GSMA mWomen Working Group meeting
Mobile World Congress 2014
Notes

GSMA mWomen Programme Status Catch Up
The GSMA mWomen Programme promotes improved mobile access and use by resource-poor women in the developing world:

- Encourages an industry shift towards investing in women
- Catalyses availability of life-enhancing value-added services to meet women's needs
- Promotes solutions that address women's technical and cultural barriers to adoption

To date, the GSMA mWomen Programme awarded 8 grants: 5 to MNOs and 3 to NGOs, and 4 additional grants will be awarded this quarter. Specifically, with the help of our grants:

- Accion International will develop a mobile micro-finance product for Indian urban resource-poor women
- SEWA will develop a mobile payment & management tool for the agricultural supply chain
- Airtel Uganda will develop a solution to transfer savings groups' behaviour into mobile money
- Tigo Tanzania will develop a business training tool for resource-poor women that will be delivered by SMS and by voice
- Ooredoo Myanmar will develop a multi-tier maternal health service to realise the potential of mobile at scale
- Orange Mali will develop a maternal mobile micro-insurance
- Grameen Foundation will develop a health information service adapted from their experience in Ghana
- Etisalat Africa will develop Weena, an end-to-end offer for women in Benin, Cote d'Ivoire, and Togo

The GSMA mWomen Programme publishes insights and implications to action, which are shared with more than 45 Working Group operator members at global events throughout the year:

- Transforming Women's Livelihoods Through Mobile Broadband: A study on the value of mobile broadband for working women in the developing world
- Snapshot: Etisalat in Togo and Benin
- Insights: Tigo in Tanzania – Qualitative Research as a Way to Gain In-depth Consumer Understanding of Base of the Pyramid Women
- Case Study: Dialog's 5 Star Partner Programme – Integrating women into the rural retail chain
- Snapshot: Turkcell in Turkey – Engaging women micro-entrepreneurs

GSMA mWomen Grants in Focus: Etisalat Africa
Isabelle Hajri, Vice President Commercial Africa Region, Etisalat

After showing us an inspiring video, Isabelle walked us through the journey she undertook and that inspired her to become an ambassador for women's empowerment in the Etisalat's regions. Specifically:

- The Weena initiative was launched in Benin in November 2013, in Togo in December 2013 and last week in Cote d'Ivoire
- GSMA mWomen played a crucial role in obtaining internal buy-in and in pushing the project forward
- The GSMA mWomen Innovation Fund grant won by Etisalat and worth $70k was used to pay for the consultancy fee, Oliver Wyman
- Support provided by Oliver Wyman:
    - Concept/business case validation
    - Implementation plan
    - Jour fix progress review

        - Work stream support
    - Recently, the project was blocked internally, but the GMA nomination revived it
    - Importance of tracking the KPIs to measure the impact and success of the project
    - Characteristics of the Weena telecom offer in Cote d'Ivoire:
        - Dedicated tariff plan – within the community women can talk to each other at a low rate
        - Weena agents are women
        - Core target: association of women. The women choose a head and she then manages the group
        - There is a community saving account (members cannot cash out)

Telecom Regulatory Authority of India
Dr Vijayalakshmy Gupta, Member

After showing us an inspiring video, Dr Gupta described us the features of the Sanchar Shakti Project, a scheme for mobile connectivity and ICT-related livelihoods skills for women that targets the resource-poor women living in the most rural areas of India. The objective of the project is to improve rural SGH's access to skills, knowledge, financial services and markets through better connectivity.

- Project's stakeholders:
    - NABARD – plays a role in facilitating microcredits for the purchase of handsets and to identify a leading NGO
    - NGO – identifies SHGs, coordinates with NABARD, creates awareness and is responsible for training SHGs
    - Mobile Services Providers – offer special discounted prepaid tariff plan to identified women SHGs and tie up with VAS providers
    - Handset/Modem Manufacturers – offer discounted handsets to identified SHGs and train and support SHGs with repair centres for handsets and modems
    - Application Service Providers – develop applications to cater to unique requirements of women's SHGs and offer discounted subscriptions

To date, the scheme has been very successful in empowering the women in the 18 districts in 5 regions of India, by enriching their lives through ICT connectivity, and demonstrated the viability of meaningful mobile VAS applications for rural markets. The scheme has also generated employment opportunities for rural women through local repair facilities and charging centres. Because of its success, the scheme is now extended to 10 more states, reaching 35,000 more women.

Technical Literacy and user-centric design in financial services
Camilla Nestor, Vice President Financial Services, Grameen Foundation

Inspired by the GSMA mWomen statistics about the mobile gender gap (in developing countries women are 21% less likely to have access to or ownership of a mobile phone than men) the Grameen Foundation has conducted, over the last few months, a deep-dive into the specific reasons why women are underrepresented when it comes to mobile money usage. To serve this purpose, three techniques were used: contextual interviews, facilitated usability sessions, and large-scale surveys. The women surveyed had varying education levels, from barely literate to high school graduates; were from different age groups; and men were also included to understand comparisons. The same approach was taken in three markets, Uganda, Philippines and India.

Specifically, in India and the Philippines, Grameen Foundation conducted a 500 person sample study to understand the barriers around women's access to Mobile Financial Services (MFS) and look at their interaction with MFS. Key findings include:

- Mobile Money service product design – in India, the navigation of the service was particularly cumbersome for women: on average, 12-14 steps were required to complete a basic transaction, the menu was difficult to navigate, the syntax was an obstacle to the understanding of the service and as a result, almost all the women surveyed were not able to complete a transaction unassisted
- Mobile Money service accessibility – in India women often lack access to the household phone during the day: as a result of limited access, women are very unfamiliar and uncomfortable in using mobile phones. In addition, the great majority of Indian women (91%) use phones only for voice calls. Therefore, they would be unable to use MFS even if they had unlimited access to a mobile phone. Women's usage of a mobile phone in India can be best described by the words 'limited' and 'assisted'
- Mobile Money service awareness – Awareness of the service is an issue mainly in the Philippines, where women are mobile savvy and comfortable using the phone. In particular, Grameen found that many MFS users were not registered and tended to rely on the agent and trust him entirely as they lacked the awareness of the possibility of independent usage. Once aware, they were eager to start using the service themselves

To conclude, a lack of focus on design, accessibility and awareness from the perspective of women leads to low usage of mobile money services. It is clear that those issues need to be tackled in order to increase women's uptake of mobile money services