# WomenLink Phase II Final Report:
# Digital Financial Inclusion through Female Agents
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**Abstract:**
WomenLink II, a program supported by Wells Fargo, was a three-year initiative implemented in India and the Philippines whose goal was to increase digital financial inclusion through female agent networks. Lessons gained from recruiting and supporting women to run mobile money businesses and testing various methods for improving digital and financial literacy and uptake of digital financial services include the importance of coupling digital technologies with human interaction for agents and customers alike and the need for ongoing support to agents, particularly effective complaints and customer support mechanisms. Key enablers to scaling female agent networks include:

  a) Developing innovative and responsive solutions to improving the customer support experience for agents;
  b) Providing blended support to agents by integrating agent profiling tools and improving agent access to targeted content, training, and support;
  c) Improving digital learning tools and related processes to ensure greater knowledge, attitude and behavior change among clients and agents alike;
  d) Leveraging technology solutions, including Grameen's G-LEAP e-learning and agent network management platform; and
  e) Incorporating more gender-transformative recruitment and support interventions for agents that fully acknowledge the social norms that inform her self-selection into an agent network as well as the growth and sustainability of her agent business.

# Executive Summary

Grameen Foundation (Grameen) and Wells Fargo began collaborating in 2016 on an initiative called WomenLink, with the goal to research and test new innovations to enhance women's financial inclusion on a substantial scale in India and Colombia (Phase I). In 2017, Grameen proposed a second, three-year phase of the initiative to push for a dramatic increase in uptake and use of appropriate digital financial services (DFS) among persistently underserved populations in two markets that have promising mobile penetration and were ripe for financial inclusion breakthroughs.

The objective of WomenLink II was to catalyze more widespread use of DFS and thus enable financial inclusion for 150,000 women in India and the Philippines. Although the country strategies differed in tactics and in response to the local contexts, both WomenLink II initiatives tied up to Grameen's larger strategy and global Theory of Change for advancing DFS for poor, rural women. This strategy has four mutually-reinforcing components: data and technology; digital and financial literacy; community agent networks; and strategic partnerships with financial service providers (FSPs).

Both countries also followed robust monitoring and evaluation plans and integrated pro-bono consultants to support aspects of the work in each country. Eight Wells Fargo Global Fellows engaged with the India project by supporting development of G-LEAP as well as the business model and marketing strategy for a new social enterprise, Grameen Impact Ventures, who will manage the network of Mittras going forward.

At the conclusion of WomenLink II, Grameen had reached 117,858 women and supported 1,267 low-income women to serve as DFS agents in their communities.

In India, Grameen proposed in year 1 to collaborate with FSP partners in new, underserved areas on DFS products and financial literacy. The team's strategy revolved around four main activities: encouraging low-income women's identification of medium-term financial goals; building the capacity of field level workers to help women select appropriate financial products; scaling up targeted financial literacy training via interactive voice response (IVR) messaging combined with field level worker support to at least 75,000 clients—mostly rural, low-income women; and, pilot-testing cutting-edge Artificial Intelligence (AI) and Augmented Reality (AR) enhancements in conjunction with its proprietary and award-winning Grameen Learning Program (G-LEAP), for improved field agent and client training. In year 2, the strategy pivoted to focus on expanding the Grameen Mittra model and network. As self-employed women recruited from rural and low-income communities, Mittras ("friend of the village") were trained via G-LEAP to offer clients high-quality financial literacy information and training, as well as financial services and products at their doorsteps at an affordable cost. At the same time, Grameen's FSP partners were able to leverage the Mittras to expand their outreach to low-income women and their households with appropriate financial products and services.

By the end of the India initiative, evaluation results suggested that awareness and usage of formal financial services among women appeared to have increased as a result of digital information campaigns, agent outreach, and technology pilots. Grameen found that clients who were aware of the Mittras' services tended to actively use their services and were highly satisfied with them. Results were mixed on women's mobility and participation in financial decision making which indicates that more work is needed to fully understand the social norms at play regarding a household's use of financial

products. In most cases, Mittras themselves demonstrated a high level of understanding about various financial products and services. The majority wanted to continue in the role as Mittra, due to the opportunity it offered to earn a regular income as well as respect from their communities.

In the Philippines, Grameen was able to catalyze further economic empowerment of female sari-sari (neighborhood sundry) store owners as DFS agents by offering them training through the use of innovative technologies, so that they could effectively onboard female customers to DFS. Straddling the demand and supply sides, Grameen's activities included: conducting usability research to identify local barriers to women's uptake and usage of DFS; building on the foundation established with telco-agnostic fintech partners, establishing more agents and continuing to provide support for the professionalization of the digital agency business through the development of an agent toolkit; and, leveraging the financial literacy tools already developed (calendar, videos for agents) and learnings from the community outreach program to build an SMS messaging service designed to raise awareness and reinforce usage of DFS channels among women - both end clients and agents.

By the end of the Philippines initiative, evaluation results revealed the clear need for a more holistic suite of support services for agents that address needs such as technical and troubleshooting support, access to financial services for their digital agency business, use case expansion for DFS, and monitoring and evaluation of agent network operations. Grameen concluded the WomenLink II initiative in the Philippines by conducting preliminary research to understand the business case for an agent network manager in the Philippines whose purpose would be to ensure the sustainable provision of DFS, especially in unserved and underserved communities. Going forward, Grameen believes there are strong opportunities to serve as a third-party agent network manager who can deliver these vital agent support services that tend to be ignored or deprioritized by fintechs.

Through the M&E activities, Grameen captured several key learnings from across the two initiatives. Learnings include:

1. **Technology + People:** At the client level, while digital technologies such as SMS, IVR, AR were found to be convenient and low-cost approaches for reaching clients with content, for raising their awareness regarding products, services, and for their adopting of positive financial management strategies, they could not replace the importance of human engagement. Given clients' low trust of existing financial services and FSPs, they valued and benefited from the personal support of their community agent. For example, in the Philippines, the practice of saving cash among the women grew by 30% as a result of the SMS campaign. About 18% of the surveyed women said they gained awareness of mobile money services and how these work through the SMS campaign, however, they also said that they opted not to download DFS applications and preferred to have assistance with making transactions. In India, the mutually-reinforcing IVR campaigns and agent-facilitated transactions and support resulted in almost 95% of clients reporting to have saved for short-term goals using financial instruments other than savings accounts or Self-Help Groups during the endline against 26% during the baseline.

2. **Blended learning works best.** At the agent level, while digital technologies such as SMS, AR, e- and m-learning platforms facilitated training and increased awareness and knowledge (which were found to be the only way training could be delivered once COVID-19 lockdowns occurred), research found that, similar to clients, agents need a blended education approach that marries digital and in-person trainings and support. Moreover, agents were not homogenous in their

needs: in the Philippines, expert agents were found to engage less in training methodologies while more rural, novice agents engaged more. Research found most agents who self-selected into the agent networks were educated, married, and approximately 30 years of age, suggesting engagement by potential agents who are less educated may need support prior to self-selecting into an agent business to build their confidence and skills.

3. **Agents need on-going support.** Agent knowledge regarding which products to promote also decreased over time, suggesting that agents need touch-points for refresher trainings. While agents reported gains in income generation through their agent business and valued the increased respect they gained in their households and communities through the provision of needed services, they also voiced dissatisfaction with the customer support they received from the FSPs and fintechs, as well as the challenges they faced balancing their new workloads with their other responsibilities. COVID-19 posed its own financial challenges and as a result of lockdowns, some women's businesses closed; on the other hand, some agents reported increased demand for digital transactions for the very same reason of reduced mobility among clients. In India, fortunately Grameen Mittras were classified as essential services and gained mobility sooner than the general population.

With these lessons in mind, future replications of approaches to scaling female agent networks and DFS would focus on the following key enablers:

a) Developing innovative and responsive solutions to improving the customer support experience for agents;
b) Providing blended support to agents by integrating agent profiling tools and improving agent access to targeted content, training, and support;
c) Improving digital learning tools and related processes to ensure greater knowledge, attitude and behavior change among clients and agents alike; and
d) Incorporating more gender-transformative recruitment and support interventions for agents that fully acknowledge the social norms that inform her self-selection into an agent network as well as the growth and sustainability of her agent business.

# Contents

## List of Acronyms

| | |
|---|---|
| Aadhaar Enabled Payment System | AEPS |
| Artificial Intelligence | AI |
| Agent Network Manager | ANM |
| Agent Network Management System | ANMS |
| Augmented Reality | AR |
| Bankers without Borders™ | BwB |
| Community Agent Network | CAN |
| Digital Financial Services | DFS |
| Domestic Money Transfer | DMT |
| Financial Service Provider | FSP |
| Field Level Worker | FLW |
| Grameen Foundation India | GFI |
| Grameen Impact Ventures | GIV |
| Grameen Learning Platform | G-LEAP |
| Grameen Mittras Connect | GMC |
| Know Your Customer | KYC |
| Information and Communication Technology | ICT |
| Interactive Voice Response | IVR |
| Micro, Small and Medium-sized Enterprise | MSME |
| Microfinance Institution | MFI |
| Mobile Network Operator | MNO |
| Monitoring and Evaluation | M&E |
| Non-Government Organization | NGO |
| Sustainable Development Goal | SDG |
| Small and Medium-sized Enterprise | SME |
| Short Message Service | SMS |

# 1.    Introduction

Research has demonstrated that greater financial access and use of formal financial services lead to higher savings and financial resilience.[a] Unfortunately, among certain populations worldwide—especially low-income women—formal financial services remain stubbornly inaccessible and/or under-used. Digital financial services (DFS) represent a promising tool for reducing barriers to financial service access and use in less developed countries, especially for women in rural areas who frequently face the challenges of time, transportation, expense and confidence to visit a bank branch.[b] Yet low digital and financial literacy often inhibit uptake and habitual use of DFS.  Thus, women and others who theoretically have access to DFS but who do not effectively use them are unable to reap the benefits of formal financial services that might otherwise equip them to improve their financial resilience.

Agent networks can help overcome these hurdles by bringing mobile banking to un(der)banked communities, building people's understanding of and confidence in the services, facilitating transactions, and—critically—ensuring that even small amounts of cash can be affordably, reliably and readily deposited and withdrawn when needed.[c] When it comes to women—who tend to be less educated, more homebound and more risk averse than men—the value proposition of mobile agents is even greater.[d]

In India and the Philippines (where Grameen Foundation has been active for more than a decade), a pressing need and the necessary ingredients both exist for universal financial inclusion, especially via DFS. A large proportion of the population lives at or below the poverty line; mobile phone penetration is extensive and successful public and private sector efforts have led to a substantial and growing proportion of people with formal bank accounts, including access to digital channels, although gaps remain.

Grameen Foundation (Grameen), through support of Wells Fargo, launched WomenLink in 2016, with the goal to research and test new innovations to enhance women's financial inclusion on a substantial scale in India and Colombia (Phase I). In 2017, Grameen proposed a second phase of the initiative. Wells Fargo's support to WomenLink Phase II —including shared vision, financial investment and in-kind partnership through Bankers Without Borders™ (BwB) —proposed a bold push for a dramatic increase in

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[a]Kim M, Zoo H, Lee H, Kang J. 2018. Mobile financial services, financial inclusion, and development: A systematic review of academic literature. *The Electronic Journal of Information Systems in Developing Countries (EJISD)* 84(5). https://doi.org/10.1002/isd2.12044

[b]Suri T & Jack W. 2013. The Long-Run Poverty and Gender Impacts of Mobile Money. *Science* 354(6317), 1288-1292. doi: 10.1126/science.aah5309.

[c] Kim M, Zoo H, Lee H, Kang J. 2018. Mobile financial services, financial inclusion, and development: A systematic review of academic literature. *The Electronic Journal of Information Systems in Developing Countries (EJISD)* 84(5).; Mahmood R and Sarker S. 2015. Inclusive Growth through Branchless Banking: A Review of Agent Banking and its Impact. *Journal of Economics and Sustainable Development* 6(23), 86-93.; Buri S and Reitzug F. Do agent networks help boost savings? Effects on institutional deposit mobilization and customer saving behavior. International Finance Corporation and Mastercard Foundation.

[d]Suri T & Jack W. 2013. The Long-Run Poverty and Gender Impacts of Mobile Money. *Science* 354(6317), 1288-1292. doi: 10.1126/science.aah5309.

uptake and use of appropriate DFS among persistently underserved populations in two markets that have promising mobile penetration and were ripe for financial inclusion breakthroughs.

The objective of WomenLink II was to catalyze more widespread use of DFS and thus enable financial inclusion for 150,000 women in the two countries. In addition, Grameen sought to develop the proof of concept, impact and scalability of agent network models necessary to inspire replication on a massive scale. The initial assumptions for the WomenLink II program Theory of Change were as follows:

a. Clients want formal financial services.
b. There IS a sustainable business case for FSPs to serve the poor.
c. Technology can be an enabler to service delivery.
d. Usage of formal banking services has positive impacts on the overall financial resilience of low-income households.

From these assumptions, while each WomenLink II country initiative developed a project-specific theory of change, the two initiatives allowed Grameen to test components of its global theory of change for DFS and community agents, as well as provide opportunities for organizational and even sector-level learning.

**Grameen Foundation Global Community Agents Theory of Change**

*IF agent network managers are supported to recruit and retain a cadre of female agents through gender-sensitive recruitment, training and business, linkages to finance and liquidity management support and are able to offer a diversified portfolio of financial and non-financial services in their communities, and IF financial service providers (FSPs) are able to design and expand client-centric DFS and non-financial services, THEN female agents and FSPs will experience improved business and social outcomes by reaching more clients RESULTING in improved financial inclusion, investment in businesses, resilience, and empowerment for women and men in rural areas.*

# 2. WomenLink II Roadmap and Individual Country Strategies

2A.    Key Definitions and Concepts for WomenLink II

Several definitions and concepts are important to understand upfront as they relate to core activities of WomenLink II.

1. **Digital financial services (DFS)** are financial services (payments, remittances, credit, savings, insurance) accessed and delivered through digital channels. DFS offered under WomenLink II include:
   a. *India:* Aadhar Enabled Payment System (AEPS) withdrawal and balance inquiry, domestic money transfer (DMT) to bank accounts, utility payment (health insurance, gas/energy payment, mobile recharge, electricity / water / broadband bills, fast tag, loan repayment and cable services);  microinsurance
   b. *Philippines:*  Purchase of load credits / mobile recharge, money remittance, bill payment (i.e. utilities), government payments, bank/ loan payments, insurance, entertainment vouchers and ticketing, and electronic gaming pins

2. **Community agents:**  Grameen utilized multiple models for promoting DFS to poor rural women via community-based agents during WomenLink II.
    a.  *India:* Grameen worked with microfinance institutions (MFIs) to leverage their networks of field-based loan officers or other workers (FLWs) and developed a proprietary network of self-employed micro-entrepreneurs who provide doorstep DFS services, called the Grameen Mittras.
    b.  *Philippines:* Grameen partnered with fintechs to support their networks of DFS agents who are typically female owners of sari-sari stores (neighborhood sundry shops) and partnered with organizations to leverage their networks of women members and relatives, and on-boarded those women as community agents.

3. **Agent Network Manager (ANM)** is a business or organization that takes on the responsibility for recruiting, on-boarding, managing, training, and developing strategic commercial relationships related to community agent networks. Grameen envisioned that under WomenLink II, ANM responsibilities would transition from Grameen to one (or more) social enterprises, as follows:
    a.  *India:* Grameen established Grameen Impact Ventures (GIV) as a social enterprise in Year 2.
    b.  *Philippines:* Grameen researched the business case and conducted business modelling activities for a social enterprise concept named AgentWorks.

4. **Agent Network Management System (ANMS):** a technology platform used by the ANM that supports functions of agent network management across the agent lifecycle, such as profiling, training, managing and/or customer on-boarding and support.
    a.  *India*: Grameen developed the core modules (the minimum viable product) of the ANMS which included agent profiling, training and access to FSP products. This paved the way to test the commercial viability of the agent manager services. In India, this platform is known as Grameen Mittra Connect. To leverage on this investment, the requirements for agent profile and training for the Philippines were incorporated and the platform is now ready for testing with Philippine end users.
    b.  *Philippines:* Grameen worked with the India team to find commonalities with the ANMS requirements and conducted further research on ANMS options that would meet the needs of the agent network.

5. **E- and M-learning:** Learning utilizing electronic (e-) or mobile (m-) technologies to access educational curriculum outside of a traditional classroom.
    a.  *India:* The Grameen Learning Platform (G-LEAP) is a fee-based smartphone application used by Mittras and other field-level workers to access learning material anytime, anywhere.  Training in G-LEAP is structured into courses and modules comprising video explanations, scenario-based formative assessments, job-aids and summative assessments with well-defined learning outcomes. Employees can also view leaderboards and know where they stand with respect to their peer group.
    b.  *Philippines:* Grameen housed courses and modules on G-LEAP as training material for the agents, and also made these available through agent Facebook groups such that it could be accessed via phone or computer/tablets.

6. **Augmented Reality (AR)** is an interactive experience of a real-world environment where the objects that reside in the real world are enhanced by computer-generated perceptual information, sometimes across multiple sensory modalities.
    a. *India*: Grameen developed and piloted Grameen Guru, a smart phone-based multilingual chatbot that leverages AR technology to help clients who cannot read or understand written materials. Using the app, a user can hold their phone over a brochure that details available financing options, for example, and the Guru virtual assistant will pop up and prompt a conversation in the local language to explain the material. The intuitive interface and simplicity of use makes it accessible to people with a wide range of abilities and can result in better engagement.

7. **Artificial Intelligence (AI)** refers to the simulation of human intelligence in machines that are programmed to think like humans and mimic their actions.
    a. *India:* Grameen piloted the use of Emotional Analytics for Social Enterprises (EASE), an AI-based web and mobile app that helps microfinance advisors gain real-time insights on the emotional and cognitive status of their clients, based on video and audio inputs. Helping to improve cross-cultural communication, the tool provides deeper insights on precisely what topics or key words attract attention, or cause clients to disengage. For instance, the tool could help detect whether a woman applying for a loan is being pressured to do so by someone else—making it an unnecessary burden, or whether she would find it to be of genuine use.

## 2B. Four components to advancing DFS for poor, rural women

Although the country strategies differed in tactics and in response to the local contexts, both WomenLink II initiatives were rooted in Grameen's larger strategy for advancing DFS for poor, rural women. This strategy has four mutually-reinforcing components which serve as a common roadmap for implementation and learning, as shown below:

**WomenLink II Strategy**

| **Data and technology** | **Digital and financial literacy** |
|---|---|
| Data gathering, research and analysis is done to understand people who live in poverty, the local ecosystem that surrounds them and the barriers that keep them poor. Based on findings from research and analysis, Grameen converts data-rich solutions into functional technologies (low-tech or no-tech applications) relevant to excluded communities and populations to overcome barriers. This use of technology both enables affordable access to services and information, but also supports the ongoing monitoring and tracking of product usage and sustainability of the business models for the community agents as well as agent network managers. | Digital and financial literacy can be key stumbling blocks to low-income populations, and particularly among women, to access, use, and benefit from DFS. FLWs and agents of FSPs also need and desire capacity building regarding the use of digital technologies and training on financial concepts and services so that they can themselves make better financial decisions as well as support their community members to do the same. Grameen tests and scales promising digital and financial literacy training and communication methods, such as SMS, IVR, social media, and in-person consultations to improve the effective use of available DFS. |
| **Community agent networks** | **Strategic partnerships** |
| While digital solutions can give the poor access to formal market systems, many poor populations are unable to utilize technologies due to barriers such as low literacy, lack of technology access, and distrust of products and services they do not understand. Community agent networks help overcome these barriers. Agents are recruited from underserved communities, provided with digital devices and trained to provide wireless connectivity and services to local customers. Agents serve as alternative banking access points and provide hands-on transaction support for people who may be unfamiliar with or unable to use DFS. Grameen builds trusted and professional community-based agent networks while empowering women to start new income-generating activities as agents. | Grameen engages various sector stakeholders in developing business models that ensure the sustainability and growth of agent networks. Grameen partners with a range of FSPs - such as MFIs, NGOs, mobile network operators (MNOs), and fintechs - to recruit, train, equip and manage community agent networks in order to create an eco-system of support from the local industry. Grameen also facilitates partnerships with local merchants and other entities that are vital in unlocking new markets and use cases for DFS transactions beyond cash-in/cash-out services. Establishing synergies between the private sector and local government and civil society is an essential part of Grameen's work as it helps to broaden learning and knowledge-sharing, mobilize complementary resources, expand the business case and market usage of DFS, and shape policy and regulation in order to reach developmental goals. |

## 2C.    WomenLink II Road Map

While each county strategy identified specific activities, the following table synthesizes the two initiatives according to the four common components described above. Each country strategy, outreach, and impact are then described in-depth.

| Component | Country | Year 1 (2018) | Year 2 (2019) | Year 3 (2020) |
|---|---|---|---|---|
| **1) Data and Technology** | India | *Clients:* IVR and Radio<br><br>*Agents:* GLEAP for training MFI field-level workers (FLW); Developed AR training tool<br><br>*(DFS usability study conducted previously during WomenLink I)* | *Clients:* AR and AI engagement tools, biometric device for financial transactions with clients<br><br>*Agents:* Grameen Mittra Connect (GMC) app developed for Mittras, provides link to G-LEAP and to products/services of FSPs and facilitates financial transactions and data monitoring | *Agents:* GMC and G-LEAP, Grameen Guru AR and EASE AI<br><br>Agent Network Management system (ANMS) (known as GMC) |
| | Philippines | *Clients:* DFS usability study with women end-clients to understand barriers to DFS usage and benefit<br><br>SMS messaging to clients sent by Grameen | *Clients:* SMS messaging expansion by Grameen<br><br>*Agents:* SMS, E-learning modules delivered through G-LEAP and Facebook | *Agents:* SMS, E-learning modules delivered through G-LEAP and Facebook by Grameen |

| | | | | |
|---|---|---|---|---|
| **2) Digital and financial Literacy** | India | *Clients:* IVR financial literacy messages regarding short and medium-term financial goals for clients<br><br>*Agents*: G-LEAP for FLW trainings on product awareness | *Clients*: Clients supported by agents enabled with G-LEAP; AR and AI content<br><br>*Agents*: G-LEAP, AR and AI and classroom trainings for Mittras on product awareness, gender sensitization | *Clients*: Despite the impact of COVID-19, Grameen Mittras trained and transacted with end clients<br><br>*Agents*: One-on-one digital training (ie Zoom) due to COVID-19; GMC/G-LEAP training |
| | Philippines | *Clients*: Financial literacy and reminder messages regarding basic financial products, financial products and services, money management tips via SMS sent by Grameen<br><br>*Agents:* No trainings provided by Grameen | *Clients:* Financial literacy and reminder messages regarding basic financial products, money management tips via SMS sent by Grameen<br><br>*Agents:* 6-part E-learning modules developed, SMS messages, Facebook, G-LEAP | *Clients:* No trainings provided directly by Grameen<br><br>*Agents:*<br>10-part E-learning modules developed, SMS messages, Facebook, G-LEAP |
| **3)**<br><br>**Community Agent Networks** | India | Licensed FLWs of MFIs and NGOs to use G-LEAP<br><br>FLW-promoted MFI products | Grameen Mittras provided digital financial literacy, basic DFS transactions, and access to financial services through the Grameen Mittra Connect app | Grameen Mittas expanded DFS offerings on Grameen Mittra Connect such as account balance inquiries, remittances, utility payments, insurance payments, loan repayments, non-financial services |
| | Philippines | No agents in year 1 | POSIBLE and Digipay agents (typically independent sari-sari/small village store owners) trained and supported by Grameen | POSIBLE, Digipay, and PayMaya Negosyo agents (typically independent sari-sari/small village store owners) trained and |

| | | | | supported by Grameen |
|---|---|---|---|---|
| **4)** **Strategic Partnerships** | India | MFI partners in Odisha and Jharkhand (Sonata) Viamo (for IVR) All India Radio | Alignus (Maharashtra) and Sonata Finance (Uttar Pradesh); Spice Digital, Haqdarshak (G2P services) | Developed Grameen Impact Ventures (GIV) as agent network manager (ANM) for India, as a social enterprise  GIV facilitated partnerships with Bill Avenue, Kotak Insurance, Fino Payment Bank, Haqdarshak, CIAN; products added to GMC |
| | Philippines | Cooperatives: Agusan del Norte Teachers, Retirees, Employees and Community Cooperative (ANTRECCO), Palompon Community Multi-Purpose Cooperative (PACCI), Basey 1 District Multi-Purpose Cooperative (B1DMPC)  Rural banks: Caritas Banco ng Masa  MFIs: Ahon sa Hirap, Inc. (ASHI) and St. Elizabeth Community Development Program (SECDEP)  Remittance facility: Opportunity Kauswagan Remit (OK Remit)  NGO: Central Visayas Information Sharing Foundation, Inc.(CVISnet)  Fintechs: Action.Able, Inc. (POSIBLE), Nationlink | MFIs: Ahon sa Hirap, Inc. (ASHI) and St. Elizabeth Community Development Program (SECDEP)  Remittance facility: Opportunity Kauswagan Remit (OK Remit)  Fintechs: FSG Technology Ventures, Inc. (Digipay), Action.Able, Inc. (POSIBLE) | MFIs: St. Elizabeth Community Development Program (SECDEP)  Fintechs: FSG Technology Ventures, Inc. (Digipay), Action.Able, Inc. (POSIBLE), PayMaya  Organizational partner: Grab Philippines  Explored business model for ANM social enterprise in the Philippines, AgentWorks |

# 3. India Strategy and Impact

## 3A. Project Approaches

In India, Grameen built on the usability research and learning from WomenLink Phase I to design an initiative that would benefit predominantly rural women in the bottom two socioeconomic quintiles living in the impoverished states of Odisha and Jharkhand. To implement the program, Grameen partnered with its fully-owned subsidiary company, Grameen Foundation India (GFI).

Prior to WomenLink II, the Government of India's initiatives aimed at increasing financial inclusion in India (e.g. the Prime Minister's Jan Dhan Yojana initiative (PMJDY)) had provided approximately 75 million Indians with no-frills bank accounts, thus enabling access to a full range of financial services, including pension, credit and insurance. As a result, from 2014-17, financial inclusion grew from 54% to 78%. In addition to PMJDY, the Indian government enacted initiatives to expand the quality and delivery of DFS facilitated through Aadhaar biometric identification[e], which links mobile phones, SIM cards and financial service accounts and enables improved delivery of government payments and benefits. These initiatives have helped to grow the financial services market in India and encourage previously underbanked populations such as women, rural and below-poverty individuals to access formal financial services.

However, many challenges around access to, trust of, and use of financial products and services remained, including:

- **Distance:** Among certain populations, especially low-income women, distance is a clear hindrance—even when people express a willingness to bank. There is a high probability of an account sliding into low-usage or carrying a zero balance, the further an individual was located from the bank branch, irrespective of the type of account.
- **Digital and Financial Literacy:** Low digital and financial literacy among populations inhibit uptake and regular use of mobile and other banking services. Lack of familiarity with DFS prevents people from making even basic mobile banking transactions.
- **Affordability:** Low-income populations have limited access to affordable banking and financial services provided at their doorstep, leading to low volume of digital transactions.

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e Aadhaar number is a 12-digit random number assigned to all residents of India as an identification number that links a person's demographic and biometric information. It is a proof of identity and facilitates a person's access to other non-government services such as financial services. Aadhaar is the largest biometrics-based identification system in the world to date. For more, see: https://uidai.gov.in/what-is-aadhaar.html

- **Decision-making Power:** There is a dearth of viable initiatives to increase women's ability to make financial decisions in the household—thus reducing their propensity to reap the benefits of DFS that otherwise could equip them to improve their financial resilience.
- **Trust:** Women and men especially in rural areas face significant trust barriers in interacting with DFS. A trained community agent, like a Grameen Mittra with whom rural and semi-urban communities can interact, however, has proven in other contexts to go a long way in increasing trust in the digital finance system and tools.[f]

Through WomenLink II, Grameen in India proposed to respond to these needs by building on the Phase I pilot and collaborating with four new FSP partners in new, underserved areas on DFS products and financial literacy. The team's strategy revolved around four main activities:

1. Facilitate low-income women's identification of medium-term financial goals,
2. Build the capacity of field level workers to help women select appropriate financial products,
3. Scale up targeted financial literacy training via IVR messaging combined with field level worker support to at least 75,000 clients—mostly rural, low-income women; and,
4. Pilot-test cutting-edge AI and AR enhancements in conjunction with GFI's proprietary and award-winning G-LEAP platform, for improved field agent and client training.

The India initiative sought to overcome the barriers poor, rural and female clients face by leveraging evidence regarding how appropriate nudges and reminders via SMS and IVR messages through people's mobile phones can increase adoption and usage of DFS.

## Year One

In the first year of WomenLink II (2018), Grameen tested the efficacy of different delivery channels on client product awareness, uptake and utilization. Grameen partnered with Viamo to produce and broadcast short financial literacy modules in Odiya language via local radio. Seven modules were broadcasted (two modules per week) by the All India Radio in the state of Odisha. Listeners were informed of their option of calling a toll-free number, to have the module directly delivered to their mobile phone as a voice call. The basics of goal-based services like the need and habit of savings were introduced. Through storyboarding on IVR, the need to keep accounts active was introduced and 5,304 end clients were reached. In addition, 202 FLWs of two local MFI partners were also trained on G-LEAP. Through these FLWs, 10,970 clients were reached by the end of December 2018 with financial literacy and services support.

## Year Two

In Year 2 (2019), Grameen modified its strategy with regard to community agents and introduced the Grameen Mittra model (described in the box below) in Bhandara in Maharashtra state, as well as Uttar Pradesh. This allowed Grameen to lay the foundation of a women-led agent network system who could provide doorstep financial and non-financial services to households. In Bhandara, Grameen worked with Alignus to train 30,306 clients and 30 agents using G-LEAP. Topics shared using G-LEAP included

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[f]Mahmood R and Sarker S. 2015. Inclusive Growth through Branchless Banking: A Review of Agent Banking and its Impact. *Journal of Economics and Sustainable Development* 6(23), 86-93.

topics such as cybersecurity practices, client protection principles and financial inclusion. In complement to G-LEAP, Grameen provided classroom training and handholding in the field, including gender sensitization trainings. In Uttar Pradesh, Grameen worked with Sonata Finance Pvt Ltd to train 12,079 clients and 112 agents. As of December 2019, Grameen had worked with 42,385 clients to finalize their short to medium-term financial goals. Mittra services included: goal-based saving, digital literacy, bill payment, mobile & DTH recharge, government-to-citizen services, solar products, access to banking services, and financial literacy training of clients. In line with its commitment to establish mutually-beneficial partnerships with private sector actors to ensure reach of customized services to underserved populations, Grameen collaborated with FSPs to deliver financial services at affordable costs to participant populations. These collaborations included:

- *Spice Digital:* for banking and payment solutions
- *Haqdarshak*: government-to-citizen services and ensuring access to government schemes based on eligibility



As an AR pilot, Grameen Guru was implemented in 2019. Special cards were prepared with financial services icons such that on scanning of the same with smartphone camera, the icon would come to life and give useful information on the financial services. Using this innovative medium, Grameen observed increased end-client engagement especially among youth and women.

Grameen also piloted the use of Emotional Analytics for Social Enterprises (EASE), an AI-based web and mobile app that helps microfinance advisors gain real-time insights on the emotional and cognitive status of their clients, based on video and audio inputs. Helping to improve cross-cultural communication, the tool provides deeper insights on precisely what topics or key words attract attention, or cause clients to disengage. For instance, the tool could help detect whether a woman applying for a loan is being pressured to do so by someone else—making it an unnecessary burden, or whether she would find it to be of genuine use.

While these pilots seemed promising for user engagement, Grameen recognized that it required quality bandwidth and handsets. As smartphones and data become cheaper, Grameen sees potential to incorporate these innovations in future learning and development activities, especially those aimed at youth.

Also during Year 2 of WomenLink II, Grameen developed the Grameen Mittras Connect (GMC) app for the purposes of training and supporting Mittras. Mittras were trained on digital financial literacy using the G-LEAP platform, and equipped with the GMC app on their smartphone, a biometric device was provided to them through the project for connecting it to the smartphones to do financial transactions and an AR application training toolkit called Grameen Guru. This allowed them to offer clients high-quality financial literacy information and training, as well as to access to financial services and products at their doorsteps at an affordable cost. Grameen's FSP partners were thus able to leverage the Mittras to reach low-income people with appropriate products and services. Grameen also saw that opportunities were ripe for developing an ecosystem of strong and symbiotic partnerships with the private sector to expand the reach and diversity of DFS product offerings.

## Year Three

In Year 3 of WomenLink II, Grameen aimed to expand the Grameen Mittra agent network to underserved areas, strengthen foundational partnerships with the private sector (and other social enterprises) and ensure sustainability of the network. Despite the challenges faced due to the global COVID-19 pandemic, the team was able to train a total of 74 agents (against the target of 70). This is due to the fact that identification of Grameen Mittras was largely completed before the start of the pandemic period. However, the onboarding timeline was disrupted due to the pandemic and thus the actual onboarding and contracting of Grameen Mittras happened in October 2020. As a result, new Mittras were afforded only three months for customer (client) enrollment, instead of six months, thus impacting their ability to grow their businesses.

However, Grameen found that Mittras trained in the prior year continued to work and engage with clients. For this reason, Grameen was able to surpass its target (of 25,000) for the unique customer outreach for the year by reaching 31,855.

Due to the lockdown measures, one-on-one digital financial literacy training using video calling and chat-based solutions like WhatsApp, Google Meet instead of the usual classroom or group-based training programs were utilized to support Grameen Mittras as well as end-client engagements. Key messaging on COVID-19 safety precautions and following of guidelines were also communicated using these tools. G-LEAP complemented the learning and development activity of the Grameen Mittras as a go-to training tool as well as an anytime anywhere refresh learning tool. Further, the G-LEAP videos served as key job aids for the Grameen Mittras during their engagements with end clients. Unfortunately, Grameen was not able to develop an alternative means for conducting the gender dialogues and thus these activities were cancelled.

To deepen its capacity to offer agent network management services, Grameen established Grameen Impact Ventures (GIV) with the support of Wells Fargo BwB volunteers. GIV was introduced as a social enterprise, whose role is to roll out different financial and non-financial services onto the Grameen Mittras Connect platform. Direct technology integration with banks, micro-insurance, payment companies, retail products and other start-ups were undertaken to provide more services and value to the Grameen Mittras and their clients. Seventy-four agents were recruited, reaching almost 32,000 unique customers with Aadhar enabled Payment Systems (AEPS), Domestic Money Transfers (DMT) and Utility payments.

To strengthen the mutually benefitting partnership with private sector actors and to ensure reach of customized services to underserved populations, Grameen through GIV collaborated with five FSPs to deliver financial services at affordable costs to participant populations. These collaborations included:

- *Bill Avenue:* utility bill payments, domestic money transfers and Mobile Recharges for different use cases by participant populations,
- *Kotak Insurance*: for micro-insurance services,
- *Fino Payment Bank (through GIV):* banking Services,
- *Haqdarshak*: government-to-citizen services and ensuring access to government schemes based on eligibility, and
- *CIAN:* for female hygiene products.

Links to these products were added to the GMC app for the agents to access on behalf of clients.

**Description of the Grameen Mittras**

Grameen Mittras ("friends of the village") are digitally-enabled, last mile workers who directly engage with financially underserved households within communities to which they themselves belong. Their roles include:

1. Creating awareness and training to end-clients,
2. Providing doorstep access to financial and non-financial services to the communities around them,
3. Provide the mentoring and nudges to overcome technology fears and hesitancy thus enabling adoption of formal financial and non-financial services.

Mittras also play a crucial role in enabling linkages and access for people towards savings, insurance, utility bill payments, and government schemes at the doorstep of the end-clients.

Grameen Mittras are primarily women coming from rural and economically disadvantaged backgrounds who are empowered to transform their own lives by learning new skills, generating income, increasing their financial independence and developing their community leadership. A self-employed, micro-entrepreneur, a Grameen Mittra can start her business with as low as Rs.10,000 ($147) in working capital and an android mobile and biometric device. Grameen Mittras are on-boarded, trained and mentored by GFI, including in the use of G-LEAP, Grameen's innovative smartphone-based e-learning app. In addition, Mittras are on-boarded to GMC, a uniquely positioned platform available on the smartphone which integrates financial and non-financial services delivery by the Grameen Mittras. To promote the growth of their enterprises, GFI also facilitates business linkages to service providers and business opportunities that have been vetted and require low capital investment. They receive location-specific training to ensure they have the requisite knowledge and skills that will enable them to excel as social entrepreneurs while growing their businesses and building rapport with end-clients.

On the supply side, these Grameen Mittras train the communities to which they belong on DFS thus enabling final mile access and adoption of financial services. The Grameen Mittras also connect their communities with government-to-citizen schemes and services, along with providing inputs in enhancing livelihood development services through improved access to credit, and other financial and non-financial products and services. On the demand side, they work with the rural enterprise ecosystem (MSMEs, merchants, cooperatives) and local institutions (including self-help groups) to improve access and generate adoption of DFS.

The Grameen Mittra model is a three-for-one strategy and aims to achieve impact at three levels – on the

women entrepreneurs enrolled as Mittras, on low-income people served by Mittras, and on the overall ecosystem in which Mittras function.

1. **Women:** The Grameen Mittras model builds women's business skills and trains them as full-fledged entrepreneurs. This model helps increase income-generation opportunities for rural women and pushes the frontiers of the agent-banking model. By increasing women's access to and use of digital financial services through skilling and training, female agents overcome obstacles to financial inclusion and support poverty reduction. Women are drawn towards this opportunity as it provides self-employment which supplements the household income, as well as provides them with flexible working hours, thereby increasing their agency. They also appreciate the prestige and social status that comes to them, being seen as the 'Banker to the Village' which gives them the authority and command within their community.
2. **Community:** With support from Grameen Mittras, low-income clients gain improved access to essential products and services that enable greater financial and economic inclusion. This is especially true for the sections of the communities typically marginalized and excluded, like those in the informal sector. The community gets access to a basket of products and service offerings (both financial and non-financial) at their doorstep, without having to search and seek them in the market. As Grameen Mittras facilitate uptake and use of DFS products and services among low-income people, they also generate valuable data about these customers that can then be leveraged to design customized solutions that have an ever deeper impact. The Grameen Mittras also help the members of the community buy the optimum and tailor-made customized product and service offerings, thereby increasing cost efficiencies and reducing transaction costs.
3. **Ecosystem:** Grameen Mittras interact with the local institutions, thereby increasing the economic linkages between them. They also help reduce transaction costs through leveraging digital modes of payments and financial services. It also helps these market players target their products and services better through informal market intelligence provided by the Grameen Mittras. This also enables improvement in social consumption through the movement of goods and services in a higher price range which can be paid through the digital mode of transaction. It also translates into increasing the coverage of various government schemes (both state and central) across the sectors.

The Grameen Mittra model leverages technology as an enabler in three key ways:

a) It uses the power of mobile technology to train women to increase their knowledge and skills in financial literacy and inclusion, thus mobilizing beneficiaries and priming their captive markets for their product offerings;
b) A mobile app that is portable to deliver financial services to the doorsteps of households; and
c) A backend technology platform with mobile-based front end ensures remote, on-field transaction processing and real-time monitoring the activities of each Grameen Mittra.

## 3B. Outreach

By the end of the three-year initiative capturing Phases I and II, and despite the challenges experienced during the COVID-19 pandemic in 2020, Grameen met and slightly exceeded its targets, reaching 75,266 clients through the work of 418 FLWs and community agents.

**India Outreach Results**

| Year | Target | Achieved |
|---|---|---|
| Y1 (2018) | 10,000 clients<br>100 FLW | 10,970 clients<br>102 FLWs and 100 additional G-LEAP licenses granted |
| Y2 (2019) | 15,000 clients<br>140 agents | 42,385 clients<br>142 agents |
| Y3 (2020) | 50,000<br>70 agents | 21,911<br>74 agents |
| **TOTAL** | **75,000 clients**<br>**Approximately 400 FLWs** | **75,266 clients**<br>**418 FLWs and agents** |

## 3C.    Impact

The evaluation of the WomenLink Phase II assessed the program's impact at two levels: 1) Clients and 2) Agents (Grameen Mittras).

### Client Level

At the client level, the evaluation assessed the program's performance on: 1) Level of awareness, access and uptake of formal financial services including DFS products and services, 2) Improvement in financial behavior and planning by the clients, 3) Women's mobility and participation in financial decision making within the household, and 4) Client's response and satisfaction for the services accessed through Grameen Mittra network. Lot Quality Assurance Sampling (LQAS) was used given budgetary constraints, resulting in 197 surveys conducted across 10 supervision areas, approximately 19 surveys randomly conducted per supervision area.

Evaluation results suggested an **increase in awareness and usage of formal financial services** in the intervention area from the baseline.

- Clients from the intervention areas reported an increase in awareness about Fixed Deposits (49% against 24% during baseline) and Recurring Deposits (30% against 16% during baseline). Furthermore, an increase in the ability to identify needs and wasteful expenditure was found during the endline survey. Cumulatively, this resulted in improved usage of formal financial services at the client level with increased savings for short-term goals.
- About 94% of the clients reported saving for short-term goals using financial instruments other than a savings account or Self-Help Group during the endline against 26% during the baseline.
- Similarly, a 35% increase was found in the number of clients reporting savings for their long-term goals using instruments other than savings accounts or Self-Help Groups during the endline.

- Insurance sales over the past nine months also saw an increase by 6% during the endline.
- The endline survey reported increased usage of DFS products with AEPS and mobile wallets being the top two. Roughly 57% of clients reported using AEPS in the past nine months (33% during baseline) while 15% of the clients reported using mobile wallets in the past nine months (1% during baseline). The usage of Unified Payment Interface (UPI)[g], which facilitates person-to-person transactions, did not observe any significant change with 4% of clients reporting using it in the past nine months.

The evaluation presented **mixed results on women's mobility and participation in financial decision making**.

- There was an increase in the number of women who could move around the community without needing to ask for permission (95% against 41% during baseline) or move about the community without escort (73% against 37% during baseline).
- Women reported increased participation in financial decision making but their role was limited to consultation. About 95% of clients at the endline reported being consulted about financial decisions against 74% at the baseline. However, the percentage of women taking any financial decision in the past 12 months remained almost the same (36% against 35% during baseline).

The endline survey also enquired about the **client response and satisfaction** with the Grameen Mittra services.

- 61% of clients reported being aware of the Grameen Mittra in their communities.
- Among those aware of a Grameen Mittra, 95% of them used her services and 98% reported being satisfied with their services.
- Furthermore, 89% of these clients associated and appreciated Grameen Mittras as they introduced them to various financial products.
- The continued demand for the other products through the Grameen Mittra network was another testament of high client satisfaction. The evaluation results found that 46% of the aware clients wanted to access other services such as savings products, insurance, ticket booking services, and agri-input products from Grameen Mittras.

## Agent Level

At the level of Grameen Mittras, the evaluation focused on the following parameters: 1) awareness about various financial products and services, 2) participation in financial decision making, and 3) their experience as a Grameen Mittra. Thirty Mittras were surveyed.

**Characteristics of Agents in India**

- Median age of Grameen Mittras: 30

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g UPI is a system that facilitates the coordination of multiple bank accounts into a single mobile application (of any participating bank), merging several banking features, seamless fund routing and merchant payments into one platform. https://www.npci.org.in/what-we-do/upi/product-overview

- About 76% of Mittras have completed higher secondary education
- 86% GMs are Married and 14% GMs are Single
- Average household size is 4
- 2% come from agricultural backgrounds

Primary motivators to become a Mittra are respect earned within family and community as stated by 82% of Mittras and work satisfaction as stated by 42% of Mittras. Educated women of the villages are joining as Grameen Mittras to serve their community members as well as to be financially independent and capable. This results in confidence generation, trust building, empowerment and participation of women in the affairs of their household and communities. The impact is sustained when being a Grameen Mittra generates income.

Overall, the evaluation results suggested a **high level of understanding about various financial products and services amongst the Grameen Mittras**. Similarly, a high level of awareness was observed for Digital Financial Products. However, for few of the products such as Fixed Deposits, there was a decrease in the level of understanding during the endline when compared to baseline values highlighting the need of refresher training for Grameen Mittras.

The evaluation also enquired about the decision-making power of Grameen Mittras. Results from the evaluation suggested **increased participation in financial decision-making**.

- About 52% Grameen Mittras participated in decision-making ability on how their spouses earned money was spent at the endline against 23% at baseline. Qualitative insights suggest that this might be an impact of both limited income due to COVID-19 and the fact that as co-earners, there was greater trust of the Mittras by their families.
- About 83% of Grameen Mittras supported their family through their income; about 55% of them could spend on personal things without anyone's permission and 79% used it to generate their personal savings.

Finally, the evaluation captured the experience of a Grameen Mittra to uncover her motivations, barriers and enablers for being or continuing to be a Grameen Mittra. The study found that the **primary motivator for the women to join the Grameen Mittra network was to join the labor force and earn a regular income**. Evaluation results further found:

- 75% of the Mittras felt that their family members understood their role and supported them in their daily work. Most of these Grameen Mittras provide services to clients during 9am-11am or after 5pm.
- Furthermore, 79% of the Grameen Mittras wanted to continue working and their primary motivation at 82% of the sample was because of the respect they earned within their family and community.
- About 75% of Grameen Mittras who wanted to drop out during the endline survey cited lack of time as the main reason. The monitoring data for the project found that about 22% of the Mittras on-boarded during year 2 had dropped out. Evaluation findings suggested closer engagement with the gatekeepers such as husbands may be needed for improved retention. Qualitative interviews revealed that lack of support of family members was a key concern, it was further corroborated during the quantitative survey with 10% of Grameen Mittras reporting that their family felt affected due to their role as a Mittra. Other reasons for attrition included: lack

of required documentation, migration due to marriage or search for better livelihood opportunities, and behavioral inertia as the Mittra model required women to interact with households in the community which required overcoming socio-cultural barriers.

- Key informant interviews with the Grameen Mittras and their family members highlighted that the pandemic turned out to be an opportunity for some Mittras as their value as community agents was validated within the community because of their ability to continue offering financial services during the lockdown.

**A Grameen Mittra's income is a function of client awareness about her services, profit margins received and the diversity of the product basket she offers**.

- The average transaction volume for an active Grameen Mittra doubled between November 2019 and November 2020; for those Mittras who have engaged for more than eight months, they demonstrated a transaction volume of INR 808,200 ($11,091 USD), which was significantly higher than the transaction size of INR 14,115 ($193 USD) for Grameen Mittras who were active for less than five months.
- During the project period, there was significant effort to increase the margin for Grameen Mittras and the expansion of the product basket as this contributes to client satisfaction and agent income as well as Mittra liquidity. As a result of product basket expansion, the incremental profit margin for Grameen Mittras increased by 70%. This is due to migrating from a third-party application to an in-house agent network management system which facilitated new types of transactions. New products added to the product basket during the project period were micro-insurance, job applications and sale of women's hygiene products.

## Impact of COVID-19

In the wake of COVID-19 outbreak, the government of India imposed a nationwide lockdown on March 25, 2020. Across the entire nation movement was restricted to essential services and medical emergencies. The nationwide lockdown was extended until September 2020, with activities opening up in very limited fashion until then and resuming on scale from October 2020. Several of the states in India on account of seeing the rising number of cases had re-imposed stricter guidelines during lockdown, including in Maharashtra. However, the government deemed the services of the Mittras essential during this period. Grameen found that although the pandemic caused delays in the implementation of activities from March to October (including recruiting, on-boarding and training the last cohort of Mittras), the Mittras who had been trained the year before found their services in higher demand and thus some witnessed enterprise growth during this period.



The evaluation also enquired about the impact of COVID-19 on the client and Grameen Mittra households.

- Mental anxiety, loss of livelihoods and education of children were the key affected areas for the clients as well as Grameen Mittras.
- About 3% of surveyed households also reported an increase in domestic violence during the lockdown period.
- Due to loss of livelihoods or income sources, client households coped by delaying payment obligations (48%), starting new income generating activities (69%), reducing food consumption (25%), borrowing from friends or family (60%), borrowing from financial institutions (54%) and using savings (73%). The dwindling in savings was further corroborated when 95% of the clients reported a decrease in savings in the past one year.

# 4.    Philippines Strategy and Impact

## 4A.    Project Approaches

While women disproportionately experience poverty and are more financially excluded than men in many developing countries,[h] financial inclusion of women in the Philippines exceeds that of men[i].  The Philippines therefore presents opportunities to target women in order to optimize financial access, drive usage further, and support financial health. Women often play the role of the household budget manager, and they are robust users of mobile phones. Opportunities thus exist to engage them both as financial customers and as DFS providers.

In the Philippines, Grameen's WomenLink II initiative combined data (through usability research), community agent networks (female sari-sari store owners) and strategic partnerships (including with fintech providers), as shown in the infographic below.



[h]Hendriks, S. (2019) The role of financial inclusion in driving women's economic empowerment, Development in Practice, 29:8, 1029-1038, DOI: 10.1080/09614524.2019.1660308
[i]Mojica, M. 2017. Gender and financial inclusion in the Philippines. https://www.afi-global.org/blog/2017/12/gender-and-financial-inclusion-philippines

## The Philippines model for DFS promotion
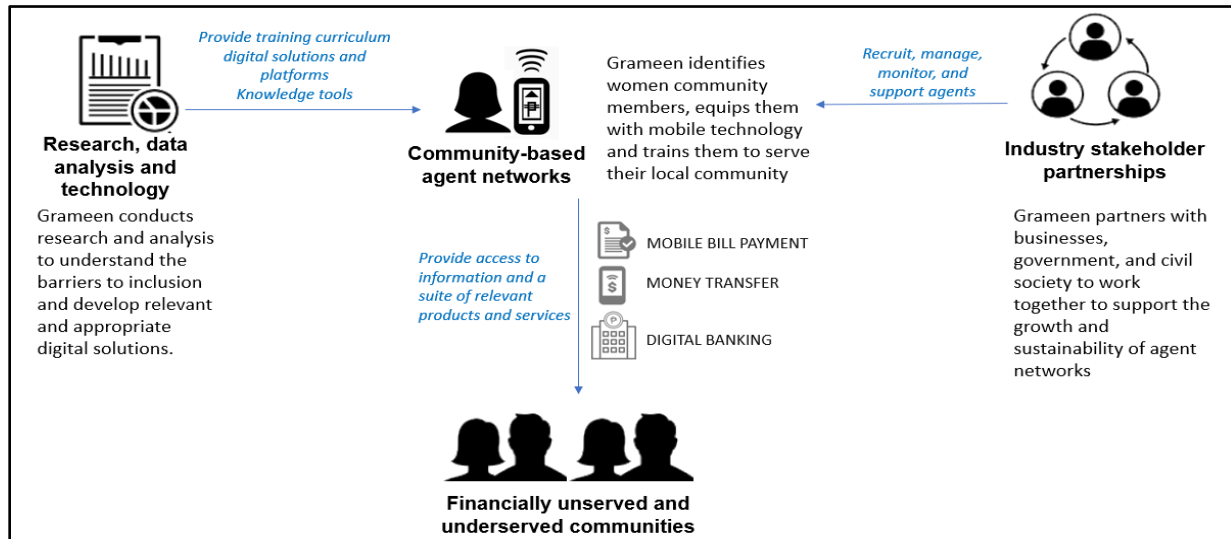


Grameen began empowering women micro entrepreneurs to promote other women's uptake and usage of DFS through its 2015 Community Agent Network (CAN) initiative. In partnership with two fintechs (Digipay and POSIBLE), CAN aimed to improve access to financial services by building a last-mile agent network among female sari-sari store owners that could deliver DFS in unserved and underserved rural communities. Through WomenLink II, Grameen offered additional training to both agents and women through the use of alternative digital channels in the original communities served by the CAN initiative.

For WomenLink II implementation in the Philippines, Grameen originally proposed five strategies:
1. Conduct usability research to identify local barriers to women's uptake and usage of DFS with the objective of informing the National Strategy for Financial Inclusion initiative of the Central Bank of the Philippines;
2. Build on the foundation established with telco-agnostic fintech partners to establish more agents and continue to provide support for the professionalization of the digital agency business;
3. Leverage the financial literacy tools already developed (calendar, videos) and learnings from the previous CAN projects to build an SMS messaging service designed to raise awareness and reinforce usage of digital finance channels;
4. Together with implementing partners, register 80,000 women *(revised to 40,000)* in the SMS service and measure the transactional activities of the agents in the areas where these women are located.
5. Monitoring and evaluation.

The WomenLink II Philippines program was structured as two phases. The first, corresponding to Years I and 2 of WomenLink II, sought to target the demand side, while the second phase, corresponding to Years 2 and 3, addressed the supply side.

**WomenLink II Philippines Program Phases**

Womenlink Program Implementation: Targeting both demand and supply side barriers to DFS uptake and usage among low-income women

| Identified Barrier | Womenlink Component | Target Outcome |
|---|---|---|
| **Demand-side barrier:** Low uptake and lack of trust on FS and DFS by low-income women | **Component 1:** Digital financial literacy campaign delivered through SMS | Low-income women start availing of (digital) financial products and services and realize benefits (i.e. savings and convenience) |
| **Supply-side barrier:** Lack of agency business viability for DFS women agents | **Component 2:** Agent professionalization training delivered through online and offline digital platforms | Women agents improve operations and outcomes of DFS business (i.e. transaction volume and income) |

Customers

Agents

## Years One and Two

Phase I (Year 1) of WomenLink II focused on addressing the demand-side barriers of uptake of financial products and services due to low financial literacy and lack of trust in financial products and services. To establish client trust and improve low-income women's awareness and understanding of financial products and services, Grameen partnered with third party SMS service provider engageSpark to deliver SMS financial tips and reminders to women clients. Grameen designed SMS messages to especially resonate with the low-level financial literacy of women in poor communities and to augment the limited information on (digital) financial products and services available to them.  The messages created by Grameen contained financial management advice as well as product information, specifically those of Grameen's FSP partners. The financial management advice focused on giving actionable tips on household budgeting and reinforcing healthy money management habits. The product information messages focused on providing easily understood explanations of the basic types of financial products and services (i.e. savings, loans, and insurance), what benefits they can reap from it, and how they can avail of these products. There were fourteen SMS sent to each of the participants and delivered every two weeks, with the content sent alternating between financial advice and introduction of products.

In year 1, Grameen reached 21,184 women with the financial tips and reminders. The program engaged with four implementing partners (a cooperative, a rural bank, an MFI and a remittance facility) all with specific DFS use cases, in order to test the content in a range of contexts.

During the first quarter of 2019, Grameen sent two supplementary messages based on the learnings from the 2018 implementation to 21,185 Phase I recipients. Also in 2019 Grameen aimed to register 20,000 new recipients from additional partners, composed of women clients/households on the demand side for registration. As of July 2019, Grameen was able to register a total of 21,408 new women clients.

By the end of the project, Grameen had exceeded its target by 6% with a total of 42,592 women recipients of SMS over the course of six months. There were 14 SMS sent to each of the participants delivered every two weeks, with the content sent alternating between financial tips and product promotion. A total of 565,154 SMS were sent to participants within the first two years of WomenLink II.

## Years Two and Three

Phase II (Years 2 and 3) of WomenLink II aimed to address the supply-side barrier of low business viability for community-based agents due to lack of capacity to manage their business efficiently (i.e. liquidity mismanagement, ineffective marketing of products and services to clients) which consequently results in low revenues. Grameen developed online modules for agents delivered through two digital learning platforms (Facebook and G-LEAP) to help build agents' knowledge on digital financial products and services, and their capacities on business management and product marketing. Grameen reached 849 agents through these digital learning platforms.

Grameen formed partnerships with DFS providers, namely POSIBLE and Digipay, to recruit, onboard and train community members to become agents operating on their respective DFS platforms. As community agents of those DFS providers, agents were able to process over-the-counter transactions on behalf of their clients, including bills payments, mobile top ups, remittances, and government payments.

Grameen's teams in India and the Philippines collaborated on the use of G-LEAP to train community agents. A six-part learning module, specifically crafted with human-centered design and adult learning principles in mind, was developed to be shared with agents to train them on how to improve and sustain their agency business. Successful activities under the agent professionalization toolkit rollout include:

- Completion of key interviews with agents to understand current pain points and learning interests. Baseline registration was done to select the agents to participate in the G-LEAP training.
- Onboarding of a content and services consultant for module development and management of digital and social media platforms.
- With the support of volunteers, conducting research for SMS, social media and G-LEAP content architecture. The research included the capturing of field stories, conducting focus group discussions, and collection and analysis of online as well as print resource materials to establish facts and new conclusions.

Grameen used two digital online platforms to deliver agent training: Facebook and GFI's G-LEAP platform. Both platforms contain the same set of learning materials but each has its own functionality. A WomenLink Facebook group was formed where DFS agents were given exclusive access to a collection of learning content that includes the Agent Toolkit, other external references for additional reading, modules and instructional videos. Group members communicated among themselves through the forums and messaging functionality within the Facebook interface. This provided them an easy avenue

to discuss the modules, exchange ideas and share experiences that enrich the learning environment within the platform. On the other hand, G-LEAP is a customizable mobile application designed to equip various organizations (i.e. MFIs, cooperatives, or NGOs) with digital tools that enable agents and frontline staff to be trained in a time-efficient and cost-effective way. Grameen thus leveraged G-LEAP for the deployment of the digital agent professionalization modules. Unlike Facebook which necessitates internet connection, G-LEAP allows agents to access learning content offline, and it also tracks each learners' progress and competencies. While Facebook allows for learning expansion through peer learning and discussion, G-LEAP enables a more immersive individual learning with quizzes and performance-tracking.

As described above, to complement the two e-learning platforms and capitalizing on the success of using SMS for financial tips and reminders in Phase I, Grameen also developed short, actionable messages aligned with the Agent Toolkit.

The modules were deployed in August 2019 and by the end of the year, 379 women agents affiliated with Digipay (24%) and POSIBLE (76%) were onboarded to the digital training platforms.

Agent professionalization training was expanded further in 2020 to 470 more agents, including new women agents from newly formed cohorts (Grab x Digipay, and SECDEP x PayMaya) and new female and male agents from existing groups (Digipay and POSIBLE). The Grab x Digipay cohort consisted of women relatives of Grab Drivers[j] who lost their source of income due to the lockdown measures brought about by the COVID-19 pandemic. The SECDEP x PayMaya cohort consisted of women MFI clients of SECDEP who were onboarded to use PayMaya Negosyo, a local online payment platform managed by SMART Communications, one of the largest mobile network operators in the Philippines. Agents were onboarded on different platforms to gain understanding of how different channels and interfaces affect learning and digital training uptake.

In response to the COVID-19 pandemic and its effects on agent businesses (described above), Grameen decided to reallocate resources from suspended field activities to provide COVID-19 liquidity e-wallet relief. The main purpose of the support was to provide capital injection worth Php 5,000 (USD 104) to each agent so they could continue to provide DFS services to their communities and sustain their agency business income stream.

Grameen and partners selected 38 community agents to receive the capital support by choosing agents whose transaction levels had dramatically declined during the lockdown period (February to July 2020). In order to understand how the capital support affected the recipient agents, they were interviewed pre- and post-funding disbursement, and their transactions data at least one month prior and one month after the financing were also tracked and analyzed. The capital support was given in e-money and was wired to the selected recipients' mobile accounts/e-wallets.

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j Grab Holdings Inc., commonly known as Grab, is a Singaporean multinational ride-hailing company that operates in the Philippines. In addition to transportation, the company offers food delivery and digital payments services via a mobile app.

In Year 3, Grameen also tested key elements necessary to sustain and grow the Philippines community agent network. The results pointed to opportunities for the provision of services to enhance growth of agent networks. Grameen engaged BwB volunteers to conduct research on ANMS in the Philippines and draft a preliminary business case for AgentWorks, a third-party agent network management services provider that will cater to the needs of fintechs and other agent network owners. The AgentWorks business case defines the business problem identified within WomenLink II in the operations of community-based agent networks, and then proceeds to outline proposed solutions that AgentWorks can deliver to address the problems.

Grameen also conducted a round of interviews with industry players who are the potential clients for the proposed agent network management services to present the business case and gain initial feedback on willingness to pay, and to validate the value proposition of AgentWorks.

## 4B.    Outreach

By the end of the three-year initiative capturing Phases I and II, and despite the challenges experienced during the COVID-19 pandemic in 2020, Grameen met and exceeded its targets, reaching 42,592 clients through the work of 849 female agents.

**Philippines Outreach Results**

| Year | Target | Achieved (consecutive) |
|---|---|---|
| Y1 (2018) also known as Phase 1 Demand Side | 20,000 clients | 21,184 clients |
| Y2 (2019) implemented both Phase 1 (Demand Side) and  Phase 2 (Supply Side) | 20,000 clients<br>450 agents | 21,408 clients<br>379 agents |
| Y3 (2020) also known as Phase 2 Supply Side | 250 agents | 470 agents |
| **TOTAL** | **40,000 clients** *(modified from 80,000)*<br>**700 agents** | **42,592 clients**<br><br>**849 agents** |

## 4C.    Impact

The evaluation of the WomenLink II Philippines initiative was conducted in two parts. Following Phase I (Year 1), Grameen conducted pre- and post-implementation surveys in order to learn and assess the effect of the digital financial literacy campaign. The pre-test surveys were conducted in June 2018 and post-test surveys were conducted in December 2018. The provision of SMS-based financial tips and reminders to women clients continued until the second year of implementation of the program in 2019.

Evaluation of Phase II (Years 2 and 3) was conducted between July 2019 when the baseline survey was implemented and July 2020 when the endline survey was concluded.

## Client Level

Overall, the evaluation found **modest shifts in behavior towards more conscientious budgeting, as well as increase in uptake of financial products and services (including DFS)** and these point to the potential of appropriately messaged and delivered information to instill positive habits:

- **Positive behavior change in saving habits.** The practice of saving in cash among the women grew by 30% from the baseline. Initially, 36% of the surveyed women were reportedly saving money but after the SMS campaign, 65% of the women said they were trying to save regularly. Average monthly savings of respondents also rose by 142% (from being able to save PHP 711.85 ($14.81 USD) a month at the baseline, WomenLink II participants were saving an average of PHP 1,012.50 ($21.07 USD) monthly by the endline).
- **Uptake of digital financial products and services.** Through SMS, the women received information on mobile banking services offered by program partners. There was a 25% growth in the number of women paying bills through cooperative-affiliated agents. About 18% of the surveyed women also said they gained awareness of mobile money services and how these work through the SMS sent but they also said that they opted not to download DFS applications and rather to make the transactions over the counter. Women's preference for agent-assisted transactions are reportedly due to force of habit.
- **Positive perception of SMS financial information.** WomenLink II participants' reception of the financial tips and reminders campaign was overwhelmingly positive with 95% of the women responding that the messages they received were useful and actionable. About 98% of the women said that they would recommend that their neighbors, friends, and community also enroll in the SMS platform. This is crucial because word of mouth plays a vital role in improving the establishment of trust in financial products and services among poor communities.

## Agent Level

The initial objective of the Phase II evaluation was to analyze the efficacy of the learning modules in building the agents' capacity to improve their operations and increase their income from their agency business. However, due to the unforeseen impediments imposed by the COVID-19 pandemic, Grameen refocused the analysis into identifying critical support services that agents needed during the lockdown and the new normal to build the resilience and sustainability of their agency business. Moreover, with travel and social distancing restrictions, Grameen made necessary changes to monitoring and data collection methods in order to ensure the safety of both the agents and field staff. The endline survey was conducted through individual phone calls (approximately one hour per agent) instead of in-person agent interviews and store visits. Insufficient data should also be noted as a constraint as only 39% of agents from the baseline were able to take the endline survey and out of which, only 7% reported accessing the modules.

**Characteristics of Agents in the Philippines**

- Average age: 38 years old

- 50% are college graduates and 16% are high school graduates
- 61% are married
- 64% of agents from Year 3 reported acquiring a DFS business to increase their income, on top of their existing economic activity.

As described above, Grameen developed e-learning modules for agents delivered through two digital learning platforms (Facebook and G-LEAP) to help build agents' knowledge on digital financial products and services, and their capacities on business management and product marketing. Grameen reached 849 agents through the digital learning platforms; however, this reflected much lower uptake than expected.

At the pre-test, 265 women agents were interviewed, 214 of which were segmented into one control group (receiving training through SMS only) and two treatment groups (receiving trainings through SMS + G-LEAP or SMS + Social Media). At the post-test, only 137 agents participated in the survey.

The evaluation revealed that two important factors played a role in the low usage of the modules as reported by agents:

- **Availability of time to allocate for agency business and learning.** Of 137 agents surveyed, only 27% accessed the learning materials and usage further dwindled with the onslaught of the pandemic. About half (52%) of those who were not able to access the modules stated lack of time as their main reason. The effect of the pandemic spilled over to household dynamics and economy, as lockdown measures kept family members at home. With school and daycare closures and companies either laying-off workers or transitioning to work-from-home set-up, the burden of unpaid additional work on managing the household and providing care for family members fell mostly onto the women's shoulders. This meant that women had to juggle between their jobs, whether as an employee, a micro- entrepreneur, or an informal sector worker, and family care. Of the agents surveyed, 51% were taking care of children below ten years of age while 55% are living with senior citizens. With the increased demand on women's time for domestic responsibilities such as caring for the sick and elderly in the household, childrearing and managing distance-learning, and household chores, operating their agency business and accessing the modules became a non-priority.
- **Relevance of the content to the agents' information needs.** The majority (75%) of agents in the program have an entrepreneurial background as they are engaged in microenterprises and the primary reason why they did not use the modules is because they found the content too elementary. Among these agents[k], only 20% (50 out of 248 agents who were given access to the e-learning platforms) accessed the modules and they reportedly did not see much value-add from the information provided as they have already learned these either through formal training from other sources or from their personal experience in operating their businesses.
- Grameen did find that **a smaller segment of the program agents found the current content valuable and relevant to their needs**. About 71% of agents in the Grab x Digipay and SECDEP x

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k Agents from POSSIBLE and Digitpay cohorts have existing business experience from the microenterprises they own and operate.

PayMaya cohorts used the modules. This can be attributed to two factors. The first is that these cohorts consisted of women who either have no entrepreneurial background or are new to using DFS platforms; they are also more likely to be working in rural areas. As such, they found the basic content of the modules to be helpful as they started learning about the DFS agency business. The second reason is that for the SECDEP x PayMaya cohort, Grameen tested a new model wherein access to remote learning platforms are combined with in-person field extension support from SECDEP Project Officers. The Project Officers were tasked to conduct one-to-one support and monitoring to each agent, ensuring that they completed the learning modules, as well as providing the necessary guidance in using DFS and responding to any outstanding issues that the agents have. The model proved successful with all agents in this cohort finishing the modules and reporting satisfaction in the program interventions and the support services they receive from their Project Officers.

With regard to the segments mentioned above (entrepreneurial vs novice agents), the research was based only on a small subset of agents and may not encompass all nuances or all agent segments in the industry. However, Grameen found it provides a starting point for further research into better mapping and characterizing the agent landscape.

## Impact of COVID-19

During Year 3 of implementation, Grameen intended to measure the impact of the e-learning modules. However, the onset of the COVID-19 pandemic in the Philippines severely affected agents' businesses. The Philippine Government enforced a two-and-a-half month Enhanced Community Quarantine in March 2020 for the entire Luzon Region. The lockdown measures, while necessary, brought drastic economic losses that impacted employment, business operations, production, and consumption. Agents' businesses and their other microenterprises experienced severely negative effects of the lockdown restrictions including:



- Despite greater consumer demand for mobile internet and top-up, 60% of those registered in the program became inactive during the pandemic as **they encountered business operational challenges**.
- **Loss of income source and financial challenges.** About 23% of agents reported they had to close down their microbusinesses (i.e. sari-sari stores) as part of mandatory lockdowns. Agents' households were generally affected with 60% reporting having lost an income stream because a

household member was affected by retrenchments, either through permanent unemployment, temporary work suspension, or salary cuts. Decreased foot traffic resulted in diminished transactions for the agency business and other microenterprises with 16% of agents reporting inactivity due to low incomes earned from DFS.

- **Inability to provide certain services due to illiquidity or inability to rebalance.** Agents' movements were restricted not only because of the community quarantine measures in place but because they had to prioritize their families' health and safety as well. About 42% of agents live with immunocompromised individuals such as senior citizens, children, and relatives with pre-existing illnesses. Agents avoided going out to rebalance their wallet in banks or payment centers given limited operating hours at banks, and because they did not want to put themselves or their family members at risk to virus exposure.
- **Lack of sufficient capital to stay in business**. Some agents had to re-allocate business funds for personal use or to sustain other business ventures which are more profitable compared to the agency business. Before COVID-19, there was an increase in the number of clients and volume of transactions reported by agents, however this drastically declined during and after the lockdown measures. Consequently, reported incomes also slipped down during the lockdown period. Within 2020, 70.2% of agents reported that their DFS income was below Php 5,000 (USD 104.1) in March (pre-COVID-19 lockdown) and this percentage grew to 82.1% in June (during COVID-19 lockdown). Agents experienced less demand for services such as insurance and loans and thus most transactions were related to top-up credits (61%), bills payment (56%), and remittances (40%).
- About 26% of agents reported inactivity because of **technical challenges** they could not resolve on their own such as challenges transacting due to system downtime, delayed proof of transactions, and device issues that required repair services.

Even as lockdown restrictions were gradually lifted, there was only a slight increase in transactions. While on the supply side (agents), the decrease in transactions is due to a confluence of reasons such as lack of capital and business shut-downs, demand side (client) factors also contributed to this decrease with the government mandating moratorium on fees and bank loans.[i] The Bayanihan Laws were passed to address the health as well as economic repercussions of the pandemic, part of which are a 60-day grace period on loan payments, a 30-day moratorium on utility bills (electricity, water, telecommunications, etc.), and the implementation of a staggered payment scheme for utilities allowing consumers to settle their bills in three monthly installments without penalties or interest.

Grameen responded to the adverse effect of the pandemic on the agents and, with Wells Fargo's approval, reallocated project resources from suspended field activities to create a COVID-19 liquidity e-wallet support. The main purpose of the e-wallet relief was to provide capital injection worth Php 5,000 (USD 104) to each agent so they could continue to provide DFS services to their communities and sustain their agency business income stream. Grameen and partners selected 38 community agents to

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[i]Lucas, D. L. (2020, October 09). BSP memo details 60-day loan payment moratorium under Bayanihan 2. Retrieved January 17, 2021.

receive the capital support by choosing agents whose transaction levels had dramatically declined during the lockdown period (February to July 2020).

Findings from the COVID-19 liquidity recipient interviews (38 agents) pointed to the value of financial support to sustain agents' businesses. To corroborate the self-reported data from the agents, fintech partners were able to provide the volume of transactions of the COVID-19 Response beneficiaries.

- Transactions after the provision of the capital support increased and agents' average transaction volume per month grew by 15.95%.
- The average monthly transaction volume across the 38 agents prior to the capital support was Php 42,205.84 ($879.28 USD) and at least one month after, the average went up to Php 48,936.33 ($1019.50 USD).
- The COVID-19 liquidity support was helpful especially for the SECDEP x PayMaya cohort, as four of those agents were unable to start their agency business in July due to lack of capital and the inaccessibility of top up options. As a result of the liquidity support, those four agents increased their average monthly volume from Php 0.00 prior to disbursement to Php 3,506.85 ($73.06 USD) after disbursement.
- Agents who received the capital support were also able to offer additional services apart from bills payment, remittance, and top-up.
- About 47% of the participants were able to introduce new services to their businesses such as the insurance payments, electronic pins, GCash, loan payments, government payments, and ticketing services.

Through the evaluation activities, clear needs emerged for a more holistic suite of support services for agents such as technical and troubleshooting support, access to financial services for their business (including loans and online banking or access to banks during regular hours in order to rebalance their wallets), additional DFS products, and monitoring and evaluation of agent network operations. To follow through on these, Grameen conducted research to understand the business case for becoming a third party agent network manager in the Philippines to offer the service above and to strengthen and ensure the sustainability of DFS agent networks. While the research was completed, more time is necessary to work on details of the business model.  To date, Grameen believes that there is a need for an ANM function to be established and is hopeful that there will be opportunities to do so in the near future.

# 5.    Lessons Learned

With respect to achievement of the primary objective of WomenLink Phase II - successful uptake of DFS for around 150,000 women in two countries over three years - **117,858 women were reached.** The target was modified in year two as the Philippines strategy shifted to focus more on building the capacity of community agents rather than directly reaching end clients. Thus, Grameen **surpassed a modified target of 110,000 women**. This was done in conjunction with expanding networks of female agent networks who facilitate access among women to DFS. Grameen ultimately **trained 1,267 front-line workers (FLWs) and community agents** across the two countries.

From what Grameen was able to achieve in the project and the impacts that we observed, a set of key lessons has emerged. These lessons relate back to the four components of Grameen's strategy for promoting access and use of DFS among low-income women. They thus provide critical insights that will shape future phases of WomenLink and other initiatives in India and the Philippines.

**Data and Technology**

- Across the three years of the WomenLink II program, various use cases of technology for improving financial inclusion and engaging local female entrepreneurs in mobile money businesses were explored: SMS, IVR, AR for training and engaging community members and clients in financial education topics as well as SMS, IVR, AI, e-learning (Facebook) and m-learning tools (G-LEAP) for training and supporting agents in addition to tools to facilitate transactions such as Grameen Mittra Connect in India as well as through partnerships with Digipay, PayMaya and POSSIBLE in the Philippines. With COVID-19, these digital technologies facilitated transactions and training when in-person contact was not possible. **While the use of technologies to raise awareness and improve knowledge, attitudes and behaviors of clients and agents alike demonstrated improvements in some areas, they cannot replace the in-person contact needed for deeper engagement and should be seen as supplementary, not a complete replacement, for human interaction**.

**Digital and Financial Literacy**

- **Awareness-raising efforts**, such as through SMS, IVR, and other digital training and engagement methodologies, including AR, **can be effective**, particularly for imparting basic financial information and providing reminders, **but have their limitations**.
- Trust in financial services and FSPs cannot be fomented with digital and other remote-based trainings or awareness campaigns nor from experience alone, particularly among those with little experience with DFS at all. **Human touch, particularly provided by community-based agents, as well as through the demonstration-effect of peers with experience can have a strong influence on a person's usage of DFS services.**
- **Clients appear to prefer the opportunity to transact with agents who can provide them with a wide array of financial and non-financial products**, which suggests that MFI-led or single-product led platforms create limited value as this would require clients to interact with multiple DFS platforms.

**Community Agents**

- Agents who self-select into the business tend to be educated, married, and in their thirties. They are primarily driven by the promise of the increased income through the agent business model and as a secondary income-source as well as the respect from and desire to "do good" in their communities. The **self-selection of more educated female agents into the program may suggest that more will have to happen to support women from more vulnerable backgrounds**, such as engaging spouses, building digital and financial literacy prior to decisions being made to engage in the program.

- At the same time, agents were at different stages of professionalization, desire different types of content, and required different levels of support, training, and hand-holding. **Agent profiles or personas are needed to better tailor recruitment, support, and continuing education in order to facilitate growth of the agent's business as well as their retention**. Simple tools and methodologies are needed to identify common agent characteristics and target interventions based on different agent's needs.

- While some agents' businesses were not able to survive the quarantines and reduced business volume due to COVID-19, those who did survive reported increased business due to clients' limited mobility which increased demand for digital transactions. **Responsive support is critical to support agents in times of crisis, but also during more normal business environments since agent satisfaction and challenges with resolving technical or customer complaints were noted as reasons for businesses becoming inactive**. **Troubleshooting and complaints/grievance mechanisms are important** to the success of agents and challenges need to be resolved in a timely manner. A well-designed agent-support and grievance mechanism requires support from multiple stakeholders and has layers of accountability. A centralized customer support system is needed that allows the escalation of challenges to greater involvement of personnel from the various service providers.

- Like clients, **agents need a blended educational approach that combines in-person, high-touch human support and training as well as virtual, low-touch support and training that allows agents to learn on their own time**. Upfront, in-person trainings are needed to orient agents to new system functionality and critical content which can then be followed by digital and virtual learning opportunities that build on knowledge over time. Uptake of digital/virtual training/education will likely be limited without human interaction. Critical content should be repeated and/or refreshed to ensure knowledge retention over time.

- **Social norms influence decisions to start an agent business and remain in an agent business, with "time" being an important factor.** "Time" to run an agent business can be influenced by the agents' spouses and other family members who can support in caretaking, other household chores and other business activities while the agent is pursuing activities associated with the business, such as meeting with community members or maintaining open business hours to facilitate transactions.

- While COVID-19 posed a significant challenge to initial assumptions regarding sustainability of a social enterprise for supporting agents, such as through AgentWorks in the Philippines or GIV in India, **there appear to be markers of potential success in India given GIV's ability to manage recruitment, product onboarding, negotiations with service providers, among other decisions and the growth of some Mittra businesses**. **The experience in the Philippines proved more challenging given the demand for a social enterprise was low among partners that served**

**more sophisticated markets and experienced agents but appeared more promising among service providers serving more difficult, rural markets and novice agents.** Agents in more sophisticated markets still need hand-holding, customer support, and training, but there is an appetite by service providers to pay for those services. Short-term support to service providers in more sophisticated markets may be more needed regarding innovations to address gaps or improve products, services, or processes whereas an independent social enterprise is needed for markets where the barriers and costs to entry warrant investment in strategies to build infrastructure, local capacity and experience.

**Strategic Partnerships**

- **Partnerships are critical for agent network models since the very premise of developing telco-agnostic mobile money platforms relies on multiple service providers seeing value in participating and facilitating transactions through external actors and agents.** Given the criticality of data for all players engaged in recruiting and supporting agents, data sharing agreements need to clearly articulate the data needs and levels of visibility and transparency of data for the various data users. Fintechs and other financial service providers need to see the value in data sharing agreements with external users if external users do not manage the data gathering platforms.

# 6.   Conclusions and Next Steps

Grameen is proud of the achievements, impacts and learning that resulted from the full three years of WomenLink II implementation in India and the Philippines, especially given the constraints imposed by the COVID-19 pandemic. With the support of Wells Fargo both in terms of grant funding and volunteer technical assistance, Grameen was able to enhance the digital financial inclusion of more than 110,000 women by harnessing data technology innovations, digital and financial literacy, community agent networks and strategic partnerships.  In the process, Grameen built the capacity of 1,167 female micro-entrepreneurs who, in their capacity as sari-sari store agents or Grameen Mittras, continue to make a range of DFS more accessible and responsive to the needs of poor, rural women. By further investing in G-LEAP and developing an agent professionalization toolkit, Grameen was able to test a number of strategies for improved engagement of both clients and agents. As a result, Grameen developed a more nuanced understanding of the knowledge gaps and support needs that agents in different settings express, and was able to observe how the model responded to stress caused by the COVID-19 pandemic. Grameen also gained valuable learning about the value proposition of an ANMS platform to support recruitment, onboarding, training and management of agents. This allowed Grameen to establish the GIV social enterprise in India and to advance the business case for a social enterprise in the Philippines, AgentWorks. Throughout the project, Grameen was able to produce and disseminate a number of important learning materials to encourage sector-level replication.

Moving forward, Grameen sees the following as key enablers to scale:

f)   Developing innovative and responsive solutions to improving the customer support experience for agents;

g)   Providing blended support to agents by integrating agent profiling tools and improving agent

access to targeted content, training, and support;

h)  Improving digital learning tools and related processes to ensure greater knowledge, attitude and behavior change among clients and agents alike; and

i)  Incorporating more gender-transformative recruitment and support interventions for agents that fully acknowledge the social norms that inform her self-selection into an agent network as well as the growth and sustainability of her agent business.

Grameen also sees that scaling efforts will be propelled by technology solutions, including the G-LEAP and its agent network management platform.

# Annex: WomenLink References

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## Blogs
- Grameen Foundation. Meet Jenny, Grameen Community Agent
- HABI Education Lab. 2020. Lessons in designing online education to empower women.

## About Us

**Grameen Foundation**

Grameen Foundation USA (Grameen) is a global nonprofit organization that helps the world's poorest people achieve their full potential by providing access to essential financial and agricultural information and services that can transform their lives. In 2016, Grameen and the global non-profit Freedom from Hunger joined forces under the banner of Grameen Foundation. The integration of the two organizations brings together Grameen's expertise in digital innovation to end poverty and Freedom from Hunger's rich experience providing the world's poorest women with self-help tools to reduce hunger and poverty. Grameen is headquartered in Washington, D.C., with offices in the U.S., Asia, Africa, and Latin America. For more information, please visit www.grameenfoundation.org or follow us on Twitter: @GrameenFdn.