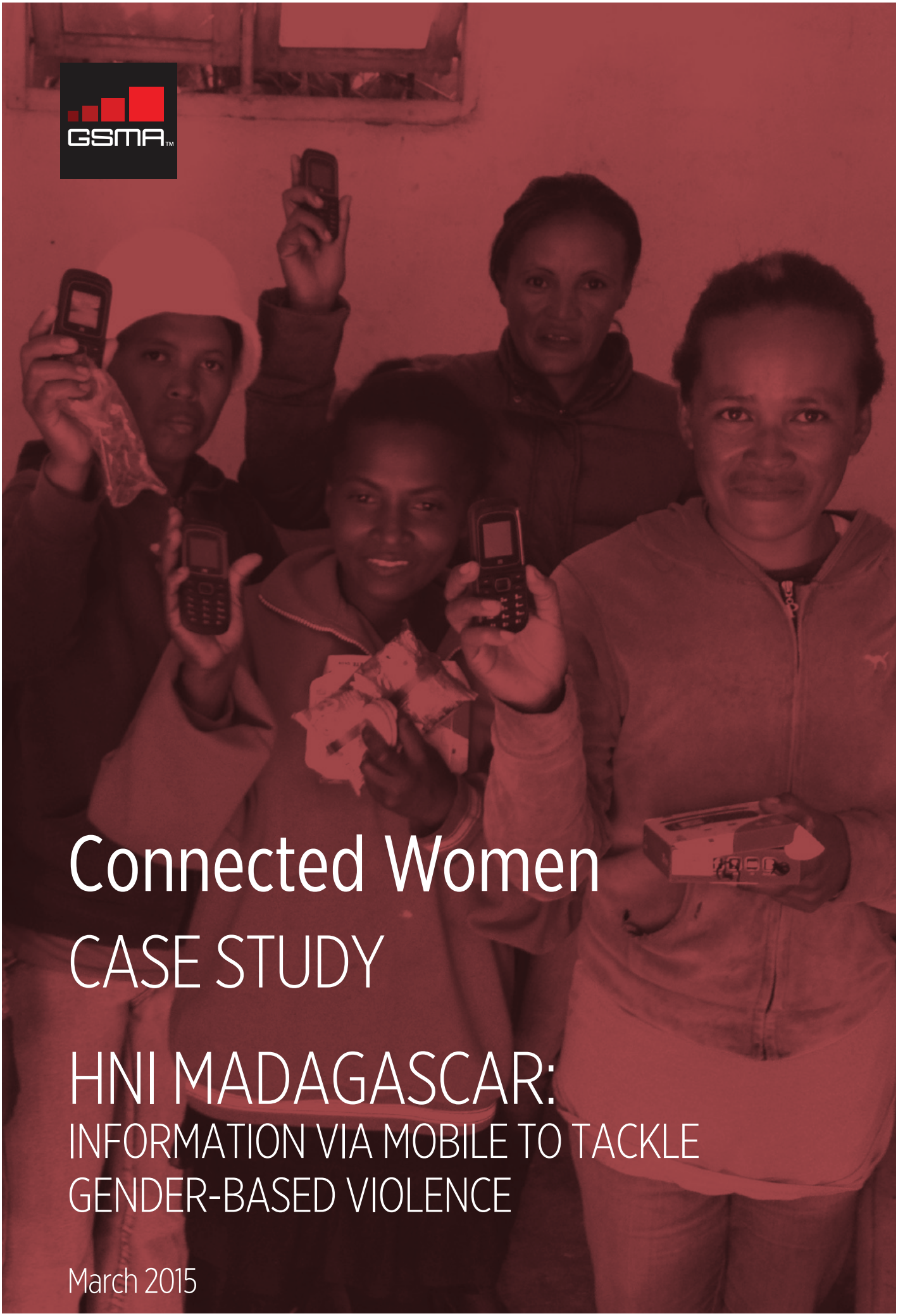


Connected Women

CASE STUDY

HNI MADAGASCAR:
INFORMATION VIA MOBILE TO TACKLE GENDER-BASED VIOLENCE

March 2015

Table of Contents

Introduction **2**

Key findings *2*

Country context **4**

Madagascar's mobile market *5*

Women in Madagascar *6*

Overview of the service **6**

Market opportunity *6*

3-2-1 service and the introduction of gender content *7*

Launching the gender content **9**

Key challenges *10*

Results to date *10*

Commercial impact 11

Social impact 15

Lessons and recommendations **20**

Conclusions **22**

Authors: Elisa Minischetti and Salima Fazal Karim
Acknowledgments: Claire Sibthorpe, Shireen Santosham

Introduction

3-2-1 is a free, on-demand voice and text-based information service that has attracted over 3 million Airtel Madagascar subscribers since it launched in March 2010. The 3-2-1 Service is provided by HNI, an international NGO, and branded and marketed by Airtel Madagascar. After being awarded a GSMA Connected Women Innovation Fund grant, HNI conducted extensive consumer insights research, which informed the development of new gender content added to the 3-2-1 Service. The consumer insights research confirmed significant gender inequality in Madagascar — many women are not aware of their rights and gender-based violence is a major problem. Additionally, women showed interest in learning about health and education. In an effort to bridge this information gap, HNI created the first ever on-demand gender mobile information service for women in Madagascar.[1]

Key findings

The addition of gender content to the 3-2-1 Service is beginning to show evidence of positive social impacts for both male and female users and commercial benefits for Airtel. Introducing the gender content allowed Airtel and HNI to:

- **Deliver content that was popular with customers.** Six months after launch, 232,158 unique users had accessed the gender content, 50% of whom were women. Heavy marketing at launch helped to draw subscribers and over half a million queries were received, making it the most popular content area on the 3-2-1 Service.

- **See lower churn rates.** Users of the 3-2-1 gender content tended to have lower churn rates than the average Airtel subscriber, although it is not clear whether the service itself reduced churn. They also reported using their SIM more for voice and SMS since beginning to access the gender content.

- **Generate positive brand perception.** The vast majority of 3-2-1 users reported having a positive impression of the mobile operator after using the gender content and that they would recommend it to friends.

- **Improve knowledge that ultimately led to behaviour change.** The 3-2-1 gender content allowed users to improve their knowledge of human rights, education, and gender equality. Users, especially women, were not only able to recall the information communicated through the information service, but some also reported no longer being victims of physical and mental abuse by their husbands (also users) as a result of the 3-2-1

[1] A separate study by GSMA Mobile for Development Impact analysed 3-2-1 transaction data and the customer journey for 3-2-1 users. This report can be found at http://www.gsma.com/mobilefordevelopment/m4d-impact-service-evaluation-human-network-international-3-2-1

gender content (documented in the story of Georgette, Box 9). The 3-2-1 gender content includes information about the importance of equal decision-making in the household, and 91.3% of the female users surveyed reported participating more in decision-making. Some women also reported being inspired to open their own bank account and manage their finances as a result of listening to the gender content.

- **Facilitate first-time SIM ownership for women.** 7.1% of female users surveyed reported that the 3-2-1 gender content was one of the reasons they bought an Airtel SIM card, and 5% are estimated to be first-time SIM owners as a direct result of the gender content.

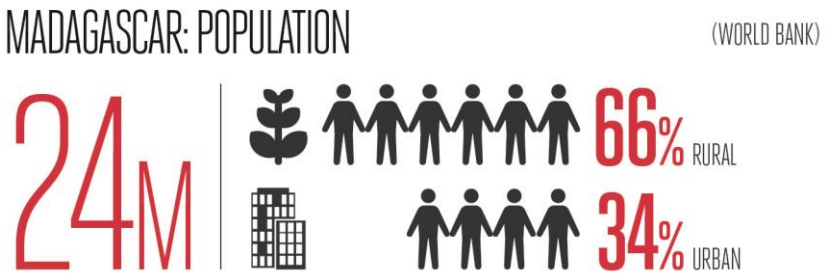
The popularity of the gender content was uneven. Violence, Advice, and Education were the most popular topics, while Economic and Political Development were the least accessed ones. In addition, not all messages were played through to the end. The proportion of messages that were listened to more than 75% of the way through varied from 85% for Violence, Education, Economic and Political Development, and 39% for Advice and News. This shows the importance of understanding customers' needs and usage before investing in content creation, as well as carefully monitoring usage.

Users were asked to select their gender when accessing the content so HNI could collect data on the gender of subscribers. Although there were challenges collecting this data — some users would select one gender then the other or exit the service at the gender question — this can be an effective way to gather gender data. Collecting and analysing gender disaggregated data provided valuable insights when designing and adapting the services. In fact, users who identified themselves as female showed a much higher rate of SMS usage, which is perhaps an indication of their price sensitivity and level of mobile money usage (although usage remains minimal), compared to users who identified as male. These gender differences in usage offer useful insights into designing appropriate services for this segment.

Country context

Madagascar is an island state in the Indian Ocean with a population of 24 million. The World Bank classifies it as a low-income country and it ranks 155th out of 187 countries in the 2014 Human Development Report[2]. Poverty in Madagascar has increased steadily since 2001, with 88% of the country's population now living below the national poverty line of less than $1.25 per day.[3]





Madagascar lacks adequate infrastructure, with only 14% of the population having access to electricity[4] and a similar percentage have limited access to drinking water and paved roads.

Farming, fishing, and forestry form the backbone of Madagascar's economy, accounting for 26% of its gross domestic product (GDP).[5] While the political crisis of 2009–2013 was a setback, the World Bank forecasts a higher rate of GDP growth in Madagascar for the coming year than in the rest of the developing countries of Sub-Saharan Africa.[6]

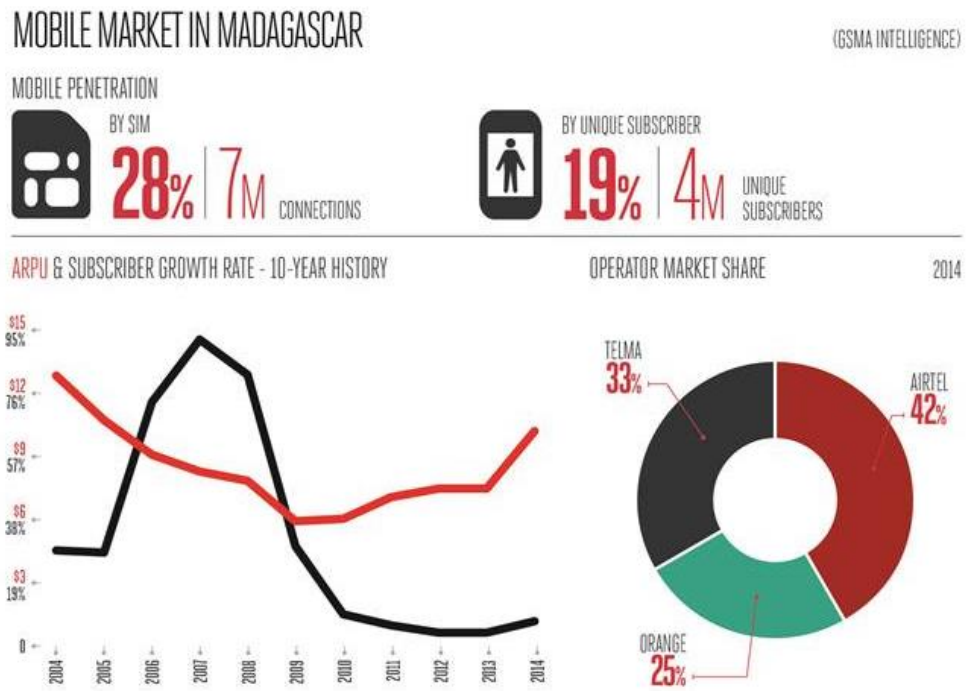
---

[2] UNDP, http://hdr.undp.org/en/countries/profiles/MDG
[3] World Bank, http://povertydata.worldbank.org/poverty/country/MDG
[4] World Bank, http://data.worldbank.org/indicator/EG.ELC.ACCS.ZS
[5] World Bank, http://data.worldbank.org/indicator/NV.AGR.TOTL.ZS/countries

Madagascar's mobile market

With a unique subscriber penetration of 19%, the Madagascar mobile market is underpenetrated compared to the Sub-Saharan Africa average of 67%.[7] Three mobile operators share the mobile market: Airtel, which controls the bulk of the market, Telma, a locally owned company, and Orange. The political turmoil and instability of the 2009 coup had repercussions on the mobile market, causing subscriber growth to decline dramatically. Multi-SIM usage is quite prevalent with an average of 1.52 SIMs per unique subscriber in Q4 2014.[8]

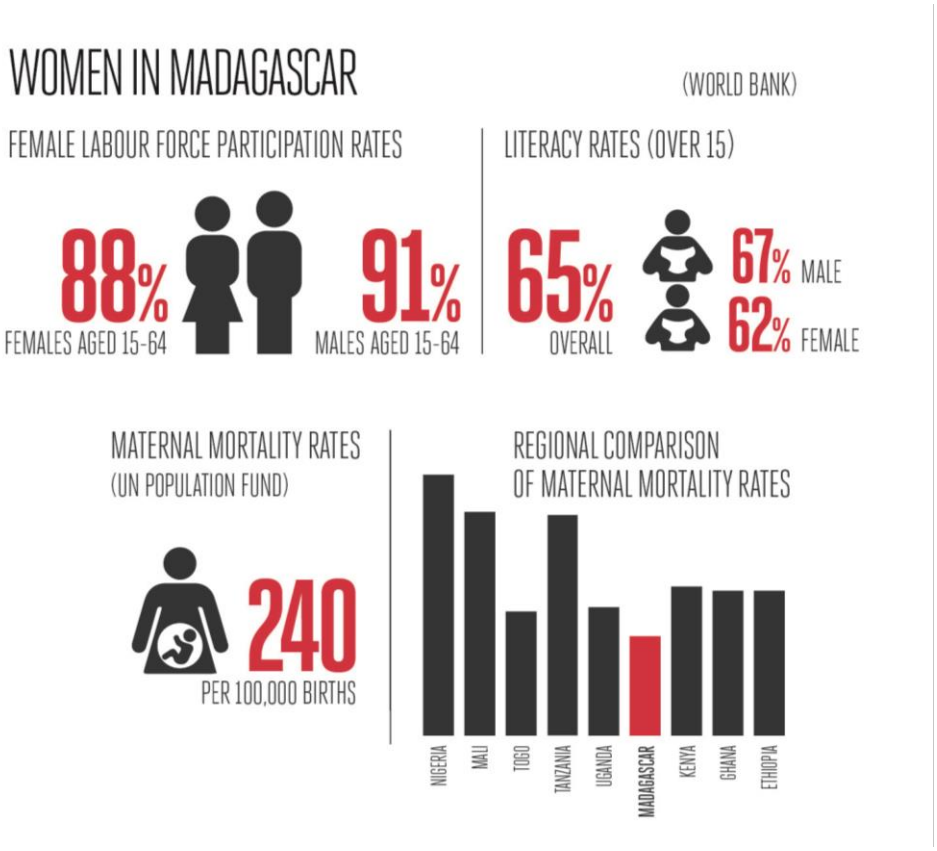
The average revenue per user (ARPU) is quite high due to regulation on price floors and taxes. Mobile taxation, as a percentage of the total cost of mobile ownership, stands at 28% in contrast to the regional average of 19%, which puts Madagascar in third place in Sub-Saharan Africa after Gabon and DRC (2011).[9] Prices are very high: one on-net prepaid minute without any discounts or plans costs an average of $0.37 compared to $0.15 in Kenya and Nigeria.[10] This high cost of communication also helps to explain the low unique subscriber penetration.



[6] World Bank, http://data.worldbank.org/country/madagascar
[7] GSMA Intelligence
[8] GSMA Intelligence
[9] GSMA Sub-Saharan Africa Mobile Observatory, 2012, http://www.gsma.com/publicpolicy/wp-content/uploads/2013/01/gsma_ssamo_full_web_11_12-1.pdf (Figure 56 p. 57)
[10] http://www.numbeo.com/cost-of-living/country_result.jsp?country=Madagascar

Women in Madagascar

Madagascar ranks quite high in the Gender Gap Index:[11] 41 out of 142 countries. Legislation prohibiting gender-based discrimination and punishing acts of violence against women in case of domestic violence helps to account for this high ranking. Women's labour force participation of 88% is close to men's (91%), but this relatively high figure masks some inequalities: more women have part-time (27% versus 18% for men) and informal employment (53% versus 47% for men), and the unemployment rate for women is twice that of men (3.5% versus 1.7%).[3]



Overview of the service

Market opportunity

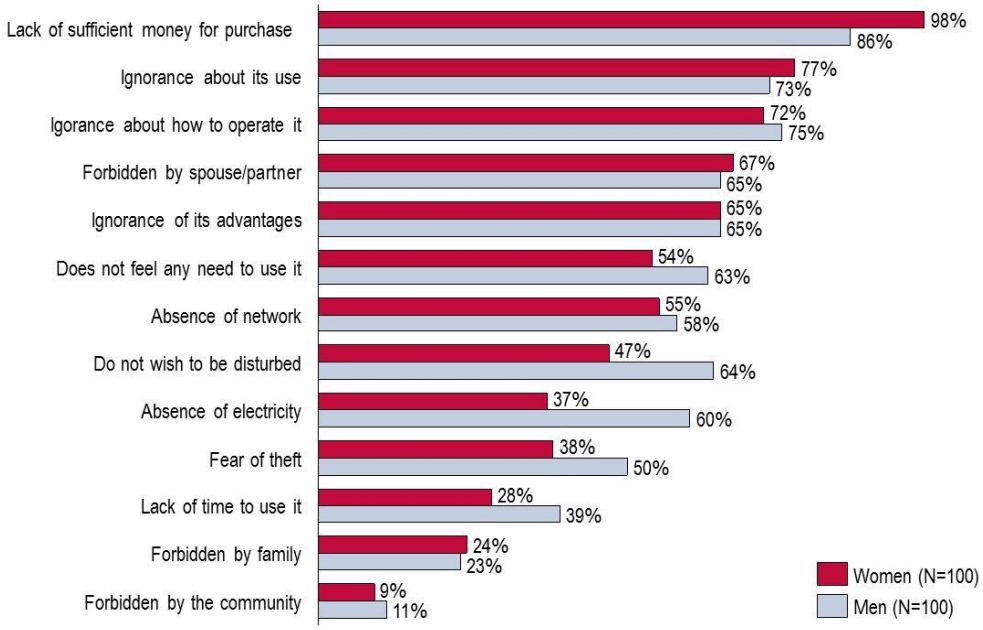
While the law in Madagascar explicitly forbids acts of discrimination or violence against women, HNI's initial qualitative consumer insights research revealed that harassment and exploitation of women in the workplace is rampant in the country. Participants spontaneously mentioned gender issues in the workplace, including men demeaning women, physical and emotional violence, the difficulty of finding a job that is both rewarding and has a decent wage, and

[11] World Economic Forum, Global Gender Gap Report 2014, http://reports.weforum.org/global-gender-gap-report-2014/economies/ - economy=MDG

unemployment. Financial difficulties were identified as the main problem for women, who tend to work at informal and poorly paid jobs that keep them in vulnerable situations. This is likely the result of a lack of skills and qualifications, which in turn prevents them from finding a more stable and better paying job. The focus group discussions also revealed a fundamental inequality of rights between men and women, with both men and women saying that women's rights are well below those of men, and men are considered to be the head of the family and master of the household.

Not surprisingly, women in Madagascar face many issues when it comes to accessing and using a mobile. Research conducted by HNI into women's mobile access and usage found cost to be the biggest barrier to access, followed by technical literacy and low levels of confidence. Women frequently said they did not have the financial resources to buy a mobile phone, as a phone is not considered a priority. They declared that even if they had one, they couldn't afford to pay for airtime.

Figure 1: Reasons why women do not use mobile phones according to women and men



In light of these findings, HNI decided to respond to the information needs of women who are victims of gender-based violence by adding gender content to its 3-2-1 Service.

3-2-1 Service and the introduction of gender content

3-2-1 is a free, on-demand voice and text-based mobile information service that has attracted over 3 million Airtel Madagascar subscribers since it launched in March 2010. In the last quarter of 2014, 35% of Airtel Madagascar's customers had used the 3-2-1 Service. The service is provided by HNI and branded and marketed by Airtel Madagascar.

Figure 2: Overview of 3-2-1 Service

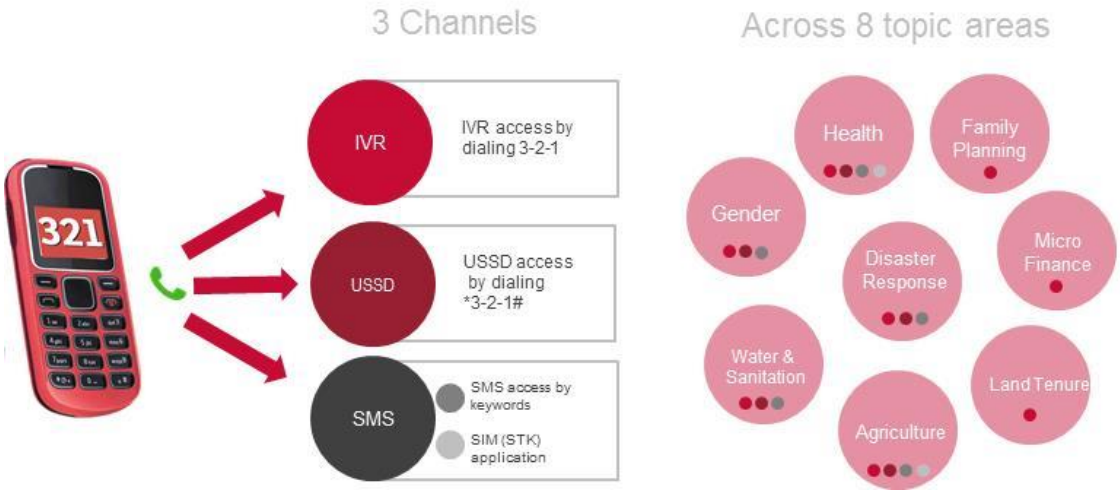


Image: GSMA M4D Impact Service Evaluation: HNI 3-2-1

Before the addition of gender-specific content, the 3-2-1 Service provided information on water and sanitation, agriculture, land tenure, microfinance, family planning, health, and disaster response. In August 2014, HNI added a new gender topic to the 3-2-1 Service, funded by the GSMA Connected Women Innovation Fund grant. Each topic area is available on three channels: SMS, USSD, or voice (IVR), as indicated in Figure 2 above. USSD and SMS are free of charge while the IVR channel is free for the first four calls every month and then 200 ariary per call (about 12 cents)[12]. The IVR channel makes the content accessible to illiterate users and the messages are more detailed, but it takes longer to navigate. Accessing 3-2-1 through the SMS channel, on the other hand, allows users to store the content as SMS, but requires users to know and remember topic codes (except for health and agriculture, which are available on the SIM menu).

To determine what content to include on the new gender channel, HNI conducted consumer insights research on women's information needs in Madagascar. This extensive research reinforced the initial finding that there was significant gender inequality in Madagascar, and that in spite of the law taking a firm stand against gender-based violence and discrimination, many women were not aware of their rights. For example, gender-based violence is a major problem: many of the men and women who were surveyed believed that rape and sexual assault were at least partly the victim's fault if she wore seductive clothing or used inappropriate language. In addition, women were interested in receiving more information on health and education.

[12] As of May 2015.

Launching the gender content

Once the initial research phase was complete, HNI formed a committee of local gender experts to review its recent consumer insights research, identify key themes from the research results, and create the content for the 3-2-1 gender topic areas. The new gender content was launched on 3-2-1 on 29 August 2014 and was positioned as the first choice in the menu. Airtel began marketing the new content with SMS broadcasts in mid-September, and a formal launch event was held on 10 October 2014, which kicked off the formal marketing campaign with TV, radio and newspaper ads, and flyers. HNI also trained 30 radio DJs on how to promote the 3-2-1 Service, specifically highlighting the new gender content that was available.

Figure 3. 3-2-1 pamphlets (marketing collateral courtesy of Airtel Madagascar)



Key challenges

When the Innovation Fund grant was awarded, Airtel Madagascar was not using the gender of their customers at the moment of SIM registration.[13] Tracking and analysing the gender split of customers provides accurate data on who accesses and uses the service, and is crucial to informing strategies for driving penetration of the service in the market. HNI therefore decided to include a gender question when users were accessing the service to provide Airtel with reliable gender data. When users called 3-2-1 or dialled *321# and selected an option to listen to or read the new gender content, they were asked to input their gender by pressing 1 for female or 2 for male in order to access the content. However, while HNI was able to collect reliable gender data for the vast majority of the users (89% for USSD users in Feb 2015), it also experienced the following issues:

- *Some users hung up at the gender question* - Early on, HNI observed users had a tendency to hang up, choose an invalid option, or not choose an option until the session timed out, depending on which channel was used to access the 3-2-1 gender content. There could be two reasons for this: either some users found the gender question disrespectful or, as anecdotes from focus group participants suggest, a technical error pushed out users at the gender question.
- *Flip-floppers* - Some users chose one gender during one session and the other gender for a different session. As many of these so-called 'flip-floppers' only called twice, analytics on the IVR data used to assign a gender to these callers did not help to solve the problem. Ten in-depth interviews were conducted with flip-floppers to investigate this behaviour and the phenomenon can likely be explained by the fact that the flip-floppers were curious to see whether the content was different based on the gender selection, as well as by the fact that some users were sharing the device and SIMs (between husband and wife, for example).

Results to date

The 3-2-1 gender content was launched at the end of August 2014 with above-the-line (ATL) and below-the-line (BTL) marketing campaigns starting in October 2014. Since launch (up to the end of February 2015), 232,158 unique users have accessed the content, roughly 50% of whom identified themselves as female. 508,253 queries were received by the end of January 2014, making it the most popular content area on the 3-2-1 Service — probably helped by its prime placement in the menu.

Six months after launch, the gender content has begun to show evidence of commercial and social impact.

[13] When buying a SIM card from Airtel, customers are invited to pick their gender in the registration form. However, it is hard to determine if the person who bought the SIM card is actually the one who will use it, making this gender data is not reliable. Also, in Madagascar, SIM cards can easily be bought on the street, making it impossible to verify the gender of the customers (this is the case of about 30% of Airtel's subscribers).

Commercial impact

- **The new gender content is being accessed by users** – 232,158 unique users accessed the gender content in the first six months after launch, well exceeding the initial target. Over 50% identified themselves as female on the IVR or USSD channel (the two channels where users can make a gender selection).

  The heavy marketing around the launch of the gender content (October 2014) is responsible for a peak monthly penetration of 3.3% of Airtel Madagascar's subscriber base for 3-2-1 gender and 12.2% for 3-2-1, highlighting the importance of marketing as a tool to increase awareness and draw more customers to the service.

  IVR was the preferred channel for accessing the 3-2-1 gender content, followed by USSD. Interviews revealed that users found it overall easier to listen to the messages by IVR. SMS was the least preferred channel, and only a handful of users accessed the content this way. This is likely due to the fact that users had to know the content codes to text to 3-2-1.[14]

- **The 3-2-1 gender content is appealing to users, including women** – 508,253 queries were made across all gender content channels from launch to January 2015 inclusive, and the gender content accounted for about 47% of all IVR content accessed (Figure 5). While the number of queries about the gender content is impressive, especially from women users, Figure 4 shows how dependent the service was on marketing to draw subscribers to the service, such as after the hard launch in October 2014.

  When the gender content is compared to the other content areas of the 3-2-1 Service, it is clear that gender is the most popular topic, accounting for 46.8% of all IVR content accessed and for repeat users. While this may be due to its prominent placement in the menu and the marketing campaign, it is interesting to note that the gender content may have had a spillover effect on the family planning content. In fact, the number of calls for the family planning content doubled after the introduction of the gender content, while the other content areas did not seem to be affected.[15]

[14] Although HNI distributed the SMS codes to both the Gender Content Committee and the radio DJs who were trained on how to promote the new gender content, users likely found it hard to remember them.

[15] This analysis on 3-2-1 IVR traffic data was conducted by the GSMA M4D Impact team between October and November 2014.

Figure 4: Monthly queries about gender content, by channel and gender selection

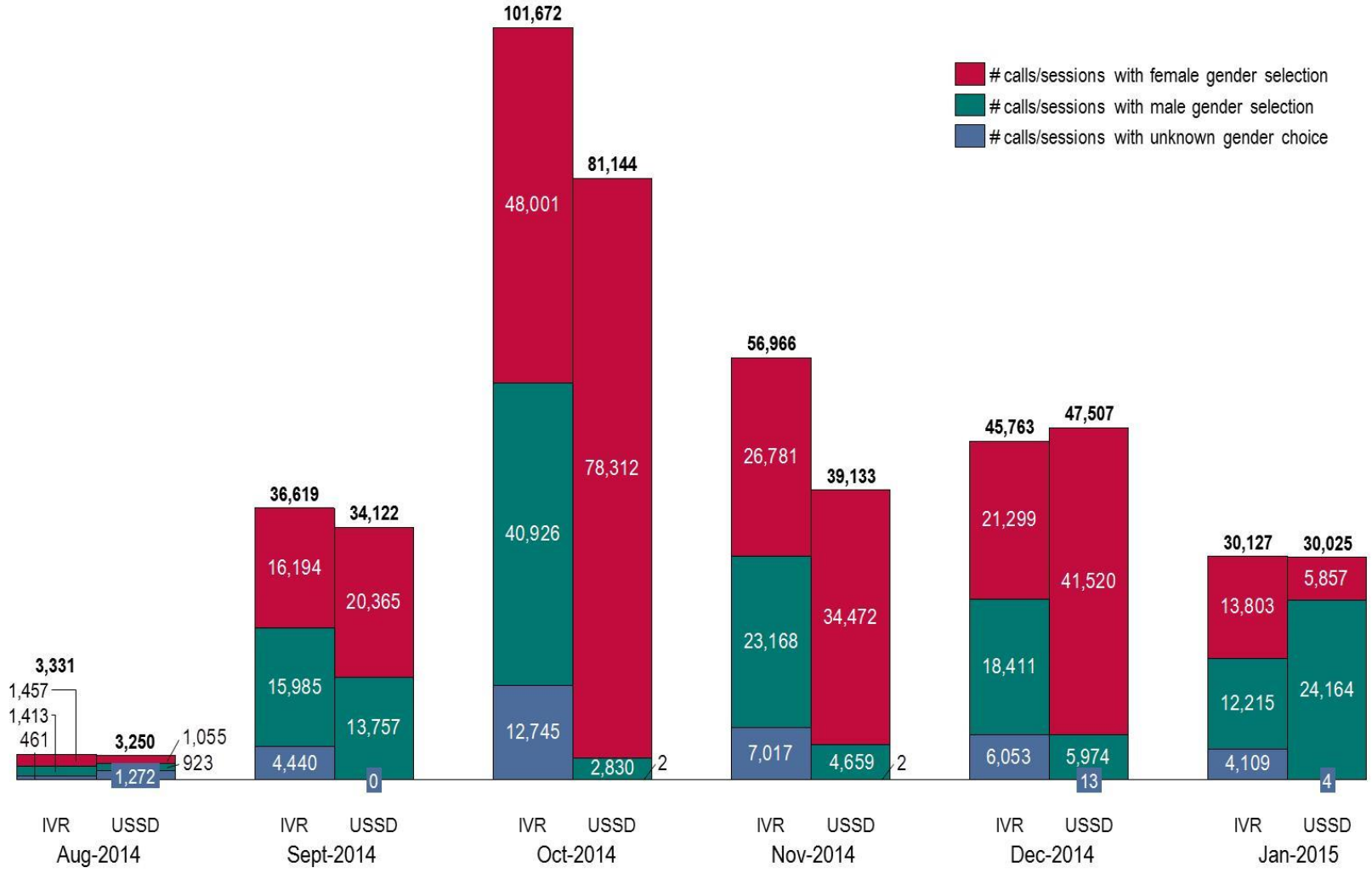
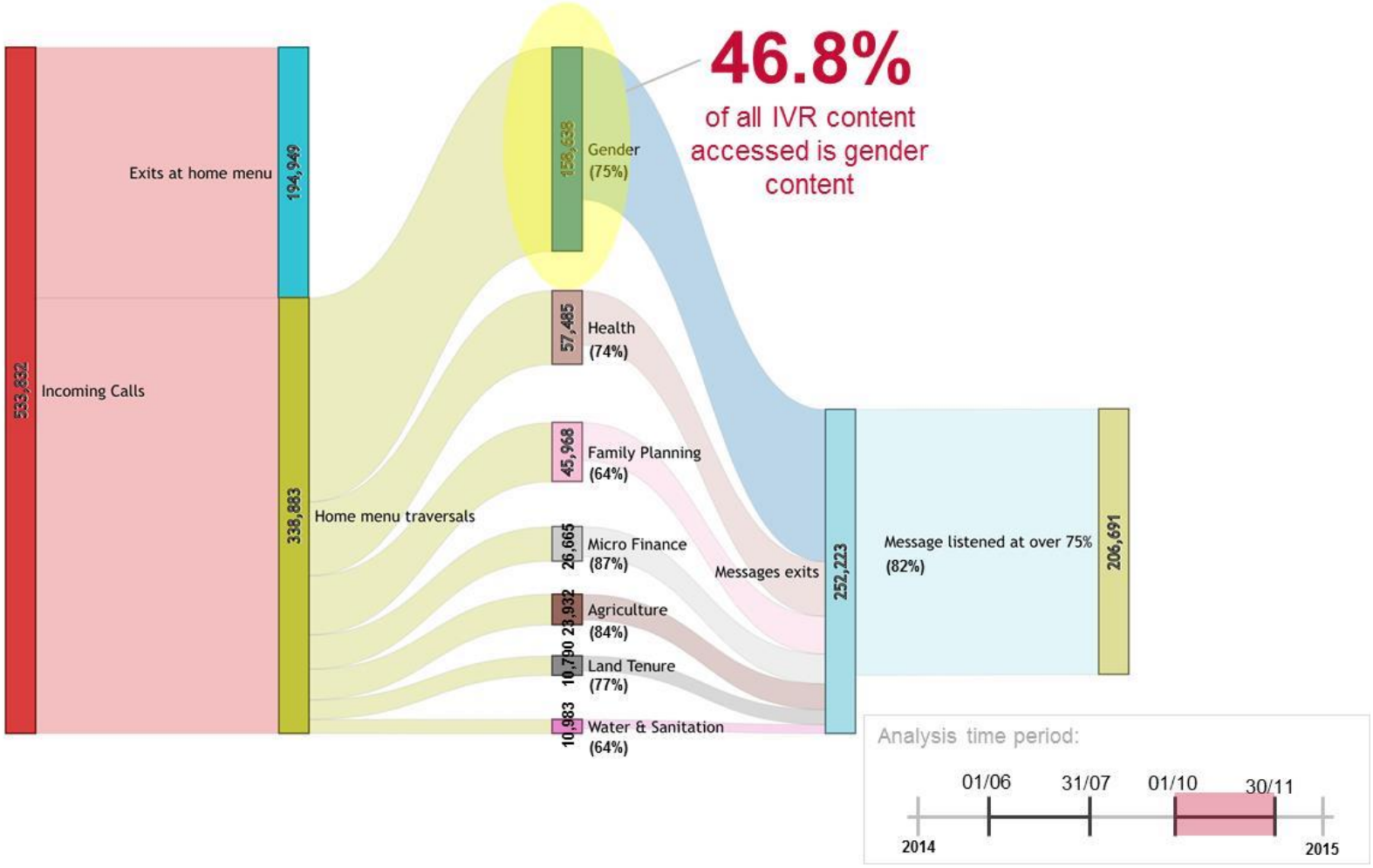


Figure 5: IVR channel traffic across the different topic areas of the 3-2-1 Service



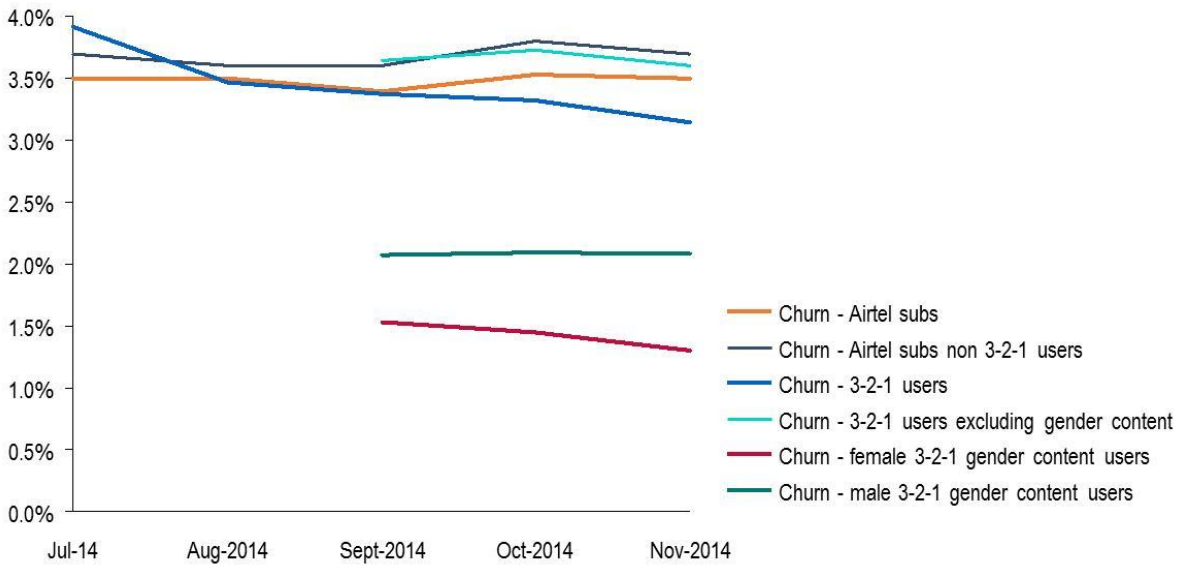
Source: M4D Impact Service Evaluation: HNI 3-2-1
Note: Disaster Response is not shown, as the M4D analytics work was done before it was added in December 2014

- **IVR users report being willing to pay for the gender information, but there are relatively low numbers of paying users** – Although the USSD and SMS channels are free, the IVR channel only offers four free calls per month. Every call made after that in a given month is charged at 200 ariary. The analysis of 3-2-1 IVR traffic data found relatively low numbers of users were paying to use the service, and there were spikes in IVR traffic at the beginning of each month when users' quota of free calls is renewed. This indicates users are sensitive to subsequent calls being charged for on the IVR since we do not see this pattern in the USSD. This suggests users are sufficiently aware of the service rules and cost conscious. Even though in focus group discussions, users indicated a willingness to pay if the price was lower, and considered 100 ariary per call reasonable. As of August 2015, the number of free calls has increased to six per month, and the call charge will remain 200 ariary per call.

- **The 3-2-1 gender content created a positive perception of the Airtel brand** – 88% of users of the gender content reported a positive impression of Airtel after using the service, and 61% of female users and 52% of male users have recommended the service to others.

- **3-2-1 gender content users, especially women, are more loyal customers** – Churn rates (churn is defined as no revenue-generating activity for 90 days) for gender content users is significantly lower than the overall churn rate for Airtel subscribers — in fact, 63% lower for female users. Further investigation is required to determine whether the reduced churn is linked to usage of the service.

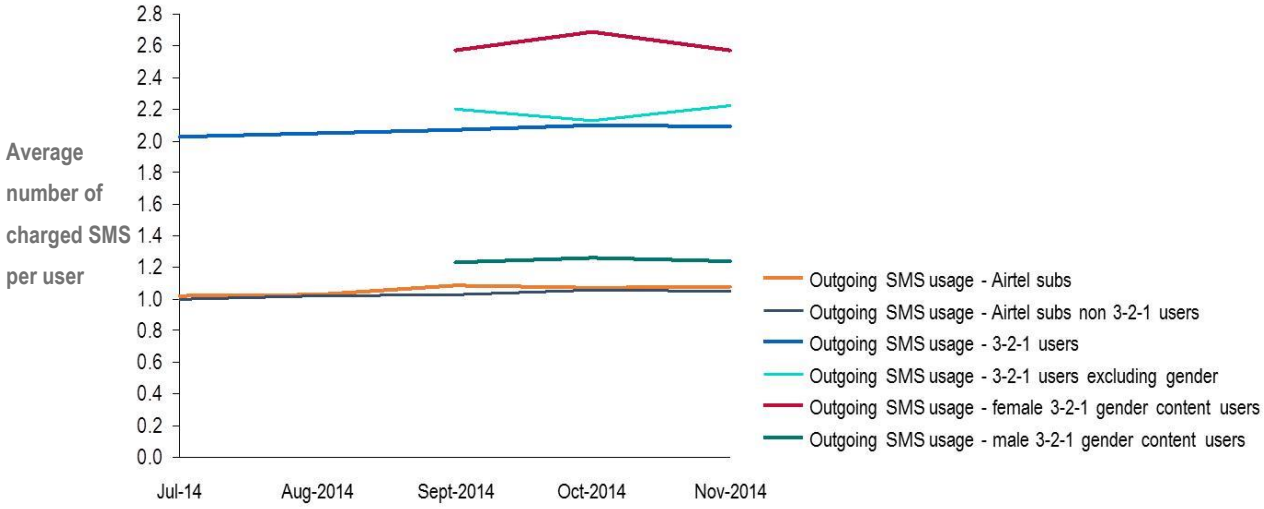
Figure 6: Churn rates for 3-2-1 users compared to all Airtel subscribers



- **The gender content may be increasing mobile usage** – 3-2-1 gender content users were asked whether they had perceived a change in their mobile services usage since they began using the gender content. They reported becoming much more active users of calls and SMS, with only a slight self-reported increase in mobile money and mobile internet use.

- **Measuring user behavior in terms of overall ARPU, churn, and other mobile service usage provides valuable insights** – The data indicates that gender content users come from the lower ARPU segments of the subscriber base. Outgoing voice usage, calculated by minutes of charged voice calls per user per month, shows that 3-2-1 users exhibit much lower overall usage than Airtel subscribers. However, when we look at the average number of charged outgoing SMS per user per month to access the 3-2-1 Service, we see a trend of much higher usage, especially among women. Users who identified themselves as female use SMS 140% more than the average Airtel subscriber. This could be an indication of price sensitivity since the price of a voice minute is relatively high in Madagascar, and that the new gender content is indeed reaching resource-poor women. These gender differences in usage offer useful insights into designing appropriate services for this segment. In addition, the number of mobile money transactions per user per month is significantly lower for 3-2-1 users, which is an opportunity for Airtel Money to drive uptake by targeting this segment with specific messaging, both within and outside the 3-2-1 Service.

Figure 7: Outgoing SMS usage



Social impact

- **The 3-2-1 gender content can drive first-time SIM ownership for women** – Users were asked whether the Airtel SIM they were using to access the gender content was their first SIM, and the main reason for

purchasing that particular SIM. 71% of men and 77% of women reported that the Airtel SIM was their first SIM and 7.1% of women and 0.7% of men mentioned the 3-2-1 gender content as one of the reasons why they purchased it. This means about 5% of the women surveyed were first-time SIM owners as a result of the new gender content.

- **Female users of the 3-2-1 gender content reported improved decision-making power** – 91.3% of women using the 3-2-1 gender content reported increased decision-making power in their households as a result of using the service.

  The 3-2-1 gender content includes messages on the importance of equal decision-making power in the household to promote healthy and prosperous families, and the research indicates that the gender content may have an effect on women's perceptions of their decision-making powers within the household and raise their awareness of the need to have equal decision-making power. Interestingly, some of the stories that emerged from the qualitative post-launch focus groups discussions showed that some of the women who had been using the 3-2-1 gender content service had been inspired to open their own bank account and manage their own finances.

"I had the opportunity to hear about the 3-2-1 offer and I listened to it. This is where I learned that I have the right to open a savings account for myself, in my own name. I then took the decision to go to the savings service and now I deposit money aside for contingencies. I talked to my husband and told him that I was aware of this opportunity through the 3-2-1 offer. I do not work but I take a small portion from the money my husband gives me so that I can take care of the home. My husband knows I have a savings account."

Woman, 31, housewife, 3-2-1 gender content user, Antananarivo

- **Thanks to the 3-2-1 gender content, female users improved their knowledge of education, human rights, economic and political participation, and gender equality** – HNI wanted to understand how listening to the 3-2-1 gender content messages had affected users' knowledge and awareness of social and economic topics. Data was collected through a series of quantitative survey questions (Table 8), and the vast majority of male and female 3-2-1 gender content users reported increased appreciation of the importance of education, education for girls, human rights, and gender equality. Interestingly, male users reported particularly high levels of improvement, exceeding women in all topic areas except gender equality.

Table 8: Percentage of female users who report increased appreciation of the importance of education, human rights, gender equality, and economic and political participation after using the 3-2-1 gender service

	Female 3-2-1 gender content users (N=150)	Male 3-2-1 gender content users (N=150)
Percentage of users who report increased appreciation of the importance of education after using the 3-2-1 gender service	91.3%	91.3%
Percentage of users who report increased appreciation of the importance of education for girls after using the 3-2-1 gender service	93.7%	98%
Percentage of users who report improved knowledge of human rights	94%	96%
Percentage of users who report improved knowledge of gender equality	92%	88.6%
Percentage of users who report improved knowledge of economic opportunities that can improve their lives	69.3%	72.6%
Percentage of users who report improved knowledge of informed political participation	36.7%	52.0%

The qualitative results from the focus groups discussions echoed these findings — both male and female users reported increased knowledge and awareness of these topics and reported a more positive attitude about education, human rights, gender equality, and economic and political participation as a result of the information they acquired through the 3-2-1 gender content. However, there were lower levels of users, particularly women, who also reported improved knowledge of economic opportunities and political participation. This is consistent with the fact that messages on economic and political participation were the least popular among users and that the qualitative research indicated little interest in politics in general, particularly among women.

Interestingly, when asked about gender-based violence and gender equality, both male and female focus group participants were able to recall information from the 3-2-1 gender messages about common forms of violence, such as domestic violence, excessive jealousy, demeaning words, psychological abuse, sexual abuse, and violence suffered in the workplace. Users also talked of becoming more informed about ways to mediate violence as a result of listening to the 3-2-1 gender content (e.g. centres or associations for the protection of the rights of women against violence, toll-free numbers to call such as 147 or 511, or the depositions to be made as complaints against violence). Critically, they also mentioned the right of victims of violence to take refuge with their family, which is specifically mentioned in the 3-2-1 gender content. The case of Georgette in Box 9 below is a good illustration of the apparent effect listening to the 3-2-1 gender content has had on users' knowledge and behavior around gender-based violence.

- **3-2-1 gender content triggered a behaviour change among its users** – HNI wanted to understand how female users reacted to the service, and their perceptions of whether it had brought any changes to their lives. The data revealed that 96.6% of female users found the gender content had added value to their lives, and 62% agreed that the gender content had changed their behaviour. Similar responses were recorded among men. Users reported that the content was relevant to their needs thanks to the in-depth consumer insights research conducted at the beginning of the project. The qualitative research showed that female users in particular felt the service had helped them understand issues around women's rights and related topics, and they had been able to apply this knowledge to their lives and share it with their husbands and children.

Box 9. Georgette: A case study



Georgette is a 31-year-old woman living in Antananarivo, Madagascar, and one of the first to use the gender content when it was launched in October 2014.

Georgette has been with her partner for over 12 years and they have two children together. Throughout their relationship, she had been subjected to physical and mental abuse — she spoke of regular beatings (she had a scar above her eyebrow from a beating) as well as insults, jealousy, and restrictions on her movements. She had her own phone a few years earlier, but her husband destroyed the phone in jealousy after she received a call from a wrong number and she has been too afraid to get another one.

She heard about the 3-2-1 gender content when it was launched and borrowed her sister-in-law's phone to call the service. Soon afterwards there was a dispute at home, and her husband was threatening to hurt her. She borrowed her sister-in-law's phone (who was there at the time) and made her husband listen to the information about GBV. She then relayed to her husband what she had learned from the service: that a woman is allowed by law to leave her husband and go to her parents' house if there is a risk of violence, and that he therefore could not call her a prostitute for leaving the home since it is her right to do so. She said, "*I learned that I can leave my husband and return home to live with my family, if my husband continues to hurt me... No one could judge me if I were to make that choice.*"

Since then, Georgette feels there has been a change in her husband's treatment towards her. The violence has not started again, and he has begun to give her more freedom to go out by herself — a change she attributes to the information on women's rights from the 3-2-1 gender service that both she and her husband have listened to. "*My husband gives me more attention now and does not beat me anymore. Also, I have more liberty now to go out from home and wear the clothes that I want. He wants to show me that he has changed, that I deserve his respect.*"

Even her son has listened to the messages and remembered the information. Georgette told of her son saying to her husband, "*If you beat Mom, we'll go to Grandma's, because the phone lady said we can go.*"

Lessons and recommendations

Investing in a free VAS can add value to mobile operators

The 3-2-1 Service has added value to users' lives, but is also creating value for the operator. In addition to improving brand perception, a free VAS can keep users engaged and increased the perceived value of mobile, proving that mobile is not only a tool for making and receiving calls, especially at the bottom of the pyramid, where this type of usage is more common.

There are also spillover benefits from using the service. Gender content users reported using their Airtel SIM more for voice calls and SMS, and churn seems to be significantly lower for this group. In addition, information about how users use this service (e.g. what content is accessed by users) and other mobile services (e.g. lack of mobile money transactions) can provide valuable information about their interests, which can then be used when promoting or designing services.

Access to information via mobile can spur behaviour change for both men and women

The 3-2-1 gender service is a simple and straightforward information service, yet it is already having an impact on users' lives and, critically, has led to behaviour change. The basic building blocks of a successful service are consumer insights research that determines user needs, tailored content prepared by experts, clear and actionable messages, and an affordable (or free, in this case) and widely accessible way to disseminate information via mobile. The challenge for HNI now will be to update and adapt the content to users' growing understanding of gender issues to keep them engaged with the service. Making the service stickier, such as updating content and menus more frequently and creating more engaging and interactive content, will be necessary to retain existing users and complement the ongoing marketing to attract new users to the service.

Invest in getting the content and content partnerships right

A VAS may be free but that is not a guarantee of success. Care must be taken to provide content that is relevant and interesting to the local community, high quality, and meets users' needs. Mobile operators should therefore ensure content partners provide localised content derived from a careful analysis of market needs and relevance to target customers.

Beginning with consumer insights research is key to truly understanding customers' information needs and the barriers they face in accessing it, including any underlying cultural or societal barriers. The content then needs to be made relevant to the local context. In the case of the 3-2-1 gender content, HNI used content committees with local experts to create content that would meet users' needs. Then, the messages were tested with a sample of target users to ensure they were understandable, high-impact, and actionable. Finally, content must be updated regularly to keep users engaged in the service.

Refreshing content periodically is key to keeping customers engaged

To keep customers engaged over the long term, content providers should plan on updating the content of their service on a regular basis. In the case of HNI, content committee members are called upon regularly to prepare new messages to be uploaded to 3-2-1. This should be aligned with ongoing marketing efforts to keep attracting new users to the service.

Track gender information

Airtel faced typical issues with determining a subscriber's gender based on registration forms: incomplete or missing forms and SIM cards purchased for spouses and friends. Adding a gender identification step should therefore help Airtel to cross-check or supplement subscriber data with the gender of its subscribers. Although there have been issues with self-reported gender, especially flip-floppers, asking users to select their gender before accessing the 3-2-1 resulted in the correct gender being identified 80% of the time. Airtel can in turn use this data to estimate the gender split of its customer base. Gender data can then be used to understand customers' mobile services usage, which is key to crafting strategies to increase penetration and design new robust services that meet customers' unique needs.

Invest in M&E and data analysis to understand the real impact of the service

Accurate monitoring and evaluation (M&E) and data analysis are necessary to fully assess the commercial and social impact of the service. Operators that want to maximise their usage data need to go beyond topline and vanity metrics, such as user numbers or active rates, and focus instead on customers' engagement rates with the service. In fact, user numbers and active rates are not always sufficient to understand quality engagement. In the case of the 3-2-1 gender content, a deeper analysis of the customer journey helped HNI and Airtel understand how customers were engaging with the service, where the key bottlenecks were, and what was driving repeat usage.

Insights from the M&E analysis can then be used in multiple ways:

- To create a business case to deploy the service to other markets, as has been the case with 3-2-1.
- To better inform marketing strategies, thereby increasing penetration of the service.
- To better understand what content is most popular. Data on the hits and listening ratios can be used to improve content by removing or tweaking messages or, for example, changing the order in which they appear.
- To reveal the bottlenecks in the customer journey. In the case of 3-2-1, the number of exits at the gender question would need to be looked at more carefully to determine if it is due to a technical issue or the way the question is worded.

In cases where operators are not the ones directly managing the service, they should ask their service providers to invest in this type of analysis to continually improve and resolve issues within the service.

Conclusions

Gender-based violence is rampant in Madagascar, and the lack of information about women's basic rights before the law exacerbates women's physical and mental abuse. In response, HNI added gender content to its widely adopted 3-2-1 information Service, deployed in partnership with Airtel Madagascar, to spread information about basic human rights. Consumer insights research helped HNI create content that met actual customer needs, and a comprehensive marketing effort informed users about the new gender content available on the 3-2-1 platform. To date, the commercial and social impacts are promising — not only has the new gender content contributed to a positive impression of Airteland revealed lower churn rates among its users, but it also spurred real behaviour change among its users. Now aware of their rights before the law, women who use the 3-2-1 gender content report enjoying more decision-making power in the household and better treatment by their husbands, who no longer physically or mentally abuse them.

Operators that wish to launch a VAS in their market should know that choosing the right partner to develop a service like this is crucial, both at the content creation stage and when implementing and marketing the service. Second, while this type of informational VAS is unlikely to yield direct revenues, operators should keep in mind that the indirect revenues can be significant. In the case of Airtel Madagascar, the 3-2-1 gender content not only contributed to a positive impression of Airtel's brand image, but also kept users engaged and loyal. Finally, operators should invest in a thorough and comprehensive M&E analysis to understand the real commercial and social impact of the service and inform their business development decisions.

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

The GSMA Connected Women Global Development Alliance is a programme in partnership with:

