



Illustrations - Strategic Impact Advisors

DIGITAL FINANCE

CAMPAIGN REPLICATION GUIDE

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USAID
FROM THE AMERICAN PEOPLE



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ABOUT THIS GUIDE

Replicating, or taking solutions that work and customizing them to specific circumstances and market conditions, allows organizations to increase the impact of their investments. Replicating aims to package successful innovations in the development sector and take them from one geographic location or target market to another, with appropriate contextualization. This Replication Guide shares an overview of a proven, evidence-based solution to a specific development challenge, and then provides steps on how to replicate it.

THE ORIGINAL ACTIVITY

Activity Name: Digital Financial Literacy and Capability Project under the Agent Network Strengthening (ePayments) Cooperative Agreement

Implemented By: Strategic Impact Advisors, LLC.

Date of award: September 2019

Budget: \$975,000

Timeframe: October 2019-December 2021

PROJECT BACKGROUND

The Digital Financial Literacy and Capability Project “Hey Sister! Show Me the Mobile Money” is an activity under the USAID Agent Network Strengthening (ANS) program implemented by Strategic Impact Advisors (SIA). The project’s goal is to increase the digital financial capabilities and decision-making skills of women in developing countries so that they can effectively use digital financial services (DFS) to economically improve their lives. Research has shown that access to DFS can improve the economic lives of poor women and members of female-headed households.¹ For women who are not yet users of formal financial services, the journey to becoming DFS users may include overcoming a number of barriers that fall into four broad categories: (1) affordability, (2) availability, (3) ability, and (4) appetite.

Organizations seeking to build women’s digital financial capabilities can use the content developed for this project to address the barrier of ability. To facilitate replication, SIA designed the Hey Sister! Campaign to be open-source, adaptable, and product-agnostic.

To pilot the curriculum, SIA actively supported distribution of the campaign’s content and customized it for use in three countries—Ghana, Malawi, and Uganda for 14 months from November 2020 to December 2021. These three markets were selected because of the clear gender gap in the use of DFS, between 5 percent and 16 percent as shown in table 1. Also, Ghana, Malawi, and Uganda rank among the 30 most unequal countries of the 162 countries ranked by United Nations Development Programme (UNDP) in its Gender Inequality Index.² And lastly, SIA had team members present in each of the countries, an important factor to facilitate localization and allow organizations to have in-country contacts during the COVID-19 pandemic, when travel was restricted.



Table 1 - Financial Inclusion in Pilot Markets

Country	Percent of male adults with a mobile money account ³	Percent female adults with a mobile money account ⁴	Gender gap: Mobile money account ownership (percent males - percent females)	Adult female literacy rates ⁵
Ghana	44	34	10	74
Malawi	23	18	5	51
Uganda	59	43	16	71

Given the various obstacles to in-person training during the COVID-19 pandemic, and with women’s needs in mind, SIA designed the learning materials to be distributed in audio format via interactive voice response (IVR) platforms, and for download and use in participatory, in-person learning.

1 Suri, T. & Jack, W. (2016). The long-run poverty and gender impacts of mobile money. *Science* 354 (6317), 1288-1292.
 2 Ghana, Malawi and Uganda’s Gender Inequality Index rankings (out of 162) are 133, 149, 127, respectively.
 3 World Bank, Global Findex Database, 2017.
 4 Ibid.
 5 World Bank (most recent [data](#) for each country).

THE SOLUTION

The open-source digital financial capabilities campaign called “Hey Sister! Show Me the Mobile Money!” has 25 dramatized, soap-opera style, audio lessons that cover a range of topics such as basic mobile money transactions, privacy, scam prevention, savings and loans, insurance, and budgeting. Since lessons are delivered through voice recordings, illiterate women are able to access and use the content. The lessons are intentionally designed to be three to four minutes in length to make them accessible to women, who are often time poor. The lessons are available in 17 different languages (see Box 1), along with training facilitation materials for organizations that wish to adopt the lessons for in-person activities that support women's economic empowerment.

Some examples of who can use the program include:

- Telecom operators wishing to increase the use of mobile money among their customers;
- Microfinance institutions to teach customers how to repay loans digitally; and
- Pay-as-you-go solar providers onboarding new customers and requiring payment for service via mobile money.

Box 1: Summary characteristics of the lessons

Length: Short, around 2-3 minutes, as the target audience for this program tends to be time poor

Delivery: Lessons are accessed on a mobile device at the customer's convenience given the target audiences' limited mobility

Format:

- Audio—as women the program is designed for tend to be less literate than men
- Facilitated—can also be facilitated by an individual, like a microfinance institution (MFI) loan officer; if needed, as women prefer having access to an individual when first interacting with new technology

Languages: English, French, Spanish, Swahili, Ga, Twi, Dagbani, Hausa, Ewe, Kassem, Runyakitara, Ateso, Luganda, Lugbara, Luo, Chichewa, Kinyarwanda

During the pilot, mobile phone subscribers in Ghana, Malawi and Uganda could access the audio lessons free of charge through Viamo's IVR service—allowing callers to listen to their desired content on demand.

As the ability to reunite in groups while adhering to COVID-19 protocols became possible, in-person facilitated discussion groups were conducted by facilitation partners such as microfinance institutions (MFI), local non-governmental organizations (NGOs), civil society organizations, and international NGOs looking for tools to accelerate women's digital financial capabilities. SIA provided training of trainer (ToT) workshops to facilitation partner staff. The training included country-specific facilitation guides that contain additional information and discussion questions to supplement each dramatized episode.

As the learning materials are open source, SIA reached out to other organizations working in women's economic empowerment and digital financial capabilities, beyond those active in Ghana, Malawi, and Uganda, to share the learning materials and encourage these organizations to integrate the learning content into their activities. Given the expressed interest in using the content, SIA adapted and translated the audio scripts for use in countries where French, Kinyarwanda, Spanish, and Swahili are spoken. International organizations such as One Acre Fund attended a ToT workshop conducted by SIA and adopted the learning materials to their activities.

IMPACT

The audio and facilitator resources have been adopted by a range of organizations:

- 24 organizations have implemented facilitated discussion groups in three different countries;
- Four organizations hosting audio content on their websites;
- MTN Ghana, the largest market shareholder of mobile money in Ghana, has put the audio content up on its IVR platform and is marketing it to its subscribers as a free resource.

In its first year, the “Hey Sister! Show Me the Mobile Money!” digital financial capabilities campaign reached nearly 260,000 people, of which more than 188,000 are women, through IVR and facilitated group learning. By the end of 2021, we estimate indirect reach to include an additional 480,000 people, totaling over 740,000 users, of whom 476,000 are women.

Women surveyed on the relevance and impact of the “Hey Sister!” lessons on their lives expressed higher levels of confidence when using their phones for financial transactions like mobile money after having listened to the “Hey Sister!” lessons. Change was highest among those who had participated in facilitated group discussions as women prefer “human touch” when interacting with digital technology. In that more focused setting, broader changes included women taking an increased role in household decision making.⁶ 97 percent of women surveyed found the content was relevant to their lives.

“After listening to Hey Sister, I have learnt a lot about the importance of using mobile money as a means of saving and securing my finances. I started saving on my mobile money in October for Christmas and I have so far saved 112,000 [ugandan shillings] on my mobile money account. This is so cheap and easy to access as we don’t have any nearby banks. It is less costly in terms of maintenance and the process of saving using mobile money does not take a lot of time like going up to the bank to deposit money in my bank account.”

- Hey Sister Group Participant in Uganda



⁶ <https://www.siaedge.com/heysister-impact>

REPLICATION OPPORTUNITIES

Problem Statement

Markets and companies are struggling to onboard new users or existing users, especially women, have low usage rates of digital financial services.

The audio lesson scripts are open-source and can therefore be used with any product regardless of service provider. The open-source nature of the scripts also allows for adoption and customization of the content to meet the goals of any organization. Facilitation guides were designed to remain product agnostic and adaptable to any country context. Learning materials are available for download on the "Hey Sister!" [web page](#) and in Spanish on the "¡Oye Amiga!" [web page](#). All of the materials, including audio scripts and facilitation guides are open source, therefore requiring no licensing fees or consent forms for use and replication. The activity can be replicated throughout other markets taking into consideration the following criteria:

1. Conditions: For this digital financial capabilities campaign to be replicated, an active DFS market should be in place, with credible, responsible services available. The activity also requires an active mobile/cellular network for participants even in remote areas to use the DFS discussed (and access the learning content via IVR, if part of the approach).
2. Potential organizations that can adopt the campaign's learning content include:
 - Microfinance institutions
 - Banks
 - Mobile money operators
 - Local non-profit and civil society organizations
 - International non-governmental organizations
 - Local and national government agencies

The activity might be useful in countries where women have low uptake of DFS and low digital financial capabilities. The content was designed for markets in Sub-Saharan Africa and later customized for Latin America. In other country contexts, adaptation may be needed to ensure relevance to product offerings. Organizations can adapt the learning content to suit market dynamics and varying levels of digital financial capabilities. Dissemination of the audio learning content can also be adapted to the availability of IVR platforms within a given country, and put on other platforms like radio. A radio station in Malawi, for example, has been broadcasting Hey Sister lessons through 30-minute radio programs. This approach could be replicated in countries conducting national financial capabilities campaigns. In Ghana, one partner broadcasts the content playing the episodes throughout several highly frequented markets and engaging market goers in discussions on the topics.

Problems/Opportunities this Activity Can Address:

The low levels of digital financial capabilities among women impede their ability to effectively use available DFS. By increasing women's digital financial capabilities, women are able to effectively use DFS to improve their livelihood by improved economic participation and resilience.

Objective:

To increase women's digital financial capabilities and decision-making skills.

Elements that Might Be Suitable for Replication:

- Adapt existing scripts and ToT to the local DFS environment and/or customize to provider's services, Example areas of customization:
 - Currency
 - Market-specific terminology (such as "airtime", "top up", vs. "load")
 - Storylines and real-life linkages throughout the short scripts to engage participants such as character jobs and name
 - ToT to provide technical support to partners facilitating group learning and disseminating content
- Dissemination of audio content via IVR platforms or radio broadcasting

INSIGHTS

- When developing scripts, it is best to create storylines using characters that have linkages to real life scenarios and are more relevant to the lives of women in countries of implementation. The archetypes developed by IDEO.org for the [Women and Money Project](#) are a useful example.
- When developing scripts, a greater reach can be obtained by remaining product agnostic. This way, participants can listen and find relevance regardless of their mobile money operator or financial service provider, while building broader financial capabilities—rather than product-specific 'how-to'—skills. Through SIA's implementation of the program, 97 percent of surveyed listeners have expressed finding the content relevant to their lives. We believe this is largely due to the product agnostic nature of the curriculum, as listeners with different financial service providers and different financial behaviors have been able to identify with and learn something from the content. This also allows interested financial service providers to more easily integrate white-label materials into their branded offerings.
- Do not expect all organizations pursuing women's economic empowerment to be always enthusiastic in taking up the content. We found the most success with locally based organizations that already had a network of women's groups to reach.

REPLICATION LANDSCAPES

Key Partners	Key Components	Problem	Target Segment	Resources
<ul style="list-style-type: none"> Local and international NGOs and CSOs (facilitation) Formal and informal financial institutions (facilitation) Mobile money providers (disseminate audio) IVR platforms (disseminate audio) 	<ul style="list-style-type: none"> Audio scripts Audio files Facilitation guides ToT workshops 	<p>Women's existing levels of digital financial capabilities limit their use of DFS</p> <p>Solution:</p> <p>Design and disseminate an audio-based digital financial capabilities campaign using IVR and/or facilitated group learning</p>	<ul style="list-style-type: none"> Rural women Women micro entrepreneurs 	<ul style="list-style-type: none"> IVR platform Script market customization Trainers NGO staff LOE
<p>Market Conditions</p> <p>Active and developed mobile money market reaching rural areas, active and developed mobile/cellular network</p>		<p>MEL</p> <ul style="list-style-type: none"> # of unique callers to IVR # of women callers to IVR # of individuals participating in discussion groups # of women participating in discussion groups # of trainers # of partners, kind of partner (facilitation, content host, etc.) # of partners who intend to keep using resources after project end # of promotion events % of participating women who find the content relevant to their lives % change in participating women who report they feel confident in using DFS % of participating women who adopt new DFS behavior(s) 		

REPLICATION RESOURCES

Links to project documents (workplan, concept note, AAR, etc.)

- [“Hey Sister! Show Me the Mobile Money!” website](#) containing downloadable audio, scripts, facilitation and impact information customized for Africa, including English versions
- [!Oye Amiga, hablemos sobre tu billetera móvil! website](#) in Spanish containing downloadable audio, scripts, facilitation and impact information customized for Latin America
- [Women’s Digital Financial Literacy Campaign Synthesis Report](#)



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