



Reaching 50 Million Women with Mobile: A Practical Guide

March 2020



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The findings, interpretations and conclusions expressed in this guide are those of the GSMA Connected Women team, and do not necessarily represent the views of the individuals interviewed for this research or the organisations they represent.



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Foreword

As we move into the next decade with the next generation of mobile technology, it has never been more urgent to ensure that no one is left out of the digital revolution. Mobile services now reach over two-thirds of the global population, but there are still hundreds of millions who are being left behind. Women represent the majority of the unconnected, especially in low- and middle-income countries where a billion women do not yet use mobile internet, and 393 million still do not own a mobile phone.

I am proud of the important work our members are doing to address this crucial issue, including those operators that have worked with the GSMA Connected Women team to collectively reach over 50 million additional women since 2010. Many of these commendable examples are captured in this report. But more needs to be done. Mobile can change lives, communities and economies, and helps achieve many of the

UN Sustainable Development Goals. Connecting more women also represents an important commercial opportunity for the mobile industry.

I urge our members to take note of the recommendations in this report and accelerate their work to improve digital and financial inclusion for women. I also encourage the international community, policymakers and regulators to engage with the mobile industry to work collaboratively on this important issue. Only by working together can we truly address the complex issues driving the mobile gender gap and ensure no woman is left behind.



Mats Granryd
Director General, GSMA

Introduction

How can mobile network operators reach more female customers with mobile across low- and middle-income countries? For the last 10 years, our GSMA Connected Women programme has been dedicated to this challenge. We are proud to have worked with our mobile operator partners to reach over 50 million additional women over this period.

The persistent gender gap in mobile access and use is already well documented, as are the significant benefits of closing it.¹ Across low- and middle-income countries today, women are eight per cent less likely than men to own a mobile phone, 20 per cent less likely to use mobile internet and 33 per cent less likely to use mobile money.² Often, it is those marginalised women who are without access to a mobile phone and all its services who would benefit most from using one. Equipping women with mobiles, bringing them online and enabling them to

access a wealth of information and services, including mobile money and mobile internet, can also have a positive impact on their families and communities, and help to achieve many of the UN Sustainable Development Goals.

For the mobile industry, this also makes business sense. We estimate that closing the gender gap in mobile access and use could generate a revenue uplift for the mobile industry of 12 to 37 per cent in a typical low- and middle-income market in Africa, and 11 to 54 per cent in Asia.³



1. See GSMA (2020), [The Mobile Gender Gap Report 2020](#); Araba Sey and Nancy Hafkin, Eds. (2019), [Taking Stock: Data and Evidence on Gender Equality in Digital Access, Skills, and Leadership](#), UNU, UNU-CS, EQUALS; Broadband Commission Working Group on the Digital Gender Divide (2017), [Recommendations for Action: Bridging the Gender Gap in Internet and Broadband Access and Use](#); OECD (2018), [Bridging the Digital Gender Divide](#).
2. GSMA (2020), [The Mobile Gender Gap Report 2020](#); Asli Demirgüç-Kunt, Leora Klapper, Dorothe Singer, Saniya Ansar and Jake Hess (2018), [The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution](#), World Bank.
3. Based on analysis of GSMA Intelligence data for seven African countries (Algeria, Côte d'Ivoire, Kenya, Mozambique, Nigeria, South Africa, Tanzania) and six Asian countries (Bangladesh, China, India, Indonesia, Myanmar, Pakistan).



This guide outlines the practical steps mobile operators can take to reach female customers and realise this opportunity. Drawing on our research and work with operators and other partners across Africa, Asia and Latin America over the last decade,⁴ including a recent survey of employees from mobile operating companies (opcos) by Altai Consulting,⁵ **we have distilled 10 key recommendations for reaching women with mobile.** While consideration of the unique local context is crucial, some overarching themes have emerged. Examples are used to illustrate our recommendations, and some in-depth case studies are included in the Appendix.

While our recommendations are based on our experience working closely with mobile operators, we anticipate this guide will also be useful for other organisations offering mobile-related products and services to women in these settings, including other industry players, the public sector, NGOs and the development community.

When implementing the recommendations from this guide, mobile operators and other providers are likely to reach female customers more effectively if there is an enabling policy and regulatory landscape. We encourage policymakers and regulators to include a gender perspective in their strategies and policies, and to engage with mobile operators to support their efforts to improve digital and financial inclusion for women.

The mobile gender gap is the result of a complex and diverse set of challenges, and is not going to close on its own. Only through coordinated action with all stakeholders can we realise this important opportunity and ensure that women are no longer left behind.

This guide outlines the practical steps mobile operators can take to reach female customers

4. Including evaluation of a range of mobile operator initiatives.

5. Interviews were conducted by Altai Consulting with 33 individuals from 19 countries across Africa and Asia. The majority of interviewees – 29 – were individuals from mobile operator companies, 18 of whom worked for a mobile operator that was a GSMA Connected Women Commitment Partner at the time of the interview. The other interviewees included two ex-mobile operator company employees, one operator parent group contact and a regional organisation.

A framework to reach female customers with mobile

Our 10 recommendations are grouped into three main areas, providing a summary framework approach to reach female customers with mobile (Figure 1):

- ‘Include a focus on female customers at the organisational level’: These recommendations relate to ensuring the organisation is focused and working collaboratively to reach women, spearheaded by senior leadership.
- ‘Understand the opportunity and challenge of reaching women’: These recommendations involve understanding the opportunity to reach women in your market, as well as the specific challenges preventing women from accessing and using mobile technology, informed by gender-disaggregated data and research.
- ‘Take action to reach women through new or existing initiatives’: These recommendations involve taking action to ensure new and/or existing initiatives consider opportunities to reach women during all stages of design and go-to-market.



Figure 1

A framework to reach female customers with mobile



This framework is designed as a practical guide for mobile operators. The two areas at the top of the framework should ideally be addressed first. Focusing on female customers at the organisational level and understanding the opportunity and challenge of reaching women will help set the right precedent and inform the final area, which focuses on tactical implementation. For example, proactively ensuring marketing and distribution are tailored to reach women as well as men (Recommendation #8) will be more justifiable and straightforward if senior leaders have endorsed it (Recommendation #1), and there is an

understanding of local women's aspirations and challenges (Recommendation #4). However, operators should not wait to achieve perfection in the first two areas before starting on the third. For example, many operators are successfully reaching women despite a lack of quality gender-disaggregated data (Recommendation #3).

While we believe that implementing all 10 recommendations will have the greatest impact on reaching female customers, even undertaking a handful is likely to make a difference.

Include a focus on female customers at the organisational level

Recommendation #1:

Set gender targets that are endorsed and communicated by leadership

Setting a tangible numeric target to reach women helps encourage action, particularly when it is endorsed and communicated by senior leadership, as it helps to align and focus the organisation around a concrete ambition.⁶

One example of how a numeric target with senior endorsement can make a difference is the 39 mobile operators that have made formal public commitments to reach women with mobile internet or mobile money as part of our GSMA Connected Women [Commitment Initiative](#), collectively reaching over 35 million new female customers since 2016. Each Commitment includes a letter signed by a senior sponsor setting a target percentage of female customers to reach by 2020 or 2023. The operator survey revealed consensus among our partners that their Connected Women Commitment has driven them to increase their focus on women.

“The Commitment was very useful as it led us to put more focus on female acquisition. This is also driven by our parent company Axiata Group, which provides an additional influence.”

Shahed Alam, Chief Corporate and Regulatory Officer, Robi Axiata, Bangladesh

Within organisations, commitments to reach female customers usually have the most impact and are most easily integrated when they are linked to existing operator strategy and targets. In Ghana, [MTN's](#) GSMA Connected Women Commitment to increase the proportion of female mobile money users in their customer base was a natural fit given their existing goal to accelerate merchant payments, particularly in open markets where women represent the majority of buyers and sellers.

6. However, see Recommendation #3 on how a lack of data and numerical targets should not delay operators from initiating action.



Commitments to reach female customers usually have the most impact when they are linked to existing operator strategy and targets

Buy-in from senior management is crucial for an organisation to reach female customers successfully. When leadership champions this cause, especially when they do so publicly as well as internally, it focuses the organisation around a shared goal and inspires teams to take action. Individuals feel empowered to dedicate their time and resources to this opportunity and work collaboratively across departments. Interviews with Reliance Jio employees in India highlighted the motivating effect of seeing one of their senior leaders, Isha Ambani, speak about the importance of empowering Indian women through mobile technology.

One marketing manager explained,

“Our GSMA Connected Women Commitment to bring more Indian women online has been championed by Isha Ambani. She is very committed and as a Board member, her commitment percolates to all the staff. Increasing the share of women in our customer base comes naturally to us as the philosophy of the company is to reach everyone in India, and to be inclusive.”

It is also important for other key decision makers in the organisation to echo leadership’s commitment to reaching women, including senior stakeholders across different business units.

Mobile operator group headquarters also have a role to play in championing this cause, as revealed by our operator survey. They can be instrumental in driving action on this issue in their operating company markets by setting a central gender strategy and targets, profiling activities and facilitating insight-sharing across markets. [Vodafone Group](#), for instance, set a clear and bold ambition in 2016 to connect 50 million more women in emerging markets to mobile by 2025, and publicises the in-country activities and insights that have contributed to this goal.

Recommendation #2:

Nominate an appropriate department to champion reaching female customers and involve the wider organisation

Mobile operators that have been successful at reaching women typically have one department that champions this opportunity and involves others across the organisation as appropriate. Departments that often spearhead these activities include marketing, products and other commercial teams, as targeting women typically aligns with departmental objectives.

If the champion department is a corporate affairs, sustainability, corporate social responsibility (CSR) or other non-commercial division, involving the commercial side of the business from the beginning is critical to amplify the impact and longevity of activities to reach women. While CSR and sustainability often play an important role in championing the nuanced needs of marginalised women in their market, commercial teams typically have the mandate and accountability to seek scale through commercially viable approaches. This was corroborated by our operator survey, which revealed that the largest initiatives to reach women are led by commercial departments.

“It frequently happens that Consumer [commercial] and CSR work together and all products are eventually under commercial departments.”

African mobile operator

A formal, cross-functional team focused on targeting women is rare among operators, and is not a prerequisite for reaching female customers successfully. However, it may be even more beneficial than having a champion department that involves the rest of the organisation on a more ad hoc, informal basis.

In either scenario, collaboration between departments is essential since gender cuts across most business activities, including product design and go-to-market, as well as operational teams, such as customer care (e.g. ensuring staff are sensitised to the needs of female customers as well as male customers), risk management and business intelligence/reporting (e.g. ensuring gender-disaggregated data on the impact of initiatives is tracked and shared).

Collaboration between departments is essential since gender cuts across most business activities

Collaboration could also be encouraged by translating the company’s vision of reaching female customers into individual KPIs for staff across the organisation (marketing, distribution, operations, etc.).

Understand the opportunity and challenge of reaching women





Recommendation #3:

Get on top of your data, but don't let a lack of quality gender data prevent you from taking action

Analysing gender-disaggregated data on how women use mobile services differently to men can both reveal opportunities to target women and help to track the impact of female-focused initiatives. Knowing which customers are women allows operators to understand how they use mobile internet services differently to men, for instance, including social media or video calling, especially when analysed by age, location and other demographics. It also enables operators to monitor the impact of marketing campaigns and other resulting actions to reach women.

“My advice to other operators would be to know the data. If you are not aware of what is going on — what is the share of women, how they use the product, etc. — you cannot do anything. You need to be conscious about the gender gap to build something.”

Abdirahman Shire, ZAAD Services Manager,
Telesom Somaliland

Despite its potential value, mobile operators often do not have access to robust gender data. There are a variety of reasons for this, including customers not disclosing their gender at registration, agents not enforcing the collection of this data, lack of digitisation and societal norms, such as men purchasing SIMs and registering for mobile services on behalf of their female family members. In Bangladesh, for instance, research revealed that 78 per cent of Robi Axiata's female subscribers were registered in the KYC⁷ as male.⁸

When gender data does exist, it is often underused, limiting the organisation's understanding of its female customers and how

they can be reached. Many operators already have internal data that has not yet been analysed with a gender lens in customer data management (CDM) systems, brand tracker surveys or other customer studies. For instance, data related to the purchase and use of mobile handsets, SIMs, data, mobile money, apps or other mobile services. We recommend operators review the gender data they already have, assess whether further analysis might uncover new opportunities to reach female customers and consider including gender as one of the categories that business intelligence teams systematically segment.

In parallel, there are several actions operators can take to improve the underlying availability and accuracy of their gender data, ranging from “quick wins” to sophisticated modelling.⁹ Operators can strengthen the collection of gender data during the registration process, consider incentivising agents to capture gender, use customer call centre calls and existing surveys to document gender, or use machine learning tools, such as our [Gender Analysis and Identification Toolkit \(GAIT\)](#), to estimate customers' gender based on call patterns and other behaviour of a known customer sample. Robi Axiata in Bangladesh implemented GAIT to address the aforementioned issue in their customer base and were able to predict the gender of customers with over 80 per cent accuracy. This helped them target women when marketing [Joyeeta](#), their monthly smartphone/voice/data/SMS bundle programme, and better understand women's usage patterns to design [Ichchedana](#), a mobile safety service.

7. Know Your Customer: a process in which a business verifies the identity of its clients and assesses their suitability.

8. GSMA (2018), [The Gender Analysis and Identification Toolkit: Estimating Subscriber Gender Using Machine Learning](#).

9. Dominica Lindsey (20 November 2018), [“Understand the gap”: How mobile operators can better understand the gap in their customer base](#)”. GSMA Connected Women Blog.

Operators can use machine learning tools to estimate customers' gender

“Our core mission is to connect everyone for a better future; the reason why we invest extra efforts in our KYC to get better gender insights on our customer needs and quality gender data.”

Anaiah Bewa, Executive Head of Corporate Affairs, Vodacom DRC

While quality gender-disaggregated data is clearly valuable in determining the opportunity and impact of reaching women, an absence of it should not delay leaders from setting bold targets and taking action in the first place. Our operator survey revealed that setting a numeric target and committing to reach women — even when there were uncertainties about the quality of the underlying data or the specific target itself — inspired operators to evaluate the opportunity and take tangible steps to reach women.

Recommendation #4: Understand both women's aspirations and challenges in your market

Reaching female customers is more likely to be successful when efforts are based on an understanding of how women in a particular market access and use mobile services differently to men. Standard mass market product launches typically overlook women's nuanced needs. Similarly, regular marketing and distribution approaches, including the channels used and messages chosen, typically do not reach and resonate as readily with women as men. Women should be explicitly considered in these activities (see Recommendation #8).

It is crucial to invest in consumer insights research to understand how women's behaviour, needs, preferences and desires differ from men's,

and how mobile can fulfil unmet aspirations or challenges. While these dynamics vary across low- and middle-income countries, there are common challenges preventing women from adopting and using mobile phones (Figure 2). We recommend that operators investigate the extent to which these barriers are evident in their own markets and manifested locally.¹⁰ There is no substitute for local insights. For example, GSMA research revealed that 84 per cent of female mobile internet users in Algeria have watched video on their mobiles in the last 30 days, compared to only 40 per cent in South Africa.¹¹

10. Even more impactful insights are possible if women are not considered a homogenous group. We recommend investigating how women's behaviour, needs, preferences and aspirations vary by age, location and other demographics. See, for instance, our [toolkit](#) for researching women's internet access and use.

11. GSMA (2020), [The Mobile Gender Gap Report 2020](#).

Figure 2

Common barriers preventing women from owning and using mobile phones in low- and middle-income countries

Our work across Africa, Asia and Latin America has found a recurring set of barriers preventing women from owning and using mobile phones. These barriers are underpinned by gender inequalities and social norms and relate to:



Accessibility: including access to quality network coverage, internet-enabled handsets, electricity, agents and formal identification



Affordability: of handsets, tariffs, data plans and transaction fees



Awareness: of the benefits of being connected and mobile services including mobile internet and mobile money



Usability and skills: including the usability of handsets and mobile services, and the ability and confidence of women to use them



Safety and security: ensuring women feel safe when using a mobile handset and mobile internet



Relevance: ensuring mobile products, services and internet content meet women's needs as well as men's

Understanding women's aspirations as well as the barriers they face can be extremely helpful in informing efforts to reach women. Our research in South Asia found that women who do not yet use mobile internet are most likely to be attracted to use cases that are both personally appealing and have rational, justifiable benefits, such as agricultural tips, children's educational content or video calling family overseas. Such use cases help to persuade male "gatekeepers" that access to mobile internet will benefit the entire household.¹²

"My advice would be to really understand the drivers of usage that lead to a gender gap in order to address them. When we conducted our research, we realised that women were more likely to receive money than send money. We've been using our ad campaigns not just to promote the brand, but also to educate people on using mobile money, through practical situations that women can relate to."

Yvette Ces, Head of OTC Marketing and Customer Experience, Wave Money, Myanmar

12. GSMA (2017), [Triggering Mobile Internet Use Among Men and Women in South Asia](#).

Combining consumer research with an analysis of operator data can be very insightful. In [Côte d'Ivoire and Mali](#), for instance, a combination of analysis of mobile money operator data and complementary field research revealed the most important gender gaps to address were at the registration stage and among more advanced users, due to reasons including women's lack of access to handsets, poor understanding of the service and perceived lack of need. Operators took action based on these findings, including launching a mobile savings product aimed at women, and partnering with ICT training centres for women to better promote their mobile money products.

Consumer research is also extremely valuable in assessing whether particular strategies, products and services are reaching women effectively, and whether changes are needed to improve the reach and commercial return of these efforts. For example, after Grameenphone Ltd. conducted user experience research on its GPAY app, it introduced design changes that helped increase the proportion of its female customers from 12 per cent to 19 per cent (see Appendix).

Research to improve customer understanding does not need to be expensive. The Grameenphone example involved in-house research totalling around USD 8,000. Other mobile operators have benefited from conducting interviews or focus groups with customer-facing employees, such as call centre staff and field sales teams. These staff tend to be naturally attuned to the views of customers, especially those specific to women, and can often recommend business opportunities. Operators can also draw on freely available gender-disaggregated research and data from third parties.¹³

Operators have benefited from conducting interviews or focus groups with customer-facing employees, such as call centre staff



13. Examples include [Financial Inclusion Insights \(FII\)](#), the [GSMA Connected Women Mobile Gender Gap Report series](#), [ITU](#), [Global Findex](#), [RIA](#) and [LIRNEasia](#), [Pew Research](#) and [FinScope](#).

Recommendation #5:

Establish the commercial opportunity from the outset, at both an organisational and project level

Some mobile operators still consider women an afterthought; a topic they will work on next year, something that the CSR department should be single-handedly addressing or a “segment” that perhaps they should design a bespoke product for. This is understandable given the significant attention required to deal with often quite challenging and competitive external market conditions. Yet reaching women is a fundamental business opportunity. Women represent half the population, and therefore half the potential market for the mobile industry. They can provide an important means of sustaining growth for operators in mature markets where male customer segments are saturated.

“We realised from the start that women account for half of the population and that we can’t ignore them.”

Abdirahman Shire, ZAAD Services Manager,
Telesom Somaliland

As commercial entities, it is crucial for mobile operators to establish the commercial opportunity of reaching women from the outset. While it is important to consider the social impact on female customers, without a business case, the scale and sustainability of resulting activities will be constrained. Operator initiatives need to be both socially impactful¹⁴ and commercially sustainable to succeed over the long term.

Without a commercial business case, the scale and sustainability of resulting activities will be constrained

At an organisational level, mobile operators should evaluate and quantify the degree to which reaching women will generate a financial return. While operators are likely to have their own approach, we have found a crude yet quick assessment can be to multiply ARPU by the difference in the number of men and women in the customer base, providing an estimate of the potential revenue opportunity of closing the gender gap.¹⁵

At a project or initiative level, we recommend assessing the business opportunity in more detail, considering both direct and indirect revenue streams (e.g. cross sales, improved brand perception), as well as the real cost of providing it, and gender disaggregating these elements where possible. In addition to establishing a business case, this process can also reveal certain challenges (e.g. certain approaches to reaching women are more expensive than others) and opportunities (e.g. female customers may be more likely to provide recommendations by word of mouth than men). Operators can draw on both

14. In terms of bringing benefits to the end user, to improve their lives or well-being. If a product or service does not bring real benefits to the end user, they are unlikely to continue to purchase or use it over the long term.

15. This is a crude assessment since, in practice, the ARPU of new female users is likely to be lower than the ARPU of existing customers.

internal and third-party data for this activity. For example, using GSMA customer survey data, we worked with Safaricom to identify the revenue opportunity of converting female customers to smartphone users (Figure 3). This reaffirmed their efforts to ensure their low-cost smartphone initiative continued to focus on reaching women as well as men.

“When our customers upgrade to a smartphone, they increase their data usage by up to 15%. Also, once a customer acquires a smartphone and starts using it for financial services, their velocity of using M-PESA also increases quite dramatically. As a business, we have seen a very straight correlation between our commercial objectives and work around connecting more women to the internet.”

Charles Wanjohi, Consumer Business Unit Director, Safaricom, Kenya

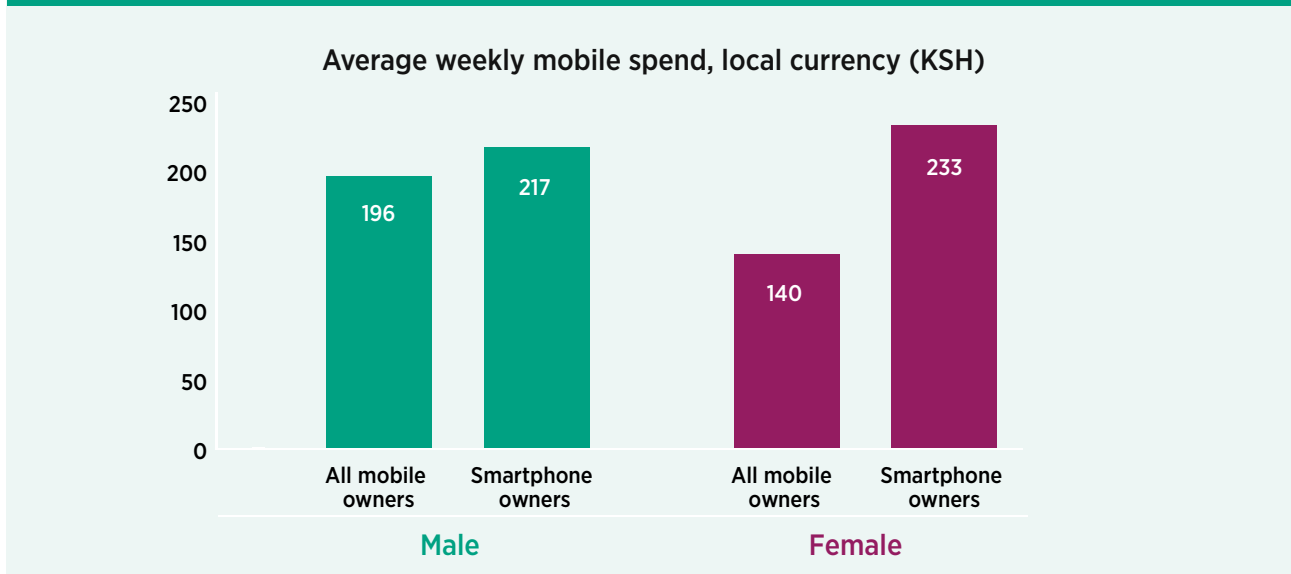
Identifying the commercial opportunity from the beginning can also help secure and ring-fence budget for gender-focused initiatives during the budget review.



Figure 3

The revenue opportunity of upgrading women to smartphone users

MOBILE SPEND IN KENYA IS HIGHER FOR SMARTPHONE OWNERS, PARTICULARLY WOMEN



Source: GSMA Intelligence Consumer Survey 2018



Target women through new or existing initiatives

Recommendation #6:

Ensure offerings holistically address women's barriers and aspirations in your market

Our work in multiple markets across Africa and Asia has revealed a common set of barriers preventing women from owning and using mobile phones that operators and other stakeholders should address (Figure 2).

Rather than just focusing on one barrier, offerings are more likely to reach female customers if they holistically recognise and address all key barriers in the market, including social norms that limit women's mobile uptake and use. For example, Telenor¹⁶ India's combo-SIM product in Uttar Pradesh helped address several challenges preventing Indian women from owning and using mobile phones, including lack of understanding, digital literacy skills, financial resources and

autonomy, all against a backdrop of strong social norms.¹⁷ Paired SIMs were sold together and marketed with the intention that one would be used by a woman and the other by her husband, with free calls between them, and the benefit that adding credit to one SIM would automatically credit the other. On-the-ground awareness campaigns included street plays and trusted local female "promoters" who visited households to explain to families the benefits of women adopting mobile and mobile internet, and to provide post-sales support. Just five months after launch, sales already represented over 30 per cent of total new subscribers, with usage among SIM owners similar to other subscribers in the target area.

16. Telenor India has since merged with Bharti Airtel and was known as Uninor at the time of the project.

17. GSMA Connected Women (2016), [Telenor India Project Sampark](#).

In neighbouring Bangladesh, Robi Axiata’s imo Pack is another example of a service that addresses multiple barriers for women, offering more affordable voice and video calling than the alternatives, and a relevant and more socially acceptable mobile internet use case for the many Bangladeshi women who want to communicate with their husbands and relatives working overseas (see Appendix).

Vodacom Tanzania’s mobile money savings group offering, [M-Koba](#), provides both a relevant use case for women and addresses their safety concerns related to carrying cash as part of their regular savings group activities. By digitising savings group transactions, M-Koba allows savings groups to collect contributions from members, disburse loans and share earnings more safely and transparently. Within four months of launch, over 20,000 groups had signed up to M-Koba and collectively deposited TZS 500 million (over \$200,000).

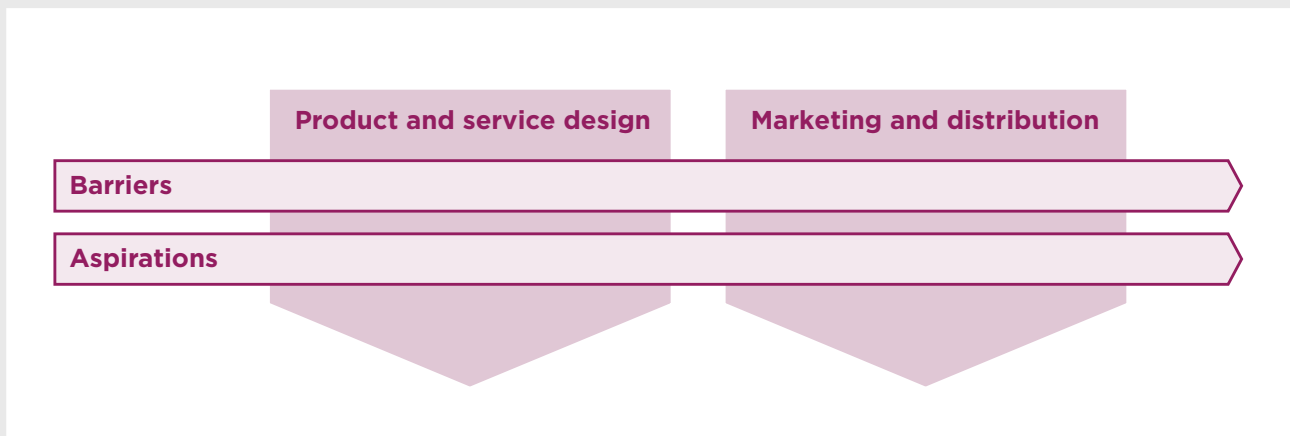
We recommend that mobile operators holistically consider the key barriers facing women in their markets during all stages of

design and go-to-market. For simplicity’s sake, these organisational activities have been divided into two categories in Figure 4: “Product and service design”, which includes activities related to the design and development of mobile products and services, such as deciding which products to launch, upgrading products over time and creating a pricing strategy, and “Marketing and distribution” of these products and services, which includes activities such as product positioning and targeting, deciding between an ATL (above-the-line) or BTL (below-the-line) approach and managing the agent and distribution network.

We recommend that mobile operators holistically consider the key barriers facing women in their markets during all stages of design and go-to-market

Figure 4

Ensure offerings address women’s barriers and aspirations in your market



Safaricom’s low-cost smartphone offering as part of its [Maisha ni Digital](#) (Swahili for “life is digital”) umbrella focuses on the key barriers preventing Kenyan women from using mobile internet: affordability, digital skills and relevance. These barriers were considered in both the design of the handset and in marketing and distribution activities. Recognising the commercial benefit of migrating male and female 2G customers to mobile internet, [Safaricom](#) partnered with Google to launch subsidised, entry-level Neon range smartphones at a competitive price of \$35–\$40, helping to address the affordability issue. Android Go, a lighter version of Android’s operating system, also reduces data costs for customers. Marketing and distribution activities include an information leaflet that explains how to use the handset, download apps and open an email account; training for agents to onboard women and explain the relevance of mobile internet; and local media campaigns to raise awareness of the handset, apps and features in a way that local men and women can relate to.

“My recommendation would be to identify the opportunity and barriers and work hard to reduce the barriers.”

Agnes Kinga, Head of Terminals, Safaricom, Kenya

Mobile offerings can be particularly appealing to women if they focus on their aspirations and life ambitions while simultaneously addressing the nuanced challenges and restrictive social norms they face (Figure 4). For example, Vodafone Idea’s [Sakhi](#) safety service for Indian women not only addresses the personal safety concerns among their target female customers, but also their desires for opportunity, confidence and empowerment. Millions of Indian women now use the service, which includes a system to alert pre-defined contacts at the touch of a button in a crisis, as well as emergency credit and a means to privately top-up without having to reveal personal phone numbers to agents, who are usually men. Billboards, television adverts and other marketing material feature an image of a woman with the strapline, “Why stop now?”, which resonates with the aspirations of many of their target female customers (Figure 5).

Figure 5

Advert for Vodafone Idea’s Sakhi service in India





Recommendation #7:

Consider whether adapting your mainstream products could reach female customers effectively rather than developing female-specific ones

It is not always necessary to design female-specific products and services to reach women. Most product offerings that successfully attract female customers at scale are mainstream and do not focus exclusively on women. Rather, they *naturally appeal* to women disproportionately (e.g. are competitively priced, easy to use, offer safety features, include services that align with women's roles¹⁸) or *purposefully consider* women's specific needs in the design. An example of the latter is Grameenphone's successful revamp of its GPAY mobile wallet app to be more intuitive for Bangladeshi women who make bill payments, but have lower literacy levels than men (see Appendix).

Operators should consider whether adapting their mainstream (non-gender-specific) product offerings could reach female customers effectively rather than developing female-specific ones. Adaptations could include design changes to the product itself or, particularly if the product already naturally appeals to female customers, through explicitly considering women when marketing and distributing that product (see Recommendation #8). Mainstream offerings also often benefit from more support within an organisation since they do not exclude male customers.

A notable trend is the increasing popularity of initiatives that centre on low-cost, internet-enabled handsets, such as Safaricom's [Maisha Ni Digital](#) Neon range smartphones in Kenya, Robi Axiata's smartphone/voice/data/SMS bundle

programme [Joyeeta](#) in Bangladesh and Reliance Jio's JioPhone in India (see Appendix). Initiatives such as these inherently accommodate women's tendency to be more price sensitive than men given the greater financial constraints they face, and can also address women's lower literacy and digital skill levels, hesitation and fears related to using mobile internet and their desire for content and services relevant to their lives. The JioPhone, for instance, was not designed specifically for women, but addresses many of the barriers to smartphone ownership and mobile internet use that disproportionately affect Indian women, and as a result has successfully delivered the benefits of digital inclusion to millions of women. The low-cost handset is more affordable, and in combination with Jio's clear, "all-you-can-eat" data pricing helps avoid unexpected charges. The reassuring user interface, restricted suite of functions and pre-installed Jio-branded content allows for a more trustworthy browsing experience, alleviating safety concerns and enabling women to find relevant information and services more easily. These attributes can also be more acceptable to women's husbands and fathers, who are often gatekeepers to their use of mobile (see Appendix).

A notable trend is the increasing popularity of initiatives that centre on low-cost, internet-enabled handsets

18. For example, across low- and middle-income countries, many women run microbusinesses, are involved in agricultural activities, are active household financial managers and are the primary caregivers for children and the elderly.

“Some commercial initiatives such as loan or savings may resonate more with women given the role they play with their family, friends and in society.”

Anaiah Bewa, Executive Head of Corporate Affairs,
Vodacom DRC

Mobile money savings and loans services are another popular mainstream offering reaching women, such as MTN Ghana’s [Y’ello Save](#), Vodacom Tanzania’s [M-Pawa](#), Safaricom’s [M-Shwari](#) and [KCB M-Pesa](#), MTN Rwanda’s [MoKash](#) and Econet Zimbabwe’s [EcoCash Save](#). Across many settings in low- and middle-income countries, women run microbusinesses, are active household financial managers and value saving for personal and family reasons,¹⁹ making savings and loans products particularly relevant for them. These products are even more appealing when the offering provides solutions to other challenges women face. MTN Uganda’s MoKash, for instance, did not pay particular attention to gender during the design, but its attractive pricing, clear USSD prompts and field activation team support for users has led to a relatively high level of adoption among rural Ugandan women (see Appendix).

A number of other non-gender-specific products and services are receiving increasing attention from operators due to their potential appeal to

female customers, including microinsurance, digitisation of agricultural value chains, use case-focused data packages and instalment plans for smartphone handsets using mobile money.

“I believe the female segment could be the right entry point for digital micro-insurance in Africa.”

Erwan Gelebart, CEO Orange Money, Madagascar

There are fewer examples of products and services designed specifically for women. These tend to be more relevant in markets where women’s needs are very distinct from men. Examples include Vodafone Idea’s [Sakhi](#) safety service in India, Orange Côte d’Ivoire’s [Offre Femme](#) mobile money product with preferential rates and discounts for women compared to standard mobile money service fees, and Dialog’s interactive [Yeheli](#) app that enables Sri Lankan women to ask experts anonymous questions on sensitive topics related to harassment, legal matters, their health and well-being, given that women have less access to reliable sources of information than men. Overall, there appears to be a trend of operators moving away from female-specific products and services to using distribution channels, mainstream products and other approaches to reach women customers.



19. For example, see GSMA (2013), [Unlocking the Potential: Women and Mobile Financial Services in Emerging Markets](#); Daryl Collins, Jonathan Morduch, Stuart Rutherford and Orlanda Ruthven (2009), [Portfolios of the Poor: How the World’s Poor Live on \\$2 a Day](#).

Recommendation #8:

Proactively ensure your marketing and distribution are tailored to reach women as well as men

Mobile operators that do not purposefully consider reaching women as well as men during marketing and distribution activities are likely to inadvertently exclude many potential female customers.

Although women represent half the population, standard mass marketing and distribution approaches typically reach far more men than women. For example, the choice of ATL channels (e.g. radio, television, billboards, events) and scheduling of adverts are usually less likely to suit women's daily routines and preferences. In many emerging market settings, women are more likely than men to be confined to the family home, leading time-poor, busy lives with different daily schedules than their male counterparts. Marketing messages also tend not to speak to women and their aspirations as effectively as men. Adverts and marketing material are less likely to feature women as active users of the service or use language that women can read²⁰ or relate to. Similarly, without proactive efforts to the contrary, distribution networks tend to be male dominated, often mirroring the composition of the customer base.

“We always have a female character in our communication campaigns; this is not the only character but there is a good balance between male and female so they are definitely not sidelined. We also make sure that our communication campaigns are very educational and simple, with practical life situations most women can relate to.”

Anta Sylla, Head of Marketing,
Orange Money, Senegal

Proactively tailoring marketing and distribution to reach women as well as men does not need to involve creating an entirely different set of distribution channels or brands for women; even small tweaks to current approaches can be effective. Examples include ensuring that agents' opening hours align with women's daily routines as well as men's and, in more conservative settings, providing a separate area for women to register. Operators can also ensure media adverts are scheduled to suit women's daily routines as well as men's, that marketing material features both women and men and messaging is adjusted to resonate with women as well as men. In Pakistan, for instance, [Jazz](#) adapted the language in its refer-a-friend SMS messages to male and female mobile money customers to be more female-centric, specifically mentioning women's friends, mothers and sisters. This resulted in female users sending significantly more referrals to women without affecting the referral rate among male customers.

Without proactive efforts to the contrary, distribution networks tend to be male dominated, often mirroring the composition of the customer base

20. [Almost two-thirds of the world's illiterate adults are women.](#)



Recommendation #9:

Incorporate women in distribution activities to influence and onboard female customers

When it comes to distribution, we recommend that operators consider using women to influence and onboard other women, including female agents, female merchants, female brand ambassadors, female community groups and village influencers. This is especially important in settings where the roles of men and women are very different, and women feel more comfortable talking to other women or are more likely to trust other women than men.

“My piece of advice for an operator wishing to increase female uptake would be to use women who already hold a certain respect in villages and who can act as influencers; they can have a unique reach...they can talk directly to all the women in the household and are respected. No man can have such a direct access to women.”

Himanshu Tanwar, Product Marketing Manager,
Reliance Jio, India

MTN Ghana recognises that women usually feel more comfortable discussing their finances with other women, and is accelerating female merchant payments by recruiting female merchants in open markets where women represent the majority of buyers and sellers. MTN also works with several local women’s associations (e.g. hairdresser associations) to drive uptake of its mobile money service among women.

“Trader associations are the most important local associations to work with. Each market has a Market Queen who can be an influencer.”

Ruth Badoo, Senior Manager, MFS Operations
and Service Delivery, MTN Ghana

Recruiting and training female agents has been an important focus for several mobile operators in Africa and Asia. In Pakistan, [Jazz](#) has partnered with Unilever to train and manage female agents to help drive uptake of its mobile money service, JazzCash, among rural women. In Myanmar, Wave Money’s recruitment and training programme for female mobile money agents has resulted in 80 per cent of its 56,000 shops being managed by women.

Widespread evidence suggests that female agents are more appealing to women customers than male agents,²¹ including research in countries such as [India](#), [Democratic Republic of Congo \(DRC\)](#), [Rwanda](#), [Sri Lanka](#), [Bangladesh](#), [Kenya](#) and [Zambia](#). In Bangladesh, where over 99 per cent of digital financial service agents are men,²² research revealed that only 25 per cent of 4,000 female mobile financial services users and non-users had a preference for male agents.²³ Female agents were thought to be more trustworthy, better at maintaining confidentiality, more likely to keep data secure, better behaved and easier to approach.

Widespread evidence suggests that female agents are more appealing to women customers than male agents

21. Most evidence is based on mobile money agents.

22. Helix Institute of Digital Finance (2016), [Agent Network Accelerator Survey: Bangladesh Report 2016](#).

23. IFC (2018), [Closing the Gender Gap: Opportunities for the Women’s Mobile Financial Services Market in Bangladesh](#).

“I would have two pieces of advice for an operator wishing to increase women’s uptake with mobile money: (1) Focus on the foundation, by relying on a solid agent network. Enabling this foundation is key to build an impact. And women only can have a similar language with other women. (2) Ensure you have quality and educated female agents. Marketing aspects like product relevance, ease of use, pricing, visuals, etc. will come in handy once you have the distribution in place.”

Airtel Money team, Airtel Rwanda

Recruiting female agents can be challenging in some conservative settings, but can also be impactful, leading to improved acquisition and retention of both female and male customers. Despite the social and economic challenges

preventing women from becoming agents in India, a nationwide survey²⁴ revealed that they attract more female customers and perform more transactions than male agents (37 per day versus 31), and while their profitability in urban areas is lower than male agents, the majority of female agents are located in rural areas where they have similar levels of profitability as rural male agents. In [DRC](#), despite operating in more challenging commercial locations, female agents have higher transaction values and volumes (12 per cent more transactions per month) than male agents. In Somaliland, [Telesom’s](#) female customers rose from 17 per cent to 24 per cent when they recruited female agents, in part because female customers were only comfortable removing their niqab for the required KYC photograph in front of other women.



24. Rahul Chatterjee, Mimansa Khanna and Bhavana Srivastava (1 May 2018), “[India Needs More Women Business Correspondent Agents](#)”, MicroSave Consulting Blog.

Recommendation #10:

Consider using partners to extend your reach or bring complementary strengths

Partnerships can enable mobile operators to reach more women and/or better serve existing female customers. Operators are partnering with other industry players, banks, NGOs, research agencies and governments, capitalising on their complementary strengths, resources and expertise. Partnerships to reach women are proving successful across all stages of the product life cycle, from design and development to targeting, marketing, distribution and general operations. Indeed, for certain products, regulation requires formal partnerships. For instance, mobile operators must partner with accredited institutions to offer financial services such as savings, loans and microinsurance products, which are often popular among women.

Partnerships to reach women are proving successful across all stages of the product life cycle, from design and development to targeting, marketing, distribution and general operations.

The following examples illustrate the diversity of partnership opportunities available to mobile operators seeking to reach women:

- Robi Axiata has partnered with Bank Asia in Bangladesh and big data analytics firm Cignifi on [Joyeeta](#), a monthly smartphone/voice/data/SMS bundle with preferential rates for female customers. Cignifi identifies suitable, creditworthy customers by analysing variables such as usage, top-up patterns and length of time on the network.
- MTN Uganda has partnered with the Commercial Bank of Africa (CBA) on its MoKash mobile money savings and loans product (see Appendix). The CBA had prior experience collaborating with Safaricom in Kenya on M-Shwari and Vodacom Tanzania on M-Pawa, and was responsible for the technical elements of the design, including setting the loan interest rate. As a market leader, MTN Uganda brought its large customer base and led the marketing and communications activities.
- [Jazz](#) has partnered with Unilever in Pakistan to share the cost and management of onboarding female agents to reach rural women with mobile money more cost effectively. Training included information on how to sell both companies' products, general sales skills and promotional materials to improve shop visibility.

- [Safaricom](#) has partnered with Google to launch subsidised, entry-level Neon range smartphones in Kenya (see Recommendation #6). The handset includes pre-installed, Google-owned Android Go and lightweight Android apps. The companies have also collaborated on developing training content for male and female customers.

“Google came on the journey with us because we had shared objectives to get more smartphones into people’s hands and grow data usage.”

Charles Wanjohi, Consumer Business Unit Director, Safaricom, Kenya

- EcoCash Zimbabwe has partnered with the Zimbabwe Farmers Union (ZFU) to share and promote their range of mobile money products, including EcoSure’s funeral insurance at local community ZFU meetings. ZFU is a group of 1.2 million smallholder farmers who are predominantly women.²⁵

“The role of partnerships in our journey has been phenomenal. We have made use of partnerships, including financial service providers, agents, and women-led groups and organisations.”

Godwin Mashiri, General Manager, Econet EcoSure

- Tigo Guatemala has partnered with SHEVA to create the [Conectadas](#) programme and train 31,000 women and girls to use mobile internet.

- Reliance Jio has participated in the Bhamashah Yojana scheme in India,²⁶ introduced by the Rajasthan government, through which millions of JioPhones were distributed, predominantly to women. As part of the Bhamashah initiative, the government will reimburse women who buy a JioPhone with a valid ID once they register on the Bhamashah app.

There is a growing appetite for collaboration between mobile operators and policymakers to drive women’s digital and financial inclusion. A growing number of policymakers and regulators are prioritising this topic to ensure no citizens are left behind in the digital age. For example, a number of central banks have committed to halve the financial inclusion gender gap in their respective countries by 2021, as part of the Alliance for Financial Inclusion’s [Denarau Action Plan](#), which identifies public-private dialogue as a key enabler of these goals. We encourage the public sector to engage with mobile operators to support their efforts as they undertake the recommendations from this guide.

Mobile operators have a wealth of partnership opportunities available to help them reach female customers. The barriers preventing women from accessing mobile technology are complex and cannot be addressed by mobile operators alone. It is only through partnerships and combining the strengths of different stakeholders that we can truly accelerate progress on this important issue and ensure that women are no longer left behind.

25. Orla Ryan, GSMA (2019) [EcoNet’s EcoSure Solution: Driving Women’s Financial Inclusion in Zimbabwe](#).

26. Government of Rajasthan (2016), [Bhamashah Yojana: Building a New Rajasthan](#).



Appendix: Mobile operator case studies

The four case studies in this section provide real-life examples of how mobile operators are successfully increasing women's uptake and use of mobile money and mobile internet. Based on operator initiatives in Bangladesh, India and Uganda, they demonstrate many of the recommendations in this guide.²⁷

In-country primary research conducted in November and December 2019 by GSMA Connected Women and Altai Consulting involved:

- **Stakeholder interviews:** Between four and six face-to-face interviews were conducted with operator team members involved in the initiative (e.g. product development, marketing, communications) as well as other partners, where relevant. The aim was to investigate the initiative's design, approach, go-to-market and commercial impact.
- **Primary consumer research:** Between six and 20 interviews with female and male users of the offering were conducted in both urban and rural settings. The aim was to understand how the initiative is addressing women's needs and preferences, how customers use and relate to the product or service and how it addresses key barriers to mobile adoption and use.

27. There are further case studies available on the [GSMA Connected Women website](#).

JioPhone by Reliance Jio: breaking down the affordability barrier for women in India



By launching an LTE-enabled phone available for under \$10, Jio made internet affordable and accessible for the digitally excluded in India — the vast majority of whom are women. In doing so, Jio brought 100 million internet-deprived feature phone users onto its mobile broadband platform, many of whom are getting online for the very first time.

India has one of the widest gender gaps in mobile internet access in the world. Part of the reason for this is that only 14 per cent of Indian women own a smartphone compared to 36 per cent of men.²⁸ Women who do not use the internet report that affordability is the main barrier they face to mobile internet adoption.

Reliance Jio's entry into the Indian telecom market sparked substantial change, including rapid price reductions and significant growth in data consumption. However, when it launched its 4G-only network in 2016, access to Jio services was limited to those who could afford a smartphone, as the availability of feature phones that could connect to an LTE network was limited. Given the lower rates of smartphone ownership among Indian women, this disproportionately excluded women from accessing Jio's network.

“Jio was founded with a vision to bring digital life to every Indian.”

Mukesh Ambani, Chairman of Reliance Industries

By delivering 4G at a fraction of the cost, Jio has made it accessible for millions more women

Jio set out to provide an affordable 4G-enabled handset for feature phone users unable to afford a smartphone, or those who had never owned a mobile before. To achieve this, Jio partnered with KaiOS Technologies — the US company behind the lightweight KaiOS operating system that powers the emergent “smart feature phone” category of devices. Together they created JioPhone, branded by Jio as “India ka Smartphone” (India's Smartphone), which was launched in August 2017. With its accessible features and affordable price, JioPhone lowers the barriers to first-time internet use for millions in India who have never used the internet, the vast majority of whom are women. It addresses concerns about affordability, usability and relevance of the internet that prevent many Indian women from using it.

JioPhone is a very low cost, 4G-enabled device. At launch, it was available for a deposit of Rs 1,500 (less than \$25) but this has been frequently discounted to maximise affordability and uptake of the phone; since

September 2019, the deposit has been just Rs 699 (less than \$10). Owners are refunded the deposit if they recharge at least Rs 1,500 per year for three years. Large data plans are offered at Rs 155 (less than \$2) per month. Women in India are often more price sensitive than men, and frequently not the decision makers in which handset they acquire. By providing a low-cost 4G-enabled option, the JioPhone helps address a crucial affordability barrier that disproportionately limits women's internet access.

JioPhone strikes a crucial balance between delivering content and features that appeal to first-time internet users while being restrictive enough to not intimidate them. In particular, JioTV offers familiar live TV channels from all the leading Indian broadcasters. While there are around 40 apps that can be installed, including popular ones such as WhatsApp and Facebook, the device has a form factor designed to be as similar to a standard feature phone as possible, making it more familiar for new users that had previously owned a more basic device. In a context where many first-time internet users, and male gatekeepers, are concerned about women's exposure to “inappropriate” content online, the more limited and familiar features of JioPhone can provide some reassurance. Also, the availability of 22 vernacular languages make the phone accessible to those who do not speak English.

“The question for us was: how do you keep it closest to the feature phone experience, but allow wider usage.”

Reliance Jio Device Team

JioPhone has been effective in bringing both men and women online for the first time

Jio launched the phone with a targeted marketing campaign focusing on 800 Tier

2 cities where smartphone penetration was lower. Over the first two years, around 100 million devices were sold. The average monthly data consumption on JioPhone is at par with other smartphone user data consumption in India, and high by international standards. Among JioPhone users, over 70 per cent now use internet-based apps — a remarkably high proportion given that user interviews suggested many users initially only intended to use the phone's basic features, such as calling and SMS.

The combination of a simple interface and sign-up process, low price and features tailored to the needs of first-time internet users in India has made JioPhone a critical enabler of mobile internet access for individuals who would not otherwise be able to access it. It has been particularly beneficial for women, for whom JioPhone was more likely to be their first mobile phone.²⁹ Although overall figures for the gender of JioPhone owners cannot be confirmed, Jio's existing data indicates that the female share of JioPhone users is higher than in its overall customer base.

“You can watch anything you want on it. You can get any information.”

Rural female JioPhone owner, 18–25, on watching YouTube on JioPhone

Jio has built customer trust through clear, simple offers, and has effectively addressed the appetite for relevant content while remaining affordable. For many women, JioPhone has become an important part of their life (a “good friend”). By effectively addressing women's needs and barriers, Jio has been able to reach female customers who were previously inaccessible, expanding the market opportunity and delivering the benefits of digital inclusion to millions more women.

28. GSMA (2020), *The Mobile Gender Gap Report 2020*.

29. Based on findings from qualitative interviews with male and female JioPhone users.

Grameenphone's GPAY app: reaching more women with a simple app redesign



How a simple redesign of a utility bill and mobile top-up app in Bangladesh helped increase the share of female users from 12 per cent to 19 per cent in less than six months.

To appeal to the growing number of smartphone owners in Bangladesh, Grameenphone introduced the GPAY app in 2016 as part of its mobile wallet solution. The app enables users to pay their utility bills and top-up their SIM using their smartphone. The app was expected to appeal to women, who are traditionally the bill payers in many Bangladeshi households. However, uptake by women was slow, and in July 2019 only 12 per cent of app users were female.

Through research of their app users, Grameenphone determined that low digital literacy levels were preventing women from using the app. A lack of financial and digital skills is consistently a top barrier to women's financial inclusion in Bangladesh.³⁰

To address this issue, Grameenphone decided to redesign the app with a more appealing interface, providing features that cater to those less digitally literate. The revamp was informed by findings from market research with a range of customer

segments, particularly women, which examined common customer pain points to improve usability.

The newly designed GPAY app was launched in July 2019, enabling payments to a wider range of utility providers than any other mobile financial service in the country, along with redesigned logos to more easily identify utilities, more intuitive functions and user interface, and a range of other features.

"I had to press a lot of numbers. It was very troublesome. But now it comes up on my screen with only a touch. It's much easier to pay bills now"

Housewife, 30–35 years old, urban, Dhaka

The low-cost revamp to GPAY had a big impact on female users

Within six months of the app's revamp, Grameenphone saw an increase in transaction frequency. There was also a significant increase in the number of app users; daily active users of the app more

than doubled and the share of female users increased from 12 per cent to 19 per cent.³¹ While there is still a significant gender gap, it shows strong progress in a challenging market and suggests that quite simple tweaks to the user interface and experience are effective at improving user buy-in, especially among women who are less digitally literate.

Grameenphone saved costs by performing the redesign in-house, and it has helped address women's needs for a user-friendly payment solution. The app is now benefiting more women, and interviews with end users suggest it is helping them address their more limited mobility due to social constraints.

"I can't always go out and my husband doesn't live with me, so I need GPAY to recharge my phone on my own or to pay the bills at home."

Housewife, 30–35 years old, urban, Dhaka

"I had to spend a lot of time there in a long queue at the banks among many other people, especially men. I was not comfortable."

Working woman, 30–35 years old, urban, Dhaka

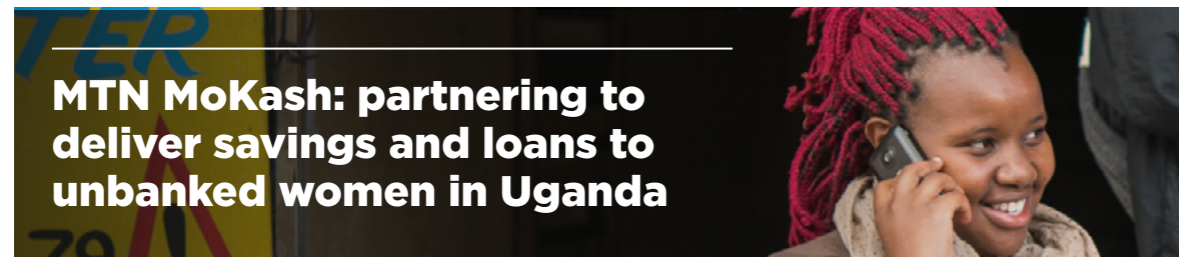
Grameenphone complemented the relaunch with branded communication using female promoters to reach women in villages and educate them on the app. Word of mouth also plays a significant role in adoption of the service.

Grameenphone's experience highlights that paying careful attention to the user experience and user interface to meet women's needs, capabilities and preferences is key to increasing uptake of mobile financial services among women.



31. Less than 20 per cent of GPAY users are app users. Most bill payments and airtime top-ups are still done via agents and on the GPAY USSD wallet.

30. Financial Inclusion Insights by Kantar, Bangladesh Wave 5, 2019



MTN Uganda partnered with Commercial Bank of Africa (CBA) to deliver loans and savings via mobile money, driving greater financial inclusion for women and generating a strong commercial return.

The Ugandan financial services landscape is emergent and there are disproportionately strong barriers to access for women.

According to Findex data from 2017, 39 per cent of men and only 27 per cent of women in Uganda have an account at a bank or financial institution. This gap extends to mobile money where 59 per cent of men, but only 43 per cent of women, have a mobile money account.³²

Ugandan women disproportionately use informal savings channels over formal ones. In 2017, 15 per cent of men saved at a financial institution compared to 11 per cent of women, while 35 per cent of men saved using a savings group or a person outside the family compared to 40 per cent of women. While informal financial tools can provide certain benefits for users, formal financial services are typically safer, more reliable and offer additional benefits, such as greater privacy, interest on savings and the ability to build a credit history.³³

MTN partnered with CBA to enable access to loans and savings accounts and deepen financial inclusion for women

In 2016, MTN launched MoKash in partnership with CBA, which had already successfully launched similar mobile loans and savings products in Kenya and Tanzania. The service was released on MTN's mobile money USSD platform, MoMo, and targeted low-income users, particularly those who do not have a bank account.

MTN piloted communications and marketing in tandem with qualitative user research to test the potential of the product, and made changes to accommodate a lower level of financial literacy than in Kenya.

The USSD has clear prompts that guide users through each step of the service. Additionally, MTN deploys field activation teams to explain the service in person, including providing training to those with low literacy levels, with a particular emphasis on women in rural areas.

32. World Bank (2018), [Global Findex Database 2017](#).

33. GSMA (2013), [Unlocking the Potential: Women and Mobile Financial Services in Emerging Markets](#).

"It is easy to use and steps are understandable."

Working woman, 20–25 years old, rural, Lugazi

MoKash has improved access to formal financial services for women and delivers strong commercial returns

Through its comprehensive savings and loans product, MTN has provided a greater breadth of services to its subscribers and proven they are commercially viable.

"For MTN, MoKash is profitable indeed; it brings people into our ecosystem and stickiness to Mobile Money."

Christopher Ssali, Senior Manager, MFS Products, MTN

Repayment rates are also high; only 3.9 per cent of MoKash loans are non-performing³⁴ compared to an industry average of 5.5 per cent in Uganda in 2017.³⁵ Although the gender of users was not a major consideration in the design of MoKash, the service has had notable success with rural women.³⁶



MoKash users were found to be using informal borrowing methods less than they had before, in some cases claiming to have stopped entirely. Customers reported lack of reliability and convenience compared to MoKash as major factors.

"MoKash is reliable; you cannot go to it and they tell you there is no money. If you qualify and have no outstanding loan with them, you can get the loan. Money is given instantly and resolves your probms, unlike people who can run away and hide from you or even tell you they have no money when they have it."

Working woman, 20–25 years old, rural, Lugazi

MoKash is helping Ugandan women transition from informal financial services to formal ones, enabling them to build formal credit records. Together, MTN and CBA are contributing to greater financial literacy and autonomy for women in Uganda.

34. GSMA (2019), CBA stakeholder interview.

35. International Monetary Fund (2019), [Global Financial Stability Report: Lower for Longer](#).

36. GSMA (2019), MTN MFS stakeholder interview.

Robi Axiata's imo Pack: partnering with a leading messaging app to drive mobile internet use among women in Bangladesh



By partnering with imo to deliver low-cost, high-quality voice and video calling, Robi made the internet more relevant and affordable for women in Bangladesh.

Bangladesh has one of the widest mobile internet gender gaps in the world. Women are 52 per cent less likely to use mobile internet than men,³⁷ and a key barrier is a perception by women that the internet is not relevant to their lives.³⁸

imo is one of the most popular apps in Bangladesh for communicating with relatives, and makes voice and video calling, particularly overseas, much more affordable than regular phone calls. It is particularly relevant for wives and rural family members of migrant workers.

In April 2019, Robi Axiata partnered with imo³⁹ to launch imo Packs — discounted data packs valid only for imo use and sold via USSD.⁴⁰ This offering enhances the quality of service with imo by prioritizing Robi's customers on the imo network.

Currently, 1.2 million customers purchase at least one pack per month, with its popularity driven by heavy investment in TV communication targeted at women and a short 50-day “Robi best for imo” marketing campaign with messaging around bringing families together.

imo Pack strengthens the Robi brand and makes women feel more connected

Robi has clear commercial objectives with imo Pack, and views the partnership as an opportunity to drive acquisition and retention of customers, particularly women, supporting the operator's ambition to have the largest 4G customer base in the country.

Robi's partnership with imo is driving mobile internet use among Robi customers, particularly women. Within 45 days of the campaign, the proportion of active

imo users on Robi's network increased by two per cent, driven largely by female customers. Robi also saw an increase in the ARPU of low segment customers, driven by more data use and regular imo Pack purchases.⁴¹ The share of women in the Robi imo Pack base now stands at 30 per cent, compared to 27 per cent in Robi's overall mobile internet customer base. This clearly demonstrates that women are taking advantage of and benefiting from the imo Pack. Interviews with users suggests women are communicating with overseas relatives more frequently than they might otherwise have, as the service is accessible and affordable.

“I can contact my family any time I want for a very low amount of money and I don't face any problems and that's a blessing.”

Housewife with husband living in Malaysia, 30–35 years old, rural, Munshiganj

Robi's imo Pack shows the power of partnership. This successful collaboration demonstrates that Robi clearly understands the needs of not just its female customer base, but its customer base as a whole. As a society, Bangladesh relies on its migrant workforce, and imo video calling brings diaspora husbands, wives and entire families together.

“I would talk to my husband once every 3 or 4 days but now I talk with him every day.”

Housewife with husband in Saudi Arabia, 25–30 years old, rural, Munshiganj



41. Low-income customers have a preference for the least expensive pack and tend to buy two to three packs per month.

37. GSMA (2020), *The Mobile Gender Gap Report 2020*.

38. *Ibid.*

39. Robi established a one-year exclusive partnership with imo.

40. 350MB for BDT 20 (\$0.24) valid for 28 days and 1GB for BDT 53 (\$0.62) valid for 28 days.



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