GSMA mWomen Programme Updates

- GSMA mWomen Global Development Alliance
- Mobile World Congress 2013
- Growing Working Group
- Latest mWomen Tools
- mWomen Innovation Fund
- GSMA Development Fund
- Mobile Asia Expo
Announced in **November 2011**, the GSMA mWomen GDA aims to:

- **Establish the women's market segment** as a key opportunity for the mobile industry;

- Catalyze the creation, launch and scaled distribution of life-enhancing mobile value-added services for underserved women;

- Support underserved women's **effective use and ability to engage** with mobile technology; and

- Provide access to mobile products and services to **enable women’s leadership** and empowerment
Growing mWomen Working Group
Latest mWomen Tools

• **Realising the mWomen Opportunity**: *A Framework for Developing the mWomen Business Case*

• **Portraits**: *A Glimpse Into the Lives of Women at the Base of the Pyramid*
  • Research Toolkit

• **Mobile and Women Impact Pathway**

• **mWomen Innovation Fund**
## Understanding the mWomen Proposition Lifecycle: A Guide for the Mobile Industry

### Defining the Market Opportunity
- Identify gender gap in your subscriber base (market opportunity)
- Identify emerging opportunity for women to be served by VAS (health, education)

### Customer Insights
- Understand target segment’s Wants and Needs
- Define and quantify sub-segments within the underserved female population

### Product Development
- Discover and create services/content to meet consumer needs
- Align product design to core business drivers (churn, pricing, revenue)
- Identify VAS partners

### Marketing & Branding
- Define proposition based on women’s core drivers to purchase
- Develop effective messaging for women within local context
- Complement brand goals

### Sales & Distribution
- Increase subscriber market share by acquiring new female customers
- Build value from current female consumer base

### Value Management & Retention
- Maintain competitive share of call revenue
- Increase use of VAS
- Extend duration of subscription
- Lower the cost to serve

### Opportunities
- Large new market with unmet consumer needs

### Barriers to Overcome
- Little historical gender-disaggregated operational data
- Lack of research on women consumers

### Strategies
- Map basic services and VAS with business priorities
- Capitalize on underutilized network infrastructure

### Tools and Tactics
- Qualitative and quantitative research methods
- GSMA mWomen Toolkit Research (Ethnography Observation, Focus Group Discussion, Opinion Leader Discussion Group, Wants and Needs Questionnaire)
- Segmentation tactics

* Market-specific conditions
* Assumes pre-paid consumers in South and Southeast Asia, Africa and the Middle East
mWomen Value Proposition

- Churn reduction
- Life-enhancing VAS
- Brand equity
- Recommendation Power
- Lock-in Agent (Family CTO)
Portraits:
A Glimpse Into the Lives of Women at the Base of the Pyramid
Top Ten Findings

**The SMS “utility gap”**
- 77% have made a mobile phone call
- 37% have sent an SMS regardless of literacy levels
- BOP women did not find the SMS service useful

**The mHealth gap**
- 84% wanted better healthcare information
- 39% expressed interest in receiving general healthcare information through mobile phones

**The technical literacy barrier**
- 22% of those who did not want to own a mobile phone said the main reason was they “wouldn’t know how to use it”

**Targeting the whole family**
- 74% of married women who did not want a mobile phone said it was because their husbands would not allow it

**Addressing suspicions**
- 64% of BOP women who own mobile phones say “it makes my husband suspicious”
- Such suspicions can lead to unintended consequences e.g. domestic violence

Products targeted at BOP women should be of demonstrable practical value
mHealth offerings need to be closely geared towards women’s needs and clearly communicated
The technical literacy barrier should be addressed through educational activities and user-centric designs
Efforts to communicate the benefits of mobile should focus on the benefits for the whole family
Community and family education on the life-enhancing uses of mobile technology are recommended
Top Ten Findings

**Eager entrepreneurs**

- 73% expressed interest in entrepreneurship to help support their families

**The mobile Internet gap**

- 2% of BOP women have ever used the mobile Internet
- 23% are interested in using the mobile Internet

**The role of TV**

- 53% watched TV
- 36% watched TV daily
- Television is a crucial source of information

**The role of women’s groups**

- 28% visit women’s groups regularly
- 39% said “female friends” were a trusted information source

**The power gap**

- 38% of BOP women live “off grid” without easy access to an electricity source

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Mobile solutions that help entrepreneurs manage their business or set up mobile retail enterprises could have a powerful impact.

Creating relevant, affordable and accessible online services may convert many mobile users to owners in the future.

TV can play a major role in communicating the benefits of mobile, through direct advertising or positive images of mobile users (e.g. in soap operas).

Engaging with these groups will help mobile operators and non-governmental organisations reach BOP women at scale.

Alternative mobile charging solutions will be key for many BOP women to fully realise the potential benefits of mobile phone ownership.
Mobile and Women Impact Pathway

**Development Outcomes and Impact – Women’s economic advancement & power and decision-making**

**Short-term**
- Increased communication
  - Women more frequently communicating with friends and family
- Increased efficiency
  - Time/money saved in personal context
- Increased access to employment, market and business information
  - Women aware of business information, opportunities and strategies
  - Women who are aware of job opportunities
- Increased confidence
  - Confidence in a business and social context
  - Sense of physical and financial security
  - Feeling safer due to having a mobile phone at hand in case of emergency.

**Medium-term**
- Increased personal autonomy and mobility
  - Women more able to make independent decisions
  - More women having the power to make financial decisions
- Increased opportunities for income generation
  - Women are able to start or grow their own businesses
  - Women reporting increased ease of transacting business
- Increased gender equality
  - More women with own bank account
  - Increased remittances to women
  - Women able to afford better healthcare

**Long-term**
- Increased economic expansion and financial capital accumulation
  - Improved performance of female-headed businesses
  - Increased female income and savings
  - Increased female asset ownership
  - Risk resilience
- Improved standard of living
  - Women feeling their lifestyle has improved
  - Improved household standard of living
  - Lower crime rates against women

**Opportunity**
- Fair access to productive economic resources and opportunities
- Equality of pay and treatment
- Greater respect for women in the community
- Education attainment of women and children

**Key challenges**
- Underserved women users
  - Lack of in-depth research on underserved women
  - Need for vetted quality life-enhancing mobile content
  - Competing corporate priorities
- Mobile industry
  - Lack of basic literacy
  - Lack of decision-making power
  - Availability of substitutes (fixed lines, telecentres etc)
- Civil society (NGOs, media etc)
  - Cultural barriers, including traditional attitudes towards women’s ownership of productive assets
  - Fear of technology, lack of technical literacy
- Policymakers
  - Cost of ownership, including the price of handsets, services and charging
  - Perceived lack of need for mobile phones
- Donors and development community
  - Financial assistance for underserved female customers
  - Campaigns to improve basic and technical literacy
  - Funding of enabling initiatives

**Context**
- Despite the rapid growth in mobile telephony in low- and middle-income countries in recent years, women are 21% less likely than men to own a mobile phone. This has given rise to a mobile phone ‘gender gap’, where there are 300 million fewer female mobile subscribers than male subscribers in low- to middle-income countries. As a result, women are less likely to reap the benefits of using mobile phones, such as gain economic opportunities and to empower themselves at the household level, community level and beyond.

**Enabling initiatives – outputs**

**Public-private partnerships**
- Research and communicate the value of providing life-enhancing mobile phone products services to underserved female segment in developing countries.

**Policymakers**
- Government strategy and policy that incentivises mobile industry to serve women (i.e. through USO funds)

**Mobile industry**
- Services developed specifically for underserved women
- Mobile phones promoted as a life- enhancing and income-generating tool
- Financial assistance to women to enable ownership

**Civil society (NGOs, media etc)**
- Financial assistance to women to enable ownership
- Campaigns/partnerships to improve basic and technical literacy
- Lobbying to improve access to mobile phones for women

**Donors and development community**
- Financial assistance for underserved female customers
- Campaigns to improve basic and technical literacy
- Funding of enabling initiatives

**Health and wellness services**
- Advice on maternal health, child health, sexual health, nutrition
- Mobile health monitoring
- Family planning
- Financial services to support health

**Social services**
- Support groups
- Human rights awareness
- Legal advice
- Crime reporting (i.e. domestic abuse)
- News and current affairs

**Entertainment & media services**
- Games
- Internet

**Outcomes**

**Short-term**
- Increased ownership
  - More women reporting owning mobile phones
- Basic communications services
  - Text messaging/SMS
  - Voice calling
- Income-generating tools
  - Market information
  - Business skill and entrepreneurship development

**Medium-term**
- Financial services
  - Mobile remittances
  - Mobile banking/savings accounts
  - Improving financial literacy

**Long-term**
- Learning services
  - Literacy and numeracy skills
  - Life skills

**Improved financial literacy**
- Services developed specifically for underserved women
- Mobile phones promoted as a life-enhancing mobile phone products services to the underserved segment
- Women in developing countries face in owning and effectively using mobile phones which have contributed to women’s empowerment, as facilitated by mobile phone usage.

**Mobile and Women Impact Pathway**

**Situational analysis – context**

**Opportunity**
- By overcoming the barriers to effective use and ownership of phones by underserved women, women obtain distinct benefits in terms of access to education, health services and financial services, among others, thus empowering women.

**Additional revenues for MNOs are estimated to be $13 billion.**

Moreover, the market opportunities associated with closing the mobile phone gender gap are substantial: additional revenues for MNOs are estimated to be $13 billion.
The **GSMA mWomen Innovation Fund Grants** offer opportunity to accelerate mWomen initiatives

- **Matching grants** will fund an external or internal consultant to spend 3-9 months accelerating operators’ on-going efforts to serve women, including
  - Segmentation and market sizing of underserved women
  - Wants and needs research for underserved women
  - Product design
  - Launch of business model at scale

- Successful applications will feature innovative approaches to generating scalable and replicable approaches that are **commercially successful**

- Further details about the application process and criteria available in **July 2012**
GSMA Development Fund Programmes

- **mLearning**: anytime, anywhere learning through the mobile channel
- **mWomen**: closing the mobile ownership gender gap
- **Mobile Health**: extending the reach and reducing the cost of healthcare
- **mAgri**: giving small-holder farmers timely, relevant and actionable information
- **Mobile Money for the Unbanked**: accelerate the availability of mobile money services to the unbanked who live on less than US$2 per day.
- **Green Power for Mobile & Community Power from Mobile**: extending the coverage, reducing the cost and minimising the environmental impact of mobile networks by championing renewable energy
- **Connectivity**: shared access to voice & data: sub-Saharan Africa & Bangladesh
GOLD PASSES AVAILABLE
Invitation to the GSMA Disaster Response Programme’s Working Group @ Mobile Aisa Expo 2012, Jumeirah Hotel, Shanghai Thursday 21st June, 9am-5pm

At this inaugural Asian Working Group, key industry players will convene to address the regionally-specific challenges and opportunities that exist around building a joined-up global technical blueprint for disaster-prepared and disaster-resistant networks. In the afternoon session a deep-dive on how best to coordinate with crisis affected populations and humanitarian organisations will also be conducted.

Spaces are limited. To reserve yours, please email Kreid@gsm.org

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GSMA Disaster Response
when you restore the mobile network, you rebuild the human network
www.mwomen.org