



GSMA mWomen Marketing Handbook

February 2013



The GSMA mWomen Marketing Handbook: a practical roadmap for marketing mobile to resource-poor women

This handbook is part of a portfolio of tools available to help mobile network operators and other members of the mobile ecosystem to improve their services for women in low- and middle-income countries

The handbook is an initiative of the GSMA mWomen Global Development Alliance, a program in partnership with USAID, AusAID, GSMA and Visa. GDA partner AusAID have supported the creation of this tool. It is one of a number of tools available to promote greater mobile access and usage by women in the developing world, including the *Framework for Designing the mWomen Business Case*. The full suite of GSMA mWomen knowledge products and additional insights and materials is available at www.mWomen.org

The handbook has been developed by Altai Consulting, which provides consulting and research services to private companies and public institutions in emerging markets. Altai advises telecom operators, media ventures, investors, governments and stakeholders in 30+ countries in Southern Europe, Africa, Middle East & Central Asia region

Acknowledgements

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- Mobitel, Sri Lanka
- MTN, South Africa
- MTS, India
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- Publicis, France and India
- Qtel Group, Qatar
- Rocket Internet, South Asia
- Roshan, Afghanistan
- UNICEF, Zimbabwe
- SWAP, Kenya
- Tigo, Latin America and Africa

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Handbook elements

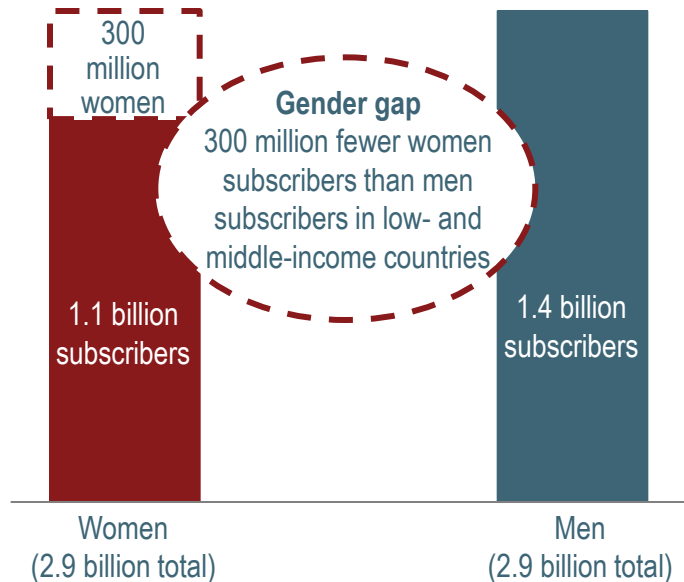
- Generate consumer insights
- Develop the product
- Brand and promote
- Distribute and sell
- Monitor and evaluate performance

Annex: acronyms

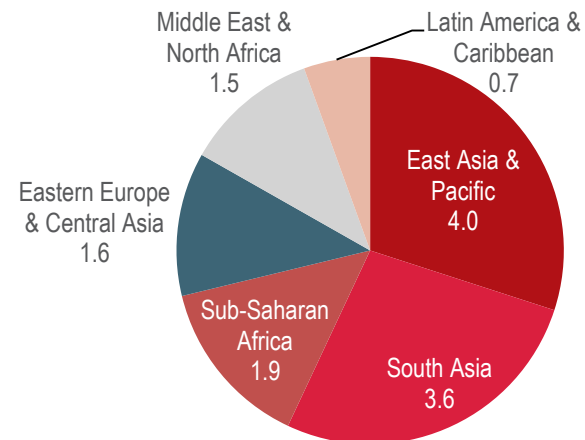
A mobile gender gap has emerged, resulting in lost commercial and social opportunity

- A woman is 21% less likely to own a mobile phone than a man in low- to middle-income countries
- As a result, many women in these countries still do not benefit from the positive impact that owning a mobile phone can have on their lives and livelihoods
- The 300 million missing female subscribers represent a US\$13.3 billion missed market opportunity for MNOs

Number of women and men who benefit from mobile phone ownership in low- and middle-income countries



Annual revenue opportunity by region (US\$ billion)



Sources: GSMA and the Cherie Blair Foundation for Women. *Women & Mobile: A Global Opportunity*. 2010; GSMA mWomen. *Striving and Surviving: Exploring the Lives of BOP Women*. 2012.
 Note: Gender gap data is valid for 2009 based on an average ARPU of slightly less than US\$4 per month or US\$44 per year

Several barriers hinder women's use of phones

Cost

- The total cost of ownership inhibits low-income women from investing in mobile tools:
 - Handset
 - Services (SIM and communication features)
 - Power (cost of recharging the handset's battery)

Culture

- Women's use of phones can be perceived as challenging to traditional cultures
- Women are sometimes the last in resource-poor household to obtain a phone

Technical illiteracy

- Technical illiteracy, including the inability to read or to know how to use a phone, limits a woman's ability to access the full suite of available services

Perceptions of value

- Resource-poor women's priorities are family health, education and economic opportunities and will value mobile services that meet these needs

This handbook aims to equip mobile network operators to address the gender gap by marketing more effectively to resource-poor women

- **Target audience:** the handbook will be helpful to mobile network operators (MNOs) which are pursuing resource-poor women as market opportunities as part of their global marketing strategies
 - Resource-poor is defined as women in low- and middle-income countries who may experience one or more of the following¹:
 - Low income
 - Low level of empowerment
 - Limited access to education
 - Social isolation due to limited mobility or remote locations
- **Approach:** Build on lessons and case studies from mobile and non-mobile industries, as well as social enterprises and non-governmental organizations (NGOs)
 - Primary research
 - Interviews with non-MNO organizations: ad agencies, fast moving consumer goods companies, NGOs and other international organizations in emerging markets
 - Interviews with C-level executives from MNOs with experience serving women in emerging markets
 - Country visits to India, Kenya and Uganda to conduct interviews
 - Secondary research
 - Review of existing GSMA mWomen material
 - Literature review on marketing to women

1. Note that 'resource-poor' is not a measurable or universally used term; the programme has identified the definition above to help clarify the focus of its work

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Five key elements to designing and implementing a successful marketing strategy



- A** Generate consumer insights in order to tailor product, communications and distribution strategies for resource-poor women
- B** Meet women's wants and needs through user-centric product and service design
- C** Reach women by tailoring branding, messaging and communications channels based on women's behaviors
- D** Enable women's access to the right products, in a cost-effective way
- E** Establish concrete objectives and key performance indicators to enable course correction during implementation

A key success factor for marketing to resource-poor women is strategic and effective partnership (I)

Consider both traditional and non-traditional partnerships to market to resource-poor women

- Traditional partners include commercial value-added service (VAS) providers, handset manufacturers, retail distribution outlets and others that are part of the day-to-day mobile ecosystem
- Non-traditional partners may include organizations that have experience, skills or access to resource-poor women
 - Types of organizations
 - Non-governmental organizations (NGOs)
 - Social enterprises, or organizations seeking sustainable business models that create social value
 - International organizations such as United Nations agencies
 - Governments providing services such as health or agricultural training
 - Potential value of such partnerships
 - Experience marketing to hard-to-reach populations
 - Experience working with communities
 - Relationships with key influencers in hard-to-reach communities
 - Techniques for gaining consumer insights
 - Existing insights about target consumers

A key success factor for marketing to resource-poor women is strategic and effective partnership (II)

Perform due diligence on new, non-traditional partners, with particular focus on the following elements

- Demonstrated track record of excellence
 - MNOs' brands are vulnerable if partners do not deliver quality
 - MNOs should carefully vet a potential partner's track record and references
- Organizational fit
 - MNOs can expect NGOs and government partners to have different organizational cultures and operating norms
 - Due diligence therefore should focus on key attributes the MNO most values, e.g. speed, quality
- Aligned interests
 - Consider whether the potential partner would be remaining true to its core mission, or whether the partnership falls outside this mission and hence lead to delivery or commitment issues
- Organizational capacity
 - Test whether the core skills are aligned to the partners' role in the partnership
 - Test whether this partnership will exceed the organization's capacity to deliver
 - Partners with too many donors or other partners may be stretched to deliver

Establish objectives and expectations early on

- Any partnership is vulnerable if clear objectives and expectations are not established early on
- This is a particular risk when working with an non-traditional partner, especially one that doesn't have experience with MNOs
- An upfront time investment can save a great deal of time and money later by ensuring alignment and avoiding missteps

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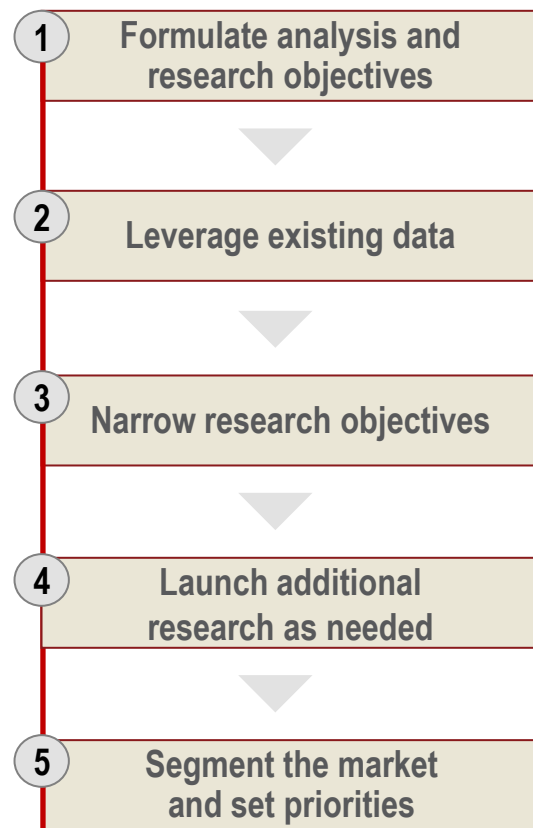
Handbook elements

- **Generate consumer insights**
- Develop the product
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Annex: acronyms



Generate consumer insights in order to tailor product, communications and distribution strategies for resource-poor women



Key insights

- Set clear, concrete objectives for your consumer insights analysis
- Research objectives should cover all stages of the marketing strategy, including segmentation, product design, branding and media consumption, buying and consumption behaviors and preferred distribution channels
- Start by leveraging your existing data, as it often helps address many of the research objectives and will limit the need for additional, custom research
- Prioritize segments based on the company’s global market strategy and positioning, size of business opportunity, ease of access, etc.
- While researching target segments, seek insights on their wants and needs in terms of content and services, pricing and marketing touch points



The first step to defining an mWomen initiative is to ask ‘what do we need to know about women?’

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Formulate objectives and translate them into research questions

Challenge the perception that data on women doesn't exist

- Key insights to generate at this stage:
 - **Women’s current ownership and usage patterns relative to the market**, e.g. the share of women in the customer base, in gross additions, churners, etc.
 - **Women’s wants and needs**, e.g. data and insights on what women value in their lives and from mobile tools and services, e.g. purchasing criteria, satisfaction levels, etc.
 - **Opportunities to overcome barriers to uptake**, e.g. economic or other decision drivers, media habits, intentions to buy/use, etc.
- Translate these research objectives into concrete questions for analysis
 - E.g. ‘Do women have the same calling pattern during the day? And if not, how relevant is our off-peak pricing to them?’
- Use these questions to determine the best methods and sources to generate answers
- MNOs frequently express the belief that reliable data on women doesn’t exist or requires large investment in ad hoc research
 - *‘We know we have to look actively at the women segment...the problem is that it’s a black hole for us...we know nothing about this segment and there is no spare budget for further research’*
 - Marketing executive of an MNO



Many research objectives can be fulfilled by analyzing existing data and market research

1

Perform new analysis on existing data

- Before investing in new research, explore existing data and research to find answers
 - E.g. brand trackers, consumer satisfaction surveys, segmentation studies
 - Such analyses allow operators to compare women to the overall market, providing insight on women users'/non-users' brand awareness, key purchasing criteria, etc.
- However, biases in market research methodologies may exist and need to be properly factored in
 - E.g. phone-based surveys should be used with caution, as women often are less likely than men to take calls from phone interviewers, particularly if men

3

Beware of CRI data

- Often Customer Registration Information (CRI) obtained during SIM sales is the only easily accessible data operators have for women. However, this data generally is of poor quality, either incorrect or improperly stored
- This issue is compounded in the case of women since SIMs often are registered under the name of husbands, brothers or other male relatives, particularly in conservative settings where cultural norms may discourage women's use of mobile
- Therefore operators should avoid using CRI data unless they are confident of its reliability

4

Include gender splits in all future data collection

- Disaggregation by gender is quite common in research
- For example, as phone- or field-based research in MSISDNs¹ are collected, disaggregate women interviewees' MSISDNs so usage data over 6-12 months can be analyzed and compared to men

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1. Mobile Subscriber Integrated Services Digital Network-Number

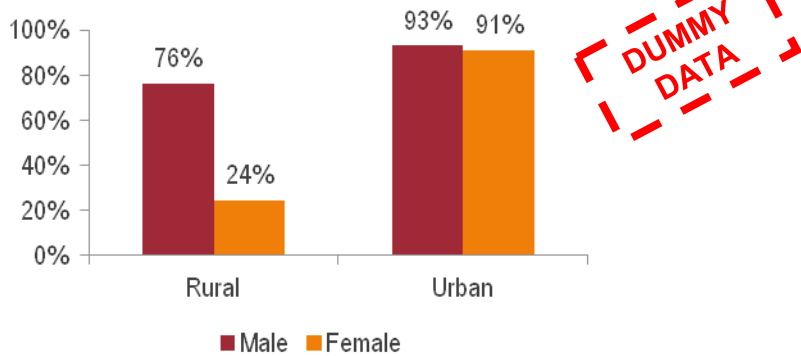


Existing data can yield useful insights quickly and inexpensively

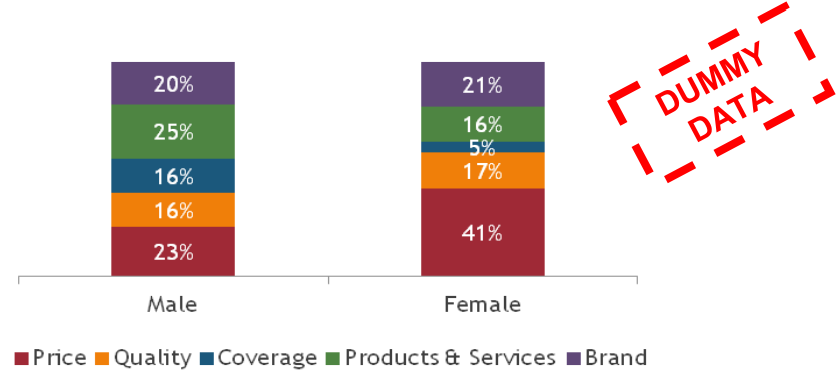
Examples of analyses that may be possible using existing research and internal data

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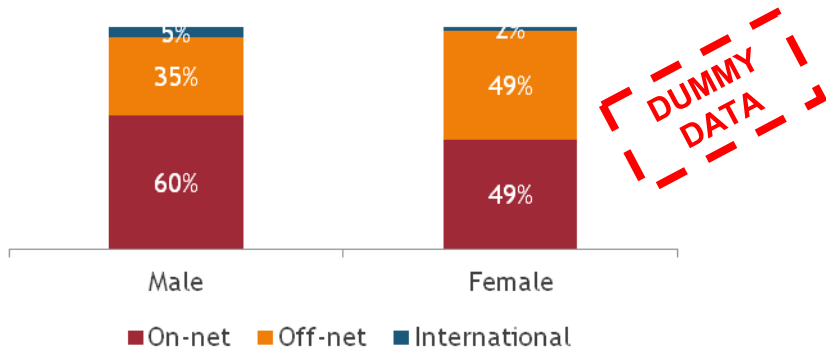
Operator "X" top-of-mind awareness
(%)



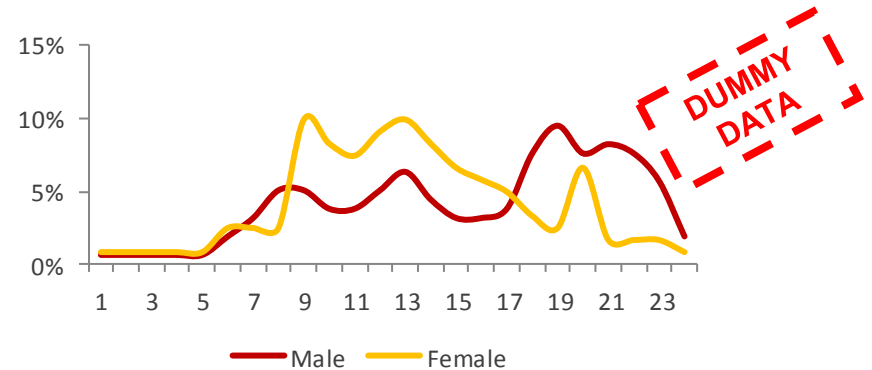
Key purchasing criteria
(% who identify as main reason for decision)



Breakdown of voice traffic
(% of daily minutes of use outgoing)



Breakdown of voice traffic by hour of the day
(% of daily minutes of use outgoing)





Refine objectives to determine need and design fresh research to fill gaps remaining after analysis of existing data

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Seek to understand 'why?' through qualitative research

Analyze existing and new data to build a map of the women's market

- One limitation of MNOs' existing quantitative data and research is the lack of behavioral insights, i.e. WHY consumers behave as they do, e.g.
 - Why is women's off net/on net ratio so different to men's?
 - Why do they purchase different products?
 - Why don't existing above-the-line campaigns reach them?
- Qualitative research, including focus group discussions (FGDs) and one-on-one, in-depth interviews help answer these behavioral questions
 - Good practice is to perform qualitative research on a representative sample of women from various segments or demographic groups
 - It's also good practice to include men, both to understand how they may influence women's purchase decisions, but also to offer market wide comparisons
- The goal is to understand both how women are similar and different to men, as well as how women may differ from one another
 - Including, e.g. detailed sizing, market share, segmentation, purchasing criteria, satisfaction drivers, etc.
- The analysis should include drivers and barriers of both mobile ownership and usage
 - In some cases, women may own a phone for reasons such as security or communication with distant family, but may not understand or appreciate the full range of services available on a phone, thereby limiting usage



With expertise and experience in hard-to-reach markets, development and government partners can offer valuable access, skills and data

1 Example: gathering quantitative data to segment the market for financial services

- The Grameen Foundation and CGAP partnered to undertake a market research and segmentation study of the mobile financial services market in Uganda¹
 - CGAP is an independent policy and research center dedicated to advancing financial access for the world's poor
- The survey, which included 2,500+ households in Grameen's footprint, collected:
 - Demographic information
 - Behavioural information
 - Mobile usage and mobile money services penetration



2 Example: leveraging development partner research to gain insights about women's market

- In March 2013, USAID will launch its 'Survey of Afghan Women's Access to Mobile Technology,' providing insights on Afghan women's access to mobile phones for market-wide use
- The survey generated quantitative data covering:
 - Mobile phone penetration and mobile internet usage by women
 - Sources of mobile phone financing for women
 - Barriers to access to mobile phones
 - Purchase intention and criteria of women, once barriers are removed



1. Grameen Foundation and CGAP presentation. *Customer Segmentation and Archetypes: Overview of processes and findings in Uganda.* Presentation dated 31 July 2012.



Research findings will inform a segmentation of the women’s market, enabling prioritization and design of segment strategies

1

Segment the market

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Build a profile of each segment

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Set priorities

- A market segmentation should group individuals with shared characteristics, needs, behaviours and aspirations to inform product design and distribution strategies
- In general, segmentation is performed along a blend of dimensions:
 - Usage, e.g. high SMS senders vs. international callers vs. off-net addicts, etc.
 - Socio-demographics, e.g. youth, urban, middle-income, etc.
 - Attitudes, e.g. ‘adventure seekers’, ‘moderns’, ‘tech crazy’, etc.
- Profiles of each women’s segment should include at least the following:
 - Current status along key metrics, e.g. mobile penetration, market share, average ARPU (operator vs. competitor), performance on brand and satisfaction key performance indicators (KPIs), etc.
 - Performance potential in terms of increased ownership (by sales to non-users, or by churning competitor’s customers), and increased usage via new products
 - Other benefits to stability on the subscriber base, long-term growth potential, brand equity and other factors that align the MNOs several strategy
- MNOs can use these profiles to prioritize segments, using criteria that align with global or local strategic selection criteria and priorities



Segmentation can be based on behaviors and attitudes relating to products and services, as well as socio-demographics

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Customer Profile: Jovia Kalani

NEWLY INDEPENDANTS
Struggling saver, non-borrower



Name: Jovia Kalani
Place: Roma village in Kinyogoga sub-county, Nakaseke district
Primary occupation: Farming, selling cow ghee
Marital status: Married with children
Monthly income: 20,000UGX

Jovia and her husband are migrant cow ghee, earning 20K UGX/week. Last June, she began saving in a safe for her mother. Her husband found out and his other wife. Jovia's friend, Muna, told her about a mobile phone. Jovia bought her first phone and she found it, thought she'd received it from her second wife. Jovia signed up for a mobile phone, and now only sends Muna money.

"Saving at home is hard because it is not secure – I need to save and then be able to send it to my mother abroad."

Insights & Observations

- Women need ways to protect savings from others.
- SIM is safe, secure way to store money.
- Women trust friends.

Ideas

- Idea #1: Mobile-based savings products
- Idea #2: International remittances

Segment Opportunity: Newly Independents



Focus on providing novel MNO-led payment and liquid savings products directly through the phone

Income & Expenditures	Financial Behavior & Motivations	Gaps & Opportunities
<p>Low income, but smallest average HH size means demands on income are lower</p> <ul style="list-style-type: none"> 49% report irregular or no income Avg monthly income: USD 111 (PPP adjusted) 44% agriculture as primary occupation 37% of HH larger than 6 	<p>Prioritizes liquidity, ease and security in savings options</p> <ul style="list-style-type: none"> Saves to manage risk and to have financial independence, not for investment Primary saving option is cash at home (29%); second most common is mobile money(18%) Primary reason for saving on the phone is for "security" 	<p>High trust in mobile money and highest interest in new payment products</p> <ul style="list-style-type: none"> Most interest of all segments in new payment products High trust in MNOs, low trust in SACCGs/savings groups




Source: Grameen Foundation and CGAP presentation. *Customer Segmentation and Archetypes: Overview of processes and findings in Uganda.* Presentation dated 31 July 2012.

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Meet women’s wants and needs through user-centric product and service design



Key insights



- Consumer insights research on women’s wants and needs and barriers to uptake can inform a gap analysis of MNO’s existing product and service portfolio
- Research to date has shown women tend to care most about family, health, economic stability, education and other values, so MNOs might consider crafting value-added services to align to similar needs as defined locally through market research
- Product design also can include features to overcome barriers to women’s uptake
- Existing products and services may be well-suited to serve women’s needs with minor adjustments, e.g. fresh marketing or distribution approaches
- In other cases, new services and products may be required, leveraging consumer insights on wants and needs and barriers to uptake
- New partners in the development community can help MNOs to develop new products and services that require expertise or services that the MNO itself cannot provide
- New products and services should be tested or piloted to enable adaptation before large-scale deployment



Consult consumer insights research to identify what women want and need from mobile and to understand gaps in the existing product portfolio

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Identify women's specific wants and needs

Assess to what extent existing products may meet this demand

- Analyze existing consumer insights research to better understand what women value in life, e.g., family, health, and education are common priorities for women across cultural, economic and social backgrounds
- Consider potential product attributes that are likely to trigger adoption, such the desire to stay in touch with children living far away or to receive remittances from distant relatives
- Barriers to adoption and use also can inform product design
 - E.g. women lacking experience using technology, or technical illiteracy, may appreciate more intuitive products and services and instructions for use
- Review the existing portfolio of products to identify potential gaps between existing products and services and women's wants and needs

GSMA mWomen research provides insights on common wants and needs and barriers to mobile adoption by resource-poor women

1

Women's wants and needs

- **Health:** access to more and better health care information and services for their families
- **Education:** women need educational help for their children but also for themselves
- **Financial services:** women are often responsible for managing household finances and making ends meet for their family
- **Business tools:** women express interest in entrepreneurship and tools to improve their income from agriculture, such as pricing and weather data
- **Security:** women report wanting to feel safe and free

2

Common barriers to women's ownership and use of mobile phones

- **Cost:** the total cost of ownership inhibits low-income women from investing in mobile tools, including costs of the handset, services, charging and more
- **Culture:** women's use of phones can be perceived as challenging to traditional cultures and they are sometimes the last in resource-poor household to obtain a phone
- **Technical illiteracy:** including ability to read or to know how to use a phone limits a woman's ability to access the full suite of available services
- **Perceptions of value:** women report not wanting a phone, reflecting either ineffective communications of benefits and/or misalignment between products and services and what these women need

3

4



Design new or adapted products and services with the end user's needs and experience in mind

1

Adopt a user-centric approach to design

- Leverage research to understand how women engage with and what they value about their phones
- Design products or services from the user perspective, allowing her needs to guide choices

2

Start by considering adapting existing products and services

- In some cases, adjustments to existing services in MNOs' core businesses can increase women's adoption and use
 - E.g. designing new tariff schemes for women
 - E.g. for mobile money or agriculture-related services, introduce greater educational components or voice-based features to overcome illiteracy

3

Consider the full range of features when designing products or services

- Features might include, e.g.:
 - Tariff plans, e.g. off-peak pricing schemes for women
 - Value added services aligned to women's needs
 - Handset packages

4



Meeting women’s wants and needs will help increase demand for mobile

Example: creating tools that create a sense of security

- 1 • Mobile can enhance security and perceptions of security for women users and their families
 - 93% of women asked in a GSMA mWomen study¹ cited safety as a key positive outcome and feeling associated with mobile phone ownership
 - Increased security of the phone itself may also help women and in some cases their male household members feel more comfortable with the phone
 - E.g. harassment over the phone is an ongoing challenge in some markets
- 2 • VAS can help meet this need for a sense of security
 - Some operators address harassment by introducing a call and SMS block service and by offering the possibility to buy credit without providing the phone number
 - E.g. Robi in Bangladesh has developed a specific offer for women, Anonna 27, which enables women to get emergency balance for urgent situations
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Meeting women’s needs for security: Zong Flutter Women Package (Pakistan)²

- In July 2012, Zong launched Flutter, its first package for women
- In addition to an attractive communications package, it includes specific VAS to protect women from phone harassment and to help them protect their rights:
 - Zong Call and SMS block services that offer the option to block any incoming call and SMS from specific phone numbers
 - Flutter Lounge, which offers SMS-based access to advice on various topics from a panel of experts, as well as a ‘Know your Rights’ service to educate women users on their rights (App k Haqooq)



1. GSMA and The Cherie Blair Foundation for Women. *Women & Mobile: A Global Opportunity*. 2010; 2. Zong website (last accessed in December 2012)

Meeting women’s wants and needs will help increase demand for mobile

Example: designing communications packages based on women’s wants and needs

- 1 • Operators may consider developing attractive communication packages based on women’s consumption patterns:
 - Where data suggests women tend to use voice services for social and family calls more than men, they may value packages that offer more time and SMS, as well as off-peak flexibility
 - Tariffs for women can encourage customer loyalty for the whole family, possibility to have a shared credit account and to be able to transfer credit from one phone to another

3 Package reflecting women’s usage: Almas Line women package by AsiaCell (Iraq)¹

Based on research insights about the women’s market, AsiaCell created Almas, featuring

- 3
 - 50% discount after the 3rd minute of each call on the Asiacell network, and at the reduced cost of IQD 1/second²
 - This feature was incorporated after observing – via data-analytics – that women made fewer calls per day, but that call duration was way longer than for men
 - 50% discount on calls at IQD 1/second during one selected off-peak period of the day
 - This innovation was based on analysis findings that traffic patterns for women varied significantly between men and women and amongst various women’s segments
 - Low calling rates to all other networks at IQD 3.5/second



1. Asiacell website (last accessed in January 2013) 2. US\$ = 1,150 Iraqi Dinars (IQD)



Meeting women’s wants and needs will help increase demand for mobile

Example: offering handsets that meet women’s wants and needs and reduce barriers to adoption

- 1 • In some instances, women’s first phone is a second-hand purchase or a gift from a family member who upgrades to a new phone
- Offering or promote good value handsets with appropriate features can help reduce barriers to adoption for women:
 - 2 – Offer handsets that reflect the segment’s ability to pay
 - Offer good value-for-money in terms of phone features
 - Consider discounted, low-cost handsets as a lever to generate a long-term service revenues¹

Value for money handset: My first Nokia (East Africa)²

- 3 • Nokia East Africa launched the ‘My First Nokia’ campaign in 2005 to target first-time mobile phone buyers in rural areas with no or little knowledge about mobile technology
- Nokia promoted a handset with additional features to provide value for money to these users:
 - 4 – **Extended battery life** to overcome the barrier of cost of and lack of access to electricity
 - **Durability** to cope with harsh living conditions and reduce the need to replace damaged handset
 - **Quality reception** as the target populations often live in remote places
 - **Radio reception** to mirror the way rural populations access media
 - **Flashlight** to reflect users’ lack of access to electricity
 - **Kiswahili menus.** Nokia phones were the first to offer this feature in Kenya



Credit: Design in Africa

1. GSMA and The Cherie Blair Foundation for Women. *Women & Mobile: A Global Opportunity*, 2010. 2. Altai Consulting interviews with JWT Kenya (December 2012)



Partnership allows MNOs to supplement their expertise and capabilities to create value added services

1

Assess internal capabilities

- Review existing organizational capabilities to perform a gap analysis between in-house expertise and capabilities and what’s required to design new products and services

2

Consider opportunities to design and deliver products and services through partnerships

- Partners have offered MNOs several advantages when designing and launching new products and services:
 - Knowledge and expertise, e.g. NGOs that offer healthcare information, universities that develop educational content, governments that offer weather data for farmers, etc.
 - Reputation: partnership with leading information or service providers lends credibility and creates trust

3

Partnering to meet women’s needs: Mobitel’s Women’s Package Liyasara (Sri Lanka)¹

- Mobitel conducted research that generated insights on women’s needs:
 - Access to information women value, such as health, financial and legal issues
 - Access to life insurance
- Based on these insights, Mobitel launched Liyasara, including VAS developed in partnership with service providers
 - Access to information on key health topics such as child, maternal and newborn health, child psychology and diabetes, developed in partnership with leading health authorities
 - Access to a life insurance plan at no additional cost, developed in partnership with Sri Lanka Insurance



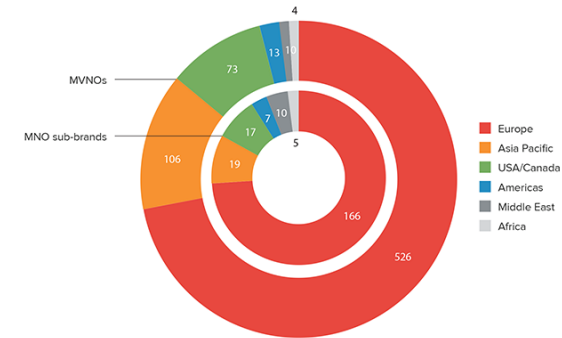
1. Altai Consulting interviews with Mobitel (November 2012)



MVNOs and MNO sub-brands may be efficient cost-effective solutions for operators interested in serving women

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- Mobile Virtual Network Operators (MVNOs) and MNO sub-brands have not yet gained the same momentum in emerging markets as in mature markets
- However, with emerging market moving towards maturity and regulations evolving, these alternatives could soon provide a new platform for MNOs to partner with women-oriented brands, in order to
 - Build a strong brand identity appealing to the women segment
 - Encourage the adoption by creating a strong sense of “community”
 - Rely on both their distribution network and communication vehicles to deliver tailored offerings and messages in the most efficient way
 - While limiting the risk of cannibalization from the MNO’s other generic offerings



Global MVNO and MNO sub-brand split by region, May 2012
Source: Wireless Intelligence

Launching brands to reach women: Examples in Africa¹

- **MVNO Set'mobile**, launched in Cameroon in late 2011
 - Set'mobile capitalizes on the image of the country's world-famous footballer Samuel Eto'o to appeal to the football-enthusiastic male segment
 - Though Set'mobile relies on Orange Cameroon's network, it has developed its own brand, offers and distribution network
- **MNO sub-brand Touba² mobile** of Senegalese MNO expresso launched in early 2011 and positions itself as a low-cost offer with a closed user group and a target market among the Mouride Muslim brotherhood



1. Totaltelecom , September 2012 issue, http://www.totaltele.com/res/Total%20Telecom%20Plus/TTPLUS_sept12_LR.pdf 2. (NB - Touba is the holy city of Mouridism)



Innovative partnerships with traditional or new partners can help operators to develop products and VAS that meet women's needs

1

Consider a wide variety of partners when conducting the selection

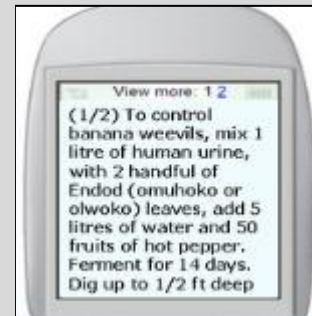
- Partnerships with traditional suppliers, media, international organization, NGO, etc. may be considered e.g., working with handset manufacturers to develop lower cost handsets or operating systems with more intuitive user interfaces, and with organizations that design appropriate applications
- Operators also can work with NGOs, social enterprises or other development partners to link into existing content or services that meet women's needs

2

3

Public private partnerships to launch products: Grameen, Google and MTN¹

- AppLab is an initiative launched by the Grameen Foundation to develop and deploy mobile phone-based solutions to alleviate poverty
- In Uganda, AppLab partnered with Google in a two-year project to jointly develop relevant information products for the poor (women, farmers, etc.) on a diverse number of topics including health and agriculture tips, news, local weather, sports, and more: the partnership culminated in 2009 with the launch of three new products – Google SMS, Google Search and Google Trader
- These products were subsequently expanded thanks to a partnership with MTN in Uganda, while Google helped replicate and expand these products to other countries



Credit: Grameen Foundation AppLab

4

1. Grameen Foundation AppLab website (last accessed in December 2012)

Innovative partnerships to develop VAS that meet women's needs

Examples of partnerships delivering VAS for women

1

Etisalat's Mobile Baby¹

- Ecosystem partners include Qualcomm; D-Tree International, an NGO that creates and delivers medical protocols to emerging market healthcare workers; and Great Connection, which provides a medical imaging platform
- Mobile Baby is a suite of services designed to reduce morbidity and mortality during pregnancy and childbirth in developing markets
- The tool allows for the remote monitoring of pregnancies by ultrasound and education of warning signs, which enables emergencies to be acted on more quickly. It also supports communication to a medical facility of the needs of the mother on arrival
- Mobile Baby has rolled out to all Etisalat markets in the developing world, including Afghanistan, where USAID has offered funding of US\$10 million to support implementation

2

3

Mobilink Pakistan's SMS for Literacy initiative²

- Launched in partnership with UNESCO, the SMS for Literacy initiative has been designed to improve the basic literacy skills of the learners by sending educational messages in Urdu
- In addition to increasing women's literacy and numeracy by up to 60%, the initiative also tracked a positive indirect benefit in helping to break down cultural barriers to mobile phone ownership for women

4

Millicom Tigo's mobile money partnership³

- The partnership along with the Cherie Blair Foundation for Women and USAID, has launched a project to maximize mobile financial service opportunities for women entrepreneurs in Tanzania, Rwanda and Ghana
- The project will help over 4,000 women to improve their financial literacy, business acumen and access to capital, helping to increase their incomes as mobile money agents

Sources: 1. "Etisalat Mobile Baby Wins mWomen Global Mobile Award". GSMA, March 2012. 2. International Finance Corporation. *Handshake Issue #8*., 2013. 3. Devex Editor. December 2012.

Pilot testing enables refinements before market-wide launches of products and services that meet women’s needs

1

Structure a pilot to test the offering

- Identify a small market for a rapid pilot launch, ideally with existing distribution channels or partners in the area
- Select a group of women representing the targeted market segments
- Target opinion influencers within a targeted community, e.g. women community leaders, who can act as strong product ambassadors



2

Gather insights from pilot

- Run focus group discussions and interviews to gather insights on consumer perceptions understanding and relevance of the new service, ease of use, areas for improvement, etc.
- If the product or service also involves men, include men in survey samples
- Development partners such as women’s groups, or other trusted members of the community may be helpful to organize such events

4

Adapt the offering for scale-up

- Adapt the product or service as needed
- Roll-out at scale, leveraging partners if appropriate
- Capture lessons to facilitate replication in other markets, or to reduce investment costs for future launches of mWomen offerings

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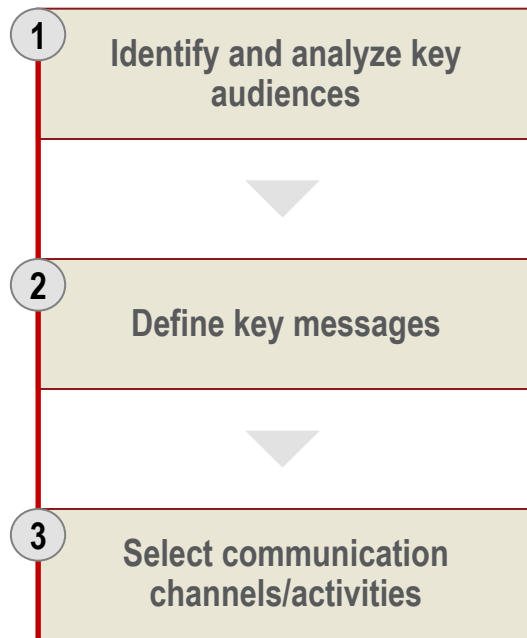
Annex: acronyms



Reach women by tailoring branding, messaging and communications channels based on women’s behavior



Key insights



- Consumer insights and general market research can help identify priority women audiences and key influencers, media usage patterns and effective messages for branding and promotion
- Products designed for women should be clearly positioned within the overall MNO brand strategy, leveraging key messages from the brand while differentiating the features most valued by women
- Messages should be clear and simple to ensure understanding and recall by target audiences
- An integrated communications strategy should leverage the channels women already rely on and trust
- While above the line marketing can be useful, many resource-poor settings may require below the line marketing approaches, tailored for the needs of resource-poor women



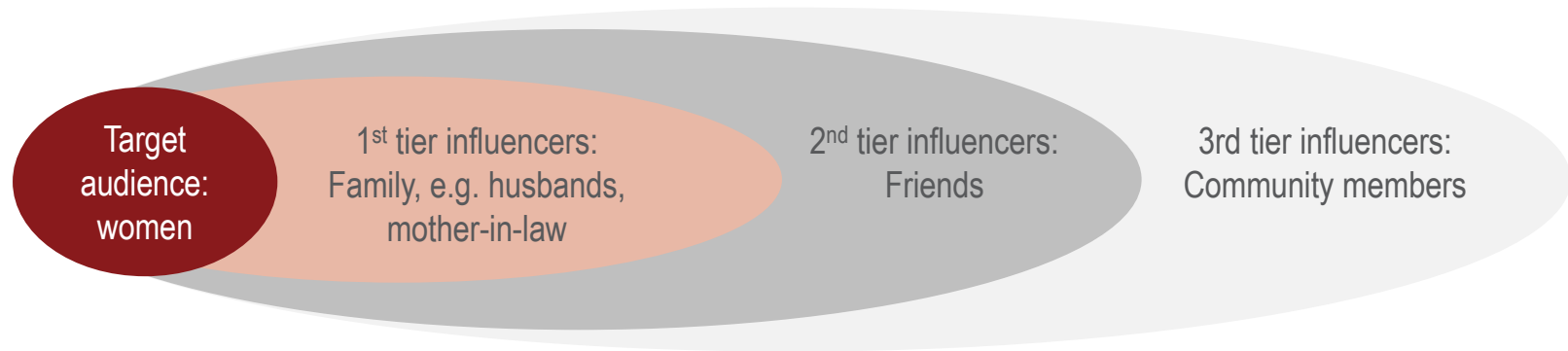
Communications campaigns can target both the end user as well as her key influencers

- 1
- 2
- 3

Identify key audiences

- Define and prioritize target audiences based on segmentation strategy and consumer insights research
- Research can illuminate the sources women consult for information relevant to decisions about SIM card purchase and mobile phone usage
- Consider whether and how to incorporate these influencers into the branding and promotional campaigns
 - E.g. in many highly traditional or conservative contexts, the male head of household is likely to influence major purchase decisions
 - In other cases, women may learn from their more tech-savvy children

Sample prioritization of key audiences





Build a brand aligned with your overall brand strategy but differentiate products around key features that are appealing to women

1

Build on the overall brand for the women's segment

- Frame women product branding and promotion within the MNO's core brand strategy
- Seek elements of the core brand strategy that may appeal to both women and men, e.g. low-cost brand, high value proposition, high reliability, etc.

2

Differentiate existing or new products

- Craft messaging about existing or new products based on the attributes women most value, based on research, e.g. key features, appealing design, ease of use, value, etc.
- Branding features such as name, logo, color and other features can help differentiate products and emotional bond, creating "a brand I trust", "a brand that inspires me", etc.

3

From a gender-neutral to a gender specific product: Gillette razors¹

- Gillette has specialized in razors and shaving products for men for over 100 years, yet, in the early 2000s, it transformed the shaving category from gender-neutral to gender-specific
- The Venus brand was created to specifically target women
 - Use the same blades as the Mach 3 razor
 - The same qualities and advantages are promoted for both the male and female products: safety, ease of use, maintenance free, etc.
- However, the product design and communication campaign are distinct to specifically address men and women's segments' needs and expectations



Design simple communication messages that are tailored to the women's segment

1

Analyze consumer insights research to design brand messaging

- Consumer insights research helps reach target audiences, e.g.:
 - Purchasing touch points and media consumption patterns can help guide brand messaging

2

Set communication objectives

- Define clear objectives upfront to ensure full impact of the communication messages on target audiences, taking into account specific market context
 - E.g. in less mature markets, messages may aim to build women consumers' readiness to buy a mobile, whereas in a more mature market, the focus may be to build awareness for more advanced features

3

Define clear, simple messages

- A small number of key messages can have more impact, especially when addressing an audience with low literacy levels

Appealing to women's role as caretaker: GlaxoSmithKline (GSK) in India

- GSK positions Horlicks, a vitamin- and mineral-fortified hot drink, as a product for women, who are both the primary consumers and also key decision-makers when it comes to buying food and health products for the household
- GSK found that women chose products that will help them fulfill their social role of being a good wife, mother and care taker; they spend less easily on themselves
- As a result, Horlicks campaigns positions Horlicks as having benefits for the whole family



Credit: GSK

1. Start Up Nation (Last accessed in January 2013)

Communicate using channels women already use and value

1

Identify channels women value

- In many settings, men and women seek information from different sources
 - E.g. women may have different sources of word-of-mouth than their husbands in more traditional communities
- In some cases where women rely on the same media channels as men, they use them in different ways
 - E.g. in many settings, men and women will watch different television programs at different times of day

2

3

Engaging the customer through below the line marketing: Nestlé Maggi (West Africa)¹

- Maggi Cooking Caravan connects with consumers face-to-face in Cameroon, Côte d'Ivoire and Nigeria to promote Maggi seasoning, soups and other products
- The Caravan provides nutrition tips and organizes cooking competitions to engage with customers
- The engagement approach is designed based on the insight that women in these markets are more likely to try new products if they can experience them first-hand and engage with women in their community during the purchase decision process
- The program is designed to conform to women's habits, for example scheduling events on market days



Credit: Nestlé

1. Nestlé website (last accessed in December 2012)



Resource-poor settings often require a greater proportion of below-the-line marketing, particularly for women

1

Above the line marketing

- In many settings television is a key source of entertainment and information for women and can play a role in communicating the benefits of mobile, through direct advertising or positive images of mobile users in soap operas
- Radio is particularly important in resource-poor settings as it reaches remote areas where media coverage is often weaker and offers a relatively easy way to communicate in local languages
 - However, radio advertising recall tends to be low so sponsoring of popular shows may prove more efficient

2

3

Below the line marketing

- Below the line marketing enables more personal messaging to niche audiences, and often is necessary to reach resource-poor women in some markets
 - Various methods are used in resource-poor settings, e.g. posters, wall drawings, street plays, games, etc.
 - Women often value the opportunity to test products before purchasing
 - Group events offer the opportunity to exchange views about their experience with vendors or other women customers

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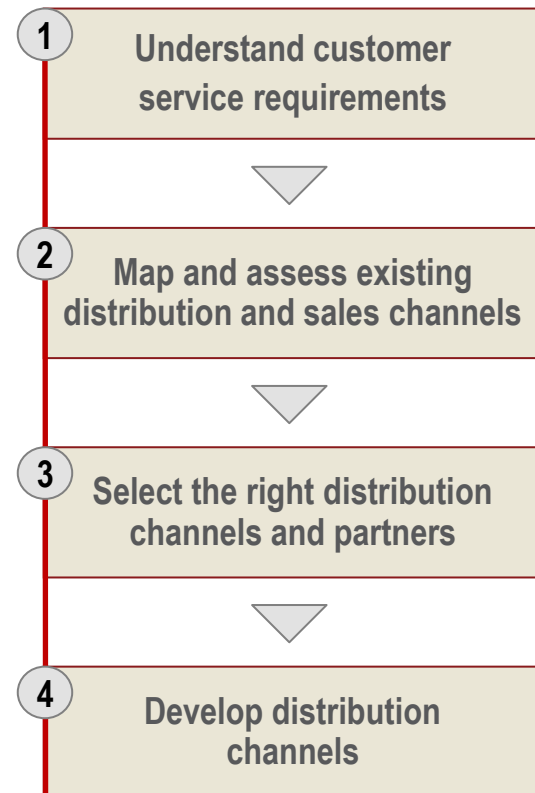
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Enable women’s access to the right products, balancing needs and the cost of distribution



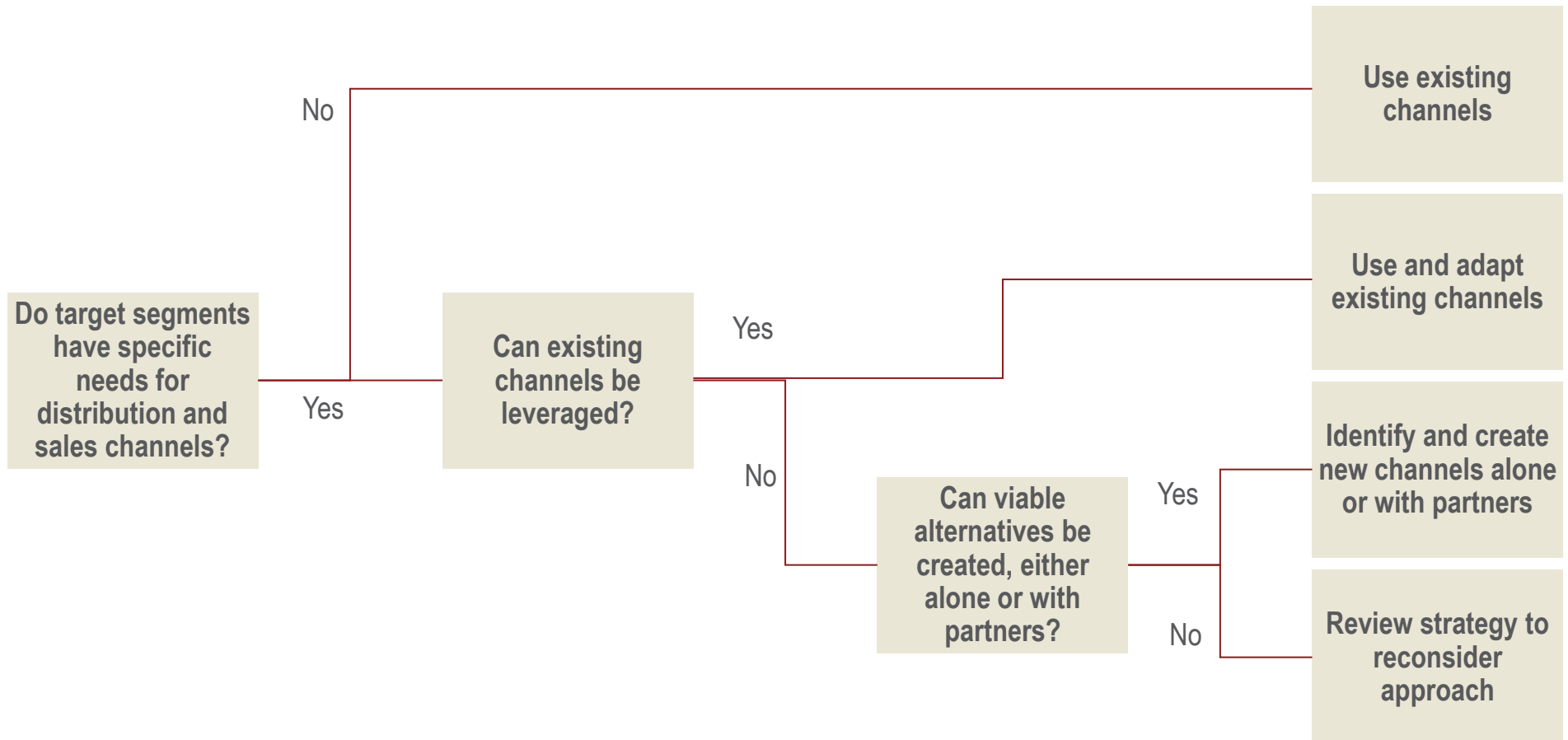
Key insights

- Consumer insights research reveal whether women have different needs to men when it comes to distribution, e.g. they may use different retail outlets or different needs such as more women retailers or more education at point-of-sale
- Existing distribution and sales channels should be mapped and assessed against target women’s segments’ shopping habits and service requirements
- Based on this analysis, the most relevant and efficient distribution channels should be identified and folded into a portfolio of channels that meets MNO’s needs across target segments and geographies
- Where possible, existing distribution and sales channels should be strengthened to serve women, as investments in the overall distribution channels will yield benefits for the entire market
- Where needed, MNOs may need to create new channels or improve existing ones through training or other investments
- Partnerships generally are critical to developing distribution channels; in the case of women, non-traditional development partners may help MNOs to expand coverage and reduce cost of establishing new channels
- Regardless of the channel, training and monitoring of service quality are critical



Distribution and sales channels are expensive to build and maintain, so a first step is to consider using existing channels

Sample decision tree for considering distribution and sales channel options



Research best distribution touch points and customer care needs of women in order to identify specific needs

1

Research women's shopping habits and specific service requirements

- Design consumer insights research to capture insights on where and when women shop, as well as the conditions that make them more comfortable buying mobile phones
- For example, research in some low-income settings reveal some of the following features:
 - Women in low-income settings often lack formal education and experience using technology, so benefit from a friendly environment with a knowledgeable retailer
 - Low-income women often are dependent on vendors for information, as they often buy cheaper, second-hand phones which don't offer manufacturers' support or manuals
 - Often women will more readily adopt mobile phones and value-added services if friendly, accessible information is available at the point of sale by a trained agent

2

3

4

Women-friendly, experiential sales at the doorstep: MTS Saheli Bus Tour (India)¹

- MTS delivers a sales experience to women right at their doorsteps
- An entirely female staff travels by air conditioned bus to offer women hands-on demonstrations of products and services
- The bus environment allows women to experience an array of services, including the opportunity to touch and feel the latest technology and get insights into the digital world

'The women inside Saheli bus are very helpful and showed me a lot of things which I didn't know. I was only using the phone for talking. Now I can do much more'

MTS customer



Credit: MTS

1. Altai Consulting interviews with MTS India (December 2012)

An analysis of existing distribution and sales channels will help identify opportunities and gaps

1

Analyze both the nature and quality of existing channels based on women's needs

- Analyze strengths and weaknesses of existing channels relative to women's existing shopping habits and service requirements, e.g.
 - Retail outlets that cater to men, with male salespeople
 - Retail outlets that are far and difficult for busy women to reach

2

3

Family networks acting as informal distribution channels (Kenya)

- In Kenya, urban workers who have migrated from rural parts of the country sometimes purchase phones for their parents and other relatives back home
- Motives may include:
 - Staying in touch between infrequent visits home
 - The ability to transfer money home more easily
 - Being accessible in case of emergencies

4



Credit: IT News Africa



A mix of traditional and innovative channels can help increase coverage to previously hard-to-reach women customers

1

Tailor existing channels to meet women's needs

- Leverage existing channels where possible for more cost-effective distribution
- Consider improvements to existing channels to improve value for both women and men
 - E.g. improve retailer training and ability to provide customer education
 - E.g. improve branding

2

Consider non-traditional channels

- Informal channels such as NGOs or women's groups may help reach resource-poor women in rural areas
- Consumer goods and other companies that routinely serve hard-to-reach populations can offer insights and examples for individual markets
 - E.g. Unilever India set up a distribution system for remote areas by working with local women's self-help groups
- Retail outlets for women are another option
 - Where cultural norms limit public contact between men and women, such channels are critical
 - In other cases, women feel more comfortable learning and asking questions about product features of other women

4

Build an optimized portfolio of distribution channels

- Leverage existing channels as much as possible, and supplement gaps with new channels that align to women's existing habits, preferences and needs, provide better distribution coverage or lower cost quality-level services
- For example, traditional retail outlets may be more efficient to reach urban customers, whereas alternative networks may need to be built or extended to reach out to women living in remote rural areas

Non-traditional channels and partners can help reach women

Examples

1

Living Good's distribution model in Uganda¹

- Living Goods reaches over 100,000 households in slums and rural areas through a distribution network of 800 Community Health Promoters (CHP), women serving their own communities
- CHPs offer a basket of over 90 diverse products, including health products such as water filters and consumer goods such as Always sanitary pads, Pampers diapers, etc.
- These women retailers have been trained to offer basic health services and advice, as well as to educate their female customers on products and services
- CHPs reach women via multiple distribution points in order to increase cost-effective coverage: door-to-door, SMS orders, home-based kiosks, and pop-up stores during women's group meetings and on market days



Credit: Living Goods

3

Vodafone Angel Stores in India²

- Angel stores are managed and run by women employees who play all roles, including security, customer service and management
- The stores offer a welcoming environment to women customers who are often less familiar than men with mobile technology, and who feel more comfortable asking questions to women in a more women-oriented environment

"Personally, I feel more comfortable with women customers telling them about the features of products and services."

Vodafone sales agent



Credit: www.mobigyaaan.com

1. Altai Consulting interviews with Living Goods (December 2012); 2. Indiamart (last accessed in January 2013)



Training and monitoring performance throughout the distribution chain is critical to ensuring service quality for women, as well as men

1

Invest in training sales agents

- Quality of distribution services and reliability of sales agents will be particularly valued by women, particularly in settings where women are new to the technology and rely on vendors to introduce the products
- Generally sales agents are independent, with limited levels of training on products or service quality
- Bolstering training for traditional vendors may improve service quality for all customers
- Training is particularly important for non-traditional channels, both on how to serve women, but also on the product features

2

3

Monitor performance

- Monitor service quality, as well as women’s utilization of the channel, e.g.:
 - The number of women visiting
 - The frequency and types of services requested

4

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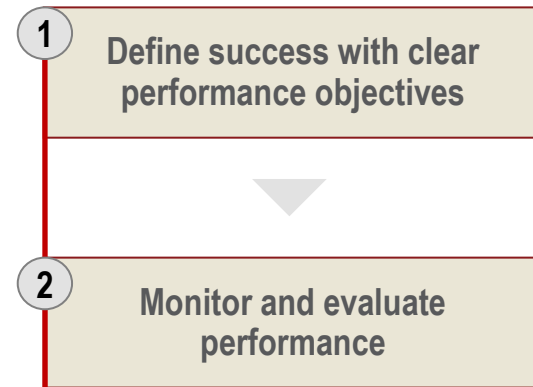
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Establish concrete objectives and key performance indicators to enable course correction during implementation



Key insights

- Success should be clearly defined through clear goals and objectives at the early stages of designing the marketing strategy
- Appropriate key performance indicators (KPIs) enable measurement of success towards the objective of developing the women’s segment, e.g. penetration, usage, perception
- Financial and other commercial indicators for an MNO’s women’s strategy should align to those used to monitor performance for the business as a whole
- In many cases, existing tools can be adapted to collect data for ongoing performance monitoring
- In some cases, capacity build may be required to ensure sufficient technical, financial and human resources are in place to collect and analyze data
- Performance analysis should be performed on a regular basis and shared with all key participants in order to enable course correction and greater, shared understanding of the women’s market over time
 - E.g. including everyone from the CEO to strategy to sales, including both internal and external stakeholders

Articulating and quantifying the definition of success is an important step even prior to launch



1
 Define success and set clear targets for each segment

- A clear definition of success will help to focus the team’s efforts and create a clear roadmap and incentives for success
- Cases where MNOs have launched mWomen products and services without clear objectives have tended not to lead to meaningful results
- Start with a definition of success for the mWomen initiative as a whole, and then cascade those

2
 Consider both commercial and social value

- To be commercially sustainable, mWomen products and services often must demonstrate commercial value
- Social value can include value to women not only in terms of gaining first-time access to a mobile phone, but also in terms of better serving their needs
 - Commercial value can be measured by disaggregating existing KPI analyses
 - KPIs such as increased number of women subscribers and increased minutes of use reflect both commercial and social value
 - Other KPIs measuring social value may be more complicated, requiring use of surveys and focus groups

Crease a baseline to measure progress

- To measure success, a snapshot of the ‘as-is’ is necessary
- Select a point in time to perform a baseline analysis of all KPIs

Select relevant, measurable KPIs

Examples

Penetration

- % increase in women's mobile penetration
- % increase in share of women non-users who have used a mobile in the past year

Usage

- % increase in women's minutes of use (MOU)¹ % increase in women's MOU / men's MOU ratio
- % increase in women's VAS ARPU and/or data ARPU
- Growth in average number of MSISDNs called by female users on a given month
- % increase in women's total ARPU

Perceptions

- % increase in top-of-mind awareness of MNOs among women
- % increase in share of women considering buying a mobile in the next 6 months
- % increase in share of men and women users and non-users who agree that women should have a mobile phone
- % decrease in share of men and women users and non-users who agree that women should not be allowed to have their own mobile phone

Financial

- Subscriber acquisition costs (SAC) for acquisition-focused offers targeting women
- Annual revenues generated by the offer (acquisition or usage)
- Profits/losses generated by the offer, utilizing existing accounting and consumer lifetime value calculations

1. This indicator is preferable to ARPU, which tends to erode in many markets, hence a reduction in women's ARPU over time may not be meaningful

Monitor KPIs throughout deployment to improve likelihood of success

1

Leverage existing data collection and analysis opportunities

- Explore the data warehouse to catalog the types of data already available, including opportunities to add a gender field to capture mWomen-related KPIs
- Existing data collection efforts may already offer opportunities to collect data on KPIs relevant for women's products, e.g. brand trackers
 - Ensure gender is a field in all surveys or other data collection tools
- To the extent possible, capture gender data at all consumer touch points, including store traffic, activations, calls to customer care, etc.
- If existing data collection and analysis tools aren't sufficient, invest in

2

Consider low-cost tools to capture new data

- Consider mobile survey tools to collect data from the source
- Leverage distribution partners such as NGOs to capture data at purchase or service delivery points

Review performance to identify opportunities to improve

- Ongoing measurement of results enables course correction throughout implementation, increasing the likelihood of success in the long run
- Data capture and analysis during pilots and initial product launches allows MNOs to create models for scale-up and replication across markets

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Acronyms

ARPU	Average Revenue Per User	NGO	Non-Governmental Organization
ATL	Above The Line	SAC	Subscriber Acquisition Cost
BOP	Bottom Of the Pyramid	SHP	Self-Help Group
BTL	Below The Line	SME	Small and Medium Enterprise
CBFW	Cherie Blair Foundation for Women	SMS	Short Message Service
CHP	Community Health Promoters	USD	United States Dollars
CRI	Customer Registration Information	VAS	Value-Added Services
FGD	Focus Group Discussions		
FMCG	Fast Moving Consumer Goods		
GSMA	GSM Association		
IQD	Iraqi Dinar		
KPI	Key Performance Indicator		
LKR	Sri Lankan Rupee		
MAMA	Mobile Alliance for Maternal Action		
MNO	Mobile Network Operator		
MOU	Minutes of Use		
MSISDN	Mobile Station ISDN Number		
MVNO	Mobile Virtual Network Operator		