



mWomen

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

The material in *Portraits* is derived from *Striving and Surviving*
– *Exploring the Lives of Women at the Base of the Pyramid*,
available at www.mwomen.org



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The GSMA mWomen Programme is an unprecedented global public-private partnership between the worldwide mobile industry and the international development community. The Programme aims to reduce the mobile phone gender gap by 50% by 2014, bringing mobile connectivity and services to more than 150 million women in emerging markets. This will be achieved through a combination of research, grants for mobile operators and NGOs, toolkits, and knowledge sharing through the mWomen online community, seminars, and the mWomen Working Group, which includes more than 30 members from the mobile industry.

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For more information, please visit
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Portraits: an introduction

“I will ensure that my kids get proper education. They will be able to get jobs, have better money. They will not suffer.”

Woman, rural North India

“Before I had a mobile phone it was very difficult to know what was happening with my relatives in the village... my husband could only give me permission twice a year to visit them... now I feel closer to them since I can talk to them...”

Woman, Uganda

Above are the voices of just two of the more than 2,500 women who took part in *Striving and Surviving – Exploring the Lives of Women at the Base of the Pyramid*, GSMA mWomen’s new research report exploring the lives of women at the Base of the Pyramid (BoP), those living on less than two US dollars a day. *Portraits* is a brief version of that report, designed to be as accessible and information-rich as possible. The full report will be available at www.mwomen.org

The mobile industry – and indeed much of the world – knows little about the lives, struggles and aspirations of women at the BoP. Yet these women represent one of the largest opportunities for new users for the mobile industry, while also being the most likely to see real and substantial improvements in their lives through mobile services which could, for example, provide crucial healthcare information or give them the tools to set up businesses to move out of poverty.

Background to Portraits

In 2010, the GSMA, in partnership with the Cherie Blair Foundation for Women and Vital Wave Consulting, released the well-received *Women & Mobile: A Global Opportunity*, a broad examination of how mobile technology can benefit women in middle and lower income countries. It confirmed that women who used mobiles felt safer and more independent and could increase their financial stability. However, the report also identified a substantial “mobile phone gender gap”. Globally, for varying social, cultural and economic reasons, a woman is 21% less likely to own a mobile phone than a man. *Women & Mobile* found that closing this gender gap represented a \$13 billion missed market opportunity for the mobile industry.

The *Women & Mobile* report also found that this gender gap was most profound for women on the lowest incomes – the “BoP group”. In order to better understand how to best serve this group with relevant and scalable mobile products and services, this unique multi-market research was commissioned by GSMA mWomen in partnership with AusAID and USAID. The driving theory behind this research is that any mobile product or service aiming to serve BoP women in a commercially successful manner must meet the actual lived needs of BoP women as reported by them – giving voice to a community that often goes unheard.



Researching Portraits

Our research revealed that many BoP women face similar challenges. Most of the participants wanted to **improve their housing, the education of their children, family healthcare and their income**. If the mobile industry addresses these challenges with practical and affordable solutions, they will find a receptive audience who stand to gain much from mobile ownership.

However the report also identifies unique social, cultural and economic factors within each country which shape women's needs and their attitude towards mobile ownership; the mobile industry will need to understand these factors if they are to develop services that will actually reach BoP women. For example, in Uganda four out of five non-mobile users would be interested in owning a mobile, but in Southern India, this figure is less than 6% due to factors such as cost or the disapproval of husbands. Only by understanding specific social attitudes and market factors will the mobile industry successfully realise the market potential of BoP women.

Portraits aims to shine a light on these hidden lives, and explores both the serious challenges BoP women face, as well as their hopes and aspirations for the future. The report looks into the social and economic context in which they live, their priorities in life, their current mobile technology use, and how mobile operators and the international development community may help them to benefit from mobile in the future.

How to read Portraits

Despite a wealth of hard statistical evidence, this report is not a dry demographic study. In an effort to bring the findings to life, the research team created eight "**Portraits**": **fictionalised, composite portrayals of women** living in very different circumstances within the BoP group.

These Portraits are presented here to offer readers a glimpse into the lives of BoP women. Although the Portraits are fictionalised, every one of them is based on thorough quantitative research, as well as detailed one-on-one interviews with and ethnographies of BoP women. You will meet eight women, each representing a different facet of BoP women's lives.

Each of the Portraits reveals a life story in brief. Some of the key details are linked to findings from the extended research, highlighting the hard data that underpins and illuminates each Portrait. As this report is intended to be brief, it has focused on broader "macro" findings, statistics that cover all four countries surveyed – Egypt, India, Papua New Guinea and Uganda. However, the importance of localised knowledge cannot be overestimated.



Beyond Portraits: further reading

Despite many things in common, there were also enormous differences between BoP women living in different countries or regions. To give one example: 83% of women in North India wanted more information on “women’s issues”, compared to just 3% in South India. Recognising this, the GSMA mWomen community is encouraged to carry out localised research to uncover regional variation and local needs among women and all of the research tools used in creating *Portraits* are publicly available for free use and adaptation at www.mwomen.org.

Each Portrait is also accompanied by a brief “Focus” on a particular facet of the lives of BoP women that has been explored in detail in the research and which is suggested by the life of the woman in the Portrait. This report focuses on important issues such as health, education, basic needs, finances and children, however, these are by no means exhaustive topics in relation to BoP women’s lives. Topics that are explored in the extended research but have not been captured in detail in *Portraits* include the role of religion, leisure interests, employment, safety, housing and the extended family.

After reading *Portraits*, should you wish to understand the findings in greater detail, please download a full copy of *Striving and Surviving: Exploring the Lives of Women at the Base of the Pyramid*, which will be available at www.mwomen.org. The extended report explores the social, cultural and economic factors which shape the lives of women at the BoP in greater depth. In addition, it investigates the role mobile technology currently plays in BoP women’s lives, including details on who is most likely to use mobile phones and who are the “hardest to reach” within the BoP women’s segment.

Striving and Surviving also looks in detail at how the mobile industry can best create products and services for BoP women based on the insights into their lives gained from the research. Suggestions include communications campaigns that understand the powerful role of men as heads of households, and therefore highlight the benefit of mobile to the whole family, as well as practical steps, such as improving handset durability.

We hope you will enjoy learning about the lives of these women, and will quickly see how the insights included here may help you in your own work. Now we’d like to introduce you to the first of our Portraits...

Meet Edith...

Edith Rosemary,
Uganda

My name is Edith Rosemary, a 34-year-old mother of two boys ages 12 and 15. My husband is a prison warden. I got married immediately after completing my third year of secondary school.

I make local brew [alcoholic liquor] for a living. I love my work, as I am able to assist my husband in paying school fees for our sons and meeting other basic needs. We have taken our sons to a private school. We believe they stand a better chance to excel from such schools as opposed to government schools.



BoP women, regardless of literacy level, reported not finding SMS as useful or enjoyable as calling, thus highlighting an *“SMS utility gap”*. 77% of women surveyed had made a call, compared to just 37% who had used SMS.



82% of married mobile owners were concerned that their mobiles *“make their husband suspicious.”*

I used to have a mobile phone, but it was unfortunately **stolen** by one of my customers at the bar where I make and sell the brew. Due to other pressing financial priorities, I have not been able to buy another one. However I managed to replace the SIM card so every time I need to contact a supplier I borrow a phone either from one of my customers or husband. If I find that I cannot borrow a phone from a customer, I simply walk to the neighbouring shopkeeper and borrow their phone, put in my SIM and make my calls. I know you can also use a phone to send messages but to be honest I don't **like** to do this – it is much better to have a conversation directly.

I find life, in some ways, easier without a mobile phone. For instance before the phone was stolen, other women in the neighbourhood without mobile phones used to spread rumours that it was one of my male customers who purchased the phone for me to carry on an affair. These rumours, to some extent, used to strain my **relationship** with my husband (especially because it was him who **taught** me how to use the phone in the first place!) However, all in all, a mobile phone is very critical for my business – I have to contact suppliers every time one of my raw materials is exhausted.

I consider myself well informed. I get to hear about events that are taking place around the world from my customers who usually discuss what they have watched on TV or heard on the radio as they drink. I also frequent local cinema halls that are around my shop for news and at times to watch football or a movie.



29% of women surveyed worried that owning a mobile makes them a target for thieves; 17% of *“lapsed”* owners no longer owned because their previous handset had been stolen.



47% of mobile owners said they had been taught to use their handset by their husbands, while 34% had taught themselves.



Focus on usage

“My kids showed me how to answer calls and how to call, that’s all what I need, I don’t do anything else.”

Participant, Egypt

While mobile phone ownership is not yet ubiquitous amongst BoP women, mobile usage of various kinds is prevalent – two-thirds or more BoP women surveyed used mobile phones to some extent. The actual usage of anything beyond basic mobile functionalities varies significantly across markets, however. In many regions, attempts to bring life-enhancing mobile services, such as health information, to BoP women must contend with extremely low experience levels with the mobile phone menus and user interface.

Understanding how women currently come to learn how to use their phones is an important component of efforts to empower women via mobile technology. The findings showed that husbands often play a key role in teaching their wives how to use mobile phones, particularly in India where 47% of mobile phone users said they had been taught how to use the phone by their husbands.

However, the research also clearly demonstrated that many BoP women had resourcefully taken it upon themselves to learn how to use mobile phones. 34% of participants in the study reported having learnt how to use mobile phones themselves through “trial and error,” underlining the importance of user-centric design of handsets and mobile services.

While making voice calls was widely noted as useful by the BoP women surveyed, the same is not true for SMS. BoP women are less comfortable sending SMS and in most cases have little interest in learning more about the service, regardless of their ability to read and write. In India, for example, use of SMS by BoP women is negligible and the utility of SMS is also rated significantly lower than calling.

Therefore, successful future mobile strategies should take usage patterns into account. Where services can be provided through a voice-based service with a live person, they will likely have a broader immediate appeal amongst BoP women. Where SMS is intrinsic to a mobile strategy, it should ideally be accompanied by an education campaign designed to open up and create interest in the service to more BoP women.

Meet Khadija...

Khadija Ahamed,
Egypt

My name is Khadija Ahmed. I am a 25-year-old mother of three children, two boys and one girl. We live in a place called Menya. My husband is a farmer and I breed chickens in my backyard for sale.

My daughter is eight years old. For now she goes to school with her brother, but I don't know if she will be able to continue for much longer. Our youngest son is almost reaching school-going age and my husband wants our daughter to drop out so that we can afford school fees for our son. Also, my husband's family feels that education corrupts girls and is a waste of money. If finances allow, I hope she will be able to continue.



Worries about unexpected medical expenditure ranked highly as concerns for BoP women.

I fear **accidents** especially for my children because I would not be able to pay for the necessary medical attention such as surgeries. Good medical care is too expensive, and that is why I would like to do anything I can to prevent it. Also, medicines are expensive – public hospitals are supposed to provide us with these, but the doctors tell us to buy our own. In addition, because we are poor I feel we are treated like second-class citizens by the staff in public hospitals.



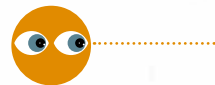
A majority of the BoP women surveyed watch TV once a week or more.

I like watching **soap operas** when my husband is not at home; when he is here he mostly watches news. I also like visiting my friends and neighbours to chat. Sometimes things are a bit difficult with my husband and it is good to be able to share these problems with my friends.

I do not have a mobile phone but when I need to make a call, for example to relatives, I can ask my husband for his phone. If I did have a phone, I would be afraid that my husband would use it to **track** me.



Family sizes averaged two to three children. In many of the regions surveyed there was a noticeable **“boy bias”**, with a higher mean number of male versus female children.



40% of women reported that a disadvantage of owning a mobile was that it allowed their family to **“keep track”** of them.



Focus on children and income-generation

“My children are about the only thing I can call my own...”

Research Participant, rural Uganda

It is not surprising, and certainly not an exclusively BoP phenomenon, that children featured extremely highly in the stated life priorities of the women who took part in the study. In particular, a good education for their children ranked in the top three life priorities of BoP women in most of the markets surveyed. It was also one of the top five life priorities for no less than 74% of respondents.

In common with women across the world, BoP mothers also face many challenges in raising children. Better education for children is a key priority for BoP women, but this means that funding such education is an acute issue.

In areas where educational opportunities are limited, mothers were especially concerned about the additional expense associated with school-related travel, in addition to books and school uniforms. In areas where private, non-governmental, schools were available, mothers were prepared to make sacrifices in order to secure admission to these schools.

As a result of such pressures, many BoP women engage in income-generating activities to help support their families. 73% reported an interest in entrepreneurship. Mobile services which can facilitate entrepreneurship and benefit small businesses will have broad appeal in a variety of markets. These include micro-credit for entrepreneurs and employment placement and information services that help identify and build on opportunities for entrepreneurship.

Meet Puneet...

Puneet Kaur,
North India

My name is Puneet Kaur. I am a 32 year-old mother of two children. The firstborn is a ten year-old boy and the second born is a seven year-old girl.

My husband owns a kiosk where he sells groceries. We were given some money by my family to start his business. He has been doing this business for five years now and I can say it has really helped us. We have been able to take our **children** to a private school so that they can have a brighter future with more opportunities than we had.

I know my husband likes to feel that he is 'in charge' because he provides the money, and so I wouldn't say anything to embarrass him, but between you and me, I am **responsible** for the running of the household. I am proud that I manage even on a small budget and strive to keep things bright and clean!

As well as my son, our daughter goes to school because my husband feels that she should also get a chance to study before getting married – I am very happy about this and will do whatever I can to provide her with a secondary education.

I have a mobile phone – my husband **bought** it for me last year. Before he bought it I was always afraid of something going wrong – for example once our son fell and broke his arm and I had to try and look for the neighbours to use their phone to call my husband. If they weren't home I don't know what I would have done!

My phone has also enabled me to call my **parents** and brothers when I need to contact them since I am not allowed to move around without my husband and go visit them.



55% of married women surveyed said that their husband was responsible for household decision making. However, when discussed in detail privately, it was revealed that many men deferred to their wives more readily than the women were prepared to publicly say.



80% of women who aspired to owning a mobile phone said that being "**connected to my friends and family**" was a major driving factor.

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74% of women chose "**a good education for my children**" as one of their top five life priorities.



42% of married mobile owners had received their handsets as gifts, 30% having received them from their husbands.



Focus on marriage

“I wish to be married to a businessman – kind, working, rich. Or my daughter married to a businessman – then I will not lose my daughter to her in-laws.”

Research Participant, rural Papua New Guinea

In all of the countries studied for this report, marriage is the “norm” and girls are socialised from a young age towards marriage – often to a man chosen by their family. Divorce or separation are uncommon and considered socially unacceptable. Deference towards husbands is culturally expected.

As well as being the ‘main income earner’ in the majority of cases, husbands were reported as the ‘sole decision maker’ on household matters in 55% of cases. However, there are also high proportions of marriages where decision-making is made jointly. In addition, while women often *reported* that it was their husbands who were the main decision makers (or that decision-making was shared), more detailed discussion with both men and women revealed that in reality women are often the ones making household decisions.

Many married BoP women do, however, have restrictions placed on their mobility, which is why many reported that being able to manage the household and access relevant services outside of the home was a major challenge. Cultural norms that restrict BoP women’s mobility are often linked to concerns about inappropriate contact between males and females outside the immediate family. For women who did not want to own a mobile phone, a common reason cited was that their “husbands wouldn’t allow it.” In Papua New Guinea, 62% of married women cited this as their major barrier to mobile phone ownership, while in Egypt this reached 81%.

Mobile services that are designed in a way that highlight the benefit to the family as a whole, thereby increasing acceptance amongst male stakeholders and improving chances of uptake, can help alleviate the challenges which mobility-restricted women face.

Meet Patience...

Patience Murabuzi,
Uganda

My name is Patience Murabuzi. I am a 41 year-old mother of five and my last-born is five months old. I also take care of two of my late sisters' children, so in total I can say I have seven children. We live in Jinja in a place called Kanyoni in Uganda,

Before giving birth to my first child I was a casual employee in a rice farm in the Warukuba area. But since the children came I have to stay at home and take care of my family.

My husband is a fisherman at Masese. He comes home once in every 3 to 4 months, hence we have very little interaction with him.

The money my husband sends is hardly enough to meet our basic needs so most of the time I find myself taking things from local kiosks on credit. I had a mobile phone but I had to sell it to offset some of my debts. My worst nightmare is my kids falling **ill** as I live from hand-to-mouth with hardly any amount to spare to meet medical expenses. I often have to walk to the local government hospital which is about five **kilometres** away in order to access free medical care, since I do not have the money to pay for the private clinics which are near my home.

I **use** mobile phones for **emergency** cases which are mainly for contacting my husband, and in this case I borrow my neighbour's phone. If I don't have money to pay for the call, I usually flash him [send a missed call] and he calls back because he recognises my neighbour's number. But borrowing mobile phones comes with conditions such as returning it fully charged or with some airtime, and therefore I limit my borrowing to only when I need to contact my husband for some money. Therefore I have very little contact with my relatives who live far away, which is bad since I would like to know what is happening to them, and I could if I had my own phone.



40% of women who wanted to own a mobile in the future said that cutting down on travel to see friends and family (because they can contact them through the phone) was a major driver for desired ownership.



Despite lower levels of actual ownership, a full 82% of the women had at least used a mobile phone once.



Although improved health was a life priority for over two-thirds of the women surveyed, just 39% expressed an interest in accessing general health information through their mobile phones – demonstrating an “**mHealth gap**” between the need and the perceived usefulness of such services.



33% of women who would like to own a mobile in the future said that being able to use it in “**an emergency**” was the main reason.



Focus on health

“I am always afraid that one of the kids gets sick and I don’t have money to cure him.”

Research Participant, Egypt

Improved health for family members was named as a top five life priority by 68% of the women who took part in the study, which is understandable since BoP women generally bear the burden of caring for sick relatives, doing so with limited savings and a low likelihood of access to quality health services.

When researchers spoke to women, they raised numerous, specific health-related challenges, such as:

- Illnesses like diarrhea, typhoid and amoebic infections associated with lack of sewage disposal facilities and clean drinking water;
- Malaria, dengue and assorted other regional diseases;
- Ante and postnatal care. Most women reported that they would prefer to give birth at hospitals or clinics rather than in the village or local community. However, travel to such facilities and payment for medical services are major barriers
- Lifestyle diseases and problems reportedly on the rise, from drinking, drugs, home brew and under – or malnutrition.

Given such challenges, it is unsurprising that 84% of BoP women wanted better healthcare information. Yet, when asked about whether they would like general healthcare information through their mobile phones, the demand dropped to 39%.

Despite major efforts by the international development community and the mobile industry to find ways to improve healthcare through mobile technology, scaled awareness of mHealth services or benefits does not yet exist amongst BoP women.

More needs to be done if mobile health services are to plug the gaps in women’s healthcare knowledge, particularly for the health issues that most concern them.

mHealth services must also take into account BoP women’s comfort with and ability to use various levels of mobile technology, acknowledging that voice-based services tend to be preferred at this time.

Meet Zubayda...

Zubayda Hanafi,
Egypt

My name is Zubayda Hanafi and I was born and raised in Cairo. I am 17 years old and I live at home with my parents, brothers and sisters. I have one elder brother who left home to get married and two younger brothers aged 14 and 6.



83% of the women surveyed had not completed secondary education. 31% had no formal education at all.

I had to leave **school** when I was 14 and since then I have been mostly staying at home helping my mother with the housework and looking after my youngest brother. I loved being at school and I think I learned a lot. But because we could not afford to pay 'private tuition' to the teachers, my grades were not good. I wish I could have continued but it was not possible...

Since I am now grown up, my parents are keen to see me married. In fact, there is a local man my father wants me to marry. He is about 50 years old and his previous wife died because she had diabetes and they couldn't get her enough medicine, I know that it would be good for my family for me to marry this man, because his family has some money and they could pay a good dowry. But I don't want to because I met someone else called Ali. I met him at a big party last Eid and we swapped phone numbers. I am lucky my parents and brothers haven't found out yet!

In a way it is ironic because my dad gave me a secondhand phone, as he wanted my mother and him to easily be able to keep track of me when I was in school. So now, during the afternoon when my family naps, I often sneak up onto the roof and call Ali secretly. Because my mother doesn't understand phones I can get her to top it up with credit when I run low, and Ali also sometimes sends me credit.

As well as calling, I play **games** on my phone when I'm bored – my mobile is great for me because my brothers usually control what is watched on TV and so I still have something fun to do. I know on some phones you can even access the **internet** and I wish I could do this myself, but my phone is too cheap and doesn't have the capability.



Only 6% of the women in the study knew (without being prompted) you could access the Internet through a mobile phone, and less than 2% had done so. Amongst young BoP women ages 16-21, 39% had some awareness of the mobile web, though only 5% had used it.



16% of BoP women aged 16-21 reported playing games on their mobiles, with the number jumping to 37% in Uganda. 11% of all BoP women surveyed in Egypt reported playing games on their mobile phone.



Focus on education

“My own limited education limits my ability to get out of my situation.”

Research Participant, Papua New Guinea

The majority of BoP women surveyed had received little formal education. At least two-thirds of respondents had not completed secondary school. 31% had received no formal education at all, whether they lived in urban or rural areas. In some areas, very high proportions had received no formal education, such as 71% of BoP women surveyed across South India.

Young women at the BoP do not feel that they are incapable of learning – the statement “I do not have the capability to learn very easily” showed the lowest level of agreement, ranking 40th out of 40 on the attitudinal scale. Instead, they feel frustrated by a lack of opportunities – “I wish I had more formal education” ranked 8th out of 40 attitudinal statements, demonstrating a hunger amongst young women to learn more.

Many older women were also conscious of their lack of education and the limitations it imposed on their lives, and a high proportion of women surveyed mentioned needing educational help for their children. As expert interviewees confirmed, information relating to exams is of particular interest to BoP mothers.

Locally relevant services with a tangible educational benefit for the children of BoP women have the potential to be both beneficial and popular. Such mLearning services could help BoP women to meet their children’s, and in turn young girl’s, educational needs and open up awareness for potential paths to improve women’s own education.

Meet Rose...

Rose Mukasa,
Uganda

My name is Rose Mukasa. I am 40 years old. I am married with 5 children. My first-born is 16 years and he performs very well in school. I have high hopes for him and for his future.

I am a stay-at-home mom and I feel blessed to have my children, they bring me a lot of joy. I go to **church** weekly and always make sure I include my children in my prayers.

I depend on my husband for money. He is a boda-boda driver. Every morning before he goes to work, he gives me money for the day. Unfortunately, my 'money for the day' is never certain, because it depends on how much my husband has made from his customers, and to be honest, it depends on how much he has had to drink the night before. I try to save by hiding money around the house but I worry because this is not very **secure**...

I don't have a mobile phone, but my husband has **one**. It is very important for his business because sometimes his clients call him to go and pick them up. In case of an emergency, for example sickness of one of my children, I can get my neighbours to call my husband using their phone – I'm not keen to get one myself because I wouldn't know **how** to use it.

Getting information that helps improve my family's life is very important to me. I used to get it from listening to the radio but in the past few months we have not been able to pay our electricity bills due to more pressing needs, and cannot afford batteries. I used to like listening to health programs on the radio where they educate you about how to identify symptoms early in your children before they get seriously ill. Nowadays I sometimes get to listen to the radio when I am in the taxi.

My husband is very knowledgeable because he finished secondary school, but I dropped out of school very early. He also gets a lot of information from reading newspapers while he is at work. When I have a problem or any question, I can ask **him**.



"I wish I could save my own money" was a top desire for most BoP women surveyed, ranking #1 out of 40 attitudinal statements in Uganda and Papua New Guinea.



Of those women who did not want to own a mobile phone in the future, 22% said that this was because they wouldn't know how to use it.



Amongst married women, husbands are the "*preferred source of advice*" for 85% of the women surveyed.



On the research's attitudinal scale, religion was valued extremely highly, being ranked as the 3rd out of 40 statements.



In households where there are two handsets, a man gets the first mobile phone in 85% of cases.



Focus on finances

“Earlier prices were reasonable, in the past I could stock the house with at least a week supplies, now I never dream of that.”

Research Participant, Egypt

55% of the women surveyed named a stable income as one of their top five priorities in life, illuminating the fact that most BoP women live in households with irregular incomes.

Many BoP women reported that the increasing price of food staples, fuel, utilities and clothing was an increasing concern. A third of the women surveyed named “a good meal for my family every day” as one of the things they would like to achieve in the future, highlighting the fact that this is not currently the case. Women in Egypt reported that certain items such as meat are now ‘out of reach’ for most BoP families, while Ugandan women reported that they felt like the prices of commodities had doubled or tripled in their recent past.

In the lives of BoP women, emergencies and unforeseen events require creativity and skill to make ends meet. Loans are often required in emergencies or when household income and savings do not cover basic living expenses. Although there may be readily available sources of capital through formal and informal channels, women must be agile and adept at creatively managing repayment and juggling the various financial instruments at their disposal.

With the exception of housing, material possessions such as cars, motorbikes and mobile phones were not highly ranked in BoP women’s list of life priorities, being selected at levels of 7% or lower. A relative exception was Papua New Guinea, where cars were included by 14% and mobiles by 15% of respondents in their top five life priorities. This study found that BoP women in general are focused on the fundamentals of life – housing, health and children.

For those concerned with driving the uptake of mobile products and services amongst BoP women, matching mobile services to women’s life priorities, such as ways in which they can work more productively or manage their money more effectively, will be most impactful.

Meet Poonam...

Poonam Singh,
North India

My name is Poonam Singh. I am 23 years old and live in the village of Deori in Uttar Pradesh in a house with mud flooring with my husband Praveen and our three children. I heard there was supposed to be a government scheme to build concrete houses in my village but I have never seen them.

My husband is a labourer who works for some higher caste landowners in our area. The income we get from his work is not steady, as it depends on when work needs to be done. We are lucky therefore that the local Panchayat (government) assigned us a BPL ('below the poverty line') card last year which means we get some additional rice and wheat. Even with this though, it is hard to make ends meet and so I have to leave the house sometimes to sell some baked goods in order to make some extra money for the kids' school fees. My mother-in-law doesn't like it when she hears I have to leave the house for this; but for me, it is worth it when I hear my kids talking about what they learned in school that day.

For my part, I didn't go to school but I don't mind too much – despite not having any education, I am still an expert at running our household and bringing up our children properly! My mother taught me all the needed skills and I have not brought shame on her.

Because I have all these different things to do, my days start early – I am usually up at around 5am to start preparing food and don't get a break until around 3pm after I have finished clearing up after lunch. I then have around an hour where I can just sit, mend clothes and do other relaxing tasks. We have an old TV and when there is **power**, I like to watch local soap operas. My favourite character is Gopi Bahu – everyone admires her as she is the perfect **wife** and also manages to keep her mother-in-law happy!

I don't have a **phone** myself (and have never had one) but my husband has one so he can find out when and where there is work to be done. Personally not having a phone doesn't matter to me, as I don't really **need** one. If there was an emergency I could always borrow my husband's; and in any case with money so tight, I have other priorities rather than a phone.



On the research's attitudinal scale, "*being a good wife*" was the highest ranked of 40 statements, reflecting how important this is to BoP women.



35% of women who did not want to own a mobile phone said it wasn't needed because they had access to a household handset.



38% of women surveyed lived "*off grid*", and many of those who had an electricity supply reported regular and extensive power cuts.



93% of women who don't have a mobile phone have never owned one.



Focus on basic needs

“I wake up in the morning not knowing whether I can feed my kids at night or not.”

Research Participant, Egypt

In subsistence economies such as those covered in this report, food, water and firewood are basic needs that women almost universally are expected to fulfill. One-third of the women surveyed reported getting “good meals for my family” as one of their top five life priorities.

In addition, many of the women mentioned that more convenient access to water and firewood for cooking were important priorities in their lives. Attending to such needs is a time consuming and strenuous activity, and in some markets can often force daughters to sacrifice their education for the good of the family.

Services and messages which focus on how mobiles can assist in reducing the time required to attend to basic needs is very likely to resonate with BoP women and their families. One example of an existing offering is GSMA mWomen awardee NextDrop’s mobile-based water information service in India, which indicates when water is available at particular pumps (www.nextdrop.org).

Services like this prevent wasted journeys and time spent waiting for water to appear, and therefore have instant appeal to the women surveyed.

Another important consideration is that 38% of BoP women in this study lived in households which are ‘off grid’, and even those with an electricity supply often experienced regular and extensive power cuts. Though access to electricity varied greatly by market, in Uganda, for example, respondents reported cuts for an average of 37 hours per week. Such electricity loss not only restricts women’s ability to benefit from mobile phone services, but also from owning and using TVs and radios which provide important life information and are often the only source of “leisure” for many BoP women. Promoting mobile charging solutions that do not rely on grid-electricity can have the dual benefit of both improving communication, and of providing entertainment and social services via the mobile phone.

Meet Tabitha...

Tabitha Pulu,
Papua New Guinea

My name is Tabitha Pulu. I live near Port Moresby with my family. I am 29 years old and I have three children. We live with my in-laws.

My husband is a fisherman, but our fishing banks are gradually being destroyed by the liquid gas industry so he will need to get a bigger boat to go farther off-shore in the future. I have a small garden where I grow vegetables. I am so happy with it because it provides our food and we don't have to worry so much about food when money is scarce.

The garden also offers some much-needed freedom and free time for myself away from all the demands in the house. I often sell some of my produce to get some additional money, although I don't really think of gardening as work to be honest. It would be great to be able to spend more time on this and make it more of a **business**, but I don't really have time. I can get better prices for my vegetables in town, but transportation is expensive and I don't return home until after dark when travel is not safe.

I am happy because my children are able to go to school since my husbands' business is doing well. I would like them to have better opportunities in life than we did.

My mobile phone is one of the most important things I own. I am not afraid of emergencies because with the phone I am able to get help quickly. I am also able to stay connected to my parents and siblings even though they are back in the village. I can even use it to pay my electricity bills and save a trip into town that usually takes all day.

Some of the other women in our **women's group** are not able to get a mobile phone because they are afraid that the men will use it to control them. I've even heard a few women mention that their husbands have given them a phone, only to **smash** it when they are drunk and jealous. My husband is not like that, but my main challenge with the mobile phone is the cost of credit is too high.



73% of the women surveyed reported an interest in **"entrepreneurship"** as a means of supplementing household income.



28% of BoP women surveyed reported visiting women's groups at least weekly.



53% of **"lapsed"** mobile owners said that their previous phone had been damaged, and 34% said their husband had broken it.



Focus on reaching women

“Before I was in the dark, now I am in the light!”

Research Participant, Papua New Guinea, on her new mobile phone

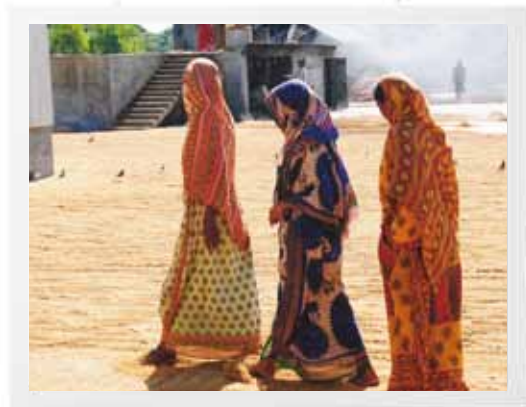
In order to close the mobile phone gender gap, particularly at the BoP, the mobile industry should consider communicating the benefits of mobile technology through trusted communication sources. BoP women routinely access a number of media and information channels, such as television, radio and posters, that can be leveraged within marketing strategies to communicate the life-enhancing effects of mobile ownership to BoP women and their families.

Additionally, the mobile industry should consider the importance of personal recommendations and trusted advisors to BoP women. For example, women’s groups offer an influential channel for communicating with BoP women, including for the delivery of mobile service offerings. A high proportion of BoP women across multiple markets are

members of such groups, which often exist as a way of sharing money (via ‘chit funds’ in India, or ‘merry go rounds’ in Africa) and knowledge. Partnering with women’s groups can be an effective way to reach BoP women at scale. In addition to women’s groups, family members – including husbands – are key sources of advice for BoP women, demonstrating the importance of ensuring that family members ‘buy in’ to the benefits of women owning mobile phones.

Also, young people at the BoP, as in most of the world, tend to be the ‘early adopters’ of more advanced mobile services. Therefore a simple strategy of targeting the children of BoP women with service packages which link them to their mothers is one way to increase the numbers of BoP women learning about the benefits of mobile.

Conclusions and Caveats



Before drawing firm conclusions, it is important to acknowledge the limits of this report. *Portraits* seeks to summarise a whole year of detailed fact-finding and conversations with over 2,500 women in four very different regions into one accessible and engaging format. It is therefore inevitable that some interesting topics have gone unexplored, and that those that have been explored have not been explored in the depth that they deserve.

In particular, *Portraits* has relied heavily on top line findings from our research, gathering the data from across all four countries involved in the study. This strategy has been taken to highlight the biggest opportunities and issues that BoP women face overall – the ones which trend across regions. However it is acknowledged that this approach loses some focus on how different the social, cultural and economic context is in each locality. For example, the levels of women who had income-generating work varied greatly in the different markets covered by our research: in Egypt, only 16% of the women surveyed said they worked. In Uganda, the number was far higher, at 70%.

Nonetheless, the research findings do reveal that there are many things BoP women have in common, not only with each other, but also with women across the world. Those that are mothers all regard their children as one of the biggest priorities in their life, with three-quarters naming a good education for their children as one of their top five life priorities. As one respondent in rural Uganda said, **‘My children are about the only thing I can call my own.’**

We can also see that all BoP women face substantial challenges in their daily life, whether that be the 38% who live without an electricity supply or the two-thirds who regard getting **‘a good meal for my family’** as one of their most pressing life priorities. They tend to live in cultures where men are seen, at least outwardly, as **“heads of household”**, and the women’s decisions are often affected by the attitudes of their husbands. All of these factors need to be understood and dealt with sensitively when designing services for BoP women.

There is also no doubt that mobile services do have the potential to greatly enrich many BoP women’s lives. One obvious example is healthcare. 84% of BoP women admitted that they need better healthcare information, an opportunity for mHealth services. Yet, when asked about whether they would like general healthcare information through their mobile phones, this dropped to 39%.

There are likely to be many reasons for this gap in demand for what would seem to be a highly sought after service, and it is precisely these local details which need to be understood and tackled if life-enhancing mobile services are to reach these potential beneficiaries. One simple reason is affordability, which is still a hurdle for many of the women surveyed. Another reason may be that existing mobile services are not fully understood by the women they are meant to benefit, or not geared closely enough to their most pressing information needs. Any strategy which is to realise the full potential of mobile will need to address both cost and customer education.



However, strategies that concentrate only on the most obvious practical applications of mobile technologies may overlook the emotional value that mobile phones can have for BoP women. **One of the top five reasons mobile owners surveyed gave for their purchase was the sense of pride they felt in owning a phone.** Owners also found a great deal of emotional value in being able to contact their family more easily, a significant factor in markets where women are often uprooted when married and where mobility may be restricted for financial and cultural reasons. As one Ugandan woman told us, **'Before I had a mobile phone it was very difficult to know what was happening with my relatives... Now I feel closer...'**

Successful mobile strategies of the future will draw all of these insights together, will understand the unique circumstances in which BoP women live, recognise which needs take priority in their lives, address practical concerns such as cost and technical literacy, and design services that will have an emotional appeal.

As previously noted, *Portraits* alone cannot provide all of the answers to the questions which need raising. 2,500 women and 4 countries are not enough to provide a definitive portrait of the hundreds of millions of BoP women.

However, the GSMA mWomen team hopes this is a good start and will be a catalyst for further work in this area. To this end, all of the research tools used to create this report are publicly available at www.mwomen.org. The hope is that these tools will equip others to go into countries we were not able to reach and talk to women we were not able to speak to.

If you would like to explore this subject in more detail, *Striving and Surviving – Exploring the Lives of Women at the Base of the Pyramid* will also be available at www.mwomen.org, with a wealth of additional information and insights. Also, throughout 2012 the GSMA mWomen team will be releasing further, **more detailed reports** examining each of the countries we have surveyed and some of the key mobile opportunities, such as in mobile health and education.

It is the GSMA mWomen team's ultimate hope that this research will lead to the private and public sector working in partnership with BoP women on the development of mobile services that truly meet their needs. With the right tools, we believe BoP women can realise their dreams of a better future for themselves and their families.

Methodology



More than 2,500 women took part in the research, from four countries that represent a range of different contexts: Egypt, India, Papua New Guinea and Uganda. The cultural, social and economic variations within India are so great that these results have been broken down by region: North, East, South and West India. Participants ranged from ages 16 – 64, and lived in both urban and rural areas. In the qualitative phase of research, men were included in the study as well. For more detailed information on the study, its methodology and its participants, please see the full report at www.mwomen.org.

Life Priorities

One particular area of BoP's women's lives that this research sought to establish was a sense of BoP women's priorities in life, with the hope of catalysing the creation of mobile services to address them. Having uncovered a series of aspirations and concerns amongst BoP women in the qualitative stage of research, researchers summarised these into a list of 17 key life priorities and in the quantitative stage asked BoP women to pick a maximum of five which they would like to improve in their lives. The illuminating answers reveal a mix of life priorities, including serious short-term concerns,

such as health or personal safety, alongside longer-term aspirations, such as better education for their future children.

Our “attitudinal scale”

From the start of this project, GSMA mWomen and its partners decided that a simplistic “tick box” approach to researching women's behaviour would not provide the level of insight we desired. We wished to explore in more detail the attitudes and motivations of the women, find out what underlying factors may influence their decision making, and what would be the best way to connect with them. One method used was presenting respondents with a series of ‘attitudinal statements.’ For example: ‘For me, being a good wife is the most important thing’ or ‘My religious faith is very important to me’. We included 40 statements overall. When aggregating the data we were able to place the ranking of each statement on our “attitudinal scale” of 40, finding out how important that attitude, motivation or concern was in the larger scheme of BoP women's lives and analyse by country, region or overall.

Acknowledgements



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The GSMA mWomen team would also like to thank the GSMA mWomen Working Group of mobile industry partners for guiding the research design, so it could be most applicable in the real world, and we must sincerely thank everyone within the GSMA who worked so hard to make this project a success.

Our personal thanks go to people who provided such valuable feedback on early drafts of the report: Christopher Burns, Ann Mei Chang, Anant Nautiyal, Dorothy Okello, Melissa Stutsel, Jacqui Thomson and many members of the GSMA Development Fund.

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And above all, we would like to thank the women who were willing to share their hopes, dreams and frustrations with inquisitive outsiders.



Top Ten Findings of *Striving and Surviving* – Exploring the Lives of Women at the Base of the Pyramid

To view the full report, please visit www.mwomen.org



The SMS “utility gap.”

77% of BoP women have made a mobile phone call, but only 37% have sent an SMS, regardless of literacy levels. BoP women reported that they did not find the SMS service useful, thus products targeted at BoP women that use SMS should be of demonstrable practical value to BoP women.



The mHealth gap.

84% of women wanted better healthcare information, but just 39% expressed a specific interest in receiving general healthcare information through their mobile phones. Mobile Health offerings will need to be closely geared towards women’s needs and communicated clearly if they are to live up to their potential.



The technical literacy barrier.

Of those who did not want to own a mobile phone, 22% said the main reason was that they “wouldn’t know how to use it”. The mobile industry and development organizations should address this through educational activities and user-centric designs.



Targeting the whole family.

74% of married women who did not want a mobile phone said it was because their husbands would not allow it. Efforts to communicate the benefits of mobile should focus on the benefits for the whole family.



Addressing suspicions.

64% of BoP women who own mobile phones say ‘it makes my husband suspicious,’ a reported disadvantage of ownership, particularly for women in Uganda and Papua New Guinea. Such suspicions can lead to unintended consequences of mobile phone ownership, such as domestic violence, thus community and family educational efforts are recommended on the life-enhancing uses of mobile technology.



Eager entrepreneurs.

73% of participants expressed interest in entrepreneurship to help support their families. Mobile solutions that help entrepreneurs manage their business or set up mobile retail enterprises could have a powerful impact.



The mobile Internet gap.

Just 2% of BoP women have ever used the mobile internet, although 23% are interested in this capability. Creating relevant, affordable and accessible online services may convert many mobile users to owners in the future, but most such services are currently premature.



The role of TV.

Television is a crucial source of entertainment and information for BoP women: 53% of participants watched it, 36% daily. TV can play a major role in communicating the benefits of mobile, through direct advertising or positive images of mobile users in soap operas, for example.



The role of women’s groups.

28% of participants visit women’s groups regularly, and 39% said “female friends” were a trusted information source. Engaging with these groups will help mobile operators and non-governmental organizations reach BoP women at scale.



The power gap.

38% of BoP women live “off grid”, without easy access to an electricity source. Although access to electricity varies by market, low-cost, alternative mobile charging solutions will be key for many BoP women to fully realise the potential benefits of mobile phone ownership.



mWomen

GSMA Head Office
Seventh Floor, 5 New Street Square,
New Fetter Lane, London EC4A 3BF UK
Tel: +44 (0)207 356 0600

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For more information on this
research or on the GSMA mWomen
Programme, please contact
mwomen@gsm.org or visit
www.mwomen.org
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