

WELCOME TO



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#FINEQUITY2020

November 10 & 11, 2020



SPEAKERS



Shelley
Spencer
CEO, Strategic
Impact Advisors



Wisdom
Alorwuse
Africa Lead,
Strategic Impact
Advisors



Sophie
Romana
Consultant,
Strategic Impact
Advisors



Sandra
Abrokwa
Owusu-
Kyerematen
Ghana Country
Director, Viamo

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USAID
FROM THE AMERICAN PEOPLE



STRATEGIC
IMPACT
ADVISORS

Hey Sister! Show Me the Mobile Money!

Design and Delivery of a
Digital Financial Literacy
Campaign in 2020

#FINEQUITY2020 | November 10, 2020



A women's economic empowerment initiative

USAID and W-GDP funded "Hey Sister! Show Me the Mobile Money!" under W-GDP.

Goal: Women can effectively use digital financial services to economically improve their lives.

Objective: Women have increased digital financial literacy and decision making skills.

Key Outcomes:

- Women access effective learning materials relevant to their lives
- Facilitators extend and deepen learning
- Other development actors use project resources and learnings

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W-GDP stands for Women's Global Development and Prosperity Initiative, an initiative launched under the White House in Feb. 2019

Purpose:

- Promote women's economic empowerment
- Build women's capacity to use digital technologies

The need for increased digital financial literacy

In low- and middle-income countries, GSMA ranks **literacy as the top barrier** to women's use of mobile internet service, and the second highest barrier to mobile phone ownership (behind affordability).

Literacy is tied to trust in a service, which continues to be an issue for women's financial inclusion.

Finding: Good resources for digital literacy and financial literacy exist but limited curriculum combining both.

Do you agree?



The need for increased digital financial literacy

MSC and BSR HERproject research findings with garment workers in India show **mobile phone literacy is not enough**:

Only 44% of women who reported being “very comfortable” operating mobile phones used them to make financial transactions – a percentage that fell to 34% of women who felt “somewhat comfortable.”

Finding: EdTech platforms have advanced but digital only doesn't seem effective?

Do you agree?



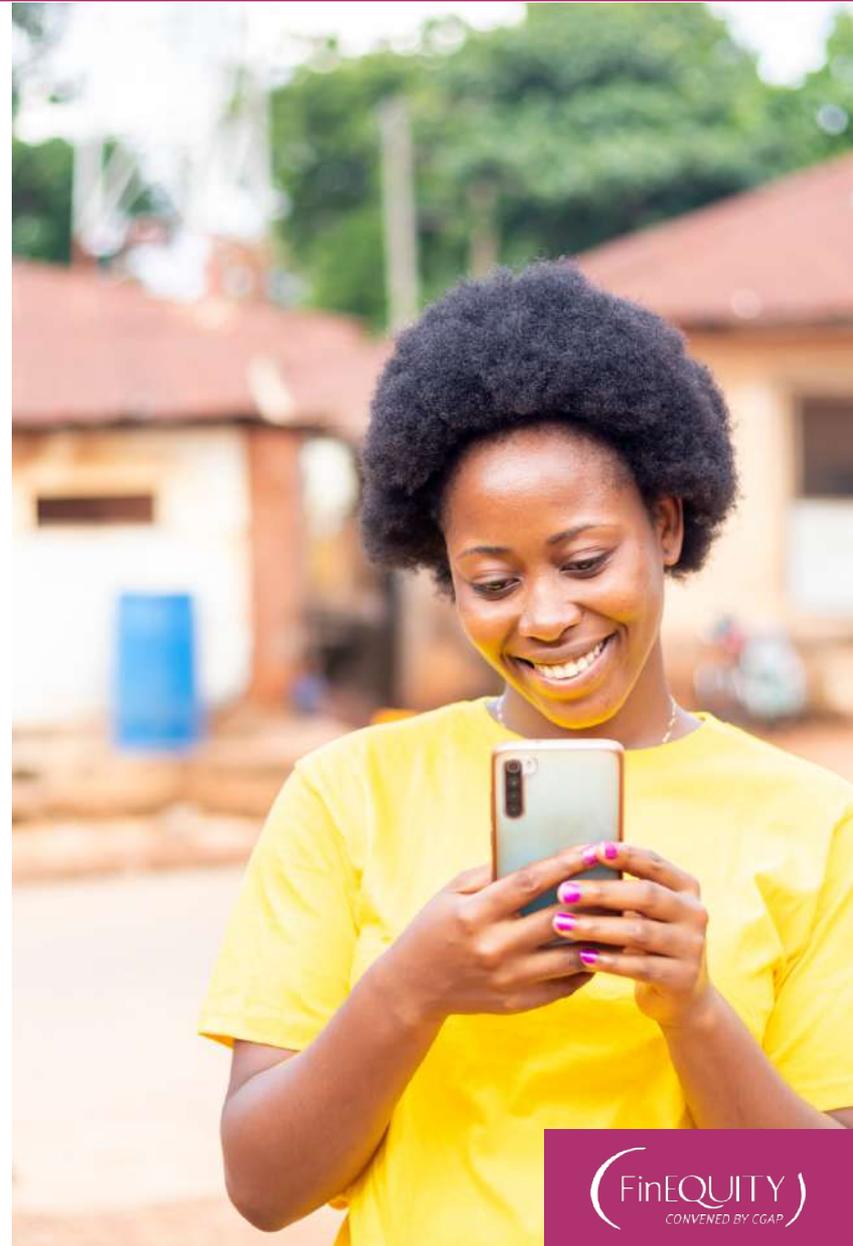
The lifecycle of the campaign

Currently in **Phase 1** with 10 lessons via IVR and other channels.

Phase 2 will follow with additional curriculum and consideration of other delivery channels and markets.

A resource to be used beyond the duration of this project. Looking to build sustainability through use by local partners in 3 markets and use of the curriculum and adaptation in markets beyond.

How can we improve in Phase 2?



Poll and discussion

Poll 1:

What training do you think should come first in building women's digital financial literacy?:

- Mobile/Digital Literacy
- Financial Literacy
- Combined Digital Financial Literacy

Discuss a couple of answers

Did we strike the right balance of in-person and digital training approaches using IVR recordings?



“Hey Sister! Show Me the Mobile Money!”

“Hey Sister!” is made up of 10 lessons recorded and disseminated via IVR, and follows the storylines of three women as they learn to use and navigate DFS during COVID-19.

We’re working with implementation partners and local champions to promote the series in three countries: Ghana, Malawi and Uganda.

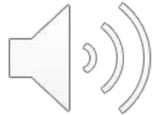
This initial campaign will last 9 months.



The 10 lessons

Episode:	Title:
Episode 1:	How is the financial system changing?
Episode 2:	How do I set up a mobile money account?
Episode 3:	How do I use my phone for savings?
Episode 4:	How do I send or receive money on my phone
Episode 5:	How do I set up a mobile merchant account for my business?
Episode 6:	How do I pay bills on my phone?
Episode 7:	How do I learn the price of a financial product or activity?
Episode 8:	How can I ask for help to temporarily stop repaying my loan?
Episode 9:	How do I know which news is true?
Episode 10:	How do I protect myself from scams?

Facilitation example: Lesson 3 & discussion



Episode 3: How do I use my phone for savings?

For discussion:

Lesson Objective:

Listeners know how to transfer funds from a mobile money wallet or current account to a savings account.

1. What guiding questions would you ask the group you are training to ensure they get to the learning objective? *(please type in chat and be prepared to elaborate)*



Our campaign approach

Lessons have been adapted for each country context are available in multiple local languages.

 Lesson 1 from Malawi

Campaign material can be used by anyone interested in digital financial literacy.

All campaign resources are available for download on [the SIA website](#).



HEY SISTER! SHOW ME THE MOBILE MONEY!

W-GDP DIGITAL FINANCIAL LITERACY CAMPAIGN IN GHANA, MALAWI & UGANDA



Now more than ever women need to be able to use mobile phones to manage their financial lives. Hey Sister! is an IVR (interactive voice response) campaign designed to increase women's ability to access and use mobile money services and are available for download.

In addition, Lessons are available at no charge for the subscribers of Vodafone in Ghana and Airtel in Malawi and Uganda.
Ghana: dial 3-2-1, then option 4 on Vodafone
Malawi: dial 9-2-1, then option 5 on Airtel
Uganda: dial 1-6-1, then option 4 on Airtel

One of the top barriers for women's active use of mobile money is the absence of education, training and a support network to navigate first time use of mobile money. Available in local languages and presented in 10 short lessons the campaign is an engaging way to build women's capacity to evaluate and use mobile money. Viamo is the IVR platform provider. Learn more at [viamo.io](#)



SISTERS HELP SISTERS

The series of messages follow three women as they help, teach and support one another to use mobile money to manage their finances safely. Through every day events and transactions — opening an account, paying a bill, sending/receiving cash — the friends increase their skills and learn how to protect themselves from fake news & scams.



10 LESSONS

Hey Sister! is offered in 10 local languages. The lessons tackle basic skills such as opening an account, performing simple transactions (lending, receiving cash), using bill pay, and also more advanced features like setting up a merchant account or ID for a business, etc. all designed to boost women's confidence in using mobile money.



BECOME A TRAINER!

Be a sister champion! Become a trainer! Anyone can become a trainer. If you have a mobile phone and a passion for women's rights, then you can become a trainer. Follow this link to our training page where you will be able to download the facilitator's guide and follow a quick pre-recorded webinar to be trained.

MEET OUR SISTERS

DOWNLOAD OUR LESSONS

BECOME A TRAINER

A new curriculum, in response to COVID-19

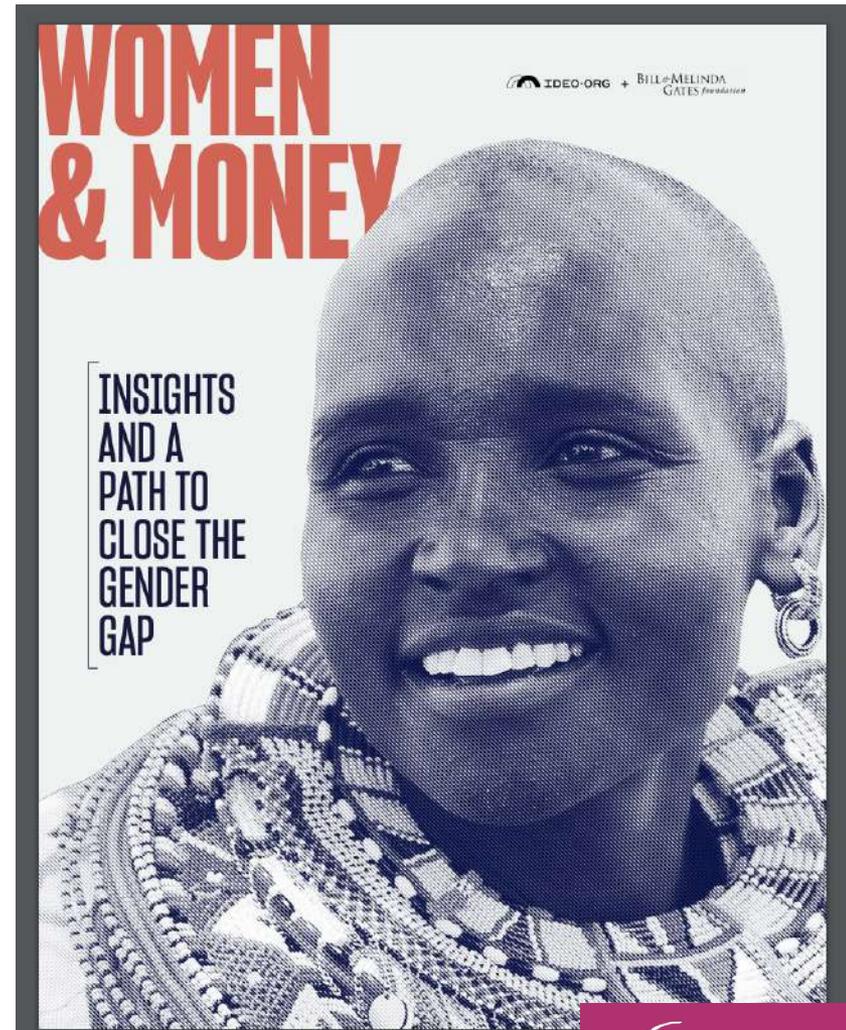
With cashless transactions becoming ever-more important in the era of COVID-19, SIA had to create a new curriculum, informed by existing research and practice. We adapted other curricula to serve our purpose.

Learning from research.

- IPA: Rules of Thumb
- Ideo.org's Women and Money Report: Archetypes

Learning from practice.

- Tech review (EduMe, Jigenge, CellEd, etc...)
- Other curricula



Poll and discussion

Poll 2:

What technology/delivery channel do you think we should be looking into for Phase 2?:

1. Video
2. IVR
3. YouTube
4. WhatsApp
5. Facebook
6. SMS
7. Chatbots
8. Apps
9. Less technology, more in-person
10. Other (please put in the chat box)



Designing with women in mind

Meet Josephine.

Josephine sells vegetables at the market, and is married with three children.

She manages household expenses and has a say in financial decisions.

She has a bank account, but she wants to learn more.

Ideo.org Archetype: Unequal Earner



Designing with women in mind

Characters are based on women we met and are at different economic and skill-levels.

Meet Annette.

Annette is young, pregnant, and involved in low-skilled jobs to help provide for her family.

She's a savings group member, she's unbanked, and hasn't used mobile money before.

She wants to better herself.

Ideo.org Archetype: Contributing Catcher

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Designing with women in mind

Meet Myriam.

Myriam is a widow and owns her own shop.

She is a respected community leader and she's able to navigate technology.

She wants to help her sisters.

Ideo.org Archetype: Influencer



Responses since October 2020

In Ghana

- 11,878 calls received
- Most popular topics: avoiding scams and account opening

In Malawi

- 3,347 calls received
- Most popular topics: financial system changes and setting up a mobile money account

In Uganda

- 5,813 calls received
- Most popular topics: avoiding scams and spotting misinformation



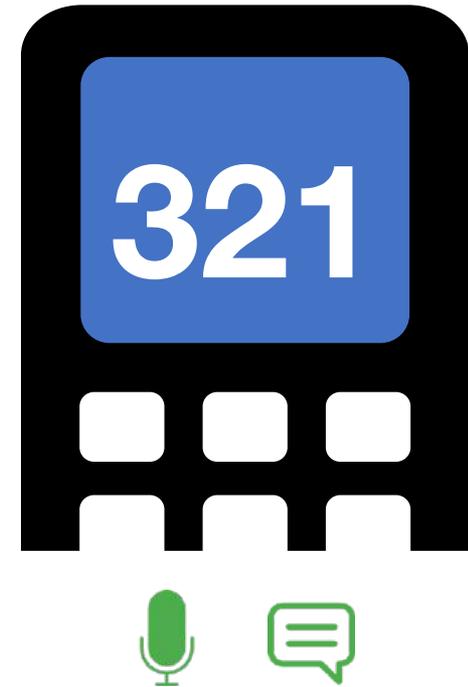
What is the Viamo 321 service?

A free, on-demand, local-language information service

People contact the Viamo 321 service using their own mobile phone

They get the information they want when they want and how they want it ...like Google for those who don't have the internet

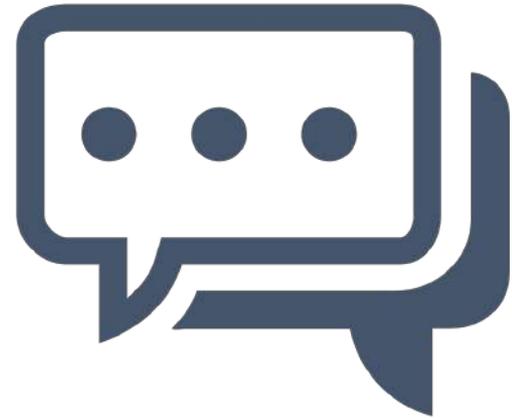
Available to everyone who has access to even a basic feature phone



Discussion

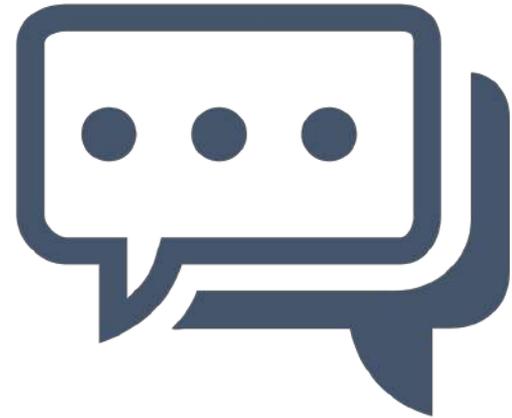
Are there other archetypes and characters that are important that we missed and should invite to Phase 2?

Answer in chat box and discuss



Discussion

1. What do you think is driving the most popular lesson selection?
2. What does this tell us?
3. How do we use it to inform Phase 2 of the work?



FIND CAMPAIGN RESOURCES



www.siaedge.com/show-me-the-mobile-money



On Facebook

Follow @HeySisterGH,
@HeySisterMW, @HeySisterUG



On LinkedIn

Join the Hey Sister, Show Me The
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THANK YOU



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