



# THE FINANCIAL AGENCY OF WOMEN

NORTHERN KENYA / MARCH 2019

---

 IDEO•ORG

+

BILL & MELINDA  
GATES *foundation*

# Table of contents

|   |    |
|---|----|
| Introduction                            | 3  |
| What we did                             | 6  |
| Why Northern Kenya                      | 11 |
| Behavioral archetypes we met            | 18 |
| What we've learnt about DFS             | 45 |
| What we've learnt about CICO and agents | 67 |
| The opportunities in Northern Kenya     | 73 |

Let's re-imagine a world where  
women have power over their  
financial future.

IDEO.org aims to build **gender inclusive financial services** based on a deep understanding of the access and usage barriers that women face. This is a multi-country and multi-year journey, and Northern Kenya is a key focus.

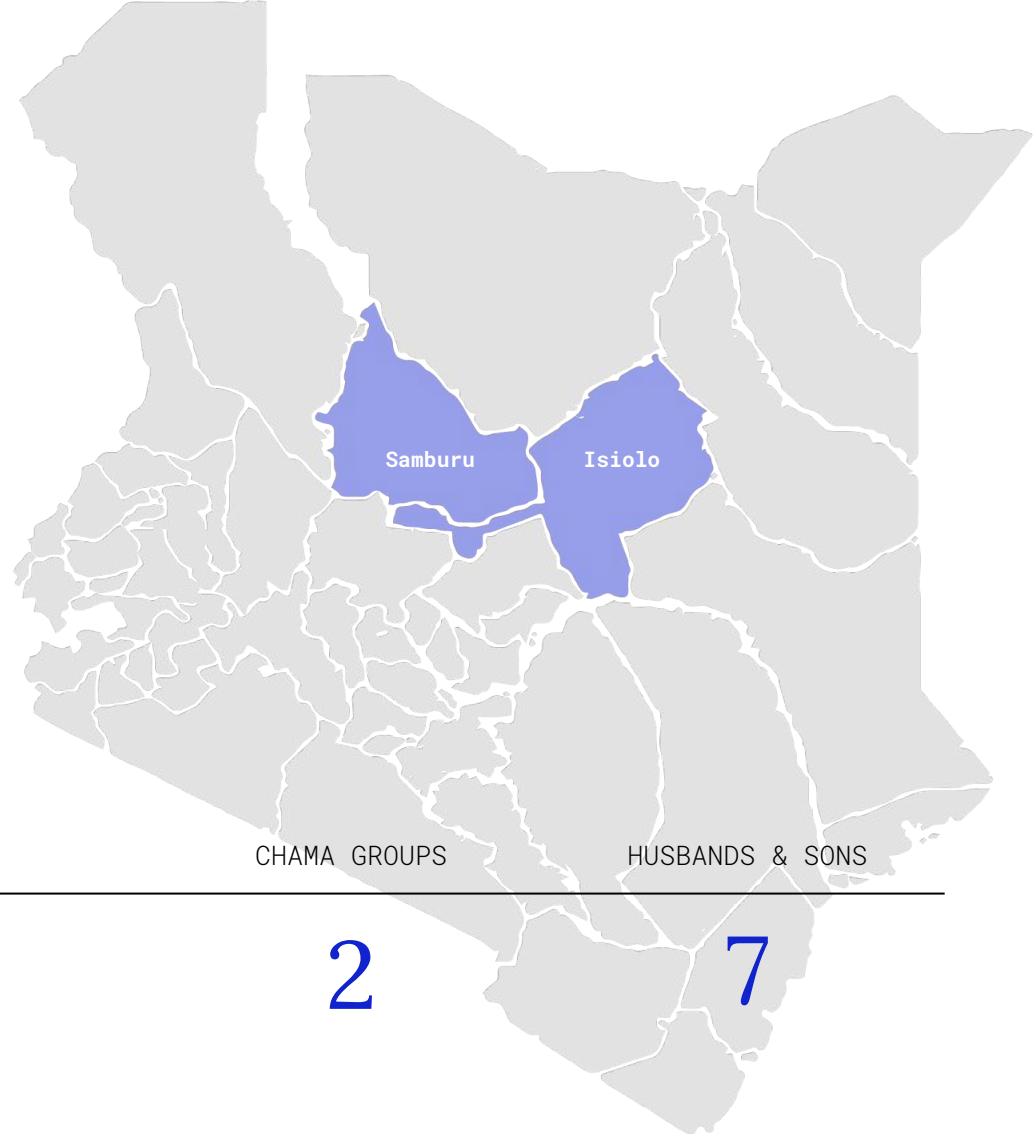




## WHAT WE DID

OUR RESEARCH TRIPS BY THE NUMBER

2 WEEKS  
2 COUNTIES  
49 PEOPLE



WOMEN

34

TEENAGE GIRLS

2

AGENTS

4

CHAMA GROUPS

2

HUSBANDS & SONS

7

## OUR METHODOLOGY

# We intentionally met women across the DFS usage spectrum.

## Skeptical User

Low level Confidence  
Low level Literacy



She relied on an agent to complete transactions on her behalf. Her PIN is the date of birth on her ID.

+ Cashing out for an emergency

She carry out certain DFS tasks without assistance by memorising patterns and shapes. She knows her PIN.

+ Checking balance  
+ Withdrawing without help

She understands and uses basic DFS services all on her own. She is aware of others but hasn't tried them (e.g mobile banking transfers).

+ Buying airtime  
+ Paying for goods in a shop

She can use all DFS Services (e.g. can use the locked savings feature) and has a bank account too.

+ Sending money to a friend  
+ Saving in MShwari

## Sophisticated User

High level Confidence  
High level literacy







'A day in the life' sessions with women and CICO agents



Home visits, in-depth interviews and co-creation with women and their husbands



CICO Agents Interview & Observation sessions



Chama meeting (where women gather and learn) observations and concept sharing



Trading observation and intercept interviews at the goat and sheep market



Intercept interviews with women running their own businesses





# WHY NORTHERN KENYA

# The context of Northern Kenya is different from the social sector's perception of East Africa.

In a country where 70% of the population is financially included, it represents an extreme example of how women have been left behind by DFS. However, Northern Kenya's context is similar to 40% of Sub-saharan Africa.

We are at a really unique moment in time. Life in Northern Kenya is rapidly changing, especially for low-income women.

Climate change and other macro economic factors are forcing women to earn a living and contribute financially to their household. The gender dynamics of financial decision-making are shifting.

Women are increasingly becoming responsible for their family's financial future; but traditional financial services remain irrelevant, inaccessible, and difficult to use.

Right now, women in Northern Kenya are navigating new frontiers with money. The fact that they have been neither educated nor prepared for these in any way represents an exciting opportunity for any DFS provider. They can be a catalyst for this self driven change in women's prospects. But, services must be provided through the lens of her world, rather than as offerings that take a leap of imagination to seem relevant to her.

## THE WOMEN OF NORTHERN KENYA

*Their Challenge*

## They bear the brunt of drought and scarcity.

---

They are responsible for fetching water and providing food for their children while their husbands travel further and further away to protect their livestock assets from perishing.

*Their new Priority*

## They invest in their children's education.

---

They have lived with the challenges that come with relying on a pastoral income, and want their children to have better stability and prospects. They invest in education for both their girls and boys, with the expectation that this too will protect their future survival.

*Their chance to Thrive*

## They believe in prospering with other women.

---

33 of the 34 women we met were part of a women's group. Women in Northern Kenya save, invest, and start businesses together. Women's groups provide both an accountability mechanism and a support structure for navigating new financial behaviours.







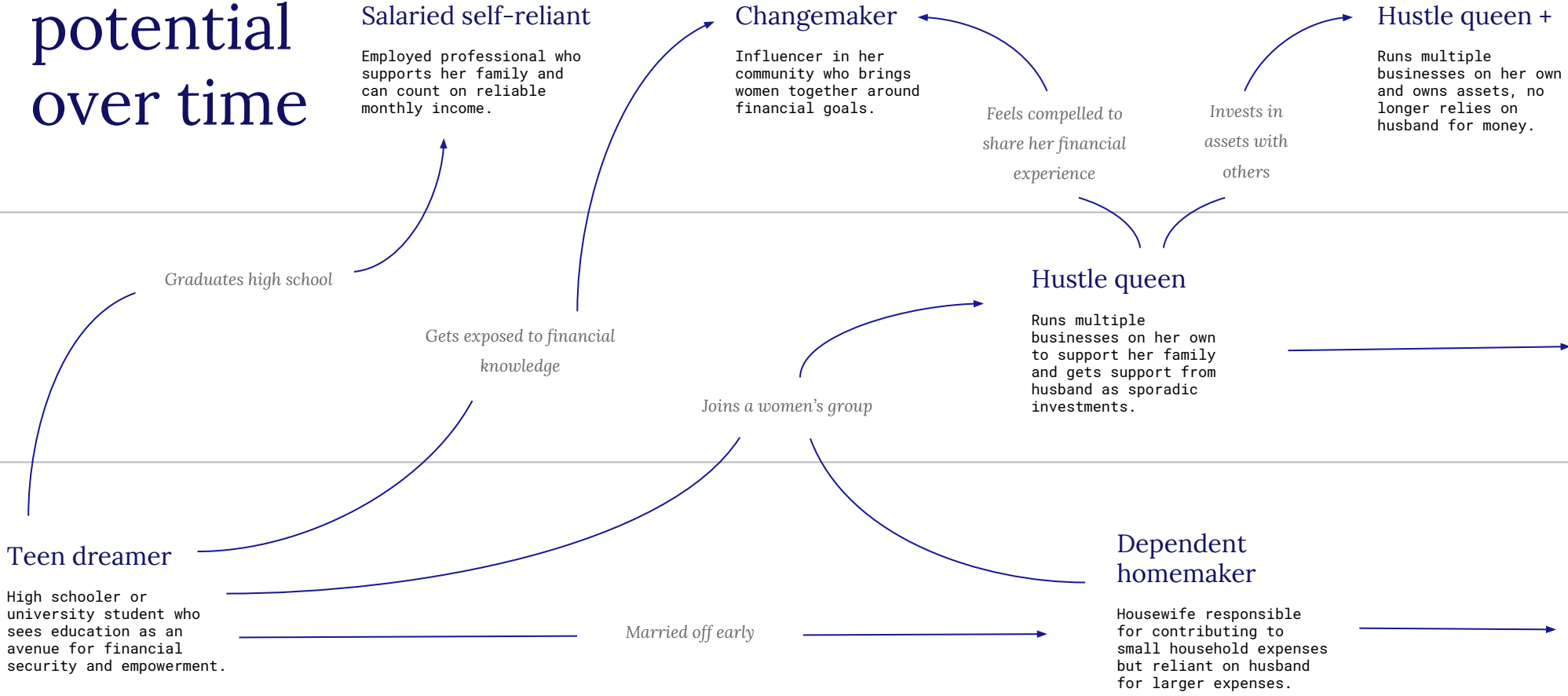
BEHAVIORAL  
ARCHETYPES  
WE MET

# Earning potential over time

FINANCIALLY INDEPENDENT

FINANCIALLY SUPPORTED

FINANCIALLY DEPENDENT



# Dependent homemaker

---

The dependent homemaker lives hand to mouth. She struggles because she has little say in her relationship and little education, but has a strong community that helps her get by. She asks those around her who are literate to help her read and interact with mobile money. She depends on cashing out of DFS for survival, when she receives remittances from family. She only cashes in when sending money to a child in school out of town.

## COMMUNITY

Extreme rural,  
traditional community

## FAMILY

Housewife, likely married  
as a pre-teen

## EDUCATION

Very low to no literacy

## INCOME

Dependent on husband, may  
sell food from her house

## CICO ACCESS

40-60  
min

DEPENDENT HOMEMAKER

# Meet Consolata

She is married as a third wife and has 8 children. She walks her children everyday to a safe distance from school and then heads back to do her house chores which include fetching water, cooking and cleaning. She has a Duka where she will sometimes sell maize and beans to her neighbors from her house. She is a member of one Chama group where she contributes 200 KES each month.



## WHAT MONEY MEANS TO HER

---

Money means having food to feed her family, and put her children through school. She feels anxious about money and has learned that it needs to be treated with great care.

## HER BEHAVIORS WITH MONEY

---

She is responsible for managing the money her husband gives her weekly for the household needs.

She saved up small amounts of money from what her husband gives her and was able to buy maize and beans to resell from her house in her Duka. She uses this profit to contribute too. In cases of emergency, she can ask her husband to sell a goat.

*“Money means ready made food.”*

*Leperere, Maralal*



HAPPY

INDIFFERENT

SAD

## TRIGGER

## PREPARE

## CICO POINT VISIT

## USE OF CASH

2

Consolata calls her husband who is away with the livestock.

Her husband won't have money until the market next Wednesday. He suggests borrowing money from her sister. Her sister agrees and says she will send money.

3

She gets a text message from Mpesa but can't read it.

⊗

Consolata is illiterate.

4

Consolata uses a workaround to find out the amount she received.

⊗

Consolata checks the message with a friend who can read to verify how much she received.

5

After her morning chores, Consolata heads to the agent.

Consolata once sent money to the wrong person. Her agent helped get the money back. Since then, she has never been to another agent even though it is a 40 minute walk.

6

⊗

Consolata hands the phone to her agent.

Agent reads her balance to her out loud.

Agent explains transaction charges to her in her native language.

Consolata hands over her ID for the agent to enter her PIN code (her birth year).

7

⊕

Consolata cashes out.

Most of the time, she takes out all the money in her account.

In some cases, she will keep a small amount for emergencies. Like 100 KES.

# The dependent homemaker needs DFS to be designed around her low literacy in order to feel more able to use it.

## CI & CO

- + Cashes out remittances or emergency support
- + Rarely cashes in unless sending to children schooled away.

## WALLET

- + May use wallet to buy airtime with assistance
- + May use wallet to pay for solar panel rental with assistance

## COMFORT WITH TECH

- + Relies fully on agent to make transactions at CICO point
- + Relies on children or literate relatives at home to read messages

## LEARNING

- + Fear of making costly mistakes is more powerful than desire to gain autonomy using DFS

## HER NEEDS

---

- + Ability to use CICO on her own to protect privacy
- + Low stakes opportunities to learn how to perform mobile money transactions without losing money when she makes mistakes
- + Better knowledge of different savings mechanisms to increase her financial resilience

## OPPORTUNITIES FOR DESIGN

---

- + Design DFS mobile applications to include more physical touch-points for low literacy users (eg. text to speech, more explicit iconography)
- + Create alternative verification steps in addition to the PIN code (eg. voice recognition)
- + Develop savings products that give her more confidence that she can be responsible for money (eg. joint savings account with husband, layaway wallet for school fees)



# Hustle queen

---

She is the breadwinner and constantly looking for ways to improve her small businesses and better sustain her family. Sometimes, her husband contributes money from odd jobs to support her businesses. Even with a low level of literacy, she is good with finances and learned to use the mobile money application on her phone. However, she still relies on the agent to complete most transactions – being afraid of messing up and losing money. She mostly operates in cash but mobile money is increasingly a necessity when dealing with customers and suppliers.

## COMMUNITY

Peri urban or urban

## FAMILY

Married, likely married as a pre-teen

## EDUCATION

Low literacy, but knows her way around numbers

## INCOME

Runs multiple small businesses at once, likely by herself

## CICO ACCESS

5-10 min

# Meet Nuria

She moved from her rural home to Isiolo town with her husband and three children in search of better opportunities. Nuria started hawking snacks in Isiolo while her husband found odd jobs around town. They both saved in a container at home and eventually opened a grocery shop. Nuria is also a member of two chama groups where she contributes 600 KES daily and 1000 KES weekly.



## WHAT MONEY MEANS TO HER

---

Money means ‘opportunity to make more money’. With her knowledge of money, she is not as likely to fall back into financial dependency. However she is cautious with how she spends and saves.

## HER BEHAVIORS WITH MONEY

---

She is good at commerce - she buys goods and sells them for a profit and negotiates well.

She saves money in her own bank account and also through buying livestock.

She has developed several physical workarounds to be effective with money despite her low literacy.

*“A good woman engages in business. It doesn’t matter whether you’re married or not”*

Rosalyn, Widow, Isiolo



# The hustle queen has found ways to grow her business using her phone.



Physical workaround



Emotional journey



Pain point



Opportunity area

## TRIGGER

## PREPARE

## MOBILE WALLET

## CICO POINT VISIT

HAPPY

1

Customer buys 1 kg of onions from Nuria's kiosk.  
He hands her a large note but she doesn't have change.



INDIFFERENT

SAD

2

Nuria agrees to be paid in her personal mobile money account from customer.  
Nuria doesn't prefer this option because this means she would incur withdrawal charges, she negotiates with customer to include transaction charges.



3

Nuria receives a confirmation message from the mobile money operator.  
She is illiterate but has taught herself how to recognise numbers. She verifies the amount she received is correct.



4

At 5 PM, Nuria closes shop and counts her revenue for the day.  
She counts the money she stored in different jars during the day to work out her profit in cash. She also makes a mental note that she has given credit to two people.



5

Nuria buys airtime on her phone.  
She opens the mobile money app on her smartphone and remembers to select the second option to buy airtime, as she can't read the words.



6

Nuria checks her mobile money balance to confirm that she is able order stock for her kiosk.  
She opens the mobile money app on her smartphone and remembers to select the third option to see her balance as she can't read the words.



7

The next day, Nuria walks 5 min to her favorite mobile money agent.  
She asks the agent to deposit money for her and make a transfer on her behalf to her wholesaler for stock. When it's time to enter her PIN code, the agent hands her back the phone.



8

Before the end of the week, Nuria cashes out her mobile money balance to deposit into her savings account.  
Aside from ordering stock, she doesn't use any of her mobile money for day to day expenses, allowing her to use her phone as a savings device.



# The hustle queen already knows how to use most DFS on her own but needs to build more confidence in her abilities.

## CI & CO

- + Rarely cashes in - money in wallet comes from customers.
- + Cashes out every few days to deposit into savings account at the bank.

## WALLET

- + Uses wallet to purchase airtime and data
- + Orders stock for her business from wallet

## COMFORT WITH TECH

- + Can check balance and buy airtime on her own
- + Needs assistance to make large transactions for fear of making a mistake

## LEARNING

- + Fear of making costly mistakes is still more powerful than desire to gain full autonomy using DFS
- + Learns from her children

## HER NEEDS

---

- + Ways to build a credit portfolio from her mobile money account in order to have access to loans.
- + Knowledge of different savings products to help her grow her businesses.
- + Low stakes opportunities to learn how to perform mobile money transactions without losing money when she makes mistakes.

## OPPORTUNITIES FOR DESIGN

---

- + Adapt DFS mobile applications to low literacy users (eg. text to speech)
- + Develop savings products that allow her to have more control over money (eg. joint savings account with husband or her chama groups)
- + Create learning moments at CICO points to help validate her knowledge and increase her confidence with mobile money.

# Changemaker

---

She is influential and trusted, she inspires other women in her community and works hard to lift them up. She has started either an investment, welfare or merry-go-round savings group with women in her community. She has completed primary school and perhaps part of secondary school, so she is likely to be financially literate. She seeks opportunities to learn more about money and is confident in the knowledge she already has. She is a frequent mobile money user.

## COMMUNITY

Rural, peri-urban or urban

## FAMILY

Married with children

## EDUCATION

Good literacy, has completed primary school and more

## INCOME

Runs women's group and several small businesses at once

## CICO ACCESS

varies

# Meet Grace

She is the founder of Nashami village and married with 4 kids. She completed most of secondary school but didn't graduate. She runs a women's group where women contribute 6000 KES each month, which she was inspired to start after meeting an NGO worker who gave her the idea. She is financially literate and confident in her knowledge. She also invests in livestock and land while running the women's group and her own small businesses.



## WHAT MONEY MEANS TO HER

---

She knows the power of group behavior when it comes to saving or investing, which is why she brings women together around financial goals. She believes that learning about money is best done with others, so she doesn't hesitate to share what she knows.

## HER BEHAVIORS WITH MONEY

---

She is responsible for large sums of money from the women's group.

She can distinguish clearly between her personal finances, her businesses, and the women's group.

*“All our children are going to school with money we saved through the welfare group.”*

*Amina, Isiolo*





## TRIGGER

## CICO POINT VISIT

## USE OF CASH

HAPPY

1 It's the end of the month - Grace looks into her finances to make plans.  
She pools together the incomes from her grocery shop and her women's group earnings.

3 Grace walks to an Mpesa agent to deposit some of her cash.  
She doesn't need any assistance from the agent to read the confirmation message.

4 Grace goes to the livestock market to buy goats.  
She wants to pay with mobile money but the goats owner is reluctant. After a long back and forth, he accepts mobile money.

6 Grace gives money to her newly-wed brother.  
He prefers cash since he is going to spend the money right away in town before going back to the rural area.

INDIFFERENT

Grace heads to the bank with a large amount of cash to deposit. Like 60,000 KES.

2 She is anxious about carrying that much cash and being a target of theft. She deposits most of it and keeps the rest in cash.

5 Grace visits her shop to pay her employee for the month.

Her employee requests that she sent part of the money on mobile money and the rest in cash. She agrees.

Grace is left with some cash and mobile money.

7 She doesn't want to keep more than a few days' worth of expenses to avoid having to give that money away to relatives in need. It's expected of her to help out as she is doing well financially.

SAD

# The changemaker wants women in her group to unlock the benefits of DFS but doesn't have the resources to teach well.

## CI & CO

- + Cashes in large amounts from Chama pays out
- + Has few reasons to cash out

## WALLET

- + Uses wallet extensively to pay for any service that accepts mobile money
- + Sends money for her children from her wallet

## COMFORT WITH TECH

- + Very comfortable using technology
- + Might not be inclined/inspired to discover a new service on her own

## LEARNING

- + Wants other women in her group to learn how to use DFS to unlock its benefits
- + Tries to teach them but not always successfully

## HER NEEDS

---

- + Knowledge about digital financial services beyond mobile money, such as mobile banking.
- + Educational tools and materials to effectively teach about digital financial services in her women's group.

## OPPORTUNITIES FOR DESIGN

---

- + Provide learning materials at CICO points showcasing old and new services to help her teach.
- + Provide learning moments about digital financial services at financial institutions she deals with.
- + Equip her with a chama toolkit to teach other women in her group and even create new Chamas.

# Teen dreamer

---

She is a college student studying away from her community. Some of her siblings do not go to school and look after livestock - an intentional choice their parents made. Her idea of success is graduating college, finding a job and becoming a salaried self reliant. However, this trajectory is not guaranteed - she is still financially dependent on her parents whose income is irregular. She is comfortable with technology and uses several digital financial services. She is her family's main teaching resource and assistance for DFS. Her phone is her bank and educational tool.

## COMMUNITY

Rural, but goes to school in the city

## FAMILY

Student, not likely to marry while studying

## EDUCATION

(Aiming for) Higher education or professional degree

## INCOME

Financially dependent on parents, may do odd small jobs for pocket money

## CICO ACCESS

3-5 min

# Meet Resiana

She is 19 and the second born in a family of 6 children. She is the first person in her family to go to college, a 5-hour drive away from home. At the beginning of each term, her parents give her enough money to last her. She knows her parents' income isn't always a guarantee so she has become very good at managing her expenses and even saves. Her phone is where she handles all her finances.



## WHAT MONEY MEANS TO HER

---

Money puts her through school, and keeps her fed and focused while studying. She doesn't like the unreliability of it in her parents' life which is why she aspires to earn her own income one day.

## HER BEHAVIORS WITH MONEY

---

She is very frugal - she sees the sacrifices her parents make to afford sending her to school.

She saves religiously on her phone and will even take small odd jobs when she is home to afford her personal expenses.

Her phone keeps her money safe from thieves.

*“I learnt to save because I needed to buy pads when I was young.”*

*Carla, Isiolo*



HAPPY

INDIFFERENT

SAD

## TRIGGER

## MOBILE WALLET

## CICO POINT VISIT

## USE OF CASH

1  
⊕

Resiana's mom gives her money in cash for the term.

She is a first year student at the university of Nairobi, a 5-hour drive away.

3

Resiana pays for rent on her phone.

She sends her landlord money for the term's rent.

5  
⊕

Resiana walks to a bank to cash out from her mobile account money for school fees.

By visiting an agent within a bank, she can cash out mobile money and deposit it into her university's bank account without leaving the building to avoid getting robbed.

7  
⊗

Resiana goes to a hair salon to plait her hair for the term.

For day to day expenses, Resiana prefers to pay in cash to avoid transaction fees.

2

She walks to the mPesa agent and deposits the cash into her mobile money account.

Resiana knows that she could get robbed on the bus to Nairobi, so she prefers storing all her money on her phone.

4

She saves some money into her locked savings account on her phone.

Resiana does this before every term for emergencies. It has served her in the past when her mother didn't have enough money during the term.

8

She goes back to campus with enough money for her small expenses over the next few weeks.

Resiana plans and is strict with how much money she spends each week. She can't afford to run out of money because it would put her mother in a difficult financial position.

The teen dreamer is worried about whether she'll have the skills to manage money well as an adult.

#### CASH & CO

- + Cashes in a large amount at the beginning of the school term to travel with it safely
- + Only cashes out to pay for school fees

#### WALLET

- + Uses wallet extensively to pay for any service that accepts mobile money
- + Rarely sends money unless paying a debt

#### COMFORT WITH TECH

- + Very comfortable using technology
- + Comfortably experimenting with new services and functionalities

#### LEARNING

- + Learns entirely on her own
- + Doesn't mind teaching her parents and relatives

#### HER NEEDS

---

- + Financial management knowledge to manage her money well.
- + Knowledge of scholarship and grant opportunities available for her when her parents are unable to pay school fees.

#### OPPORTUNITIES FOR DESIGN

---

- + Develop a way for parents to pay school fees directly from their phone to avoid theft.
- + Create learning moments on financial management on her phone (eg. tips every time she makes a transaction)
- + Provide learning materials at CICO points showcasing old and new services to help her teach her parents relevant skills.

# Salaried self-reliant

---

She has a permanent job with a monthly wage that is deposited directly into her account. She relies on DFS to manage her finances: she saves money on her phone for short term goals and will occasionally borrow and repay mobile money loans. She saves with the bank for more long term goals.

## COMMUNITY

Peri urban or urban

## FAMILY

May be married with kids, divorced or single.

## EDUCATION

Completed a higher education or professional degree

## INCOME

Earns a salary from a permanent job

## CICO ACCESS

3-5 min



SALARIED SELF RELIANT

# Meet Veronica

She is a 32 year-old single mother of one and works as a revenue collector in Isiolo town. She has a diploma in tourism administration. Everyday she wakes up at 5:40am, prepares her son for school, does minor house chores then sets off to work for 7-8 hrs a day. She has a Duka and livestock on the homestead that she pays others take care of for her.



## WHAT MONEY MEANS TO HER

---

She is comfortable handling her finances and has clear goals for her money - taking care of her son being her first priority. She is also expected to help her extended family when they need financial assistance.

## HER BEHAVIORS WITH MONEY

---

She supports her extended family with essentials such as school fees or food.

She knows how to plan, save and invest her money. She may even employ someone to run a small business for her.

*“Education is important- it helps you avoid traditions that may hold you back.”*

*Veronica, Isiolo*



# The salaried self-reliant is a DFS trigger for family members who may not be using it yet.

~ Emotional journey

⊗ Pain point

⊕ Opportunity area

## TRIGGER

## MOBILE WALLET

## CICO POINT VISIT

## USE OF CASH

HAPPY

1

Veronica gets her salary directly into her bank account.

She works for the county government as a tax collector.

3

She buys airtime and data bundles using mobile money.

Veronica buys enough data to be able to browse the internet and use social media for the rest of the month.

5

Veronica withdraws cash from any available agent around where she lives.

She only withdraws a small amount to take care of daily grocery needs.

INDIFFERENT

2

Veronica transfers part of her salary into her mobile money account.

Using her bank's application on her smartphone, she has connected her bank account to her mobile money account.

4

Veronica transfers most of her remaining balance into her locked mobile money savings account.

⊕

She does this to avoid being tempted to buy more data bundles or having to give money to others

6

Veronica sends her some mobile money.

SAD

7

Veronica gets an emergency call from her mother.

⊗

Her smaller brother has been sent home for school fees and its exams period..

## The salaried self-reliant financial behaviors work for her - automating some of them may save her time and allow her to plan ahead.

### CI & CO

- + Cashes in a large amount at the beginning of the month for expenses and remittances
- + Rarely cashes out

### WALLET

- + Uses wallet extensively to pay for any service that accepts mobile money
- + Send remittances home and supports extended family members

### COMFORT WITH TECH

- + Very comfortable using technology
- + Comfortably experimenting with new services and functionalities

### LEARNING

- + Learns entirely on her own
- + Doesn't get opportunities to teach

### HER NEEDS

---

- + Savings tools that allow her to save towards specific goals in a way that gives her more visibility.
- + Service that allow her to automate transactions that are recurring each month, such as remittance payments.

### OPPORTUNITIES FOR DESIGN

---

- + Simplify her savings experience by automating her existing behaviors (eg. deducting from her current account, saving rounded up change after each transaction, etc.)
- + Create learning moments on financial management on her phone (eg. tips every time she makes a transaction)

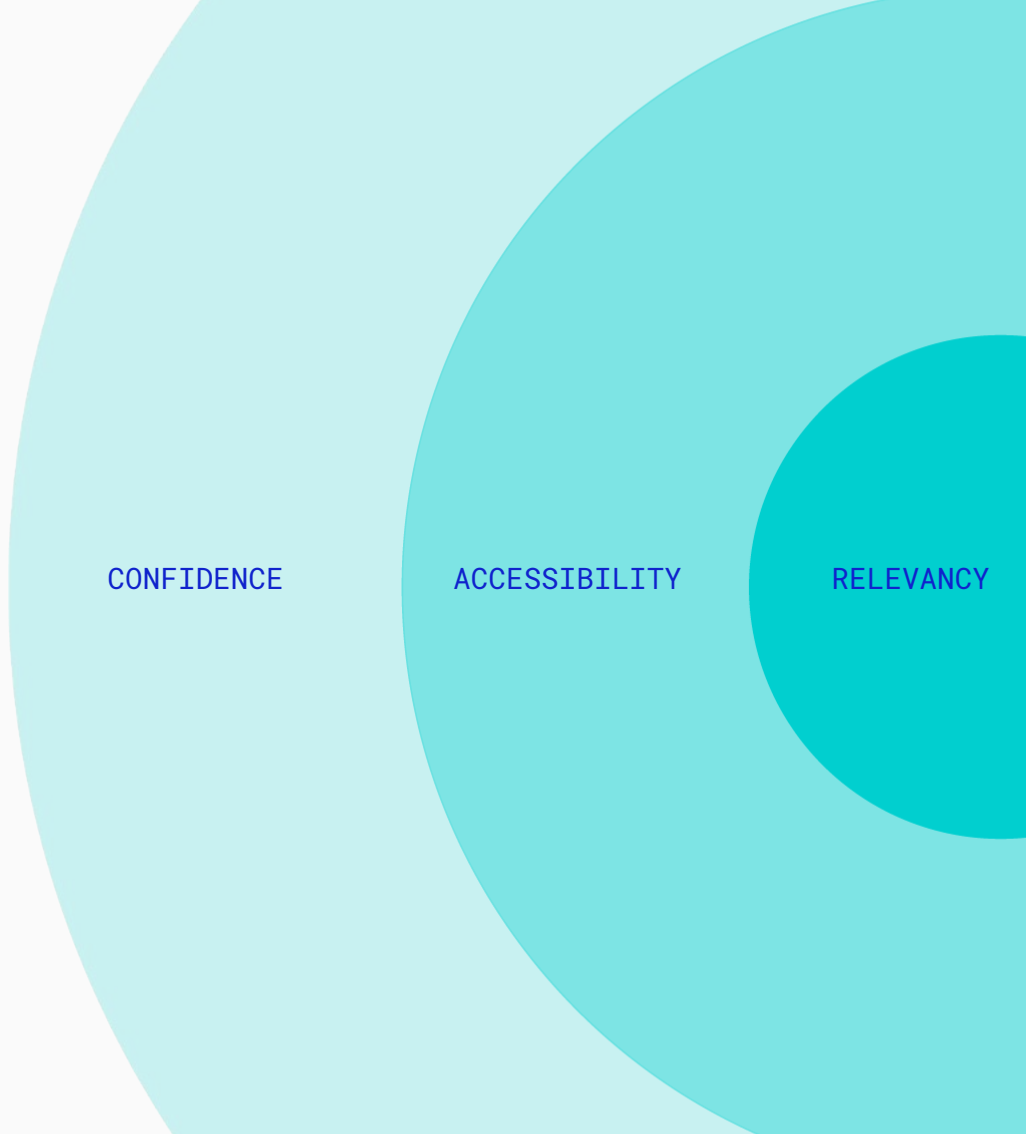


# WHAT WE'VE LEARN'T ABOUT DFS

# OUR LEARNINGS' FRAMEWORK

We developed learnings about women in Northern Kenya in three key areas that are central to this story.

Firstly, we spent time understanding her world and what would make DFS **relevant** to her life. Then, we looked at how she uses both cash and mobile money, understanding what barriers there are for her to **access** DFS more regularly and successfully. Finally, we looked at her potential to do more with mobile money, if she had awareness of the services available to her and the **confidence** to try them



## INSIGHT

## 01

# No formal financial services feel designed for her and her newfound financial responsibilities.

Financial services have not adapted with relevant offers to match the shift in household responsibilities that women are facing. Having always dealt in cash, they don't know that DFS could help them



RELEVANCY

## Women are now in charge of day to day provision and budgeting.

With men now travelling for a significant portion of the year with their livestock, it now falls to women to take care of putting food on the table. They're not necessarily equipped to budget well.

How might we support women with services that help her plan for the week ahead and allocate money correctly?

"I am proud of my wife. when I am going out there to get a small amount, my wife also brings back something. She will tell me what she will do with the money."

*Jackson, Isiolo*





## Women are now expected to plan the family's finances around school fees.

Sending children to school has now become a cultural norm in the majority of Northern Kenya, Additional family income is needed to meet these new costs, so women have to contribute. They are given the responsibility of saving both their own and husbands money towards the fees.

How might we help women navigate large, long term savings for the first time?

"If you sell goats & cows for school fees and that's your only income, that won't work, but having many small businesses will sustain me"

*Evelin, Isiolo*



## Women are now expected to know how to run small businesses.

Women are making a shift away from unreliable income (e.g. collecting firewood or beadwork) to earning more reliable incomes. They will start a small businesses - e.g. a duka, small shop selling sugar on the homestead. This requires a new behaviour - 'flipping' - buying an item in bulk and selling small amounts for profit.

How might we help women with the financial skills necessary to create and manage money from a small business?

"My neighbors and I all have a Duka, we sell sugar and flour. My sister sells paraffin and I sell eggs at the market too."

*Rosalyn, Maralal*



# OPPORTUNITY

## 01

Build digital financial services that are relevant to her and the new roles she is expected to play in managing money - and build them so that they perform better than using cash.



# INSIGHT

## 02

### Low literacy women use smart workarounds to navigate money, but no DFS provider builds on these.

Women have devised clever ways of getting by without learning to use digital tools, often for fear of getting it wrong. These workarounds - accounting for gaps in literacy, numeracy and tech confidence - present a challenge to any DFS provider wanting women to 'upskill' and go digital - unless they are recognised as potential drivers of access



ACCESSIBILITY

## Women rely on physical cues to handle money, but digital strips a lot of these away.

Low literacy women will rely on physical methods of identifying, sorting and storing money - such as placing money for different purposes in different places. When it comes to DFS, they try to memorise physical shapes (e.g. logo) and patterns (e.g. sequences of keypad options) to get by, but it's clear that DFS isn't designed to be used like this - it's for people who can read.

How might we design interactions with DFS that she can navigate on her terms?

"Women will separate the 'profit' money for their sales into different coloured pots per item. We do the stock take for them monthly as they struggle with record keeping"

*George, BOMA mentor, Maralal*



By asking trusted contacts for help, women sacrifice privacy and end up being expected to bail out others.

Many women use social connections such as family members to help them navigate DFS e.g. to verify the amount that's been sent to their phone. With this assistance so available, there's little incentive for them to learn to use DFS by themselves. It also means that other people know their balance and will come asking for money, that's hard to refuse.

How might we help women gain confidence to try using mobile money on their own in more of a low stakes way?

"I calculate how much I need to sell a goat for in my head & transport. Then I ask my son to help me confirm whether my calculations are correct. He will check my mPesa balance for me too."

*Bernadette, Isiolo*



## WORKAROUNDS WITH CASH

### Using containers to tally profits

---



She separates money handed by kiosk customers into two jars: one for the cost of the good, the other for the profit margin she added. When her bag of sugar/flour is sold out, she counts money in the profit jar.

### Keeping money away in a secret location

---



Her husband gives her money he doesn't want to spend so that she can keep it out of sight in a secret physical location only she has access to.

### Memorizing creditors' names and how much they owe

---



Since she can't write down who owes her money and how much, she has gotten very good at memorizing this information. In order to retrieve it, she must pay frequent visits to creditors.

## WORKAROUNDS WITH MOBILE MONEY

### Confirming balance with educated people

---



When she receives mobile money, she runs the SMS of confirmation by several people around her to verify how much was actually sent. When everyone tell her the same amount, she feels confident in the answer.

### Leaving SIM card at home to avoid spending money

---



Instead of going to town and being tempted to spend her mobile money on unnecessary things, she leaves her mPesa registered SIM card at home as she heads out.

### Sending children to make transactions at CICO points

---



When she can't go to the shop because of work, she sends her child with instructions on what to do at the CICO point. MNOs don't allow transactions by others on behalf of SIM card holders but her agent doesn't mind breaking this rule for her.



## By accessing DFS for women, trusted agents keep fueling dependency.

Lower literacy women often ask agents to do transactions for them. Agents will accept in order to protect their business but often they don't like being put in this position. It also prevents women from learning how to transact independently and protect their privacy.

How might we use the trusted point of CICO to help women understand and try out transactions? (rather than just hand over their phone)

“When you send money to the wrong personal, most customers don't know how to reverse, thats why most come to me for help”

*Damaris, Isiolo*



# OPPORTUNITY

## 02

Design DFS products and services in a way that is more accessible to her and help her use them on her own terms.



# INSIGHT

## 03

### Women learn about money socially, but there's a limit to how far their network can help them prosper

Most women know that they need more education and practical knowledge about money to keep growing and thriving, but too often it's simply not getting to them. They rely almost solely on learning from their network - which is limited to what those women have experienced.. Clear, relatable DFS guidance and tools could propel them forwards to prosper with confidence.



CONFIDENCE

Women learn by copying others in context. Mobile money is invisible, making it very hard to copy.

With limited formal chances to learn about money, women pick knowledge up along the way, by copying others with similar businesses, and from trial and error. Almost all of their learning is practical and contextual. It feels like DFS is too theoretical and abstract for her - this creates a barrier to trying it out.

How might we present opportunities to help women learn in the context of usage - i.e. at the point of CICO?

"I try to show my neighbors how to separate business money and personal money based on my knowledge. That's a concept they struggle with."

*Josephine, Business woman, Maralal*



CONVINCE  
NEW

CONVINCE  
FASHION STYLE

## Negative stories about mobile money are louder than positive ones.

With the increasing rate of fraud with mobile money, the stories of those who have had a bad experience (e.g. sending money to the wrong person) are being heard much louder than the benefits mobile money creates for women. This, coupled with strong narratives that money is to be respected and treated with great caution, creates a fear of making a mistake that she cannot afford.

How might we help women feel excited about opportunities as well as being aware of the risks?

“I once sent money to the wrong person and never got it back”

*Nuria, Hustle Quees, Isiolo*



## Chama groups give women some DFS confidence and skills but leaders can only teach so much.

External organizations often provide seminars about money that selected women can join. Those women can then share their learnings in their Chama groups to financially empower other women in their communities, creating a small ripple effect. But, it's unrealistic for these changemakers to teach more than the basics without follow up support, especially given their meetings are focused covering many topics

How might we leverage the social learning environment of the Chama group to give women confidence and skills?

"I learned about loans and how to open a bank account during our Chama meeting."

*Selina, Isiolo*



A *chama* (Swahili for ‘group’) is a collective 4 to 20 women who save or invest money together regularly. The *chama* phenomenon is inspired by the Swahili concept of *harambe*, which means “all together”. They are common in East Africa, particularly in Kenya.

“I went to a World Vision seminar to learn the skills I know, and now I’ve helped all the women in my chama start their businesses.”

*Grace, Changemaker, Isiolo*

## HOW DOES IT WORK?

---

Chamas have a leader, a treasurer, a secretary and group members. They all gather at one of the members’ home and spend time together for 20 mins to 1 hour. They discuss everything from household challenges to finances.

They each contribute an agreed amount of cash which is pooled together. Discipline and accountability are key to chamas’ success, which is why they enforce penalties for being late and for not having cash during collection time.

Chamas have different models for how to deal with the money they collect. They can:

Save towards goals the groups agrees on, such as putting all their children to school.

Take turn cashing out the amount collected or only give it to the women who needs it most.

Invest the money into a business, to purchase livestock, land or machinery.



# OPPORTUNITY

## 03

Inspire her by showing how DFS offers possibilities to prosper, leveraging the ways she likes to learn.



M-PESA  
NUMBER  
06

By M-pesa agent, you can use your M-pesa card document to verify your M-pesa ID or Alien ID.



# WHAT WE'VE LEARNT ABOUT CICO & AGENTS

# There is a wide gulf between what agents are trained for by MNOs and what they need to do to support of low literacy customers.

“Safaricom does agent training every month but I don’t need more training. They should train customers instead on how to use mPesa.”

Damaris, Mpesa Agent, Maralal

## CI

### EXPECTATIONS

1. Welcome customer
2. Take their phone number
3. Verify their ID
4. Confirm amount to cash in
5. Ask customer to confirm transaction and sign.

Customer can’t remember their phone number.

Agent dials \*100# on customer’s phone to find their number.

Customer doesn’t have their physical ID.

Agent asks for ID number to be shared verbally.

Customer sent a relative or child on their behalf.

Agent gets a call from customer with go ahead for transaction.

## CO

1. Welcome customer
2. Give them the agent number
3. Customer initiates the withdraw money process.
4. Verify their ID
5. Ask customer to confirm transaction and sign.

Customer can’t initiate the withdraw money process.

Agent takes customer’s phone and initiates the process.

Customer doesn’t know their PIN number.

Agent finds paper where customer’s PIN was written from last transaction or uses date of birth on their ID.

Customer can’t write their own PIN number to approve transaction.

Agent takes customer’s phone and writes PIN on their behalf.

## Agents want women to gain more autonomy but they don't have the capacity (nor do they think it's their role) to teach low literacy users to do their own transactions

Agents often have to handle a variety of businesses in addition to mobile money in order to stay profitable. It's more efficient for them to complete transactions on behalf of their low literacy users in order to save time and serve more customers. Contrary to what might seem like an easy win - to ask agents to teach users since they're on the 'front line' - this isn't what agents are open to doing.

"Rent is high in Isiolo town so it made sense for us to use this space as more than an mPesa shop. We also sell school uniforms and drinks."

Zainabu, Mpesa shop owner, Isiolo

"When someone who doesn't know how to read or write comes for a transaction, we ask them to give us their phone and their ID to complete the transaction for them."

Ifra, Mpesa Agent, Maralal

# When choosing an agent, the ability to build a trusting relationship matters most.

"I only go to one agent. When she is not at the shop, I go directly to her house. I trust her because she once helped me get money I had sent to the wrong person back."

Consolata, Isiolo

WHEN CUSTOMERS SAY:

**My agent is reliable.**

THEY MEAN:

- + Agent rarely has float issues.
- + Agent is usually open when I've made the trip to see them.
- + Agent doesn't mind being the point person for me and will avail themselves when I visit the shop.
- + Agent won't insist on seeing my ID because they know me.
- + Agent won't mind me sending someone to transact on my behalf.

WHEN CUSTOMERS SAY:

**My agent is trustworthy.**

THEY MEAN:

- + Agent explains transaction fees to me before each transaction.
- + Agent keeps my personal information (including my PIN number) safe, so I don't have to remember it.
- + Agent has helped me avoid losing money by reversing transactions.
- + Agent tells me if I have given them more cash than I thought I had

Factors such as tribe and availability of charging stations influence how women choose their preferred agent.

“I only go to one agent in town because he speaks Turkana and charges my phone when am out of power”

Marissa, Maralal

The gender of the agent matters less than their tribe or religion.

Women prefer dealing with agents who speak their native language, although they could transact in Kiswahili. This makes it easier for them to build a rapport with the agent, who might even turn out to be a distant relative. In the case of muslim women, we heard that religion had an influence. Muslim women prefer to do business with other muslims given Islam provides guidelines around doing business that non-muslims may not adhere to (e.g. acceptable sales profit margins according to Sharia Law).

Providing power creates a reason to return to a particular agent.

Women from rural areas often have to travel far to reach their agent's location. They also tend to have poor quality phones, with battery life that runs low by the time they reach the agent's location in town. Agents have realized this and provide phone charging stations as a service or even offer to swap their batteries for the duration of the transaction.

JAY BLESSING COM

m PESA

m PESA



M-PESA  
AGENT ID  
113685







# THE OPPORTUNITIES IN NORTHERN KENYA

# OPPORTUNITY AREAS

1

Building new products and services that are relevant to women's new roles.

*E.g. Services for specific financial responsibilities*

RELEVANCY

2

Designing products and services that are more accessible to her

*E.g. Adapting DFS for low literacy, numeracy, and tech literacy*

ACCESSIBILITY

3

Building confidence and showing possibility

*E.g. Creating capital with DFS*

*Build in micro learning moments along the way.*

CONFIDENCE

# OPPORTUNITY AREA 01

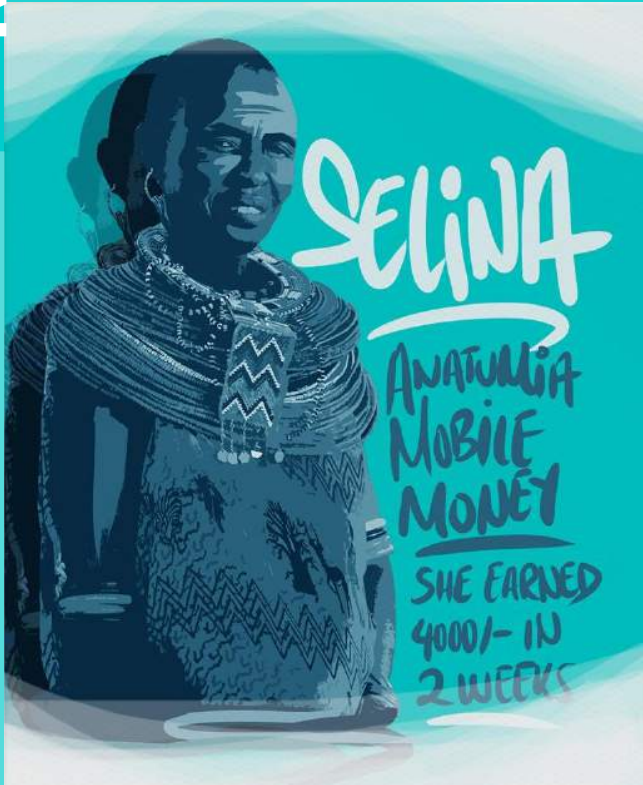
Building new products and services that are **relevant** to women's new roles.

This would involve first creating awareness for Northern Kenyan women that there are services out there that can support them, and then explicitly showing them how these could support her in her new role. It's about leading with relevancy - aka what it can do for her, rather than what the service is.



RELEVANCY

# STORIES SHE CAN FOLLOW



THE DEPENDENT  
HOMEMAKER

+

THE HUSTLE  
QUEEN

## WHAT IS IT

An awareness effort to gather and share inspiring examples of experiences that other women have had with DFS that are highly relatable and close to home. It helps women to see the potential relevance of DFS in her life.

## HOW DOES IT HELP HER LEARN?

She's encouraged to ask her agent questions based on prompts she sees around her. Learning becomes part of the conversation at CICO points

## WHAT DOES IT INVOLVE

### RADIO SHOWS



Localized radio content that talks about what DFS can be used for and how local women have benefitted.

### POSTERS



Inspirational stories of women who have used DFS to improve their livelihood, and how.

## WHAT PROBLEM DOES IT SOLVE

- + Right now, digital financial services feel 'for someone else' - this is a way of showing her that she can use them successfully too.
- + The current information landscape means that women have to be fortunate enough to meet with changemakers to hear stories of inspiration or success. Posters and radio shows can serve as opportunities to learn and gain knowledge of women within their communities that are experiencing growth through using DFS well.

A close-up portrait of Betty, a woman with braided hair, looking down and smiling. The image is overlaid with colorful abstract shapes in yellow, blue, and red.

**BETTY**

Baby products wholesaler

*I used to spend a whole day traveling to buy stock for my shop until I discovered that with mPesa, I could just send money to my wholesaler and get merchandise delivered to my doorstep.*

A portrait of Irene, a woman with curly hair, smiling. She is wearing a black top and is positioned behind a glass display case. The image is overlaid with colorful abstract shapes in yellow, blue, and red.

**IRENE**

mPesa agent

*I trained to become an agent to secure a monthly income, and so I can learn enough to start my own business some day.*

## WHAT IT COULD LOOK LIKE

Posters sharing stories of relatable women who have used DFS for tasks that she also does (i.e. saving) to help that it's for her too.

# JOINT MOBILE SAVINGS



THE DEPENDENT  
HOMEMAKER

+

THE HUSTLE  
QUEEN

## WHAT IS IT

A joint digital savings account that is designed to be used to save towards specific financial goals (i.e. starting a Duka or School fees). Women can open the account with their partner or with women from their Chama group and all parties can view activity with full transparency and see relevant savings tips

### HOW DOES IT HELP HER LEARN?

By giving users guidance alongside transactions, they learn how to become more effective savers together.

## WHAT DOES IT INVOLVE



### COUPLE ACCOUNT

Couples can allocate savings towards specific goals in locked savings accounts.



### CHAMA ACCOUNT

Chama's can view contributions made and savings account balance.

## WHAT PROBLEM DOES IT SOLVE

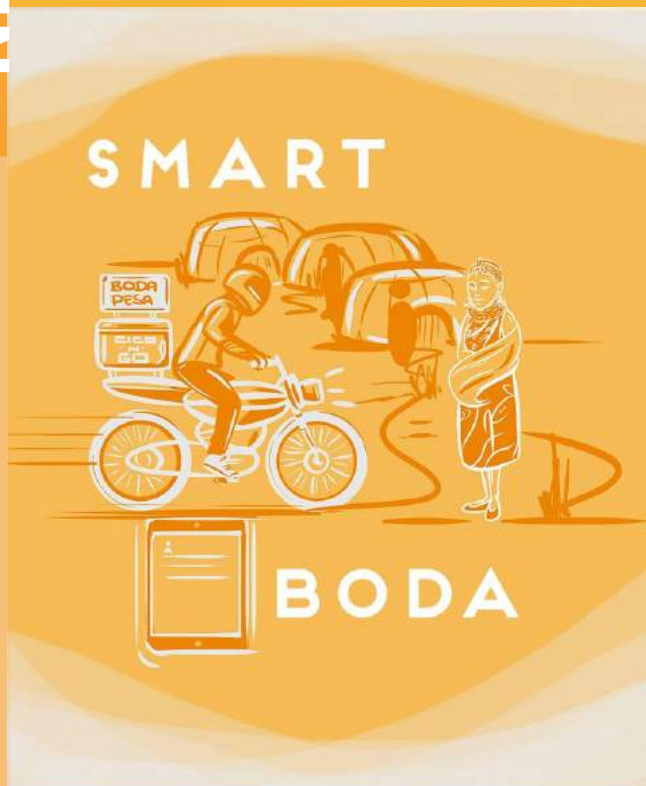
- + Mobile money can feel invisible which goes against the grain of a joint approach to financial planning and full transparency in marriages. This demonstrates DFS can be just as collaborative as cash.
- + Many chama's currently record their contributions manually, which limits transparency, a joint mobile money chama account allows for open access from all members.
- + Some Chama heads have to make a trip to the bank account to verify the balance within their savings account, this would negate the need to do so.



## WHAT IT COULD LOOK LIKE

Transparent transactions. For couples and chamas - when an individual within the group performs a transaction, the other parties can see.

# BODA PESA



THE DEPENDENT  
HOMEMAKER

+

THE HUSTLE  
QUEEN

## WHAT IS IT

A mobile application that equips trained riders with the ability to perform agent transactions and provide basic financial advice guided by preloaded content on the application. They travel to different communities performing mobile money transactions, collecting individual and chama savings and recording their progress on their app.

### HOW DOES IT HELP HER LEARN?

By more formally giving mentors the tools to help her learn about DFS in her own environment.

## WHAT DOES IT INVOLVE

### REGISTRATION DAY

A campaign for women to sign up to the Boda pesa service, registering either as individuals or chamas using a USSD gateway or through the app itself.

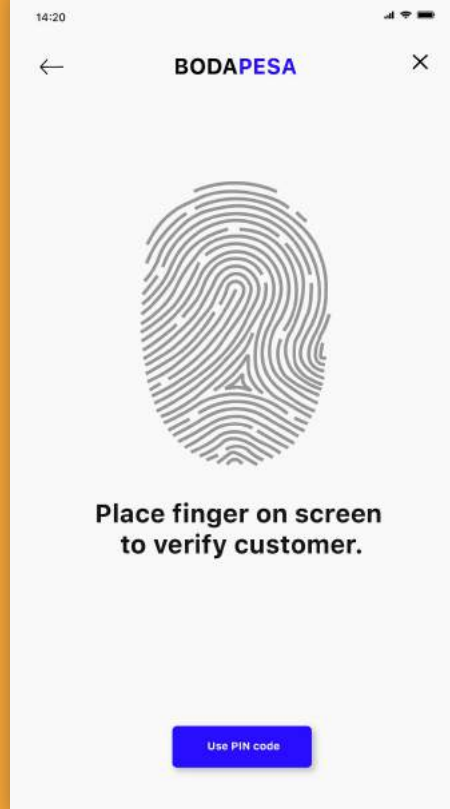
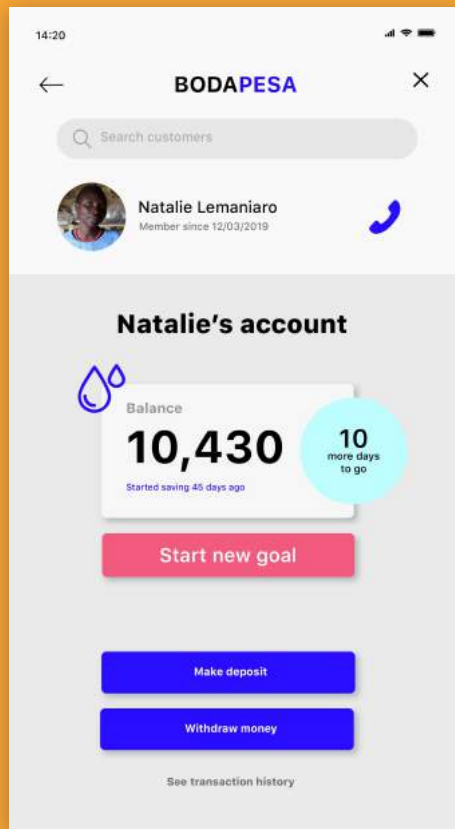
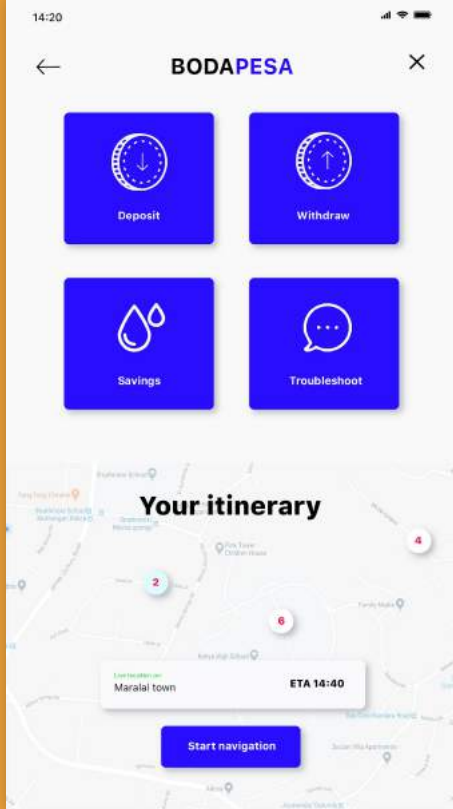
### COLLECTION DAYS

Women can view and track both their chama and individual progress as well as request the riders to inform them about new DFS services based on their track record.

## WHAT PROBLEM DOES IT SOLVE

- + Women will no longer have to travel long distances to make mobile money transactions, open savings accounts or find financial advisors.
- + Women will have the ability to digitally track and view progress of their savings and grow in more control of their finances.





### WHAT IT COULD LOOK LIKE

A simple application that allows riders to be efficient with their transactions and helpful during their interactions with women and Chama members.

# OPPORTUNITY AREA 02

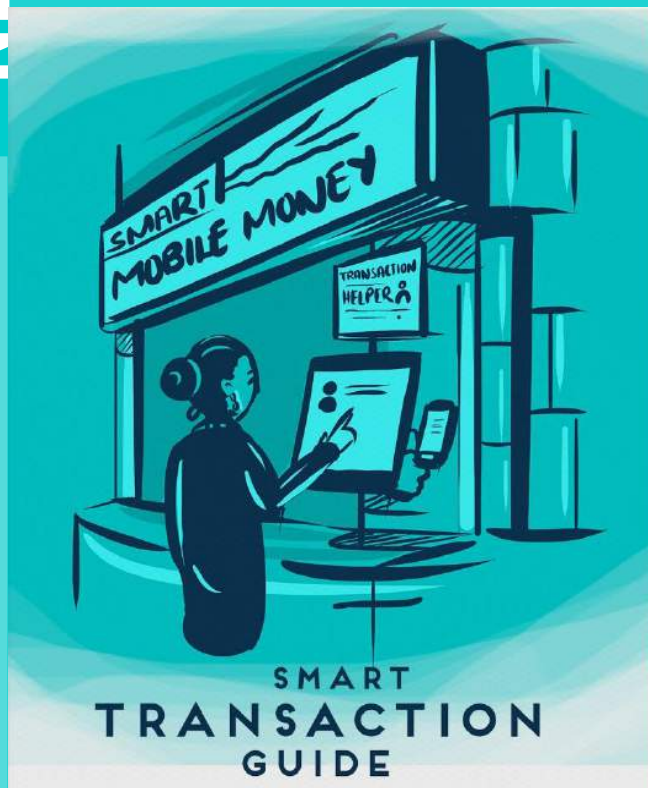
Making products and services that are more **accessible** to her.

This would involve changing fundamental interactions with DFS so that they respect or build on her workarounds. Including women who can't read or write by helping her to navigate on her terms.



ACCESSIBILITY

# ZERO STAKES LEARNING AID



## WHAT IS IT

This is a service that creates a zero stakes opportunity for women to practice transactions. It could be an interactive tablet at the agent with a AI software that contains pre-loaded mini lessons for specific transactions that the user can choose from. This service could also be a dummy number she can use from home.

### HOW DOES IT HELP HER LEARN?

It makes it easy for her to practice. She can learn different transactions one by one until she's proficient.

## WHAT DOES IT INVOLVE

### TRIAL PHONE AT CICO POINT



A trial phone is attached to the in agent device that the user can perform transactions on with guidance before proceeding to the actual transaction.



### FREE TRIAL NUMBER

This service can be extended away from the CICO point through a USSD mock transaction service - a number they can select from the mobile money menu indicating 'trial'.

## WHAT PROBLEM DOES IT SOLVE

- + We know that women find the idea of making a mistake with mobile money so off putting that they ask others to do it for them. Providing a 'no stakes' learning tool - either in the agent or via their phone - would help them gain confidence to do more on their own and progress.

# NAVIGATION SHE CAN RECOGNIZE



ICONS TO  
PROMOTE EASY  
NAVIGATION

## WHAT IS IT

Implement the extensive use of iconography within Mobile money and DFS service interfaces (on her phone and at agent, i.e Zero stakes Learning buddy ) to enable less literate users to navigate with images.

### HOW DOES IT HELP HER LEARN?

By enabling her to understand the options available to her, she can start to explore new areas she's intrigued by.

## WHAT DOES IT INVOLVE



### MOBILE MONEY ICONS

Inclusion of recognizable colors and images that remind the user what the specific prompt is associated with.



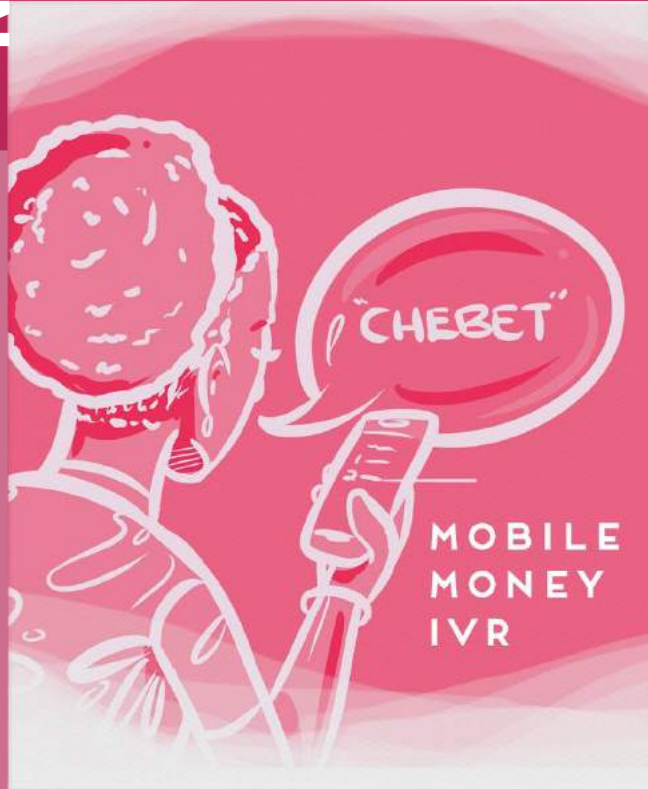
### USSD FRIENDLY ICONS

Simplified Feature phone friendly characters to promote easy teaching and memory.

## WHAT PROBLEM DOES IT SOLVE

- + Women who are less literate and regularly use DFS use Muscle memory to navigate DFS services. Colours, characters and icons are all memorised to help her - if we intentionally designed the interface with these cues we'd make it a simple experience for her.
- + Many women do not own smartphones. Designing characters that function on feature phones would mean that they are included and benefit from the feature.

# SECURE ACCESS FOR HER



THE DEPENDENT  
HOMEMAKER

+

THE HUSTLE  
QUEEN

## WHAT IS IT

Implement the extensive use of iconography within Mobile money and DFS service interfaces (on her phone and at agent, i.e Zero stakes Learning buddy ) to enable less literate users to navigate with images.

### HOW DOES IT HELP HER LEARN?

By giving her easier access to her own account on her own terms, she's encouraged to engage and explore options more often.

## WHAT DOES IT INVOLVE



### IVR MOBILE MONEY

A mobile money service that enables the user to access features by voice.



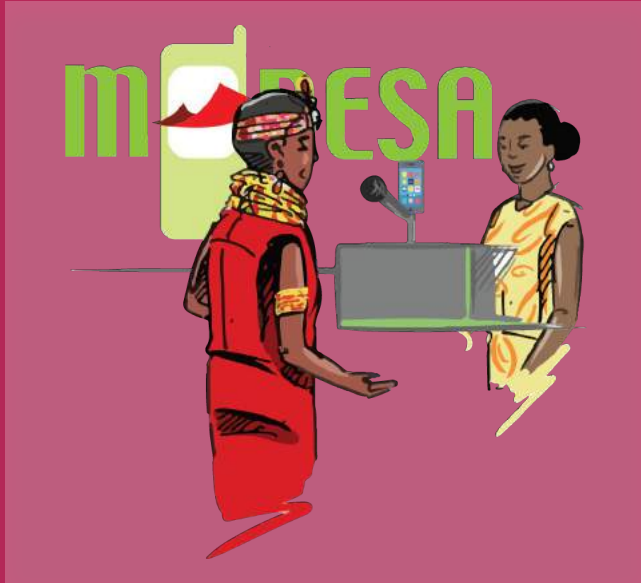
### VOICE PIN OPTION

Enable an added mobile money feature that allows the user to have their voice as their PIN.

## WHAT PROBLEM DOES IT SOLVE

- + Less literate women are forced to carry their ID's because they're encouraged to use their Y.O.B (Year of birth) as a PIN by agents. If they lose their ID's they have no access to their accounts. Sharing this detail with others means they risk security breaches. Voice verification would enable them to transact without the use of the original ID.
- + Mobile money IVR would allow users to navigate more complex DFS features without having to struggle through memorizing patterns of text and options

## WHAT IT COULD LOOK LIKE

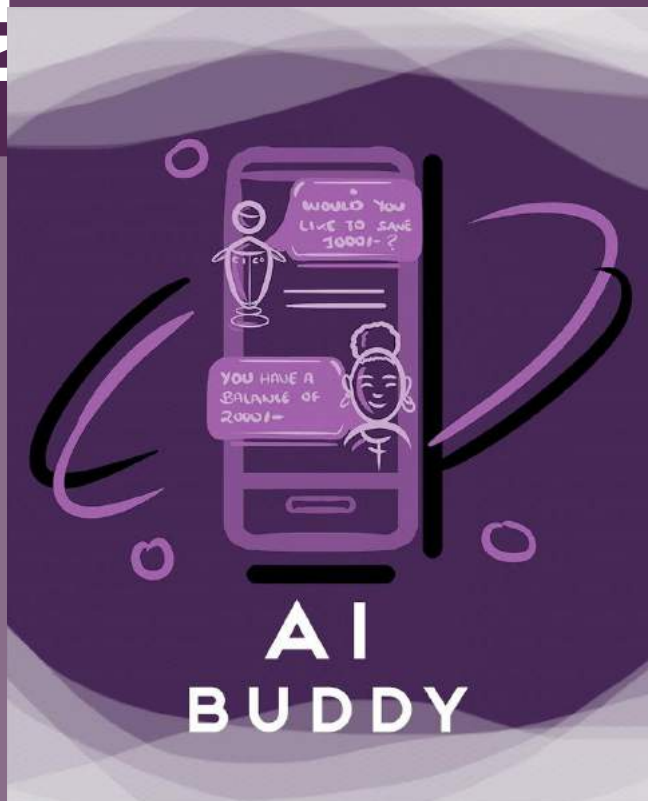


Voice recognition with machine learning at CICO point for added accessibility when verifying PIN.

Biometric verification to allow increased security and ease of access for low literacy women.



# AI FINANCIAL ASSISTANT



## WHAT IS IT

A smart chatbot that guides women in making mobile money transactions and assist them in reaching their financial goals. The bot uses machine learning to better adapt to users' needs, giving them greater control over their finances despite their literacy level.

### HOW DOES IT HELP HER LEARN?

By presenting the most relevant services in a personalised way she's encouraged to take note and try out with guidance.

## WHAT DOES IT INVOLVE

### VOICE COMMANDS

Women can speak to the bot once they have engaged it using one button.

### GOAL SETTING

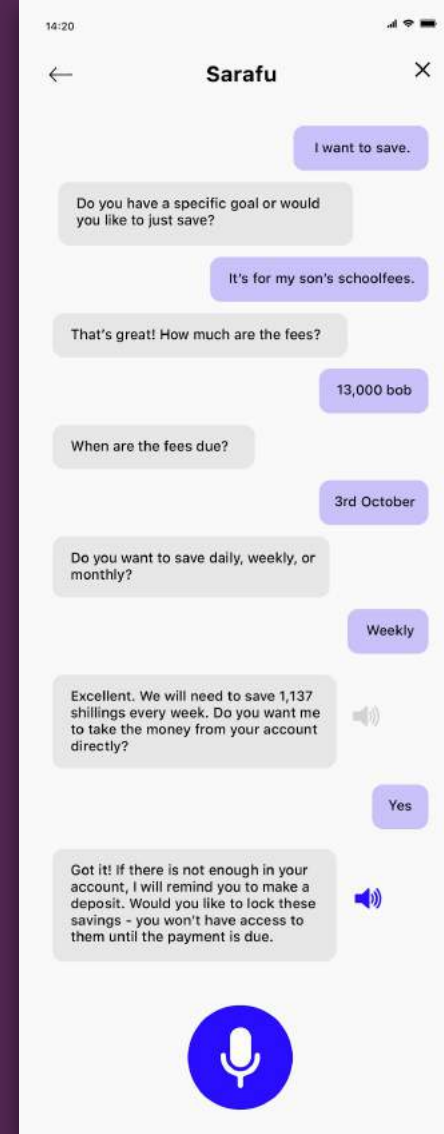
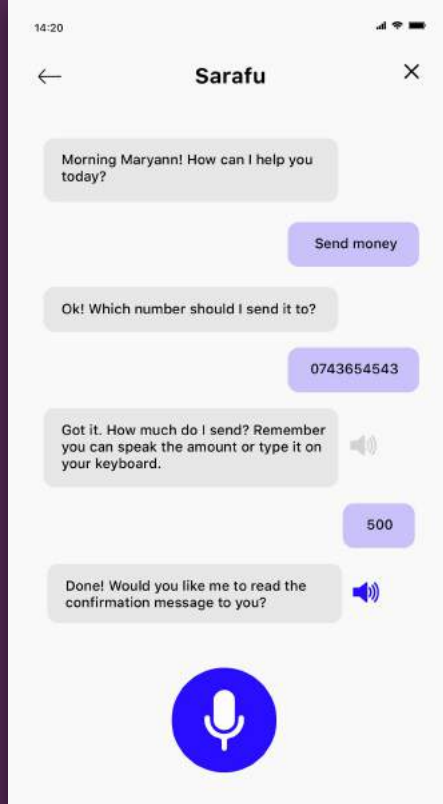
The bot allows women to make savings goals and can automate contributions towards those goals.

### ADAPTED SUGGESTIONS

Women get suggestions based on what they do with mobile money using the bot.

## WHAT PROBLEM DOES IT SOLVE

- + Women do not often have access to the kind of personalised financial guidance which leads to financial prosperity - DFS often feels for 'someone else'. Having a mobile companion that helps them achieve personal goals within their financial capability is one step closer to doing providing this.



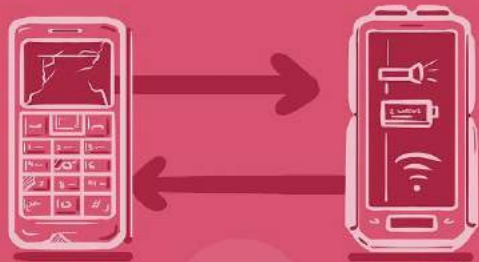
## WHAT IT COULD LOOK LIKE

Conversational interface with speech to text commands that can be played back throughout the conversation.



# PHONE SWAP PROGRAM

## PHONE



## SWAP

THE DEPENDENT  
HOMEMAKER

+

THE HUSTLE  
QUEEN

### WHAT IS IT

A service providing women with the ability to swap their poor quality devices for sturdier alternatives which support proper use of DFS services. The phones could come pre-loaded with the relevant apps and services for women to use.

#### HOW DOES IT HELP HER LEARN?

By upgrading her technology, she's able to practically start learning by doing - exploring the options to her with more ease.

### WHAT DOES IT INVOLVE

#### MARKET REACH

Partnering with a phone manufacturer who could increase their reach in Northern Kenya through the swap program.

#### RECYCLING VALUE

Partnering with an e-waste recycling organization to create more social impact opportunities from phones unwanted in other markets.

#### NEW DFS SERVICE

Creating a digital financial service that could cover the upfront cost of the recycled device and provide an attractive payment plan to women.

### WHAT PROBLEM DOES IT SOLVE

- + Worse quality phones are more affordable and women tend to spend a lot of time around children, meaning they're reluctant to invest in higher quality devices in case they get dropped and broken. The phones they have tend to have particularly poor battery life, don't always function properly or even present options in English (for example Chinese phones with scrambled menus), blocking their ability to use DFS as intended.

# OPPORTUNITY AREA 03

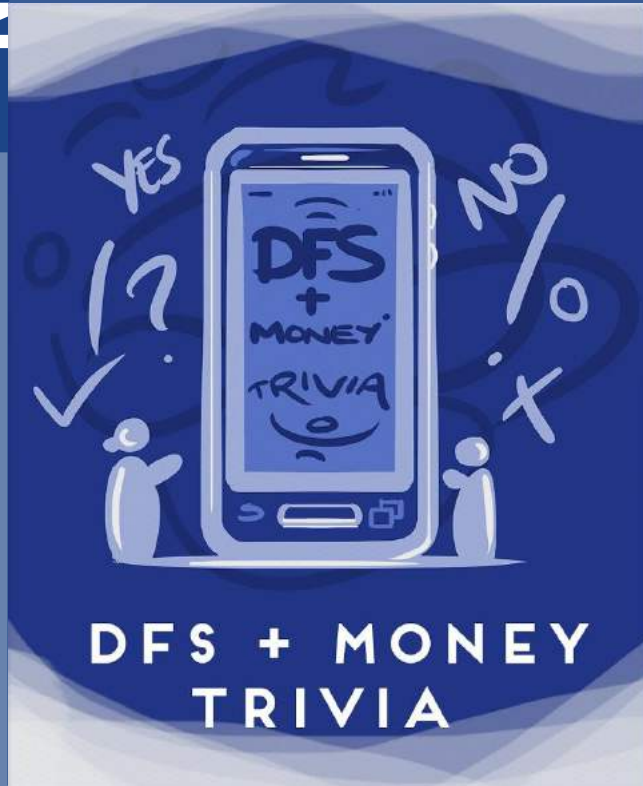
## Building **confidence** and showing possibility with DFS.

This would involve meeting women where they are - both physically and mentally - and providing new ways for her to try out financial behaviours that can help her prosper with confidence.



CONFIDENCE

# MOM + ME DFS TRIVIA



THE DEPENDENT  
HOMEMAKER

+

THE HUSTLE  
QUEEN

## WHAT IS IT

A trivia game about money and DFS that children can play with their mothers to improve both their financial skills, while spending quality time together.

### HOW DOES IT HELP HER LEARN?

By playfully introducing her to a range of DFS services and testing her knowledge, she gets intrigued to try new things.

## WHAT DOES IT INVOLVE

### CONVERSATIONAL GAME

A feature phone friendly game that can be played entirely using text messages. The child can play alone but is also prompted to invite their parent at different points in the game.

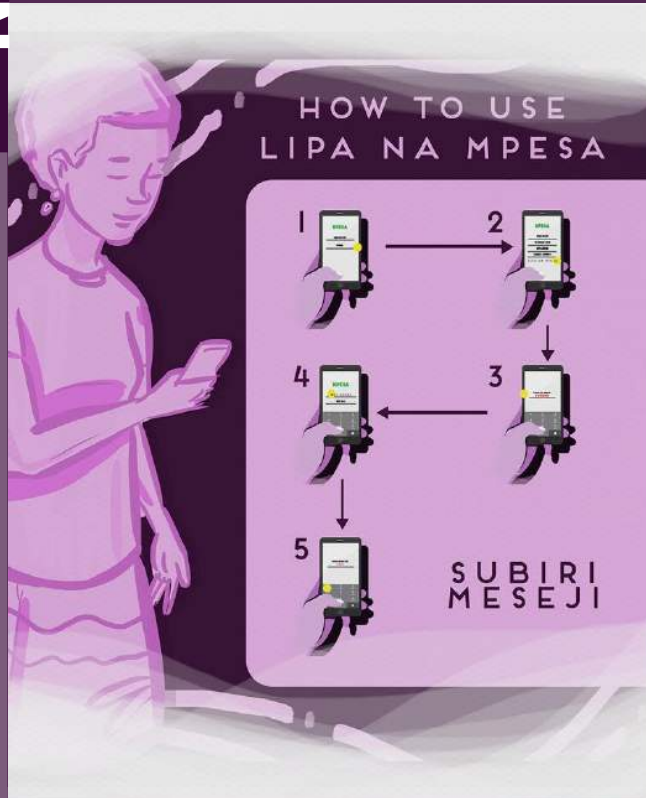
### ANIMATED GAME

A smart phone friendly animated trivia game that leverages iconography, images, and sounds so that both mom and child can play together at the same time, or separately.

## WHAT PROBLEM DOES IT SOLVE

- + We learnt that children spend a lot of time on their mothers' phones. They also happen to be one of the first points of contact when their mothers needs help with a DFS transaction. This game mirrors this interaction pattern but also provides them with access to useful and up to date information about money/DFS in an interactive way.

# UPSKILLING HER AT CICO POINTS



THE DEPENDENT  
HOMEMAKER

+

THE HUSTLE  
QUEEN

## WHAT IS IT

A series of micro-learning moments that start at the point of CICO and stretch beyond. This concept upskills and equips existing networks with the right teaching information to pass across to the lower literacy women.

### HOW DOES IT HELP HER LEARN?

Practically, by prompting her to learn about specific transactions at the CICO point where agents can supplement gaps in know-how.

## WHAT DOES IT INVOLVE



### POSTERS + POCKET GUIDES

Step by step illustration of how to use DFS, inviting users to question agents and follow up.

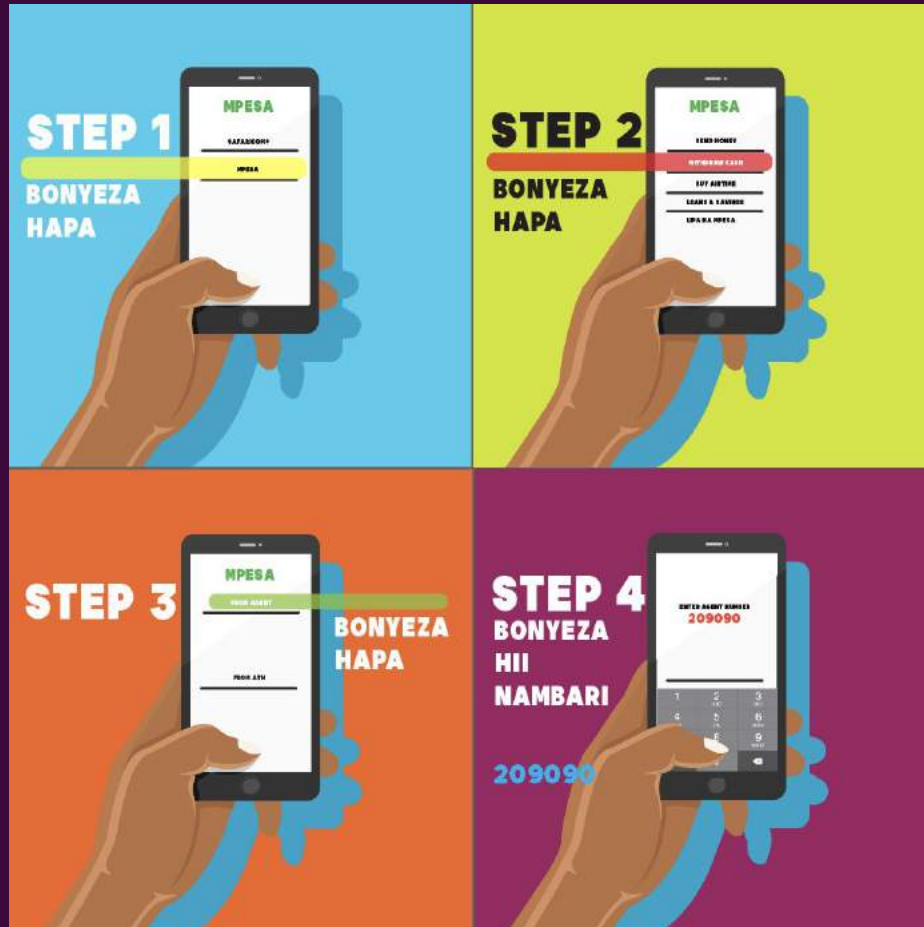


### UPSKILLING AGENTS

With the intention to guide less literate users rather than do transactions for them.

## WHAT PROBLEM DOES IT SOLVE

- + Uses visual space (and time spent waiting) in agents to help users learn how to navigate DFS services practically, rather than simply advertising that people ignore.
- + Agents are often pressed for time when serving users, these materials could help women select specific information they want to hear more about.
- + There is an inherent fear of DFS service failure even amongst educated user. Even experienced users could benefit from a confident boost through having providing a step by step failsafe guide as a point of referral.



### WHAT IT COULD LOOK LIKE

MPESA 101 GUIDES, simply designed with step by step instructions for the key interactions. Using lots of relatable images and universally recognisable iconography. Available at the agent and designed to be taken home and used to further teach family members - e.g. by teen girls.

# PROSPERITY PRODUCTS



## WHAT IS IT

A trivia game about money and DFS that children can play with their mothers to improve both their financial skills, while spending quality time together.

## HOW DOES IT HELP HER LEARN?

By playfully introducing her to a range of DFS services and testing her knowledge, she gets intrigued to try new things.

## WHAT DOES IT INVOLVE

### LOANS FOR PROSPERITY



Showcases the use of the loan for the borrower. Gives the user a guide on how to manage their earnings to pay back the loan over a set time.



### SAVING TO INVEST FOR CHAMAS

Different collective goals such as building business premises or paying for the whole group's school fees is the focus. Alerts can be set up when goals are in reach or when investment opportunities arise.

## WHAT PROBLEM DOES IT SOLVE

- + We know that women find the idea of large sums of money scary, but if they're framed in a relatable way, particularly in relation to development of the household/prosperity and investing, they start to make more sense.
- + Allows the user to engage with Mobile money loans that are already available to them, through the kind of scenarios that they are familiar with.

1



After a chama meeting led by a Boda pesa agent, she receives information for a 2500/- 'goat flipping loan' and chooses to apply for it.

2



She goes to the market and purchases a goat worth 2400/- with the money received.

3



She returns to herd her goat together with the relatives goats for about 3 weeks and ensures they are tended to and growing.

4



She returns to the market and sells her well-fed goat for 3,500/- she pays back her loan and remains with 600/-

5



She increases her 4500/- worth of savings with the 600/- profit and purchases two goats to continue flipping with.

# EDUCATE + ELEVATE CHAMA PROGRAM



THE DEPENDENT  
HOMEMAKER

+

THE HUSTLE  
QUEEN

## WHAT IS IT

A series of educational events for Changemakers that teach them about DFS but also provides them with tips and resources to teach others. It's designed to help them upskill and financially uplift women in their communities. It would include focused seminars, workshops and inspirational talks.

### HOW DOES IT HELP HER LEARN?

By more deliberately bringing learning moments and content into a context she's very comfortable with.

## WHAT DOES IT INVOLVE

### MOBILE MONEY ICONS



Seminars, workshops and inspirational talks within easy reach of communities. Ability to listen in to recordings live or after the event. Ability to vote for topics of interest.



### USSD FRIENDLY ICONS

Changemakers leave with a pack to facilitate their outreach:-

1. How to Start a Chama
2. Chama growth
3. Entrepreneurship and Money Management

## WHAT PROBLEM DOES IT SOLVE

- + We know women find learning about money daunting- this takes the format they are comfortable with but provides more of a comprehensive covering on topics.
- + We know Chama leaders have a lot resting on their shoulders - this recognises her with more dedicated tools, enabling her to teach and inspire more easily.



## WHAT IT COULD LOOK LIKE



A series of workshops and storytelling events on financial education that changemakers organize for women in their groups.



A specific module that enables change makers to set up **Teen Chamas** - so that girls can start learning about money management and DFS intentionally at an early age.

# How all of this could fit together

We can think about all the opportunities we've identified within a single journey of learning and confidence building.

Starting from the least experienced user, we guide women through opportunities to upskill until they are comfortable using whatever DFS service she needs with confidence.

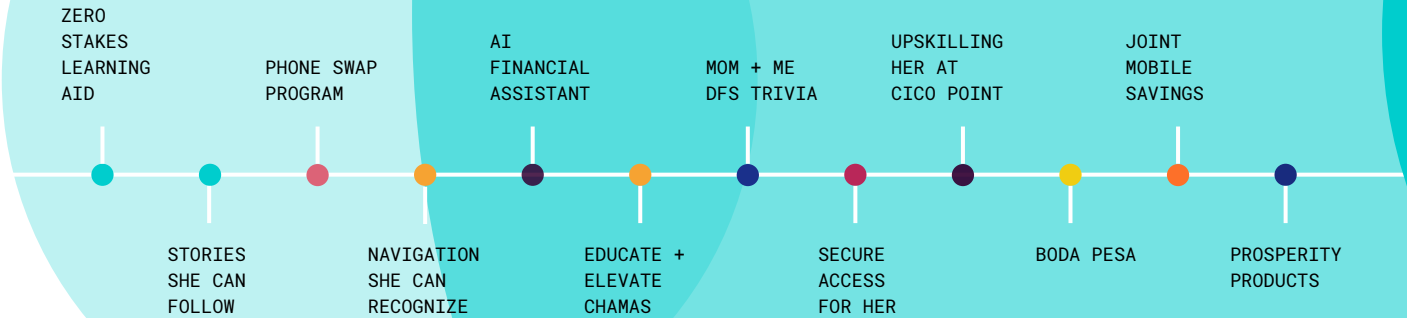


Meeting her where  
she is

Full spectrum of  
DFS offerings



## THE SPARK



Full spectrum of  
**DFS**

# ADDENDUM

Other women we met

## Meet Susan

*“I will only give my phone to the agent I was told to give it to in the MPESA shop, one here and another in Maralal”*

She is the 1st of 3 wives, ever since her husband married the other two wives, he only goes to her house occasionally, Susan is a mother of 9 children with whom she has managed to put some through school up to university. Susan spends the larger part of her year travelling further to herd her sheeps and goats. She uses DFS to receive money from her sons who live away.



## Meet Carla

*“I would like to learn - when you first earn, what will you do with that money?”*

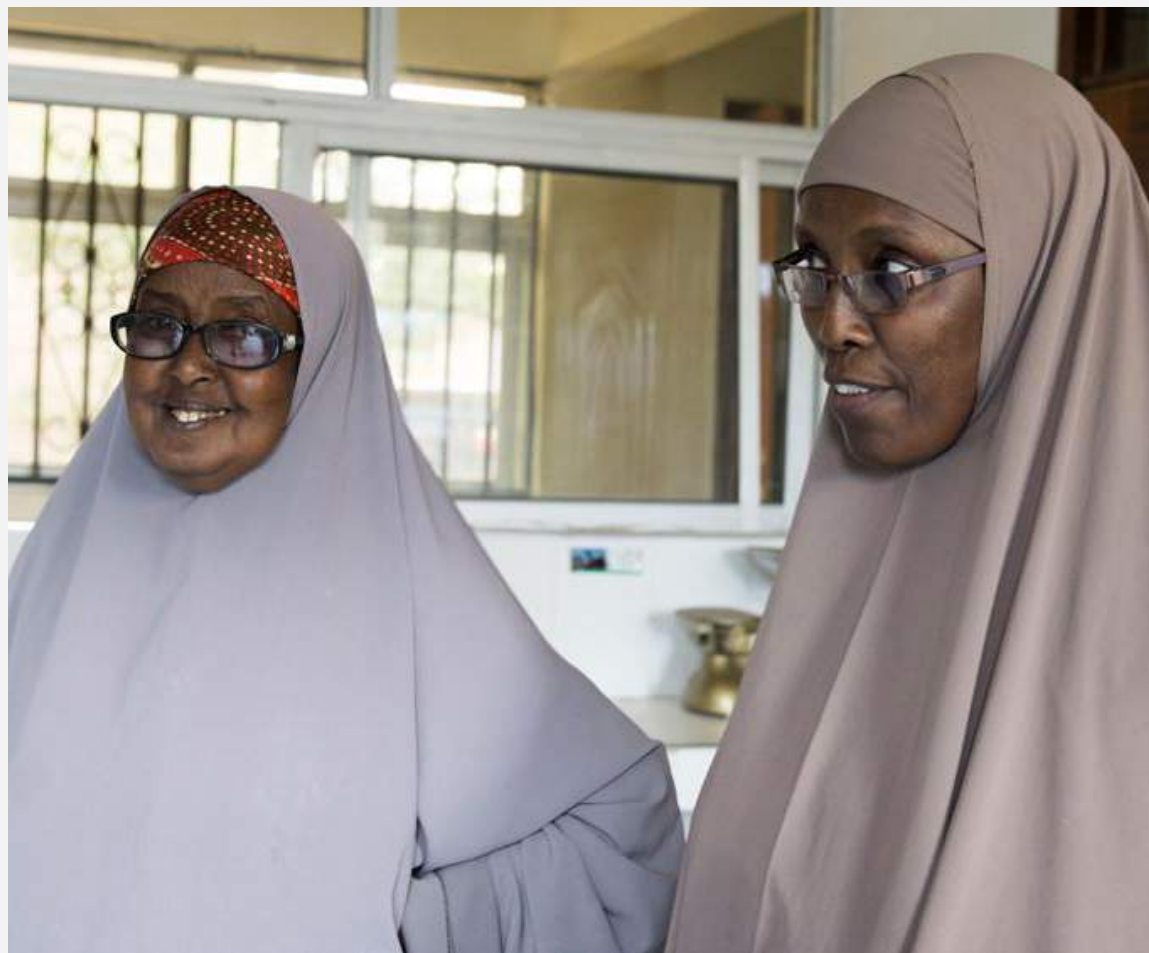
Carla wants to be a nurse in future, she looks upto to her neighbor who is a nurse at a nearby hospital, during school holidays, Carla will sometimes accompany her neighbor to her workplace to observe and learn more about the job. During the weekends and school holidays, Carla sells tea and bread at construction site where she gives half of the money to her family and the rest she saves for her personal use. She and her friends contribute 20 shillings every month to buy each other sanitary pads.



## Meet Amina & Mariam

*“We use Mpesa for our business to receive payment because most of our customers are in Nairobi”*

They both started a no cash out welfare/chama group in 1989 with other muslim women from their village, initially they contributed 200 shillings every month that was used to help the most needy women within the group. 29 years later the group has one of the biggest Camel milk business in Isiolo town, through this they have managed to put all their children through school and are now saving towards buying each member a piece of land.



## Bernadette

*“I only go to one agent because she swipes my battery and helps me charge my phone if I run out of battery and need to use Mpesa”*

She is a mother of 9 kids who are in school except 2 who remain at home to help her look after her 100 goats. She is married as a second wife and lives with her husband. Her day revolves around doing house chores and looking after the goats together with her sons. Every week she does an assessment of which goats are ready for the market and sells them every Wednesday. In a week she can sell up to 5 goats. In the future she wants to expand her goat selling business to other parts of the country.





# THE FINANCIAL AGENCY OF WOMEN

NORTHERN KENYA / MARCH 2019



---

BILL & MELINDA  
GATES *foundation*

For any questions, please  
contact [mary@ideo.org](mailto:mary@ideo.org) or  
[tosh@ideo.org](mailto:tosh@ideo.org)