



Connected Women

Mapping the mobile money gender gap: Insights from Côte d'Ivoire and Mali

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GSMA's Connected Women works with mobile operators and their partners to address the barriers to women accessing and using mobile internet and mobile money services. Together we can unlock this substantial market opportunity for the mobile industry, deliver significant socio-economic benefits, and transform women's lives.

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1. Executive Summary

Now available in two-thirds of low- and middle-income countries,¹ mobile money has shown its potential as a powerful catalyst for financial inclusion, bringing financial services to the underserved for the first time. However, a gender gap persists, with fewer women than men accessing and using mobile money services. Data from the Global Findex 2014 shows that women are 36% less likely to use mobile money than men, and this gender gap is wider in certain regions and countries.

Ensuring that women are financially included via mobile money has a range of benefits, not only for women themselves, but for society as a whole, and it is also good for business.



Benefits for women – Mobile money empowers women by giving them greater financial independence and strengthening their role as financial decision-makers.



Benefits for society – Mobile money supports 11 of the 17 UN Sustainable Development Goals. For example, research has shown that, in Kenya, households were able to escape extreme poverty thanks to mobile money, with consumption in female-headed households increasing twice as much as male-headed households. Increasing women's economic participation in the formal sector creates more efficient, productive, and transparent economies. It is estimated that digital finance, including mobile money services, could add around US\$3.7 trillion in additional annual economic activity by 2025.²



Benefits for business – Women represent approximately 50% of the addressable mobile market in every country and ignoring this segment means missing out on an important commercial opportunity.

1. GSMA, 2017, "State of the Industry Report on Mobile Money: Decade Edition 2006–2016," http://www.gsma.com/mobilefordevelopment/wp-content/uploads/2016/02/GSMA_State-of-the-Industry-Report-on-Mobile-Money_Final-27-Feb.pdf

2. McKinsey Global Institute, 2016, "Digital finance for all: Powering inclusive growth in emerging economies", <http://www.mckinsey.com/global-themes/employment-and-growth/how-digital-finance-could-boost-growth-in-emerging-economies>

To better understand the mobile money gender gap, we analysed demand- and supply-side data from two countries: Mali and Côte d'Ivoire. We examined transactional data with a gender lens to understand how customers use mobile money, and where female customers drop off on the customer journey—from registration to active use—compared to their male counterparts. We then conducted follow-up research in these markets to understand why women stop using mobile money, which allowed us to identify potential opportunities to reduce the gender gap.

The top findings from our research in Mali and Côte d'Ivoire include:

1. The **gender gap is widest before registration**, and does not grow again until the high power user stage, when users make higher volume and higher value transactions each month.
 - Before registration, there is a gender gap in mobile phone ownership, and high levels of awareness of mobile money among phone owners. This suggests that not owning a phone could negatively affect women's ability to open a mobile money account.
 - When women have a mobile money account, they are as likely as men to try the service and become regular users (defined as users who have initiated at least one transaction a month) or power users (defined as users who initiate multiple transactions each month). Addressing the gender gap occurring before the registration stage is therefore key to reducing the overall gender gap in mobile money usage.
 - Women are less likely than men to become high power users of mobile money, as they use it less frequently and for lower amounts than men, and may therefore not be reaping the full benefits of the service.
2. In urban areas, there is a concrete **opportunity to increase mobile money penetration among women** (where the market is increasingly saturated among male customers), particularly in the 25–40 age bracket. **In rural areas, there is a need to increase uptake of mobile money services among both men and women.**
3. The way women use mobile money differs from men, and there is an **opportunity to increase both the frequency and sophistication of their usage**. Women tend to transact in lower amounts and to use simpler services, such as cash-in and cash-out and person-to-person (P2P) transfers. When using P2P, women tend to be recipients of money, while men are more likely to be senders.
4. **Among phone owners, no barrier was consistently higher for women across all stages of the mobile money customer journey.**
 - **Poor understanding of the service, perceived lack of need, and lack of money were the primary barriers** reported by men and women in both countries.
 - Other lesser, **secondary barriers were low literacy levels, transaction fees, poor registration experience, lack of trust, and technical issues**. Secondary barriers were not consistently reported across the two countries.
 - The extent to which users experienced each barrier depended on the country and where they were in the mobile money customer journey.
5. **Unregistered usage of mobile money services**, including direct deposits and using someone else's account, **was widespread in both countries**, especially at the initial stages of the customer journey. Despite having their own account, registered women were significantly more likely than men to engage in unregistered mobile money usage. This prevents women from reaping the full benefits of using their own account, including privacy, independence, and security.
6. We found a **positive linear correlation between education levels, occupation, and mobile money usage**, suggesting that education and occupation help to predict how likely one is to become an active mobile money user. While we did not observe a positive linear correlation between household income levels and mobile money usage, regular and power users tended to have higher household incomes.

There is no “silver bullet” to narrowing the gender gap and increasing women’s adoption and usage of mobile money. This requires a holistic approach that takes the cultural context into account and addresses all dimensions of a mobile money service, such as:

- Targeted marketing and outreach activities to help improve users’ understanding of mobile money, the benefits of the service, and their confidence in using it.
- Making new and existing products more relevant by ensuring not only that they meet women’s financial needs and encourage a transition from cash-based transactions but that women are aware of the products that meet their needs.
- Creating a strong distribution network that supports mobile money usage.
- Increasing mobile phone ownership among women, as this is the first step in mobile money adoption.
- Collecting and analysing gender-disaggregated data and investing in consumer insights research to understand and address customer needs, and develop target actions to spur mobile money uptake and usage among untapped market segments



2. Introduction

Mobile money is widely seen as a key enabler of financial inclusion in low- and middle-income countries. According to the GSMA's 2016 State of the Industry Report on Mobile Money,³ there are approximately 277 mobile money services globally, spanning over 92 countries and serving more than 500 million registered accounts. Mobile money not only provides solutions for people to manage financial risk, increase wealth, and invest in education, health and enterprise, it also helps people to feel safer and more empowered, and creates new opportunities to earn money and launch new business ventures.

Despite significant growth in mobile money over the last decade, there are still wide gender gaps in mobile money account ownership and usage. There is valuable data on the gender gap in mobile financial services, but to better target and reach women with mobile money services, a more comprehensive and contextualised understanding of the customer journey is required, from awareness of mobile money to regular usage.

This study paints a comprehensive picture of women's mobile money journey in Mali and Côte d'Ivoire. Using primary and secondary data sources and a

combination of supply- and demand-side data, we aimed to understand women's adoption and usage of mobile money compared to men. We also looked at the barriers women face in adopting and using mobile money, as well as what is driving it. We analysed the transactional data of mobile operators with a gender lens to understand how customers are using the service and where female customers tend to drop off compared to their male counterparts. This was followed by consumer insights research to better understand why this was happening.

3. GSMA, 2017, "State of the Industry Report on Mobile Money: Decade Edition 2006-2016," http://www.gsma.com/mobilefordevelopment/wp-content/uploads/2016/02/GSMA_State-of-the-Industry-Report-on-Mobile-Money_Final-27-Feb.pdf



3. Methodology, definitions, and scope of the research

Methodology

For this report, we used a mix of big data analysis and quantitative and qualitative primary research, drawing on a range of secondary sources for information and data.

To define the stages of the customer journey, we analysed transactional usage patterns using large, subscriber-level, transactional data from two mobile operators in Mali and Côte d'Ivoire.

Quantitative and qualitative primary research was then conducted with users from a range of categories defined by the transactional data analysis, as well as non-users. This helped us to identify the various barriers to usage and access women faced across each user category, as well as the applications and benefits of mobile money usage.

- In Mali, the research included a phone survey of 2,000 respondents, 12 focus groups, and 10 ethnographic groups.

- In Côte d'Ivoire, we conducted a phone survey of 1,750 respondents, nine focus groups, and nine ethnographic studies.

Data from a similar transactional analysis and primary research conducted by GSMA in Rwanda was also used throughout the study to contextualise the findings.

This primary research was further contextualised through a literature review and analysis of third-party data sources, including:

- The World Bank's Global Findex dataset, which provides data on mobile money and banking penetration in over 140 countries worldwide.
- Financial Inclusion Insights (FII) by Intermedia, an annual study of financial inclusion carried out in four markets in Sub-Saharan Africa and four markets in Asia.

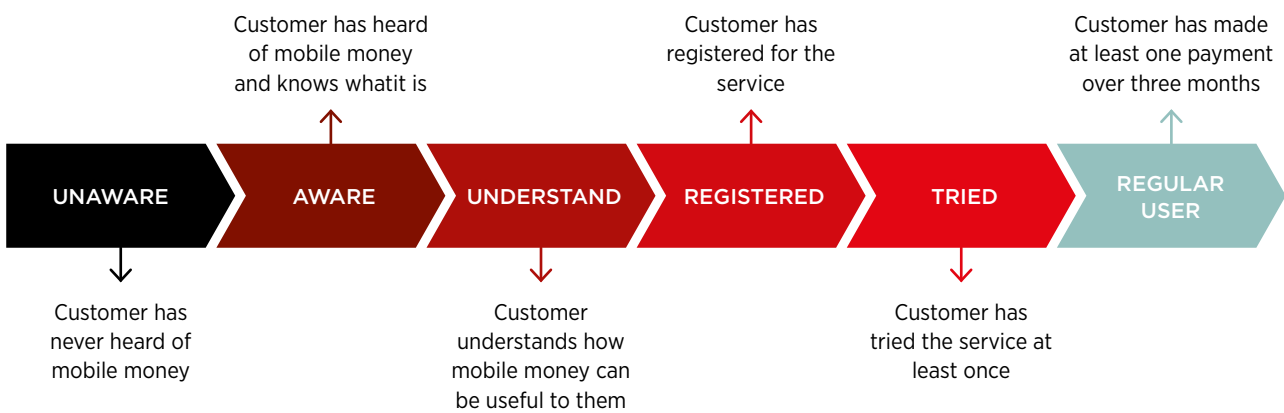
The Mobile Money Customer Journey framework

In 2012, the GSMA introduced the concept of the Mobile Money Customer Journey,⁴ arguing that understanding the customer journey was important to ensure as many customers as possible use their mobile

money account regularly. To do this, mobile operators must use targeted marketing and distribution efforts to guide their customers through the journey.

FIGURE 1

High-level framework for the mobile money customer journey



In the first three stages of the customer journey (unaware, aware, and understand), barriers are best identified through consumer surveys, while from registration onwards, analysing the operator’s transactional data is a more effective way to identify how users are progressing along the journey. The GSMA has also developed a framework that uses transactional data analytics to further segment each stage of the customer journey, from registration onwards.⁵

For this study, we applied a gender lens to the mobile money customer journey to compare the percentage of women and men traversing each

stage, and to assess where women tend to drop off compared to men. Data was further segmented using variables such as age and location, to better understand the demographics of users and non-users. We then conducted follow-up research in these markets to understand the reasons why women drop off, and used this information to identify potential opportunities to reduce this gender gap.⁶

By examining the percentage of women versus men who move on to the next stage in the customer journey, we were able to assess at which stage women are more likely to drop off (see Figure 2).

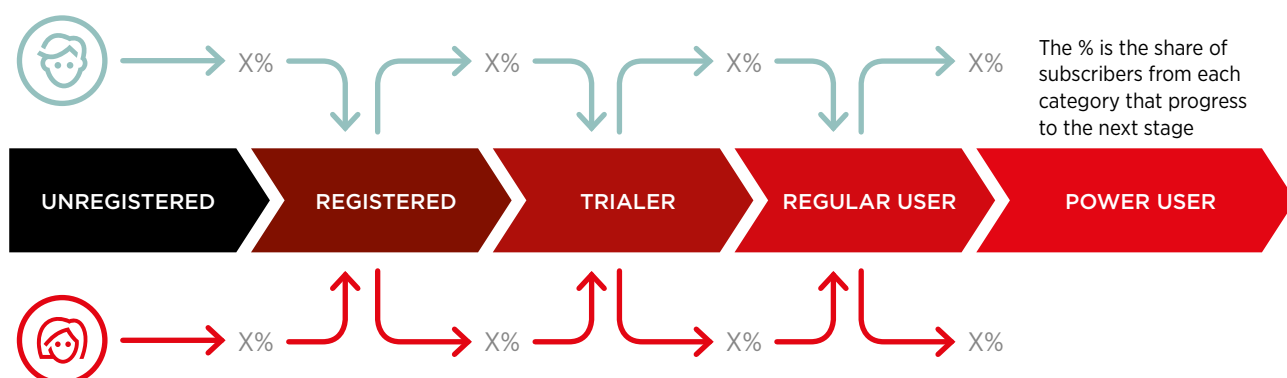
4. Neil Davidson and M. Yasmina McCarty, GSMA Mobile Money for the Unbanked programme, 2011, “Driving customer usage of mobile money for the unbanked”, <http://www.gsma.com/mobilefordevelopment/wp-content/uploads/2011/03/Driving-Customer-Usage-Final.pdf>

5. <http://www.gsma.com/mobilefordevelopment/wp-content/uploads/2013/07/Customer-Business-Intelligence-pdf>

6. To learn more about analysing the customer journey with a gender lens, see GSMA Connected Women, 2016, “Using your data to drive growth in women’s use of mobile money services: The mobile money customer journey with a gender lens”, http://www.gsma.com/mobilefordevelopment/wp-content/uploads/2016/12/Using_your_data_to_drive_growth_in_mobile_money_services-1.pdf

FIGURE 2

Mobile money customer journey by gender



Definitions

Direct deposits	A money transfer that is made by cashing in directly to the recipient's account. A direct deposit occurs when the customer initiating a person-to-person (P2P) transfer hands the agent cash and provides them with the mobile number of the recipient. The agent deposits the funds directly into the recipient's account, allowing the sender to avoid the P2P transfer fee. In doing so, the agent has essentially turned a mobile wallet service into an over-the-counter (OTC) transfer service. ⁷
Financial inclusion	Access to financial services such as savings, loans and money transfers, either through an account at a formal financial institution or mobile money.
Formal financial services	Financial services provided by accredited, regulated and official financial institutions, such as banks or mobile money providers.
Gender gap in mobile ownership	Refers to how less likely a woman is to own a mobile phone than a man: $\text{Gender gap in ownership (\%)} = \frac{(\text{Estimated male phone owners (\% of male population)}) - \text{Estimated female phone owners (\% of female population)}}{(\text{Estimated male phone owners (\% of male population)})}$
High power users	Power users who exhibited a high-volume, high-value transaction pattern.
Informal financial services	Financial services that lie outside financial sector regulations, such as informal loans provided through family or social networks like savings groups.
Mobile money customer journey	A conceptual framework which illustrates the process a subscriber goes through from becoming aware of the concept of mobile money services to becoming an active user.
Mobile money gender gap	Refers to how less likely a woman is to have or to use a mobile money account than a man: $\text{Gender gap in mobile money account ownership or usage} = \frac{(\% \text{ of men} - \% \text{ of women})}{\% \text{ of men}}$
Mobile money services	The use of a mobile phone to access financial services and execute financial transactions. Mobile money (the use of a mobile phone to transfer money and make payments to the underserved), mobile insurance, mobile credit, and mobile savings are all mobile financial services. ⁸

7. GSMA Mobile Money for the Unbanked programme, 2013, "Spotlight", http://www.gsma.com/mobilefordevelopment/wp-content/uploads/2013/04/MMU-Spotlight_Direct-Deposits1.pdf

8. GSMA, 2017, "State of the Industry Report on Mobile Money: Decade Edition 2006-2016," http://www.gsma.com/mobilefordevelopment/wp-content/uploads/2016/02/GSMA_State-of-the-Industry-Report-on-Mobile-Money_Final-27-Feb.pdf

P2P	A person-to-person (P2P) transfer is one in which money is transferred from one person to another.
Power users	In Mali, we defined a “power user” as a mobile money user initiating at least five payments/month with five counterparties. In Côte d'Ivoire, a “power user” initiated at least eight payments/month with five counterparties. Use cases such as cash-in and cash-out are included in the calculation.
PPI	The Progress out of Poverty Index (PPI) is a poverty measurement tool about a household's characteristics and asset ownership to compute the likelihood that the household is living below or above the poverty line
Registered	A customer who has registered with a mobile money service but has not performed a transaction.
Regular users	A mobile money user who has initiated at least one transaction/month over the past three months, but is not a power user.
Trialer	A customer who has performed at least one mobile money transaction after registering for a mobile money service, but has not become a regular user of the service.
Unbanked	Customers who do not have a bank account or transaction account at a formal financial institution.
Unregistered	Those who have a SIM card, but are not registered with the operator's mobile money service.
Unregistered user	Those who do not use mobile money by themselves. A mobile money agent performs the transactions on behalf of the customer, who does not have a mobile money account to use the service.
Urban / Rural	Urban: Those living in cities and towns, often with better infrastructure, mobile coverage, and access to financial services. Precise definitions of “urban” vary by country, but are typically stipulated by a country's national statistics office based on proximity to a settlement over a certain population threshold. Rural: those living outside urban areas
Usage sophistication	The type and range of mobile money services used by a subscriber. For this report, we consider any transaction other than cashing in or cashing out (depositing or withdrawing money into an account) as sophisticated usage, as they are the services which imply 'active' use of mobile money.

Scope of research

There were several limitations to this study:

- It is based on quantitative and qualitative research in just two West African countries, so the findings should be treated as indicative and validated in other markets as well.
- Due to differences in definitions and methodologies, such as the definition of “gender gap”, care should be taken when making direct comparisons between these research findings and other surveys on women's financial inclusion via mobile money.
- Financial Inclusion Insights (FII) defines “gender gap” as the “difference between the percentage of men and women within certain key financial indicators or measures of interest”, which is a different calculation than what we have used in this report $(\% \text{ of men} - \% \text{ of women}) / (\% \text{ of men})$
- Supplier data was not provided by all mobile operators in Mali and Côte d'Ivoire, and therefore may not be fully representative of the mobile money landscape in each country.

Women and mobile in Mali and Côte d'Ivoire: A comparison

Côte d'Ivoire and Mali are both Francophone markets in West Africa. Côte d'Ivoire is one of the most developed markets in the region, with a GDP per capita twice that of Mali's. Côte d'Ivoire also has a more developed mobile industry, with subscriber penetration of 65% and four operators competing in the market, compared to only two in Mali.

However, both countries perform extremely poorly in gender equality, with Mali ranked 137th and Côte d'Ivoire 133rd in the World Economic Forum's Gender Gap Report 2015. Women consistently have less earning power and lower literacy rates, and consequently have lower rates of mobile phone ownership and access to mobile money.



POPULATION⁹

MALI/CÔTE D'IVOIRE



17.6M **22.7M**



50% **58%**



60% **46%**

Global Gender Gap index ranking **137/145** **133/145**

MOBILE LANDSCAPE

MALI/CÔTE D'IVOIRE



2 **4**



Unique Subscriber Penetration¹³
% of population with a mobile connection

61% **65%**



Market Share
% market share of total mobile connections as of Q2 2016

ORANGE	MALITEL	
59%	41%	
ORANGE	MTN	MOOV
46%	31%	21%
YOOME 0.02%		

FINANCIAL LANDSCAPE

MALI/CÔTE D'IVOIRE



GDP PPP per capita¹¹
Constant 2011, international \$

\$1653 **\$3290**



Bank penetration¹²
in % adult population

20% **34%**



Gender gap in bank account ownership

34% **34%**

MOBILE MONEY LANDSCAPE¹⁴

MALI/CÔTE D'IVOIRE



mobile money account usage
in % adult population

11.6% **24.3%**



Gender gap in mobile money usage

38% **29%**

9. The World Bank: Data

10. % of population above 15 years

11. World Economic Forum, 2015, "The Global Gender Gap Report", <http://reports.weforum.org/global-gender-gap-report-2015/>

12. World Bank, Global Findex 2014, <http://www.worldbank.org/en/programs/globalfindex>

13. GSMA Intelligence, <https://www.gsmainelligence.com/>

14. World Bank, Global Findex 2014, <http://www.worldbank.org/en/programs/globalfindex>

4. Mobile money can be a catalyst for financial inclusion, but women are being left behind

The World Bank defines financial inclusion as the ability of individuals and businesses “to have access to useful and affordable financial products and services that meet their needs, and that are delivered in a responsible and sustainable way”.¹⁵ Owning a financial account is undoubtedly the first step in accessing a wider range of financial services, and allowing families and businesses to set long-term goals and plan for emergencies.

The Global Findex 2014 estimates that, globally, two billion people remain unbanked, and most identify lack of money as the main reason for not having an account at a formal financial institution. However, poverty is more than a lack of money—it is also a lack of financial instruments for people to lift themselves out of poverty.¹⁶ This indicates that, currently, formal financial services are often not catering to lower income populations.

However, just because formal financial services do not cater to the poor does not mean they do not have sophisticated financial lives. People who live on less than \$2.50 a day are active money managers and have sophisticated financial lives,¹⁷ creating complex portfolios with the help of informal financial tools, many of them linked to social networks and family ties. However, informal financial services often fall short of meeting their financial needs.

15. World Bank, Financial Inclusion Overview: <https://www.worldbank.org/en/topic/financialinclusion/overview#1>

16. Ibid.

17. FSD Kenya, 2015, “Kenya Financial Diaries”, http://fsdkenya.org/wp-content/uploads/2015/08/14-08-08_Financial_Diaries_report.pdf

Women are more likely than men to be financially excluded

Financial inclusion for women has been a core component of the international development agenda for the past few years. However, according to Global Findex data, the global gender gap in financial account ownership is not closing, and has actually been static since 2011. While financial account penetration in developing countries increased by 13 percentage points for both men and women between 2011 and 2014, the gap between men and women owning a financial account remains steady at nine percentage points. While 59% of men reported having a financial account in 2014, only 50% of women did. In South Asia, the gap in financial account ownership is the largest of all regions surveyed, with 55% of men reporting to have a financial account compared to only 37% of women. This

reveals that much still needs to be done to create equal financial inclusion for women.

Ensuring women are financially included is important for several reasons. Research shows that expanding financial inclusion to women increases GDP growth and results in greater labour force participation.¹⁸ At the micro level, it leads to a significant increase in the financial capability and social stability of families and individuals. Beyond economic growth, including more women in the informal sector produces countless other benefits: studies show that women reinvest up to 90% of their income in their family and community (compared to 30–40% by men), increasing income and education levels for generations to come.¹⁹

Mobile money can enable financial inclusion

Digital financial services have played a major role in expanding financial access to more vulnerable populations. Over the last few years, as mobile phones have dropped in price and become nearly ubiquitous in developing countries, mobile money has been spreading at an impressive rate. Since 2011, the number of mobile money deployments has more than doubled, and the number of mobile money accounts has increased by over 10 times.²⁰ The fact that there were more registered accounts than bank accounts in Sub-Saharan Africa in December 2016 shows the potential for mobile money to enable financial inclusion.²¹

In contrast, bank accounts, apart from not always being available,²² especially in more remote areas, are often perceived as only being for rich people, as the amount

required to open an account can be unaffordable for those living on less than \$2.50 a day. Also, for many, the 'know your customer' (KYC) documentation often required to open a bank account is not available. InterMedia's Financial Inclusion Insights (FII) programme found that, in 2015 in Kenya and Tanzania, more adults had mobile money accounts than bank accounts. In Kenya, 28% of adults had bank accounts, while 63% reported having mobile money accounts. In Tanzania, 21% of adults had bank accounts, while 38% reported having mobile money accounts.²³

Mobile money is a cost-efficient channel to expand financial inclusion. Indeed, operational costs for mobile money are significantly lower than those required to open a bank branch. Deploying a mobile

18. McKinsey Global Institute, 2016, "Digital finance for all: Powering inclusive growth in emerging economies",

<http://www.mckinsey.com/global-themes/employment-and-growth/how-digital-finance-could-boost-growth-in-emerging-economies>

19. Matthias Doepke and Michèle Tertilt, June 2011, "Does female empowerment promote economic development?", Discussion Paper 8441, Center for Economic Policy, University of Chicago, https://economics.uchicago.edu/sites/economics.uchicago.edu/files/uploads/PDF/Tertilt_Female_Empowerment.pdf

20. GSMA, 2017, "State of the Industry Report on Mobile Money: Decade Edition 2006–2016," http://www.gsma.com/mobilefordevelopment/wp-content/uploads/2016/02/GSMA_State-of-the-Industry-Report-on-Mobile-Money_Final-27-Feb.pdf

21. Ibid.

22. According to the Mobile Money State of the Industry Report 2016, for every 100,000 adults in Kenya, there are 11 ATMs and six commercial bank branches, compared to 538 mobile money agent outlets.

23. CGAP, "Financial Inclusion Insights: Mobile Money Momentum in Four African Countries", <http://www.cgap.org/sites/default/files/publications/multimedia/cgap/index.html>

money agent is estimated to cost a mere \$400, compared to the \$10,000 required for an ATM, and a whopping \$250,000 to open a bricks-and-mortar bank branch.²⁴

Mobile money services, therefore, have the potential to drive financial inclusion amongst the poorest and least financially included groups, such as women and rural residents.

Making mobile money work for women

The power of mobile money to promote financial inclusion not only has a positive impact on end users, but on many other levels, as well. At the micro level, mobile money can empower women by increasing their financial independence and strengthening their role as financial decision-makers. At the macro level, ensuring that women are financially included has broader societal benefits and contributes to the UN Sustainable Development Goals. The active participation of women in the economy makes business sense, too, and for mobile operators to overlook 50% of their addressable market, particularly when urban male populations are becoming saturated in many markets, is to miss a substantial commercial opportunity.

Financial inclusion via mobile money can benefit women

In low- and middle-income countries, cash is still king, accounting for more than 90% of payment transactions by volume.²⁵ Digitising these transactions could not only help businesses and governments to become more efficient and transparent,²⁶ it would also empower individuals dramatically, giving women

in particular more control over their finances and financial decision-making.²⁷

It is estimated that, globally, 80 million unbanked women receive government wages or transfers in cash, 210 million unbanked women receive cash payments for the sale of agricultural goods, 585 million women pay for utilities in cash, and 225 million women pay school fees in cash.²⁸ However, with cash, women lack privacy, as the details of their transactions are visible to others, and they may risk family members confiscating their money or asking for financial support.

Digital financial services have the potential to significantly reduce this risk, as the money is deposited directly into their account, giving them the privacy and freedom to reinvest the funds as they see fit. This was proven in Niger, where women receiving payments via mobile money saw a significant increase in their financial autonomy and decision-making. These women were also more likely to cultivate cash crops on marginal land, increasing women's overall participation in the labour force and creating an income-generating activity.²⁹

24. CGAP, "The Logic Behind Branchless Banking Regulation Frameworks", http://siteresources.worldbank.org/INT/IRAQ/Resources/Access_to_MSME_Finance_in_Iraq_Logic_Behind_Branchless_Banking_Regulation_Frameworks_Beirut_Oct_17_2011.pdf

25. McKinsey Global Institute, 2016, "Digital finance for all: Powering inclusive growth in emerging economies", <http://www.mckinsey.com/global-themes/employment-and-growth/how-digital-finance-could-boost-growth-in-emerging-economies>

26. Ibid.

27. G20 Global Partnership for Financial Inclusion, 2015, "Digital Financial Solutions to Advance Women's Economic Participation", http://www.uncdf.org/sites/default/files/documents/womens_economic_participation_report_16_november_2015.pdf

28. Ibid.

29. Ibid.

Mobile money services could also provide a more private and secure way to save money. Data from the “Kenya Financial Diaries”³⁰ shows that women have better saving habits than men. While men tended to have higher shares of assets and liabilities, women

saved a median of 61% of their income, compared to 48% of men. Women in developing countries primarily use informal savings methods, such as gold, livestock, or the home, or semiformal methods, such as local savings groups.

CONVENIENCE, RELIABILITY, SECURITY, AND PRIVACY: WHY MOBILE MONEY WORKS FOR WOMEN



While men tend to earn the lion’s share of household income, women tend to be responsible for a significant portion of household financial decisions. In addition to purchasing many daily items, such as food, they are also often responsible for paying bills, sending remittances, and saving money.³¹

Women need financial tools that fit their busy financial lives, meet their needs, and offer convenience, reliability, security, and privacy. Convenience, because women tend to be responsible for 60–80% of work related to tending to the home and caring for children, the sick and elderly, and they need financial tools that fit their daily routine and save them time and money. Reliability, because women want easy access to the money they put away for emergencies at any time. Security, because women want their money to be safe from theft and fraud. Privacy, as it is important no one else knows how much money they have put away, and to avoid being asked for loans. While informal financial services cannot always cater to these needs, mobile money services have the potential to meet them.³²

30. FSD Kenya, 2015, “Kenya Financial Diaries”, http://fsdkenya.org/wp-content/uploads/2015/08/14-08-08_Financial_Diaries_report.pdf

31. GSMA mWomen, “Unlocking the potential: Women and mobile financial services in emerging markets”, http://www.gsma.com/mobilefordevelopment/wp-content/uploads/2013/02/GSMA-mWomen-Visa_Unlocking-the-Potential_Feb-2013.pdf

32. GSMA mWomen, “Unlocking the potential: women and mobile financial services in emerging markets”, http://www.gsma.com/mobilefordevelopment/wp-content/uploads/2013/02/GSMA-mWomen-Visa_Unlocking-the-Potential_Feb-2013.pdf

WHAT DO WOMEN³³ LIKE ABOUT MOBILE MONEY?

MALI

CÔTE
D'IVOIRE

% OF WOMEN WHO FIND THAT MOBILE MONEY IS **QUICK**



96% Urban **95%** Rural

92%

% OF WOMEN WHO FIND THAT MOBILE MONEY IS **CONVENIENT**



63% Urban **33%** Rural

90%

% OF WOMEN WHO FIND THAT MOBILE MONEY IS **RELIABLE**



59% Urban **11%** Rural

88%

% OF WOMEN WHO FIND THAT MOBILE MONEY IS **CHEAP**



60% Urban **43%** Rural

70%

% OF WOMEN WHO FIND THAT MOBILE MONEY IS **PRIVATE**



43% Urban **18%** Rural

89%

Research conducted by the GSMA in Rwanda showed that women value the convenience of mobile money. Using mobile money saved time and travel costs and allowed them to access services such as electricity, at times when merchants are not working.

"If you don't have cash in hand for airtime you can buy it by using [mobile money], and if you have a problem of electricity during the night you can buy it. I think it is in that way that many people like [mobile money]."

Women also reported that mobile money provided a valuable savings opportunity, enabling them to safely store money that might otherwise be spent, and that owning a mobile money account gave them a sense of empowerment.

33. All women surveyed

Financial inclusion for women via mobile money can deliver broad societal benefits and it's good for business, too

Mobile money contributes to 11 of the 17 United Nations Sustainable Development Goals (SDGs).³⁴ For instance, a recent study³⁵ in Kenya demonstrated that mobile money contributes to Goal 1, reducing poverty, and Goal 5 on gender equality and women's empowerment. The study found that, since 2008, access to mobile money services increased daily per capita consumption levels and contributed to lifting 194,000 households, or 2% of Kenyan households, out of extreme poverty.³⁶ Consumption in female-headed households increased twice as much as male-headed households, suggesting that mobile money disproportionately benefits women. A similar correlation was found with savings, especially among women. The study found that female-headed households located in areas with a widespread network of agents saved about 22% more.

Mobile money has also helped an estimated 185,000 women in Kenya move from farming to business occupations. Households located in areas with a high density of agent outlets saw 3% of women in both female- and male-headed households take up business or retail occupations over farming.³⁷ Mobile money can have a positive impact on women-owned businesses, many of which are likely to perform business-related transactions in cash.³⁸ Digitising the transactions of small and medium enterprises (SMEs) can mean reducing administrative and disbursement costs, such as high transaction fees. Digitising business-related transactions can also allow SME owners to save on the travel time, lost productivity, and travel costs required to make payments in cash.

Integrating economic activity into the formal sector creates more efficient, productive, and transparent economies. It is estimated that US\$ 3.7 trillion could be added to the GDP of emerging markets by 2025, as well as 95 million new jobs, the majority through higher productivity of businesses and governments.³⁹

Ensuring women are financially included via mobile money makes business sense, too. Women represent approximately 50% of every mobile operator's addressable market, and ignoring this segment would mean missing out on an important commercial opportunity. Indeed, women are currently an underserved customer segment with significant growth potential. The GSMA estimates that closing the gender gap in mobile phone ownership and usage in low- and middle-income countries could unlock an estimated US\$ 170 billion market opportunity for the mobile industry between 2015 and 2020.⁴⁰

The first step in realising this opportunity is measuring the gender gap. Recently, mobile money providers have focused more heavily on tracking the gender composition of their customer base, as they realise that understanding their customers better will help them to reach underserved segments, which is critical to scaling their services. In 2015, 39.2% of mobile money providers who participated in the GSMA Mobile Money Adoption Survey⁴¹ said they knew the gender composition of their customer base, a significantly higher percentage than previous years.⁴² While it can be difficult to track gender, especially in markets where men commonly register for their wives, where gender information is recorded on paper rather than digitally, or in data systems that have not been harmonised (for instance, Call Detail Record databases are often not merged with transactional databases), gender-disaggregated data can be used to drive customer usage among both men and women.⁴³

34. GSMA, 2017, "State of the Industry Report on Mobile Money: Decade Edition 2006-2016,"

http://www.gsma.com/mobilefordevelopment/wp-content/uploads/2016/02/GSMA_State-of-the-Industry-Report-on-Mobile-Money_Final-27-Feb.pdf

35. Tavneet Suri and William Jack, 9 December 2016, "The long-run poverty and gender impacts of mobile money", <http://science.sciencemag.org/content/sci/354/6317/1288.full.pdf>

36. "Extreme poverty" is defined as living with less than \$1.25 a day.

37. While there appears to be a correlation between the use of M-PESA and an increase in per capita consumption, it remains unclear whether the use M-PESA has caused shifts in occupation.

38. McKinsey Global Institute, 2016, "Digital finance for all: Powering inclusive growth in emerging economies",

<http://www.mckinsey.com/global-themes/employment-and-growth/how-digital-finance-could-boost-growth-in-emerging-economies>

39. Ibid.

40. GSMA Connected Women, 2016, "Bridging the gender gap: Mobile access and usage in low- and middle-income countries",

<http://www.gsma.com/mobilefordevelopment/wp-content/uploads/2016/02/Connected-Women-Gender-Gap.pdf>

41. GSMA, 2017, "State of the Industry Report on Mobile Money: Decade Edition 2006-2016,"

http://www.gsma.com/mobilefordevelopment/wp-content/uploads/2016/02/GSMA_State-of-the-Industry-Report-on-Mobile-Money_Final-27-Feb.pdf

42. In 2014, only 28% had this information, and in 2013, only 32% did.

43. GSMA Connected Women has published a methodology document that outlines the steps to segmenting transactional data to drive penetration and usage of mobile money services among untapped segments of the market, such as women. The document is available at:

<http://www.gsma.com/mobilefordevelopment/programme/connected-women/analysing-your-data-to-increase-the-reach-of-your-mobile-money-service-among-women>

5. Mobile money uptake and usage through a gender lens

Key findings:

- Using a gendered mobile money customer journey framework to assess the extent of the gender gap, we found the biggest gender gaps in Mali and Côte d'Ivoire occurred before the registration stage and at the high power user stage. The gender gap in mobile phone ownership could help to explain the gender gap before registration.
- When women register for a mobile money account, they are as likely as men to try the service and use it regularly.
- Women are more likely to transact less frequently and in smaller amounts than men. Their usage is also less sophisticated, as they tend to primarily cash-in, cash-out, and use P2P, and they also tend to be the recipients of money rather than senders.
- Key opportunities to drive uptake and usage of mobile money among women include: (1) targeting women in urban areas where there is growing saturation among men; (2) increasing uptake of mobile money in rural areas among both men and women; and (3) increasing the sophistication of women's usage, i.e. ensuring women use mobile money services beyond basic cash-in and cash-out.

The mobile money gender gap

In this study, we define the mobile money gender gap as follows:

$$\text{Gender gap in mobile money account ownership or usage} = \frac{(\% \text{ of men} - \% \text{ of women})}{\% \text{ of men}}$$

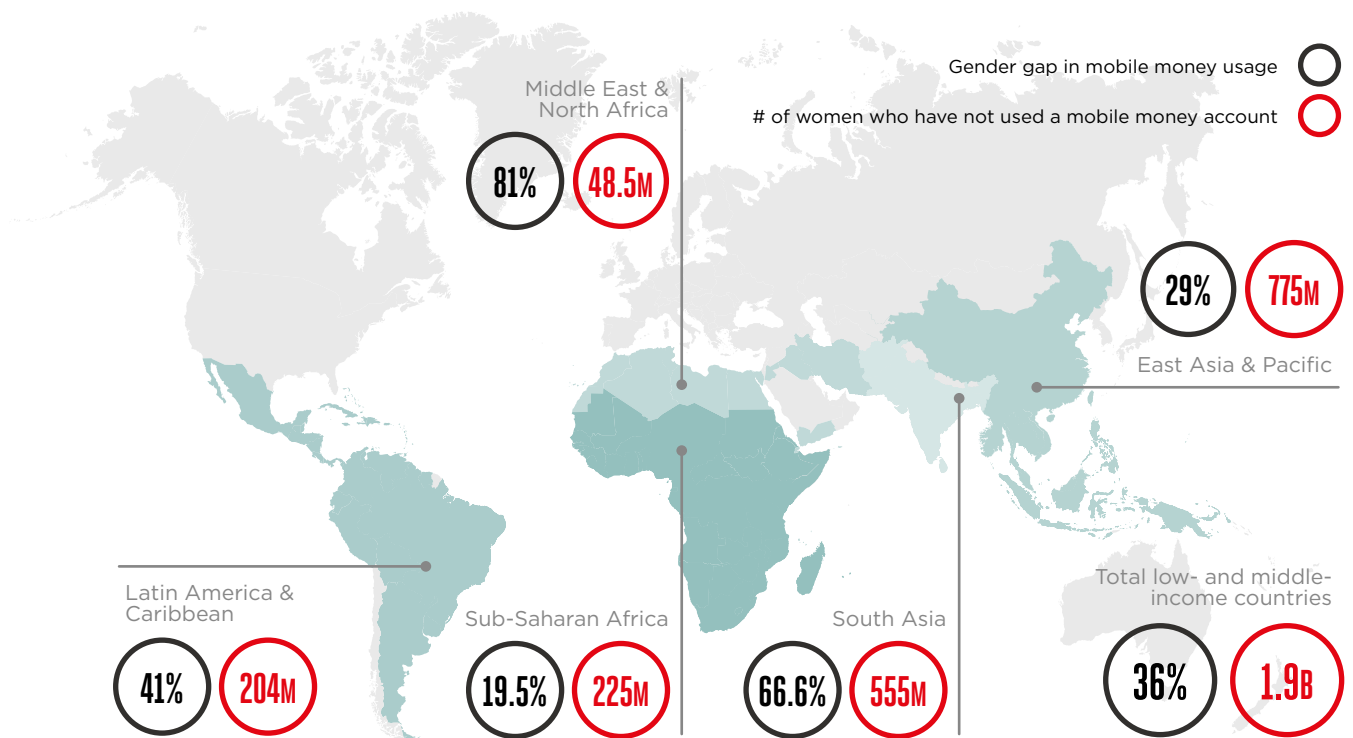
This equation measures how less likely women are to own a mobile money account than men or, when they have one, how less likely they are to use it.

Data from the 2014 Global Findex shows that in low- and middle-income countries, women are 36% less likely than men to have a mobile money account, which

translates into 1.9 billion women. However, this number masks greater imbalances at the regional and country level. For instance, in Sub-Saharan Africa the gender gap in mobile money stands at 19.5%, but it reaches 60% in Niger. In South Asia, women are 66.6% less likely than men to have a mobile money account, while in Pakistan, the mobile money gender gap stands at 76.3 percent.⁴⁴

FIGURE 3

Gender gap in mobile money usage in low- and middle-income countries



Source: Global Findex data, 2014

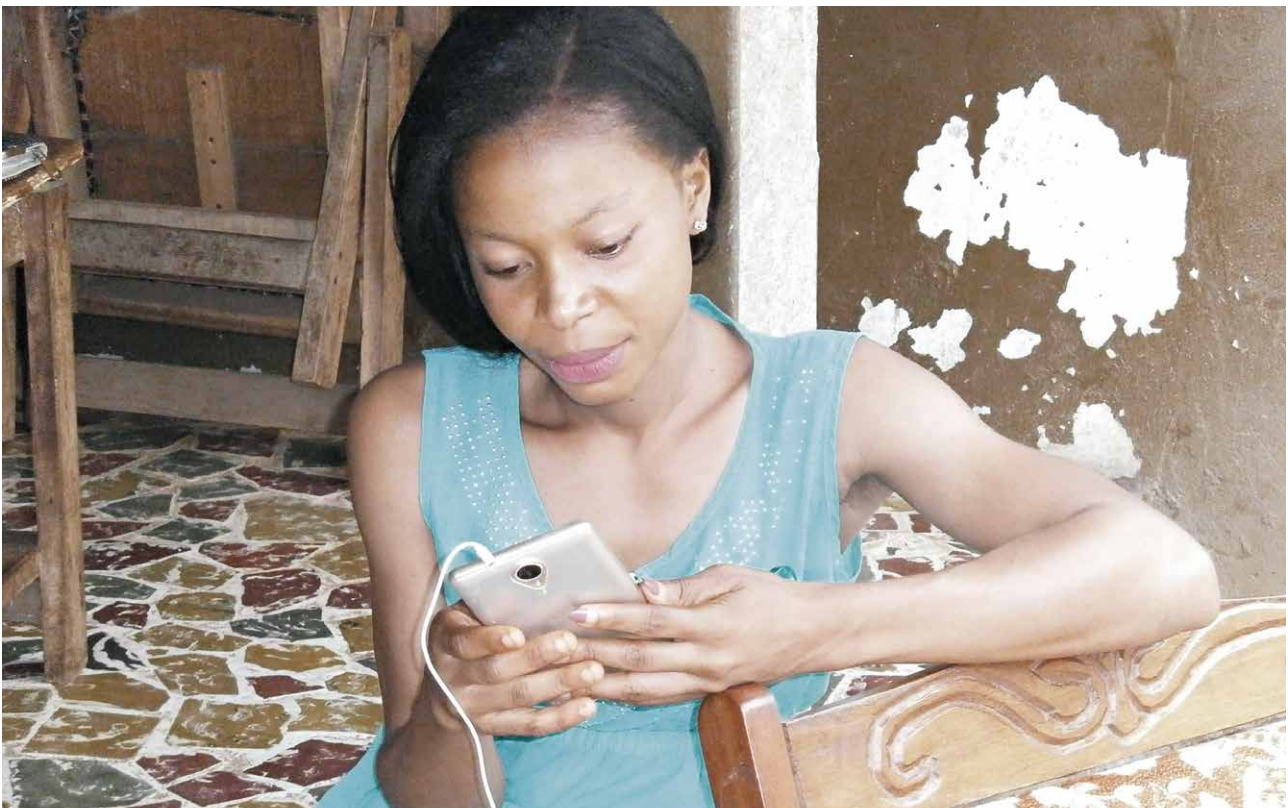
44. The World Bank, Global Findex 2014, <http://databank.worldbank.org/data/reports.aspx?source=global-findex-global-financial-inclusion-database>

The mobile money customer journey through a gender lens

In both Mali and Côte d'Ivoire, there is a substantial gender gap between adults who have a mobile money account. In Côte d'Ivoire, this stands at 29%, compared to 38% in Mali.⁴⁵ Within the customer journey, the biggest gender gaps were observed before the registration stage, and at the high power user stage. One important factor that could help explain the gender gap occurring before the registration stage is the gender gap in mobile phone ownership. Women are less likely than men to open their own mobile money account, and they are less likely than men to become high power users. However, when women have a mobile money account, they are as likely as men to try the service and to use it regularly.

Mobile phone ownership affects mobile money adoption

The fact that there is a gender gap even before women register for a mobile money account is significant, as it affects the rest of the mobile money customer journey. In 2015, the GSMA conducted a global study that assessed the gender gap in mobile ownership and usage in low- and middle-income countries.⁴⁶ It found that, globally, women are 14% less likely than men to own a mobile phone, which translates into 200 million fewer women than men. As mobile is undoubtedly the gateway to accessing a range of life-enhancing services, including mobile money, the fact that women are less likely to own a mobile phone than men means they will inevitably miss out on the benefits mobile can offer.

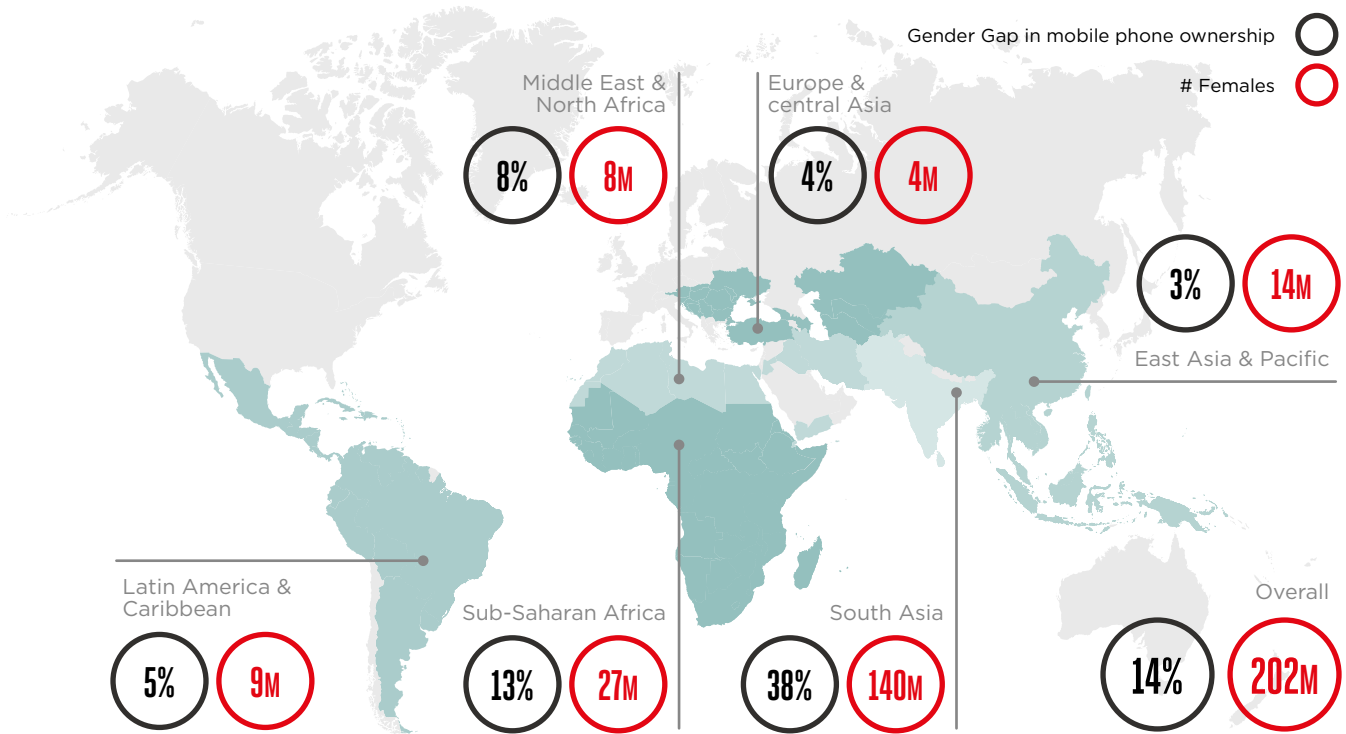


45. Global Findex data, 2014

46. GSMA Connected Women, 2016, "Bridging the gender gap: Mobile access and usage in low- and middle-income countries", <http://www.gsma.com/mobilefordevelopment/wp-content/uploads/2016/02/Connected-Women-Gender-Gap.pdf>

FIGURE 4

Gender gap in mobile phone ownership in low- and middle-income countries



Source: GSMA Intelligence and World Bank data, Altai Consulting Analysis

The study also found that the top five barriers preventing women from owning and using a mobile phone at the same rate as men were cost, network quality and coverage, safety and harassment, operator/agent trust, and technical literacy and confidence.⁴⁷

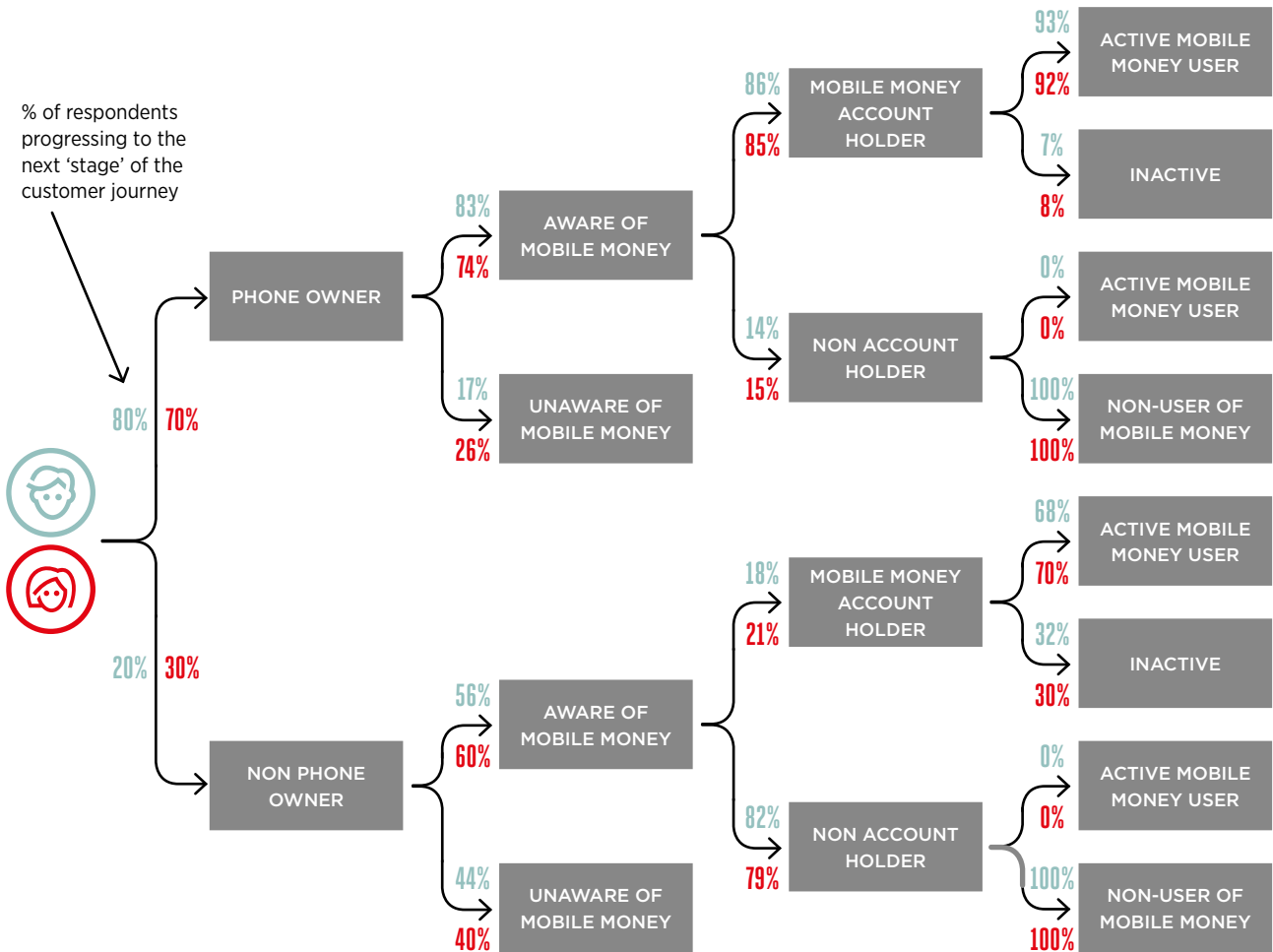
The fact that mobile phone owners are more likely to adopt and use mobile money is supported by data

collected by the FII team in Kenya, Tanzania, and Uganda. In these three countries, where mobile money is well established, both men and women who own mobile phones are more likely to be aware of mobile money, have a mobile money account, and be active users of the service than those who do not own a phone. Figure 5 below illustrates the example of Kenya.

47. These are the top five barriers from the perspective of customers. Systemic barriers, such as lack of gender-disaggregated data and lack of focus on women, also have an impact on women's ability to own and use a mobile phone at the same rate as men.

FIGURE 5

Mobile money customer journey for mobile phone owners and non-owners in Kenya



PROGRESSION ALONG THE CUSTOMER JOURNEY FROM PHONE OWNERSHIP TO ACTIVE MOBILE MONEY USAGE

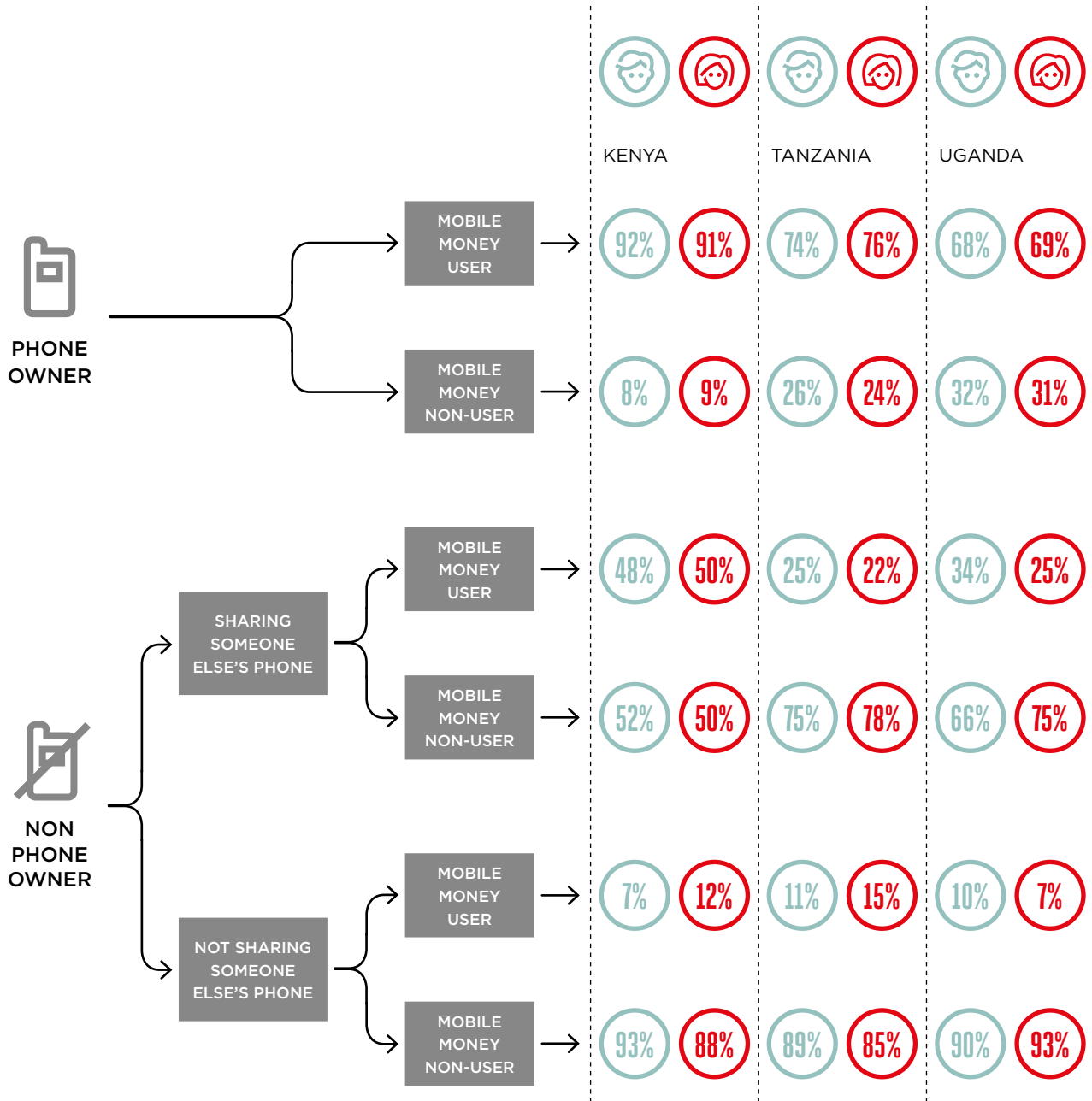
Mobile phone owners are also more likely to have a mobile money account and actively use it compared to those who borrow someone else’s phone. As Figure 6 shows, in Tanzania, only 25% of men and 22% of women who borrowed mobile phones are mobile money users, compared to 74% of men and 76% of women who are mobile phone owners.⁴⁸

For this reason, ensuring that women own a phone and register for the service is the first, critical step in women progressing along the customer journey.

48. Financial Inclusion Insights, “Mapping the Gender Gap: Tracking movement and identifying causes for the male/female divide in financial inclusion”, InterMedia, http://finclusion.org/uploads/file/reports/InterMedia_FII_Gender_Report.pdf

FIGURE 6

Mobile money usage by female and male mobile phone owners and non-owners in Kenya, Tanzania and Uganda



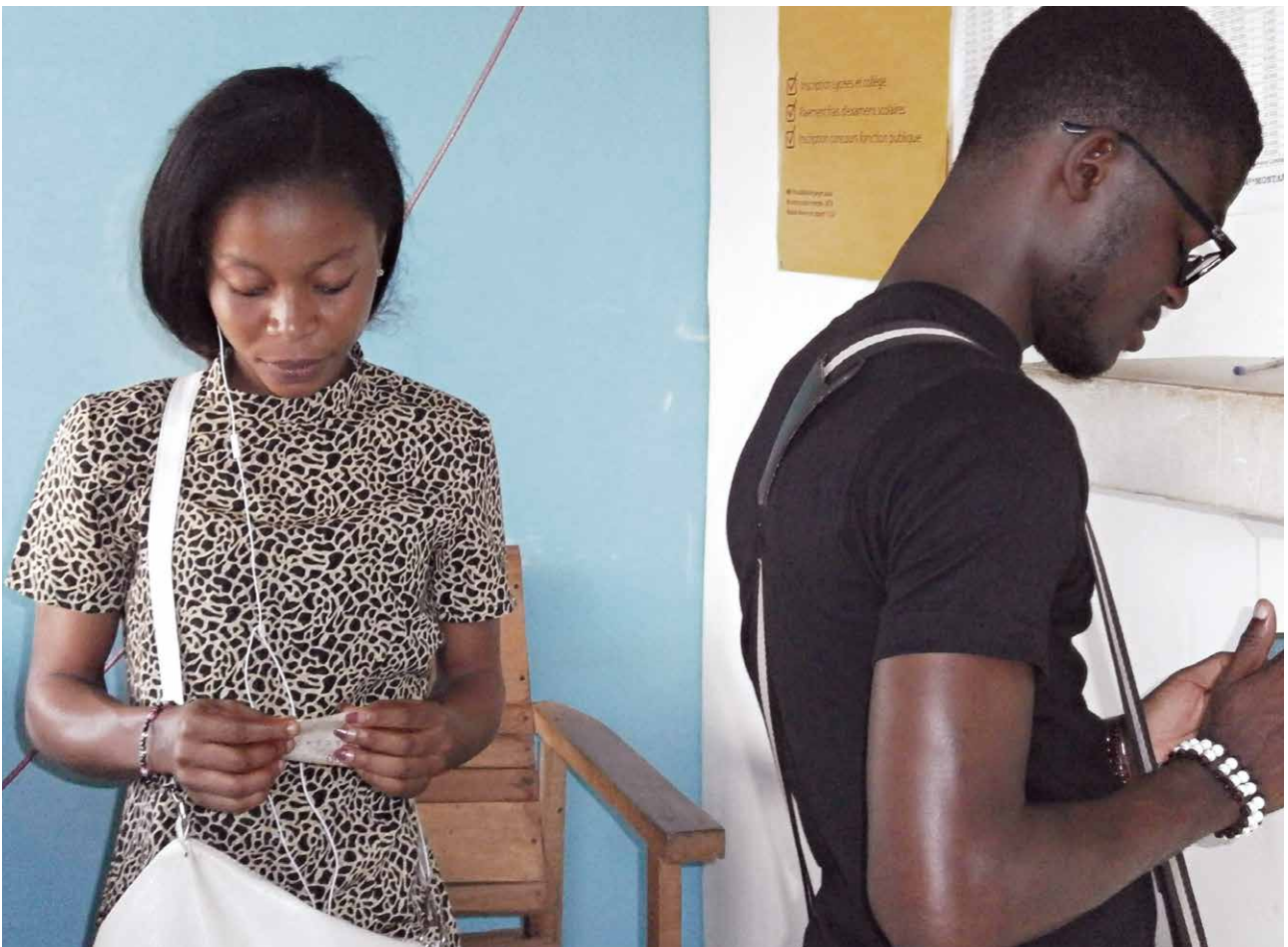
Women are less likely than men to become high power users

In both Mali and Côte d'Ivoire, we found that once women have a mobile money account, they are as likely as men to try the service and use it regularly. Women were also more likely to try the service once registered. However, women who are regular users are less likely than men to become high-power users (i.e. those who transact in higher volume and higher value) and, to a much lesser extent, to become power users (i.e. those who transact more frequently).

To understand why, we asked regular users why they were not using mobile money more often. In both countries, women were more likely than men to point to lack of money as a barrier to greater mobile money usage. In Mali, women were twice as likely as men to identify it as a barrier (26% versus 13% of men), while

in Côte d'Ivoire they were nine percentage points more likely to identify it as an issue (61% versus 52% of men). Despite women's perception that they did not have enough money to perform more mobile money transactions, ethnographic interviews revealed that women in both countries were regularly making a plethora of financial transactions, but only a small proportion through mobile money. This suggests that women might not be aware of all the ways they can use mobile money or, if they are aware, that existing use cases might not fit their needs.

In both markets, women who were regular users tended to cite 'perceived lack of need' as a reason for not using mobile money more often. However, since men in the same user group were more likely than women to identify this as a barrier, perceived lack of need does not help to explain the gender gap at this user stage.



Understanding women's mobile money usage patterns is vital to identify opportunities

Understanding the differences in women's and men's mobile money usage can be helpful in identifying underpenetrated segments and opportunities for driving uptake and usage. Our research also uncovered potential opportunities to drive financial inclusion for women, including targeting women in urban areas where there is growing saturation among men, increasing uptake of mobile money in rural areas among both men and women, and promoting more sophisticated usage among women customers.⁴⁹

Reaching more women in urban and rural areas

According to our research, there is a concrete opportunity to increase mobile money penetration and usage among women in urban areas, and among both women and men in rural areas. Indeed, mobile money subscribers tend to be concentrated in urban areas, where there is growing saturation among urban men, especially in the 25–40 age category.

Conversely, women in the same age group living in urban areas are an underpenetrated segment, representing a key market opportunity.

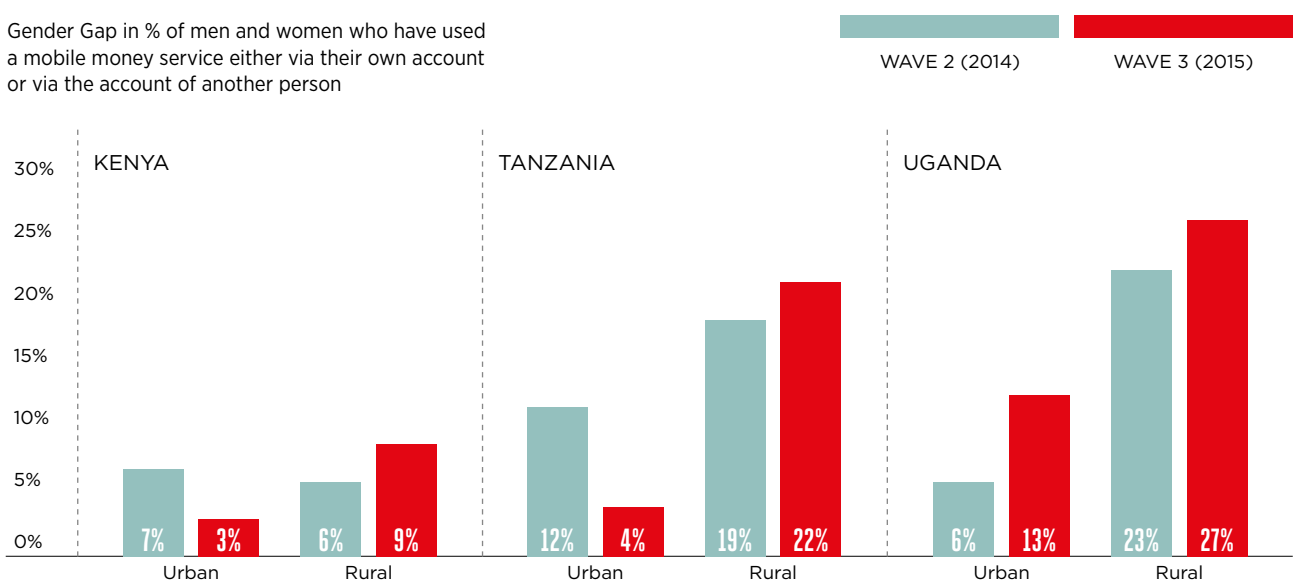
The fact that mobile money subscribers are concentrated in urban areas is likely due to better network coverage and more robust agent networks. Urban residents also tend to be better educated and have higher income levels than those living in rural areas, where not only is the gender gap wider, but customer penetration is low overall.

These findings were corroborated by our analysis of the FII data. While between 2014 and 2015 the gender gap in mobile money usage in urban areas was reducing in Kenya and Tanzania, the gender gap in rural areas tended to become wider, suggesting that women in rural areas are less likely than men to use a mobile money account.

FIGURE 7

Gender gap in mobile money usage in urban and rural areas in Kenya, Tanzania and Uganda

Gender Gap in % of men and women who have used a mobile money service either via their own account or via the account of another person



Source: Financial Inclusion Insights

49. "Sophisticated usage" is defined as one's ability to use mobile money for transactions other than cash-in and cash-out.

Rural men and women continue to represent a large potential market for mobile money providers. Ensuring strong marketing and distribution efforts are in place in rural areas will be key to realising this opportunity.

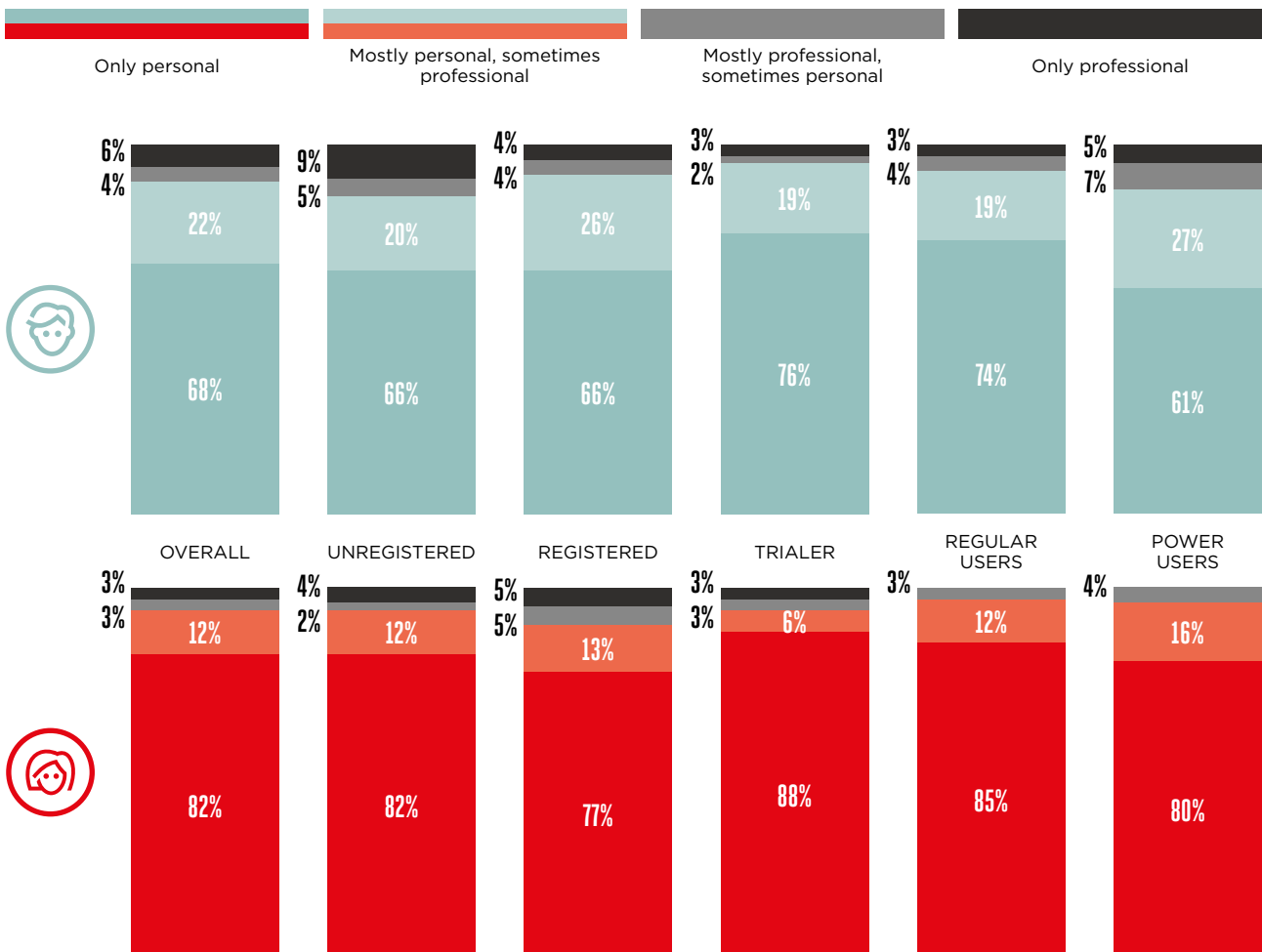
Women use mobile money differently than men

Women’s mobile money usage patterns are distinct from men’s. Assessing the gender differences in mobile money usage can be helpful in understanding which use cases are underutilised and to formulate strategies to encourage customer usage.

Our analysis suggests that women are more likely to transact less frequently, in smaller amounts, and in a less sophisticated way than men, as they tend to primarily use mobile money for cash-in and cash-out, and sending and receiving money via P2P. When using P2P, women are more likely to be the recipients of money than senders, with men across all user stages consistently sending money. While mobile money is primarily used for personal reasons in both Mali and Côte d’Ivoire, men are overall more likely to use it for professional reasons, especially at the power usage stage.

FIGURE 8

Personal versus professional mobile money usage in Côte d’Ivoire



As women are currently not reaping the full benefits of mobile money, there is an opportunity to promote more sophisticated usage and ensure they use mobile money

in similar ways as men. This can perhaps be achieved by developing creative incentives to use the service beyond cashing in and out and sending P2P.



6. Barriers to mobile money uptake and usage

Although the mobile money gender gap was widest before the registration stage and at the high power user stage, no barrier was found to be consistently higher for women phone owners across all stages of the mobile money customer journey. However, the extent to which certain barriers were believed to be important varied by country and the stage of the mobile money customer journey in which men and women find themselves.

The main barriers to mobile money uptake and usage reported in both countries were perceived lack of need, poor understanding, and lack of money. Education and occupation levels also appeared to be linked to mobile money adoption and usage, as those

with high levels of education and occupation were more likely to adopt and use mobile money. No similar correlation was found between household income level and mobile money usage.

Barriers for mobile phone owners: an overview

In our survey, we asked respondents in both countries the extent to which they agreed that certain pre-determined barriers were preventing them from registering for a mobile money service (for those who are unregistered); from using their mobile money account (for those who registered for the service but never tried it); or from using the service more often (for the trial, regular, and power users).

How the barriers affected the end user depended on the stage of the mobile money customer journey. For

instance, perceiving 'poor understanding' as a barrier took a different shape at different stages—before the registration stage, poor understanding could prevent women and men from adopting the mobile money service, while at the power user level, it could determine the uptake of a certain product.

The extent to which certain barriers were believed to be important varied significantly by country, and between men and women in the same country. It is interesting to note there were no major barriers

women perceived more consistently and acutely than men at any stage of the customer journey. To ensure that women move along the customer journey, it is important to focus on the individual barriers that may impact women more at certain stages.

Figure 9 below provides a high-level overview of the responses⁵⁰ from all respondents, both men and women, at different stages of the mobile money customer journey. The percentages represent respondents who reported perceiving it as a barrier.⁵¹



50. We asked the following questions to respondents at different stages of the customer journey:
 Unregistered: "Why haven't you registered for mobile money?"
 Registered and trialer: "Why are you not using mobile money?"
 Regular and power users: "Why don't you use mobile money more often than you currently do?"
 51. Lack of awareness of mobile money did not seem to be a barrier in the markets surveyed.

FIGURE 9

Perception of barriers to adopting and using mobile money among phone owners

Perceived as a barrier by: <20% of respondents >20% and <50% of respondents >50% of respondents

MALI																			
	LACK OF MONEY		PERCEIVED LACK OF NEED		POOR UNDERSTANDING						LOW LITERACY LEVELS		TRANSACTION FEES		POOR REGISTRATION EXPERIENCE		LACK OF TRUST		
	I don't have enough money		I don't need it/ I don't need to use it more		I don't know how to register		I don't know what mobile money is for		I don't know how to use it		I have no education		Transaction fees are too high		I don't have the right documents to register		I don't trust mobile money		
	W	M	W	M	W	M	W	M	W	M	W	M	W	M	W	M	W	M	
Unregistered			11%	14%	8%	4%	16%	12%			8%	2%			11%	7%			
Registered	12%		11%						19%	90%							3%		
Trialer	12%	27%	76%	65%									2%				1%		
Regular user	26%	13%	64%	67%									1%	6%					
Power & high power user	33%	28%	39%	49%									21%	14%				1%	

CÔTE D'IVOIRE																			
	LACK OF MONEY		PERCEIVED LACK OF NEED		POOR UNDERSTANDING				LACK OF TRUST		TECHNICAL ISSUES		POOR REGISTRATION EXPERIENCE		TRANSACTION FEES		LACK OF RELEVANT USE CASES		
	I don't have enough money		I don't need it/ I don't need to use it more		I don't understand how it works		I don't know what mobile money is for		I don't trust mobile money		I don't use it more because of technical issues		I have had registration issues		It's too expensive		Not offering the service I am currently interested in		
	W	M	W	M	W	M	W	M	W	M	W	M	W	M	W	M	W	M	
Unregistered	29%	13%	19%	19%	13%	11%	10%	13%	10%	3%			27%	25%					
Registered	69%	60%	3%	17%	24%	27%			7%	13%									
Trialer	66%	55%	22%	31%	3%	8%			6%	7%	10%	8%					2%	3%	
Regular user	61%	52%	36%	25%	1%	4%			4%	5%	1%	8%			1%	5%	2%	5%	
Power & high power user	45%	46%	35%	50%	4%	1%			9%	9%	11%	17%			2%	5%	1%	4%	

Mapping the barriers along the mobile money customer journey

When mapping the barriers along the mobile money customer journey, it quickly became clear they were not unique to a specific user stage and tended to appear at different stages. However, the extent to which these barriers affect women (and men) at different stages can vary. While these were the most frequently mentioned barriers in our survey, and certain barriers were felt more acutely by men than women, we cannot consider them women-specific, and in fact certain barriers were felt more acutely by men than women.

While responses varied by country, context, and stage of the customer journey, some interesting patterns emerged.

The primary barriers, defined as those barriers mentioned more often across countries and user stages are:

- Lack of money
- Perceived lack of need
- Poor understanding of the service.

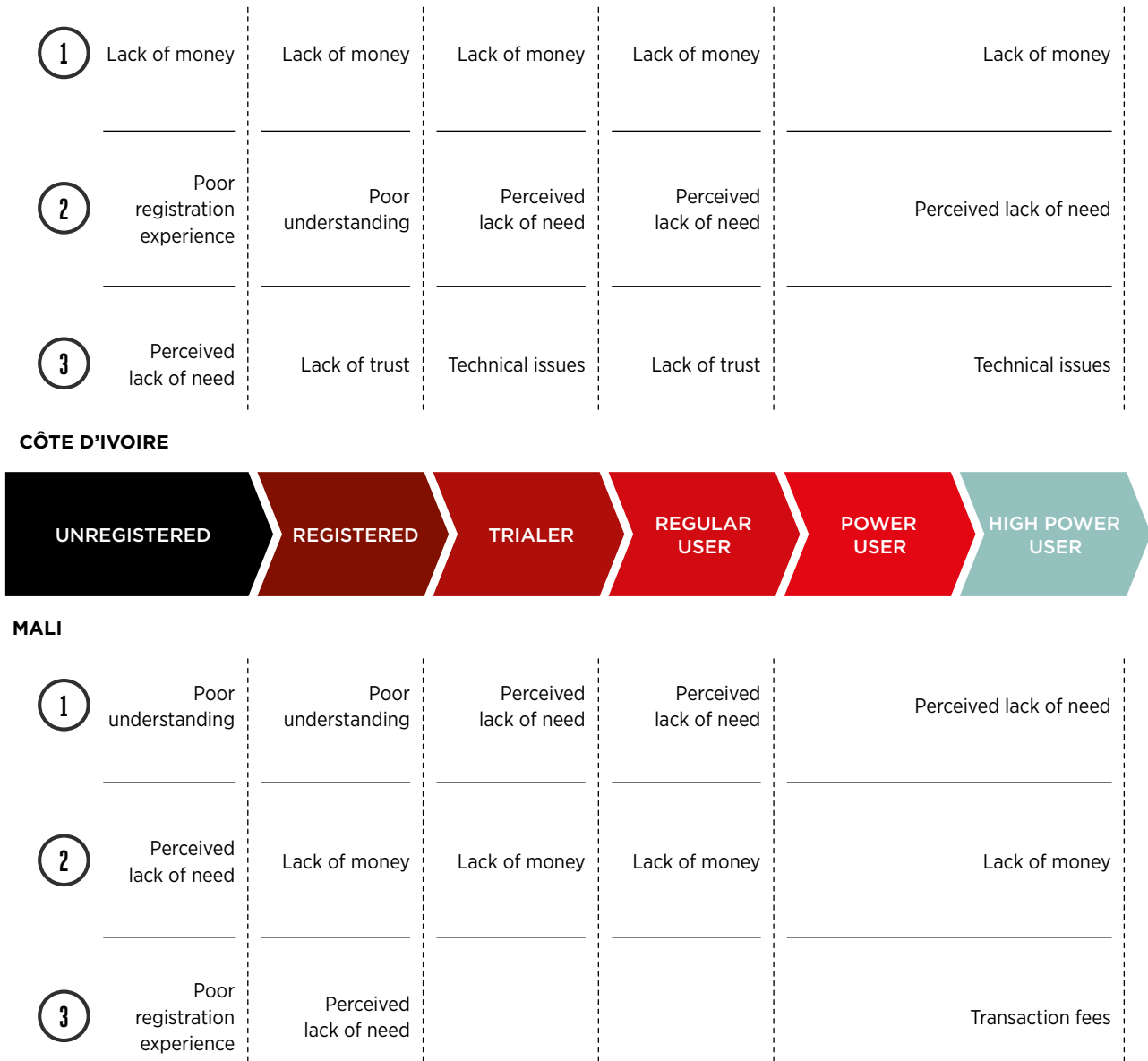
To a much lesser extent, and often at specific stages in the customer journey or in a specific country, there were other, secondary barriers that influenced how likely women and men were to adopt and use mobile money. These secondary barriers are:

- Lack of trust
- Technical issues
- Poor registration experience
- Low literacy levels
- Transaction fees.



FIGURE 10

Primary barriers, by country and stage of the customer journey



Perceived lack of need

Key findings:

- Perceived lack of need was identified as a barrier by men and women across all user stages in both countries, with no consistent gender patterns.
- In the unregistered and registered stages, perceived lack of need to open or use a mobile money account is linked to a widespread tendency to use someone else's account.
- Women who are registered users are significantly more likely than men to keep using someone else's account than their own.
- At more advanced stages, perceived lack of need is linked to poor awareness or availability of relevant mobile money use cases that meet customers' needs.

In both countries, perceived lack of need was identified as a barrier by women and men across all user groups. In Mali, it is mentioned consistently as one of the main reasons for not registering to the service or not using it more often at all stages. In Côte d'Ivoire, perceived lack of need is the second biggest barrier to mobile money usage for women who have used mobile money.

Perceived lack of need is linked to usage of someone else's account.

Focus group discussions suggested that, at the unregistered stage, a perceived lack of need to own a mobile money account tend to be linked with a widespread tendency by women and men to use someone else's account to make transactions.

In both countries, while unregistered women and men have similar usage levels, they tend to ask

different people to make transactions for them. In Mali, unregistered women are more likely than men to use their spouse's mobile money account, while men tend to use friends' or relatives' phones to make transactions. In Côte d'Ivoire, unregistered women tend to use relatives' and agents' mobile money accounts when they need to make transactions. However, once they have opened their own account, women appeared to be significantly more likely than men to continue using someone else's account than their own.

This suggests that, in both countries, unregistered women and men tend not to feel the need to open and make transactions with their own mobile money account because they rely on someone else to make the transactions for them. Poor understanding of how the service works and fear of making mistakes were also mentioned as reasons for unregistered usage.

"I don't have enough money and I use the account of my husband. I think my husband will be happy when I get my own [mobile money] account."

Unregistered urban female, Mali

“I like the fact that I can send money from home, but I use [mobile money] for emergencies only.”

Inactive urban female, Mali

At more advanced stages, perceived lack of need is linked to poor awareness or availability of relevant use cases for mobile money.

In focus group discussions, it emerged that perceived lack of need in the regular and power usage stages appeared to be linked to a poor understanding of mobile money, lack of awareness of the different products available, and a potential lack of products that meet customers' needs. While this was true for both men and women, ethnographic interviews in both countries revealed that women make a plethora of financial transactions on a regular basis, yet only a small proportion of them are made via mobile money.

When asked why they were not using mobile money for certain transactions, many respondents were

not aware they could, and when they were aware of these use cases, they reported not knowing how to make the transactions. In certain cases, there were no products that could tap into women's financial habits, such as their use of savings groups. In Mali, 36% of women interviewed were part of a savings group, which is cash-based, and 33% in Côte d'Ivoire. In Mali, the more advanced the usage stage, the greater the likelihood a woman belonged to one or more savings groups. However, a similar correlation was not observed in Côte d'Ivoire.

This highlights the importance of developing a mobile money ecosystem that caters to women's financial needs and behaviours. A better understanding of how mobile money works across all stages of use is also critical to overcoming the perceived lack of need barrier.

“Merchants and my son's school don't accept to be paid with [mobile money].”

Power female user, Côte d'Ivoire

FIGURE 11

Examples of transactions by female ethnographic research respondents, Côte d'Ivoire

	UNREGISTERED		REGISTERED AND TRIALER		REGULAR USERS	POWER USERS
Location	URBAN ROSE	RURAL MELANIE	URBAN VANESSA	RURAL LOUISE	RURAL BERTINE	URBAN ROKIA
Respondent	ROSE	MELANIE	VANESSA	LOUISE	BERTINE	ROKIA
Buying goods						
Sending money						
Receiving money						
Saving money						
Paying suppliers						
Receiving wages						
Paying bills						
Paying school fees						

Cash

Mobile money

Bank

Savings group (tontine)

FIGURE 12

Examples of transactions by female ethnographic research respondents, Mali

Location Respondent	UNREGISTERED		REGISTERED AND TRIALER		REGULAR USERS		POWER USERS
	URBAN SITAN	RURAL FLAKINÉ	URBAN MARADOU	RURAL SAFIATU	URBAN REBEKA	RURAL HAWA	URBAN GARIKO
Buying goods							
Sending money							Alisa
Receiving money							
Saving money							
Paying suppliers							Alisa
Receiving wages							
Paying bills							

Cash	Mobile money	Bank	Savings group (tontine)	Western Union	Alisa Local money transfer system
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“When my business started to be successful, I decided to register. I went to a kiosk three times. Each time there was a problem and it discouraged me.”

Unregistered rural female, Mali



UNREGISTERED USAGE AND DIRECT DEPOSITS

MALI					CÔTE D'IVOIRE					
	USING THE ACCOUNT OF A RELATIVE/ FRIEND				USING THE ACCOUNT OF A RELATIVE/ FRIEND				USING DIRECT DEPOSITS	
	I use the account of my husband/ wife		I use the account of a relative/ friend		I use the account of a relative	I have another account		I use direct deposits		
	W	M	W	M	W	M	W	M		
Unregistered	13%	3%	13%	20%	10%	8%			11%	12%
Registered	28%	0%	7%	0%	10%	3%	3%	3%	10%	0%
Trialer					7%	5%				
Regular user					11%	9%				
Power & high power user					7%	7%				

Using the mobile money account of someone else to perform a transaction, regardless of whether they were mobile money users themselves, was reported as common in both Mali and Côte d'Ivoire. In Côte d'Ivoire, the use of direct deposits, a form of unregistered usage, is also noteworthy. A direct deposit occurs when the customer initiating a P2P transfer hands an agent cash, but provides them with the mobile number of the recipient rather than their own. The agent deposits the funds directly into the recipient's account, allowing the sender to avoid the P2P transfer fee. In Côte d'Ivoire, focus group discussions revealed that direct deposits are performed across all stages of the mobile money customer journey, especially in early stages.

The reason for making direct deposits appeared to be the inability of users and non-users to perform a mobile money transaction, rather than a desire to save on transaction fees. In Mali, those in the unregistered and registered stages of the mobile money customer journey mentioned 'lack of need' and 'poor understanding of how the service works' as reasons for using someone else's account.

In Mali, unregistered usage was observed at both the unregistered and registered stages, while in Côte d'Ivoire it happened across all user stages of the mobile money customer journey. At the unregistered stage, both men and women engaged in unregistered usage. In Mali, unregistered women were

more likely to use their husband's account to make transactions, while men tended to use friends' and relatives' accounts. In Côte d'Ivoire, unregistered men and women were almost equally likely to use a relative's account or make direct deposits. However, once women reached the registered stage, they were significantly more likely than men to continue using relatives' or agents' accounts to make transactions.

Interestingly, during qualitative research it emerged that unregistered users are not prevented by a third party from opening a mobile money account; it is their choice. This act of "self-censorship" is particularly apparent among the poorest segments, as they use the service infrequently and perceive the service as geared towards rich and business-minded people. In focus group discussions with unregistered users, perceived lack of need and poor understanding of how the service works were reasons mentioned for not opening a mobile money account.

It is important to note that unregistered users can progress along the mobile money customer journey, too. Our research shows that many regular and power users were unregistered users at one point. While it is unclear what triggered them to register, some mentioned that the person whose account they were using grew tired of the habit and suggested they open their own account.

While it can be argued that unregistered mobile money usage is better than no usage at all, unregistered users do not reap the full benefits of having a mobile money account. In fact, there are clear drawbacks. Unregistered users lack autonomy, as they rely on someone else's account to make transactions, as well as privacy, as the account owner will know how much money they send and receive, and who they send money to and receive money from.

"I don't have a [mobile money] account, but I use someone else's account when I want to make transactions. If someone wants to send me money, I give them the number of this person."

Unregistered female, Mali

"Before, I used to receive money through friends' [mobile money] account, but they were not always happy about it."

Active female user, Mali

Poor understanding of the service

Key findings:

- Despite widespread awareness of the concept of mobile money, many users and non-users do not know what the service is for or how it works.
- Unregistered women are slightly more likely than men to mention poor understanding as a barrier, while at the registered stage the opposite is true.
- Poor understanding of how to operate the service appeared to be one of the main reasons people in Côte d'Ivoire make direct deposits.

Awareness of the concept of mobile money and the services available is widespread in both Mali and Côte d'Ivoire. However, awareness often does not translate into understanding how the service works and how it could be of value, particularly for those who have not yet tried to use mobile money. Not knowing what mobile money is for and how to use the service is a barrier for both men and women in the unregistered and registered user stages in both countries.

Poor understanding of the service is a bigger barrier for unregistered women in Mali, but it appears to be felt more acutely by men who have registered, but not yet tried the service. In focus group discussions, women tended to be more likely than men to cite their inability to use the service as one of the main challenges to mobile money uptake and usage. They also demonstrated strong interest in learning how to use the service.

“That’s what [mobile money providers] should do: gather people to inform them about the service. It’s important that people understand. [Mobile money providers] can organise tontines with women and tell us how to save money.”

Unregistered female, Mali

Poor understanding of how to use the service is also linked to the use of direct deposits in Côte d'Ivoire. During focus group discussions, it emerged that making direct deposits tends to be driven by the inability of customers to make transactions on their own, fear of making mistakes and losing money, and fear of being

scammed. At more advanced stages of the journey, poor understanding of how the service works was not reported as a major barrier in either country. However, many power users still made direct deposits rather than using P2P because of poor understanding of how to operate the mobile money service.

“I don’t have money. Plus, I don’t even know how to top-up airtime, let alone use mobile money! I go to an agent instead, it’s easier.”

Unregistered female, Mali

“I am afraid of scams. My friend lost her money because of that. Also, I don’t need my own account, it’s too complicated – I rather take my money and ask an agent for help.”

Unregistered urban female, Côte d’Ivoire



“I don’t know how to send money directly from my account.”

Active rural female user, Côte d’Ivoire

Lack of money

Key findings:

- In both countries, women are overall more likely than men to identify lack of money as a barrier to mobile money uptake or greater usage.
- Women make a plethora of financial transactions on a regular basis, and tend to come from households with similar income levels as men.

Lack of money was identified as the biggest barrier to uptake and usage of mobile money across user stages in Côte d'Ivoire. In Mali, lack of money was reported as a barrier only by registered mobile money users, and the second greatest barrier to trying the service.

In both countries, women tend to feel lack of money as a barrier more acutely. However, when we tested this barrier using the Progress out of Poverty Index (PPI),⁵² we found that women in both countries were not actually from poorer households than men, but they tended to perceive themselves as poorer. Using the PPI, we assessed how likely women and men were to be living below the National Poverty Line (NPL) at the household level. The NPL is tied to the local context and the cost of a food bundle, based on a (nationally recognised) diet providing adequate nutrition. In Mali, we found that despite identifying lack of money as a main barrier to mobile money uptake and usage, women were in fact more likely to be from households above the national poverty line of FCFA 395 across all user groups. In other words, across all user groups and locations, women came from wealthier households than their male counterparts.

Similarly, in Côte d'Ivoire, women across all user groups cited lack of money as the main barrier to mobile money uptake and greater usage. However, they tended to come from households with similar PPI scores as men, which meant their households were just as likely to be below the national poverty line of FCFA 578.

As noted earlier, women conduct a range of financial transactions on a regular basis, yet only a small proportion are made via mobile money. Women who report lack of money as a barrier to uptake and usage also often report poor understanding of the service and lack of perceived need as barriers. This suggests that, in both countries, women who identify lack of money as a reason for not registering or using the service might not have a complete understanding of how the service works, how it could benefit them, and the use cases available. Also, men in both countries reported having control over the household budget, so lower levels of financial decision-making could also be making women feel poorer than they actually are.

“Women know their role. Men are in charge of bringing money home and to decide how it's spent.”

Active urban male user, Mali

52. For more information about the PPI, and to download the questionnaires for a specific country, please visit <http://www.progressoutofpoverty.org/>.



Secondary barriers preventing men and women from adopting and using mobile money

The following barriers are considered secondary, as they were reported to a much lesser extent and often only at certain stages of the customer journey, or in just one of the two countries.

Low literacy levels

“Literacy level” refers to the ability to read and write. In Mali, 8% of unregistered women and 2% of unregistered men identified low literacy level⁵³ as a barrier to registering for a mobile money service. However, this was not reported as a barrier in Côte d’Ivoire.

Survey data in both Mali and Côte d’Ivoire showed that unregistered users were more likely to have a low education score (a combination of literacy and education levels) than those at more advanced stages of the customer journey, suggesting a positive correlation between education and mobile

money usage. In Mali, those living in rural areas were significantly more likely than their urban counterparts to have low education scores.

The fact that women in Mali tended to identify low literacy as a barrier to registering for a mobile money service indicates they are more self-conscious about their education than men, and therefore might feel less confident in their ability to use the service. Low literacy levels were confirmed as a barrier to mobile money uptake in focus group discussions in Mali, where illiteracy was mentioned by both men and women users as the reason for low mobile money uptake and usage. To overcome the literacy barrier, it was suggested that mobile money marketing and educational material be translated into the local languages, which are more likely to be spoken and understood by those with low literacy levels.

“There are many illiterate women here and one needs to understand [mobile money service] to use it.”

Active male user, Mali

“Women need to be educated and informed about [mobile money services] and the products available. Literacy campaigns should be rolled out, because many women are illiterate. [mobile money providers] should translate the marketing material in the local languages – not everyone speaks French here.”

Active urban female user, Mali

53. In Mali, only 29% of women are literate, compared to 48% of men. In Côte d’Ivoire, 33% of women and 53% of men are literate.

Transaction fees

Only power users and high power users in Mali identified transaction fees as a barrier to greater mobile money usage, and it was felt more acutely by women: 21% versus 14% of men. Power users and high power users are perhaps more likely to identify transaction fees as a barrier as they transact more often than other user segments. The fact that women tend to think they have a lower disposable income compared to men can also help explain why they see transaction fees as a bigger barrier. Transaction fees were not mentioned as a barrier in Côte d'Ivoire.

Research by the GSMA in Rwanda revealed that price sensitivity to mobile money transaction fees was

a significant barrier preventing women who were regular users from using mobile money at the same rate as men. Focus group discussions suggested that women's greater price sensitivity could be explained by the fact that women often have a lower disposable income than men, as they are much more likely than men to do unpaid housework. Also, when women worked outside the house, they were more likely to be employed in lower wage jobs. While men were more likely to value the convenience of the service over the fees, the opposite was true for women. Women tended to find ways to avoid what they felt were unnecessary charges, and they were also more likely to generate more transaction fees since they sent mobile money more often and in lower amounts than men.⁵⁴

“The transaction fees. If you receive 5,000 or 10,000 francs [mobile money provider] takes some of it, and then your money is less. That's what I don't like.”

Unregistered rural female, Mali

Lack of trust

Lack of trust in mobile money services was identified as a barrier by women and men in Côte d'Ivoire across all user stages. Focus group discussions revealed this may be driven by fear of scams, experienced either by the respondents themselves or their acquaintances. Indeed, it appeared that fake bulk SMS are regularly sent to random numbers by scammers, asking them to share their password for account verification. For instance, one of our ethnographic research respondents, Nadine, reported receiving a text asking for her secret PIN number even though she had not yet opened her mobile money account. Fear of scams have led respondents to store only a certain amount of money in their account. In addition to scams,

respondents reported a fear of getting robbed at agent kiosks after cashing out, fuelling their low trust in the mobile money service.

Poor understanding of how mobile money works may also lead to poor trust in the service. One female respondent reported not having a mobile money account because she heard the account can be emptied if someone knows your phone number.

The focus group discussions revealed that lack of trust in mobile money also appeared to be fuelled by some reported episodes of agents' poor customer service, ranging from poor ability to explain how mobile money works, to not being welcome and polite, to asking for bribes when cashing out.

54. Elisa Minischetti, GSMA Connected Women, 14 December 2016, “Taking a look at women's financial inclusion via mobile money: Barriers and drivers to the mobile money gender gap in Rwanda”, <http://www.gsma.com/mobileforddevelopment/programme/mobile-money/taking-a-look-at-womens-financial-inclusion-via-mobile-money-barriers-and-drivers-to-the-mobile-money-gender-gap-in-rwanda>

In Côte d'Ivoire, respondents indicated they trusted mobile money more than cash, yet mobile money was considered less safe than banks. Most respondents did not own a bank account, however, as there was a widespread perception that banks are only for rich people or civil servants, and that a certain amount of money is needed to open a bank

account. Cumbersome “know your customer” (KYC) requirements associated with opening a bank account was also identified as a hurdle.

For both men and women, a better understanding of the service and protection from scams is key to building trust in mobile money and driving uptake and usage.

“I received a text asking me to enter my secret PIN code but I did not have any account at the time.”

Active urban female user, Côte d'Ivoire

Poor registration experience

Poor registration experience was identified as a barrier to mobile money uptake by both unregistered women and men in Côte d'Ivoire. Focus group discussions suggested that a poor registration experience may be due to mobile money agents not having the necessary paperwork to open an account, or to agents' poor ability to communicate what documents are needed to open a mobile money account.

While poor registration experience was not mentioned as a barrier by respondents in Mali, during focus group discussions, it emerged that lack of registration paperwork and lack of identification prevented some women from registering to the service.

Technical issues

In both countries, users experienced technical issues related to network quality and coverage, transactions not going through, and poorly functioning service. Technical issues were reported as a barrier to greater mobile money usage by female and male registered users and power users in Côte d'Ivoire. While technical issues were not reported as a barrier in surveys in Mali, in focus group discussions, all user groups mentioned them as a challenge, with no significant gender differences. Technical issues were perceived as a barrier in both urban and rural areas.

The impact of other socio-demographic factors

In our survey research, we investigated whether certain socio-demographic variables were predictors of mobile money usage. We found education levels and occupation type were positively correlated with one’s likelihood to become a power user, as power and high power users are better educated and hold higher positions. Conversely, household income levels did not have a direct correlation with mobile money usage at any stage of the journey.

Education

Education has a direct impact on how likely one is to own and use a mobile money account. FII data from Kenya, Tanzania, and Uganda shows that people who are literate are more likely to be aware of the concept of mobile money and are also more likely to own a mobile money account than those who are not literate. Our previous research⁵⁵ also highlighted the impact of education on women’s mobile phone ownership

and usage. Less educated women were more likely to report not knowing how to use a mobile phone or the more complex features of their mobile phone than more highly educated women.

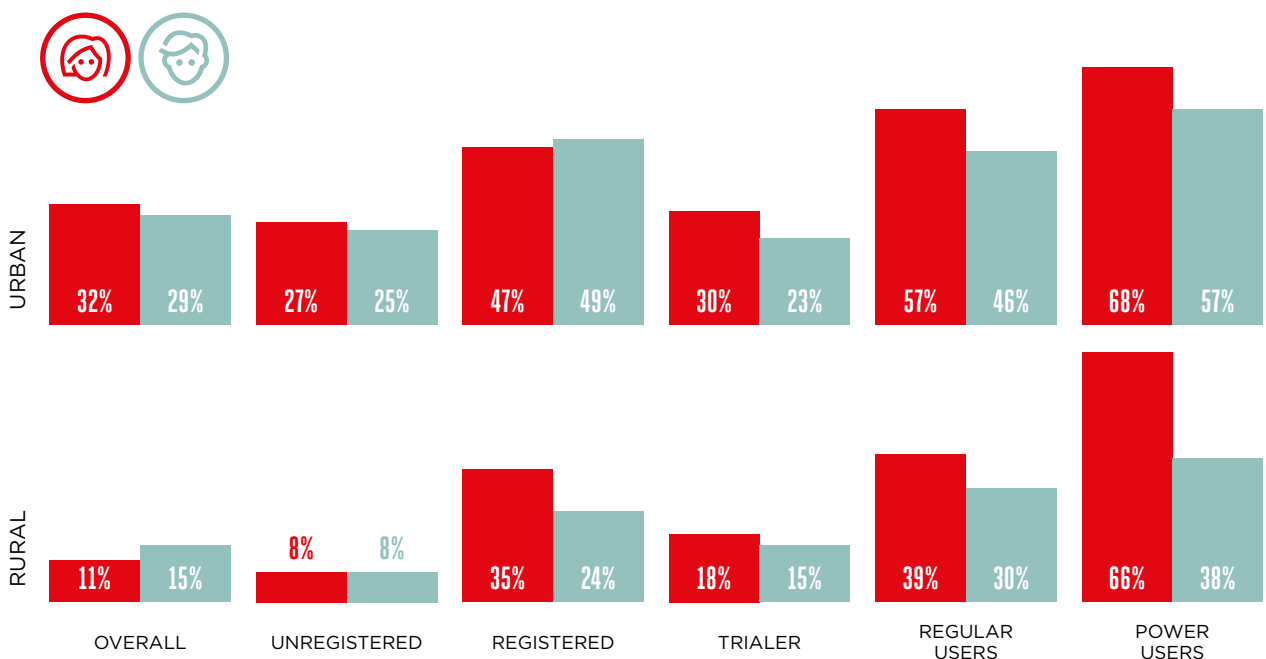
In both Mali and Côte d’Ivoire, power and high power users tended to have higher education than those at earlier stages of the mobile money customer journey. This suggests education can help predict whether a customer will become an active mobile money user.

In Mali, overall, men are slightly more likely to have higher education levels than women across all user levels, except power users, where women tend to have higher education levels. In Côte d’Ivoire, there was a gender gap in education across all stages of the mobile money customer journey.

In Mali, customers living in urban areas were more likely to have higher education levels than those in rural areas.

FIGURE 13

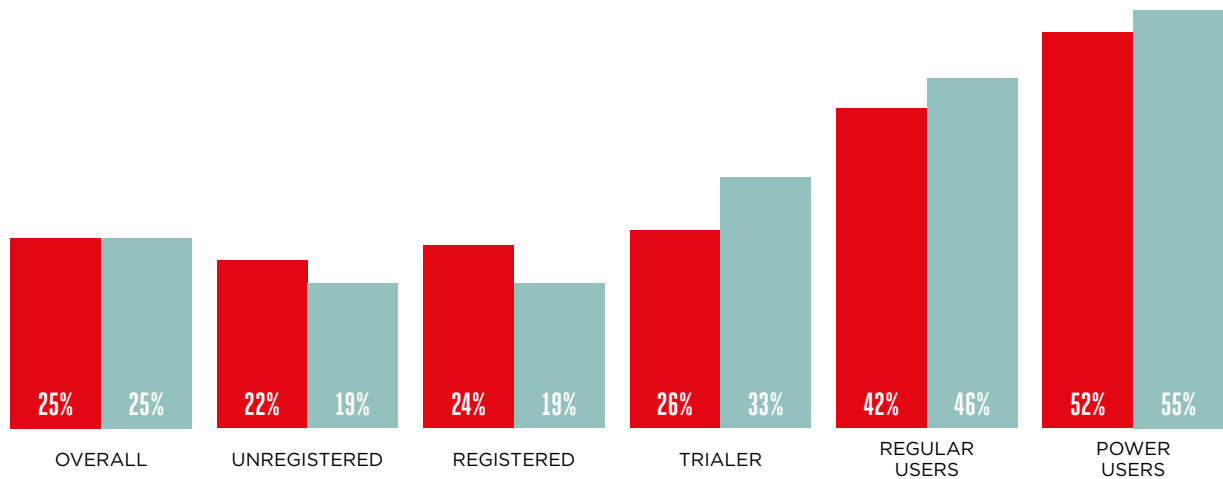
Education score in Mali



55. GSMA Connected Women, 2016, “Bridging the gender gap: mobile ownership and usage in low- and middle-income countries”, <http://www.gsma.com/mobilefordevelopment/wp-content/uploads/2016/02/Connected-Women-Gender-Gap.pdf>

FIGURE 14

Education score in Côte d'Ivoire



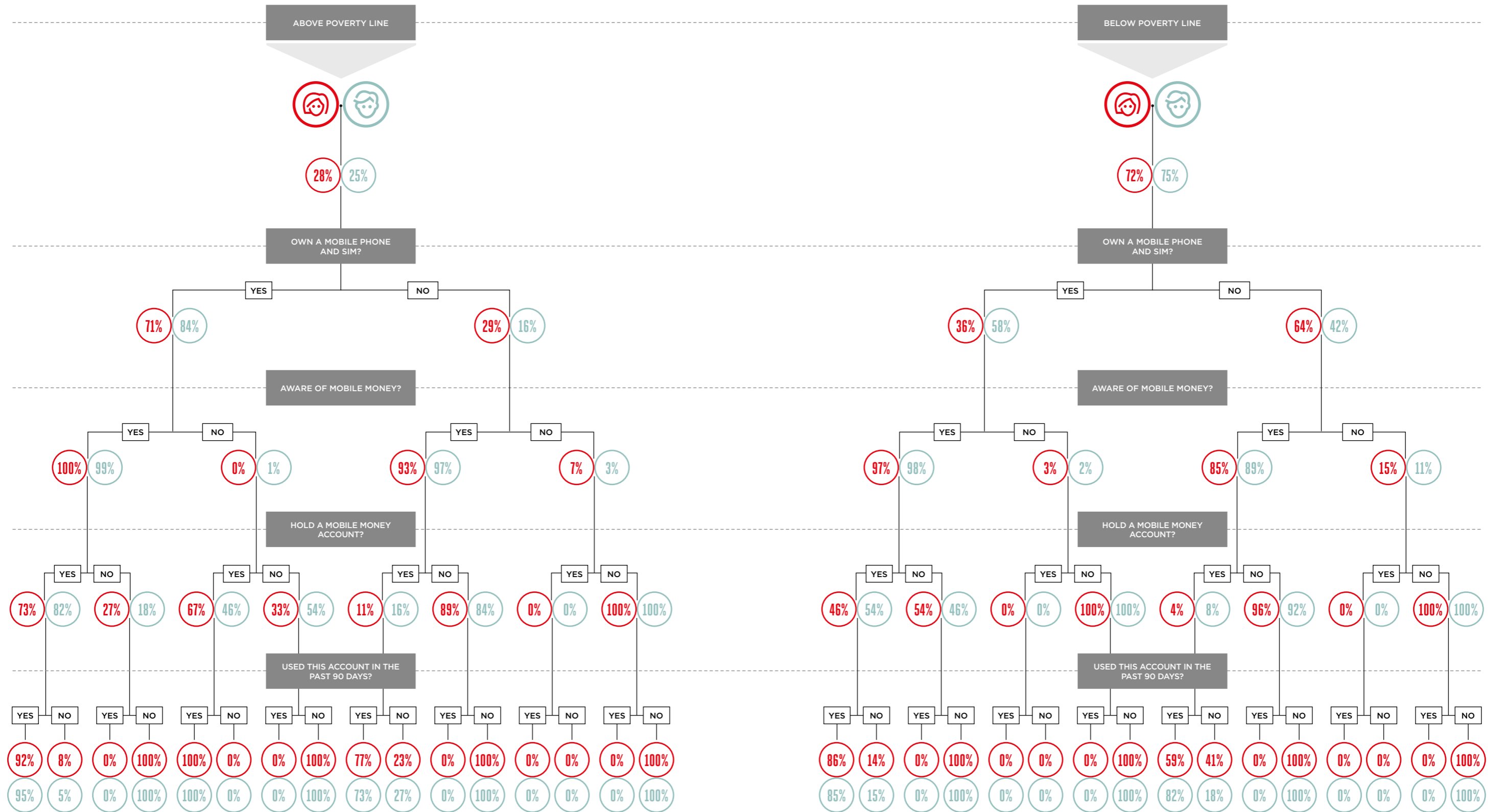
Income

Our analysis of FFI data in Kenya, Tanzania, and Uganda reveals that income level seems to be correlated with awareness of mobile money and account ownership and usage. According to the data, mobile phone owners living above the poverty line

of \$2.50 are more likely to be aware of the concept of mobile money and have a mobile money account compared to those living below the poverty line. Those above the poverty line were also more likely to be active mobile money users than those below, with no significant gender differences. The following example from Uganda helps to illustrate this point.

FIGURE 15

Customer journey by poverty level in Uganda, male and female



We used the Progress out of Poverty Index to calculate respondents' household income levels, then compared the results to the National Poverty Line, which is an accurate way to ensure income levels reflect the context in which the study took place. Using this method, we did not find a positive linear correlation between income level and mobile money usage. In Mali, power users tended to have higher income levels than those at earlier stages of the customer journey, as did those at the registered

stage, while the lowest income segments appeared to be trial users. In Côte d'Ivoire, power users were wealthier while registered users had the lowest score.

As noted earlier, while women are more likely to cite lack of money as a reason for not adopting or using mobile money, in Mali, they seem to come from higher income households than their male counterparts, and in Côte d'Ivoire have similar income levels as men.

FIGURE 16

Likelihood of living under the National Poverty Line (NPL) in Mali

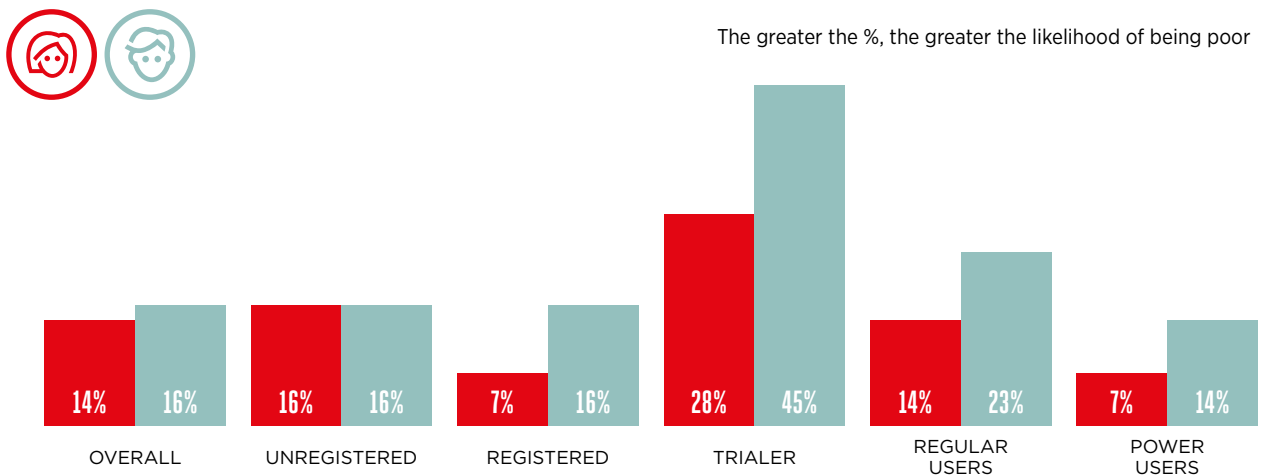
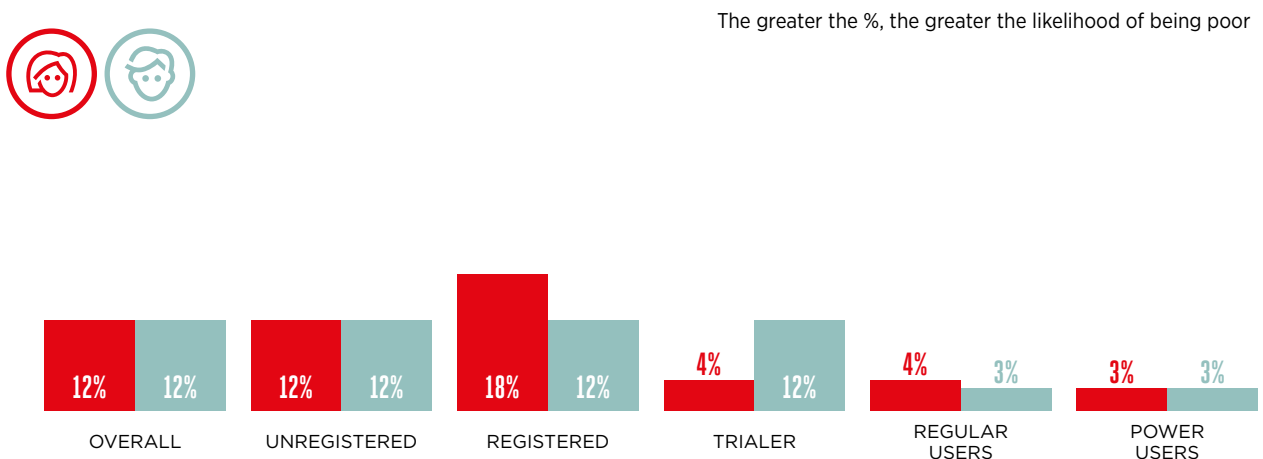


FIGURE 17

Likelihood of living under the National Poverty Line (NPL) in Côte d'Ivoire



In our research, income level seemed to influence how users perceived barriers to registration. Indeed, certain barriers appeared to be felt more acutely by poorer women, although this differed by country. In Côte d'Ivoire, for example, women with lower household income levels (i.e. those who scored less than 40 points in the PPI), were more likely to identify lack of money and the use of direct deposits as the reason for not registering for mobile money compared to their wealthier counterparts (those who scored more than 40 points in the PPI). At the trial user, regular user and power user stages, lack of money and transaction fees were also mentioned by poor women more often than wealthier women. At the registration stage, there did not seem to be a difference in how women from different income groups perceived barriers.

In Mali, poor understanding of mobile money and lack of perceived need appeared to be greater obstacles to registration for women from lower income households. At the registration stage, poorer women were less likely to trust mobile money than their wealthier counterparts, and they were also more likely to have a poor understanding of mobile money and to use a relative's or friend's account to make transactions. Poor women at the trial user, regular user, and power usage stages tended to report lack of money and transaction fees as barriers to greater mobile money usage more than their wealthier counterparts did.

Income levels seemed to affect the way women become aware of mobile money and how they perform financial transactions. In both Mali and Côte d'Ivoire, female respondents from poorer households (those who scored a PPI below 40), were most likely to have first heard about mobile money via family, whereas men from poorer households were most likely to have heard about it from an agent. While more women overall reported first hearing about mobile money from family, the percentage of those who first heard about it

through TV ads, radio, billboards or agents, increased as household income increased.

Overall, mobile money was the main tool respondents in Côte d'Ivoire used to send money, but those from poorer households were more likely to send money in cash. However, 55% of women from households with a PPI score below 40 reported using mobile money to send cash. There was a similar finding for receiving money: overall, mobile money was the main tool respondents used, but those who received money directly in cash were more likely to be from poorer households. Those from wealthier households in Côte d'Ivoire were also more likely to use mobile money to pay bills, while those from poorer households tended to do so in cash, or to report not being the ones in charge of paying bills. Significantly more women than men reported they were not in charge.

Occupation

In Mali, power users tended to hold mid-level salaried jobs and highly qualified positions, while those at earlier stages of the mobile money customer journey were more likely to work irregular jobs or as farmers. Overall, women were less likely to work highly qualified jobs than their male counterparts. However, women who were high power users had similar occupations as male high power users.

Those living in rural areas were more likely to work irregular jobs or be employed in farming activities than those living in urban areas.

In Côte d'Ivoire, power users were significantly more likely to hold highly qualified positions compared to those at earlier stages of the journey. Overall, men were significantly more likely to have better jobs than women across all user stages.

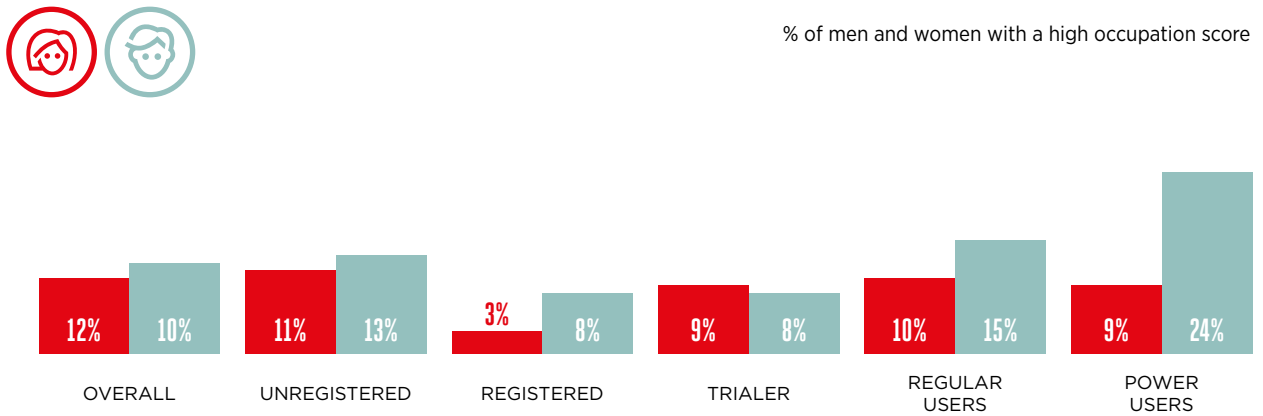
FIGURE 18

Occupation score for men and women in Mali



FIGURE 19

Occupation score for men and women in Côte d'Ivoire





7. Recommendations

The following recommendations are intended to help mobile money providers ensure women can access and use mobile money services and ultimately experience greater financial inclusion. While these recommendations are based on our research findings in Mali and Côte d'Ivoire, they are likely to be relevant in other markets where women's participation in mobile money services is low. Since the barriers to access and usage also affect men, many of the recommendations can contribute to broader financial inclusion overall. It is important to recognise there is no "silver bullet". A holistic approach that takes the cultural context into account and encompasses all dimensions of mobile money is needed to ensure more women adopt and use mobile money.

Improve understanding of mobile money and the benefits through targeted marketing and distribution campaigns

Increasing awareness and understanding of the benefits that come with owning and using a mobile money account can be a powerful way to make women feel that mobile money is for them. It is also important to improve women's confidence in using mobile money services. Through targeted marketing and distribution campaigns, women can learn how to carry out transactions and use the service on their own, with less fear of making a mistake and losing money.

Potential actions include:

- Leverage the existing agent network and create incentives for agents to educate customers about how the service works and why it is relevant to

them. As women tend to exhibit low confidence in their ability to use the service, improving customer education could be particularly useful for on-boarding and spurring mobile money usage among women.

- Explore what partnerships can be forged to launch customer education campaigns about the mobile money service and the use cases.
- Include female characters in marketing material to make women feel the service is for them, and dispel perceptions that mobile money is only for merchants or business people.

- To overcome the literacy barrier, use local languages in marketing material to explain the benefits of adopting and using mobile money.
- Introduce loyalty schemes and promotions that reward newly registered customers to use their own mobile money account rather than relying on others to make transactions.
- Create incentives for customers who perform transactions on behalf of others to encourage unregistered users to open their own mobile money account and to teach them how to use it.

Make mobile money products more relevant

Women will not adopt a service that does not meet their needs. To stimulate uptake and usage of mobile money, it is therefore important that new and existing mobile money use cases meet women's unique financial needs.

Potential actions include:

- Through marketing and distribution campaigns, raise awareness of existing products that can cater to women's needs and financial habits, such as savings products.
- Be creative about incentive schemes that encourage a transition from cash-based transactions to mobile money. For instance, promotions such as discounts or loyalty bonuses may motivate customers to make the shift, or prompt regular users to sign up friends and family to new services.
- Create use cases that mirror women's financial behaviours, such as the use of savings groups, which is widespread across many low- and middle-income countries. This includes looking at use cases where cash still dominates, but there would be a benefit to using mobile money instead. These services should be developed with the financial needs of both women and men in mind.
- Create services that cater to those with inconsistent income, such as those employed in the informal economy.

Build a strong distribution network

Mobile money agents work on the frontline, and play a critical role in increasing mobile money penetration and usage by registering customers, disbursing and digitising cash, and supporting customers.⁵⁶ A wide-reaching, well-trained agent network is therefore key to ensuring greater mobile money uptake and usage. Potential actions include:

- Improve the customer experience by ensuring agents are well trained, thus building customers' trust in the service.
- Ensure agents can communicate effectively about existing use cases and help customers learn how to use them.
- Create incentives for agents to help customers make a transaction at the point of registration, encouraging them to keep using the service.
- Employ roving agents, who can bring mobile money to those living in remote locations and those who are less mobile, such as women.

56. GSMA, 2017, "State of the Industry Report on Mobile Money: Decade Edition 2006-2016," http://www.gsma.com/mobilefordevelopment/wp-content/uploads/2016/02/GSMA_State-of-the-Industry-Report-on-Mobile-Money_Final-27-Feb.pdf

- Use agent data to generate insights about the agent network. This will help to identify the best and poorest performing agents, reward good performance, and improve less effective agents.

Agent data can also be used to inform the rollout of additional agent networks where penetration is low compared to population density.

Increase mobile phone ownership among women

Mobile phone ownership is important for women to access and adopt mobile money services. Different actions will need to be taken in different markets to understand and tackle the barriers women face to owning a mobile phone, such as cost, network quality and coverage, technical literacy and confidence, and safety and harassment. GSMA Connected Women's

2015 "Bridging the Gender Gap" study provides recommendations for different stakeholders to overcome these barriers.⁵⁷ Mobile money services can also help to drive mobile phone ownership if women see them as a relevant and valuable product for which the benefits justify the costs.⁵⁸

Analyse transactional data with a gender lens and invest in consumer insights research

Mobile operators that want to take steps to reduce the mobile money gender gap in their markets are encouraged to conduct market-specific research and analysis to understand the needs of women customers and address the barriers they face to mobile money uptake and usage. Potential actions include:

- Collecting and tracking the gender composition of the customer base and how men and women use mobile money differently.
- Analysing mobile money transactional data through a gender lens and mapping this data against the mobile money customer journey. This can be helpful for comparing women's and men's uptake and usage patterns, as well as identifying customer segments where there are opportunities to reduce the gender gap and grow the customer base.⁵⁹ For instance, it can help identify where there is high saturation among men but not women; which customers have registered for the service but are not actively using it; which customers are most likely to act as influencers; how men and women across different customer segments are using the service differently; and which agents or products are most effective at reaching women. This can be done, for instance, by using the approach developed by the GSMA to analyse customer data with a gender lens.⁶⁰
- Investing in consumer insights research to understand why certain segments are dropping off at certain stages of the customer journey, to test the hypotheses that emerge from the customer data analysis, and to understand and better address the financial needs of women in your market.

57. For stakeholder-specific recommendations for addressing the gender gap in mobile phone ownership and use, see: <http://www.gsma.com/mobilefordevelopment/wp-content/uploads/2016/02/Connected-Women-Gender-Gap.pdf>

58. M-Pesa was reported to be a catalyst for women owning phones in Kenya. See: <http://www.gsma.com/mobilefordevelopment/wp-content/uploads/2016/02/Connected-Women-Gender-Gap.pdf>

59. See approach set out: Elisa Minischetti, GSMA Connected Women, 9 January 2017, "Analysing your data to increase the reach of your mobile money service among women", <http://www.gsma.com/mobilefordevelopment/programme/connected-women/analysing-your-data-to-increase-the-reach-of-your-mobile-money-service-among-women>

60. Elisa Minischetti, GSMA Connected Women, 9 January 2017, "Analysing your data to increase the reach of your mobile money service among women", <http://www.gsma.com/mobilefordevelopment/programme/connected-women/analysing-your-data-to-increase-the-reach-of-your-mobile-money-service-among-women>



Appendix

User profiles - Côte d'Ivoire



UNREGISTERED, URBAN FEMALE
ROSE SORO, 33, ABOBO



WHY DON'T YOU HAVE YOUR OWN MOBILE MONEY ACCOUNT?

"I am afraid of scams. My friend lost her money because of that. Also, I don't need my own account, it's too complicated - I rather take my money and ask an agent for help

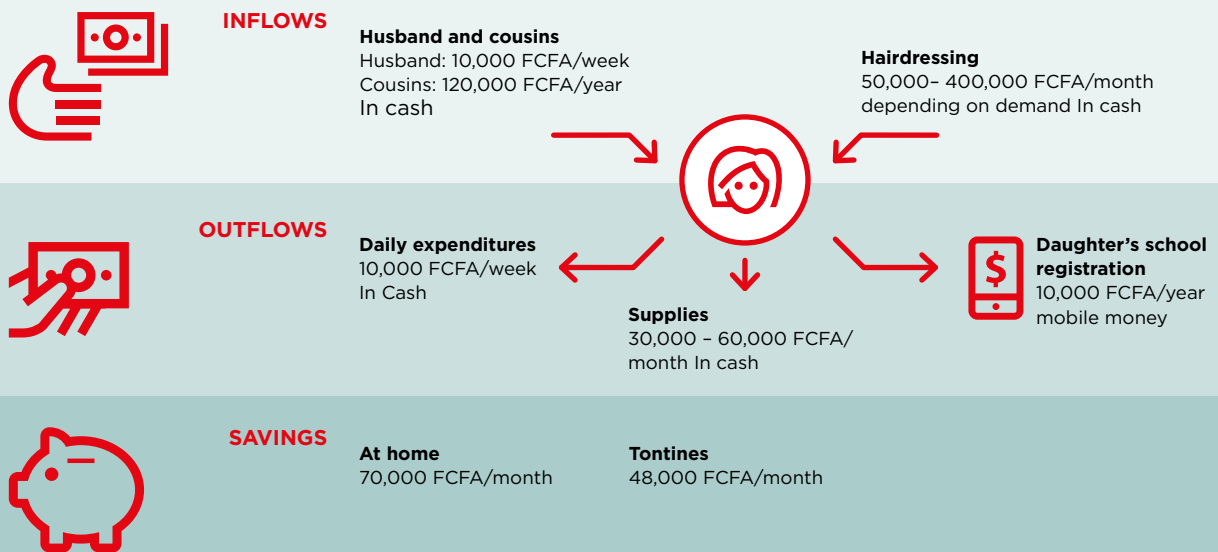
Rose lives with her husband, her two children, her nieces, and aunt.

She owns a hairdressing salon and also works as a cleaner. She buys her supplies at the big Adjamé market. Rose has her own phone because sharing with her husband used to create tensions.

Even if she doesn't have her own account, she uses her sister's account to cash out and does direct deposits.

Her husband has a cleaning business, sells imported cars and is an electrical engineer. Her husband is the breadwinner.

ROSE'S FINANCIAL FLOWS





UNREGISTERED, RURAL FEMALE
MELANIE TOURE', 23, GRAND BEREBI



WHY DON'T YOU HAVE YOUR OWN MOBILE MONEY ACCOUNT?

"If I am paid at least 50,000 FCFA (80 USD), I would love to use mobile money so I can save money and offer gifts to my children and buy some clothes for them. I will use it for my personal usage because I want my boss to still pay me with cash (high fees)"

Mélanie lives in a two-room apartment with her concubine who works at the city hall, her children and her niece.

She is a shop manager, and also has a garden where she farms cassava, potatoes, banana, palm & pineapple.

Her phone broke two months ago. She told her concubine she wanted a new one but he said her she would have to wait.

Her concubine brings the most money home: so he pays for everything (rent, canal +, water, electricity, etc.) and controls the household's money.

MELANIE'S FINANCIAL FLOWS



INFLOWS

Husband and brother
Variable In Cash

Salary
15,000 FCFA/month
In Cash



OUTFLOWS

Lunch + snacks
800 FCFA/Day
In Cash



SAVINGS

None



INACTIVE, URBAN FEMALE
VANESSA LOKO, 25, DALOA



WHY DON'T YOU USE MOBILE MONEY?

"I don't have any money!"

Vanessa lives in Daloa within her aunt's family. She studies agroforestry at Daloa university and works for AIMAS, a social marketing firm, where she leads small activities like selling condoms (she makes 7,500 FCFA/12 USD for three big carts)

She helps with the house chores and manages the household's finances.

She spends a lot of time on her Smartphone Xperia. Her phone creates a lot of tensions with her boyfriend, who is jealous.

VANESSA'S FINANCIAL FLOWS



INFLOWS



Parents and aunt
 30,000 FCFA/month
 Via mobile money

Condom sales & Other AMIAS per diem
 7,500 FCFA from time to time
 In Cash



OUTFLOWS



Daily expenditures
 40,000 FCFA/month
 Via her aunt's mobile money account

University fees
 6,200 FCFA/year
 In cash

Her nephew and brother school fees
 5,000 FCFA/month
 In cash



Electricity+water bills CIE & SODECI
 39,500 FCFA/month
 Via her aunt's mobile money account



SAVINGS

Via mobile money
 10,000 FCFA/month



INACTIVE, RURAL FEMALE
 LOUISE DJAMA, 23, VILLAGE BY ABIDJAN



WHY DON'T YOU USE MOBILE MONEY?

"I don't have money. plus, I don't even know how to top up airtime, let alone using mobile money! I go to an agent instead, it's easier"

Louise lives with her sisters, her cousins and her parents in a village near Abidjan.

Louise is very resourceful – she works in her sister's beauty shop, she works in the fields, and she also makes her own cosmetic products with natural ingredients.

Louise got pregnant while in high school and dropped out. She is now taking evening classes to get her high school diploma.

LOUISE'S FINANCIAL FLOWS



INFLOWS



Boyfriend
 30,000FCFA/month
 Via mobile money

Hairdressing and informal activities
 20,000FCFA/month
 In cash



OUTFLOWS

Household expenditures
 20,000 FCFA/month
 In Cash

Hairdressing supplies
 In cash

Daughter's school fees
 100,000FCFA
 In cash



Daughter's school registration
 10,000 FCFA/year
 Via mobile money



SAVINGS

At home
 20,000FCFA/month
 In cash



ACTIVE, RURAL FEMALE
BERTINE ODJE, 53, DOMOLON



WHY DON'T YOU USE MOBILE MONEY MORE OFTEN?

"I don't know how to send money directly from my account"

Bertine lives in Dolomon with her daughters and her grandchildren. She is widowed.

Bertine is a farmer, and owns two fields 1 km away from Domolon (cassava, hot pepper, tomatoes, palm trees). She spends the majority of her time in the fields.

Her daughter Lydia keeps her phone because she can't really use it.

BERTINE'S FINANCIAL FLOWS



INFLOWS



Daughters, sisters and brothers
 50,000FCFA/month
 mobile money and In Cash

Informal trading
Selling cassava
 50,000 FCFA/year
 In Cash



OUTFLOWS



School registration fees
 17,500FACF/year
 Via mobile money

School fees
 50,000FCFA/month
 In Cash



SAVINGS

At home
 30,000 FCFA/month
 In cash



POWER USER, URBAN FEMALE
 ROKIA OUTTARA, 33, YAMOOUSSOUKRO



WHY DON'T YOU USE MOBILE MONEY MORE OFTEN?

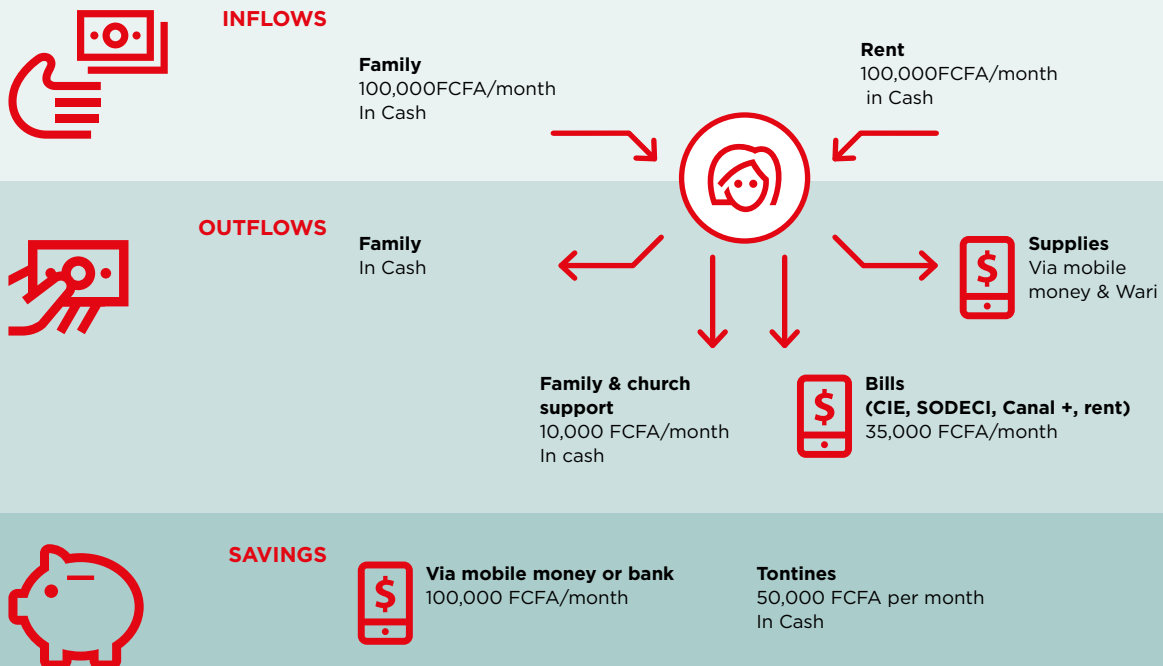
“Merchants and my son's school don't accept to be paid with mobile money”

Rokia lives in Yamoussoukro with her son and 3 nephews. Being a widow, she is the head of her household and the only member bringing money home.

Every afternoon, Rokia works in an ice-cream parlour. As it's not enough to provide for her family, she also sells pagnes (a typical Ivorian fabric), from Burkina Faso, and honey. She sells it to her friends. Rokia also grows vegetables in the garden in front of her house.

Rokia bought land near Bouaké (1,500,000 FCFA/2,400 USD for 300m²) and has additional revenues from rents of her family's houses in the Bouaké area.

ROKIA'S FINANCIAL FLOWS



User profiles - Mali



UNREGISTERED, URBAN FEMALE
SITAN DEMBELE, 25, BAMAKO



WHY DON'T YOU HAVE YOUR OWN MOBILE MONEY ACCOUNT?

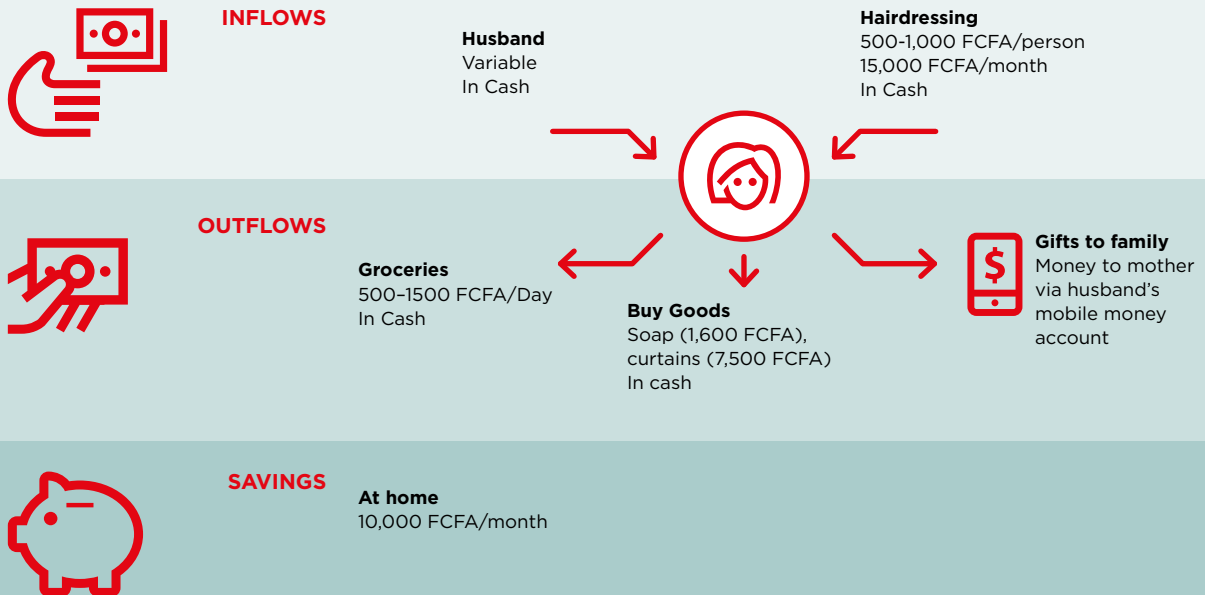
"I don't have enough money and I use the account of my husband. I think my husband will be happy when I get my own mobile money account"

Sitan lives with her husband, her children and her 3 brothers in Bamako.

Her husband works in a laundry and is the breadwinner. In addition to her household chores, Sitan works informally as a hairdresser – she does traditional braiding outside of her house. With the money she earns, she pays for her children's clothes.

As they just moved, Sitan is not part of a tontine but plans to, in order to save money. She says she would want a mobile money account to save money, as money hidden in the house is easily spent.

SITAN'S FINANCIAL FLOWS





UNREGISTERED, RURAL FEMALE
FLAKINE DIALLO, 19, SIKASSO



WHY DON'T YOU HAVE YOUR OWN MOBILE MONEY ACCOUNT?

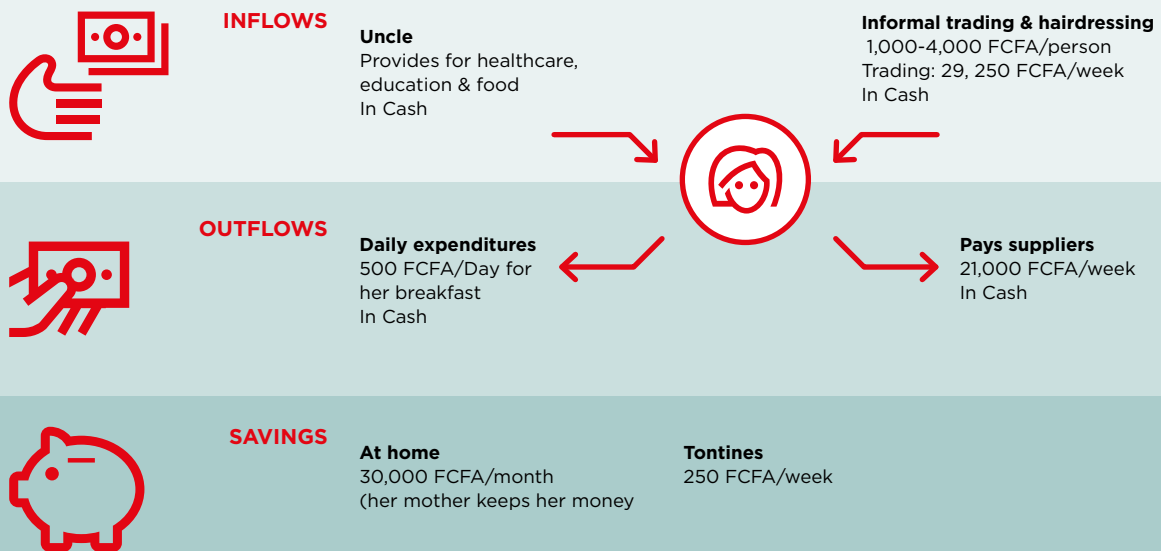
“When my business started to be successful, I decided to register. I went to a kiosk three times. Each time there was a problem and it discouraged me”

Flakine’ lives with her extended family in Niena, a rural area of Sikasso.

Her uncle is the breadwinner since her father dies. For a living, she is an informal hairdresser and engages in informal trading at the local market, where she resells farmers’ products for a high margin (buys at 3,500 and sells for 6,000F)

She is part of a tontine with 10 other women. Each woman puts 250 FCFA per week. She gets 2,500 FCFA every 2.5 months.

FLAKINE'S FINANCIAL FLOWS





INACTIVE, URBAN FEMALE
MARADOU MAIGA, 52, BAMAKO



WHY DON'T YOU USE MOBILE MONEY?

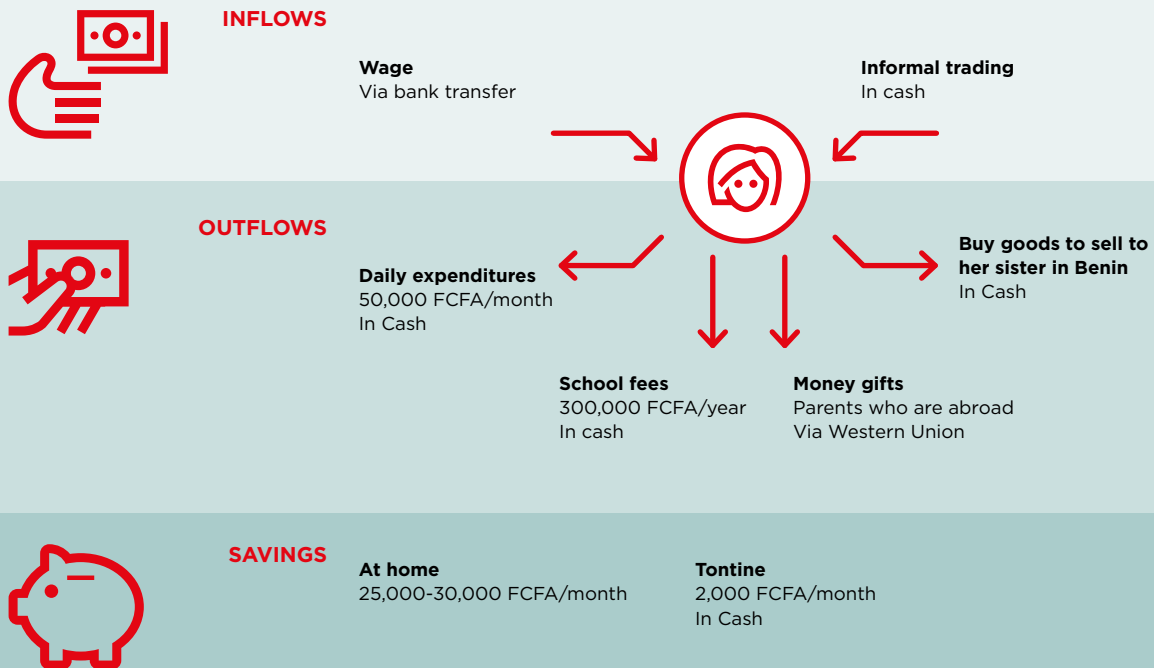
"I like the fact that I can send money from home, but I use mobile money for emergencies only"

Maradou lives with her husband and children in Bamako.

Maradou is a midwife, and also engages in informal trading – she sells juices and beauty products at work and at home. Her husband is the breadwinner, but through her work she pays for their children’s education.

Maradou’s financial life is complex: she is part of a tontine, has a bank account and uses Western Union.

MARADOU'S FINANCIAL FLOWS





INACTIVE, RURAL FEMALE
SAFIATOU DIALLO, 48, KAYES



WHY DON'T YOU USE MOBILE MONEY?

"I don't have money. When I'm better and I can work again, I will be very active on mobile money"

Safiatou lives with her husband and children in Danfanbouougou.

Safiatou takes care of the housework. She was selling fish at the market before she discover to suffer from high blood pressure, for which she needs to take medicines every day.

Her husband is the breadwinner but she manages the household's money.

She is part of a tontine and receives money from her brother who lives in France.

Safiatou never attended school.

SAFIATOU'S FINANCIAL FLOWS



INFLOWS

Husband, sons and parents
In cash

Brother in France
Via Western Union



OUTFLOWS

Food
75,000 FCFA/
month
In Cash

Medicines and doctors' fees
52,500 FCFA/month
In cash



SAVINGS

At home

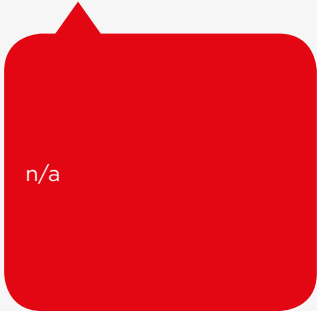
Tontine
250 FCFA/week
In Cash



ACTIVE, URBAN FEMALE
REBEKA DANFANGA, 34, KAYES



WHY DON'T YOU USE MOBILE MONEY MORE OFTEN?



Rebeke lives in Kayes with her husband and their 4 children.

She is project manager for a church-led education programme. She also engages in informal trade – she sells juices and local products.

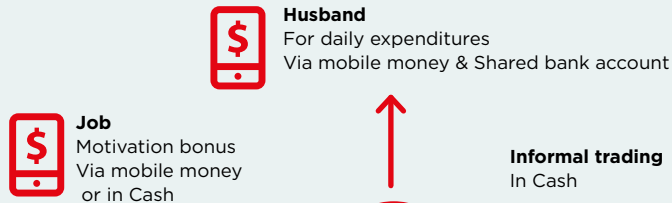
Rebeke has a shared bank account with her husband and is part of a tontine with other 60 women. She uses Wari for international transfers.

Rebeke holds a Master's degree in English.

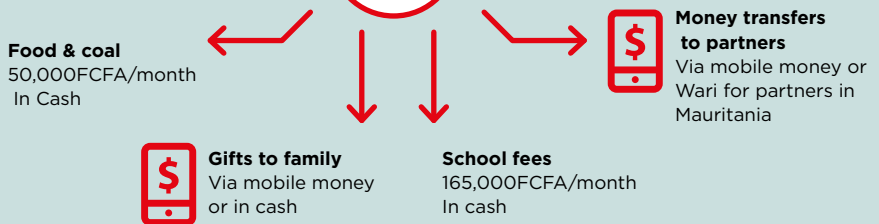
REBEKA'S FINANCIAL FLOWS



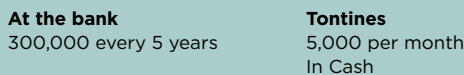
INFLOWS



OUTFLOWS



SAVINGS





ACTIVE, RURAL FEMALE
HAWA DIALLO, SEGOU



**WHY DON'T YOU
 USE MOBILE MONEY
 MORE OFTEN?**

"I just don't have
 enough money"

Hawa is a widow and lives in Segou with some of her 7 children.

She spends her day in the fields looking for work and takes care of her cattle, which she sells at the local market together with products from her market garden.

She is part of a tontine in Térélé. Every week, they give 600 FCFA (500FCFA for a member and 100 FCFA for the tontine fund).

HAWA'S FINANCIAL FLOWS



INFLOWS



Revenues from trading
 10,000-15,000 FCFA/week
 In cash or Via mobile money

Sons
 100,000 - 150,000 FCFA/week
 In Cash

Seasonal job
 50,000-100,000 FCFA
 In Cash



OUTFLOWS

Food
 In Cash

**Buying condiments
 and products to
 producers**
 5,000-10,000 FCFA
 In Cash



Gifts to family
 5,000 FCFA
 Via mobile money



SAVINGS

At home
 1,000 FCFA/month
 At home

Tontines
 2,400 per month
 Via mobile money
 or in Cash



For the full report please visit the GSMA website at www.gsma.com



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