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Women, Mobile Phones, and Savings: *A Grameen Foundation Case Study*

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Executive Summary

Grameen Foundation builds innovative solutions that enable the poor and poorest to gain access to essential financial services and information. Many of these solutions are delivered via the mobile phone, which is gaining widespread popularity as a means to bridge the “last mile” – to bring information and financial services to people without ready access to them.

Though enthusiasm for the mobile phone as a way to deliver these services is justified, there is evidence that poor women have limited access to and literacy with mobile devices, creating a gap in their access to financial and other services delivered this way. There are 300 million fewer women than men who own mobile phones in developing countries,¹ and there are high barriers to entry for women: They are less likely to gain access to technology in schools, they begin using phones later than men and cultural factors can influence when and if they can borrow or own a phone. This study investigates some of these concerns, specifically whether women have limited access to savings services delivered via the mobile phone. The analysis examines women’s mobile phone and savings behavior to understand whether the mobile phone creates a barrier to the savings services through lack of technical knowledge and mobile phone access.

This study examines Grameen Foundation’s savings project at Cashpor Microcredit, based in Varanasi, India. We interviewed 65 randomly selected Cashpor clients throughout the Varanasi region. Women were asked to self-select into one of three categories of mobile phone ownership, telling us whether they own a phone, borrow a phone or have no access to a phone. The interviews focused on three main themes: How women use mobile phones; savings services; and how knowledge about the phone is shared among their community, particularly with children. The data collected highlight some gaps in service and further our understanding of how these women, men and their families use mobile technology.

In summary, this study found three important lessons.

- Promoting mobile phone ownership among women is an important component to ensuring that they gain unobstructed access to savings services, or any service delivered through the phone. Women who own phones make more frequent savings deposits than women who borrow a phone. In addition, half of the women who borrow a phone reported that there are times when their access is limited, due chiefly to the primary user taking it with him for work during the day. These women’s ability to make a deposit depends on whether the phone is available to them during their weekly Cashpor meeting. Women who do not have access to a phone cannot save with Cashpor, which effectively excludes them from access to a safe and reliable place to save their own and their family’s money.
- Providing mobile phone literacy training is essential among these women. Of the 65 women we spoke with, only 23 were able to use the phone independently; of those women, 13 own a phone. The women who cannot use a phone independently reported asking their husbands, sons, daughters and neighbors for help to pick up, hang up or dial the phone. None of the women reported knowing how to check their savings balances (using SMS syntax), despite training by

¹ *Women & Mobile: A Global Opportunity*. GSMA Association and Cherie Blair Foundation. 2010. Page 5.

Cashpor. When asked if they would like to be able to check their balances, many of the women said yes. Of those who said they would not, most reported it was because they cannot use the phone or they are illiterate. Mobile phone literacy training would 1) ensure that women are empowered and feel a sense of ownership over the product; 2) demystify the mobile phone; and 3) enable knowledge transfer to children and grandchildren, ensuring that they are also able to take advantage of mobile phone-delivered financial services in the future.

- The children of Cashpor clients know much more about mobile phones than their parents. Women reported that their children – both boys and girls – knew how to use mobile phones and reported asking their children how to use a feature on the phone, typically how to make a call. Interestingly, only a few women reported that their children have classes in school with computers or cell phones. Most children are teaching themselves how to use the phone and are passing that knowledge along to their mothers.

Introduction

There is a growing consensus that providing easily accessible savings accounts to the poor and very poor is an important and effective development strategy. Simultaneously, mobile technology and mobile phones in particular are gaining popularity as a potential mechanism for breaking down barriers between essential financial services – such as savings and remittances – and the poor and poorest, for whom the impact of access is arguably the greatest. The enthusiasm for mobile technology is tempered by concerns that women may have limited access and literacy with mobile devices, creating a gap in their access to financial services that are delivered this way.

This case study sets out to examine a Grameen Foundation/Grameen Foundation India (GFI) microsavings program delivered by Cashpor Microcredit, a microcredit institution based in Varanasi, India. Grameen Foundation’s Microsavings Initiative and Cashpor have worked together since 2009 to bring savings accounts to Cashpor’s ultra-poor female credit clients via mobile phone. During the case study, a representative sample of 68 Cashpor clients in the greater Varanasi area were interviewed about the savings program and their use of mobile technology.

A complex picture of the women savers emerged from these interviews. The clients were asked about access to their savings accounts, their level of transactions and familiarity with mobile technology. We found that mobile phone literacy among these women is limited, even among women who own a phone. The women rely on a family member, in particular their husbands, to help them use the phone. Access to mobile phones is even more limited among women who do not own one; half of the women who borrow phones report there are times when that phone is unavailable to them. As Cashpor continues to provide savings services, we recommend that it includes mobile phone literacy and promotes mobile phones ownership as part of its efforts to maximize the benefits of this vital service for poor women.

Background

Gender and Mobile Technology

Mobile phone ownership in low- and middle-income countries has grown exponentially over the past decade. It is truly a revolution: Developing countries have leapfrogged land-line telephony, and more people in India and China now own mobile phones than people in North America and Europe combined.²

With the success of M-PESA³, GCASH⁴ and SmartMoney,⁵ it’s clear that mobile phones are truly bridging gaps by bringing vital financial products and services to the world’s poorest people. These examples illustrate that there is a need and a demand for these services, and that the mobile phone is an easy, cost-efficient and data-friendly mode to provide these services.

² Rashid, Ahmed and Laurent Elder. “Mobile Phones and Development: An Analysis of IDRC-Supported Projects.” pg.1.

³ M-PESA is a mobile money transfer service for Safaricom customers in Kenya.

⁴ GCASH is a mico-payment service based in the Philippines.

⁵ SmartMoney is a mobile money service that enables the rural poor to exchange and save money via their phones. This service is available throughout Africa.

As technology further enables financial inclusion among the poor and poorest, it's important to disaggregate this population to better understand who currently benefits and who does not. Technology is amoral and will simply flow along existing market streams, reinforcing existing gender inequalities. Thus, men typically benefit from technology *far more than* women, the rich more than the poor, the urban more than the rural. Gender is an important consideration that influences the ability to use the phone successfully to deliver services to the poor. A woman is 21% less likely to own a mobile phone than a man, and 37% less likely if she lives in South Asia.⁶ Familiarity with mobile technology – that is, experience handling a phone, numeracy and literacy, and basic knowledge of how to make a call – are all influenced by gender, education and poverty level.

This is a particularly timely topic to explore in light of the Cherie Blair Foundation and GSMA's groundbreaking co-publication *Women & Mobile: A Global Opportunity*, which examines the mobile phone gender gap⁷ in low- and middle-income countries worldwide. The study finds that men benefit far more than women, due primarily to the fact that there are 300 million fewer female than male subscribers worldwide. There are high barriers to entry for women: They are less likely to gain access to technology in schools, they begin using phones later than men and cultural factors can influence when and if they can borrow or own a phone.

Religion and culture, such as caste and gender roles, play a critical role in influencing women's access to technology. Though men and women may be treated equally under the law, there are often dual legal and religious systems that limit women's equality, systems that are often harder to measure and address. For example, in conservative regions of India, like rural Uttar Pradesh, many women have access to mobile phones in their households under their husband's supervision, but not in public, where it is deemed immodest.⁸ Also in India, where 124 million fewer women than men own a mobile phone,⁹ gender roles have enormous influence defining women's access (40% of Indian men own a mobile phone, while only 28% of Indian women do¹⁰).

Women & Mobile: A Global Opportunity, which looks at women across developing countries, including India, reports that 26% of women at the base of the pyramid own a mobile phone (though 77% of women say they have made a call at some point, primarily to family members). Rural women face steep barriers to mobile access and are more likely to borrow a phone (from a household member or friend) than own one. Additionally, 74% of married women said they didn't want to own a phone because their husbands wouldn't allow it. The barriers to ownership cited in this study include cost of the handset (42%), no need (20%), expense of monthly service cost (8%) and a lack of permission from family members (3%), among others. Among women at the base of the pyramid, cost and fear of technology rank highest.

⁶ *Women & Mobile: A Global Opportunity*. GSMA Association and Cherie Blair Foundation. 2010. Page 6.

⁷ To calculate the gender gap: [male mobile phone owners – female mobile phone owners]/male mobile phone owners = mobile phone gender gap

⁸ *Striving and Surviving: Exploring the Lives of Women at the Base of the Pyramid*. GSMA Association and mWomen. 2012. Page 50.

⁹ *Women & Mobile: A Global Opportunity*. GSMA Association and Cherie Blair Foundation. 2010. Page 16.

¹⁰ *Ibid.* Page 46.

To further illustrate this point, a study conducted by Salahuddin Aminuzzaman, Harald Baldersheim and Ishtiaq Jamil on the Grameen Bank village phone initiative found that mobile phone use fell along existing gender lines and, to some extent, served to maintain traditional gender roles.¹¹ The study aimed to identify how well the initiative alleviated “information poverty” – when an individual’s choices are limited by inadequate telecommunications infrastructure making the cost of communication a high barrier. The study found that middle-aged women were the primary village phone administrators, while young men were the primary service users. Additionally, male family members managed the village phone operations; only about 4% of the village phones were actually operated by women.¹² The women village phone owners still earned money from the venture, because male family members gave the women a portion of the earnings. Though this additional income no doubt benefited the women involved, it did not necessarily “put mobile phones in the hands of women from the poorest households” as it had intended.¹³ Many of the village phone users reported that they saved time and money and were more in touch with relatives, which is extremely important – particularly among housewives, who, due to Bangladesh’s cultural *pardah* practices of keeping women secluded, may not have the freedom to visit or speak to family regularly. On the whole, however, the village phone served to maintain traditional gender roles.

Despite this evidence, and despite women’s reported fear of an inability to use the phone or their lack of purchasing power, women are benefiting from mobile technology. In fact, over the next five years, “two out of every three potential subscribers will be women.”¹⁴ This presents a huge market potential for mobile phone operators. It also means that women’s needs and usage patterns must be examined to make the biggest impact.

Cashpor Microcredit

Grameen Foundation and Grameen Foundation India have partnered with Cashpor Microcredit since 2009 to bring savings services to Cashpor’s credit clients. The Microsavings Initiative is funded by the Bill & Melinda Gates Foundation, with the goal of expanding safe access to formal savings accounts for poor people – especially households where individuals are living on less than \$1.25 per day – by testing and refining a model for microfinance institutions (MFIs) to shift from operating as organizations focused on providing credit to organizations that offer a suite of demand-driven voluntary savings products for the poor.

Cashpor Microcredit was established in 1997 with the goal of serving the poorest women living in eastern Uttar Pradesh (UP) and Bihar, India. Cashpor offers microcredit to women in solidarity groups ranging from 15 to 25 women. Loans range from 2,000 rupees (about \$40) to 15,000 rupees (about \$270) and are paid back on a declining balance over 52 weeks. Cashpor currently serves 465,164 credit clients at 261 branches in UP and Bihar. The savings service is offered at 131 branches in eight out of 20 districts. Cashpor uses both Grameen Foundation’s Progress out of Poverty Index® (PPI®) and its own Cashpor Housing Index (CHI)

¹¹ Aminuzzaman et al. “Talking back! Empowerment and mobile phones in rural Bangladesh: a study of the village phone scheme of Grameen Bank.” *Contemporary South Asia*. 2003. Page. 327- 348.

¹² *Ibid.* p. 342.

¹³ http://www.grameen-info.org/index.php?option=com_content&task=view&id=301&Itemid=288

¹⁴ *Women & Mobile: A Global Opportunity*. GSMA Association and Cherie Blair Foundation. 2010. Page 7.

to identify and target potential clients, ensuring that it reaches the poorest households and tracks their poverty status over time.

The Business Correspondent Model

In 2005, a regulatory push for greater financial inclusion of the poor that began by the Reserve Bank of India (RBI), India's regulatory authority of financial services, led to the creation of a basic savings account among India's commercial banks. The basic savings account is a demand savings account that requires no minimum balance, currently offers 4% interest and restricts customers to four withdrawals per month. As is implied by the name, the account offers very little else and does not include a checkbook or online banking. As of September 2012, RBI added ATM cards as part of a basic savings account.¹⁵

The Business Correspondent (BC) model allows banks to partner with MFIs, non-governmental organizations (NGOs), cooperatives and some individuals to provide the poor with access to financial services, small loans, savings and remittances. Customers can access a basic savings account at bank branches and some banks have partnered with MFIs to provide a slightly modified version of these accounts through the BC model in India. Though some banks have made significant progress in opening a basic savings account, others have struggled due to poor customer service for low-income clients, poor service delivery, low transactions, poor channel viability and the long distance that many of these clients must travel to branches.

Cashpor had wanted to become a BC before it began its partnership with Grameen Foundation and GFI. Providing access to a safe and reliable place for clients to keep their money is a priority for Cashpor. Client demand for easy-access savings accounts drove Cashpor's search for a banking partner (due to Indian regulations, Cashpor was unable to take deposits without partnering with a bank). Grameen Foundation's partnership with Cashpor provided an opportunity for Cashpor to meet the demands of its clients while having the freedom to experiment with the BC model. Grameen Foundation and GFI helped facilitate a relationship between ICICI Bank (India's largest private commercial bank) and Cashpor, enabling Cashpor to offer savings services among its clients.

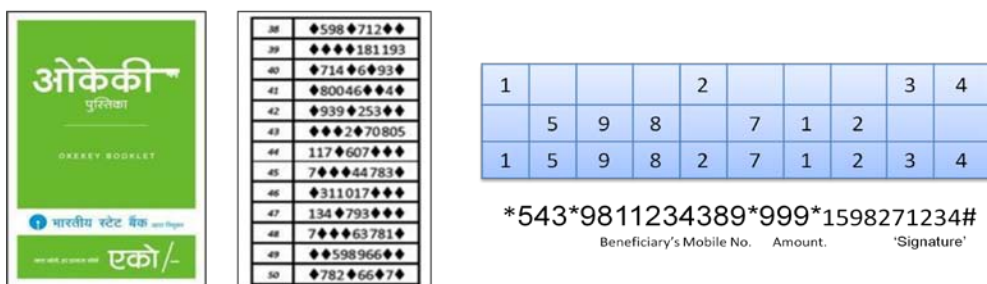
Cashpor's savings service was launched in July 2011, with a three-way partnership between itself, ICICI Bank and Eko Technology. As an MFI acting as a BC, Cashpor is able to offer a zero-balance savings account, called Apna ("Yours" in Hindi), to its poor clients, addressing some of the issues that banks have been having with service delivery. The BC model establishes a relationship between a principal (the bank) and its partner (the agent – in this case, Cashpor). This model also required that ICICI Bank find a technology partner as a service provider, to help the bank bring its services to customers who it currently does not reach by brick-and-mortar branches. Cashpor acts as the BC, using its deep field network and the mobile savings application to service the deposit accounts. ICICI Bank offers the account and holds the deposits. Eko Technologies offers a mobile phone-based savings application, and integrates the back-office systems between Cashpor and ICICI Bank.

¹⁵ http://articles.economictimes.indiatimes.com/2012-08-10/news/33137498_1_low-minimum-balance-zero-balance-facility-commercial-banks

Customer enrollment, deposit, withdrawal and funds transfer take place at Cashpor customer meetings (transactions are facilitated Cashpor center managers), meaning that current customers do not have to go out of their way to access their savings accounts. The account requires each customer to have a mobile phone, because the phone number is used as the account number. The phone is meant to provide the customer with a level of accessibility and security, along with the Oke-Key booklet, which gives the customer a signature string of numbers for each deposit, leaving four numbers blank for the customer's personal information number, or PIN. See Figure 1.

Figure 1

The Oke-Key booklet



Previous Research on Cashpor

Before this study, the Microsavings Initiative conducted a series of studies on mobile phone usage, product uptake and financial literacy among Cashpor clients. According to one of these studies – which conducted quantitative surveys, qualitative focus groups and individual interviews in five districts with a total of 143 clients – low product usage is caused by several factors, including lack of literacy and numeracy, limited access to mobile phones and general lack of comfort level with phones. Though 20% of Cashpor clients own a phone and 60% have indirect access (meaning they borrow a phone from a family member or neighbor), clients were unfamiliar with how to use the phones; they were concerned that pushing a wrong button would cause their savings account to disappear, or that if the phone was lost, their savings would be lost, too. This level of apprehension with the mobile phone and the product indicated that among the female clients at Cashpor, mobile phone knowledge is quite limited.

Another Microsavings Initiative study, which conducted 21 focus groups in seven districts with a total of 197 clients, examined financial literacy among Cashpor clients. Savings habits vary extensively among clients, but generally almost 70% of clients save irregularly. Many of the clients without savings accounts said they didn't open an account either because they didn't have enough money or they didn't have a mobile phone. Again, there was a deep concern with security of their funds – many clients believed that if they lost their mobile phone, they would lose their money. Those who did open an account noted that transactions were simple because Cashpor staff – their Center Managers – did the transactions for them on their phones (so no phone literacy was necessary). A majority of women mentioned that their transactions were low due to a lost phone or SIM, or because they didn't have enough money to save.

Key Questions

This background about gender and mobile technology in general, and Cashpor's clients in particular, helped shape the study, which investigated the following hypotheses:

1. The mobile phone requirement limits Cashpor's female clients' access to the savings services
2. There are women who have not taken up the account due to the mobile phone requirement
3. Cost of the mobile phone is the main reason why women do not own a phone
4. Fewer poor women own a phone, and the poorest women do not have access to phones
5. Limited mobile phone literacy affects if and how often women deposit savings
6. Women who own phones know how to use a phone; women who borrow phones have limited knowledge of the mobile phone; women who do not have access to phones do not know how to use a phone
7. The children of Cashpor clients, particularly boys, are exposed to mobile technology at home and at school, and therefore are more adept at using the technology
8. Women who borrow phones have difficulty borrowing the phone every time they need it
9. Mobile phone literacy is desired among Cashpor clients
10. Women savers know how to access their savings balances using their phones

Study Methodology

Sample Selection

The city of Varanasi and its surrounding rural areas were selected as the study area. Within this geographic area, the aim was to speak to a representative sample of female Cashpor clients. To this end, 40 center meetings were randomly selected from the list of 1,505 center meetings in the region. The centers meet once a week. The number visited was determined by how many of the randomly selected meetings met on that day and whether they were near each other (for example, it was easier to visit two urban centers in a day than it was rural villages, due to travel time). All center meetings occur in the morning, some starting at 6 a.m. and some beginning around 11:30 a.m. Given travel time, the start time and estimated survey time, we planned to visit at least one center per day and to interview six women at each center.

Categories

Based on what was already known about the breakdown of mobile phone ownership among Cashpor clients from previous studies, two women from each of the following groups at each center meeting were interviewed:

- Women who opened a savings account with their own phone
- Women who opened a savings account with a borrowed phone
- Women who were not able to open an account (but wanted to) because they did not own or have access to a phone

By the end of three weeks of field work, we had interviewed 65 women: 23 who owned a phone, 22 who borrowed one and 20 women who did not have access to a phone.

The original design of the study included interviewing male Cashpor savers. Male savers were randomly selected by branch from a list of all Cashpor saver client names and narrowed down using the branches associated with the randomly selected female-client center meetings. Some branches had more than 100 male savers associated with them, while others had as few as 11. Male savers proved difficult to find, as they do not gather in weekly center meetings. The plan was to seek out the male savers associated with each branch, using the list.

Unfortunately, it turned out that the data from Cashpor about male savers was unintentionally incorrect. Though the data indicated that men owned 28% of savings accounts, the reality was that far fewer male savers existed. As part of India's know-your-client (KYC) requirements, ICICI Bank requires a government-issued form of identification. Many women do not have a formal ID, so they use their husband's or sons' IDs to open their account, meaning that these accounts were registered as male savers even though a woman manages and uses the account. This and time restrictions limited the pool of male savers, and in the end, only three were interviewed.

Each center meeting looked similar -- a group of 15 to 25 women sat in a circle facing the Center Manager. The women passed their credit passbooks, including the money they owed that week, up to the Center Manager, who took the money, counted it and noted the amount in the passbook, as well as in his or her phone. Cashpor began using the mobile phones for its credit business before they began piloting the mobile savings account, but only the Center Manager needs a mobile phone for credit business. Once the loan installment repayment process is complete, the Center Manager invited the women with savings accounts to save. The women who brought money to save passed their money, phone and Oke-Key booklet to the Center Manager, who performed the savings transaction on the mobile phone, wrote the deposit or withdrawal in the Oke-Key booklet, and returned the phone and booklet to the client.

Once the regular business was complete, women were asked to participate in interviews for this study. Women were asked to self-select into one of the three categories. Some center meetings had two women in each category, while others had fewer women in each category. In fact, there were some center meetings that did not have two women in one or more of the categories, particularly the category of women who did not have a phone but wanted to save. From these self-selected groups, two women were randomly chosen using straws; the women who drew the two short straws were the two surveyed. Explaining the three categories caused confusion at each meeting. The notions of asset ownership are very community-oriented, particularly around a mobile phone, which is typically seen as communal property among these households. The categories required the women to think outside their normal frame of reference for the phones -- just because the household had a phone and they had access to it if they needed didn't mean they "owned" the phone. This was difficult to convey and usually took a few minutes before the random selection could begin. There were a few instances when it became clear that a woman who said she owned a phone actually used her husband's phone, but for the most part the categories were clearly conveyed.

Survey Questions

The surveys include both quantitative and qualitative questions to be administered in five parts:

- Everyone Survey – questions for all interviewees to answer
- Women and Men Phone Owners – questions for women and men who own phones
- Male Savers – questions for male savers, all of whom own a phone
- Women Phone Borrowers – questions for women who borrow phones
- Women No Phone – questions for women who do not own or have access to phones

The survey questions focused on three main themes: mobile phone literacy, savings account usage and technology exposure among children. The surveys can be found in Appendices 1 through 5.

Several potential biases in the data exist. It is important to bear in mind that the sample size is small. These 65 women and three men are not a statistically representative sample of Cashpor's savings or credit clients. The results from the data analysis cannot be used to make generalizations about all of Cashpor's clients. The results should be taken as insights into these women's and men's lives, their relationship with the mobile phone and their use of the Cashpor savings account. These insights are important; they tell a story and can help us to draw conclusions about how the mobile phone and the savings account are used, but cannot do more than that.

Though we always told the women who were not selected for the surveys that they were welcome to leave the center meeting, most of the women stayed to listen to the first one or two interviews. This group dynamic both helped and potentially hurt the interviews. On the one hand, questions like "How old are you?", which brought puzzled looks to most women's faces, could easily be answered with a few helpful suggestions from the rest of the group. On the other, when asked about household decision-making or even their husband's primary source of income, the group presence had the tendency to influence answers or even embarrass the women. For instance, at one rural group the husbands of two women we spoke with were scavengers of human waste – that is, they were paid to pick up human feces and collect it. When one of the women told us what her husband did, the group laughed. It is highly unlikely that the group did not already know his occupation, so perhaps the laughter was out of embarrassment, but it certainly made us uncomfortable.

It was the original intention to conduct each interview in private, but that proved logistically challenging. In addition, invariably each group had one woman who participated in each survey administered to a randomly selected participant despite not having questions directed at her. She was clearly an influential center member, one who took an unofficial leadership and caretaker role for the other women. However, her answers to the other women's survey questions were her own and may have influenced the woman we directed the questions to. Therefore, the data may have been compromised due to this group dynamic.

Descriptive Statistics

Table 1: Female Savers: General Statistics				
		Own Phone n=23	Borrow Phones n=23	No Phones n=20
Age	19-29	8	1	2
	30-41	12	9	14
	42-53	3	11	3
	54-65	0	0	1
Household Size	0-2	1	0	0
	3-5	13	5	8
	6-9	8	13	8
	10-15	0	4	0
	16-20	0	0	2
Number of children	0-1	5	1	0
	2-3	11	5	10
	4-5	4	11	8
	6 +	2	5	2
Energy Source	Electricity	21	16	11
	Kerosene/Wood	2	5	9
Years of Education	None	9	13	13
	1 to 5	2	7	2
	6 to 12	10	2	4
	High school graduate	0	0	0
	University	2	0	1

Table 1 provides a general overview of the 65 female Cashpor clients interviewed. The table includes variables such as household size and access to electricity, which can also indicate household poverty level. The women range in age from 19 to 65; the average age, which was often just an estimate, is 35. The households get incrementally bigger by each category: Women who own a phone have the smallest families and women who do not have access to a phone have the largest. Family size includes extended family living in the same house, such as siblings, parents or in-laws. Like the household sizes, the number of children in each household varies slightly -- the average number of children for women who own phones is three, women who borrow phones is five and women who don't have a phone is four.

The groups vary most when asked about years of education. There are more women who own a phone who have any type of education than women in the other two groups. Most of these women have about eight years of education on average. Almost all of the women who have no access to a phone have never been to school. One woman from this category graduated from college, where she also learned how to use a phone, but is currently a housewife. She lives in a large, joint family with her husband, children, in-laws and brother-in-law all under one roof. She said she is in a financial crisis at home and thus is unable to save

with Cashpor. She said her in-laws make all the financial decisions in the household and she and her husband do not have a say.

When asked how women charge their phones, the large majority women with access to a phone said they have a plug in their home, either from a legal source of electricity or an illegal source. If the women didn't have a phone, half said they have access to electricity and the other half said they use wood or kerosene to light their homes and cook their food. In fact, many of the women from across the groups said they use kerosene or wood for cooking.

Table 2: Women's Primary Income Source			
	Own a Phone n= 23	Borrow a Phone n=22	No Phone n=20
No formal income	10	13	10
Selling goods	9	3	3
Weaving	1	0	2
Sewing	1	1	0
Farming	0	1	1
Factory work	0	0	1
Other	2	4	3

Table 2 shows how many women earn an income and in which types of livelihoods. Half of all women said they have no formal income. There are more women who own a phone who have an income than the women in the other two groups. Those who do work reported occupations such as farming or selling goods such as pottery, jewelry, marigold garlands, homemade food or scarves. One woman makes small chairs used in Hindu shrines to serve as seats for gods.

Table 3: Husband's Primary Source of Income			
	Own a Phone n= 23	Borrow a Phone n=22	No Phone n=20
Selling goods	10	8	7
Other	8	6	9
Day laborer	3	6	3
Trading	0	0	0
Farming	1	0	0
None	1	2	1
Brick making	0	0	0

Table 3 details the income of the married women's husbands. The husbands' occupations include auto rickshaw driver, vegetable cart puller, painter, Hindu priest and paan (a tobacco-like leaf) shop owner.

Table 4: Household Decision-Making			
	Own a Phone n= 23	Borrow a Phone n=22	No Phone n=19
Herself	3	2	2
Husband	6	8	11
Both	14	12	5
Other	0	0	1

Table 4 shows who makes the decisions about how money is spent in their household. Women were asked whether they or their husbands were the sole decision-maker or if they made joint financial decisions. Though household decision-making is complex and is rarely unilateral, this indicator helps assess women's role in the household and how the power dynamics between husband and wife play out within it. We hypothesized that mobile phone ownership would indicate that a woman has a more equal role in her household than does a woman without access to a phone. This was supported by the data gathered in the interviews. More than half the women who own phones and the women who borrow phones reported that they make joint financial decisions. Over the three groups, sole male decision-making increases across the groups; women who own phones reported it less than women who don't own a phone.

A few women who do not own a phone reported that they make joint financial decisions and one woman reported she was the sole decision maker. She and her husband sell street food – she makes it and he sells it. She told us that at the end of each day he hands her the money and she decides how it's spent. Though they do not save with Cashpor, they have a savings account with Bank of Baroda and a life insurance policy. She said that because they already have an account elsewhere she did not see a need to open an account with Cashpor.

We hypothesized that the less-poor women would own phones and the poorest women would not, and planned to compare these groups using the Progress out of Poverty Index® (PPI®), which aggregates national survey data into 10 country-specific questions that can be administered to groups and individuals. The PPI score gives users a very good idea of the likelihood of client poverty. Cashpor takes its social bottom line very seriously and uses both the PPI and its own Cashpor Housing Index (CHI) to target and select clients. The CHI measures poverty based on housing material, such as whether the roof is thatched, mud or brick, whether the floor is dirt or cement, and the height of the walls. Though Cashpor began using the PPI when it partnered with GF/GFI on the Microsavings project, unfortunately PPI data was unavailable for a majority of the women surveyed. Due to

The three male savers surveyed provided interesting insight into how men come to save with Cashpor. Below are some high level learnings from their interviews:

- Anisur, age 20
- Unmarried, lives at home with 10 other family members
- Has a college degree in agriculture
- Found out about Cashpor savings account through his aunt, a Cashpor Center Manager
- Works as a weaver
- Uses his phone to SMS his friends
- Deposits 50-100 rupees weekly
- Finds Cashpor's savings account convenient
.....
- Raju, age 22
- Unmarried, lives at home with eight other family members
- Has high school-level education
- Found out about Cashpor through his mother, a Cashpor client
- Works as an auto rickshaw driver
- His phone is the second phone in the house; his father owns the other
- Deposits 50-100 rupees weekly
- Has insurance through LIC in addition to his savings account
- Finds Cashpor's transactions easy to understand
.....
- Eakram, age 25
- Married, lives at home with his wife and baby
- Has elementary school-level education
- Found out about Cashpor through a neighbor, a Cashpor client
- Works as a weaver
- Has been saving for the recent birth of his son
- Cannot check his savings balance using the SMS syntax
- Deposited weekly until his son was born
- He finds Cashpor more convenient than his other bank, an SHG

data-collection issues, such as Center Managers failing to collect the PPI for new savers and data-entry problems, the PPI has not been thoroughly collected. Those who had PPI scores ranged between 21 (49.7% likelihood of living below \$1.25/day PPP) and 33 (30.5% likelihood of living below \$1.25/day PPP).

Analysis

Though the women were asked to self-select into three phone-ownership categories, there were many questions on each survey that overlapped, to provide a basis for comparison. Three themes emerged from the data that provide insight into the similarities and differences between the three groups. They were mobile phone use, savings accounts and children. Data from each appear below.

Mobile Phone Use

Table 5: Mobile Phone Use				
		Own a Phone n= 23	Borrow a Phone n=22	No Phone n=19
Can you use a phone independently?	Yes	13	3	7
	No	10	19	12
Do you have any experience with a phone?	Yes	n/a	n/a	15
	No	n/a	n/a	4
Have you ever owned a phone?	Yes	n/a	3	2
	No	n/a	19	17
How do you use a phone?	Call Family	14	19	n/a
	Work	8	1	n/a
	Cashpor	1	2	n/a
	SMS	0	0	n/a

We hypothesized that women who own a phone and women who borrow a phone know how to use the phone – that is: pick up or hang up calls, dial a number and check savings balances. However, the women in our sample generally did not have this knowledge. Table 5 shows that just more than half of the women who own a phone said they could use the phone independently. Only three of the women who borrow a phone could use their phones independently. Most of the women who could use the phone independently were taught how to handle the phone by their husband. In fact, all of the women who reported being able to use their phone independently have husbands who own a phone. Those who need help using the phones typically turn to a family member, such as their husband, son or daughter, to make a phone call or check their savings balance for them. None of the women said they used the phone to SMS, which is consistent with much of the literature on women in this demographic. (For instance, GSMA mWomen research found that only 37% of women living below the poverty line use SMS. “In India, use of SMS by

[base of the pyramid] women is negligible and the *utility* of SMS is also rated significantly lower than calling.”¹⁶)

The women who do not have access to a phone were asked if they had any experience with a phone. “Experience” was translated in Hindi to mean not just ever making a phone call, but to also include using a phone to listen to the radio, music or as a torch at night, a common use for phones in rural areas of India. This inclusive definition means that it is likely that women who do not have access to a phone may have used the phone exclusively to listen to music when they reported being able to use the phone independently.

So, while these women say they do not have access to a phone that does not mean they do not have exposure to phones. As seen in Table 5, most of the women who self-selected into this group reported that they have experience with a phone. It is interesting that more women in this group than women in the “borrow a phone” group reported they could use the phone on their own, but the sample size is too small to draw any generalizable conclusions. This result points to the overall power dynamic between the husband and wife among these households. Even if a woman can use a phone on her own, she may not be able to access it from her husband.

Table 6: Check Savings Balances			
		Own a Phone n= 23	Borrow a Phone n=22
Can you check your savings balances?	Yes	9	1
	No	14	21
If you cannot check your savings balances, would you like to?	Yes	11	8
	No	1	12
Has Cashpor taught you to check your balances?	Yes	22	22
	No	1	0

We hypothesized that women who had a savings account could check their savings balances on their phones using the SMS syntax. As seen in Table 6, Cashpor has for the most part trained all of its savings clients how to do this. However, the majority of women reported that they do not know how. Most of the women who own a phone would like to be able to check their balances. Only a few of the women who borrow a phone said the same. When asked why not, most of these women cited not knowing how to use the phone or illiteracy.

¹⁶ *Striving and Surviving: Exploring the Lives of Women at the Base of the Pyramid*. GSMA Association and mWomen. Page 45.

Table 7: Mobile in the Community				
		Own a Phone n= 23	Borrow a Phone n=22	No Phone n=20
Who do you know who owns a phone?	Husband	17	13	9
	Son	4	12	5
	Son-in-law	0	0	0
	Daughter	1	0	0
	Daughter-in-law	0	1	1
	Father	0	0	1
	Mother	0	0	0
	Mother-in-law	1	1	0
	Neighbor	8	6	4
	Brother	0	1	0
	Brother-in-law	3	0	3
	Sister	0	0	0
	Sister-in-law	1	0	1
	None	0	0	1
How does s/he use the phone?	Call family	20	18	14
	Work	16	13	7
	SMS	1	0	0
	Don't know	0	0	5
Has anyone taught you a new phone feature?	Yes	17	6	6
	No	6	16	14
Have you taught a phone feature to anyone?	Yes	2	0	1
	No	21	22	19
Do you lend your phone?	Yes	4	4	n/a
	No	19	18	n/a

We asked women to name all the people they knew who own a phone and whether they knew how that person or persons used it. Table 7 shows that a majority of women have husbands and sons who own a phone. Most of them use the phone to call family members and for work. Asked if they ever learned any new phone features from these people, most of the women who own a phone said yes. However, it is interesting to see that a vast majority of women in the other two categories have not learned any new features from those in their lives who own a phone. This means that phone ownership gives women an incentive to learn to use the phone on their own. Women who borrow a phone have less incentive to learn how to use the phone on their own. As the phone is probably a household phone, there will always be

someone around to help them make or receive a call. The same goes for women who have no access to a phone.

Women who own and borrow a phone were asked if they lent their phones to anyone else. Only four women from both groups said they lend their phones. For the women who own their phones, this is probably because their phone is the second or third phone in the household, thus there is no need to share. The data bear this out – nearly all of the women who own a phone have husbands who own a phone. Women who borrow a phone are using a household phone; it is not necessarily “theirs” to share in the first place.

Table 8: Reasons for Not Owning a Phone			
		Borrow a Phone n= 20	No Phone n=18
Why do you not own a phone?	Cost	11	13
	Can't use a phone	15	5
	No need	9	6
	Other	0	1
Does your husband own a phone	Yes	13	9
	No	7	9

Women who borrow a phone borrow primarily from their husbands or sons. In fact, more than half of these women’s husbands own a phone. Women also borrow a phone from their sons or neighbors. The majority said they borrow the phone infrequently, for less than an hour at a time. We hypothesized that cost of the mobile phone was the main reason why women did not own a phone. Table 8 shows that, for women who borrow a phone and women who do not have a phone, cost and inability to use a phone as the two biggest reasons for not owning a phone. Many of the women in both groups said their husband owns a phone. If he does not, they said he borrows one from a relative or neighbor.

Table 9: Women Phone Borrowers: Access Restriction n=22		
Have there been times when you wanted to use the phone but didn't have access to it?	Yes	10
	No	12
Have there been times when you wanted to use the phone but someone prevented you?	Yes	1
	No	21

We hypothesized that women who borrow a phone may have difficulty borrowing the phone every time they need it. Half the women who borrow phones reported that there were times when they wanted to use a phone but did not have access to one. This typically occurred when their husband or son was out and had taken the phone with them. However, women whose husbands own a phone were less likely to report having restricted access to a phone than the others. One woman told us that she borrows the phone from her mother-in-law. Due to the fact that they do not always get along, her mother-in-law restricts access to

the phone, refusing to lend it out during a dispute. This was the only reported instance of a woman's access to a phone being purposefully restricted by someone else.

Savings Accounts

In addition to mobile phone usage, we sought to understand how Cashpor's clients use their savings accounts.

Table 10: Savings Account Activity			
		Own a Phone n=23	Borrow a Phone n=22
When did you open the account?	This week	0	0
	This month	0	0
	Last month	0	0
	2-3 months ago	1	1
	More than 3 months ago	22	21
How often do you deposit?	Every meeting	8	4
	Once or twice a month	10	6
	Once every 2 to 3 months	2	1
	Not since opening the account	3	5
	When she has money	0	6
How much do you save on average?	Less than 100 rupees	16	17
	101 to 200 rupees	5	1
	201 to 300 rupees	0	1
	301 to 400 rupees	0	0
	401 to 500 rupees	0	1
	None	2	2
When was your last deposit?	This meeting	5	2
	Last week	3	0
	This month	2	8
	Last month	0	2
	2 to 3 months ago	5	6
	Never	2	2

Nearly all women (43 out of 45) said they opened their savings accounts more than three months ago (most opened their accounts five to eight months ago). One woman said that she opened her savings account one year ago – indicating that she was one of the first women to open an account when Cashpor launched the pilot in July 2011. The long tenure among these clients is very promising for Cashpor, indicating that

the Center Managers clearly explained the savings account in the center meetings and that these clients trust their Center Managers.

Women who own phones make deposits more regularly than women who borrow a phone. Given that women who own phones are slightly less poor than women who borrow phones, it follows that they would have more money to save regularly. Both groups save about the same amount each time they deposit. Their answers were verified using their Oke-Key booklets. There does not appear to be any relationship between women who work and how often they deposit, and women who are housewives and how often they deposit.

A number of women reported not having saved since they opened the account. These women said that issues with their account, Center Manager or phone prevented them from ever making a deposit. One woman said that, because her mother died soon after she opened the account, her family used the savings for the funeral. However, when asked if they thought owning a phone would make a difference in their savings deposits, women who borrow a phone said it would not because when they save is determined by when they have money to deposit.

Table 11: Where Savings Comes From				
		Own a Phone n= 23	Borrow a Phone n=21	No Phone n=19
Has your husband given you money to save with Cashpor?	Yes	20	16	n/a
	No	2	4	n/a
Where does the money you save come from?	Her income	4	4	2
	His income	11	14	7
	Both	8	3	7
	No savings	0	0	3

Table 11 shows that nearly all the women with Cashpor savings accounts said their husbands give them money to save, typically in the form of funds for household expenditures from which the women are able to set aside some savings. Almost all of the women who own a phone reported that their husbands gave them money to save. However, only half exclusively save money from their husbands. Many of the women have incomes of their own, and reported saving their income exclusively or in joint accounts. A few women said that their income was used to meet everyday expenses, so there was typically none left to save. Therefore, they saved their husband’s income. A few women did not answer the questions.

Women who have no phone also reported having savings. Only three women said they had no savings at all. The rest keep their savings at home. Each woman who reported not earning income said she saves her husband’s income. The women who reported earning money said that their savings come from their joint incomes.

Table 12: Other Savings				
		Own a Phone n= 15	Borrow a Phone n=6	No Phone n=20
Where else do you save?	Another bank	9	2	4
	Home	4	3	5
	None	0	0	11
	Insurance	2	1	1

Women were asked if they held their savings anywhere outside of Cashpor and a few responded with multiple answers. A quarter of all the women reported that they saved with another bank. Women who own a phone were more likely to report having an account with an outside bank than the other two groups. How these women and their husbands manage these other accounts provides an interesting insight into their financial lives. Though there is no clear pattern as to whom the account belonged – it is evenly split between the account being in her name, her husband’s name or a joint account – there is a pattern as to how the household manages their funds. The additional account is often used to put aside larger, longer-term savings, while the Cashpor account is used to store shorter-term savings. A few households even kept a box at home for additional savings covering everyday needs.

One woman reported that she had a bank account in her name with another bank. However, she said she wanted to save with Cashpor, and told us she planned to buy a phone the following week to do just that. When asked if she knew how to use a phone, she said her daughter had taught her how to make a phone call. She also said her husband does not have his own phone.

Table 13: Women with No Phone: Savings Potential		
Have you discussed opening a savings account with your husband?	Yes	14
	No	4
What does he say?	Yes	5
	No, we have no money	7
	Other	2
If you had access to a phone, would you save with Cashpor?	Yes	13
	No, no money	5
	No, can’t use a phone	1
Would you save with Cashpor if a phone were not required?	Yes	15
	No	4

We hypothesized that women who borrow a phone felt less safe about the security of their savings because they used a borrowed phone. The interviews conducted in this case study did not produce any evidence to support this hypothesis. All of the women said the fact that they borrow a phone does not affect how safe they felt their savings were; they trust Cashpor. These responses are encouraging, despite the possibility of social desirability bias.

Table 13 shows the savings potential among women who do not have a phone. Nearly all of the women in this group said they had talked to their husbands about opening a savings account. The women in this group who have money saved at home or elsewhere were more likely to talk with their husbands about opening an account than those without. Notably, most of the women in this group claim that if they had access to a phone they would save with Cashpor. In fact, one woman said that she planned to buy a phone in the near future. Most tellingly, nearly all the women said that if the mobile phone was not a requirement, they would save with Cashpor. Again, a few women did not answer the questions.

Children

The mobile phone landscape will look entirely different in a generation from now, as children of today's Cashpor clients have more exposure to mobile phones and time to learn how they work.

Table 14: Mobile Phone and Children				
		Own a Phone n= 19	Borrow a Phone n=21	No Phone n=19
Do you use your phone with your children?	Son	3	4	n/a
	Daughter	3	1	n/a
	Both	8	12	n/a
	Neither	5	4	n/a
Do your children know how to use a phone?	Son	3	4	7
	Daughter	4	1	2
	Both	7	12	3
	Neither	5	4	7
Do you ask your children to show you a feature on the phone?	Yes	13	13	5
	No	6	8	14
Do your children have classes with technology or mobile phones?	Yes	2	1	2
	No	14	16	15
	Both	0	4	0
	No school	5	1	1

To find out about mobile phone use among the next generation, particularly among girls, we asked the women who own phones and who borrow phones if they used their phones with their children. We hypothesized that the children of Cashpor clients, particularly boys, are exposed to mobile technology at home and at school, and therefore are more adept at using the technology. Tables 14 and 15 show the range of ways that women include their children with their mobile phone and in their financial lives. Most women reported that they use their phone with both their sons and daughters. Most women (except for women who do not have a phone, which is not surprising) also reported that their sons and daughters knew how to use a phone. Women who own phones and borrow phones ask their children for help with using their phones, which illustrates how much knowledge the children already have about mobile technology and how dependent women are on their children (which perhaps reinforces the lack of need to learn how to use the phone on their own). Some of the women interviewed did not answer all of the questions.

Table 15: Cashpor Activity and Children				
		Own a Phone n= 20	Borrow a Phone n=22	No Phone n=20
Have you spoken with your children about why you are a Cashpor client, your business or your savings account?	Yes	8	12	4
	No	12	10	16

Many of the women who own phones or borrow phones have discussed their savings and credit activities with their children, while most women who do not have a phone have not. Table 14 and 15 paint a picture of stark contrast between the households of women who do not have a phone and the other two groups. Knowledge isn't as shared in these households. There are many possible reasons for this and it is worth calling attention to.

Lessons Learned

Looking across the three groups, there are clear differences between the women. Women who own phones are slightly less poor, more educated, have smaller families, make more joint financial decisions and make more frequent savings deposits than women who borrow a phone and women who don't have access to a phone. Likewise, women who borrow a phone are a little less poor, more educated and report making more joint financial decisions than women who do not have access to a phone. So, if these three categories are a continuum, how can women who borrow a phone or women have no access to a phone acquire some of the positive characteristics of women who own phones?

One way, of course, is through mobile phone ownership. The data largely point to the need for increased mobile phone ownership or regular access to phones among these Cashpor clients. If the 42 women who borrow a phone or do not have access to a phone were given a phone today, what would that look like? It is important to keep in mind the key differences between these categories of women.

Women who do not have access to a phone typically have large families, and are the poorest and least educated of the categories. Additionally, most of them report that their husbands make the sole financial decisions. Half of these women report that their husbands own a phone, but clearly their access to this phone is limited as they do not save with Cashpor, despite having a phone in the house.

For half of these women – the half with husbands who own a phone – giving them a phone today might solidly place them in the “own” category, because the woman's direct ownership over the additional phone in the household would most likely do little to affect the power dynamics between husband and wife. However, for the half whose husbands don't own phones, giving them a phone might alter the power dynamics in the household, shifting it away from their husbands. As stated before, women in India are typically the second or third member of the household to gain ownership of a phone, after the husband and son. Giving a phone to this household would require educating the husband as to why his wife was given a phone and how this phone can be used to save with Cashpor. Even so, the possibility would exist that the

husband or other male household member might take the phone for his own use, leaving the woman in the “borrow” or even back into the “no phone” category and restricting her access yet again.

What if women who borrow a phone were given a phone today? Women who borrow a phone typically have large families and as many as women with no access to phones report having never been to school. However, women who borrow a phone report that they are more likely to make joint financial decisions. In addition, they have borrowed a phone to save with Cashpor. Those women who have husbands who own a phone report having more regular access to a phone than women who borrow from another family member. So, if given a mobile phone today, these women would immediately shift into the “own” category. Mobile phone literacy would be crucial to help them take full advantage of the phone (given that only three of the women in this category that we surveyed could use their phones independently).

Independent mobile phone use is clearly not a priority among these households, most probably because of the constant presence of someone in their household or neighborhood who has that knowledge. The women reported a lot of knowledge sharing – between adults and between adults and children – with the mobile phone. So the question becomes: Does knowing how to use a phone matter? If a woman can save with Cashpor or call a relative without needing the technical knowledge of the phone, is that good enough?

First, if one of the purposes of providing financial services to women is to empower them – that is, to provide them with ownership of assets that they can use to make decisions and see those decisions to their desired result – then we must teach women how to use the phones. We cannot skip this vital lesson, particularly if the phone will in the future become a vehicle for more information and services directed at these women. A woman may never encounter a situation when someone else is not around to help her, but knowing that she can use the technology independently if she needs to will build her self-confidence, a vital tool toward empowerment.

Second, providing a vital service through a delivery channel that is foreign to the intended customer may limit long-term sustainability and intended impact. There were enough women who expressed discomfort with the phone, while expressing an interest in the savings product itself, to make this point relevant. Feeling more of a sense of ownership over the phone will lead to a feeling of more ownership over the product or service.

Lastly, it is not only important to teach women how to use a phone on her own for herself; it is also important for her children and grandchildren. Clearly, children among these families have much more exposure to phones than their parents or grandparents. A mother who teaches her sons and daughters how to use a phone will provide a strong role model and a valuable lesson to her children on how useful the phone will be in their futures, particularly when it will enable them to take advantage of vital financial services, such as savings.

The women we surveyed repeatedly said that the reason they are not saving regularly or do not have an account with Cashpor is because they do not have money to save. There are many possible reasons for

this, and further study is needed to fully understand what they are. While *Portfolios of the Poor*¹⁷ made clear that the financial lives of the poor are complex, the direction of the causal relationship is still unclear: Are they poor because their financial lives are complex or are their financial lives complex because they are poor? Providing a safe, reliable place to save money fulfills an important need for these and many other poor households worldwide. Further investigation into how poor households manage their money will only deepen our understanding of the types of products, services and delivery mechanisms that will benefit them.

Delivering this service to clients is very complex process. Throughout the interviews, women offered insights into how they are affected when the back-end process doesn't function as smoothly as hoped. Below are some areas that could affect product uptake and client retention and, where possible, should be addressed by Cashpor.

Technology Problems or Access Limitations

Many of the women mentioned problems with their phones. One woman said that a phone glitch prohibited her from saving. Three more mentioned that they lost their phones and thus have not been able to continue saving with Cashpor. One woman reported losing her SIM card. Another said her cell phone broke and that she had not been able to afford a replacement. As mentioned above, half of the women who borrow a phone reported that they were unable to save due to lack of access to the phone they borrow. One woman who does not have access to a phone said that it's difficult to borrow a phone because people do not lend their phones.

SIM Card Issues

A portion of Cashpor clients did not own a phone but did own a SIM card. The SIM cards posed a number of problems for them. First of all, the verification process conducted by the telecom firm to ensure the user is the purchaser might not take place. If a SIM is not in a phone when a telecom representative calls to verify an application, the SIM will be turned off. Most Cashpor clients do not have the free time to wrestle with their telecom company to reactivate their SIM card; in fact, they might not even know it was possible to do so. Further, the telecom company will deactivate a SIM if there is no activity for a week – that is, if no calls or texts are made from that number. A number of clients mentioned both of these SIM issues as reasons for not saving with Cashpor.

The process of purchasing a SIM in India is slightly complicated, as I learned from experience. Upon arriving in Delhi, I purchased a SIM card from Airtel, India's largest telecom company, in the airport. For about 500 rupees (about \$10), you get a SIM that includes a phone number and a few hundred rupees' worth of minutes and SMS messages. To purchase a SIM, the customer fills out an application and presents a government-issued form of identification. Within a couple weeks of purchase, a representative of the telecom company from which the SIM was purchased will call the number to verify that the user and the purchaser are same by asking questions based on the application. If the phone is off during these attempted calls or if the information cannot be verified, the SIM will be deactivated. Two weeks into my stay in India, I received a call from a representative of Airtel asking me to verify the information on the application. Unfortunately for me, two days before I left the country, Airtel turned off my SIM – apparently, the Airtel representative had deemed my story incomplete. When I arrived back at the Delhi airport, I went back to the Airtel booth to ask them to reactivate my card. After speaking to another Airtel representative, they did.

¹⁷ Collins, Daryl et al. *Portfolios of the Poor: How the World's Poor Live on \$2 a Day*. Princeton University Press. 2009.

Another problem with owning a SIM card but not a phone is that the SIM card is very small (about the size of your thumbnail) and is thus easily lost. A few women kept them in plastic bags with their credit and savings passbooks, but this was hardly secure, as water, dust or the everyday shuffle of life can damage such a tiny object.

Cashpor's relationship with Eko Technologies means that Cashpor's clients use three preferred telecommunications providers – Airtel, Tata and BSNL – to access their savings accounts. During at least four center meetings we attended, the clients mentioned that because they borrowed a phone with a SIM that was not with one of these companies, they were unable to save with Cashpor. Many of these women specifically said that they wanted to save with Cashpor but could not afford the SIM card to do so. In fact, customers can save with Cashpor even if they do not subscribe to one of the three providers above, but will likely incur an SMS charge for each transaction.

“Waiting to See”

We only visited one center meeting where there were no savers and no one interested in saving with Cashpor. When asked why they weren't saving with Cashpor, the consensus was that they were waiting. Many had been credit clients of Cashpor for years. They understood the credit process and felt comfortable with the product, but were waiting to try the savings product. This hesitation indicates that Cashpor has some work to do in convincing women to open a savings account and also that its clients are cautious with their money. Though this was the consensus at this particular group, it was repeated at a few other groups among women who were not interested in saving with Cashpor.

Conclusion

This study sought to understand the savings patterns and mobile phone use among Cashpor's savings clients. In particular, it sought to examine whether gender is a factor in accessing savings services delivered on a mobile phone. To understand these issues, this study asked, among other questions, if the mobile phone limits access to the savings product; if the poorest clients were disproportionately left out of access to the product; if women knew how to use the phone; and if their children, both boys and girls, had access to mobile phones and could use them. The answers to these questions were at times predictable and at times surprising. As Cashpor moves forward, there are some key lessons:

- Clients clearly need help using their mobile phones, particularly to check their savings balances. Mobile and financial literacy training can address this gap.
- Women use the phones primarily to call family members. They reported asking their children or other household members to dial the numbers for them, indicating issues with numeracy.
- Women do not use the SMS feature of their phones. If checking their savings balances requires SMS, mobile literacy training is necessary to teach women how to use this feature.
- Access to mobile technology is still a barrier for some clients, which affects Cashpor's business in the immediate future. Making it easier for women to acquire a phone or finding an alternative method to provide savings services might help provide access to these women.
- Many women said they did not have money to save more regularly. More research should be done to understand household spending patterns among Cashpor's clients.

- Women without access to a phone want to save with Cashpor. Cashpor may consider alternative ways to deliver its saving services to these women.
- The children of Cashpor's clients are going to be more adept with technology than their parents, which will help sustain Cashpor's mobile financial services into the future.

As the use of mobile phones to deliver products and services grows in popularity, it is prudent to ask who benefits and which products are in the most demand. Using Cashpor as an example, it is clear that the organization itself plays a crucial role in helping its clients not only gain access to a service they want but also in helping them understand the service and build their knowledge and confidence around using it. Cashpor acts as an intermediary between the phone (the technology) and the provider (the bank and telecom). Mobile money or financial services provided directly through the telecommunications company may only work in some cases and for some people. For the poorest, an intermediary (such as Cashpor) that can help teach, coach and provide support is essential.

One woman said that if Cashpor had been in her life, as well as in the lives of her center members, earlier, their lives would be better. It is important to remember just how much of an impact access to financial services can have on a poor woman and her household. Cashpor provides vital financial products used by almost half a million women. It also provides community support and financial education – critical services to vulnerable households. By providing the financial services it does, Cashpor plays a big role in changing these women's lives, and their family's lives, for the better.

APPENDIX 1: EVERYONE Survey

APPENDIX 1: EVERYONE Survey	
Customer Name	
Center ID	
PPI	
Population	Male (1) Female with a phone (2) Female borrow a phone (3) Female with no phone (4)
Do you save with Cashpor?	Yes (1) No (2)
If no, do you want to save with Cashpor?	Yes (1) No (2)
Do you own/have access/no access to a mobile phone?	Own (1) Access (2) No access (3)
How old are you?	
How many years did you go to school?	1-5 (1) 6-12 (2) graduated high school (3) college (4)
How many children do you have and what are their genders?	___ Female ___ Male
How old are you children?	
How many people live in your household and who are they?	___ Husband ___ Mother (in law) ___ Father (in law) ___ Brother (in law) ___ Sister (in law) ___ Children ___ Uncle ___ Aunt
How do you charge your phone??	Plug in at home (1) Use my neighbors plug (2) Use another buildings plug (3) other (4)
If you don't have a phone, do you have access to a source of energy and what is it?	Electricity (1) Kerosene (2) Wood (3) None (4)
What is your primary source of income?	Weaving (1) Farming (2) Sewing (3) Selling goods (4) Other (5) None (6)

What is your husband's source of income?	Farming (1), Trading (2) Brick maker (3) Selling goods (4) Day laborer (5) Other (6) None (7)
Besides your savings account with Cashpor, how else do you save your money?	Food (1) Jewelry (2) Livestock (3) Money in Cashpor (4) Other (5)
Where do you save?	Cashpor (1) Home (2) Friends house (3) Bank (4) None (5)
Where does the money you save come from (from her earnings or her husbands or both)?	Hers (1) His (2) Both (3)
Do you, your husband, or both make decisions about how to spend household income?	Wife (1) Husband (2) Both (3)
What have you used your savings to pay for?	School fees (1) Medical expenses (2) Food (3) Emergency (4) Other (5) Haven't (6)
Have you spoken with your children about why you are a Cashpor client?	Yes (1) No (2)
Have you spoken with your children about your business or about the savings account?	Yes (1) No (2)
Other than your center members, do you know anyone else who owns a phone?	Husband(1) Brother (in law) (2) Father (in law)(3) Son (in law) (4) Daughter (in law) (5) Sister (in law)(6) Mother (in law) (7) None (8)
Do you know how they use their phones? Do they use them for work, to call their family or receive informative SMSs?	For work (1) Call family (2) SMS (3) Education (4)
Have you learned any new phone features from them?	Yes (1) No (2)

Have you ever taught them new things you learned on your phone?	Yes (1) No (2)
Do you and your husband save shared income or do you save separately?	Separately (1) Jointly (2)
Does your husband have a savings account with Cashpor?	Yes (1) No (2)

APPENDIX 2: WOMEN AND MEN OWN PHONE Survey

Customer Name	
Center ID	
Population	Male (1) Female with a phone (2) Female borrow a phone (3) Female with no phone (4)
When and how did you learn to use your phone?	In school (1) My husband (2) My son (3) Other (4)
Where did you get your phone?	Husband (1) Bought it (2) Family member (3)
My mother and I talk on the phone every week. What is your most frequently used feature of the phone?	Cashpor (1) Work (2) Call family members (3)
How else do you use the phone? Do you use your phone for other purposes (educational SMSs, texting, etc)?	Cashpor (1) Work (2) Call family members (3)
How often do you transact?	Every meeting (1) Once a month (2) Once every three months (3) Not since opening the account (4)
How much do you think you save on average?	50-100 Rs (1) 101-200 Rs (2) 201-300 Rs (3) 301-400 Rs (4) 401-500 Rs (5) 500 + (6)
When did you open the account?	
When was your last deposit?	
If the level of transactions is low ask: what is the primary reason you don't transact more frequently (phone, no money)?	No money (1) Can't use the phone (2) Don't trust Cashpor (3)
Has Cashpor trained you to deposit savings using your phone?	Yes (1) No (2)
Can you use the Cashpor savings application on your phone?	Yes (1) No (2)
If not, would you like that?	Yes (1) No (2) Neither (3)
Do you use your phone with your son/daughter?	Son (1) Daughter (2) Neither (3)

Does your son/daughter know how to use the phone?	Son (1) Daughter (2) Neither (3)
If yes: do you ever ask him/her to show you a feature on the phone?	Yes (1) No (2)
Do you know if he/she has classes with computers or phones at school?	Son (1) Daughter (2) Neither (3)
Do you lend your phone to others to use?	Yes (1) No (2)
Has your husband given you money to deposit?	Yes (1) No (2)
How do you think owning a phone has helped you? How?	Saved time (1) Independence (2) More in touch with relatives (3) Improved business (4) Other (5) It hasn't (6)

APPENDIX 3: MEN Survey

Customer Name	
Center ID	
Population	Male (1) Female with a phone (2) Female borrow a phone (3) Female with no phone (4)
How did you hear about savings with Cashpor?	Family (1) Friend (2) Neighbor (3)
How did you save before Cashpor?	Home (1) Friends (2) No savings (3)
Is your wife a client of Cashpor?	Yes (1) No (2)
Does she have access to a mobile phone?	Yes (1) No (2)
Does she save with Cashpor, too? If not, why?	Yes (1) No, I don't allow it (2) No, she doesn't have income (3) No, she doesn't have a mobile phone (4)
Who controls the money in the household?	Myself (1) Wife (2) Both (3)
Who makes the decision about how it is spent?	Myself (1) Wife (2) Both (3)
Are you saving your own earnings?	Yes (1) No (2)
Why did you choose to save with Cashpor?	No place to save at home (1) Wife is a client and suggested it (2) Only bank to work with (3) Other (4)
Where do you deposit your savings?	Branch (1) Center Meeting (2)

APPENDIX 4: BORROW A PHONE Survey	
Customer Name	
Center ID	
Population	Male (1) Female with a phone (2) Female borrow a phone (3) Female with no phone (4)
From whom do you borrow the phone?	Husband (1) Friends (2) Children (3)
How often do you borrow a phone?	Daily (1) Weekly (2) Monthly (3) Once in awhile (3)
For how long?	<Hour (1) Day (2) Couple of days (3) Week (4) Indefinite (5)
When and how did you learn to use your phone?	In school (1) My husband (2) My son (3) My daughter (4) Other (5)
Why do you not own a phone?	Husband already has one (1) Costs too much (2) Don't see a need (3) Other (4)
Have you ever owned a phone?	Yes (1) No (2)
Does your husband own a phone?	Yes (1) No (2)
Do you borrow your husband's phone?	Yes (1) No (2)
If no, do you borrow from someone else? (a neighbor, family member)	Yes (1) No (2)
Have there been times when you wanted to use the phone and you didn't have access to it?	Yes (1) No (2)
How often does this happen?	Weekly (1) The last three times (2) Once in awhile (3)
Has there been a time when you wanted to borrow a phone but someone prevented you from doing so?	Yes (1) No (2)
Does your husband ever tell you that you should not borrow a phone?	Yes (1) No (2)

If he does, how does he communicate his dislike?	He tells me (1) He yells at me (2) He hits me (3) Other (4)
My mother and I talk on the phone each week. What is your most frequently used feature of the phone?	Cashpor (1) Work (2) Call family members (3)
How else do you use the phone? Do you use your phone for other purposes (educational SMSs, texting, etc)?	Cashpor (1) Work (2) Call family members (3)
How has your life changed since gaining access to a phone?	Saved time (1) Independence (2) More in touch with relatives (3) Improved business (4)
When did you open the account?	
When was your last deposit?	
How often do you deposit money into your savings account?	Every meeting (1) Once a month (2) Once every three months (3) Not since opening the account (4)
How much do you think so save on average?	50-100 Rs (1) 101-200 Rs (2) 201-300 Rs (3) 301-400 Rs (4) 401-500 Rs (5) 500 + (6)
If the level of transactions is low ask: what is the primary reason you don't transact more frequently (phone, no money)?	No money (1) Can't use the phone (2) Don't trust Cashpor (3)
Do you think you would transact more frequently if you owned a phone?	Yes (1) No (2)
Has your husband given you money to deposit?	Yes (1) No (2)
Has Cashpor trained you to deposit savings using your phone?	Yes (1) No (2)
Can you use the savings application on your phone?	Yes (1) No (2)
If not, would you like that?	Yes (1) No (2)
How do you deposit your savings during the center meetings?	Cashpor center manager (1) myself (2) Other (3)
Do you lend your phone to others to use?	Yes (1) No (2)
Do you use your phone with your son/daughter?	Son (1) Daughter (2) Neither (3)

Does your son/daughter know how to use the phone?	Son (1) Daughter (2) Neither (3)
If yes: Do you ever ask him/her to show you a feature on the phone?	Yes (1) No (2)
Do you know if he/she has classes with computers or phones at school?	Son (1) Daughter (2) Neither (3)
Does the fact that you borrow a phone affect how safe you feel your savings are?	Yes (1) No (2)

APPENDIX 5: NO PHONE Survey	
Customer Name	
Center ID	
Population	Male (1) Female with a phone (2) Female borrow a phone (3) Female with no phone (4)
Do you have any experience with a phone?	Yes (1) No (2)
Do you know how to use one?	Yes (1) No (2)
Why do you not own a phone?	No access (1) Not allowed (2) No need (3) Don't know how to use one (4) Other (5)
If they know how to use a phone: Have you ever borrowed a phone to make a call or text? From whom?	Yes (1) No (2)
Did you ever own a phone?	Yes (1) No (2)
Does your husband own a phone?	Yes (1) No (2)
If not, does he borrow a phone?	Yes (1) No (2)
Does your son/daughter know how to use the phone?	Both (1) Son (2) Daughter (3) Neither (4)
Do you ever ask him/her to show you a feature on the phone?	Son (1) Daughter (2) Neither (3) Both (4)
Do you know if he/she has classes with computers or phones at school?	Yes (1) No (2)
Have you discussed opening a savings account with your husband?	Yes (1) No (2)
What does he say about it?	We don't have a need (1) We have no money to save (2) Yes (3) Other (4)
If he has a phone: Does he have a savings account with Cashpor?	Yes (1) No (2)
If you had access to a phone, would you save with Cashpor? If not, why not?	Yes (1) No, don't trust Cashpor (2) No, no money (3) No, other (4)

Would you save with Cashpor if they provided a savings account with requiring the use of a mobile phone?	Yes (1) No (2)
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