

mWomen

Understanding the Wants and Needs of Women in Emerging Markets

www.mwomen.org





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FROM THE AMERICAN PEOPLE

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‘Voice of the Consumer’ Research

- Allowing the ~~customer~~ respondent to inform us about her wants, needs, pain points and aspirations by means of qualitative and quantitative research tools.
- Initially choosing not to view respondent through the lens of the mobile industry’s products and services (although some questions relating to mobile and VAS were included).
- Subsequently understanding the intersection between wants & needs on the one hand and mobile service offerings on the other.

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



Qualitative & quantitative study of BoP women (handset owners & non-owners, urban/rural, 16 - 64) in 4 markets – PNG, India, Egypt, Uganda

2500 surveys, FGDs with women (and men), IDIs with local informants (opinion leaders), ethnographies with a handful of women in each location.



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FOCUS ON USAGE

82% had at least used a mobile phone once, despite lower levels of actual ownership

85% of households with two handsets stated the man got the first mobile phone

47% had been taught to use their handset by their husbands

34% had taught themselves

29% worried that owning a mobile phone makes them a target for thieves

17% of ***"lapsed"*** owners no longer owned because their previous handset had been stolen



"My kids showed me how to answer calls and how to call, that's all I need, I don't do anything else."

Participant, Egypt

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FOCUS ON CHILDREN, MARRIAGE & FAMILY

74% chose ***"a good education for my children"*** as one of their top five life priorities

"Being a good wife" was the highest ranked of 40 attitudinal statements

85% of married women identified their husbands as the ***"preferred source of advice"***

82% of married mobile phone owners were concerned that their mobiles ***"make their husband suspicious"***



"I wish to be married to a businessman – kind, working, rich. Or my daughter married to a businessman – then I will not lose my daughter to her in-laws."
Research Participant, rural Papua New Guinea

"My children are about the only thing I can call my own…"
Research Participant, rural Uganda

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FOCUS ON HEALTH AND FINANCE

Improved health being a life priority for over two-thirds of the women

Worries about unexpected medical expenditure ranked highly as concerns for BOP women

I wish I could save my own money" was a top desire ranking #1 out of 40 attitudinal statements in Uganda and Papua New Guinea



33% who would like to own a mobile phone said that being able to use it in ***"an emergency"*** was the main reason



"I am always afraid that one of the kids gets sick and I don't have money to cure him."

Research Participant, Egypt

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83% had not completed secondary education

31% had no formal education at all

16% of BOP women aged 16-21 reported playing games on their mobiles (11% in Egypt and 37% in Uganda)

6% knew you could access the Internet through a mobile phone; less than 2% had done so

39% of young BOP women ages 16-21 had some awareness of the mobile web; only 5% had used it



"My own limited education limits my ability to get out of my situation."

Research Participant, Papua New Guinea

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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

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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

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- *Portraits: A Glimpse into the Lives of Base of the Pyramid Women*
- *Striving and Surviving. Exploring the Lives of Women at the Base of the Pyramid*
- Country and additional vertical reports throughout 2012
- Research Toolkit







http://www.mwomen.org/Files/a10df359
http://www.mwomen.org/Research/striving-surviving-exploring-the-lives-of-women-at-the-base-of-the-pyramid

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Opportunities and Challenges of Mobile Financial Services for Underserved Women

GSMA mWomen

VISA

Erin Steinhauer

Needs from S&S

"Since women are responsible for managing household finances and making ends meet in many BoP cultures, the burden of covering such expenditures on household incomes that are not only low, but also unpredictable, rests on their shoulders, requiring unique financial instruments. Loans are often required in emergencies or when household income and savings do not cover basic living expenses."

"When researchers spoke to some men during focus group discussions, they reported that their wives were the 'finance minister' or 'minister of the interior' within the family, highlighting that their wives had a restraining influence on their "frivolous expenditures" on material possessions and personal entertainment."

Challenges from S&S

"…many BoP women told researchers about hiding money within the home or with friends/neighbors so that they are out of sight of other family members, particularly their husbands."



Underserved women are sophisticated financial mangers

- Chit funds (RoSCAs)
- Money Guards
- Local money lenders
- Loans from friends, neighbors, family
- Savings in gold (coins, jewelry)
- Pawn shops
- ‘Hidden stash’





Mobile financial services will need to match the convenience, accessibility and flexibility of informal instruments while offering unique advantages, e.g. security, affordability, interest on savings, add-ons, integration with other services, etc.

QUIZ: What's the message?

Requests for loans from female entrepreneurs in Malawi are generally turned down by formal financial institutions and they must therefore rely on local moneylenders to finance their businesses. The poster on the right is part of a government campaign targeting the undesirable consequences of this practice.



Key Findings from The Global Findex Database (2012)



Self-reported barriers

- Distance (lack of branch offices & ATMs, esp. in rural locations)
- Cost of accessing your funds (e.g. withdrawal charges)
- Lack of documentation (ID)
- Lack of trust in banks
- Cultural restrictions (mobility, access to handsets, decision making)



http://www-wds.worldbank.org/external/default/WDSContentServer/IW3P/IB/2012/04/19/000158349_20120419083611/Rendered/PDF/WPS6025.pdf


Local utility bill payment catering to women

"Women tend to report using someone else's account significantly more than do men, highlighting the challenges that women may encounter in account ownership."

"A recent study shows that lack of account ownership (and personal asset accumulation) limits women's ability to pursue self-employment opportunities."

Demirguc-Kunt, A. & Klapper, L (2012)
Measuring Financial Inclusion
The Global Findex Database, The World Bank Development Research Group
Finance and Private Sector Development Team



Research Agenda

Utilization of Mobile Financial Services and the Unique Needs of Women

What is the experience of underserved women in utilizing existing mobile financial services?

To what extent are these services meeting or failing to meet their unique needs, and what are the lessons for industry and the development community?

How do underserved women's needs tend to differ from male or more affluent counterparts?

Uptake drivers

What is the extent of and drivers of women's demand for mobile financial services, in markets where these services currently exist and don't yet exist?

Is this demand so significant that it might actually encourage a woman lacking mobile tools to acquire her first phone, thus in turn reducing the mobile phone gender gap?

Focus areas for research



- Socio-demographics and cultural attributes
- Experience with and access to mobile financial services
  - Individual user experience
  - Household use
  - Experience with agents
  - The impact of community and social networks
- Financial practices & money management skills, attitudes, needs and barriers
- Women's demand for mobile financial services
  - Understanding of mobile financial services
  - Demand drivers (i.e. savings, security, etc.)
  - For women who do not yet own mobile phones, would access to mobile financial services be a driver for purchase?

Timeline

11 July 2012

Announce award and contract finalization

16 July 2012

Anticipated commencement date of work

July – September

Fieldwork in 6 selected markets in Africa, Asia and Oceania

7 December 2012

Final report

February 2013

Presentation of findings at MWC 2013 / Barcelona


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