



Uninor: Empowering Women Through An Innovative Mobile Distribution Model

Evaluation by the GSMA mWomen Programme
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Executive Summary

The GSMA mWomen Programme partnered with Indian mobile network operator Uninor and non-governmental organisation (NGO) Hand in Hand to conduct an evaluation of an innovative programme, Citizen Centre Enterprises (CCE) in Tamil Nadu, India, which delivers business service through a network of women entrepreneurs. Tamil Nadu is one of the 28 states of India, where the GSMA mWomen Programme has identified that women are 31% less likely to own a mobile phone than men, representing a significant “gender gap.” Due to this gap, women have less access to life-enhancing and empowering products and services.

This study, which ran for 11 months from October 2010 to August 2011, focuses on the value that the CCE model creates for all parties by bringing women into the mobile value chain. This includes bringing increased sales for the operator and empowering and improving livelihoods for the women entrepreneurs.

The CCE mobile distribution programme began as a project within Uninor’s corporate responsibility (CR) team to better understand both the commercial and social impact of the endeavour. The project demonstrated success on both fronts. Demonstrating the impact mobile phones can have to empower rural women in India; by bringing women into the mobile value chain, Uninor saw the commercial benefits of increased revenue and improved brand awareness in rural communities. Developing the female entrepreneurs was found to be so significant internally at Uninor that the pilot study has been scaled up and integrated into Uninor’s core business strategy.

The project manager appointed by the GSMA to work with Uninor at the local level also created three case studies of women entrepreneurs - Rani, Saraswathy and Nirmala, whose stories are included in this evaluation. The project manager obtained detailed information on how these women were running their business, the hurdles they were facing and how they were turning challenges into opportunities. These stories are related below and referenced throughout the report

Entrance Sign to Citizen Centre



Benefits to Partners: MNOs, NGOs and Women

The project resulted in significant positive returns for the women entrepreneurs, the NGO and the mobile network operator. This evaluation demonstrates a successful initiative that contributes to reducing the mobile phone gender gap and explaining the benefit of bringing women into the mobile value chain and encouraging entrepreneurship among rural women in India.

Uninor received clear return on its investment into the project, benefiting from increased sales, brand awareness and loyalty. Brand awareness and loyalty to the Uninor brand increased amongst the female entrepreneurs who made significant use of the mobile value added services (VAS) training provided through the project. At the beginning of the project, the entrepreneurs started of selling approximately INR 30,000 / USD 595 of mobile products (SIMs and recharge combined); this increased to approximately INR 120,000/ USD 2380 across the project group by July 2011, a 400% increase in revenue from the entrepreneurs.

The project enabled social empowerment for women as well as economic: with more earning and spending power, many entrepreneurs reported having more influence in family decisions regarding topics such as their children's education and health service choice. The women also felt their lifestyle improved, they were more secure and they had greater self-esteem as a result of participating.

Using what they had learned from training conducted by Hand in Hand and the mobile VAS training given by Uninor, the women entrepreneurs went on to directly train a total of 6,072 people in their communities on how to use mobile phones to improve their lives, the majority of whom were women. Generating increased awareness on government schemes for example which led to active engagement in governance processes to address social issues in the community.

Implementation Lessons Learned

There are significant key lessons learnt for all stakeholders highlighted by the evaluation contributing to the project's continued success, which can be applied to implementation of the model in future initiatives, including:

- Women can serve as effective distributors of mobile products and services, resulting in new distribution channels for operators and increased incomes and improved livelihoods for communities.
- The CCE model is an effective method to convene local stakeholders including the mobile operators, community groups, local government and women entrepreneurs.
- Selection criteria for identifying the women entrepreneurs should be based on the local context. In this evaluation pilot study, age and social position of the entrepreneur proved to be better indicators of success than level of education.
- Mobile network operators (MNOs) must ensure that adequate network coverage is confirmed both at the enterprise itself and in its local area to ensure the mobile products sold function as intended, optimizing the mobile products (SIM and recharges) sales opportunities for the entrepreneurs. Neglecting to complete this mapping up front can result in the enterprise closure or delays in opening.
- Electricity in India can be intermittent, meaning power outages can occur at the centres. As power is vital for entrepreneurs to run the ICT training business, future projects should consider expanding the range of low-cost sources of power such as solar panel chargers.

This evaluation highlights the operational model used by the CCEs and lessons learned that other mobile stakeholders may apply to similar initiatives globally.

Goals of the Uninor/Hand in Hand Citizen Centre Evaluation

The GSMA mWomen Programme partnered with Uninor and Hand in Hand to pilot an innovative model with a goal to both empower women and help close the mobile phone gender gap by building a sustainable mobile product distribution channel. The initiative introduces women into the mobile phone value chain to increase revenue, mobile penetration and brand awareness for the operator whilst improving women's social and economic opportunities.

This evaluation monitors and evaluates the successes and challenges of the pilot phase, building knowledge and lessons learnt. The goal is to apply these learnings both to scale the CCE project and to replicate to other markets globally, with similar partnerships worldwide modelled on this successful stakeholder model.

Closing the Mobile Phone Gender Gap in India

In 2010, the GSMA and Cherie Blair Foundation for Women published a report entitled 'Women & Mobile: A Global Opportunity' which found that women benefit from owning mobile phones in a number of ways (GSMA; Cherie Blair Foundation for Women; Vital Wave, 2010):

- 93% of women feel safer because of their mobile phone
- 85% of women feel more independent because of their mobile phone
- 41% of women reported having increased income and professional opportunities once they owned a mobile phone

However, the study also showed that in low- to middle-income countries, a woman is 21% less likely to own a mobile phone than a man. This figure increases to 23% if she lives in sub-Saharan Africa and 24% if she lives in the Middle East. In South Asia, the region on which this report focuses, the gender gap is the greatest at 37%. The study also found that women in rural areas and lower income brackets stand to benefit the most from closing the mobile phone gender gap.

Tamil Nadu is one of the 28 states of India, which is located in the south of the Indian Peninsula. In India, the GSMA mWomen Programme has identified that women are 31% less likely to own a mobile phone than men. Tamil Nadu has also been identified as a culturally conservative state within India, where men are the primary decision maker, often making it difficult for women to engage in the full benefits of mobile phone ownership including income generation and use of mobile value added services, such as health information and financial services.

Goals of the Project

There were four overarching goals of the Uninor Hand in Hand Citizen Centre Pilot Project. These were:

- To monitor and prove the benefit of bringing women into the mobile value chain for the operator, the women entrepreneur and the community.
- To empower rural base of the pyramid (BOP) women by enabling entrepreneurship. This was to be achieved by:
 - Providing entrepreneurship opportunities to women selected to run Uninor Hand in Hand Citizen Centre retail outlets.
 - To provide training to women to sell mobile products and services.
 - Increasing the access to mobile and ICT services for citizens - especially women.
- To identify a unique distribution network for Uninor, establishing a competitive advantage in rural India.
- Ultimately, to contribute to reducing the mobile phone gender gap in India.

Within this evaluation we aim to understand the challenges and barriers women face in being part of the mobile value chain and how this affects the commercial and social mWomen opportunity, including women's empowerment. Metrics for defining empowerment include at the individual level (increased access to vital information, services and networks such as health and payment services), at the household level (empowerment through income generation) and at the community level (voice and power in local government via such services as m-governance).

Partner Goals: GSMA mWomen, Uninor, and Hand in Hand CCEs

The GSMA mWomen Programme works with mobile stakeholders and NGOs globally to close the mobile phone gender gap and leverage the mobile phone to provide life-enhancing VAS for women in developing countries.

Uninor is one of the GSMA mWomen Programme's mobile operator partners in India dedicated to ensuring that their customers get the full benefits of mobile communications in their daily lives. Uninor services are commercially available across India; as of Q2, 2011, Uninor had 26 million customers, 2,200 employees and a sales force of 7,000 people. Uninor products and services are available from a more than 330,000 retail outlets serviced by 1,600 distributors all over the country. Uninor participated in this pilot as they realised the Hand in Hand CCE model offered a unique potential distribution channel and new market opportunity for delivering Uninor's business offerings.

Hand in Hand is an NGO that focuses on the empowerment of women as well as child labour elimination, and education. It operates five key development programmes in the interest of their community of women in India with services including: business services and training through the Citizens' Centre Enterprises (CCEs), as well as access to finance (microfinance), education, health and environmental programmes. These solutions are delivered to women through community-organized self-help groups (SHGs).

The Citizen Centre Enterprises are managed by women entrepreneurs identified within the Hand in Hand SHG community in Tamil Nadu; the CCEs provide mobile products, as well as information, communication and technology (ICT) training services to local communities. The CCE's goal is to empower and generate income for women entrepreneurs, while providing new and improved mobile services and ICT opportunities to the local community, including VAS and local m-governance services.

Working with Uninor to offer new mobile services to women and communities, Hand in Hand lent an invaluable connection to the end user, bringing a new depth on knowledge around women and social customs to the mobile distribution channels. Working together, all three partners sought to achieve their goals of expanding access and use of mobile products and services to women to enable empowerment and improve livelihoods.

Implementation Methodology and Guide

This section will explain both the implementation of the project and the methodology underpinning the evaluation of its impact.

The CCE Model: Hand in Hand Provide Resources for Mobile Retail Entrepreneur

Hand in Hand operates a network of 41,910 Self Help Groups (SHGs) in Tamil Nadu, reaching 606,369 female BOP members. The SHGs provide these women with access to microcredit, training and skills development to help them build sustainable livelihoods for themselves and their families. Working through its network of SHGs, Hand in Hand has established a network of Citizens' Centre Enterprises (CCE) which enable entrepreneurs to start a mobile retail business. The resources available at a CCE typically consist of an information technology-equipped kiosk equipped with computers, internet access, public phone, library and IT training material. Entrepreneurs are most often given microfinance loans via an SHG to buy the equipment, and they are trained on ICT and internet access. With Uninor as a partner, entrepreneurs are given the opportunity to sell Uninor mobile products, top-ups and services, while accessing the CCE facilities as business resources. Uninor also branded and improved the physical conditions of the pilot CCE retail outlets.

Partner Roles

This evaluation focused on a pilot of 50 entrepreneurs operating in Tamil Nadu. The evaluation began in October 2010 and through individual meetings, small group meetings, focus groups and questionnaires their progress was recorded until the project finished in August 2011.

These 50 women entrepreneurs were selected from the Hand in Hand SHG female community and were provided with social and ICT training and loans for technical equipment (including a computer, printer, desk, chair and power generator).

The partners each performed a key coordinating role. Uninor provided business training and branding of the centre premises. On-going training, support and project management was delivered through a dedicated project manager, which was provided by the GSMA mWomen Programme and placed within the local Uninor office; the project manager worked at the local level across the Uninor internal stakeholders and closely with the entrepreneurs and the NGO. The project manager also worked with Uninor at the local level and also created three case studies of women entrepreneurs - Rani, Saraswathy and Nirmala, whose stories are included in this evaluation. These case studies provide crucial insight into how the women were running their business, the hurdles they were facing and how they were turning challenges into opportunities.

Participant Selection

The Hand in Hand team selected 50 women from within their SHGs community in the Vellore and Tiruvanmalai districts of rural Tamil Nadu to be entrepreneurs. The chosen locations are relatively remote and the levels of mobile and ICT usage in the outlying areas are considered to be low, representing an untapped market for Uninor and the potential for high socio-economic impact for Hand in Hand and the entrepreneurs. The entrepreneurs were selected based upon meeting the following criteria:

- A minimum of High School level education
- A minimum of one year membership of the Hand in Hand SHG with a good loan repayment record
- A bank account in their own name
- Income of less than INR 2000 per month prior to the engagement
- Willingly accepted the terms and conditions of the Uninor-Hand in Hand joint undertakings agreement, which requires an exclusive commitment to sell Uninor SIM products, as well as agreed terms for sales, customer service and obtaining business support.

Entrepreneurs were allocated CCEs ensuring their location met the following criteria:

- A potential reach of at least 500 villagers in the region
- Hand in Hand SHG community members in the vicinity
- Sufficient Uninor network coverage mapped

Mobile Distribution Operational Model

Mobile products were purchased by the entrepreneurs who then re-sold them within their community at a higher price. The 50 entrepreneurs are served by one Uninor distributor and the local team of Uninor Retail Sales Executives. These representatives visit the entrepreneurs to replenish stocks of SIM cards and top-ups and to collect customer acquisition forms (CAFs).

Activation commissions from the entrepreneur's sales of SIMs and recharge are paid by Uninor to the distributor, who in turn pays the entrepreneur. There is an INR 10 / USD 0.20 commission payable to the entrepreneur per CAF submitted within four days of customer registration; other commissions vary per tariff and recharge. Uninor believes that generous commission structures incentivise the entrepreneurs to maintain customer loyalty to the network. Tariffs and commission structures are detailed below.

Example Tariffs and Related Commission Structures

Standard Tariff Voucher (STV) 62

- This is the cheapest tariff available.
- 1,200,000 seconds free Uninor to Uninor free talk time and 40 rupees / USD 0.80 talk time to other carriers.
- Entrepreneur earns:
 - INR 50 / USD 1.00 instant commission
 - INR 20 / USD 0.40 'quality' commission (when recharge is active for more than 5 minutes)

Standard Tariff Voucher (STV) 198

- 700 minutes to any network valid for one month
- Entrepreneur earns:
 - INR 80 / USD 1.60 instant commission
 - INR 30 / USD 0.60 'quality'

As a support to their sales, the entrepreneurs offered training to the community on how to use the products and services. This covered mobile SIM sales, mobile top-up and information technology training to the members of the community, as well as training in ICT skills for local governance, employment and life in general.

Providing Entrepreneurs Equipment and Training

Hand in Hand loaned each woman entrepreneur INR 30,000 / USD 613 to purchase equipment including a computer, printer, desk, chairs and a power generator. Every month the entrepreneur made an INR 2000 / USD 40 repayment towards this loan over 24 months; more could be repaid if the entrepreneur had the means. Rent for the location of the CCE retail outlet was on average between INR 500 / USD 10 and INR 3000 / USD 60 per month dependent on area. This was a cost which entrepreneurs contributed a fee to Hand in Hand each month to cover. Uninor agreed to provide internet connection to each centre free of charge for one year and the branding of each centre.

As part of the package, Hand in Hand and Uninor conducted a range of training sessions to ensure the women were thoroughly supported and able to sustain the businesses independently.

Sales Training provided by Uninor

All entrepreneurs received access to the following trainings:

- Sales Training. Covered the basics of running a mobile business: how to use a mobile phone; bookkeeping; activating new SIMs; how and when to complete the Customer Acquisition Forms (CAFs) required by law to ensure the sale of a SIM; mobile top-up/recharges and commission structures. Uninor used role-play, group and individual sessions to implement the training.
- HSSE Training. All Uninor representatives undergo training in best practices for good health, safety, security and the environment.
- Sochna Shakti Training. Sochna Shakti is Uninor's VAS product providing health, education, employment and financial information for rural women (see box for more details). During a one-month trial period, Uninor trained the entrepreneurs on what the

service was; why it could be useful to them and how to use the service. They were then equipped to sell the products to their community. Follow up training was given to ensure the women could use it correctly in the weeks after training.

Soochna Shakti: Empowerment through Information

- Uninor was chosen to participate in the Indian Government's Sanchar Shakti scheme, which incentivises private telecommunication and information providers to create empowering VAS for women. Sanchar Shakti, which means "Gaining Strength" in Hindi, aims to increase rural female SHG members' access to information and education in subjects such as health, sanitation, hygiene and social issues via the mobile channel.
- As a part of this scheme and subsidised by the Indian Government, Uninor launched the VAS product offering 'Soochna Shakti' or "Empowerment through Information" as a pilot project with the 50 entrepreneurs. It delivered information, expert advice and news alerts on health, education, self-employment and finance on an IVR (voice-based) portal which was accessed by dialling a short code for a cost of INR 10 / USD 0.20 per month to the user. Content was developed in association with various Government bodies, NGOs, universities and private organisations in order to ensure relevance, credibility and accuracy.
- In the pilot, the women entrepreneurs believe the information they can now access through the internet and Uninor services such as Soochna Shakti gives them a cutting edge over other mobile retailers. They shared information accessed through the services with approximately 15 customers a day. Specific benefits of using the Soochna Shakti VAS included an increased awareness of cervical cancer through the health offering. Many users had not heard of this disease before receiving information on it through the VAS system. The entrepreneurs reported discussing it at length with other women in the village. Another popular VAS also assisted the women with learning English.

Other Business Support Training provided by Hand in Hand

A network of Extension Development Officers from Hand in Hand was established to provide the necessary social development support to women in the form of group and individual training sessions and consultations. They visited the entrepreneurs in the field weekly, ensuring smooth integration into project and thorough understanding of training given.

In conjunction with its role as an MFI, Hand in Hand's trainings also supported entrepreneurs' mobile sales businesses. All entrepreneurs received IT and ICT training with some also qualifying to receive the State Bank of India programme training.

- E-Learning. Basic awareness of what a computer is; how and why one should use it.
- Information Communication Technology. Further training on computer hardware, software, applications such as Microsoft Office, email and internet services e.g. ticket booking.
- Right to Information Act (RTI). Covers the terms of the RTI Act, which enables citizens to access information on government and state development schemes; how to file petitions and contact public authority offices to make requests, complaints or ask questions. Also highlights various development schemes run by the government of India or Tamil Nadu
- Good Governance and Protection Committees. Shows the entrepreneur how to recruit local volunteers to identify social issues in the village and to raise awareness amongst those volunteers on the terms of the RTI and functions of the Gram Sabha (village council meeting). The volunteers are then empowered to use the RTI Act and Gram Sabha to file petitions and ensure good governance from various levels of government departments.
- Level 3: State Bank of India and Life Insurance Training. How to act as an agent for these services. This level is only undertaken by successful and advanced entrepreneurs.

Sales Results from Pilot Activity

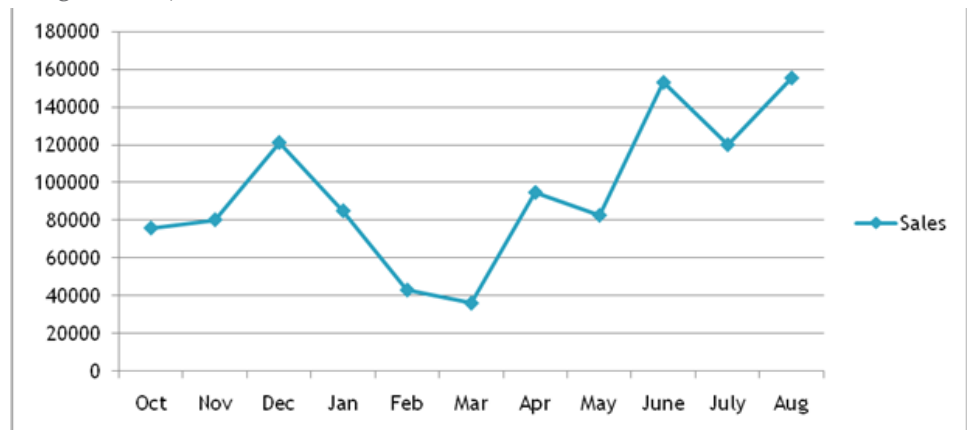
Sales for the pilot group steadily increased during the year from 30,000 units (SIMs and recharge combined) in August 2010 to approximately 120,000 units by July 2011 (see graph below).

Out of 50 entrepreneurs that began the project in October 2010, 32 women were still running the businesses successfully in August 2011. During the course of the evaluation pilot study, Uninor and Hand in Hand saw 18 women leave the initiative. This was mainly due to the fact that for some women running a CCE was not her only income source, and as a new start up business, the CCE was not a priority for ladies with other income. The lack of focus for this group resulted in poor sales and input into the business by the entrepreneur. Alternatively some women did not maintain family support to keep the business open and conflicting priorities took precedence such as house hold chores and child supervision.

Progress Despite Setbacks

A decline which occurred from December to March is explained by a serious accident which befell one of the Sales Executives from Uninor's retail team, which meant the training support from Hand in Hand was severely disrupted. This reduction in sales when training support was reduced demonstrated the importance of training in the early stages of the entrepreneur's business. In July, the Indian government also restricted the numbers of SIMs released into the market, meaning supplies were limited, slowing sales.

Figure F: Women Entrepreneurs' Total Group Monthly Sales (includes SIM and recharge, in INR)



However, as time went on, despite fewer entrepreneurs participating in the pilot, the monthly SIM sales rose (Figure F), showing that the most motivated sellers found their stride after having benefited from training given in the early stages of the project. Recharges also rose: in August 2010, the number of recharges was 25. In August 2011, total the recharge count reached 720.

Each of the CCEs has an estimated reach of 20,000 people, based upon population estimates in Hand in Hand's target areas. Therefore, Uninor has created a new distribution channel that gives them access to a previously underserved market. Its brand exposure amongst these communities has increased too, with new, vivid signage appearing around every Uninor Hand in Hand Citizen Centre.

By co-locating the retail of its products and services in the CCEs, which combine mobile retail with other services and products, such as jewellery and banking, Uninor benefited from its brand being associated with the positive benefits these services and centres bring to the local communities.

Results - Benefits to Operator, NGO and Women Entrepreneurs

Benefits were recorded for all stakeholders: Uninor, the entrepreneurs and Hand in Hand.

Business Benefits for Uninor

Women Hit High Sales Targets

The total sales of the group of women increased over the period of study from the baseline of around 30,000 units (SIMS and recharge combined) in August 2010 to approximately 120,000 units by July 2011. This evaluation has shown an important finding for the operator: several of the entrepreneurs have actually begun to outsell the usual Uninor retailers in their area. Given this successful income generation by the entrepreneurs, Uninor have committed to scaling the initiative further.

Brand Loyalty

Brand loyalty was shown to be higher amongst the entrepreneurs' customers than the Uninor retail average. The Visitor Location Register, which records the percentage of Uninor SIMS in an area that are currently active, grew from 26% in October 2010 for the women's customers at the Uninor Hand in Hand Citizen Centres to almost 60% a year later.

Women as Growing Market for VAS

The evaluation also showed that the women were willing to pay for and regularly use VAS. For the INR 10 (USD 0.20) monthly rate per person, the group of entrepreneurs averaged 203 min per month across the month trial period and the large majority of them indicated they would be willing to pay for another month. Although initially reticent to use the service because it was recorded voice, rather than a person, once they had had training and a refresher session provided by Uninor, the entrepreneurs used the service regularly. Some of the entrepreneurs used the service to provide unique selling points to their customers. The information was also shared through the SHG network and wider community who were also shown the benefit of using the life-enhancing VAS product. Uninor was the source of this benefit and therefore its impact was not only social, but commercial: paid-for usage was significant; it contributed to the unique benefits of being a Uninor subscriber and offered positive brand associations for Uninor with users and their communities.

Positive Social Impacts for Women

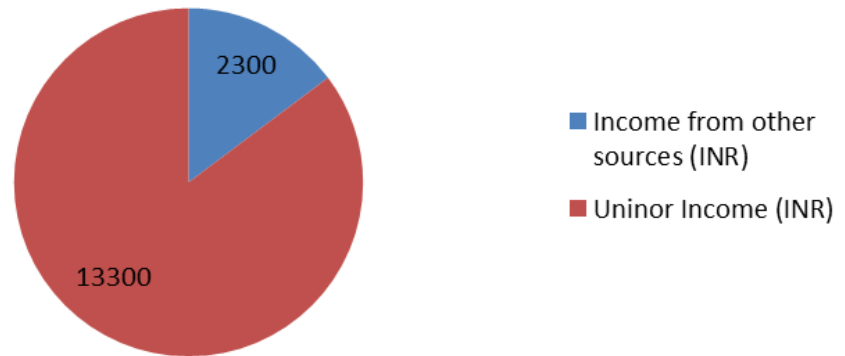
This study aimed to understand the challenges and barriers women face in being included in the mobile value chain via this programme and to study their empowerment as a result of the programme.

Livelihood Generation through Entrepreneurship for Women

Some entrepreneurs have developed new sales and marketing skills. Several participants expanded their distribution areas beyond the traditional town centre to new areas including outside colleges and workplaces. Some also have started to sell personalised combinations of products and services to meet their customers' needs more closely than other retailers in the area. Some women reported using the Soochna Shakti VAS product offering as a unique selling point for Uninor services which has helped them increase sales in the highly competitive Indian mobile landscape.

The group of 32 entrepreneurs who remained in the pilot have been able to contribute towards asset building for themselves, their families and their businesses. 15 have invested earnings into expanding their business activities. For example, J. Rani (see case study below) has invested in another computer and a photocopier for her business. She had also been able to invest in gold jewellery for her daughter.

Figure B: Entrepreneur Resulting Sources of Income – 2011 (INR per year)



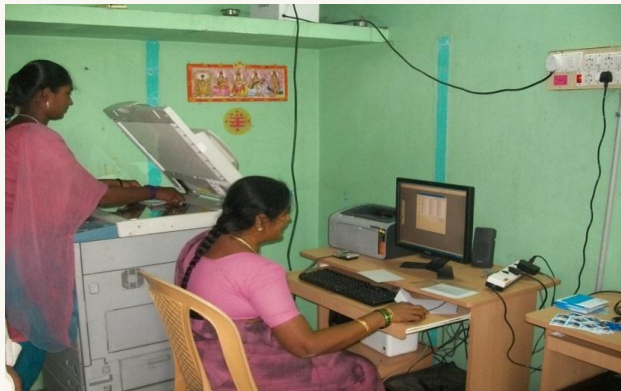
Since joining the project, eight of the group have added significant material goods to their household, from their increased earnings, which they feel have improved the lifestyle of themselves and their families. These include a washing machine, kitchen utensils, a gas stove, a new LPG cooking gas connection, gold jewellery and home renovations and improvements. They can also access services they could not previously afford: for example, whereas Nirmala whose case study follows below, could previously pay for only minimal, basic treatment for her heart condition, she can now afford the most reputed hospital in the area.

Uninor products and services contributed on average INR 13300 / USD 271 to the women's incomes over the pilot, compared to an average of INR 2300 / USD 46 of income from diverse other sources such as selling stationery, needlework and renting jewellery (see Figure B).

Case Study 1: J Rani

Rani is a post-graduate who lives with her husband in Pallikonda, Vellore. She was a housewife until her daughter married and left home. Rani joined the Hand in Hand SHG in 2008 and became an entrepreneur in 2010 because she was keen to prove that she could also contribute to the family income. When she started her business her earnings were INR 624 / USD 12 and by August 2011 she was earning approximately INR 25,000 / USD 510. The business has been so successful that she has hired one person to assist her in her home and one person to work with her in the Citizen Centre. Moreover, her husband has decided to give up the previous family business of fish farming and help his wife as the Uninor Hand in Hand Citizen Centre has proved more lucrative.

J Rani in her Uninor Hand in Hand Citizen Centre



She adopts a variety of techniques to attract her customers and is a charismatic saleswoman. Although her Citizen Centre is on a busy main road and she has a lot of competition with other retailers, she prices her goods so that she presents the more established retailers with tough competition. She and her husband wait outside other retailers' premises and offer them Uninor SIMs for lower prices; they visit the nearby sugar factories and sell SIMs to the workers; and they advertise in the nearby college campus. Their daughter works in nearby city Chennai and they utilise her access to a network of friends and colleagues in asking her to sell recharges on their behalf.

Rani is the highest performing entrepreneur in the project and aspires to be a distributor for Uninor. She says: 'This business has given me an identity in my neighbourhood and I am proud to be associated with Hand in Hand and Uninor.'

Empowerment for Women

Being part of the project had increased many of the entrepreneurs confidence as they now have an independent income source directly relating to an increased respect in the family unit and the feeling of empowerment now they are an informed and contributing member of their community. With more earning and spending power, the entrepreneurs report having risen in status within their own families. They report having more influence in family decisions regarding topics such as their children's education and health service choice since working with the project. The women feel their lifestyle has improved, they are more secure and they have greater self-esteem as a result of participating. In some instances, husbands have come on board to join the business as their wives are earning more through the Citizen Centre than they do from their employment. As mentioned above, J. Rani's husband decided to give up the family business of fish farming to help his wife in the Uninor business.

Within their communities, the women also feel more respected as they are able to advise and provide training on topics and skills that have real benefit to their neighbours' lives. For example, Mrs Kuppulakshmi felt especially proud when she was able to train the local school headmaster in ICT. Mrs Rajeswari, who runs a Uninor Hand in Hand Citizen Centre with her 23 year old daughter Mohapriya, said that she sees in her daughter "a sort of reference point. So many people come to her to learn computer skills. She has a good

reputation with people, who say if we go to her centre she will be able to train us properly and we can improve our knowledge.

One of the value added services was a service to increase awareness on government schemes which led to active engagement in governance processes to address social issues in the community. As of August 2011, 34 petitions to government departments had been filed and answered following information the women received through mobile value added services.

Having witnessed a change in their own lives, some feel that they too have the power to bring about change. A striking example of this is Saraswathy, who comes from the Tiruvanmalai district. After living in a abusive marriage, the financial independence she derived from running the Uninor Hand in Hand Citizen Centre successfully enabled her to leave the relationship and establish a home for herself on her own.

Case Study 2: M Saraswathy

Saraswathy is a soft-spoken 29 year-old from Tiruvanmalai district, who has been a member of the Hand in Hand SHG since 2008. She chose to marry against her family's wishes to a law student, who was totally dependent on Saraswathy for his personal and household expenses as well as for his education. She used to run a typing institute but getting candidates to train became difficult, and she was struggling financially when she was offered a place on the Uninor Hand in Hand Citizen Centre project.

Her husband was against the idea of her running the business because he expected her to fail. However, she worked hard and increased her income from INR 1780 / USD 35) when she had joined the project to INR 5067 / USD 100 in August 2011.

When Saraswathy began to generate a good income, her husband demanded she transfer the Uninor business into his name and became disruptive and unsupportive of her endeavours to create a sustainable business for the family. She continued to focus on the business refusing to give it up and as when she proved to herself that she could earn a living independently she decided to leave her husband, a significant step in the conservative society of Tamil Nadu, in which she lives.

In August 2011, she was still running the enterprise successfully. She acts as a careers counsellor for local students and is seen as a valuable advisor in local community, which has seen her overcome her challenges and establish a strong business as well as making difficult personal decisions. People trust her and her opinion and come back to her, not only for mobile SIMs and recharge but also for advice on community issues.

Capacity Building and Knowledge Access for Women

Amongst the entrepreneurs, the eLearning and ICT training provided by Hand in Hand resulted in increased awareness about and confidence in using computers and internet services such as email and ticket booking facilities. Some women also began to offer a CV typing service with their new skills. Six members have enrolled themselves for higher level computer courses.

This knowledge is also passed on to others in the community. Using what they had learned from the eLearning, ICT, RTI and Good Governance, Rights and Protection Committees, the entrepreneurs went on to directly train a total of 6,072 people in their communities to generate awareness on government schemes and actively engage in governance processes to address social issues. As of August 2011, 34 petitions to government departments had been filed and answered.

Fig B Reach figures for selected training sessions

S.No.	Training	Vellore	Tiruvannamalai	Total
1	ICT	155	170	325
2	E-Learning	1600	600	2200
3	RTI Awareness	3074	473	3547
	No. benefited	4829	1243	6072

The potential reach of CCEs into the community is significant. One Uninor Hand in Hand CCE caters to about 1,000 families. Assuming each family to have at least four members, we estimate that the centres as a group have a potential reach of 20,000 people.

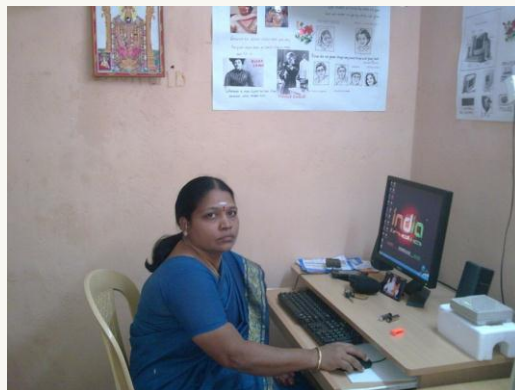
Case Study 3: A Nirmala

Nirmala is 52 years old and lives in Arcot, Vellore. Through Hand in Hand she took over the Uninor business from her friend in 2010, who had to leave the initiative for personal family reasons. Nirmala's son is married and the couple live with Nirmala and her husband, whose income is generated by renting out two small houses he inherited.

Nirmala had always wanted to earn an income but family pressures meant she never had the chance to do so. Therefore she was very eager to participate when she was presented with the opportunity to join the Uninor Hand in Hand CCE. When she took over the Uninor business her income was INR 2739 / USD 55 per month and by August 2011 this had increased to INR 8234 / USD 168 per month. This increase in income generation was created by Nirmala's innovative sales techniques which include running special offers, which include giving SIMs away for free; this promotes goodwill in the marketplace and allows her to expand her customer base so that they are more likely to return to her for recharge. She also caters to the local needs, supplying stationary at the CCE. Nirmala displays excellent customer service skills, presenting a helpful and caring attitude towards her clients. She trains a minimum of ten women per month in ICT skills, running a three month course which she prices at INR 1500 / USD 31 a month. There are a school and college nearby and so she also stocks stationery to sell to the students who use her Citizen Centre.

Nirmala has recently invested in another computer for her Citizen Centre and a washing machine to assist her domestic duties. She has hired one student to help her in the centre and her daughter in law supports her in housework as well as in the business. Her husband declares he 'wasted 25 years of her life by not allowing her to do something on her own.' Nirmala says she wants to be able to handover her business to her daughter-in-law in the future.

Nirmala in her Uninor Hand in Hand Citizen Centre



Key Success Factors and Lessons Learned

Key lessons contributing to the project's success include the following, detailed in this section.

Stakeholder Interaction

Stakeholders in the project met various challenges in the course of the project, from which there are key lessons learned.

Within the mobile operator

The project was initially conceived as part of Uninor's corporate responsibility (CR) programme. This, although an important part of its business, was viewed as separate to its core commercial activities. Therefore, when information or support was required from other business units, such as the network team or retail section, this had to be fit around those units' priorities, which limited the speed with and extent to which support could be given.

Once the project showed it could profit Uninor financially as well as hitting its CR goals, the various teams' objectives became more aligned, with the Citizen Centre project being expanded and incorporated into the core business units' strategy. This is testament to the CR team's tenacity and creativity, but it also illustrates a difficulty for implementing projects aimed to empower the BOP and rural women in particular. The best way for a project such as this to succeed and enable scale is to be integrated into core business; however, the risk may not be deemed worth taking without a successful pilot project to demonstrate the benefit to core business' bottom line.

KEY LEARNING: Within the mobile operator, the importance of 'buy-in' from the senior management and internal business units is paramount in scaling the project and should be sought as much as possible even at the pilot stages.

Between the mobile operator, NGO & entrepreneurs

Mobile operators have very different organisational cultures than many NGOs and this presents challenges; for example, different approaches to paperwork (see 'Data collection training' below). The commercial aspect to a project such as this necessitates an efficient, business-like interaction between the partners so that it can be taken seriously when requesting business support from the commercial enterprise.

It was also important for all partners to agree a common, consistent and compelling mission and strategy for the project; clearly defined roles and processes for implementation, monitoring and evaluation were required. The employment of a dedicated project manager to manage these interrelationships was key to the success of the project. The project manager streamlined communication, oversaw data collection and crucially got to know the women participating as well, in order to gain important qualitative insights into their progress.

KEY LEARNING: All partners need to agree on a strategy for the project with clearly defined job roles and processes implemented from the start. A dedicated project manager is likely to make a significant contribution to the success of the project.

Operator Support and Strategy

Several key lessons were learned as it relates to operator strategy and support.

Use of Cash-Based System More Effective than Credit

Originally the Uninor Hand in Hand Citizen Centre pilot was conceived as a credit based business: Uninor planned to offer the goods to the entrepreneurs on credit, to be paid for when sold. However, it quickly became clear that this provided no incentive to pay back into the scheme if business was slow or there was little motivation on the entrepreneur's behalf. This was solved by switching to a cash based business: the entrepreneur took out a loan from Hand in Hand to buy the goods with cash and used the profits to repay the loan. Giving the entrepreneur the responsibility to bear the initial cost incentivised her to repay it.

KEY LEARNING: Future business schemes should be cash based. If equipment/facilities need to be paid for at some point by the participants, this should be integrated into the operational model from the beginning so it forms part of their overhead cost calculations.

Ensuring Telecommunication Network Coverage Important

There were technical issues regarding the coverage of the cellular network in the vicinity of certain Citizen Centres in the project, which meant that seven entrepreneurs dropped out in the early stages and had to be replaced elsewhere. Whereas the network team from Uninor had confirmed there was coverage of the Citizen Centres themselves, the coverage of villages they served was not investigated prior to the beginning of the project. Therefore, the products that customers were buying did not work properly near these centres.

KEY LEARNING: Adequate network coverage should be confirmed both at the Citizen Centre and in its local area to ensure the mobile products sold function as intended.

Electricity Network

A universal power supply (UPS) generator was part of each Citizen Centre's set up and proved invaluable in the running of the businesses. This is because mains power was lost for up to four hours a day in the project region due to grid load shedding.

KEY LEARNING: Power is vital for running the ICT training business. Therefore future projects should consider expanding the range of low-cost sources of power such as solar panel chargers.

Selection Criteria for Women Entrepreneur Participants

The pilot experience showed that the criteria for selecting participants should be revised taking into account the following key learnings.

The Entrepreneur's position in the family

Education levels attained of women was not as strong of a factor for success as their position in the family. As well as a sound record on SHG membership and loan repayments, a key criteria for selecting the entrepreneurs that participated in the study was their level of education: a minimum of high school attainment was required. However, in practice, the level of education was less crucial than the woman's position in her home and family. Challenges to the smooth and regular running of the businesses occurred when family commitments clashed with business hours. For example, centres were closed when the women had to perform household chores; when children came home from school; when newly married entrepreneurs became pregnant and when they were obliged to attend family functions. A woman in rural Tamil Nadu is expected to run her home and perform the duties of a wife and mother ahead of all other activities. As a young wife, she is to care for her husband and mother-in-law. In general, the observers found that younger women, who may have had higher levels of education but who were less settled in their marriage and charged with bringing up children, performed less well than the more mature women who had finished child rearing and were seasoned in negotiating with their husbands and families. Women in this position are also more likely to have the higher family status of mother in law, which contributes to a stronger position from which to run the business.

KEY LEARNING: In a market in which there are strong gender-based expectations, family support is needed for women to engage in running CCEs successfully. Older women may be in a stronger position to perform well than younger women who are tasked with the bulk of household and child rearing duties, so the age and social position of the entrepreneur should be considered as superior in the selection criteria to her education. The project could include education and awareness sessions run for the women's families so they understand the benefits of participating and how they can support her in her efforts.

Entrepreneurial qualities

The qualities of a successful entrepreneur, which include motivation, self-sufficiency, creativity and tenacity, are not universal. Before embarking on the pilot, there was no formal or informal evaluation of the participants to ascertain if they had some or all of the qualities which make the most successful entrepreneurs.

KEY LEARNING: Include personality evaluation as part of the selection criteria.

Women's position in society

Due to cultural norms which have traditionally restricted the movement of women in male society, some ladies were reluctant to interact with male customers and sales executives, which impacted their performance. The relationship the female dedicated project manager

had built up with the individual entrepreneurs was crucial in overcoming this challenge when it arose. She provided women with one-to-one guidance and access to additional training on how to deal with the situation in a culturally appropriate way as part of performing the role of customer service representative.

The selling potential of the women and the success of the project show that women can contribute significantly to sales and become a meaningful part of the value chain. Therefore, if the female entrepreneur distribution channel is expanded, it would be worth a carrier considering bringing more women into the other parts of the value chain at the distributor level.

KEY LEARNING: Relevant social and cultural norms should be taken into consideration and strategies for negotiating these in the course of business should be integrated into training sessions. Ensuring the entrepreneurs feel comfortable expressing any concerns to project staff will be important in ensuring this training is successful.

Desire to run the Uninor business

The good loan repayment record that led to the selection of some of the non-performing entrepreneurs was due to their having established enterprises in sectors other than telecom and ICT retail, such as ice cream parlours, tea rooms and cloth stores. Therefore, after the initial wave of interest in the project had died down, the fact they had other means of livelihood generation that became sufficient meant they lost focus on the Uninor business. Whereas the women had obviously shown potential to be entrepreneurs, they did not concentrate on the new mobile retail opportunity.

KEY LEARNING: Entrepreneurs should be able to demonstrate that the Uninor Hand in Hand Citizen Centre business is intended to be the main source of their income to ensure success for the mobile operator.

Proximity to other retailers

The geographical location of entrepreneurs was taken into consideration during the selection process, with proximity to other Uninor retailers viewed as a concern and a reason for extra training. This was based on the assumption that the established retailer would have the market covered and provide too stiff competition for the new entrant into the market.

However, the opposite proved to be true in a range of cases: the nearby competitor prevented complacency and inspired creativity in the entrepreneurs. The women learned from the selling techniques used by the established retailers and copied them, for example by using posters to display process and special offers. They came up with promotions to differentiate themselves from the established retailers, such as giving SIMs away free to encourage more frequent recharge. The nearby retailer would in some instances provide a pool of business for the entrepreneur: if it was popular, queues would form, allowing a proactive entrepreneur or her representative to offer goods more quickly to waiting customers. This forced the established retailer to lower his prices in response and made for a more competitive local market for the community, bringing mobile connectivity within the reach of more people. As the established retailers had a wider range of products and wider customer base, the competition was considered healthy by Uninor.

KEY LEARNING: Proximity to other retailers should not be a strong concern in the selection process with nearby competitors encouraging creative selling, as long as training support can be provided if necessary and that the operator sees no significant threat to established business.

Data collection training

Data collection is key to making this a sustainable and profitable exercise for all stakeholders, therefore the processes through which data is collected need careful planning and implementation, to ensure they provide the required information in an expedient manner.

Information about the number of SIMs and recharge units sold was available as an automated daily report from Uninor's systems. However, the paper-based data collection that the project involved proved challenging in the early stages.

For the entrepreneurs, sales commission depended on submitting the legally required CAFs within four days of selling a SIM. They received initial training on this from Uninor

before beginning their businesses. However, when they began to receive their commissions, many were complaining that they had not been paid all of what was due to them. After investigation, it transpired that the entrepreneurs had not understood that the four day deadline was a strict one; whereas they had completed the CAFs, they were submitting them within ten to fifteen days of completion, meaning they were technically ineligible for the commission. When Uninor realised this misapprehension was widespread amongst participants, it provided extra training to reinforce the process and as goodwill paid the queried commissions retrospectively.

For the NGO Hand in Hand, initially monthly evaluation forms were completed incorrectly. This also revealed a need for extra training of the field staff to ensure they were aware of the need for timely, accurate and regularly collected data on the project and the processes for doing so. Extra training was provided and the issues solved early on.

KEY LEARNING: If replicating this project, stakeholders should understand that paperwork may not have been a regular feature of participants' working lives until now. Therefore, training should have a strong focus on the importance of data collection for both the running of the business and for the monitoring and evaluation of the project. Refresher trainings to make sure that data is collected in the correct manner should be integrated into the structure of the project. Incentives for good data collection and management should be considered.

Conclusion

Ensuring that women are brought into the mobile value chain is an important step towards closing the mobile phone gender gap. Mobile network operators can benefit from targeting the female segment to obtain increased revenue opportunities and improve the disbursement of mobile technology and the services it provides.

Recommendations for Future Replication

This exercise in evaluating the lessons learned from the Uninor/Hand in Hand project delivered the following valuable lessons learned. These provide important recommendation and guidance for future initiatives.

Stakeholder Interaction

- 'Buy-in' from the operators' senior management and internal business units is paramount.
- All partners must agree up front on strategy for the project with clearly defined job roles and processes.

Operator Support and Strategy

- Use of cash-based system is more effective than credit.
- Ensuring network coverage is important.
- Dependable power source is vital for running the ICT training business.

Selection Criteria for Women Entrepreneur Participants

- Family support is needed for women to engage in running CCEs successfully.
- Include personality evaluation as part of the selection criteria to identify entrepreneurial qualities.
- Understand relevant social and cultural norms and integrate into training sessions.
- Require entrepreneurs to demonstrate commitment and desire to run the Uninor business.
- Proximity to other retailers should not be a strong concern in the selection process.
- Training should have a strong focus on the importance of data collection for entrepreneurs.

Sustainable Benefits to All Partners

Women who have been brought into the mobile phone value chain as part of this evaluation pilot study have realised new opportunities to improve their own lives, their families and even their communities. Giving women access to information through mobile ensures that knowledge capacity continues to increase and that mobile technology is the most efficient channel to do this.

This evaluation provides a solid commercial and social business case for segmenting towards women specifically for both the mobile industry and the development community.

Appendix 1: Background on Partners

Uninor

Uninor is an Indian mobile operator, owned by the Norway-based Telenor Group, the sixth largest mobile operator in the world, and Unitech, India's second largest real estate company. Having recently entered the Indian market in 2008, it focuses on pre-paid mobile products and services and currently has network capabilities covering 75% of India's population, equal to 900 million people.

Uninor has a strong corporate vision: to help its customers get the full benefit of communication services in their daily lives. It aims to integrate the following core values throughout its business operations: make it easy; be respectful; keep promises and be inspiring.

Its vision and values define a common approach for all its employees, providing a guide for customer care and setting the standard for how the business works to create sustainable value for shareholders, customers, employees and partners. This extends to and includes the company's distributors, retailers, business partners, vendors and contractors.

Corporate responsibility (CR) is an important part of Uninor's business operations. It views mobile communication as an enabler of opportunities and its approach to corporate responsibility is to maximize the benefits of services for the communities in which it operates. Corporate responsibility initiatives are focused on three core areas:

- Empowerment through access.
- Responsible business practices
- Environment and climate

The company works closely with all partners to build knowledge and robust routines for Health, Safety, Security and the Environment (HSSE).

Uninor joined the GSMA mWomen Programme Working Group ahead of the Programme's launch in October 2010. In doing so it committed to the Programme's goals of reducing the mobile phone gender gap and providing life changing services for low income women in emerging markets.

More information can be found at www.uninor.in

Hand in Hand

Hand in Hand (Hand in Hand) is a charity established in 2002 in Tamil Nadu, India, initially focussing on child labour elimination, education, and the empowerment of women. With time, activities have expanded as per the demands from the rural communities in which it is working, and have come to include ambitious poverty reduction interventions among rural, poor families. It envisages an integrated strategy to address the challenges of poverty and underdevelopment and aims at building self-reliance of disadvantaged groups by alleviating poverty through sustained income generating programmes.

Hand in Hand's Citizens' Centres are built around the concept of improving access to information, computing and communications which is a vital enabler to families' economic and social empowerment. Not only do entrepreneurs earn between Rs 2,500 and Rs 15,000 per month, men, women and children have taken basic computer awareness courses, villagers have filed successful petitions for road repairs or water connections, and awareness messages about democratic rights and duties are being spread actively from these centres.

CCEs make up one of the five interconnected sectors of Hand in Hand's Integrated Community Development Project for poverty reduction. These are:

- Self Help Groups (SHGs), as part of microfinance efforts
- Child Labourer Elimination Programme (CLEP)
- CCEs
- Health
- Environment

More information can be found at www.HandinHandindia.org

GSMA mWomen Programme

The GSMA represents the interests of mobile operators worldwide. Spanning 219 countries, the GSMA unites nearly 800 of the world's mobile operators, as well as more than 200 companies in the broader mobile ecosystem, including handset makers, software companies, equipment providers, internet companies, and media and entertainment organizations. The GSMA also produces industry-leading events such as the Mobile World Congress and Mobile Asia Congress.

The GSMA mWomen Programme is an unprecedented global public-private partnership between the worldwide mobile industry and the international development community designed to accelerate women's ownership of mobile phones and provide life-enhancing services for women in the developing world. The Programme will close the mobile phone gender gap by 50% over three years, enabling mobile phone ownership for 150 million women and leveraging the mobile channel to provide value added services in women's health, education, finance and entrepreneurship. The GSMA mWomen Programme includes 30 mobile industry companies representing operations in over 115 developing countries, including Airtel, Google, Orange, Microsoft, MTN, Nokia, Telenor, Uninor, Vodafone and many others. International development community support includes the Australian Agency for International Development (AusAID), Cherie Blair Foundation for Women, U.S. Agency for International Development (USAID), and the U.S. State Department, among others. GSMA mWomen Programme Champions include: Cherie Blair, Founder, Cherie Blair Foundation for Women; Helen Clark, Administrator, United Nations Development Programme; President Ellen Johnson Sirleaf, Liberia; H.E., Mrs. Sia Nyama Koroma, First Lady of the Republic of Sierra Leone; Hon. Kamla Persad-Bissessar, Prime Minister of the Republic of Trinidad & Tobago; Dr. Judith Rodin, President, Rockefeller Foundation; and Madam Tobeka Madiba-Zuma, First Lady of South Africa.

For more information, please visit www.mwomen.org

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About the GSMA Association

The GSMA represents the interests of mobile operators worldwide. Spanning 220 countries, the GSMA unites nearly 800 of the world's mobile operators, as well as more than 200 companies in the broader mobile ecosystem, including handset makers, software companies, equipment providers, Internet companies, and media and entertainment organisations. The GSMA also produces industry-leading events such as the Mobile World Congress and Mobile Asia Congress.

About the Development Fund Serving the underserved through mobile

The GSMA Development Fund 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 on the GSMA mWomen Programme, please email mwomen@gsm.org