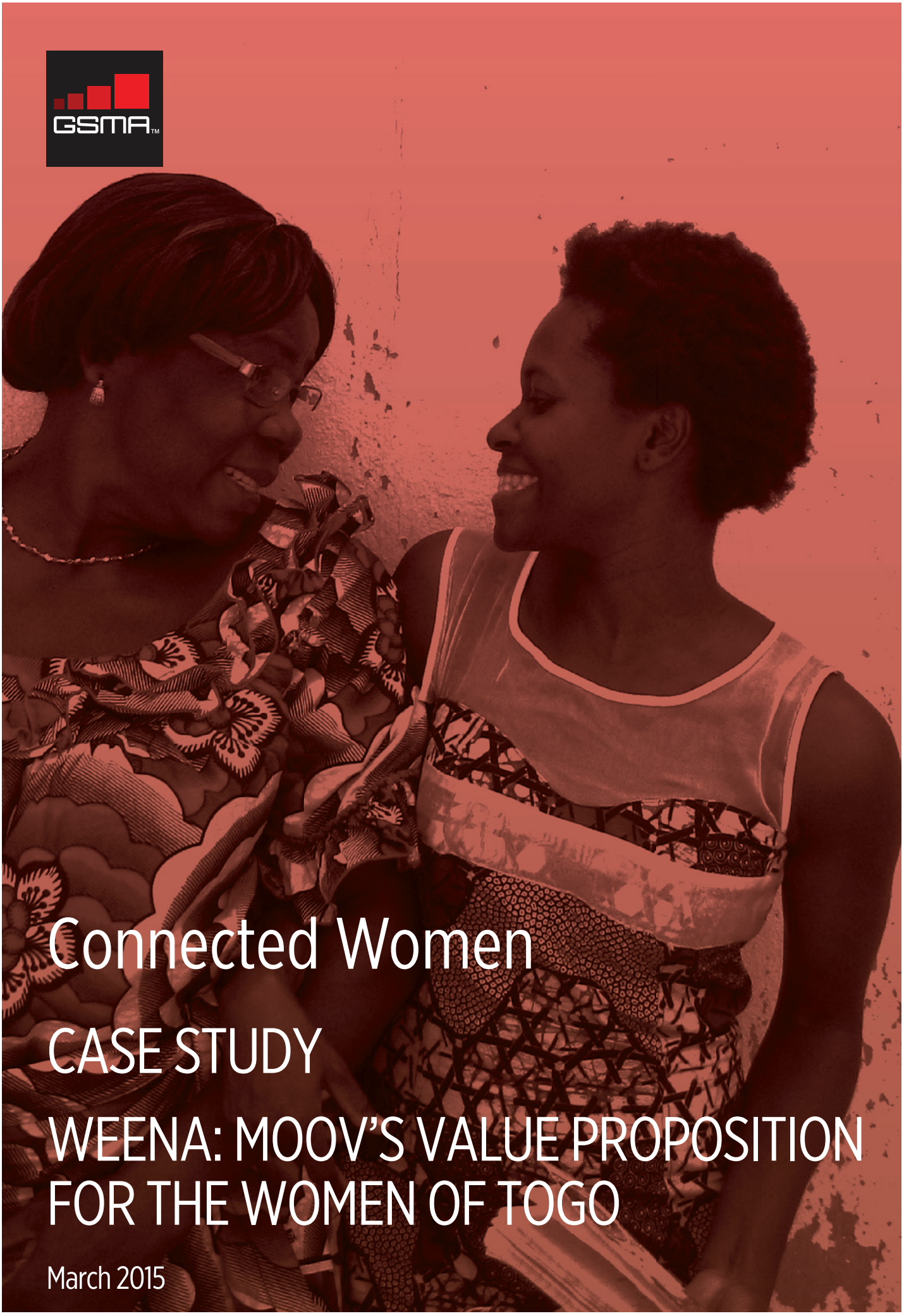


Connected Women

CASE STUDY

WEENA: MOOV'S VALUE PROPOSITION FOR THE WOMEN OF TOGO

March 2015

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Executive summary

This report examines the performance of Weena, Moov Togo's mobile offering tailored to resource-poor women in Togo. The Weena offering includes a tailored tariff plan and a loyalty scheme that benefit not only individual women, but also the community as a whole. Indeed, the offer is being distributed through local community groups, primarily in rural or peri-urban settings, where women come together to form a local Weena community. Airtime is distributed through Weena agents – a dedicated network of female community members – to supplement traditional distribution channels. Following a soft launch at the end of 2013, Moov Togo began rolling out the offering commercially in February 2014. It is now in over 60 communities and has reached almost 3,000 women[1].

Weena has been successful from both a commercial and social perspective. Although volumes are still low, Weena's tailored tariff plan is generating some direct revenue from users, and a significant proportion of registered Weena users are active (20% daily, 70% monthly). The 'value' of Weena users—measured by average revenue per minute (RPM)—is comparable to an average Moov Togo customer, despite expectations they would be 'low-cost' users.

Socially, there is evidence that Weena is having a direct and positive impact on users. In rural areas, 25% of Weena users own a SIM and a handset for the first-time thanks to the offering. Every Weena agent interviewed praised the service as a new source of revenue and empowerment. These agents – community leaders who are also local resellers of airtime – are the preferred point of contact for over 80% of Weena users and are also widely trusted by men in the community.

However, a year after launch, Weena is facing challenges. Almost 50% of users say they are dissatisfied with the offering, likely because it has failed to deliver on some of its promises, particularly the customer loyalty reward scheme. More effort is still needed to educate and communicate with customers. Financial performance has also been limited given the size of the customer base. Although it always takes time for new mobile offerings to break even, commercial sustainability can be put at risk if an operator does not reach scale in a timely manner or leverage its initial investments properly. Moov Togo and its partners can address all of these challenges through enhanced communication, a new customer enrolment strategy that further creates incentives for Weena ambassadors, and an updated business plan that leverages its corporate social responsibility (CSR) efforts, amongst other.

Despite its limitations, Weena still stands as a solid example of how to develop an offering targeted at resource-poor women and the challenges an operator might expect to face. This document examines the details of the offering, the results of the project's evaluation, and the key lessons and recommendations to emerge from Moov Togo's experience.

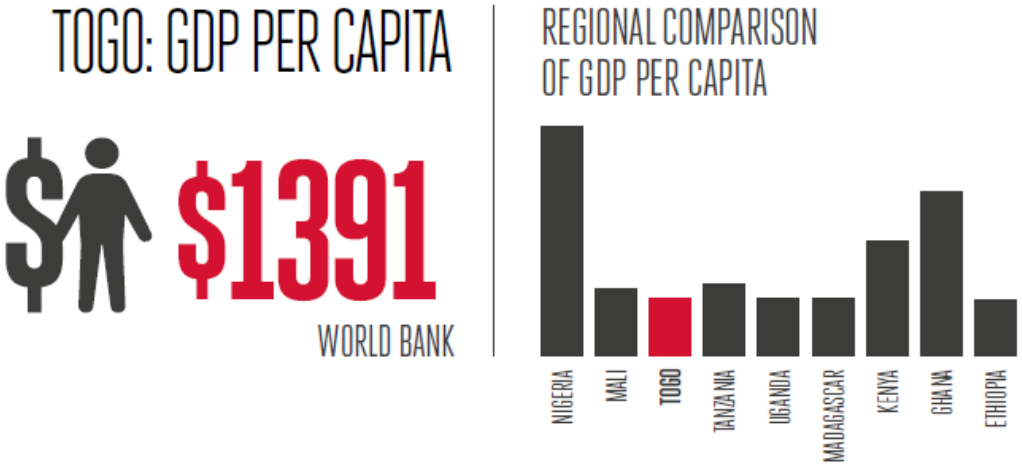
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[1] A GSMA mWomen Innovation Grant was awarded to the Etisalat Africa Region in August 2013 to develop Weena as a platform for the African affiliates of the Group. For internal reasons, the project has only been officially launched in Togo as of March 2015. This document refers to internal actors mainly as 'Moov Togo', even though part of the seminal work was performed at group level.

Country context

Togo is a West African country bordered by Ghana to the west, Benin to the east, and Burkina Faso to the north. It extends south to the Gulf of Guinea, where the capital Lomé is located. With a population of 7 million and a land area of about 58,000 square kilometres, it is a relatively small African country (its population ranks 33rd out of Africa's 54 countries and its land area 41st).

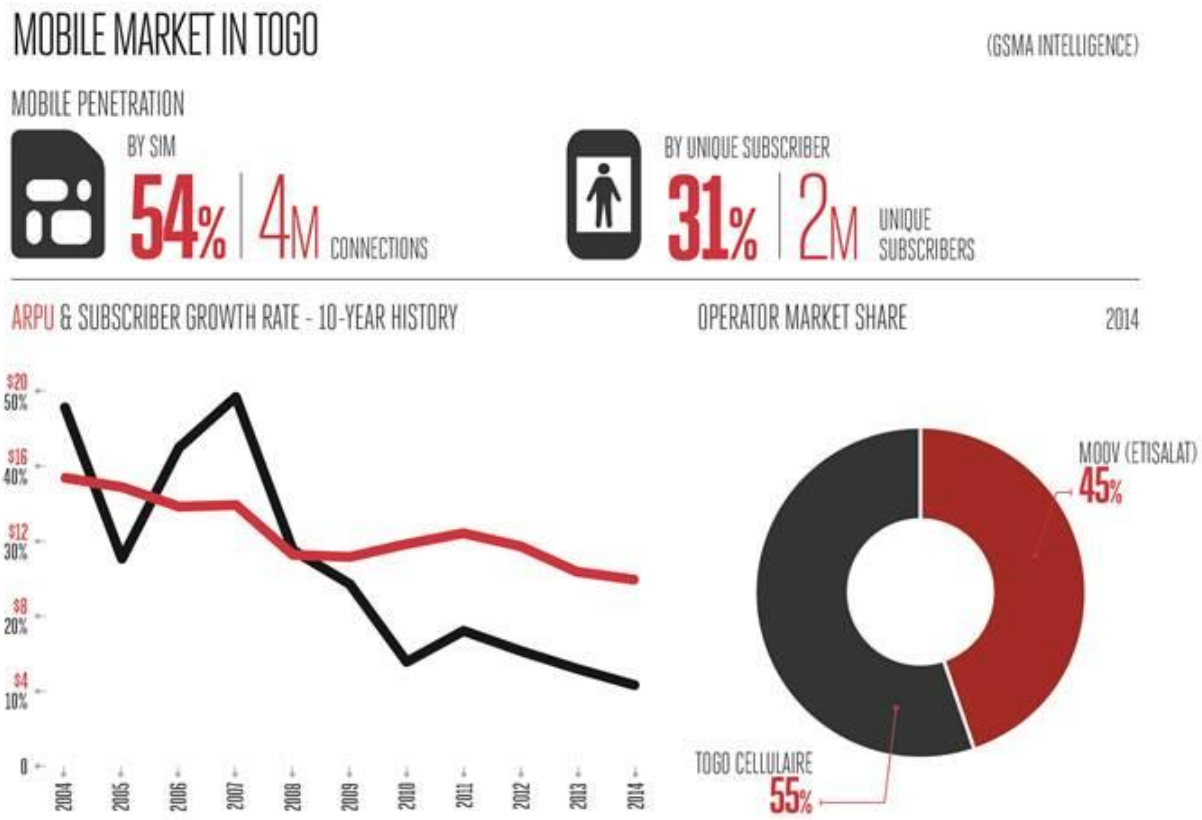




Togo's population is primarily rural and its economy is highly dependent on agriculture (40% of GDP), with industry and services accounting for 20% and 40% of GDP respectively.[2] With a GDP per capita of $1,391, Togo is in the bottom quartile of African countries.

[2] World Bank: http://data.worldbank.org/country/togo

Mobile market in Togo



Mobile market penetration in Togo is relatively low at just over 30%[3]. The 'multi-SIM effect' is similar to neighbouring countries, with an average of 1.8 SIMs per unique subscriber and over 99% of all connections prepaid.

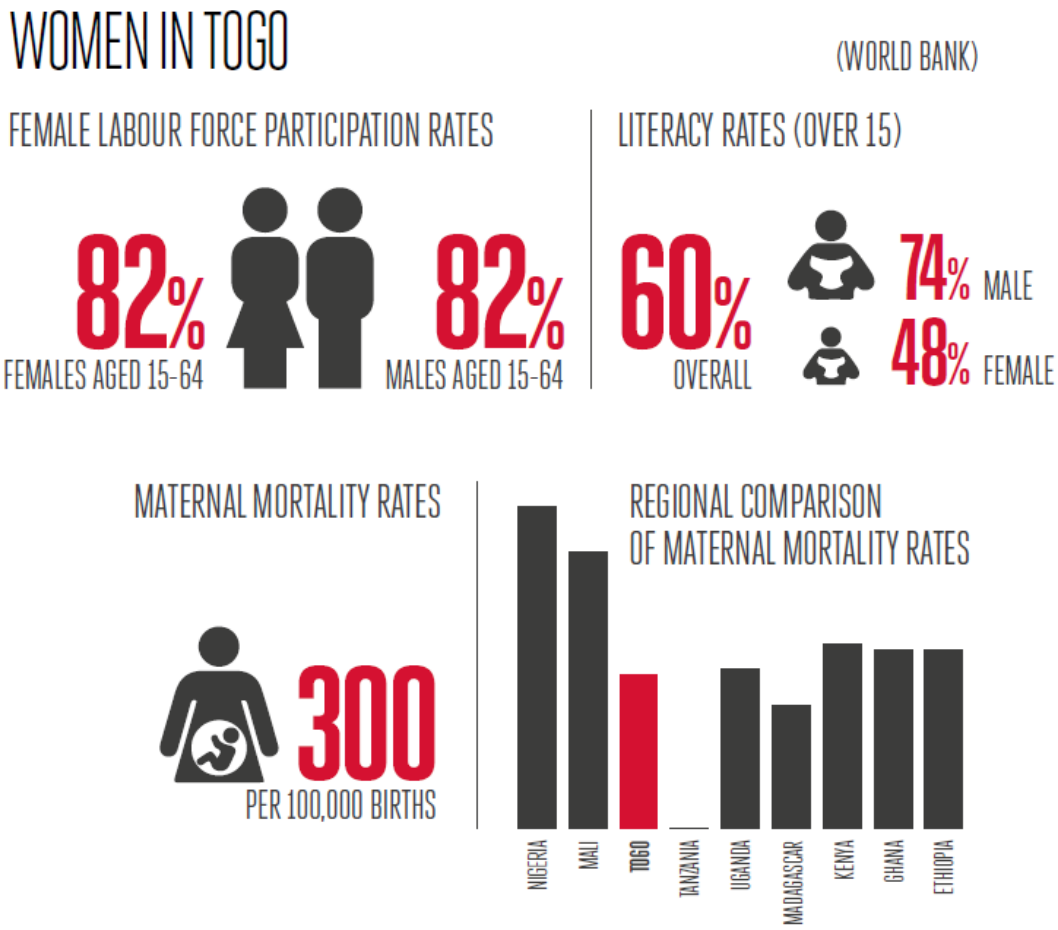
Togo's mobile market is moderately dynamic with two main operators: Moov Togo and state-owned Togo Cellulaire. Each operator reports a similar customer base: 1 million unique subscribers and 1.8 million connections each. It is expected that a new mobile operating licence will be auctioned in the near future.

In terms of mobile internet, 3G connections represent only 6% of all connections, and Togo Cellulaire is the only operator with a 3G licence. Moov Togo has been waiting several years for its 3G licence to be approved.

[3] All figures in this section are based on GSMA intelligence data for Q4 2014.

Women in Togo

Women play a major role in the Togolese economy; their participation in the labour force is equal to that of men.[4] They represent the majority of the workforce in both agriculture (56%) and services (70%), where a significant share of activity is informal.



However, women lag behind men in access to education - the literacy rate for women in Togo is 48% compared to 74% for men – and in health, where maternal mortality rates are among the highest in the region. Women often experience additional constraints in more conservative areas of the country (rural and northern). Widowhood creates significant difficulties for women, who are often stripped of their rights and possessions and sent back to their families after the death of their husband.

[4] World Bank: http://data.worldbank.org/country/togo

Mobile adoption for women in Togo: Key barriers and challenges

It can be assumed that the key barriers to mobile phone ownership and usage for women in low- and middle-income countries (see box at right) also apply to women in Togo. Even though there is no research on the specific wants and needs of this population, observations on the ground suggest that women in Togo:

- tend to exhibit high price sensitivity and are often in charge of managing the tight day-to-day budgets of their households;
- lack technical literacy and are less likely than men to be literate and exposed to technology;
- struggle to understand existing tariff plans that are either too complex or simply not adapted to their needs;
- lack access and exposure to typical marketing channels (e.g., TV or billboards) and rely more heavily on word-of-mouth or local radio stations; and
- require localised offers and content tailored to their needs and in their local language, on topics such as health, education, and finance.

Top 5 barriers preventing women from owning and using mobile phones

- Cost
- Network quality and coverage
- Security and harassment
- Operator / agent trust
- Technical literacy and confidence

Overview of Weena

Market opportunity

Even though rural populations, particularly women, represent a significant share of the untapped market in Togo, very few offers targeted this segment before Weena. Considering that almost 70% of the population does not own a SIM and live in rural areas, launching an offering like Weena was an opportunity for Moov Togo to target a new market and extend their reach and potential market share.

Key principles

The core components of any value proposition are similar across market segments: development of an appropriate tariff plan, marketing and distribution channels, and value-added services. However, rural women seem to require a more tailored approach than other populations. Though not exhaustive, the list below outlines some of the design features that Moov Togo considered when they developed the offering:

- ✓ **Tariff plan:** Resource-poor women are very price-sensitive, and the cost of handsets and service remains the greatest barrier to mobile phone ownership.[5] Their purchasing power is low and they often receive hand-me-down phones since other family members – usually male – often have priority for handset purchases. Women may also have less disposable income to spend on telecommunications. When women do have access to a mobile, they tend to use it primarily to make calls to their family and those in their local community. As a result, they are likely to be attracted to tariff plans that reflect these usage patterns.

- ✓ **Loyalty reward scheme:** Rewards can be a very effective way to build customer loyalty, and a loyalty scheme should address the behaviour and expectations of the target population. Options include higher bonus levels, bonuses awarded to the community rather than individuals, or bonuses that are only redeemable for specific goods (e.g., school supplies, health-related products). A generous loyalty scheme linked to concrete social benefits can be an innovative way to attract and keep rural women customers.

- ✓ **Value-added services (VAS):** Mobile phones can be an efficient way for rural populations to access information and services that otherwise may not reach them, especially those related to health, education, and finance. Mobile operators should explore ways of delivering valuable content through VAS. However, Moov Togo decided to delay including extra features in the offering to keep the message simple at launch.

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[5] GSMA Connected Women, 2015, "Bridging the gender gap: Mobile access and usage in low- and middle-income countries".

- ✓ **Distribution mechanism:** For women in rural settings, it is critical that services are convenient, since they tend to be time-poor, balancing the commitments of work and family. Rural women may also require more education about an offering than a standard customer; they tend to be more cautious and want to understand the details of an offer, including the financial implications. Employing women as sales agents can help to sell the offer since cultural barriers may discourage interaction with male sales agents.[6]

- ✓ **Customer education and communication:** Communication with customers should be tailored to the needs of targeted subscribers and reflect the fact that some might be first-time users. Since rural women in low- and middle-income countries cite lower technical literacy and confidence as a key barrier to mobile phone adoption and use, face-to-face communication or audio content are usually effective channels. Male family members and community awareness-building may often be needed to overcome cultural barriers to women owning mobile phones. Finally, like many market segments, developing a new umbrella brand with a unique identity (e.g., visual, verbal) that appeals to the target group and provides an offer designed to meet their specific needs, is an effective tool for communicating with customers.

- ✓ **Corporate social responsibility (CSR) activities**: In most markets, mobile operators play a key role in the economic landscape and offer social benefits by connecting people and providing content and services that would otherwise be inaccessible. Serving resource-poor populations is not only a philanthropic goal; it also expands the addressable market for the private sector over time, especially mobile operators.

Overview of the offering

Weena is a bespoke mobile offering for women. The offer is being distributed through local community groups, primarily in rural or peri-urban settings, where women come together to form a local Weena community. The Weena product includes a tailored tariff plan and a loyalty scheme that benefit not only individual women, but also the community as a whole. Airtime is distributed through Weena agents – a dedicated network of female community members – to supplement traditional distribution channels. Recruited and supported by Weena ambassadors, these agents also assist women in their community with using mobile services.

[6] Cherie Blair Foundation for Women, 2012, "Women entrepreneurs in mobile retail channels: Empowering women, driving growth".

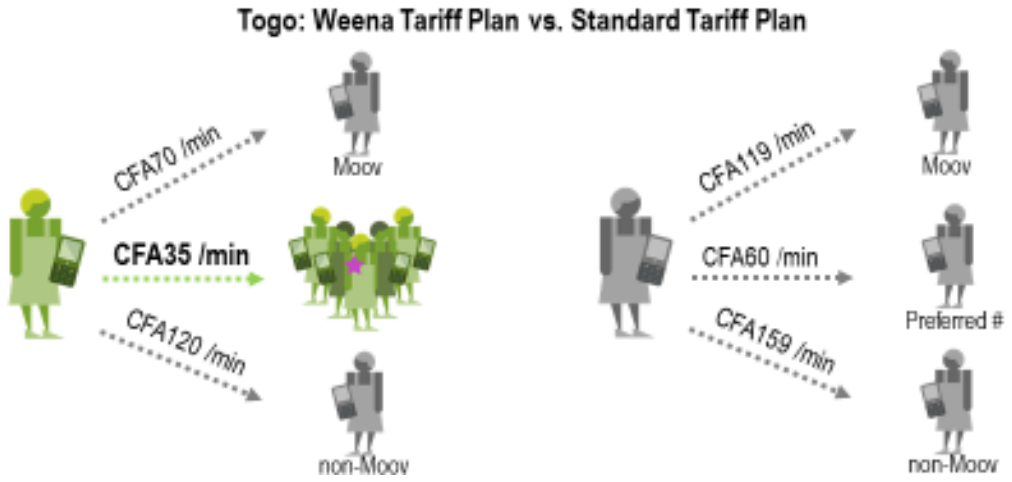
The tariff plan

Moov Togo's Weena offer has three rates depending on who the user calls:

- **Closed user group (CUG) rate** for other members of the same Weena community. All members of the user's community are part of a CUG by design, whereas with the standard tariff, the user chooses a maximum of five preferred numbers to call at a discount.
- **On-net rate** for other Moov users outside of the CUG.
- **Off-net rate** for non-Moov users.

This special CUG tariff translates into significant savings for the Weena user compared to the standard tariff plan:

	Weena tariff	Standard tariff	Savings
The Weena user calls a member of her community who is not one of her five favourite members for one minute	CFA 35[7]	CFA 119	71%
The Weena user calls a Moov user who is not part of her community for one minute	CFA 70	CFA 119	41%
The Weena user calls a non-Moov user who is not part of her community for one minute	CFA 120	CFA 159	25%



In a few communities where men were more reluctant or where the community was very enthusiastic about the offering, Moov Togo has allowed some Weena users to register their husbands and up to two of their children.

[7] 'CFA' is used as an abbreviation for 'Franc CFA' throughout this document. The following table includes conversions of the figures used in the table above (based on the exchange rate on 18 February 2015):

CFA	35	60	70	120	159
USD	0.06	0.10	0.12	0.21	0.27

The loyalty scheme

To boost customer loyalty and retention, Weena's loyalty scheme has been structured to reward both communities and individuals.



This innovative community loyalty scheme includes the following features:

- **Sales-based bonuses:** calculated as a percentage of a Weena agent's monthly sales, covering sales both within and outside the Weena community
- **Consumption-based bonuses**: a percentage of the community's total monthly consumption, calculated by adding up the credit spent by all users in a Weena community

Weena rewards are accumulated in a mobile money account known as a 'Flooz' account, and this money must be used to support a local community project. The community is in charge of developing and submitting a project. After the local Weena agent submits a request for the funds to be used to support the project, the Weena ambassador must then approve the request to ensure funds are used appropriately. Moov Togo plans to use Weena to identify the top performing and most active communities, and launch additional social activities with them.

Top 5 community projects mentioned by Weena users

- Oil and soap production
- Soy farming and trade
- Buying and renting plastic chairs (for gatherings, ceremonies, etc.)
- Mustard production and trade
- Plastic bag collection and recycling

The community loyalty scheme is complemented by a consumption-based loyalty mechanism for individual Weena users, who accumulate rewards based on how much credit they use. This loyalty scheme is innovative because rewards are not distributed as airtime, but rather accumulated as cash in a Flooz account. This account therefore exposes Weena users to mobile money and creates an incentive for them to learn about the service and use it.

The distribution channel



A **Weena ambassador** is a woman who is already an active supporter of women in her community and agrees to promote the Weena programme. She commits to being an advocate for Weena because she shares its core values of empowering women through mobile and creating solidarity amongst women in her community.

An ambassador is more than a spokesperson, with responsibilities that include:

- leveraging personal networks to promote Weena;
- recruiting, selecting, and approving new Weena agents;
- ensuring that Weena agents receive all the support they need in terms of training and sales materials; and
- Approving the use of community-earned loyalty funds by Weena agents.

Each ambassador receives funds to help her set up a network of local coordinators that she liaises with, and to financially support projects in high-performing Weena communities.



A **Weena agent** also plays a bigger role than an average agent: she is in charge of her local Weena community. In Togo, Weena ambassadors and their teams visit rural areas to identify Weena agents, who then recruit communities, register them, and advertise the Weena offering. New members are recruited through existing community groups (e.g., savings groups) or the agent helps women create their own. She receives training from the distributor and a starter kit that includes point of sale (PoS) material and branded accessories. She is also in charge of initiating new users into the Weena community and managing the community's loyalty account (see next section). Agents receive support from the standard Moov Togo distribution channel at launch (product training, sales training, etc.) and mentoring from their ambassador's team. In some cases the community can have multiple agents, and it is also possible for the agent and the 'head' of the community to be two different Weena users.

Communication with end users

Another challenge when targeting women in rural areas is ensuring that messages reach them. These women typically lack mobile experience, and written material (e.g., flyers) is not always adapted to appeal to them. Most tend to be more comfortable with oral communication in their own dialect.

The community network of Weena agents can help to break down these barriers. Agents are usually local women who are trusted in the community, speak the language or dialect of their community, and understand the day-to-day concerns of their peers.

With Weena, Etisalat Group and its Moov subsidiaries have created a bespoke umbrella brand for rural women that conveys a clear message to the end user. By communicating all Weena-related activities under a single brand, it is easier for women to identify the range of services that have been designed for them.



Weena sounds like a local female first name associated with values such as determination, altruism, and care. It translates as "thanks to you" in the Mina/Gen language, and "to take ownership" in the Kabiyè language.

Corporate social responsibility activities

Six years ago, Moov Togo began sponsoring the locally famous Miss Togo pageant. Each year, the new Miss Togo becomes the spokesperson for a social project with a clear objective. Past projects include improving access to utilities and ICT training for youth. In 2011, the project focused on empowering resource-poor women in local settings by offering them training and a kit to become a local airtime reseller. Over three years later, 297 of the 300 women are still active resellers, which has had a very positive impact on their lives and households. This initiative was an important impetus for the Weena offering. Miss Togo is now one of the Weena ambassadors for Moov Togo, although her role is limited to communication rather than on-the-ground support.

Building a single brand to capture all the components of the offer – tariff plan, distribution, loyalty mechanism, corporate social responsibility activities – has helped to integrate the social and commercial objectives of Weena. For the end user, it is clear that Moov Togo's commercial activities support a greater mission of empowering local women through mobile, which appeals to rural women. Moov Togo has already used CSR funds to provide some Weena users with small grants to develop their own micro-entrepreneurial projects.



Meet two Weena ambassadors in Togo

Madame **Hortense Naka Tchamdja** (left) set up the local chapter of the "Espérance et Vie" widows association, after losing her husband in 1995 and experiencing the difficulties widows in Togo face first-hand. Madame **Aimée Abra Tenu** (right) created her own NGO in 2000, STEJ Togo, and developed a variety of initiatives to help children and mothers, including a school, library, fruit juice factory, and a recycled bag workshop, in addition to other activities.

Why is this project important for you?

Hortense – Moov is giving local women a chance to be pro-active in their own development. It can be a key step towards empowerment by enabling women to get together and launch local projects. The financial help, through the loyalty scheme and social actions, is as important as the moral support they are receiving.

What are the key challenges recruiting new users?

Hortense – Identifying the communities is the key challenge. Some of them can be pretty remote. But Moov is supporting us in this task.

Aimée – Once you have identified the community, it is pretty easy to convince them of the advantages of Weena. The offer is clearly defined. Women easily understand that the tariff plan and the loyalty scheme are very attractive. But, it is the social component that really makes the difference for them.

How do men react to Weena?

Hortense – Men sometimes ask us why the focus is put on women. But most of them understand the approach. The northernmost areas are where it is harder to convince men; the social norms are stricter there.

Aimée – It is mandatory to get village chiefs and CVDs (Comités Villageois de Développement), the local bodies in charge of piloting community projects, on board. Some of these individuals have even expressed an interest in becoming Weena subscribers as well, despite being men.

What are your expectations for the coming months?

Aimée – We need to enroll more and more communities. We want to exceed our current objectives. The next challenge will be to make sure that these communities stay alive. We must go back there on a regular basis. We will also be looking at some ways to enrich the programme to help it reach scale, and get the visibility it deserves.

Key challenges and barriers for Moov Togo

Etisalat initially intended to launch Weena in another market in September 2013, but due to a series of internal management and strategy changes in the summer of that year, it was decided to fast-track it in Togo instead. Thanks to the commitment of the local team, Weena was launched in November 2013, although some preliminary activities had to be cancelled due to delays (research on the wants and needs of Togolese women, baseline etc.). After this soft launch, Weena was formally launched in February 2014.

Results to date

Evaluation methodology

Data on usage and financial KPIs (commercial) was taken from Moov Togo's Business Intelligence systems. The other KPIs are the findings of research conducted by ATP Associates & Partners, an external agency. The agency was responsible for designing the methodology, carrying out the field research, analysing the results, producing a final report, and presenting findings to the steering commitee (internal stakeholders, ambassadors, GSMA).

To capture the most comprehensive understanding of Weena's performance, the agency's methodology included both a quantitative and qualitative component.

Quantitative study

Four different target groups were defined:

- "Users" – Weena users
- "Relatives" – members of a Weena user's household
- "Neighbours" – people in a village/neighbourhood where there is a Weena community, but who are not members of a Weena user's household
- "Control group" – women living in a neighbourhood/village where Weena has not yet been launched.

A different questionnaire was designed for each of these target groups.

In order to cover as many communities as possible and analyse the results based on the community's size and area of residence of its users, it was decided that 20 Weena communities would be selected for the research (32% of all 63 registered communities at the time of the research). In each community, an average of 15 Weena users, 12 relatives (50% male, 50% female), and 15 neighbours (50% male, 50% female) were interviewed. Six neighbourhoods/villages where there was no active Weena community were chosen to be in the control group, and a total of 88 women were interviewed in these locations.

Qualitative study

The qualitative part of the study included two components:

- Focus group discussions (FGDs) with three different groups:
    - Weena users
    - Non-Weena users in neighbourhoods/villages where Weena had been launched
    - Potential users in neighbourhoods/villages where Weena had yet to be launched

Each group had between five and eight participants. A unique discussion guide was developed for each of the groups. Ten FGDs were held in Weena communities (six with users, four with non-users), and seven in communities where Weena was not available.

- Face-to-face interviews were conducted with three different groups:
    - Ambassadors – The two ambassadors and/or member of their staff were interviewed to collect their feedback on the project
    - Opinion leaders – An opinion leader in each of the surveyed Weena communities was interviewed, when available. Opinion leaders could be village chiefs or heads of religious communities, for example.
    - Weena agents – The agent in each of the surveyed Weena communities was interviewed, when available.

An interview guide was designed for each of these target groups.

Limitations

The results of this report are indicative findings only. Limitations to the research design are listed below.

- The original plan was to conduct both a baseline and a post-launch study, however, due to time constraints, the baseline survey did not happen.
- Even though the study was conducted eight months after Weena was formally launched, some components of the offering have yet to materialise on the ground. For instance, the loyalty bonuses accrued by each community have not, in most cases, been redeemed to launch a local project. This is primarily because the bonuses are still too small, but also because the process for cashing in the bonuses has yet to be formalised. Community satisfaction levels may have suffered as a result.
- Because the study was done retrospectively, most of the questions rely on self-reporting from users, which is likely to introduce some bias.
- There were translation issues with the quantitative survey. Some of the questions on a Likert scale, such as 'Strongly agree' and 'Neither agree nor disagree' were translated in the field as more binary answers such as 'Yes / No', which may have introduced some bias.
- Highly confidential data regarding revenue, for instance, cannot be included in this document.

Characteristics of Weena communities and users

Total number – By the end of November 2014, Weena had been launched in 63 communities, 52 of which were coordinated by Madame Hortense Naka Tchamdja and the other 11 by Madame Aimée Abra Tenu.

Geographical spread – The communities are mainly located in the Maritime region (including the capital, Lome) (40). The remaining communities are distributed almost evenly between the Kara (9), Centrale (8), and Plateaux (6) regions. The Savanes region is the only region where the project has not yet been launched; it is the most northern of all the five regions, harder to reach, poorer, and more conservative.

Size – A Weena community has 39 members, on average. However, there are big differences between regions, and Maritime and Plateaux communities are significantly larger than the others in the country, in part because these regions are more urban and densely populated.

Age – The average Weena user is 45 years old, with community members ranging from their early 20s to mid-70s.

Literacy – The average literacy level of Weena users was measured at 41%,[8] which is a good indicator that the project has reached truly disadvantaged populations. Major differences were identified between regions: literacy rates are higher than average in Plateaux and Maritime communities, but extremely low in the Kara and Centrale regions.

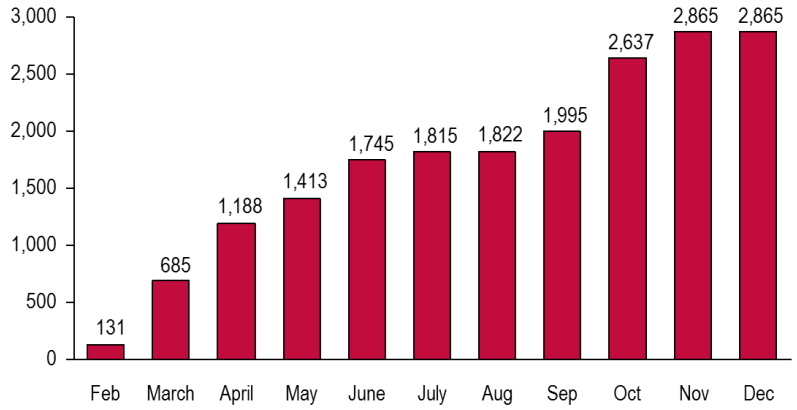
Technical literacy – Although literacy levels are relatively low, it is interesting to note that 9 out of 10 users state they are confident in their ability to use a mobile phone on their own.

[8] Literacy levels were estimated by asking respondents to state whether or not they could read and write in a particular language. The results are therefore declarative and should not be compared to the official national average for women (48%) identified earlier in the document, and which was calculated using a different and more robust methodology.

Commercial impact

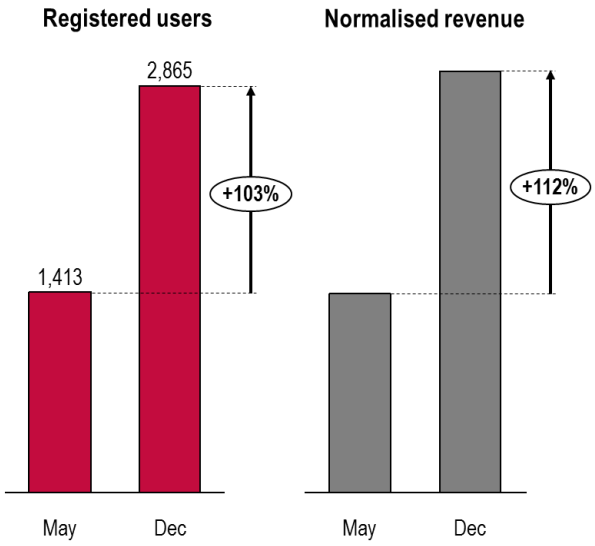
Acquisitions – Since Weena launched in early 2014, 2,865 users have already been registered in 63 communities. This demonstrates a real effort by Moov Togo and Weena ambassadors to identify candidate communities and then register them.

Figure 1. Number of registered users



Usage – 70% of Weena customers use their mobile at least once a day (monthly active usage) and about 20% use it once a day (daily active usage). Although lower than the average Moov Togo user, these numbers are considered to be encouraging.

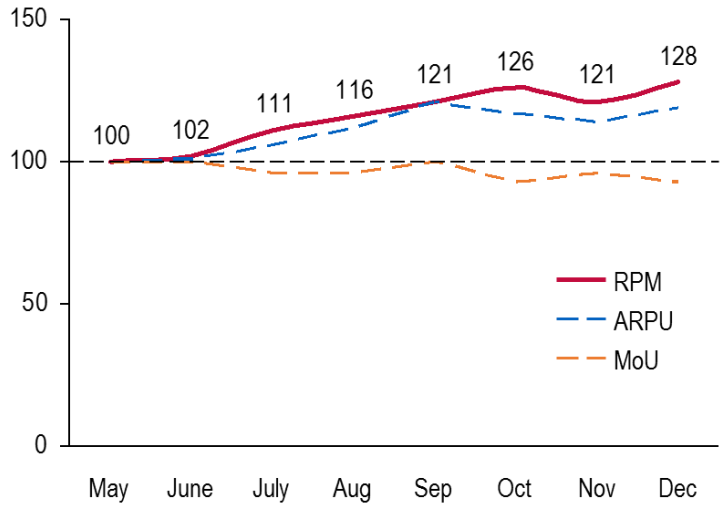
Revenue – **Figure 2. Registered user growth vs. normalised[9] revenue growth**



[9] Due to the commercial sensitivity of the data, revenue has been normalised to show growth without disclosing the absolute figure.

Total revenue has been growing quickly since the launch of the offering, more than doubling between May and December, and at a faster rate than acquisitions (112% vs. 103%). However, Weena's contribution to Moov Togo's overall revenue is still very marginal and is anticipated to remain so at this early stage of the project.

Figure 3. Average RPM (revenue per minute) of active users [normalised]



The RPM (unit: $/min) is calculated as the ratio between:

- Average revenue per user (ARPU, unit: $/min/month) and
- Average minutes of usage per user (MoU, unit: min/month)

The RPM is therefore a good indicator of the 'value' of Weena users because it shows how lucrative users are based on the average value of the calls they make.

In Togo, the average Weena user seems to be using her SIM slightly less over time (MoU: −7%), but overall brings more revenue to the operator (ARPU: +20%) than the average Moov Togo user because she makes higher value calls for the operator, such as calls outside of her Weena community. RPM has been strong as a result, with more than 28% growth over the 8-month period.

It is worth noting that the average ARPU and MoU for Weena users are 10% to 20% lower than for Moov Togo customers overall. However, the RPM of an average Weena user and an average Moov Togo customer is comparable. This is extremely good performance, especially considering that Weena users were initially expected to generate significantly less revenue than an average Moov Togo user, and that when the offer was designed there was concern that 'discounted' tariff would dilute revenue.

Social impact

First-time ownership – Overall, an estimated 365 women have accessed a SIM card for the first time, and 359 a handset, thanks to Weena.

Excerpt from a focus group discussion with Weena users in Vakpossito, Lome

Prilomene: We joined Weena thanks to Madame Tchamdja who is the head of our widows' association and became our ambassador with Moov. Thanks to her we were registered as a Weena community.

Interviewer: Have you faced any difficulties in joining Weena?

Brigitte: We didn't experience any difficulty in joining Weena. When the offer was explained to us in detail we understood what it was about. I decided to subscribe straight away as I already had a Moov SIM card. I am satisfied with the offer so far even though we don't have much visibility on the loyalty bonuses.

Auguesta: I have bought a SIM and a handset to be able to join Weena. The SIM doesn't always work properly though so it is a bit annoying.

Madeleine: My new Weena SIM works really well actually. And I realised that communications are a lot cheaper than with a normal SIM […]'

If we analyse the profile of first-time owners, we can see they are more likely to live in rural areas (25%), where there is a higher proportion of non-owners, and in small communities. In fact, there appears to be an almost perfect correlation: the smaller the community, the more likely subscribers are to be first-time owners. This can be explained in part by the fact that smaller communities are usually located in rural areas.

Satisfaction – With 51% of respondents stating they are 'Very satisfied', 'Satisfied', or 'Rather satisfied', overall customer satisfaction seems rather low. The research agency calculated a 'satisfaction score' by weighting answers as follows: 2 for 'Very satisfied', 1 for 'Satisfied', 0 for 'Rather satisfied', −1 for 'Not really satisfied' and −2 for 'Not satisfied at all'. The result is a score that can range from 2 (all users 'Very satisfied') to −2 (all users 'Not satisfied at all'). The overall satisfaction score for Weena users is −0.4 and, on average, urban users are less satisfied than rural users (−0.45 vs. −0.37).

According to the users interviewed for the qualitative survey, the main reasons for these low satisfaction scores are:

- The allocation of funds from Moov to sponsor community projects is insufficient.

- The bonuses that communities are supposed to receive based on the consumption of its members are not yet available to finance local projects.
- The SIM or the handset is faulty.

It is also worth mentioning that users from the largest communities (50+) tend to identify themselves as Moov users rather than Weena users. This is because a vast majority of users in these communities were Moov users before they became Weena users.

Access to top-up – Four out of five Weena users prefer to purchase credit from a Weena agent than a non-Weena agent. This preference is stronger in rural settings (89%) than in urban areas (78%). The vast majority of relatives of Weena users (86%) are also more comfortable with them buying credit from a Weena agent than someone else. The proportion is 83% for male relatives and even higher for female relatives: 88%. In some focus group discussions, female relatives said they are more aware of the difficulties women can face in purchasing credit from a male reseller, and for this reason are perhaps even more concerned with the security of their daughters, mothers, and other female relatives.

Overall, these strong results validate the creation of an alternative distribution mechanism for resource-poor women. Weena is more relevant and trusted than other offerings, not only by the users themselves, but by the rest of the community as well.

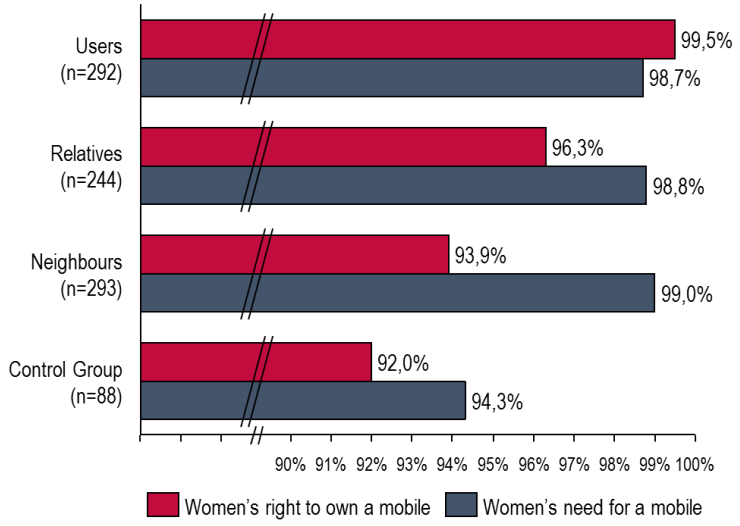
Excerpt from a focus group discussion with Weena users in Dongoyo, Kara

Madame TCHAO: The Weena agent does a really good job. She is always available to answer our questions and is here to assist us when we need her.

Madame KPATCHA: The Weena agent is also the link between us and the ambassador.

Women's rights to mobile access and use –

Figure 4. Acceptance of women's right to own a mobile and women's need for a mobile, by different groups



Even though acceptance levels are very high among all populations, two trends are evident:

- **Women's need for a mobile:** Results are comparable among users, relatives, and neighbours in communities where Weena has been launched. However, the overall score is four to five points lower in communities where Weena has not been launched.
- **Women's right to own a mobile:** There seems to be a correlation between endorsing the right of women to own a mobile and 'proximity' to the Weena project. In cases where almost all Weena users support this right (99.5%), 96% of relatives and 94% of neighbours also approve. However, in communities where Weena has not been launched, the score for potential users drops to 92%.[10]

Quotes from interviews and focus group discussions on women's rights to mobile access and use

Sylvanus, opinion leader (local vicar), Koloware: Nowadays even the chickens have mobile phones! A mobile helps women communicate, especially when there is an emergency. A telephone is a basic need.

Father Etienne, opinion leader (head of the local parish), Sotouboua: It depends. But it seems natural for a woman to own a mobile phone so she can at least communicate with her husband. But if she wants to use it for matters that will jeopardise her marital life then it is wrong. She can use it to call her family as well. It's important to be reachable.

Business opportunity for Weena agents – When Weena agents were asked in face-to-face interviews whether Weena had created an additional business opportunity for them, all answered positively. Even though the results are not statistically significant, they indicate Weena is making a difference to agents. Most agents also mentioned that the offering has not only brought personal benefits, but also *"to the community, and to women in particular who are getting better at understanding the basics of project financing."* (Weena agent in Sotouboua).

[10] Given the margin of error (3%), additional research would be necessary to confirm this trend.

Lessons and recommendations

Based on the analysis of the project a year after launch (informed heavily by the monitoring and evaluation study), Moov Togo has, despite difficulties in the beginning, achieved its objective to launch a full offering targeted at resource-poor women. Weena is a clearly defined and tailored value proposition with the potential to scale up and strengthen Moov Togo's presence in underserved communities. The project assessment identified four key areas of improvement and recommendations for how to tackle each of these challenges. These are outlined below.

1. **Commercial sustainability** – As it stands now, Weena's financial performance does not represent a commercially sustainable offer. Even though the average revenue per minute of a Weena user is comparable to a standard Moov Togo user, the user base is still too small and cannot cover the cost of recruiting new users, the bulk of which is used to pay for the salaries of ambassadors' staff, transportation to remote areas, and food and accommodation.

    - The long-term commercial sustainability of Weena depends on it reaching scale. This can only be achieved by recruiting new users on the ground and supporting existing ones (e.g., through customer education), which Weena ambassadors have proven they can do when they have the right resources. Moov Togo could, for instance, dedicate more of its CSR budget to maximise the impact of Weena and reach scale.

2. **Customer communication** – Customer communication efforts are needed on two fronts to harness the potential of Weena. At the user level, it is important to ensure Weena subscribers receive constant reminders that they are part of the programme and valued Moov Togo users.

    - A number of options could be considered, including direct communication through automated dial-out calls, and ensuring Weena agents feel empowered as leaders of their communities by communicating regularly about the community's bonus levels and singling out thriving communities as role models for other Weena users.

    General communication about the project also needs to be stepped up. Word-of-mouth was a sufficient communication strategy when the project was nascent and at a relatively small scale, but now that some research findings are available, it would be valuable to communicate success stories.

    - Local radio is a natural fit for this type of communication since it can reach target populations in clearly defined geographic areas, some cater to women specifically, broadcasters are usually hungry for content, and it is a low-cost alternative to larger, less targeted media channels.

3. **Customer feedback** – The absence of preliminary research and a baseline study meant that more than a year passed between the soft launch of Weena and the first systematic effort to gather customer feedback. Weena ambassadors and their teams had shared some information, and project team members had travelled to some of the communities, but no formal process was in place and information was patchy at best. This lack of data, especially data gathered by an independent third party, can be a serious issue when trying to make informed strategic decisions.

    - As with other projects aimed at resource-poor women, there can be a certain amount of scepticism about the 'value' of the users and the potential impact of the project. These preconceptions can only be debunked with hard data gathered on the ground. Therefore, it is strongly recommended that the project team builds the collection of direct customer feedback into their work plan.

4. **Project management** – Special attention needs to be given to the project team. Indeed, the success of the offering relies on the ability of the team to not only push to recruit new subscribers, but also to strengthen the value and customer satisfaction of existing users.

    - This goal can only be achieved if the team is given appropriate resources and feel empowered by management.

Conclusion: Recommendations for mobile operators

From the inception of Weena to the project assessment a year after launch, our experience supporting the project has produced a basic set of recommendations for other mobile operators interested in developing a similar offer.

- **Listen to your customers** – Preliminary research is a must, and will help you to identify the actual wants and needs of the women you have targeted. Once you have designed your offer, test it with them. After launch, make sure to collect their feedback to assess satisfaction with the offering and the impact it is having, and identify areas for improvement. Time for all of these tasks should be built into the project work plan.

- **Create a full value proposition** – Resource-poor women are a unique market segment. To address your target audience efficiently, you must carefully craft the features of the offer and consider the best ways to market and distribute it. All the pieces of this puzzle need to fit together – the offering must be coherent and managed as one project with an integrated team.

- **Be patient and realistic** – Since you will be targeting hard-to-reach populations, whether it is because they are rural, poorer, less literate, or have simply never been reached before, targets must be ambitious but realistic. The business plan needs to consider that the initial investment – the cost of setting up the project and recruiting users – may take longer to pay off than a 'regular' offer. The positive long-term spillover effects of the project should also be taken into account.

- **Identify the right partners** – You are likely to need local partners to help you reach users in a timely and efficient way, particularly with distribution. Select your partners carefully, allocate the right resources to these partnerships, and clearly define what's in it for them (e.g. visibility, commissions, support of other activities).

- **Empower your project team** – Projects aimed at resource-poor women are sometimes viewed negatively and you may confront certain preconceptions within your organisation. As a manager, make sure the project team has all the resources it needs and feels empowered to run this special project.

- **Do not reinvent the wheel** – Weena is a pioneer in this area, but there are other examples of successful value propositions for resource-poor women, such as Uninor's Sampark project in India. Do not hesitate to contact the GSMA Connected Women team for information or advice before jumping in.

About the GSMA

The GSMA represents the interests of mobile operators worldwide, uniting nearly 800 operators with more than 250 companies in the broader mobile ecosystem, including handset and device makers, software companies, equipment providers and Internet companies, as well as organisations in adjacent industry sectors. The GSMA also produces industry-leading events such as Mobile World Congress, Mobile World Congress Shanghai and the Mobile 360 Series conferences.

For more information, please visit the GSMA corporate website at www.gsma.com.
Follow the GSMA on Twitter: @GSMA

About Mobile for Development - Serving the underserved through mobile

Mobile for Development brings together our mobile operator members, the wider mobile industry and the development community to drive commercial mobile services for underserved people in emerging markets. We identify opportunities for social and economic impact and stimulate the development of scalable, life-enhancing mobile services.

For more information, please visit the GSMA M4D website at: http://www.gsma.com/mobilefordevelopment

About the GSMA Connected Women Programme

GSMA Connected Women works with partners to deliver socio-economic benefits to women and the broader mobile ecosystem through greater inclusion of women across the industry. The programme is focused on increasing women's access to and use of mobile phones and life-enhancing mobile services in developing markets, as well as closing the digital skills gender gap, attracting and retaining female talent, and encouraging female leadership in technology on a global basis.

For more information, please visit the GSMA Connected Women website at: www.gsma.com/connectedwomen
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