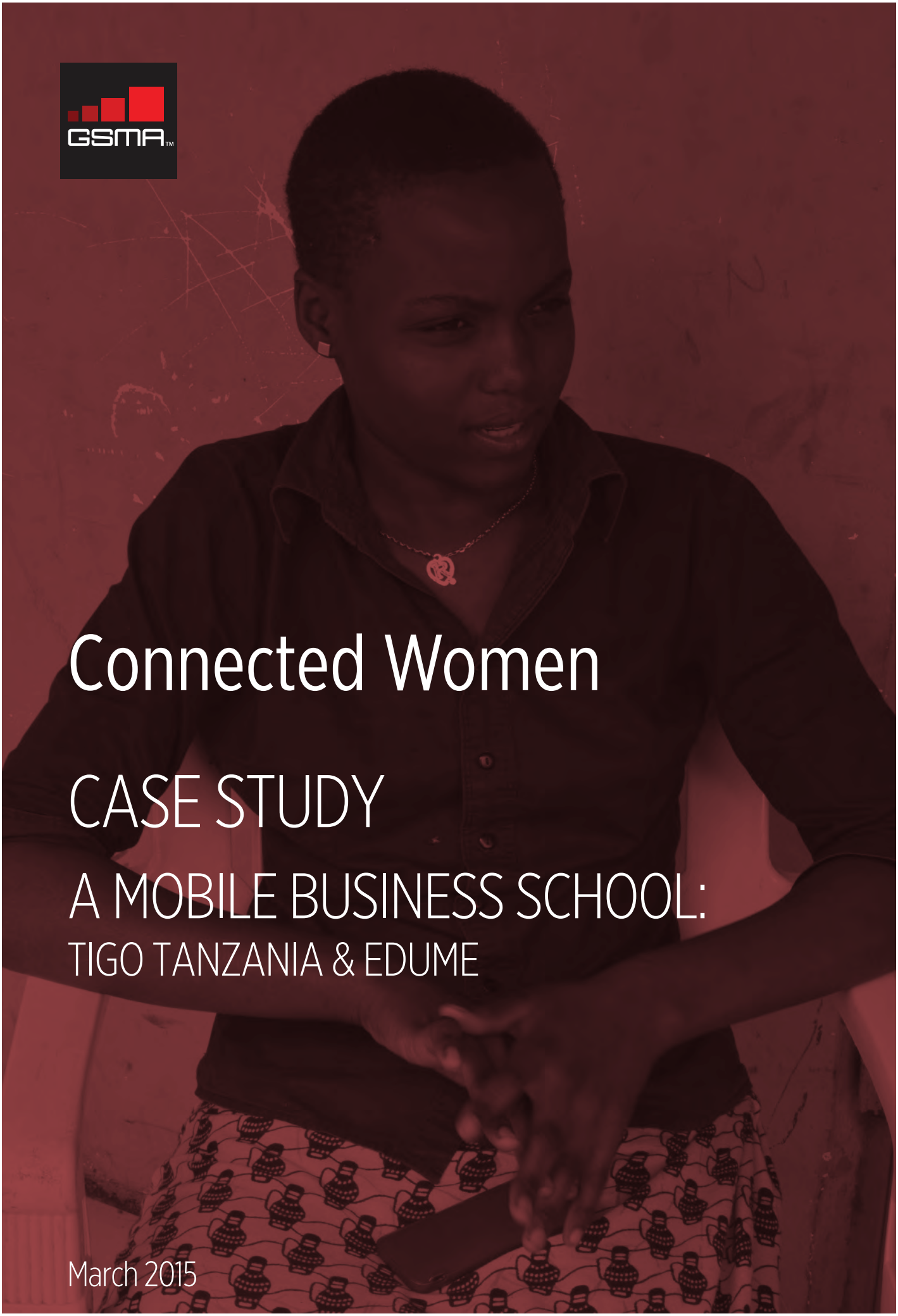

Connected Women

CASE STUDY

A MOBILE BUSINESS SCHOOL:

TIGO TANZANIA & EDUME

March 2015

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Introduction

When Tigo Tanzania was awarded a GSMA Connected Women Innovation Fund grant, it commissioned a qualitative research study to understand the daily lives, aspirations, and mobile usage of low-income women in Tanzania - a previously untapped segment of the market. This research showed that women attributed a great deal of importance to business, seeing it as essential to meeting other priorities, such as health and education for themselves and their families. Starting a small business was described as an aspiration and a solution to the lack of employment opportunities available to them. However, these women felt a lack of business acumen and skills were preventing them from pursuing these goals. As a result of this research, Tigo Tanzania designed and launched a new service targeted at women, which delivers business education training via SMS and voice messaging. This service, Tigo Biashara, was created partnership with EduMe,[1] a global educational service established by Tigo's parent company, Millicom.

Executive summary

Tigo Biashara, Tigo Tanzania's business training service ('biashara' means 'business' in Swahili), launched on its networks in October 2014. The commercial aim of the service was to improve the perception of the Tigo brand, increase average revenue per user (ARPU) through the subscription fee consumers would pay for this service, and increase usage of mobile services by Tigo Biashara users, including (i.e., using Tigo SIMs for other services such as voice and SMS). The option to apply for a loan or job was included at the end of the business training course, which Tigo Tanzania and EduMe hoped, combined with the training curriculum, would help to improve the livelihoods of female micro-entrepreneurs across Tanzania and motivate people to sign up for the service.

Early results from a January 2015 evaluation showed that Tigo Biashara users find the training content useful, relevant, and engaging. For example, 78% of female users reported improved business knowledge and 75% reported improved employment/business opportunities as a result of using the service. Female respondents rated all aspects of the service more highly than male respondents, which could indicate they value the service more because it is harder for women to access this type of information in Tanzania than men. Interestingly, 92% of female users reported greater confidence in using a mobile as a result of the service. This is far higher than expected, and could indicate that once relevant, life-enhancing content is offered to women via mobile, they become more accustomed to using their phones and their confidence in using them grows.

As of early March 2015, direct revenues and user numbers are still low, but an improved version of the service product has just been re-launched. Over 11,000 users have registered for the service, and all have listened to at least one lesson.

[1] www.edume.com

With 75% of users surveyed stating they are 'very likely' or 'likely' to continue to pay for the service, the initial feedback from users bodes well for the future of Tigo Biashara.

Some interesting trends may be emerging in terms of the additional commercial benefits for Tigo Tanzania. For example, 47% of all respondents reported a more positive impression of the Tigo brand as a result of Tigo Biashara, female respondents have reported significant increases in their use of Tigo for voice and SMS (both incoming and outgoing), and 58% of women stated they use Tigo to send an SMS either more frequently or much more frequently since they began using Tigo Biashara. This self-reported data needs to be corroborated by Tigo data over time, but it is worth investigating further as it is an important part of the business case for these types of value-added services.

The main priority in the next 12 months is to scale up the user base and move customers from free trial to regular paid use. To help users see the value of paying for content, registration and the free trial both need to be encouraged, and Tigo and EduMe may need to test various promotions and pricing structures to see what works best. Partnerships with organisations such as the International Labour Organization (ILO) will also be helpful in accessing potential customers, and should be complemented with commercial incentives for Tigo's network of retail agents and freelancers to register customers for the service.

"They teach you until you understand. They even give you real examples. And you feel happy."

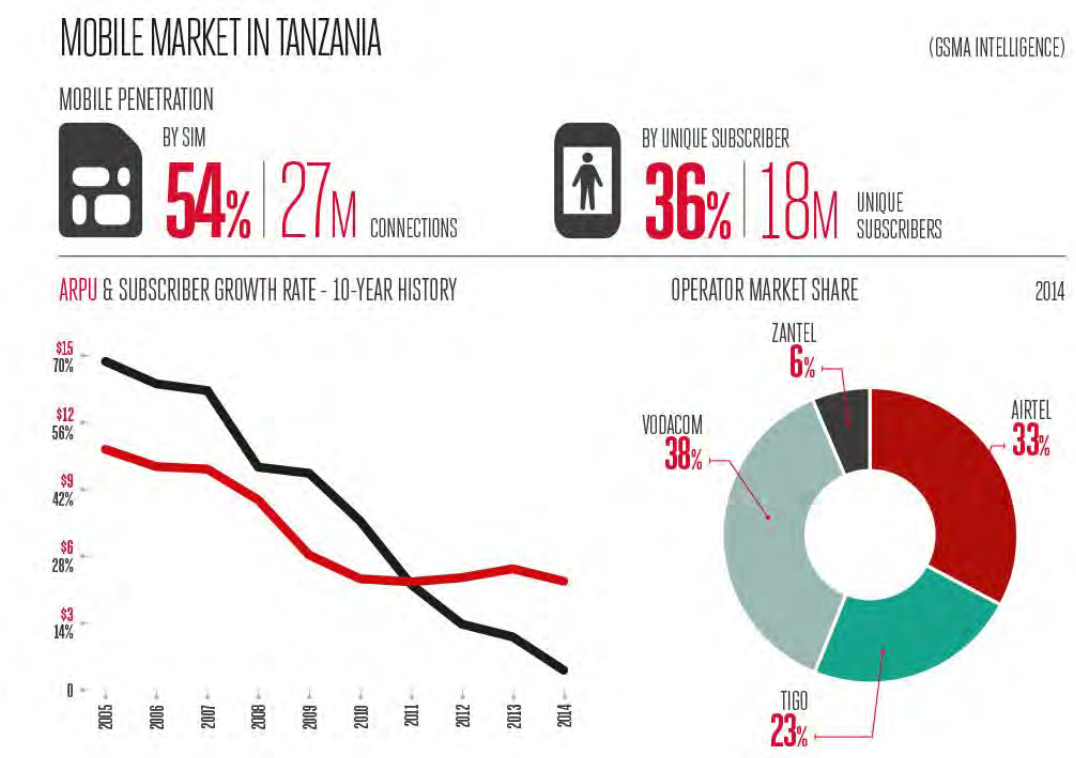
19-year-old active female user of Tigo Biashara

Country context

With a GDP per capita of $1775,[2] Tanzania is one of the world's poorest economies in terms of per capita income, and is classified as a least developed country by the World Bank. The economy is heavily dependent on agriculture, which accounts for more than 25% of GDP, provides 85% of exports, and employs about 80% of the workforce.[3] Unlike many of its neighbours, Tanzania has not had to cope with internal conflict and has enjoyed relative political stability.

[2] World Bank Databank, GDP per capita, PPP (current international $), 2013.
[3] CIA, World Factbook, 2014.

The mobile market in Tanzania



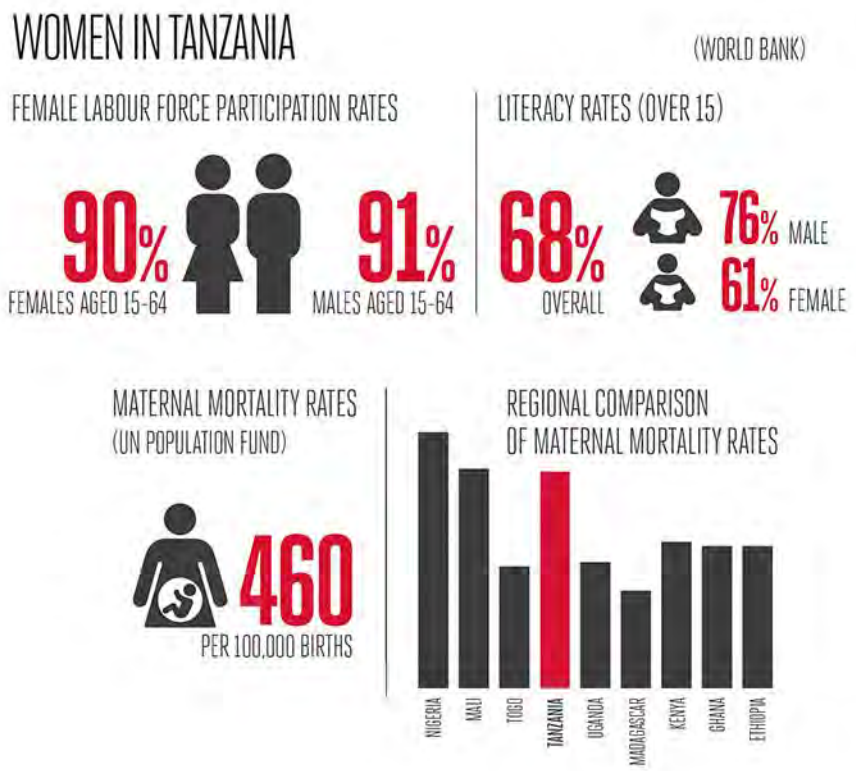
The mobile market in Tanzania is highly competitive, with four main operators: Airtel (Bharti Airtel), Tigo (Millicom International Cellular), Vodacom, and Zantel (Etisalat). Teledensity stands at 68% (as of September 2014).[4]

The Tanzanian market saw aggressive price wars between 2005 and 2010, following "*years of competition in which [MNOs] vied for customers based on their coverage, service quality and innovative products and services*",[5] causing ARPUs to decline rapidly.

Subscriber growth has slowed dramatically over the last decade, but with unique subscriber penetration at just 36%[6] in Q3 2014, there is still a large number of potential customers for operators to attract and retain—the majority in less-served rural areas.

[4] Tanzania Communications Regulatory Authority
[5] TeleGeography, "Tanzanian telcos remove gloves in price war", 26 April 2010.

Women in Tanzania



Women play a strong role in Tanzania's economy. In terms of labour force participation, women and men are roughly equal: 90% of women and 91% of men[7]. This scenario is rare in Sub-Saharan Africa, where only 63% of women and 86% of men participate in the labour force on average.

There are significant gender disparities in income, however. In the manufacturing sector, for example, the mean monthly income of women is 3.5 times lower than that of men.[8]

The literacy gap between women and men is sizeable: only 61% of female adults compared to 76% of male adults are literate. However, this gap narrows for the youth population (15–24 years): 77% of young men compared to 73% of young women are literate, indicating this difference will not be so pronounced in the next generation.[9]

[7] In 2012, for people aged 15–64 years.
[8] World Bank, Tanzania Country Brief, 2007.
[9] UNICEF, Tanzania Statistics, 2008–2012

Mobile adoption for women in Tanzania: Key barriers and challenges

Tigo Tanzania's consumer insights research shows women in Tanzania are generally the financial managers of the household with freedom to allocate resources. When women who do not own a mobile phone were asked why they did not have a phone, 31% stated they would rather spend their money on something else, indicating low perception of the value of mobile ownership. The second main barrier they identified was the upfront cost of the handset.

The research found that some of the cultural barriers to mobile adoption seen in other markets were less pronounced in Tanzania. For instance, women tend to have almost complete financial freedom with household expenditures, their children, their business, and income. Separate household finances also tend to be common within marriages. Despite this, 13% of women said they did not have mobile phone because their husbands would not allow them to have one. Anecdotal evidence suggests men do not allow their wives to have a phone because they fear it would lead to adultery.

Overview of service

Market opportunity

In a fiercely competitive and declining ARPU environment, the four major operators vying for Tanzanian market share are pursuing three main strategies:

- Gaining new subscribers ('Get')
- Retaining existing subscribers by reducing churn ('Keep')
- Increasing the ARPU of existing subscribers ('Grow').

Tigo Tanzania decided to focus on the first two strategies and differentiate its brand by offering a value-added service (VAS) that met women's needs. Tigo chose the low-income women's segment since it had not previously focused on this population and saw it as an opportunity to test out a new product for an underserved market. Tigo realised that for a women's service to be successful, it would have to first identify and then address the wants and needs of its target audience. As a first step, Tigo commissioned a qualitative research study to guide the design of an appropriate offering. The aim was to understand the daily lives, aspirations, and mobile usage of low-income women in Tanzania.

Tigo Tanzania's Consumer Understanding Manager attended all the interviews, which gave her first-hand experience of the process and enhanced her understanding of this customer segment. For more details on the research, please see the full report of findings and the GSMA Connected Women Insights Paper on using qualitative research to gain in-depth consumer insights.

"The interviews were conducted in a way that allowed the women to show us how they lived their daily lives. We took tours of their farms, we rode local buses into town to observe where and how a woman would purchase their first handset, and we even took turns grinding millet. We tried to learn as much about these women's lives as we could to understand what product would fit into their lives and how it would exist in their lives and use these extracted insights to create a product that make sense in the local context of daily life."

Consumer Understanding Manager, Tigo Tanzania

Tigo then used the findings of the consumer insights research to inform the design of the offering. The women who were interviewed placed a great deal of importance on entrepreneurship, seeing it as a way out of poverty and an enabler of priorities such as health and education for themselves and their families. Starting a small business, such as selling juice or second-hand clothes, was seen as an aspiration and a solution to the lack of formal employment opportunities.

The women felt a lack of business acumen and original ideas was preventing them from pursuing these aspirations. Access to capital was identified as a recurring pain point for most resource-poor women, as they often lack the skills to present a sound business case and are less likely to have credit records than men. The 2013 FinScope Tanzania study found that 10% of adult females in Tanzania have or use bank products, compared to 18% of adult men.[10]

"I sell vegetables because my sister and my mother sell vegetables."

"I do not have the capital to start a profitable microbusiness. That is why I sell mandazis (fried snack)…"

Quotes from in-depth interviews with Tanzanian women

[10] FinScope Tanzania, 2013 survey

Tigo therefore decided to design and launch 'Tigo Biashara' ('biashara' means 'business' in Swahili), a new service aimed at women that delivers business education and financial literacy training via SMS and voice, allowing it to reach customers with lower literacy levels.

Service design

Partnerships

In addition to being part of Tigo Tanzania's strategy to increase ARPU and stickiness in its subscriber base, Tigo Biashara was also aligned with a group-level initiative called EduMe, launched by Millicom in 2014. EduMe is a *"mobile-first global educational service established by Tigo's parent company, Millicom. EduMe uses mobile and internet technology to provide access to high quality education on an anytime anywhere basis."*[11] EduMe's first offering was a mobile English language learning service, launched by Tigo Rwanda in July 2014.

Tigo's consumer insights research showed that, in addition to a lack of business skills, women also lacked access to capital for small business. The EduMe team therefore decided to partner with local banks that offer loans to qualifying users who have completed the Tigo Biashara course. EduMe also partnered with Nikweli, a local job-matching organisation that allows users who have completed the Tigo Biashara course to upload their profiles on its SMS-based platform free of charge. Finally, a certificate is awarded to users who complete the course. This means there are three extra motivations to use the service: the ability to apply for a loan, access job opportunities, and receive a certificate.

[11] www.edume.com

Content delivery

The EduMe team developed 13 modules covering various business concepts, with three lessons per module lasting approximately 12 minutes. There is also an assessment at the end of each module to track learning outcomes. mLearning experts at the GSMA advised the EduMe team to present the business training through the medium of storytelling and convey key concepts through conversations between characters the target audience could relate to. This dialogue was translated into Swahili and then recorded and put onto a voice platform.

The following example shows how a conversation between one character, Nala, and her father is used to explain how to generate an idea for a business.

Example of Tigo Biashara content: Nala's conversation with her father

Nala: I am really glad I decided to start my own business so I can earn more money and take control of my future. I am a little nervous though. How am I supposed to know what type of business will succeed? How should I come up with a good idea?

Father: Don't worry, the best businesses have started with people just like you who didn't have experience and needed to come up with a new idea.

Nala: You mean I just need to come up with an idea and then if I keep trying it becomes a business? How can I get that idea?

Father: Well, there are a lot of different ways, but usually people can come up with ideas by looking at the world around them. Often there are many problems that exist—maybe people have problems farming because there is no good way to get water, or women have to travel far distances to get supplies for their corner store. Sometimes the problem can even be that there are no salons in your neighbourhood that do your hair the way you want them to!

User testing

The initial price point was informed by feedback from early user testing conducted before launch to gauge interest in the concept and willingness to pay. In focus group discussions, participants stated the price of each lesson should be less than what a customer spends on airtime top-up each day, which is between 500 and 1000 Tanzanian shillings (TZS). The pricing manager at Tigo Tanzania decided to set the price per lesson at TZS 499 (USD 0.27), with a 'buy one, get one free' promotion at the beginning. Users also get the first five lessons free to become familiar with the content and format before purchasing additional lessons.

Tigo Biashara officially launched in October 2014. Users access the service by dialling a short code and registering, and then receive a confirmation text message that allows them to access the lessons.

Tigo conducted a second phase of user testing and a detailed review of Tigo Biashara's call flow in November 2014. Thirteen interviews were conducted with a mix of current users of the service, former users, and non-users. Five men and eight women were interviewed with the following objectives:

- To identify customers' pain points when using the service
- To identify bottlenecks/barriers in call flow
- To ascertain whether users find the content relevant and valuable
- To understand customers' views on the pricing of the service.

This was an extremely useful exercise and enabled Tigo to map the customer journey from registration to moving through the lessons. Several pain points and recommendations were identified, and useful feedback was gathered on the name, price, and content. The Tigo and EduMe teams modified the service to incorporate this feedback and re-launched an updated version in February 2015 with the following changes:

- **Name**: changed to 'Biashara ya Shule', adding the Swahili word for 'school' to make it clear that the service is educational and teaches business.
- **Price**: reduced to TZS 49 (US 0.03) per lesson, keeping the first five lessons free
- **Call flow**: fewer steps required to access content and move from one lesson to the next.

Key challenges and barriers for Tigo Tanzania

A range of internal stakeholders had to be aligned around the new offering. For example, concerns were raised that launching a service specifically for women may damage the Tigo brand as a whole by making it less appealing to men. After extensive discussions, it was decided the service would not be marketed exclusively to women, but as a business/entrepreneurship training course that featured both men and women in the advertising. Since the content and delivery mechanism (voice and SMS) were selected to meet women's needs, it was hoped it would appeal to Tanzanian women and that if men also registered it would be a bonus.

The marketing budget for the service was very limited at first. This is a challenge for many 'mobile for development' offerings. Scale and commercial sustainability can only be reached if potential users are made aware of a mobile service and see the benefit in registering and/or paying for it. Far too often, however, these services fall into a vicious cycle of inadequate marketing and insufficient user uptake, and are eventually culled. In this case, the EduMe and Tigo Tanzania teams committed to radio advertising and a campaign to create an incentive for Tigo agents to register users for the service. It was challenging to secure this budget, however; some internal stakeholders did not see the service as a strategic priority and a lot of negotiation was required.

Partnerships with international NGOs. During the product design phase, the GSMA Connected Women team suggested Tigo Tanzania partner with international NGOs with an established presence in Tanzania and a history of providing business and financial skills training for women. For example, CARE, Plan, and Catholic Relief Services have all set up and provide regular support to Village Savings and Loans Associations (VSLAs) across Tanzania. These VSLAs have about 600,000 members—70% of whom are women[12]—and networks of community-based trainers visit these groups on a regular basis and provide financial training and other services. Partnerships with NGOs can not only help to bring existing training content to mobile, but also open access to women in VSLAs and provide operators with experience serving rural, low-income women. However, finalising these partnerships turned out to be problematic as the organisations had different timelines, did not always understand each other's perspectives, and had different budgetary expectations for NGO activities. The team therefore decided to procure their own content from a variety of other sources, including the International Labour Organization, with input from experts in the fields of business education and mLearning.

Launching the service

Overview of the process

When the Tigo Biashara service first launched in October 2014, the marketing budget was limited and activities were restricted to blast/broadcast SMS sent to Tigo subscribers, and a Facebook page to promote the service. Below is an example of a blast SMS sent by Tigo, which has since been reworded as customers found it confusing.

One finger cannot lift a stone but together they can. Start a business, manage your income, and make your family proud. Reply "Yes" for 5 days Free Trial.

Example of blast SMS by Tigo Tanzania

[12] CARE International and www.savingsgroups.com

Figure 1. Excerpt from Tigo Biashara's Facebook page

It was decided that marketing and distribution activities would begin in earnest once the product had been improved based on the results of more user feedback, and once evidence existed that it was the right product for the target audience. Planned marketing activities include radio advertising and commissions for Tigo's sales force to provide an incentive for them to register customers for the service.

Early results

In January 2015, Tigo Tanzania conducted 116 phone surveys (59 women and 57 men) and 16 in-depth interviews with users to measure early social and commercial impacts and gather feedback on the overall service.

Early results indicate that users have responded well to the service and find the content useful, relevant, and engaging. Of the 59 women surveyed, 78% reported improved business knowledge, and 75% reported improved employment/business opportunities as a result of using the service. Female respondents rated all aspects of the service more highly than male respondents, perhaps because gaining access to this type of information is harder for women in Tanzania than men. Interestingly, 92% of women surveyed reported greater confidence in using a mobile as a result of using the service. This was far higher than expected, and may indicate that when women receive relevant, life-enhancing content via mobile, they become more accustomed to using their phones and their confidence in using them grows.

Commercial impact

Direct revenues and user numbers were low at the time of writing, since an improved version of the service had just re-launched in February 2015. All Tigo customers who have registered in the service have listened to at least one lesson, and close to 40% have listened to all five of the free lessons. Only a small percentage of registered users are currently paying to access content, but 75% of users surveyed stated an intention to continue to pay for the service; this initial feedback bodes well for the future of Tigo Biashara.

The data also suggests there may be some beneficial spill over effects for the operator, such as more positive brand perception and increased use of Tigo SIMs for voice and SMS. This still needs to be corroborated by Tigo data, but is worth investigating further, as these benefits support the business case for these types of value-added services.

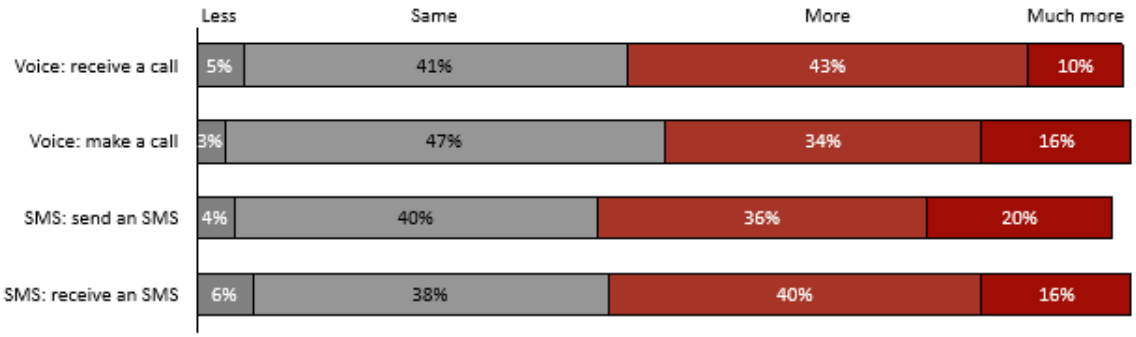
Figure 2. Has using Tigo Biashara changed your perception of Tigo? If so, how? (n=116)

Figure 2 above shows how phone survey respondents felt their impression of the Tigo brand had changed as a result of using the Tigo Biashara service. Of those who reported a change, nearly all viewed Tigo either much more favourably or more favourably (both male and female respondents). Overall, 47% of respondents reported a positive change in their impression of the Tigo brand, but this differed somewhat by gender: 42% of female respondents and 51% of male respondents.

"…when I used to use Airtel I never saw sessions like this of business, there is a certain difference between Tigo and Airtel. Tigo helped me a lot compared to Airtel."

23-year-old active male user

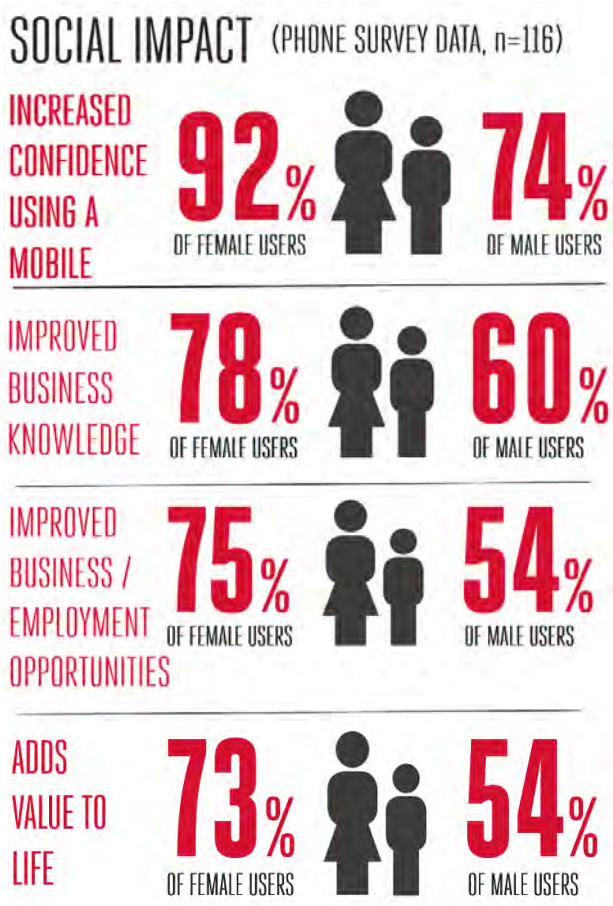
Figure 3. How much more or less frequently do you use your Tigo SIM for voice and SMS since registering for Tigo Biashara? (n=116)



The results shown in Figure 3 are a positive early indicator that a life-enhancing, value-added service can create positive spill over effects for voice and SMS use. Regular users of the service may be more inclined to keep Tigo as their primary SIM, but this hypothesis needs to be tested in the coming months.

Social impact

The infographic below shows positive early benefits of the Tigo Biashara service on the lives of users, especially in improving confidence in using a mobile. It is interesting to note that female respondents reported far more benefits than male respondents in all categories, but this difference was most apparent when respondents were asked whether employment or business opportunities had improved as a result of using the service: 21% more women than men agreed that it had. This could be because women in Tanzania have less exposure to these opportunities than men, and therefore value them more.



It is clear that some of the benefits of Tigo Biashara are more apparent to female users than male users. With 73% of women reporting the service has added value to their lives, early results are very encouraging. They are supported by the in-depth interviews with women: although there were limited examples of tangible positive benefits at this early stage, all the women stated the service was having a positive impact on both their business knowledge and their ability to run a business. The offer of a certificate or loan also made the service very appealing to users. Women may value this more than men due to lower levels of education and fewer opportunities to receive qualifications and certificates, but this would need to be researched further.

Despite encouraging early results, it should be noted that nearly all respondents in both the quantitative and qualitative research studies had only listened to a few lessons, and about 75% of phone survey respondents were still at the free trial stage. However, it is interesting that the majority of women are so far seeing value in Tigo Biashara.

"This tool is helping a lot of women, because women very easily form groups and help each other and spread information about the benefits."

18-year-old active female user

Qualitative interviews helped to provide a deeper understanding of the user experience and journey. For instance, it was found that some users initially accessed Tigo Biashara by accident, such as by dialling an incorrect short code. One Tigo agent explained that he was trying to access Tigo Kilimo,[13] an agricultural information service, but entered an incorrect number and ended up at Tigo Biashara instead. He also said that without Tigo educating him on the service, or a commission that gives him an incentive to register customers for the service, it was unlikely he would be able to drive uptake.

Other users who had inadvertently accessed the service said, *"I was with my phone and I was dialling some numbers, I never thought it would bring anything but I found Tigo Biashara. I found it by luck. There should have been advertisements so people would understand better."* Tigo and EduMe will address this issue now that the improved version of the service has been re-launched.

[13] For more information, see the GSMA mAgri report on Tigo Kilimo.

The story of Husna and Haji

Husna and Haji are husband and wife living in Bagamoyo, a rural coastal area outside Dar es Salaam. Both are small business owners and were asked about their experience using Tigo Biashara in an in-depth interview.

Husna signed up to the Tigo Biashara service after receiving a marketing SMS from Tigo and continued with the lessons after the free trial period had ended. To date, she has completed almost half of all the lessons. Husna convinced Haji to start the lessons as well, thinking they would be relevant to him as an entrepreneur. To date, he has completed the first few units and has started paying for the lessons as well.

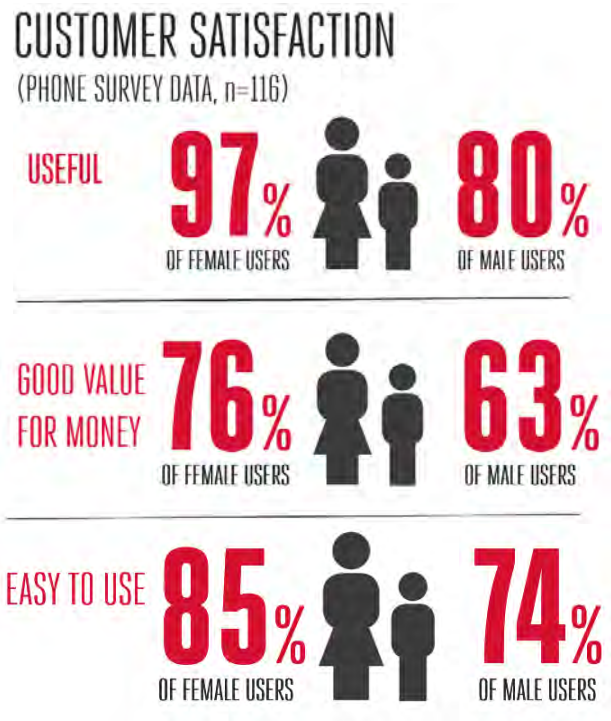
Both Husna and Haji were very positive about the Tigo Biashara service and thought it was relevant and useful for their businesses. However, it was striking to see how much they both felt it had changed Husna in particular. Both Husna and Haji agreed she had improved business knowledge, and had seen some change in the way she views her business. For example, Husna spoke of learning about profit margins and setting prices according to market prices—something she hadn't thought about before.

But while Husna was slightly reticent about any changes in her business skills and was quick to point out her shortcomings, Haji was much more emphatic about her learning outcomes. He explained he had seen a dramatic change in his wife and the way she talks and thinks about running her business since she started using the Tigo Biashara service, and this was having a positive effect on both her family and her business because she was talking and thinking about more productive things.

"*It has given her another chance at life. She says things about business that I do not expect her to say—her mind became wide after learning through Tigo Biashara…I can see how my wife improved the way she was thinking and making decisions about business. She can add new items in stock, in general she has changed a lot.*"

Customer satisfaction

Female users expressed higher levels of customer satisfaction than male users, with 97% of women rating the lessons either 'very useful' or 'useful' compared to 80% of men. These results are encouraging and show that when users listen to the content, they find it relevant and useful. It also indicates that EduMe's investment in extensive consumer insights research and user testing has paid off.

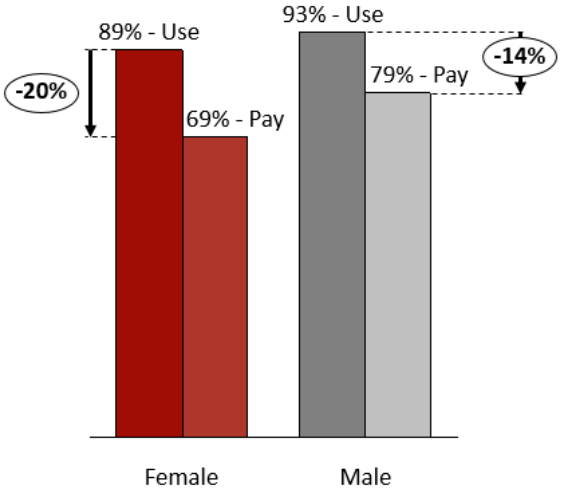


The following statement from the qualitative interviews is one man's perspective on why women exhibit more enthusiasm for Tigo Biashara than men.

> *"Men, we like to be proud, so we may come across this service, but brush it off because of pride. But the Mamas, if called, they will most likely pay attention and follow up, but the men are likely to ignore it, saying 'this won't help me'."*
>
> **28-year-old active male user**

Finally, respondents were asked about the likelihood of them continuing to use the service and the likelihood of them paying for it. 91% of all respondents stated they were either 'very likely' or 'likely' to continue to use the service, and 75% stated they were either 'very likely' or 'likely' to pay for the service. This gap may be due to the fact that the first five lessons were free and some respondents had simply not thought about paying for it. It may also indicate that some respondents feel the service is too expensive or does not offer sufficient value for money. Figure 4 shows the gender split on this question. The lower numbers of female respondents willing to pay the service could be due to women having less disposable income and being more price sensitive.

Figure 4. Percentage of respondents who are very likely or likely to continue to use the service, compared to percentage of respondents who are very likely or likely to pay for the service (n=116)



Lessons learned and recommendations for mobile operators

User testing and product iterations need to be conducted more than once

Before launching the product, Tigo conducted focus group discussions that helped to validate the product concept, but far more actionable feedback was gathered from user testing interviews. Service providers should therefore find affordable ways of performing user testing and iterating the product on multiple occasions, not only to validate the proof of concept, but also to test the call flow and ensure the content is understandable and relevant. There are also likely to be differences between what users say they would do and what they actually would do. For example, respondents in the initial focus group discussions said that TZS 500 was a reasonable price per lesson, but when people who had registered for the service and accessed content were asked about pricing, nearly all said the service needed to be more affordable—about TZS 100 per lesson.

Don't forget the marketing

Tigo Tanzania and EduMe decided to launch the product without much marketing, then collect user feedback and iterate on that basis, delaying a full marketing campaign until the product was right. However, they learned that no matter how

good the content or how user friendly the design, an offering will never reach scale unless it is marketed properly. The importance of a well-designed marketing and distribution campaign tailored to the target audience should not be underestimated; it is needed to encourage use of the free trial and then again to encourage regular paid use.

Link mLearning services to clear end goals

It is clear from the user testing and results of the phone surveys and interviews that customers in this target market are not seeking education for education's sake; they want to improve their prospects for a sustainable livelihood through improved business or employment opportunities. In the case of Tigo Biashara, users stated that getting a certificate could help in job applications, and the chance to apply for a loan was an incentive to register for the course, yet there was some confusion about how this would happen. These end goals should be clearly communicated in the marketing of the service.

Find the right partners

Tigo Biashara is a good example of collaboration between a group-level initiative (EduMe) and an operating company (Tigo Tanzania). This internal partnership and external partnerships with content and software providers were essential to the development of Tigo Biashara. Look carefully within and outside your organisation to find the right partners to design and launch your offerings. Chances are, you won't need to re-invent the wheel.

"Many things have attracted me because I have learnt how to start a business, how to choose a business idea, about capital and how to carry out your business… I am happy."

19-year-old active female user

Conclusions

Research findings clearly indicate that Tigo Biashara is valued by its users and is well positioned for commercial success if Tigo can drive uptake of the service through a comprehensive marketing campaign and other efforts. The positive feedback from users is likely due to a combination of the following factors:

1) **Overall theme**: Being a successful business owner is an aspiration for men and women across Tanzania, and the theme of the business skills training was based on the wants and needs of the target market. Tigo Tanzania and EduMe knew this because they had invested time and resources in conducting consumer insights research. As the Consumer Understanding team at Tigo Tanzania noted, "*…the word 'biashara' (business) sells itself".*
2) **Local adaptation:** The content was adapted to the local context to make it accessible and engaging. A narrator guides the user, and many business concepts are explained through stories and conversations involving local characters that users relate to. This means that Tigo Biashara lessons are accessible to people with less education and confidence in using mobiles, particularly female users, who tend to have lower levels of both.
3) **Delivery:** Using voice messages to deliver the lessons meant that less literate people are able to use the service, which increases the size of the addressable market.

Now that the service has been re-launched with a new name, lower price, and simpler call flow, it will be important to closely monitor the customer journey to see how many users are at each step (see Figure 5 below). This will help to identify bottlenecks preventing users from moving to regular use and gauge the impact of marketing activities.[14]

Figure 5. Customer journey

[14] More details on user analytics can be found in the following GSMA Mobile for Development case study, which uses a mobile agricultural service as an example: "Mobile user analytics: A case study in mobile agriculture", May 2014.

About the GSMA

The GSMA represents the interests of mobile operators worldwide, uniting nearly 800 operators with more than 250 companies in the broader mobile ecosystem, including handset and device makers, software companies, equipment providers and Internet companies, as well as organisations in adjacent industry sectors. The GSMA also produces industry-leading events such as Mobile World Congress, Mobile World Congress Shanghai, and the Mobile 360 Series conferences.

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Mobile for Development brings together our mobile operator members, the wider mobile industry, and the development community to drive commercial mobile services for underserved people in emerging markets. We identify opportunities for social and economic impact and stimulate the development of scalable, life-enhancing mobile services.

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About the GSMA Connected Women Programme

GSMA Connected Women works with partners to deliver socio-economic benefits to women and the broader mobile ecosystem through greater inclusion of women across the industry. The programme is focused on increasing women's access to and use of mobile phones and life-enhancing mobile services in developing markets, as well as closing the digital skills gender gap, attracting and retaining female talent, and encouraging female leadership in technology on a global basis.

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