GSMA mWomen Seminar

Unlocking the Potential

Mobile World Congress
26 February 2013
Barcelona
Today’s agenda

Keynote: Mobile Financial Services as a Key to Unlock Women’s Potential

Insights from *Unlocking the Potential: Women and Mobile Financial Services in Emerging Markets*

Leveraging Insights on Women to Design Mobile Financial Services
Today’s agenda

Case study: Indosat’s mWomen Initiatives

Unlocking Potential Through Mobile User Experience Design for Women

GSMA mWomen Design Challenge Awards Ceremony
A gender gap has emerged in the mobile technology revolution

A woman is 21% less likely to own a mobile phone than a man in low- to middle-income countries…

…representing a $13 billion missed market opportunity

Note: gender gap data is valid for 2009.
Several barriers hinder women’s use of phones

Cost

Culture

Technical illiteracy

Perceptions of value

The GSMA mWomen Programme

Promote improved mobile access and use by resource-poor women in the developing world

• Encourage an industry shift towards investing in women

• Catalyse availability of life-enhancing value-added services to meet women’s needs

• Promote solutions that address women’s technical and cultural barriers to adoption
How GSMA mWomen can help

Facilitate and support industry and ecosystem partner action

Generate and share insights to promote action and impact
Mobile Financial Services as a Key to Unlock Women’s Potential

Cherie Blair
Founder
The Cherie Blair Foundation for Women
Insights from
Unlocking the Potential: Women and Mobile
Financial Services in Emerging Markets

Daryl Collins
Susie Lonie
Bankable Frontier Associates
Research questions

• What are low-income women’s wants and needs for mobile financial services (MFS)?
• Have existing mobile financial services met these needs so far?
• What are the barriers to women’s adoption of MFS?
• What are the resulting opportunities for action for MFS providers?
Research settings

Kenya
- Global leader

Tanzania
- Growth market
- Highly competitive

Pakistan
- Active market in early days of uptake
- Favourable enabling environment

Papua New Guinea
- Viable, growing MFS market
- Particular focus on bill pay

Indonesia
- Nascent yet large market

Both quantitative and qualitative data collection
Qualitative data collection only
Women are active financial managers in the household
Example: sources and uses of Ani’s household income in West Java, Indonesia

### Inflows in last 2 weeks (US$)

- **Taxi income**: 104
- **Ag produce sales income**: 52

### Outflows in last 2 weeks (US$)

- **Motorcycle repairs**: 52
- **Transport**: 10
- **Cigarettes**: 7
- **Funeral gift**: 46
- **School fees**: 20
- **Savings to piggy bank**: 12
- **Deposit into savings groups**: 6
- **Savings at children’s school**: 6
- **Children’s pocket money**: 5
- **Medical expense**: 5
- **Entertainment**: 2

**Husband: 81%**

- **Husband**: 36%

**Ani: 19%**

- **Ani**: 64%
Women’s priorities for financial services

- Convenience
- Reliability
- Security
- Privacy
MFS can better meet these needs

How women remittance-senders in Kenya perceive their current method (% who agree)

- **In-person**
  - Reliable: 61%
  - Secure: 57%
  - Private: 52%

- **Mobile financial services**
  - Reliable: 98%
  - Secure: 95%
  - Private: 94%
MFS can better meet these needs

How women in Pakistan who both hide money at home and store money on their mobile accounts perceive each method (% who agree)

<table>
<thead>
<tr>
<th></th>
<th>Hiding place at home</th>
<th>Mobile money</th>
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</thead>
<tbody>
<tr>
<td>Secure</td>
<td>31%</td>
<td>67%</td>
</tr>
<tr>
<td>Reliable</td>
<td>49%</td>
<td>56%</td>
</tr>
<tr>
<td>Private</td>
<td>74%</td>
<td>81%</td>
</tr>
</tbody>
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Note: ‘Private’ includes responses ‘people don’t know I have’ and ‘people know I have, but not how much’.
Progress along the customer journey pinpoints the barriers…and opportunities

<table>
<thead>
<tr>
<th></th>
<th>Unaware</th>
<th>Awareness</th>
<th>Understanding</th>
<th>Knowledge</th>
<th>Trial</th>
<th>Regular use</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tanzania Female</td>
<td>25%</td>
<td></td>
<td>39%</td>
<td>19%</td>
<td>2%</td>
<td>29%</td>
</tr>
<tr>
<td>Tanzania Male</td>
<td>21%</td>
<td></td>
<td>38%</td>
<td>31%</td>
<td>6%</td>
<td>36%</td>
</tr>
<tr>
<td>Pakistan Female</td>
<td>70%</td>
<td></td>
<td>19%</td>
<td>31%</td>
<td>2%</td>
<td>9%</td>
</tr>
<tr>
<td>Pakistan Male</td>
<td>40%</td>
<td></td>
<td>38%</td>
<td>29%</td>
<td>21%</td>
<td>9%</td>
</tr>
</tbody>
</table>
What you can do to realize faster adoption by women

- Perform research on women’s wants and needs
- Tailor above-the-line marketing to include women
- Invest in consumer education to reassure potential users
- Invest in agents to improve awareness, education and service quality
- Streamline registration
- Deliver convenience, reliability, security and privacy
- Increase mobile access for women
The virtuous circles of mobile financial services

- More women adopt mobile
- Viral marketing by word of mouth between women
- More women use MFS in their daily lives
- MFS better meet women's wants and needs
- MFS better meet men's wants and needs
- MFS market grows and becomes more profitable
Leveraging Insights on Women to Design Mobile Financial Services

Moderator:
Spencer Ante
Deputy Bureau Chief,
New York Corporate Bureau,
Wall Street Journal
Panellists

Roar Bjaerum  Chief Financial Services Officer and Head of Easypaisa, Telenor Pakistan

Aletha Ling  Chief Operating Officer, Fundamo, a Visa Company

Maura O’Neill  Senior Counselor and Chief Innovation Officer, USAID
mWomen Initiatives in Indonesia

GSMA mWomen Seminar
Mobile World Congress 2013

Barcelona
26 – 27 Feb 2013
Agenda

🌟 Indonesia Market

🌟 mWomen Initiatives
  🟦 Hebat Keluarga (the Great Family)
  🟦 “Info Wanita” to support women empowerment
  🟦 “Usaha Wanita” to support women entrepreneurs

🌟 The Way Forward
Indonesia at a Glance

240 million
TOTAL POPULATION

41 million
USERS ON TOP SOCIAL NETWORK

210 million
MOBILE CONNECTIONS

10
MOBILE OPERATORS

18
MOBILE BRANDS

51%
WOMEN

49%
MEN

89%
MOBILE PENETRATION

17%
INTERNET PENETRATION
Market segmentation exercise in late 2010 acknowledge “home-makers” as a distinct segment
Home-makers segment profiles......

Demography
- Married female aging from 26 to 50
- Predominantly living in Urban areas
- 90% are mothers

Mobile usage
- Passive callers using little SMS and calls inconsistently
- They have the highest share of calls made to a small circle of users during the daytime
- The most important advantage of the mobile phone is being in control of their family

Buying decisions
- 55% of choices related to mobile phones are made after consulting the husband
- Information sought is mainly relating to family and almost always shared this with family only

Media
- Information regarding mobile products is mainly acquired by mouth to mouth marketing and at small events

% of subs call to small circle
- Youth: 31%
- Professional: 29%
- Urban Homemaker: 38%

SMS sent/day
- Youth: 37
- Professional: 15
- Urban Homemaker: 11
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  - “Usaha Wanita” to support women entrepreneurs

- The Way Forward
The first package developed specifically to answer the needs of home-maker segment was launched.

“Hebat Keluarga”
(the Great Family)

- Friends & Family Package, unlimited calls to 4 chosen numbers
- Auto-extend validity period by 30 days when subscribers opt-in to the package
- Family finder (Location Based Service, enabling localization of family members)

“It’s always good to be close to family”

“Enjoy the Great family package”

“UNLIMITED Calls to family, activation period, locating family”
“Info Wanita” service was launched to support women empowerment

- Reach underserved women segments
- Easy-access, life-enriching information through mobile phone
- Improve women quality of life

“Emerging Market Innovation Award” from
Global Telecoms Business Innovation 2012, London
"Info Wanita"

SMS/text-based content
Access through Nokia Life Menu
free content, 3 times a week

- Family & Childcare
- Healthcare
- Life skills
- Communication
- Business
- Financial Management
98% of entrepreneurial activity is conducted by micro-entrepreneur

82% woman entrepreneur show willingness to pay for mobile Value Added Service

Source: Cherie Blair Foundation Market Research
to support women entrepreneurs......

USAHA WANITA
Mobile Web Apps for Women Entrepreneurs

was launched on Dec 2012
Web based content
Access through Nokia Life +

USAHA WANITA

- Characteristic Instilling
- Banking & Credit Access
- Financial Management
- 21st Century Personal Competencies
- Business Management
- Customer Management & Marketing
- People Management

Free content *for* Indosat users
5x new content per week
Agenda

- Indonesia Market
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- The Way Forward
Next Initiatives......

- **Women entrepreneur incubators on mobile & ICT:**
  - Womenpreneurs competition on mobile & ICT 2013 *(in-cooperation with Ministry of Women Empowerment of Republic of Indonesia)*,
  - Mentorship: Business and mobile & ICT,
  - Incubator Fund.

- **Business in-a-box bundling package:**
  - Special-designed device for business-woman
  - Business-packages telco services (voice & sms)
  - Free data access
  - Free access to simple business-productivity solution (web-based application)

- **Underserved women segment development:**
  - Integrated healthcare services *(Indosat Mobile Clinic)* and mobile technology awareness development
  - Women-communities development
Thank You
Unlocking Potential Through Mobile User Experience Design for Women

Moderator:
Chris Locke
Managing Director,
GSMA Mobile for Development
Panellists

Ann Mei Chang  Senior Advisor for Women and Technology in the Secretary's Office of Global Women's Issues at the US Department of State

Sean Paavo Krepp  Country Director Uganda, Grameen Foundation

Steve O’Connor  IDEO
GSMA mWomen Design Challenge

Redefining the User Experience
Emerging Talent Winner

Simplified Grayscale Power Efficient Interface

By

Raphael Mutiso
Kenya
Second Place Winner

mPower

By

Aloke Pillai
York Sheridan Design Program
Canada
Grand Prize Winners

Sahel Shake

By

Jeremy Canfield
Sarah Fathallah
Angel Kittiyachavalit
USA
Unlocking the Potential
Wednesday at the GSMA mWomen Working Group Meeting
Wednesday at the GSMA mWomen Working Group Meeting

GSMA mWomen Marketing Handbook with Altai Consulting

USAID research: Connecting to Opportunity: Afghan Women's Access to Mobile

Member updates and lessons learned

Launch of next round of Innovation Fund grants for mobile operators