purchasing a SIM and the rigour of the data collection on the ground. This issue can be compounded in the case of women since SIMs may be registered under the name of husbands, brothers or other male relatives, particularly in conservative settings where cultural norms may limit women's mobility and external interactions.

In general, quantitative data can be useful in determining broad patterns and in generating hypotheses, but is unlikely to provide much insight into why female customers behave as they do. Complementing quantitative data with qualitative research in the field, using a combination of methodologies outlined in Figure 2, can help fill this gap and provide a deeper understanding of the drivers of behaviour and attitudes. Some of the face-to-face techniques such as in-depth interviews, can be particularly powerful when researching women, as they provide the opportunity to build a rapport, address more personal topics, and read body language.

Figure 2:

Type	Method	Activity	Purpose	Cost
Quantitative	Data mining (e.g. call log analysis)	Determine whether patterns exist in call duration, time of day that calls are made, frequency of calls and to whom calls were made	Determines gender differences in consumption patterns	\$
Quantitative	Customer Registration Information (CRI) Data	Analyse customer demographics information such as gender, location, etc.	Provides more details on customer demographics, but data should be cross-checked to ensure purchasers are also end-users	\$
Quantitative	Analysis of additional existing data	Analyse data from previous quantitative research (brand trackers, customer satisfaction surveys, etc.)	Determines previously overlooked gender differences	\$
Quantitative	Surveys	Structured interviews using questionnaires with end-users, either by phone or in person	Enables data collection from a large enough sample to identify patterns; in person surveys will be necessary for non-mobile users	\$\$ to \$\$\$
Qualitative	Focus group discussion	Semi-structured discussion with a small group of end-users	Identifies themes to explore in further research	\$\$
Qualitative	In-depth interview	Semi-structured interview with an end-user	Addresses personal topics to gain a deep understanding of the end user	\$\$
Qualitative	Self-documentation	End-user documentation of their daily routine, experiences, feelings through a diary or self-filming	Provides a deep understanding of the end-user, but self-reported data is not always reliable	\$\$
Quantitative	Ethnographic research	Direct observation of end-user behaviour through immersion in home, community or business environment	Provides a deep understanding of the end-user	\$\$\$
Qualitative	User testing	Test existing or proposed offering with end-users	Provides valuable feedback which can inform product design or course correction	\$\$\$

Depending on the methodology used, qualitative research can:

- Enable the **direct observation of people** and how they relate to brands, or use products and/or services in their natural environments
- Allow the observation of **what people actually do**, as opposed to what they tell you they do, with the opportunity to observe and interpret **non-verbal communication** such as body language and voice intonation
- Provide a **holistic view** of customers in the context of their daily lives
- Provide the **opportunity to probe** (e.g. "help me understand why you feel that way") enabling the researcher to reach beyond initial responses

What did Tigo Tanzania do?

Tigo Tanzania realised that in order for an mWomen service to be successful, it needed to first ascertain, and then address the wants and needs of its target audience. Tigo hence commissioned a qualitative research study to better understand the lives of low-income women in Tanzania, which would subsequently be used to inform the design and development of appropriate offerings.

The research was conducted by Insight Europe and consisted of in-depth interviews with 16 women across the country. The project manager from Tigo Tanzania's Customer Insights team was present during all the interviews which gave her first-hand experience of the process and enhanced her understanding of this customer base.

The Selection Process

Tigo engaged a recruitment agency and provided them with criteria for finding suitable interviewees. Tigo ensured that the women came from different religious backgrounds, both rural and urban areas and were a mix of mobile users, non-users and borrowers.

The Interview

Interviews were conducted in the women's homes for comfort and convenience. They also took place out of earshot of other people who could potentially bias the answers provided. Every interview began with 30 minutes talking about life in general to build a rapport before discussing more personal issues. Topics discussed during each four hour interview included the women's lifestyles, concerns, aspirations, current mobile use and attitudes towards technology. All participants were paid for their time.

Beyond the Interview

The overall interaction with the participants was conducted in a way that allowed deeper insight into their daily lives. For example, the interviewers took tours of their farms, rode local buses into town to observe where and how they would purchase their first handset, and even took turns grinding millet. The representative from Tigo's Customer Insights team took the opportunity to learn as much about the women's lives as possible, so that she could ensure that the offering created would be applicable to their context.

Tigo Tanzania used the research study to not only gather insights into the information sources of the women interviewed, but also into their priorities in life. The women attributed a great deal of importance to business, seeing it as an essential enabler for other priorities such as health and education for themselves and their families. Starting small businesses such as a stall selling juice were described as an aspiration and as the solution to the lack of employment opportunities. It was found that the women felt that a lack of business acumen was preventing them from pursuing these aspirations. Access to capital is also a recurrent pain point for most resource-poor women, as they usually lack the skills to present a sound business case, and do not have credit records. Tigo is hence designing a new service, targeted towards women, which delivers business education and financial literacy training via SMS and IVR.

The role of personas in consumer insights research

Once the consumer insights research phase is complete, the target group can be further divided to develop products that meet customers' wants and needs. Women are not a homogeneous group and personas derived from qualitative research can be a valuable tool in understanding the different characteristics of women at the base of the pyramid.

In marketing and user-centric design, personas – sometimes referred to as “archetypes” - are fictional yet realistic characters created to represent different user types. A user persona is a representation of the goals and behaviours of a hypothesised 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 behaviour patterns, goals, skills, attitudes, and environment, with a few fictional personal details to make the persona a realistic character such as name, age, location or family status³.

Personas are useful as they bring the target market to life and can help those working on an offering to consider the goals, desires, and challenges faced by potential users. They can also help inform an understanding of how the offering would fit into the daily lives of potential users. Personas also are a good way to make sure that no core characteristic of the offering is overlooked, such as pricing, marketing, communication, distribution, customer education, etc.

In Tigo Tanzania's case, examples of female personas created include “The Hopeful”, “The Planner / Manager” and “The Helpless”. These customer groups were defined by factors such as ability to invest in mobile, current and future use of mobile, educational background, family status and daily routine. The associated personas were then used by Tigo when designing an offering intended to increase Tigo's penetration amongst the women's segment, and helped the organisation to do so in a targeted and thoughtful way.

When sufficient quantitative data is available, the operator might try and establish a sub-segmentation of the female population. Then, personas may be used together with market segmentation, where the qualitative

³ [http://en.wikipedia.org/wiki/Persona_\(user_experience\)](http://en.wikipedia.org/wiki/Persona_(user_experience))

personas are constructed to be representative of specific segments. Segmentation can be done in many ways, including one or more of the following: ⁴

- Mobile usage / consumption patterns
- Socio-demographics such as age, urban / rural, income level, marital status,
- Attitudes and aspirations
- Role in household / job

Example Persona: Tatu, the Helpless

Background

- 32 years old
- Single mother with 3 children
- Roadside snack-seller on an irregular basis
- Illiterate, did not finish primary school

Information Sources

- Family & friends
- Church

Dreams

- “That my children go to and finish school.”
- “Capital to start a business such as selling vegetables or fruit or to start farming.”

Mobile 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.”

Future Mobile Usage

- Long distance calls
- Communicate with family
- Get information about meetings in the church



Note: The photo is not of the respondent, but is purely for illustrative purposes

⁴ Not exhaustive

Key recommendations to operators

- **Think about alternative ways to conduct consumer research**, using a combination of methodologies to gain a holistic insight into the target demographic. For example, consider conducting some quantitative research to gain wide coverage and generate key hypotheses, which can then be tested by more qualitative methods. This sequential approach allows the opportunity for insights from each stage to be integrated into the design of the next stage. Hypotheses can be progressively refined, generating more relevant insights.
- **Develop personas** in order to generate targeted ideas for new offerings for women, and to be able to plan marketing and distribution activities in a focused manner. Women are a heterogeneous group and this exercise will help the organisation to understand which parts of this population to focus on for the best chances of achieving its commercial and social objectives. Insights gathered from qualitative research will help to inform the creation of 'personas', which characterise different types of potential end-user, and put a human face to customer data, helping those involved in the development of the offering to better understand their target market. With enough available quantitative information, a detailed segmentation could also be put in place.
- **Leverage existing resources**. The key obstacle to in-depth qualitative research is usually the price of the research. Start off by identifying existing or planned research that can be used or easily adapted. Whether through the analysis of existing data from a quantitative survey, or by adding a specific component for women to a planned research study, there are many opportunities to gather insights from such sources. The operator will then be able to determine what remaining information is necessary to build sound personas and/or sub-segments.

Finally, we hope this has inspired you to think about new ways to gain valuable consumer insights and we look forward to hearing about the lessons you have learned and the resulting mWomen offerings you have developed. Please write to us at mWomen@gsma.com if you would like to get in touch with a member of the team.

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, 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. Follow GSMA M4D on Twitter: @GSMAm4d

About the GSMA mWomen Programme

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

The GSMA mWomen Global Development Alliance is a programme in partnership with:



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