GSMA mWomen Working Group Meeting

Jakarta, Indonesia
7 June 2012

© GSMA 2012

GSMA mWomen Programme Updates

- GSMA mWomen Global Development Alliance
- Mobile World Congress 2013
- Growing Working Group
- Latest mWomen Tools
- mWomen Innovation Fund
- GSMA Development Fund
- Mobile Asia Expo



© GSMA 2012

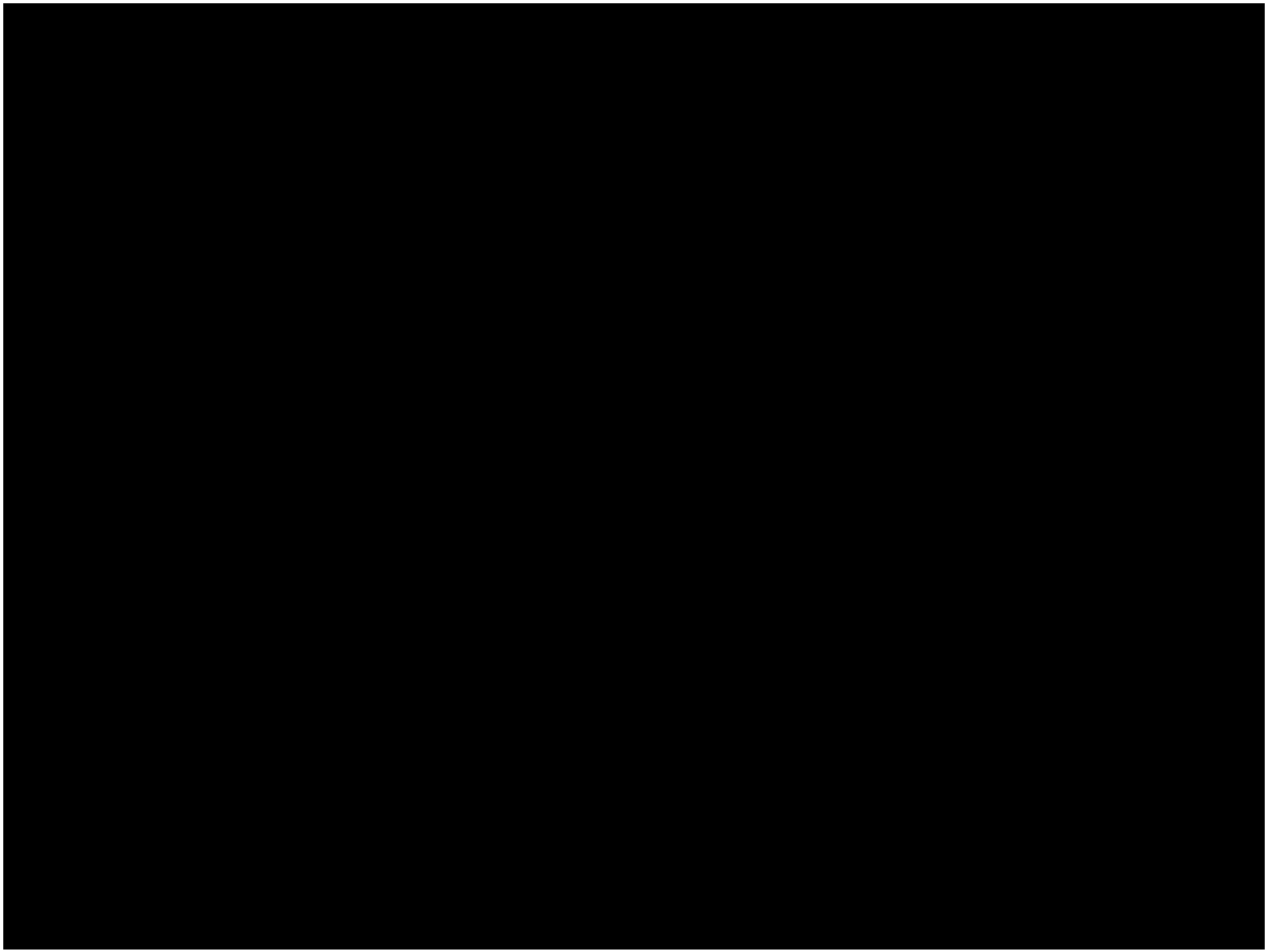
GSMA mWomen Global Development Alliance (GDA)

Announced in **November 2011**, the GSMA mWomen GDA aims to:

- **Establish the women's market segment** as a key opportunity for the mobile industry;
- Catalyze the creation, launch and scaled distribution **of life-enhancing mobile value-added services** for underserved women;
- Support underserved women's **effective use and ability to engage** with mobile technology; and
- Provide access to mobile products and services to **enable women's leadership** and empowerment

© GSMA 2012

Mobile World Congress Highlights



© GSMA 2012

Growing mWomen Working Group



Latest mWomen Tools

- **Realising the mWomen Opportunity**: *A Framework for Developing the mWomen Business Case*
- **Portraits**: *A Glimpse Into the Lives of Women at the Base of the Pyramid*
  - **Research Toolkit**
- **Mobile and Women Impact Pathway**
- **mWomen Innovation Fund**

© GSMA 2012

Understanding the mWomen Proposition Lifecycle:
A Guide for the Mobile Industry

	Defining the Market Opportunity	Customer Insights	Product Development	Marketing & Branding	Sales & Distribution	Value Management & Retention
Objectives	▪ Identify gender gap in your subscriber base (market opportunity) ▪ Identify emerging opportunity for women to be served by VAS (health, education)	▪ Understand target segment's Wants and Needs ▪ Define and quantify sub-segments within the underserved female population	▪ Discover and create services/content to meet consumer needs ▪ Align product design to core business drivers (churn, pricing, revenue) ▪ Identify VAS partners	▪ Define proposition based on women's core drivers to purchase ▪ Develop effective messaging for women within local context ▪ Complement brand goals	▪ Increase subscriber market share by acquiring new female customers ▪ Build value from current female consumer base	▪ Maintain competitive share of call revenue ▪ Increase use of VAS ▪ Extend duration of subscription ▪ Lower the cost to serve
Opportunities	▪ Large new market with unmet consumer needs	▪ Large groups with similar behaviors with cross cutting aspirations	▪ Large underserved populations due to lack of other infrastructure and services ▪ Large growth in VAS providers in health, finance and education	▪ Strong branding potential ▪ Leverage women's word-of-mouth promotion ▪ Lock-in agents for family ▪ Opportunity to differentiate products/services ▪ Position as an innovator	▪ Trusted sources for recommendation ▪ Influence as household decision-makers	▪ Usefulness a priority ▪ Women less likely to multi-SIM ▪ Less likely to churn
Barriers to Overcome	▪ Little historical gender-disaggregated operational data ▪ Lack of research on women consumers	▪ Lack of research on women's segment ▪ Privacy around women's lives	▪ Lack of understanding of women's purchase drivers ▪ Lack of internal capacity to develop products for women ▪ Lack of experience within local services providers with mobile ▪ Low technical literacy/literacy	▪ Perception of lack of need ▪ Competing consumer financial priorities	▪ Low technical literacy/literacy ▪ Male-focused distribution* ▪ High cost relative to household income ▪ Women often not purchasing decision-maker	▪ Competing budget priorities ▪ Low technical literacy/ literacy ▪ Cultural barriers
Strategies	▪ Map basic services and VAS with business priorities ▪ Capitalize on underutilized network infrastructure	▪ Conduct consumer insights research including ethnographic, focus group and quantitative methodologies ▪ Understand and operate within local culture and customers	▪ Review other markets for successful VAS ▪ Partner with NGOs ▪ Include target group in user testing ▪ Collaborate with manufacturers	▪ Positioning phone as a life enhancing tool ▪ Effective messaging to emotionally connect with women ▪ Target purchasing decision-maker ▪ Learn from other industries ▪ Explore marketing channels that facilitate community interaction	▪ Create channels dedicated to women ▪ Bring more women into the retail chain ▪ Leverage existing entrepreneurs for mobile sales ▪ Leverage financing channels (eg MFIs)	▪ Explore female-focused customer service opportunities ▪ Facilitate content and service discovery process through user-centric design ▪ Bring more women into the retail chain
Tools and Tactics	▪ Target markets with favorable conditions ▪ Market Sizing Techniques ▪ GSMA mWomen Gender-Disaggregated Market Sizing Tool ▪ GSMA Development Fund VAS Market Sizing Toolkits	▪ Qualitative and quantitative research methods ▪ GSMA mWomen Toolkit Research (Ethnography Observation, Focus Group Discussion, Opinion Leader Discussion Group, Wants and Needs Questionnaire) ▪ Segmentation tactics	▪ Upcoming tool: VAS Profitability Toolkit ▪ Vendor brochure ▪ GSMA mWomen programs grants	▪ Gender-focused brand tracker survey ▪ Test creative with underserved women focus groups ▪ Upcoming tool: GSMA mWomen Marketing Toolkit	▪ Set KPIs around women's target growth	▪ Reroute customer line by gender (hire women representatives) ▪ Use SIM-locked hardware ▪ Train women as mobile ambassadors

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

© GSMA 2012

mWomen Value Proposition

Brand equity

Churn reduction

VALUE

Recommendation Power

Life-enhancing VAS

Lock-in Agent (Family CTO)



Confidential

Portraits:

A Glimpse Into the Lives of Women at the Base of the Pyramid





© GSMA 2012

Top Ten Findings



The SMS "utility gap"

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

Products targeted at BOP women should be of demonstrable practical value



The mHealth gap

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

mHealth offerings need to be closely geared towards women's needs and clearly communicated



The technical literacy barrier

- **22%** of those who did not want to own a mobile phone said the main reason was they "wouldn't know how to use it"

The technical literacy barrier should be addressed through educational activities and user-centric designs



Targeting the whole family

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

Efforts to communicate the benefits of mobile should focus on the benefits for the whole family



Addressing suspicions

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

Community and family education on the life-enhancing uses of mobile technology are recommended

© GSMA 2012

Top Ten Findings



Eager entrepreneurs

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

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



The mobile Internet gap

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

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



The role of TV

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

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



The role of women's groups

- **28%** visit women's groups regularly
- **39%** said "female friends" were a trusted information source

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



The power gap

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

Alternative mobile charging solutions will be key for many BOP women to fully realise the potential benefits of mobile phone ownership

© GSMA 2012

Mobile and Women Impact Pathway

Situational analysis – context

Context

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

Key challenges

Underserved women users

The following outlines the key barriers that underserved women in developing countries face in owning and effectively using mobile phones which have contributed to the mobile phone gender gap:

- Cost of ownership, including the price of handsets, services and charging
- Perceived lack of need for mobile phones
- Cultural barriers, including traditional attitudes towards women's ownership of productive assets
- Fear of technology, lack of technical literacy
- Lack of basic literacy
- Lack of decision-making power
- Availability of substitutes (fixed lines, telecentres etc)

Mobile industry

The following outlines the key challenges faced by the mobile industry in providing services to the underserved women's segment:

- Lack of in- depth research on underserved women
- Need for vetted quality life–enhancing mobile content
- Competing corporate priorities

Opportunity

By overcoming the barriers to effective use and ownership of phones by underserved women, women obtain distinct benefits in terms of access to education, health services and financial services, among others, thus empowering women. Women's empowerment, as facilitated by mobile phones, is also related to a host of positive outcomes on families and communities, reinforcing the idea that access and effective use of mobile phones provides a conduit through which positive social outcomes can be realised.

Furthermore, the market opportunities associated with closing the mobile phone gender gap are substantial: additional revenues for MNOs are estimated to be $13 billion.

Enabling initiatives – inputs

Public-private partnerships 2

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

Policymakers 1

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

Mobile industry 29

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

Civil society (NGOs, media etc) 14

- Financial assistance to women to enable ownership
- Campaigns/partnerships to improve basic and technical literacy
- Lobbying to improve access to mobile phones for women

Donors and development community 8

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

Ownership and effective use – outputs

Increased ownership 9

- More women reporting owning mobile phones

Basic communications services 8

- Text messaging/SMS
- Voice calling

Income-generating tools 24

- Market information
- Business skill and entrepreneurship development

Financial services 11

- Mobile remittances
- Mobile banking/savings accounts
- Improving financial literacy

Learning services 9

- Literacy and numeracy skills
- Life skills

Health and wellness services 29

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

Social services 29

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

Entertainment & media services 3

- Games
- Internet

Outcomes

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

Short-term

Increased communication 20

- Women more frequently communicate with friends and family
- Business networks/communications strengthened

Increased efficiency 17

- Time/money saved in personal context
- Time/money saved in business context

Increased access to employment, market and business information 9

- Women aware of business information, opportunities and strategies
- Women who are aware of job opportunities

Increased confidence 17

- Confidence in a business and social context
- Sense of physical and financial security
- Feeling safer due to having a mobile phone at hand in case of emergency.

Increased skills and knowledge from life-enhancing services 16

- Basic literacy and numeracy skills
- Financial literacy
- Health

Medium-term

Increased personal autonomy and mobility 13

- Women more able to make independent decisions
- More women having the power to make financial decisions

Reduced personal autonomy and mobility 12

- Invasion of women's privacy (e.g. monitoring phone conversations)
- Husbands prohibiting wives to own mobile phone

Increased opportunities for income generation 23

- Women are able to start or grow their own businesses
- Women reporting increased ease of transacting business

Improved wellbeing 19

- More women with own bank account
- Increased remittances to women
- Women able to afford better healthcare

Reduced wellbeing 5

- Women subject to mobile phone theft
- Women subject to harassment

Increased female leadership in the household 8

- More influence in household decision-making due to higher earning power
- Higher share of household income provided by women
- Greater control over household income, savings and expenditure

Marital conflict 16

- Quarrels with husband over mobile phones
- Women experiencing domestic violence over mobile phone usage

Increased civic participation 6

- Women taking part in political processes and community affairs

Long-term

Increased economic expansion and financial capital accumulation 13

- Improved performance of female-headed businesses
- Increased female income and savings
- Increased female asset ownership
- Risk resilience

Improved standard of living 9

- Women feeling their lifestyle has improved
- Improved household standard of living
- Lower crime rates against women

Improved social fabric 3

- Stronger community networks/bonds

Improved gender equality 11

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

Key

Indicator # (no. of data points)

- Examples of measurements

The GSMA mWomen Innovation Fund Grants offer opportunity to accelerate mWomen initiatives

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

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

- **Further details about the application process and criteria available in July 2012**

Restricted - Confidential Information © GSMA

GSMA Development Fund Programmes



mLearning
- anyhwere, anytime learning through the mobile channel



mWomen
- closing the mobile ownership gender gap



Mobile Health
- extending the reach and reducing the cost of healthcare

2006 | 2007 | 2008 | 2009 | 2010 | 2011



mAgri
- giving small-holder farmers timely, relevant and actionable information

Phase 2 - mFarmer



Mobile Money for the Unbanked
- Accelerate the availability of mobile money services to the unbanked who live on less than US$2 per day.

Phase 2



Green Power for Mobile & Community Power from Mobile
- extending the coverage, reducing the cost and minimising the environmenal impact of mobile netowrks by championing renewable energy



Connectivty
- Shared access to voice & data: sub-Saharan Africa & Bangladesh

© GSMA 2012

Mobile Asia Expo

MOBILE ASIA EXPO
亚洲移动通信博览会

Shanghai | 20-22 June 2012 ▪ 上海 | 2012年6月20日至22日



GOLD PASSES AVAILABLE

© GSMA 2012


GSMA
Disaster
Response
Invitation to the GSMA Disaster Response Programme's Working Group
@ Mobile Aisa Expo 2012, Jumeirah Hotel, Shanghai
Thursday 21st June, 9am-5pm
At this inaugural Asian Working Group, key industry players will convene to address the regionally-specific challenges and opportunities that exist around building a joined-up global technical blueprint for disaster-prepared and disaster-resistant networks.
In the afternoon session a deep-dive on how best to coordinate with crisis affected populations and humanitarian organisations will also be conducted.
Spaces are limited. To reserve yours, please email Kreid@gsm.org
Kyla Reid | Head of Disaster Response
http://www.gsma.com/developmentfund/programmes/disaster-response/
http://www.mobileasiaexpo.com/
GSMA Disaster Response
when you restore the mobile network, you rebuild the human network

© GSMA 2012



mWomen

www.mwomen.org

© GSMA 2012