

South Africa Market Report
Lumkani case study

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Background

The GSMA Innovation Fund sources solutions leveraging digital and emerging mobile technologies and supports them to scale. The aim of stimulating digital innovation is to deliver sustainable businesses that can create large-scale socio-economic impact through digital technology and mobile internet.

Together with the UK's Foreign, Commonwealth and Development Office (FCDO), and Swedish International Development Cooperation Agency (SIDA), the GSMA Innovation Fund commissioned a series of research and evaluation projects to examine and understand the connection of its work de-risking digital innovation, specifically supporting businesses to scale who have a potential for follow-on positive outcomes. These potential outcomes include job creation, poverty reduction, livelihood improvement, and increased resilience to negative shocks (for example, climate events).

This case study is part of this series of research, exploring the following questions:

- How are businesses and their ability to scale affected by market conditions?
- How are businesses, in turn, changing their market environment?
- Who are the users of the business product?
- What is the impact of the business product on these individuals' livelihoods and socio-economic status? And what role did market conditions play in this impact?

Look for other cases in this series:
TaskMoby (Ethiopia), GeoKrishi (Nepal), and Ensibuuko (Uganda).

How are digital inclusion and poverty alleviation related?

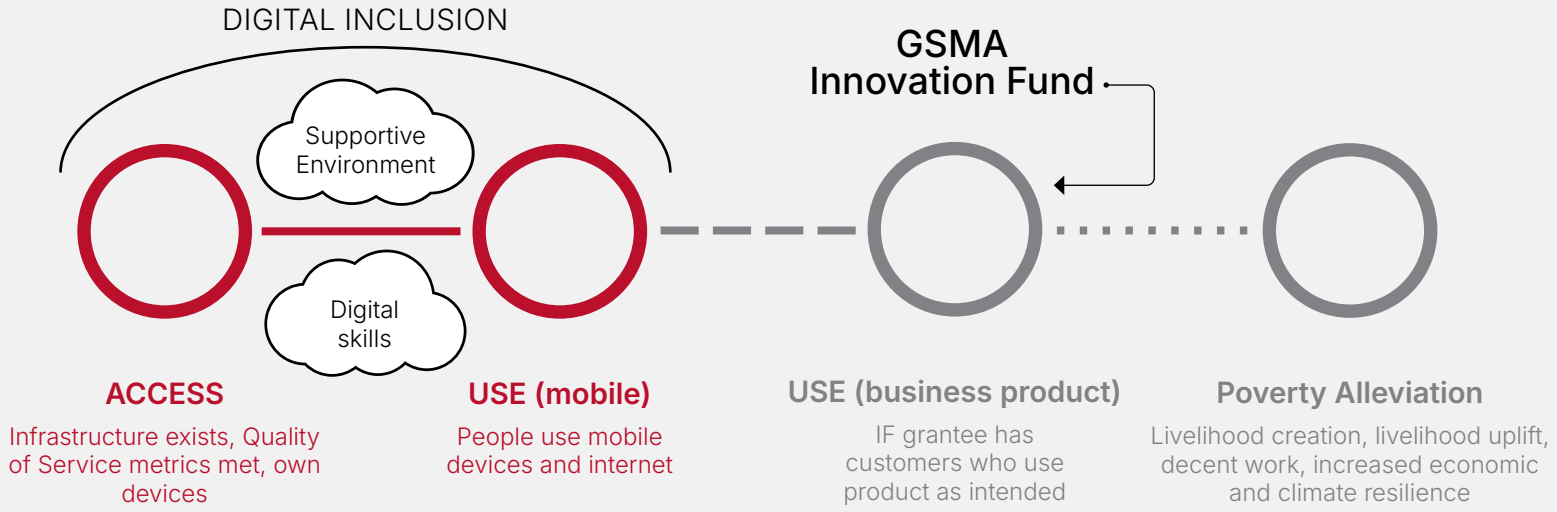
The GSMA Innovation Fund looks to de-risk innovation in the digital space for businesses likely to have a positive social impact. Figure 1 shows the theory of change for the GSMA Innovation Fund, drawing a pathway from digital inclusion, to the use of a business product, to poverty alleviation benefits.

The temptation is to read this chain of events from left to right, albeit with less and less of a direct link (i.e. increasing assumption) as you move from left to right, such that:

- **IF** GSMA member Mobile Network Operators and national governments, regulatory partners, etc. ensure access to mobile and use of mobile through digital inclusion,
  THEN people can use mobile products.
- **IF** the GSMA Innovation Fund can de-risk the innovation of mobile products,
  THEN more products will reach people in poverty.
- **IF** products reach people in poverty,
  THEN there will be poverty alleviation.

While this is a nice story, these are aspects of a complex environment where causality, and even contribution, cannot be assumed to be linear.

Figure 1

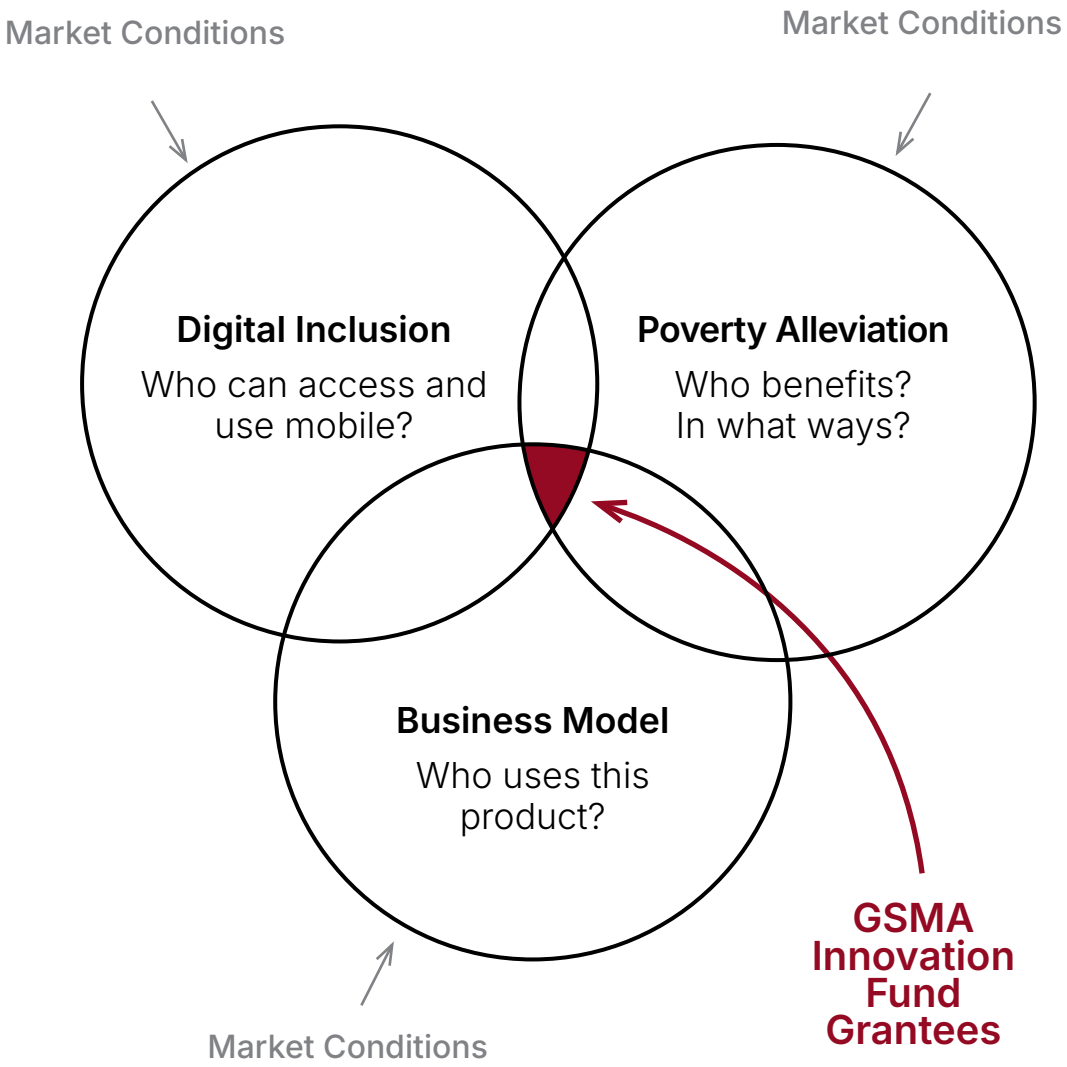


IMPACT STATEMENT:

Improved wellbeing, livelihoods and climate resilience, mitigation, and adaptation for low-income women and underserved groups through **improved access** to and **use of** mobile phones and digital service.

How are digital inclusion and poverty alleviation related?

Figure 2



Reality looks more like overlapping domains such as in Figure 2. A business product might rely on mobile without ever touching people in poverty, many businesses might support poverty alleviation, without really relying on digital inclusion, and services might increase access to mobile (services and information) that supports poverty alleviation without revolving around a specific product or business. Finding the 'sweet spot' of using a specific business model that includes digital inclusion as part of its main value proposition AND leads to poverty alleviation is not a given.

Yet, the GSMA Innovation Fund theory of change assumes that the funded innovations reside in this coveted middle spot. While it's true that **sometimes** mobile access provides access to business services which then **sometimes** creates jobs, reduces poverty and improves livelihoods, but the case studies demonstrate this is not **necessarily** the case. Digital inclusion, product use, and poverty alleviation are not dependent on one another, nor are they mutually exclusive. Additionally, all three domains are subject to influence from context-specific market conditions.

Starting with the specific product/business model of a given case helps to locate within these overlapping circles—identifying where/what the relationship is to mobile, potential benefit to those living in poverty, and how market conditions are impacting it all.

Case: Lumkani





LUMKANI
SAFER TOGETHER

Lumkani is a social enterprise founded in 2014 that reduces risks and inequality in under-served communities and promotes inclusive economic growth. They currently offer products to reduce the risk and harm of fire in informal settlements across South Africa.

Lumkani was funded by the GSMA Innovation Fund under the M4H Innovation Fund Round 1: Disaster Response between June 2018 and June 2019 to install 20,000 fire detection devices and begin offering an accompanying microinsurance product.

Lumkani partners with Hollard insurance for underwriting its fire cover policies. Founded in 1980, Hollard Insurance is based in South Africa and offers products across much of Africa and in Australia and New Zealand. Lumkani is one of Hollard's several social benefit ventures.

Lumkani's products

Lumkani's primary product is a **fire detector + fire insurance**. Field agents sell the bundle for ZAR 88 per month (~4 GBP), which includes insurance coverage up to ZAR 40,000 (£1620). The fire detectors are installed with no maintenance required and pre-installed batteries lasting ten years. The detectors alert nearby units within a 60-meter radius and send SMS notifications to users in the same area—initiating a community response to fires.

Lumkani also offers:

- Add-on **life cover (funeral) insurance**
- **Ama'Discounts**—a coupon app featuring basic things like food, pharmacies, and transportation
- **Cashback**—when paying with debit

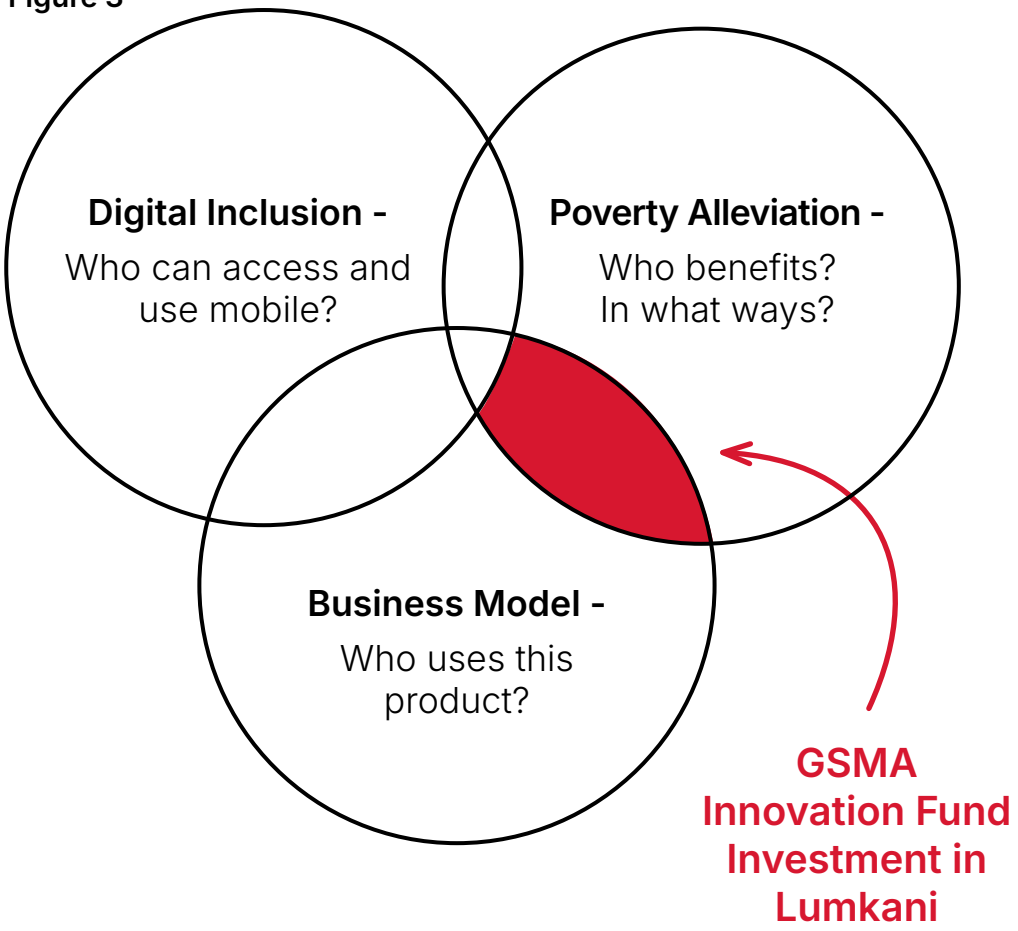
How is Lumkani related to digital inclusion and poverty alleviation?

Lumkani's fire detector solution takes advantage of the ISM band combined with a gateway to relay messages on 2G (soon to be 4G) to Lumkani's users via SMS. Additionally, customers are invited to e-sign insurance policies at point of sale and are incentivized to pay digitally (and via debit), leveraging mobile for ease of distribution—completing insurance paperwork and maintaining policies.

Distribution, however, cannot successfully be accomplished via mobile; it requires in-person agents going door to door to overcome longstanding issues of trust and to increase awareness of both fire risk and financial instruments, such as microinsurance. Many people own multiple SIM cards and change phones frequently, making the SMS alert a less likely channel through which people are alerted to or respond to a fire. Similarly, many insurance claims are made via a call centre and in-person agents.

For these reasons, Lumkani, in Figure 3, is operating somewhat in the centre, but largely in the space between their business of microinsurance and poverty alleviation. The role digital inclusion plays is to ease some of the friction of doing business, but the sales and benefit of the product are not initiated or dependent on mobile.

Figure 3



Lumkani Market Analysis

This market analysis, as a companion to the GSMA Innovation Fund impact study, helps us understand how GSMA's efforts to de-risk digital innovation for businesses have connected to broader social and economic outcomes. These impacts do not occur in isolation. Grantees are both shaped by and have an influence on the markets they operate in.

By analyzing these market dynamics, we can better understand how they influence the depth, sustainability, and scalability of grantees' impact in local communities, such as job creation, poverty reduction, improved livelihoods, and increased resilience to challenges like climate events. This analysis also considers factors that may affect the replication of solutions in different contexts.

Who is using Lumkani?

The main difference between Lumkani customers and South Africans on average is their residence in informal settlements—the target market for Lumkani's products. **Nearly all Lumkani users live in informal settlements**, versus only about 14% of the South African population overall.[1]

	Below the national poverty line	Average age of device users	% reaching secondary education	Formal bank account	Internet use	Smartphone ownership
South Africa national averages	40%[2]	28[3]	63%[4]	Formal bank account: 57% Mobile payments: 37%[5]	64%[6]	91%[7]
Lumkani Survey Respondents (662, including 45 with Lumkani agents)	43%	Device users: 41 Agents: 36	Device users: 55.8% Agents: 73%	Formal bank account: 79% Mobile payments: 58%	For internet access: 67%	95%
Lumkani compared to South Africa averages	= About equal	↑ Slightly older	= About equal	↑ More banked	= About equal	= About equal

Customers have higher than average rates of having a formal bank account and using mobile payments.

While the concept of microinsurance is not new to Lumkani customers, many of whom have funeral insurance, many customers still lack a detailed understanding of how fire insurance coverage works and there is overall low trust of insurance companies.

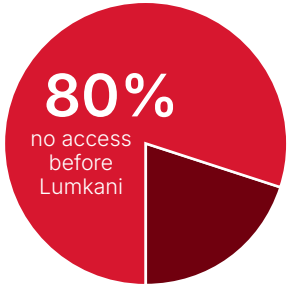


Average use of surveyed customers: **17 months**.

63% heard about Lumkani through sales agents.

20% heard about Lumkani from friends and neighbors.





Just over **80%** of surveyed customers said they had no access to similar services (fire detector or fire insurance) before Lumkani.

Why are they using Lumkani?

Lumkani users report the following reasons for their choice to receive a fire detector or purchase the bundled fire detector and fire insurance:

Alerts them to fire in time to save lives and/or property

Alerts neighbors to increase the likelihood of saving belongings and having time to escape

Allows for community response in a timely manner, reducing the negative impact of fire to everyone

Feels like an affordable product for planning ahead and protecting assets

"The Lumkani device actually woke me to go and check and I saw the fire. I got my children and we got out a small window. If it wasn't for the Lumkani device which woke me up, I would have lost my life."

—Lumkani user

"If there's a fire at my house and the alarm rings, my neighbor can evacuate their home and take out their stuff because you can hear the alarm from a distance when there is a fire."

—Lumkani user

Is Lumkani use related to poverty alleviation? If so, in what ways?

Job Creation

Lumkani employs sales agents directly, but is not creating jobs via its product offering.

Lumkani offered contact information for 166 agents, 80% of whom are black women and employed full-time.[8] However, not all agent jobs with Lumkani may be long-term. Agents are place-based and a market can become saturated. At this point, fewer agents may be needed for assessing and processing claims.

Poverty Reduction

While Lumkani does not reduce poverty directly, its benefit to living standards and income is via peace of mind and reduced risk of asset destruction

Lumkani's products are an effective financial de-stressor, with 85% of surveyed insurance holders reporting a reduction in financial burden for their household. Insurance increases a sense of financial stability and, in the case of a fire, tangible financial security. As such, the perception that their living standards are greatly improved is shared across 65-70% of surveyed users, and nearly half reported that Lumkani's products enabled them to make recent investments and purchases.

Livelihood Improvement

Lumkani is only impacting the livelihoods of those they employ directly. For agents, employment with Lumkani is helping but not fully adequate.

Pros

- 95.6% of agents surveyed reported improved standards of living.
- 78% said they somewhat or greatly increased their income.
- Many were unemployed prior to working with Lumkani.
- 75% feel their employment opportunities have been improved.

"There's some skills training that we do that gives us a lot of knowledge and we get certificates for them, I have learned leadership skills and how to engage with people which is a good skill to be able to join other companies."

- Lumkani focus group participant, Cape Town

Cons

- 54% said the income was sufficient to meet household needs.
- Only 26.7% of agents were able to say yes to all six decent work elements (income, safe work, respect and equality, access to benefits, helps you learn and grow, and can share concerns).
- Focus group participants raised concerns about the safety of the door-to-door model and pressures to meet sales quotas in increasingly saturated areas.

Increased Resilience

Lumkani products are helping to mitigate the specific risk of fire, creating greater financial resilience and reducing loss of life.

Lumkani is effectively educating community members about the risk of fires and fire response, at the same time providing actionable alarms and a tangible financial product to limit risk and loss. Focus group participants touted the benefits of feeling safer and protected with Lumkani, knowing if there was a fire they would be able to recoup their assets.

> **"The area we live in has a lot of fires and most people who experience these fires don't have anywhere to turn to when everything gets destroyed. We always advise people to join Lumkani so at least they have a safety net."**
>
> **- Lumkani user**

The fire detectors are improving the response to fires by detecting them earlier and inciting a community response so fewer people are affected and fires are less severe.[9] Both device-only users (85.8%) and users with fire insurance (73%) reported that Lumkani's device has led to fewer fires and/or reduced fire damage in their communities. In a focus group, Cape Town city officials said robust data is unavailable, but that there is a general belief that in communities where Lumkani is present, fires spread less and are less severe, even if the overall number of fire incidents remains unchanged.

> **"Apparently a case of arson, the fire grew quickly. The detectors rang around the community and text messages were sent to all the neighbours. The community came together to fight the fire. It took time to organise because it was the middle of the night, and the fire spread to neighbouring homes. But, using buckets of water, they fought the fire and eventually managed to put it out. Nine homes were damaged, but it could have been far worse."[10]**



What role do market conditions play?

Lumkani's South Africa market is marked by:

- **high mobile penetration**
- **high literacy rates**
- **high financial inclusion**
- **high poverty rates**

As a result, microinsurance is a fit for the market; it is:

- **designed for low-income customers**.
- **requires some financial literacy**, such as understanding of insurance, both to protect the consumer and to make sales practical.
- **heavily reliant on scale because of small profit margins**. As such, **mobile is necessary** to minimise friction and lower costs in a complicated distribution process that includes sales, assessments, subscription model payments, claims, and reimbursements.

These characteristics drive which market conditions are influencing both Lumkani's ability to grow (getting more people to use their product) and who can benefit from using Lumkani, by how much, and in what ways.

Microinsurance market



The South African insurance industry dwarfs the rest of the continent, accounting for 71% of all premiums paid in Africa. It may be the most successful market, but it is far from saturated with only a 17% penetration rate.[11]

The AIDS epidemic, coupled with a very strong cultural mandate for dignified burial, have made funeral insurance the predominant type of microinsurance and the familiarity with the concept of insurance higher than in other markets.[12] Life insurance, cell phone insurance, car insurance and fire insurance are all known to consumers to varying degrees.[13]

Influence

Lumkani growth and product use

While Lumkani is first to market with a fire detector and accompanying insurance, **it is still taking considerable effort to educate its consumer base and build brand currency and reputation in order to reach the scale necessary** for a sustainable business model. It commonly takes 3-4 years for microinsurance products to reach a profitable scale.

continued next page

Microinsurance market

Despite this, microinsurance remains a difficult product to sell in large part due to the experiences of its target demographic—lower-income households. These households have a high level of skepticism and distrust of companies that may take advantage of them, and on average have lower financial literacy.[14] According to researchers, their lived experience is, "characterised by high crime rates, lack of formal legal recourse, a lack of consumer advocacy and education, and countless experiences with money/phone scams. Efficiency, convenience, and price are necessary but not sufficient factors in building a successful microinsurance market."[15] Companies must deploy strategies to build trust with their customers. A sales agent model is necessary due to low trust in institutions.

Hollard Insurance Company, specifically, has several microinsurance offerings provided (including Lumkani), often at a loss, as corporate social responsibility initiatives. Hollard has partnered with well-known retailers to offer and/or bundle insurance products to products consumers already know and trust.

Given slim operating margins, mobile has an important role to play in distributing microinsurance. It increases efficiency and offers unique convenience to time-poor customers through ease of payment, ease of interim communication, higher touch after the initial sales (via platforms like WhatsApp), and the ability to receive their benefit from the comfort of their home and not a service centre.[16]

The use of door-to-door agents results in higher awareness of risk and product offerings among Lumkani users, but is both high cost and short-term for Lumkani. The majority of Lumkani users surveyed reported a positive outlook toward agents and their credibility.[17] This can be improved upon by simple details such as badges and contact information being readily available.

Continuing to grow brand reputation and finding existing partners for offering Lumkani as an add-on will be important for realizing benefits of scale and pulling back from an expensive agent dependent model. Eventually partnering, like Hollard has done in the past, with local entities would likely be necessary for broader distribution.[18]

At the same time, honing mobile interface and offerings to smooth product experience and administration will lead to both brand differentiation and cost savings.

Potential impact for Lumkani users

Insurance is a familiar concept and is demonstrably useful to customers' situations. However, consumers are smart to be skeptical and take precautions to protect themselves from fraud. Consumers who might benefit from Lumkani are less likely to use it if the service is not consistent, less than stellar, or not of perceived value—particularly because of low trust.

The ease of mobile interaction and transactions can free up time and anxiety around what are typically bureaucratic interactions for things like claims.

Regulatory environment



In favor

The National Upgrading Support Programme (NUSP) is an initiative of the National Department of Human Settlements (NDoHS) aimed at improving the practice of informal settlement upgrading in South Africa.[19] This represents a government shift to acknowledging that informal settlements are a "permanent feature of the provincial landscape and cannot be eradicated in a short space of time." The programme includes developing partnerships between organisations, municipal government, and informal settlement communities to improve living conditions.[20]

The Insurance Act 2017 offers consumer protections and eases entry to market for microinsurers. It simplified standards and lowered necessary capital and reserve requirements. Simultaneously, it more closely defined microinsurance and put in place protections such as:

- ensuring a customer can only lose benefit, not assets,
- no exclusions for preexisting conditions for funeral coverage,
- claims must be processed within two business days[21]

The Broad-Based Black Economic Empowerment Act (BEE Act) was passed in 2003 and aims to ensure broader and meaningful participation in the economy by black people. While compliance is mandatory for the government, it provides private sector actors the option to earn annual certificates at varying levels which offers them preferential procurement and other benefits, depending on their scorecard.

This scorecard is another way in which the government promotes inclusion, not only through employment but also through consumer protections. For example, Hollard made modifications to grace periods for its payments to gain compliance.

Challenging

Financial Advisory and Intermediation Services (FAIS) Act requires that intermediaries are trained, educated and certified to advise on and sell financial products, including insurance. This is why partnering with "hero brands" is such a popular strategy—it allows companies to passively, rather than actively, sell an insurance product—to sidestep the FAIS requirements.[22]

Influence

Lumkani growth and product use

Investing in reaching those residing in informal settlements is **de-risked by the government's acknowledgement and simultaneous investment** in these same communities.

The 2017 Insurance Act will encourage market growth, bringing both Lumkani competitors and demand/interest in its products.

Underwriting Lumkani, even during periods when it is not profitable, benefits Hollard through its ability to earn a Level 1 B-BBEE contributor annual certificate on the Financial Sector Generic Scorecard.

Having FAIS-compliant agents adds significant cost to the product, even as this level of knowledge and advice is needed to overcome trust issues among consumers.

Potential impact for Lumkani users

Lumkani consumers have **greater protection** from bad actors in the market and **are included in service delivery**. Still, market pressures mean their experience with individual sales agents may be short-lived.

Local government fire response



The government has a structure through the Department of Human Settlements and then on to city governments to address informal settlements. They also have a poor track record of doing so. Lacking the ability to respond with equal resources to all 437 informal settlement pockets in Cape Town, the government opts instead to do little for all.

Lumkani has tried to engage the City of Cape Town but the government has reportedly been slow and bureaucratic in its response.[23] Similarly, in focus groups, residents of informal settlements said they mostly do not call fire services due to slow and non-response.

The problem of poor infrastructure and poor city response is not limited to Cape Town. Recently, a $3 billion effort across eight of the largest cities in South Africa was announced in conjunction with the World Bank for the express purpose of addressing essential services failure in cities.[24] Concerns about national funds reaching localities underlie this issue.

Influence

Lumkani growth and product use

Partnering with the government is a possibility but not an immediate-term distribution solution for the business. At this point, **Lumkani is an alternative to public goods and services**.

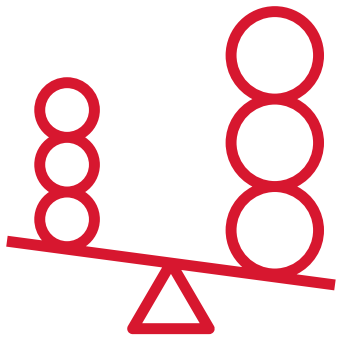
Potential impact for Lumkani users

The **benefit of Lumkani is greater due to government's lack of service delivery**. Community response to fire is more important when a fire department is unlikely to come.

Some focus group participants also voiced a sense of helplessness against fire. This also made them feel fire insurance was even more important, as there was little to do to prevent major losses.

Lumkani customers generally felt distrust in government, which has failed to provide services, as well as insurance companies, which they were skeptical of paying on claims.

Housing inequality and climate risks



Cape Town is South Africa's most fire-prone city, with informal settlement fires occurring 360 days a year.[25] In the high-density conditions of settlements, fires can spread rapidly and cause hundreds of deaths annually. In the City of Cape Town alone, officials interviewed reported that there were 175 deaths from fires in 2024.

Informal settlements offer a unique recipe of conditions that make fire a very real hazard and one that is often accepted as inevitable by its residents.[26] Informal settlements are both dense and made of materials that burn easily. Residents often use open flames and electrical connections can be ad hoc and unsafe. The pressures of poverty increase the likelihood of domestic violence, gang-related conflicts, and arson.[27]

The final reality that makes fires a hazard of significant scope is that of warmer temperatures and high winds due to climate change. These weather conditions exacerbate an already dangerous situation.

Influence

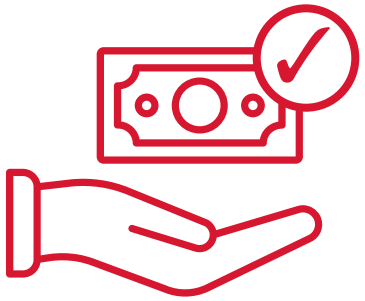
Lumkani growth and product use

Lumkani is **meeting a demonstrable need** for both municipalities and residents of informal settlements by addressing the risk of fire and losses due to fire.

Potential impact for Lumkani users

Having protection from a high likelihood event can substantially increase the financial resilience of a household from an informal settlement.

Financial viability and variability



Target customers for microinsurance are intentionally in lower income brackets, however, this limits their capacity to pay a monthly premium.

Lumkani's current price point is 88 ZAR/month. An independent evaluation in 2020 found that the optimal price point for the product would be between 51-60 ZAR monthly.[28]

Additionally, Lumkani's subscription model can be a challenge for customers who face different financial pressures at different times of year. This makes being able to consistently pay a monthly premium difficult; some months it can be prioritised and other months it may be out of reach, leading to a lapse in coverage.

Influence

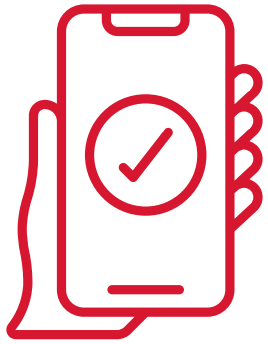
Lumkani growth and product use

Growth is important for realizing the benefits of scale to allow prices to adjust lower and reach those most in need.

Potential impact for Lumkani users

Just **over half (56%) of surveyed Lumkani customers said it was affordable**. **Need and capacity to pay do not always align.** Gaps in coverage due to lack of payment may render the product useless if a fire occurs when coverage has lapsed.

Mobile use



South Africa has far more mobile subscribers than the population. This is because subscribers use SIM cards from different mobile network operators, depending on the deals and promotions offered. This is the benefit of having a regulatory environment that ensures competition and four main mobile network operators from which to choose. This means Lumkani users are not always receiving fire alerts via mobile if and when their mobile has changed.

Influence

Lumkani growth and product use

Lumkani is slightly less valuable to customers because of how they interact with mobile phones. Finding a way to switch from SMS only to also include WhatsApp may be a viable solution.

Potential impact for Lumkani users

Lumkani customers don't always receive the SMS alert to their phone if they have failed to update their number.

Conclusions

Lumkani facilitates risk mitigation and access to microinsurance for residents in South Africa's informal settlements. While the device offers an important early-warning system for fires, **customers see its primary value as protecting them from the financial shock of losing property in a common fire**.

Mobile technology is key to Lumkani, ideally serving as a communication tool for fire in real time, but also to reduce costs and streamline the various aspects of the micro-insurance business model. Still, the business is propped up by incentives for Hollard Insurance to underwrite the initiative. Lumkani's future relies on market conditions continuing to support such social responsibility initiatives and, importantly, trust from its customers.

What market conditions influenced these results?

South Africa's robust microinsurance market, sizable informal settlement population and high fire risk in settlements make Lumkani's value proposition well positioned for success.

Accelerators:

- High mobile penetration
- History of funeral insurance
- Regulation specific to microinsurance
- Incentives for pro-social business practices

Decelerators:

- Low trust of financial products and institutions
- SIM card churn
- Government bureaucracy



What were the main benefits and for whom?

Who

Informal settlement residents who are well banked and have high digital access.

Main Benefits

- Increased financial resilience
- Reduction in loss of property
- Peace of mind

Not

- Job creation
- Livelihood improvement
- Direct or immediate poverty reduction

What does digital have to do with it?

For customers

Customers can **purchase and enjoy the benefits** of Lumkani's primary offering—fire detector and fire insurance—**without strong digital engagement**.

- An agent will sell them the product in their home and will continue to visit should a need arise.
- If a fire happens, the community will be alerted and the alarm is audible.

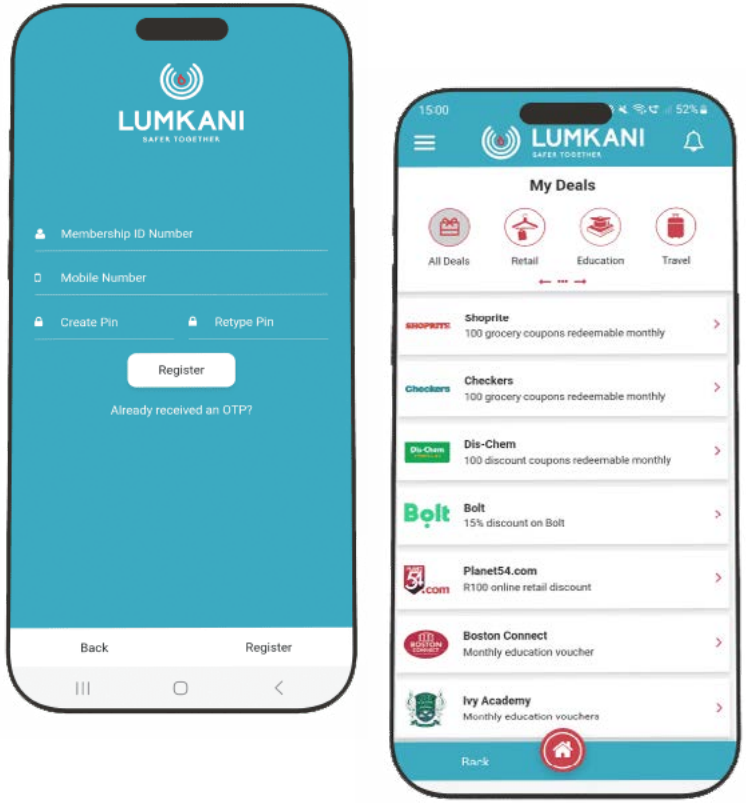
Access to **digital adds to the value** of the product, providing a more pleasant customer experience.

- Better, instant alert to phone if off-site—gives more options for action.
- Saves time on travel to file claims.
- Easy to pay monthly premium.

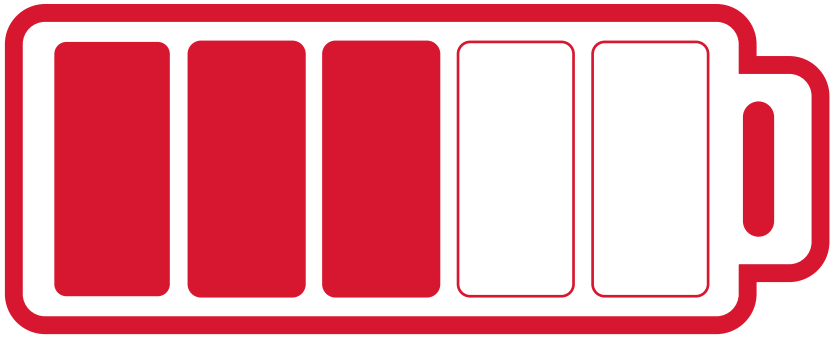
For the business

The use of **digital is necessary to lower the costs of distribution and administration** as much as possible to achieve profitability and meet an affordable price point. Digital makes the following possible:

- Fewer in-person visits needed from agents.
- Streamlines insurance origination and asset verification processes.
- Allows the company to meet claims in a timely manner, boosting company reputation.
- Makes monthly premium payments more likely.
- Partnering with known brands to act as add-on.



Importance of Digital to Lumkani's impact



Endnotes

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Radicle Development

Radicle Development is a consultancy committed to supporting transformation within and for organizations seeking social change. Using evaluation, strategy, and design, we get to a root understanding of how systems work and what new learning, strategy, or action can help positive change grow.

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