

# Gender and usability: Barriers to reaching women through mobile financial services

Grameen Foundation

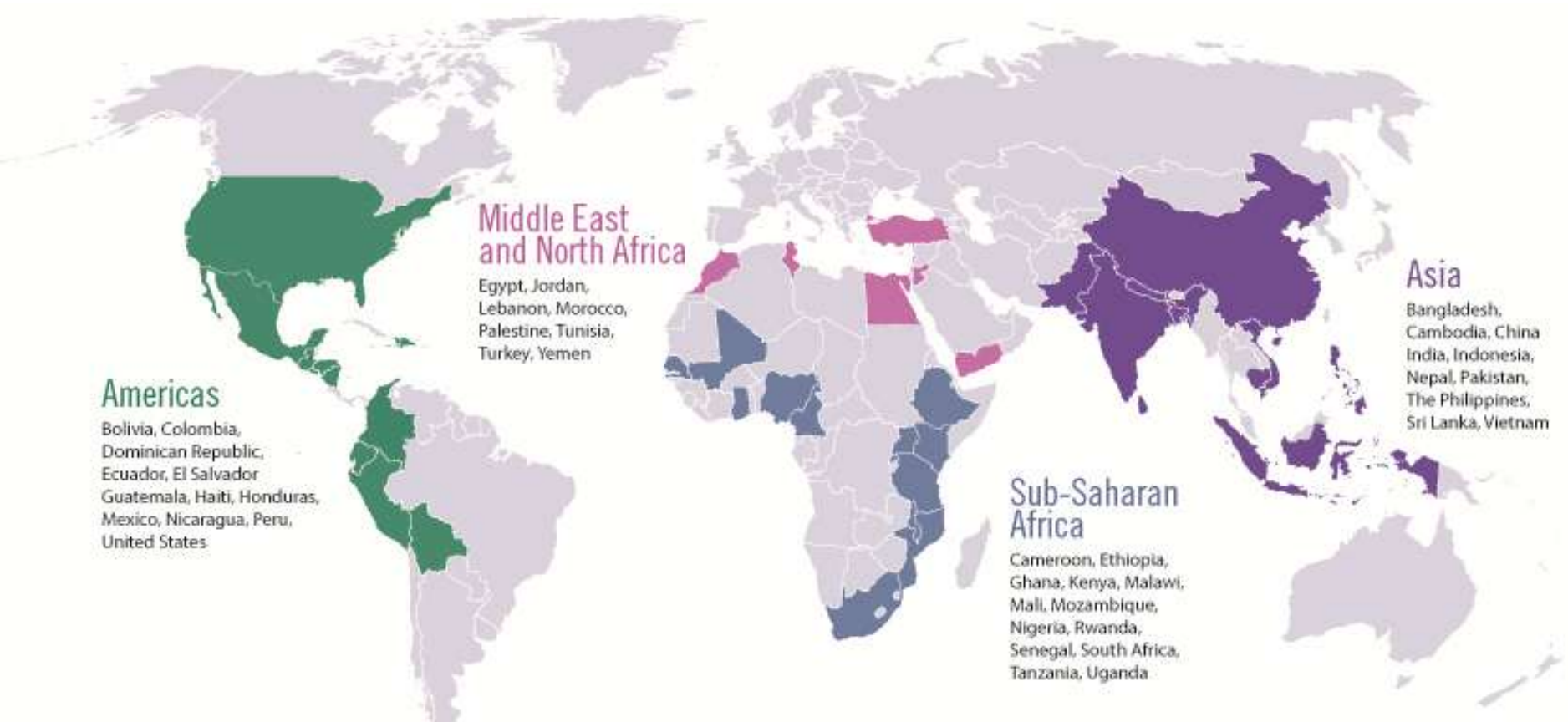
*GSMA mWomen February 25, 2014*



Connecting the World's Poor to Their Potential

[GRAMEENFOUNDATION.ORG](http://GRAMEENFOUNDATION.ORG)

# Who We Are: Grameen Foundation



**Access to Information  
(Ag, Health, Finance)**

**Access to  
Financial Services**

**Access to  
Business Tools**

# Overview – Mobile Usability Study

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**Contextual Interviews**



**Facilitated Usability Sessions**



**Surveys**

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**Varying levels of  
education**

**Across all ages**

**Users, non-users, drop-  
outs**

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**India**

**Philippines**

**Uganda**



## Design

*Lots of low-hanging fruit in spending time with the users interacting with the product interface early*

## Accessibility

*...is still a challenge for many women; assisted transactions are not the exception, but the norm*

## Awareness

*Marketing needs to take place where women are*

***Though there may be similar trends to address, there is no one-size-fits-all markets solutions; need localized answers to local challenges***

# The Bottom Line

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Lack of focus on design,  
accessibility and awareness  
*from the perspective of*  
*women* leads to low uptake  
and low usage of mobile  
money services



[https://www.youtube.com/watch?v=fsn\\_bE3Qadk#t=83](https://www.youtube.com/watch?v=fsn_bE3Qadk#t=83)

# Design

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TM-EKOIC

Amt:-Rs. 100

Tx Fee: Rs.0.0

S.Tx:Rs.0.0

Bal :Rs.405.00 CBS

A/c:010086786201

withdrawal last

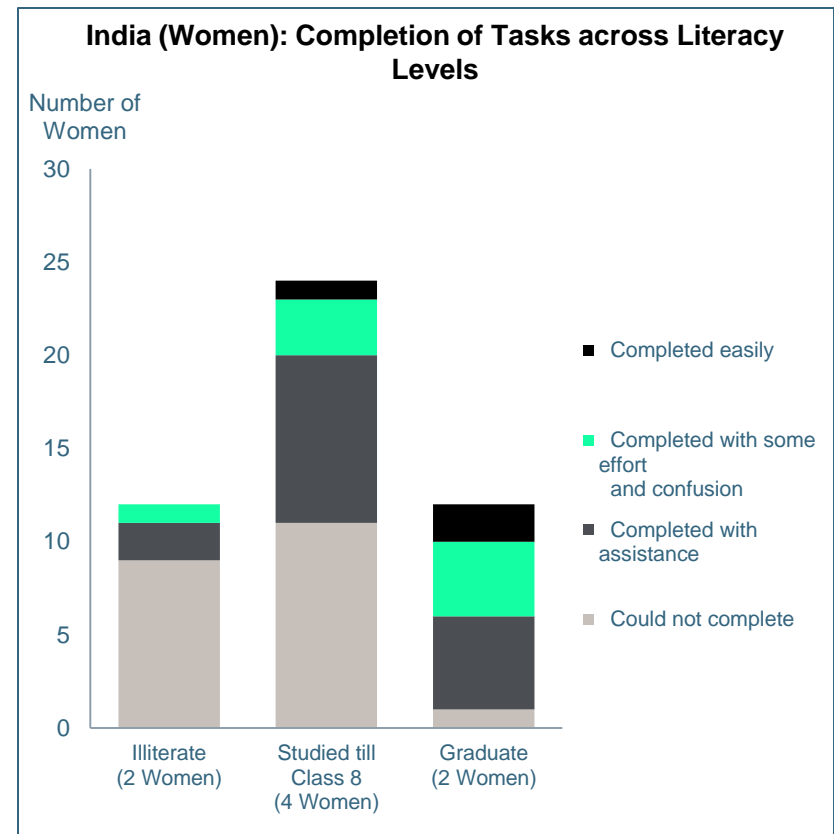
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# Navigation

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- **Mobile money services in India: 12-14 steps required to complete a basic transaction**
- **Women of all literacy levels try to memorize the steps – but falter after 3-4 steps**
- **Eko's USSD service has benefit of being single step – but syntax was highly confusing**
- **Almost all women could not complete a balance check unassisted**





विवेकशील 	
 airtel	 1
 कोई SIM कार्ड न.	 2
<p><b>*543*1*7332993</b></p> <p><b>80*100*410018</b></p> <p><b>9151#</b></p>	
उत्तर दे	पिछे

Content Meaning

- \*543\*1\* CSP Mobile  
Number \* Withdrawal  
Amount \* Ten Digit  
Okey Key PIN#

Design for the user

use their words  
use their numbers

# Accessibility


A close-up photograph of a person's hand holding a black Nokia mobile phone. The phone is held over a document that appears to be a form or a ledger with some text and a logo. The background is a warm, orange-toned surface. The text is overlaid on a semi-transparent grey box.

Only half of the rural Indian population uses a mobile phone

Women often lack access to the household phone during the day

Some services encourage women just to buy SIMs and use the agent phone





91% of women had only used phones for voice calls  
in the last month

Many relied on family members to instigate even  
voice calls

**“We just know that mobile phone is to use  
to receive calls with the pressing of a  
button.”**

***Female, owner of mobile phone, user of MFS***

**“... the children told me that the red button  
is to disconnect and the green one is to  
listen. Otherwise to dial the number and  
talk then I am not able to do it by myself.”**

***Female, owner of mobile phone, user of MFS***




Some women have others make transactions on their behalf

Others memorize steps in the process versus reading the screens

Many press disconnect if they didn't know what to do – afraid they would lose their money





The Philippines has >100% mobile penetration and generates more SMS volume than anywhere in the world

Filipino women had no issues using mobile technology

# Awareness

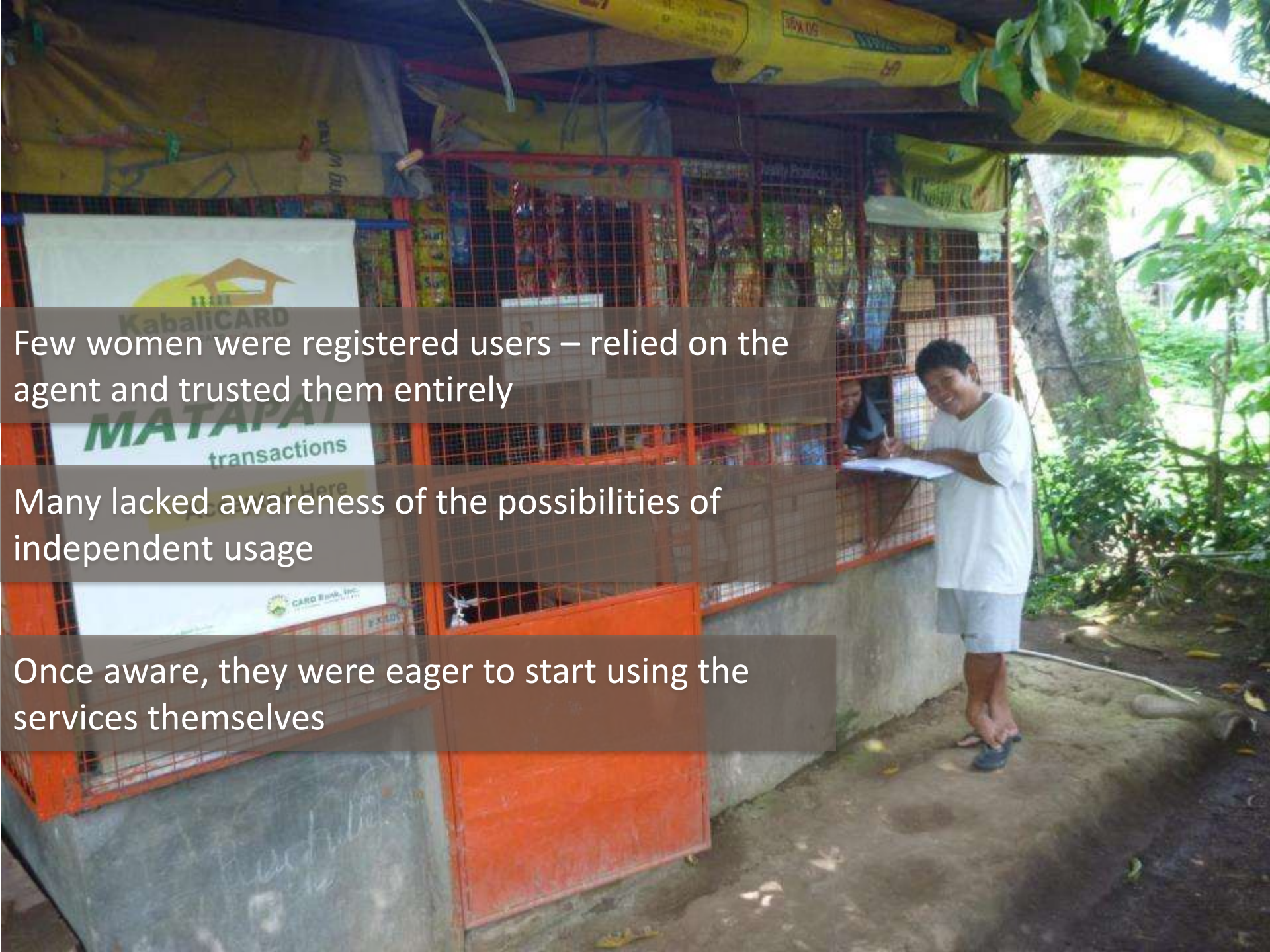


Women in India hadn't heard of Airtel or Vodafone money services

Marketing needs to be in the areas where women are







Few women were registered users – relied on the agent and trusted them entirely

Many lacked awareness of the possibilities of independent usage

Once aware, they were eager to start using the services themselves

# Recommendations - India

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## Use Language I Know

Language in the user interfaces and service booklets should be in the customer's local dialect.

## Make It Easy To Read

The font size of the service booklet and interface should be big enough to read.

## Drop The Decimals

The use of decimals in the balance amount and withdrawal amount should be avoided.

## Keep It Short

The syntax used to check balance and initiate cash withdrawal should be shorter and simpler.

## Require Fewer Steps

Fewer steps should be required to navigate. This will help customers more easily transact.

## Come to Where I am

All mobile financial service providers need to better target their potential and existing customers if they want to ensure wider uptake of their services among poor women.

# Recommendations - Philippines

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## Use Language I Know

Language for both instruction booklets, mobile directions and interface should be in Tagalog, as instructions in English are more challenging and time consuming.

## Tell Me My Options

Agents should inform customers that they can open an account on their own and make transactions independently.

## Come To Where I Am

All mobile financial service providers need to better target their potential and existing customers if they want to ensure wider uptake of their services among poor women.

## Use Words I Understand

Use mobile and financial terminologies that your users understand. Be careful of words used in transactions, such as load, which can already have a separate meaning to users.

## Explain the Costs

Customers should be aware that there are multiple payment options. They can pay a one-time upfront fee for opening an account or additional fees each time they transact.



Questions?

# Thank you.

**Camilla Nestor**

*Vice President, Financial Services*

*[cnestor@grameenfoundation.org](mailto:cnestor@grameenfoundation.org)*