

Mobilutbygging som utviklingsbistand: GSMA mWomen



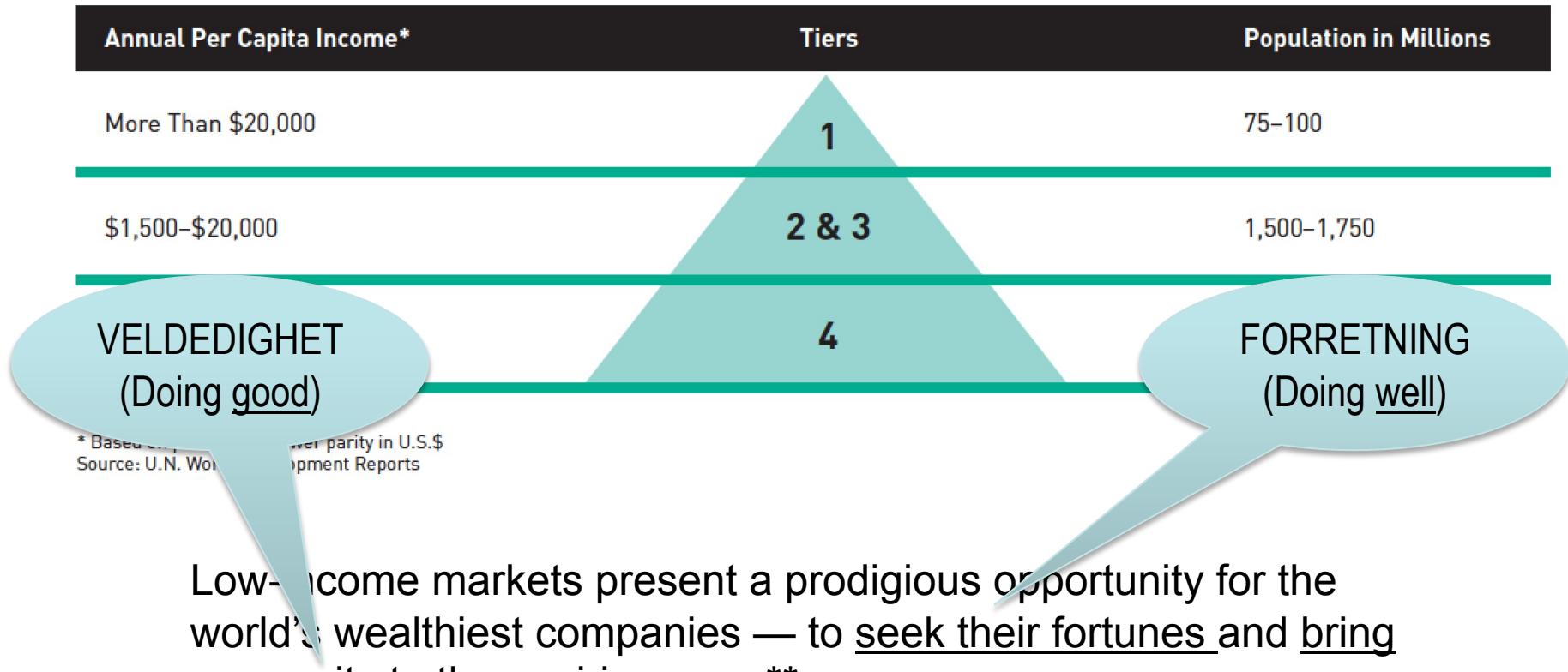
mWomen

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Problemstillinger

- Litt bakgrunn: Fra Prahalad via Kathuria til Telenor/Grameen Phone
 - 'Doing good and doing well' – er det mulig å kombinere? (Prahalad)
 - Sammenheng mellom mobilpenetrasjon (teledensity) og GDP vekst? (Kathuria)
 - Implikasjoner for mobilbransjen i den s.k. 3. verden: Hvem er de mest verdifulle/lønsomme/attraktive kundene (fra et doing good/doing well perspektiv)?
 - Telenor og Grameen Village Phone initiativet (TED talk v/ Iqbal Quadir)
 - Village Phone i Nigeria (World Bank video produksjon)
- Fra teori til praksis: Funn fra GSMA mwomen feltarbeid (2011)
 - Hva er GSMA Mobile for Development?
 - Hvorfor mobilbransjen bør fokusere på kvinner.
 - Hvordan skaffe innsikt?
 - Behov og utfordringer blant 'underserved' kvinner i 3. verden: noen mobil-sentriske betrakninger.
 - Eksempler hentet fra finansielle tjenester formidlet via mobil.
- Diskusjon

The fortune at the bottom of the pyramid*



* Prahalad, C.K. (2004) The Fortune at the Bottom of the Pyramid: Eradicating Poverty through Profits (Wharton School Publishing).

** Prahalad, C.K., and S.L. Hart. (2002) 'The fortune at the bottom of the pyramid.' *Strategy + Business*.

Prahalds oppsummering av s.k. ‘Dominant Logic’ so hindrer multinasjonale selskaper å betrakte BOP som et marked*

- BOP har ikke råd til å investere i våre tjenester / kjøpe våre produkter.
- BOP vil ikke ha nytte av tjenester / produkter som selges i våre (vestlige) hjemmemarked.
- Bare konsumenter i utviklede markeder vil kunne verdsette og betale for teknisk avanserte produkter.
- Multinasjonale foretak (MNC) er ikke avhengige av BOP markeder for å sikre fremtidig overlevelse og vekst.
- ‘Intellectual excitement’ kjennetegner utviklede markeder – derfor vanskelig å rekruttere kvalifiserte ledere til BOP markeder.

Hvordan bør vi foholde oss til BOP markeder (iflg. Prahalad)?

- Creating buying power (+ kjøpekraft)
- Shaping aspirations (+ etterspørsel)
- Improving access (+ tilgang)
- Tailoring local solutions (+ tilpasning)

(to eksempler...)

Product Development (Consumer Goods)



Product Development (Telecoms)

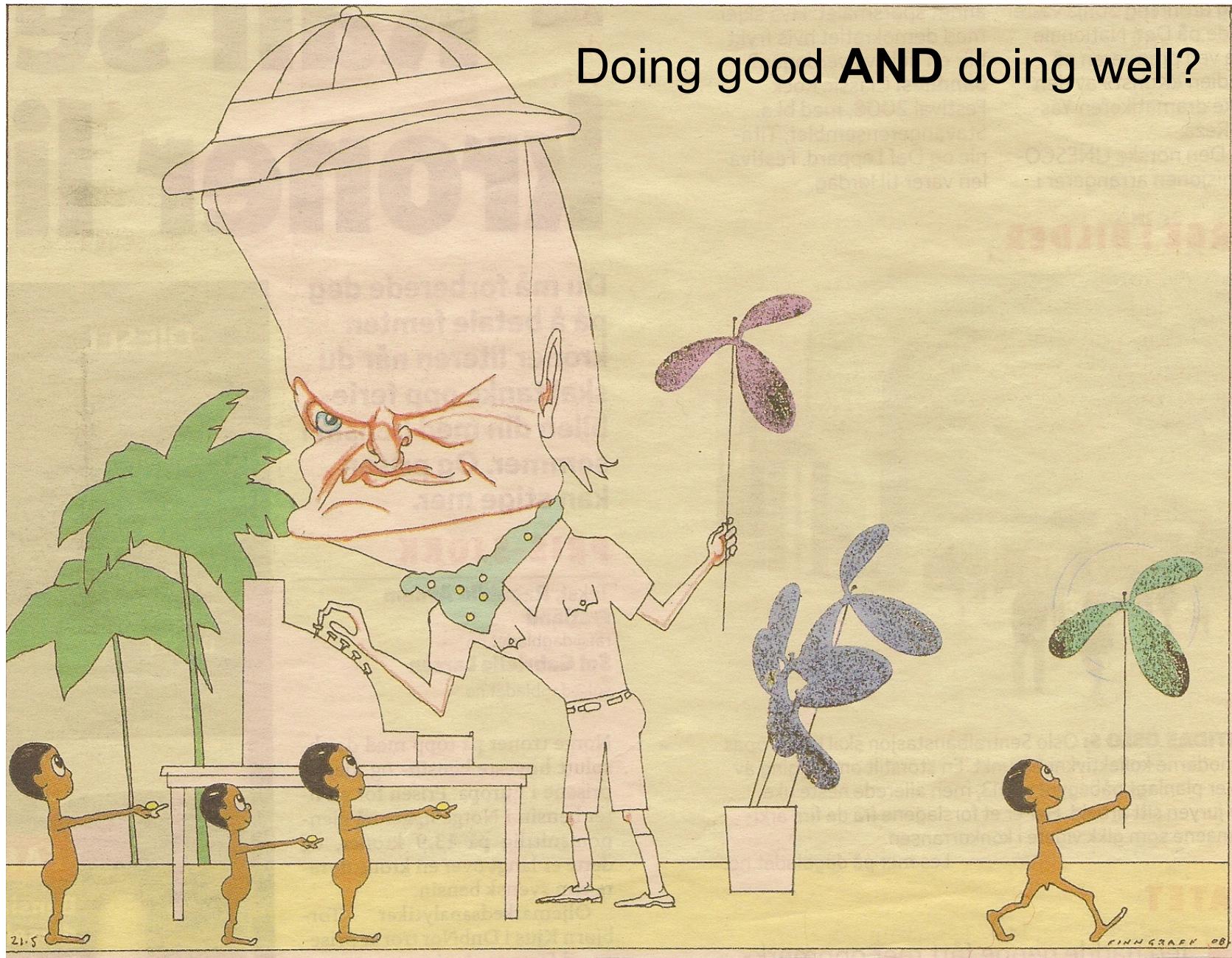


Karnani's kritikk av Prahalad*

The private sector can help alleviate poverty by focusing on **the poor as producers**. One way to do this is to **make markets more efficient such that the poor capture more of the value of their outputs**. Certainly the best way for private firms to help eradicate poverty is to invest in **upgrading the skills and productivity of the poor**, and to help create more **employment opportunities** for them. This is the win-win solution; this is the real fortune at the bottom of the pyramid.

* Karnani, A. (2006). Fortune at the Bottom of the Pyramid: A Mirage. How the private sector can help alleviate poverty. Ross School of Business Working Paper Series Working Paper No. 1035.

Doing good **AND** doing well?

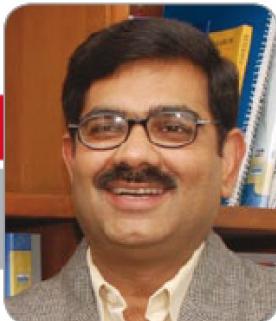


“Longitudinal analysis established a causal relationship between higher mobile teledensity in Indian states and higher economic growth (Kathuria et al., 2009). Findings reveal that every 10% increase in mobile penetration rate leads to a 1.2% increase in GDP. Furthermore, the results suggested that there are important **network effects** that magnify the economic impact of mobiles on development when the level of mobile penetration exceeds a critical mass of around 25%. In states with penetration levels above 25%, the growth dividend is estimated to be higher at 1.3%. “

The Economic Times (India), April 4, 2011

Prof. Rajat Kathuria

Professor of Economics, ICRIER
Professor, IMI



Kathuria, R. et al. (2009). *An econometric analysis of the impact of mobile*. In India: The Impact of Mobile Phones. Moving the debate forward • The Policy Paper Series • Number 9 (pp. 5-20) • January 2009. Vodafone Group.

Mobile Phone Charges GDP Growth

While the usage of the device has moved beyond voice call, growth is linked to cellphone penetration

RAJESH SHUKLA

Over the last few decades, the Indian economy has witnessed a significant transformation. From being primarily an agricultural economy, the services sector has overtaken and has become the leading contributor to growth. Within the services sector, the communication sector grew at an astonishing 25.7% from 2000-01 to 2009-09. Even during the financial crisis years of 2008-09, while other sectors slowed down, the communication sector continued its forward march. While communication sector comprises of many verticals, the importance and role of telecom sub-sector and services is well-known. Rising per capita incomes, increasing number of affordable handsets and low tariff rates have all led to an explosion in the subscriber base with roughly 700 million mobile subscribers belonging to all population strata.

Longitudinal analysis established a causal relationship between higher mobile teledensity in Indian states and

higher economic growth (Kathuria et al, 2009). Findings reveal that every 10% increase in mobile penetration rate leads to a 1.2% increase in GDP. Furthermore, the results suggested that there are important network effects that magnify the economic impact of mobiles on development when the level of mobile penetration exceeds a critical mass of around 25%. In states with penetration levels above 25%, the growth dividend is estimated to be higher at 1.3%.

The analysis of the usage patterns for cellphones finds part marked differences between the countries. Although the percentage of years owning a cellphone is lowest for India (two years) — it is between five and eight years for the other countries

making the operation larger and easier to coordinate.

In contrast,

the younger lot used the mobile as an entertainment device by using MP3 player or listening to FM radio for music and fun, and using the camera. However, only

20%

of the participants played games on the mobile. It was also interesting to note that they were extremely interested in knowing if there were any facilities through the mobile phones that could save their time in doing activities such as paying bills or accessing their bank accounts, etc.

The data also reveals that users report an increase in work with friends and relatives due to mobiles are much more likely to receive help in an emergency. A vast majority of the respondents reported that mobiles are the most preferred medium for receiving information. This is significant in rural areas where distribution of social security benefits and information on government programmes are plagued with poor delivery and asymmetric information.

The pervasive and far reaching impact of mobiles was emphasized during the FGDs when participants regularly expressed how “It would not be possible to slip into a life without mobile” and how mobiles had become “A way of life”.
(The author is director at NCAER-CMCR)

“The cell phone is the single most transformative technology for development” (Professor Jeffrey Sachs*)

A 10 pp increase in Internet penetration creates:
- 3-10% productivity increase
- 1% increase in new business creation



An increase of 10 mobile phones per 100 people boosts GDP growth by 1.2 pp



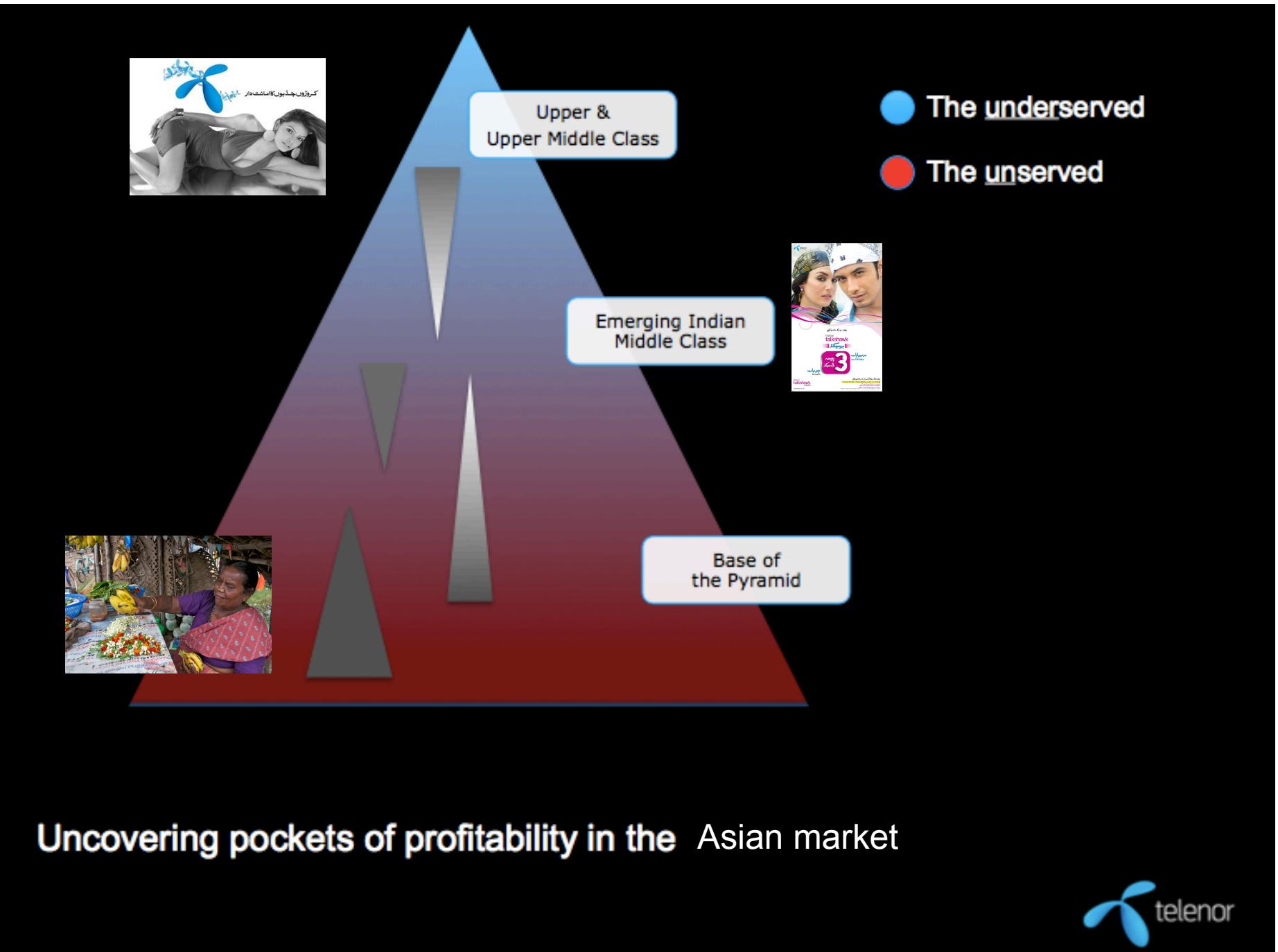
Source: Telenor/Deloitte/Boston Consulting Group

* The Earth Institute, Columbia University / The End of Poverty: Economic Possibilities for our Time. Penguin Press, 2005.

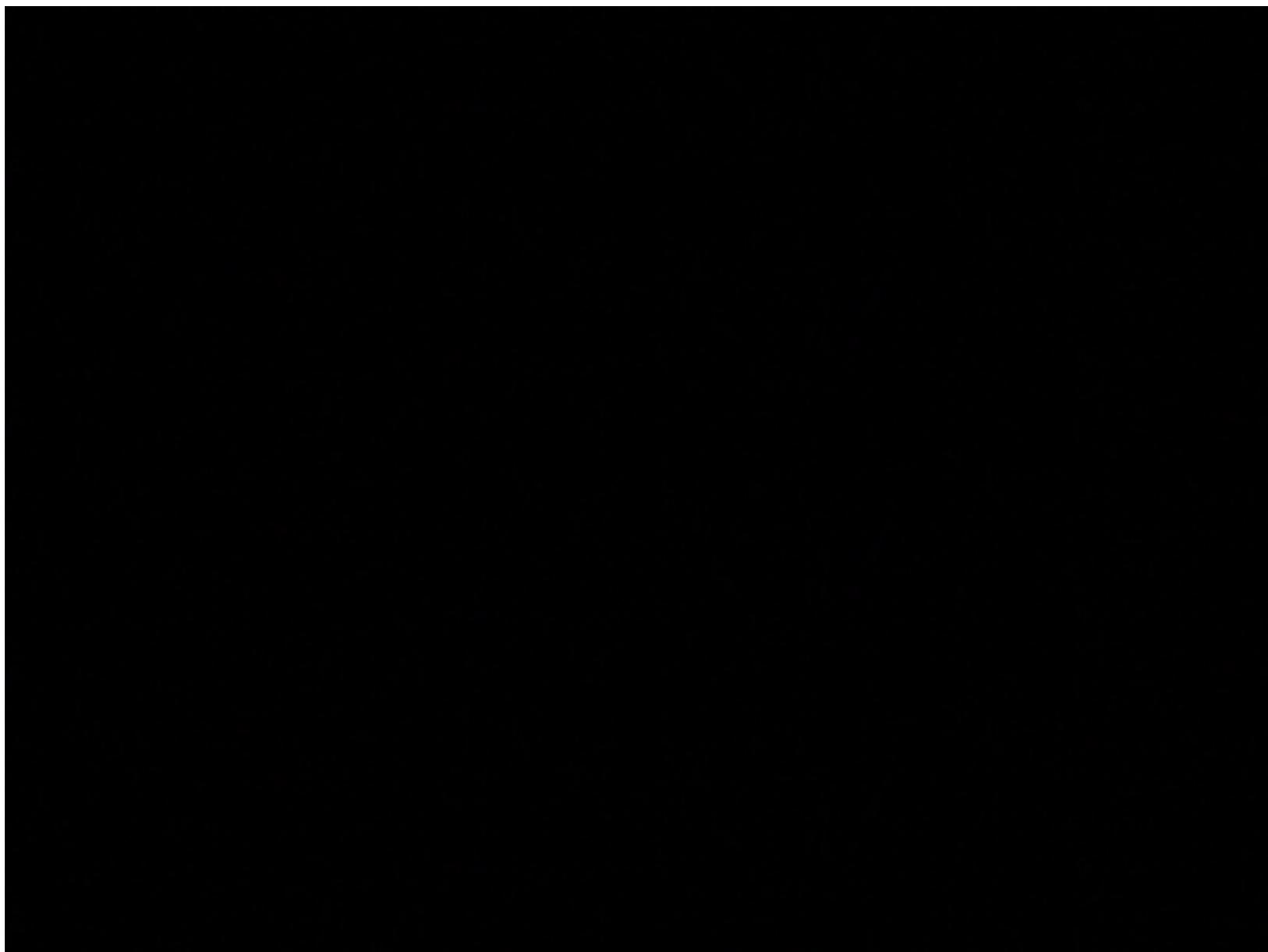


An advertisement for Telenor Talkshawk. It features a man and a woman in traditional Indian attire. The woman has a green floral headwrap and pink earrings, while the man wears a white turban. Below them is a large pink graphic with the number '3' and the text 'دن ہو یا رات' (Day or Night) and 'پیسہ فی سیکنڈ' (3 seconds). The Telenor logo and 'talkshawk' text are at the top, along with the tagline 'پیش ہے ایک اور نیا بیج' (A new seed is here). The bottom of the ad contains small text in Urdu and English.

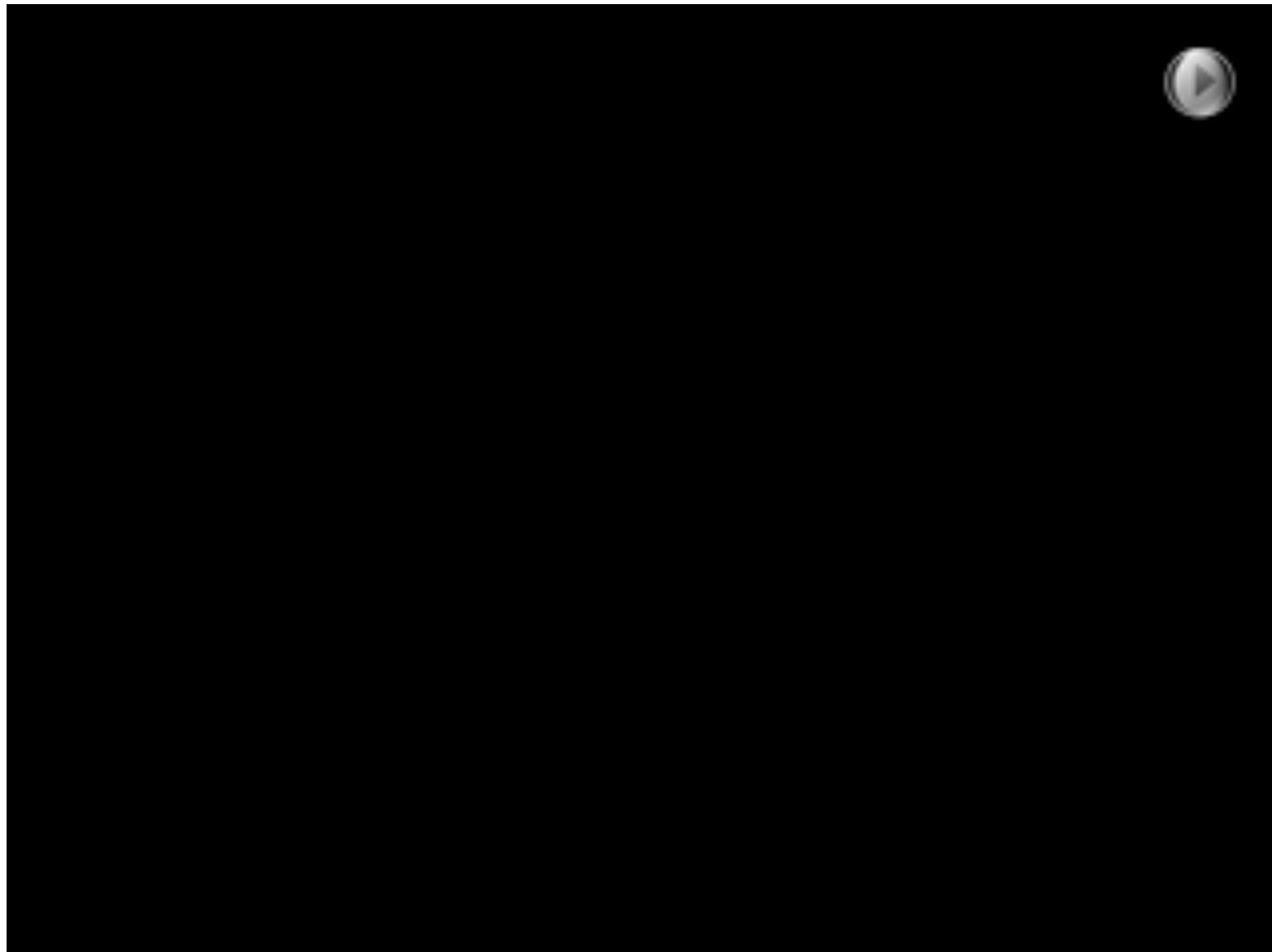
Hjem ønsker mobilselkspene å ha som kunder?



Iqbal Quadir <http://youtu.be/Ixjxvzb2-Fw>



The Village Phone Programs



<http://www.youtube.com/watch?v=crHS9YEx4Ig>



... men med synkende inntekter fra
lokalt salg av mobiltjeneser er ikke
dette gjennomførbart som
forretningskonsept i 2012.

Standing up for the women of India

17.10.2012 01:00 (GMT+01:00)

Uninor Head of Corporate Responsibility Madhu Sirohi believes in women's right to work and prosper, which is why she has dedicated herself to closing the gender gap in phone ownership in her work at Uninor.

Her grandparents were rural farmers, her father an officer in the army. She was married off to a man her family chose for her at the age of 19. Two children and some years later, the last place you'd expect to find India-native Madhu Sirohi is on a stage doing stand-up comedy in New York City. But this past September, Madhu decided that it was time to follow her dreams.

But the journey to get to this point in her life was not a simple one. Madhu says that she was not raised to be an empowered woman, but slowly and steadily she became the type of person with the freedom to build a career for herself and to pursue her interests in performing. In 2010, Madhu joined Uninor as Head of Corporate Responsibility (CR), charged with the task of developing Uninor's CR program under Telenor Group's instruction of "creating shared value". With that direction in hand, Madhu turned her attention to an issue in India that she is most passionate about: empowering women like herself to prosper.



Madhu in Washington, D.C., at launch of GSMA's mWomen initiative



Madhu performs onstage in New York City



GSMA mWomen

September 2012





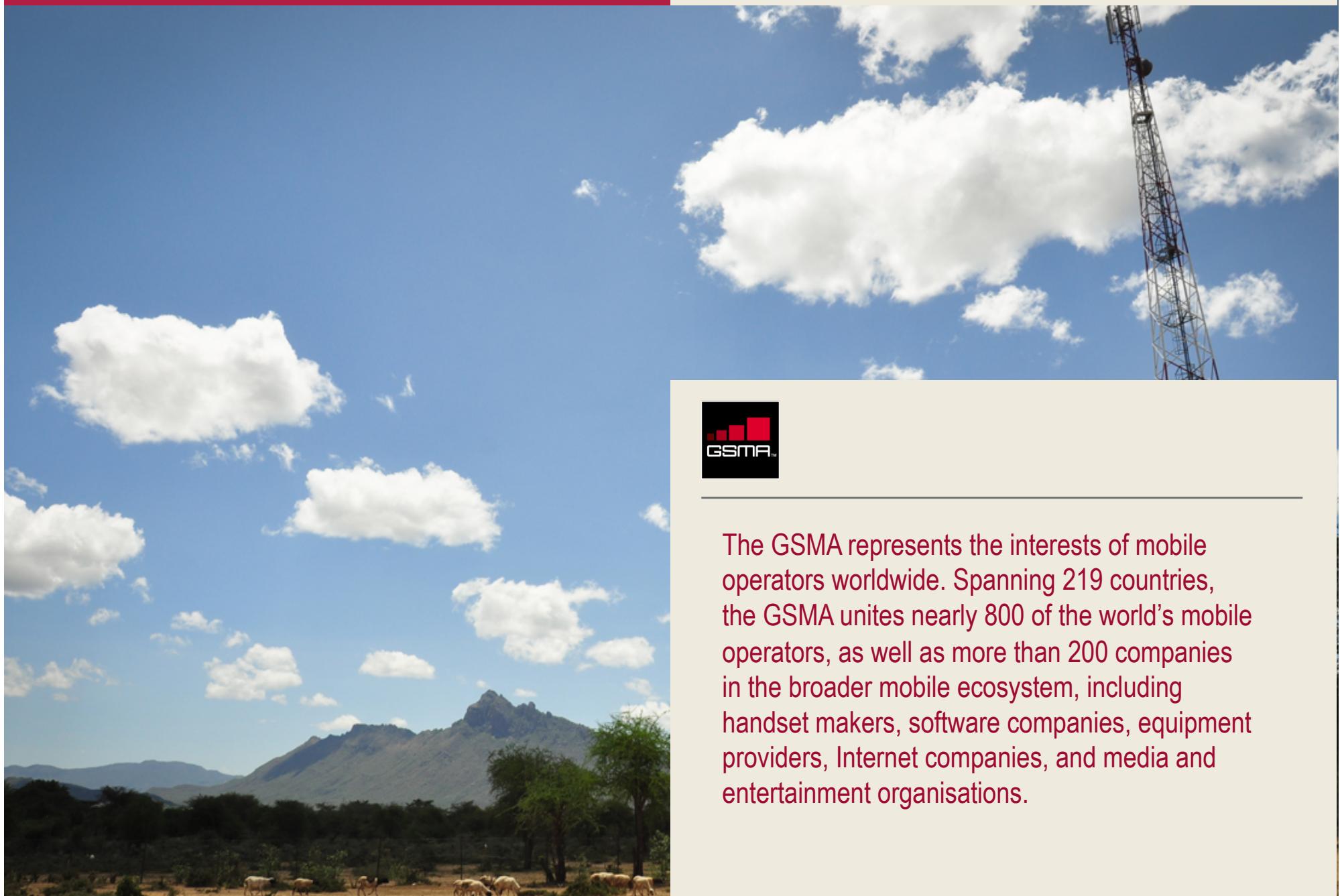












The GSMA represents the interests of mobile operators worldwide. Spanning 219 countries, the GSMA unites nearly 800 of the world's mobile operators, as well as more than 200 companies in the broader mobile ecosystem, including handset makers, software companies, equipment providers, Internet companies, and media and entertainment organisations.



Mobile for Development

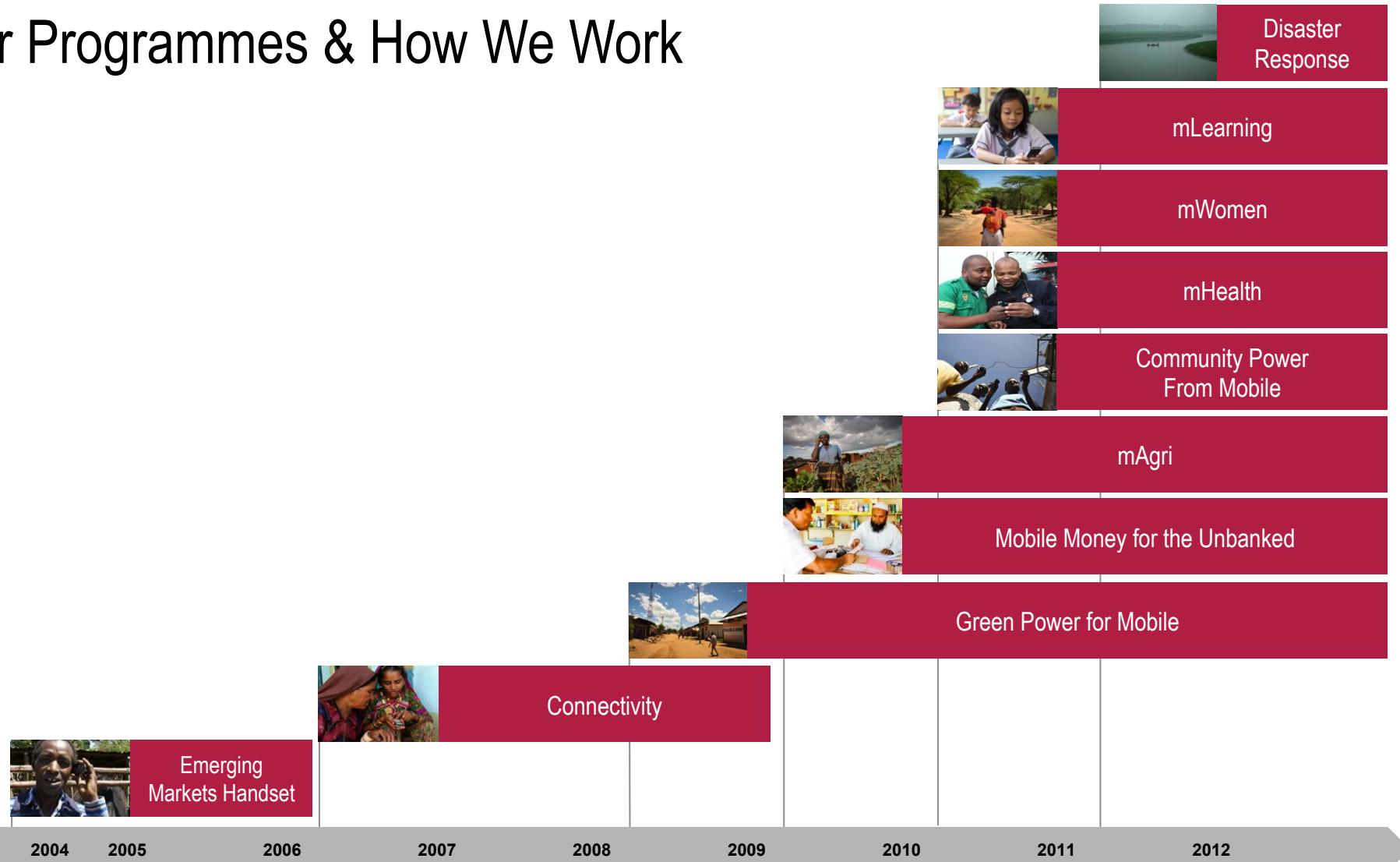
GSMA Mobile for Development brings together our mobile operator members, the wider mobile industry and the development community to drive commercial mobile services for underserved people in emerging markets.

We identify opportunities for social, economic and environmental impact and stimulate the development of scalable, life-enhancing mobile services.

The Rapid Growth of Mobile is Enabling the Mobile for Development Revolution

- **6 billion** mobile connections this year
- **91%** of connections made using GSM technology
- **4 out of 5** new connections are made in the developing world
- The largest underserved markets are in remote, rural geographies
- Most people in developing countries will visit the internet for the first time using a mobile phone
- Africa is the fastest growing mobile market in the world, and is now the second largest market based on number of connections

Our Programmes & How We Work



Identify the Opportunity

Stimulate Activity

Scale for Impact

Commercially Sustainable
Social Impact through Mobile

The Second Generation of Mobile for Development is Focused on the Delivery of Life-Enhancing Value Added Services

Education	Health	Agriculture	Employment	Financial Services	Democracy	Corporate & NGO Use
<ul style="list-style-type: none"> Career development / life skills Health education <p>Language learning</p> <ul style="list-style-type: none"> Edutainment Teacher training and tools 	<ul style="list-style-type: none"> Remote monitoring / diagnosis Data collection Adherence & compliance <p>Training & capacity building</p> <ul style="list-style-type: none"> Health education & promotion 	<ul style="list-style-type: none"> Helplines for advice / trading assistance Broadcast info content <p>Automated, localised content</p> <ul style="list-style-type: none"> Farmer financial services Data collection 	<ul style="list-style-type: none"> Business advice helplines Job posting services <p>Training and skills</p>	<ul style="list-style-type: none"> Money transfer Airtime & prepaid services Bill payment <p>Bank account management</p> <ul style="list-style-type: none"> Microfinance Microsavings Microinsurance <ul style="list-style-type: none"> Corporate payments mCommerce 	<ul style="list-style-type: none"> Governance and democracy monitoring Lobbying tools Tools for enhanced service delivery 	<ul style="list-style-type: none"> Prepaid vending platforms Surveying tools Communications tools <p>Crisis monitoring</p> <ul style="list-style-type: none"> Supply chain management ICT training resources for small organisations



mWomen



stock
management



mWomen

FORRETNING
(Doing well)

- Women in low-to-middle income countries are **21% less likely** than men to have access to mobile phones, equating to **300 million women**
- The mobile phone gender gap represents a **US\$13 billion** market opportunity
- **Benefits** of women's mobile phone ownership:
 - Safety
 - Connection with family and friends
 - Independence
 - Increased professional and income opportunities
- **Barriers** to women's mobile phone ownership:
 - Total cost of ownership
 - Cultural barriers
 - Fear of inability to master mobile technology
 - Perceived lack of need for mobile phones

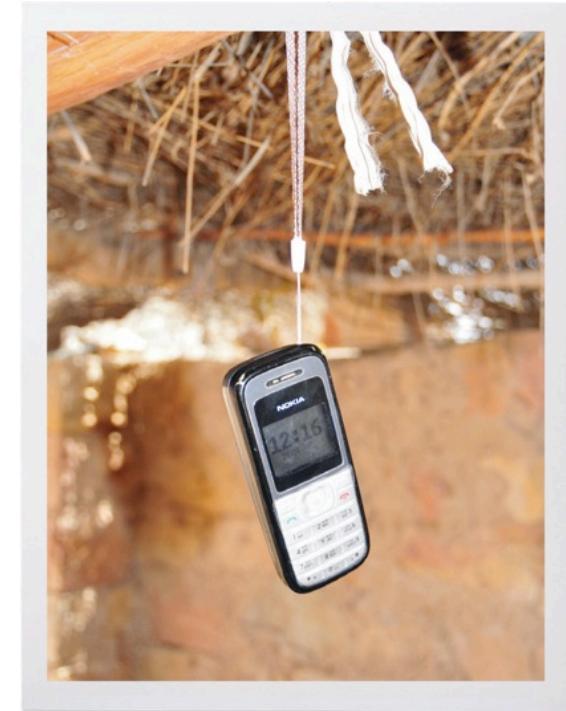
Research Focus 2011: Wants & Needs

Portraits: A Glimpse Into the Lives of Women at the Base of the Pyramid



Qualitative & quantitative study of BoP women (handset owners & non-owners, urban/rural, 16 - 64) in 4 markets – PNG, India, Egypt, Uganda

2500 surveys, FGDs with women (and men), IDIs with local informants (opinion leaders), ethnographies with a handful of women in each location.



'Voice of the Consumer' Research

- Allowing the ~~customer~~ respondent to inform us about her wants, needs, pain points and aspirations by means of qualitative and quantitative research tools.
- Initially choosing not to view respondent through the lens of the mobile industry's products and services (although some questions relating to mobile and VAS were included).
- Subsequently understanding the intersection between wants & needs on the one hand and mobile service offerings on the other.

Top Ten Findings



The SMS “utility gap”

- **77%** have made a mobile phone call
- **37%** have sent an SMS regardless of literacy levels
- BOP women did not find the SMS service useful



The mHealth gap

- **84%** wanted better healthcare information
- **39%** expressed interest in receiving general healthcare information through mobile phones



The technical literacy barrier

- **22%** of those who did not want to own a mobile phone said the main reason was they “wouldn’t know how to use it”



Targeting the whole family

- **74%** of married women who did not want a mobile phone said it was because their husbands would not allow it



Addressing suspicions

- **64%** of BOP women who own mobile phones say “it makes my husband suspicious”
- Such suspicions can lead to unintended consequences e.g. domestic violence

Products targeted at BOP women should be of demonstrable practical value

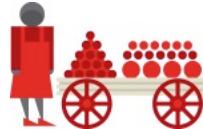
mHealth offerings need to be closely geared towards women’s needs and clearly communicated

The technical literacy barrier should be addressed through educational activities and user-centric designs

Efforts to communicate the benefits of mobile should focus on the benefits for the whole family

Community and family education on the life-enhancing uses of mobile technology are recommended

Top Ten Findings



Eager entrepreneurs

- **73%** expressed interest in entrepreneurship to help support their families



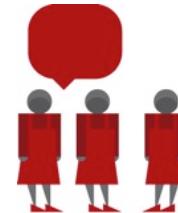
The mobile Internet gap

- **2%** of BOP women have ever used the mobile Internet
- **23%** are interested in using the mobile Internet



The role of TV

- **53%** watched TV
- **36%** watched TV daily
- Television is a crucial source of information



The role of women's groups

- **28%** visit women's groups regularly
- **39%** said "female friends" were a trusted information source



The power gap

- **38%** of BOP women live "off grid" without easy access to an electricity source

Mobile solutions that help entrepreneurs manage their business or set up mobile retail enterprises could have a powerful impact

Creating relevant, affordable and accessible online services may convert many mobile users to owners in the future

TV can play a major role in communicating the benefits of mobile, through direct advertising or positive images of mobile users (e.g. in soap operas)

Engaging with these groups will help mobile operators and non-governmental organisations reach BOP women at scale

Alternative mobile charging solutions will be key for many BOP women to fully realise the potential benefits of mobile phone ownership

Research Focus 2012: Financial Services

- **Stage One:** Financial practices & money management skills, attitudes, needs and barriers
- Socio-demographics and cultural attributes
- **Stage Two:** Experience with and access to mobile financial services:
 - Individual user experience
 - Household use
 - Experience with agents
 - The impact of community and social networks
- Women's demand for mobile financial services
 - Understanding of mobile financial services
 - Demand drivers (i.e. savings, security, etc.)
 - For women who do not yet own mobile phones, would access to mobile financial services be a driver for purchase?



Utilization of Mobile Financial Services and Unique Needs

What is the experience of underserved women in utilizing existing mobile financial services?

To what extent are these services meeting or failing to meet their unique needs, and what are the lessons for industry and the development community?

How do underserved women's needs tend to differ from male or more affluent counterparts?

Financial Needs Identified in S&S

“Since women are responsible for managing household finances and making ends meet in many BoP cultures, the burden of covering such expenditures on household incomes that are not only low, but also unpredictable, rests on their shoulders, requiring unique financial instruments. Loans are often required in emergencies or when household income and savings do not cover basic living expenses.”

“When researchers spoke to some men during focus group discussions, they reported that their wives were the ‘finance minister’ or ‘minister of the interior’ within the family, highlighting that their wives had a restraining influence on their “frivolous expenditures” on material possessions and personal entertainment.”

Challenges identified in S&S report

“...many BoP women told researchers about **hiding money within the home** or with friends/neighbors so that they are out of sight of other family members, particularly their husbands.”



Underserved women are sophisticated financial managers

- Chit funds (RoSCAs)
- Money Guards
- Local money lenders
- Loans from friends, neighbors, family
- Savings in gold (coins, jewelry)
- Pawn shops
- ‘Hidden stash’



Mobile financial services will need to match the convenience, accessibility and flexibility of informal instruments while offering unique advantages, e.g. security, affordability, interest on savings, add-ons, integration with other services, etc.

QUIZ: What's the message?

Requests for loans from female entrepreneurs in Malawi are generally turned down by formal financial institutions and they must therefore rely on local moneylenders to finance their businesses. The poster on the right is part of a government campaign targeting the undesirable consequences of this practice.



Self-reported barriers

- Distance (lack of branch offices & ATMs, esp. in rural locations)
- Cost of accessing your funds (e.g. withdrawal charges)
- Lack of documentation (ID)
- Lack of trust in banks
- Cultural restrictions (mobility, access to handsets, decision making)



http://www-wds.worldbank.org/external/default/WDSContentServer/IW3P/IB/2012/04/19/000158349_20120419083611/Rendered/PDF/WPS6025.pdf

Betalingstjenester tilpasset kvinner i Lahore, Pakistan



Mobile banktjenester tilpasset i Tamil Nadu



“Women tend to report using someone else’s account significantly more than do men, highlighting the challenges that women may encounter in account ownership.”

“A recent study shows that lack of account ownership (and personal asset accumulation) limits women’s ability to pursue self-employment opportunities.”

*Demirguc-Kunt, A. & Klapper, L (2012)
Measuring Financial Inclusion
The Global Findex Database, The World Bank Development Research Group
Finance and Private Sector Development Team*

- *Portraits: A Glimpse into the Lives of Base of the Pyramid Women*
- *Striving and Surviving. Exploring the Lives of Women at the Base of the Pyramid*
- Country and additional vertical reports throughout 2012
- Research Toolkit



<http://www.mwomen.org/Files/a10df359>

<http://www.mwomen.org/Research/striving-surviving-exploring-the-lives-of-women-at-the-base-of-the-pyramid>

“How do you save my money?



Mobile services can benefit *women* by addressing the needs and concerns of *men*. This also suggests a pathway to ownership.

The doctor is now just a phone call away!



Just dial 1911 & connect to your doctor right away





That's all I got!

<Applaus>
<Thank you>



Want more?

www.perhelmersen.com
User: GsmA
Password: followper