

ADB Digital Development Forum 2018

Creating Digital Breakthroughs for Women

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Our Mission:

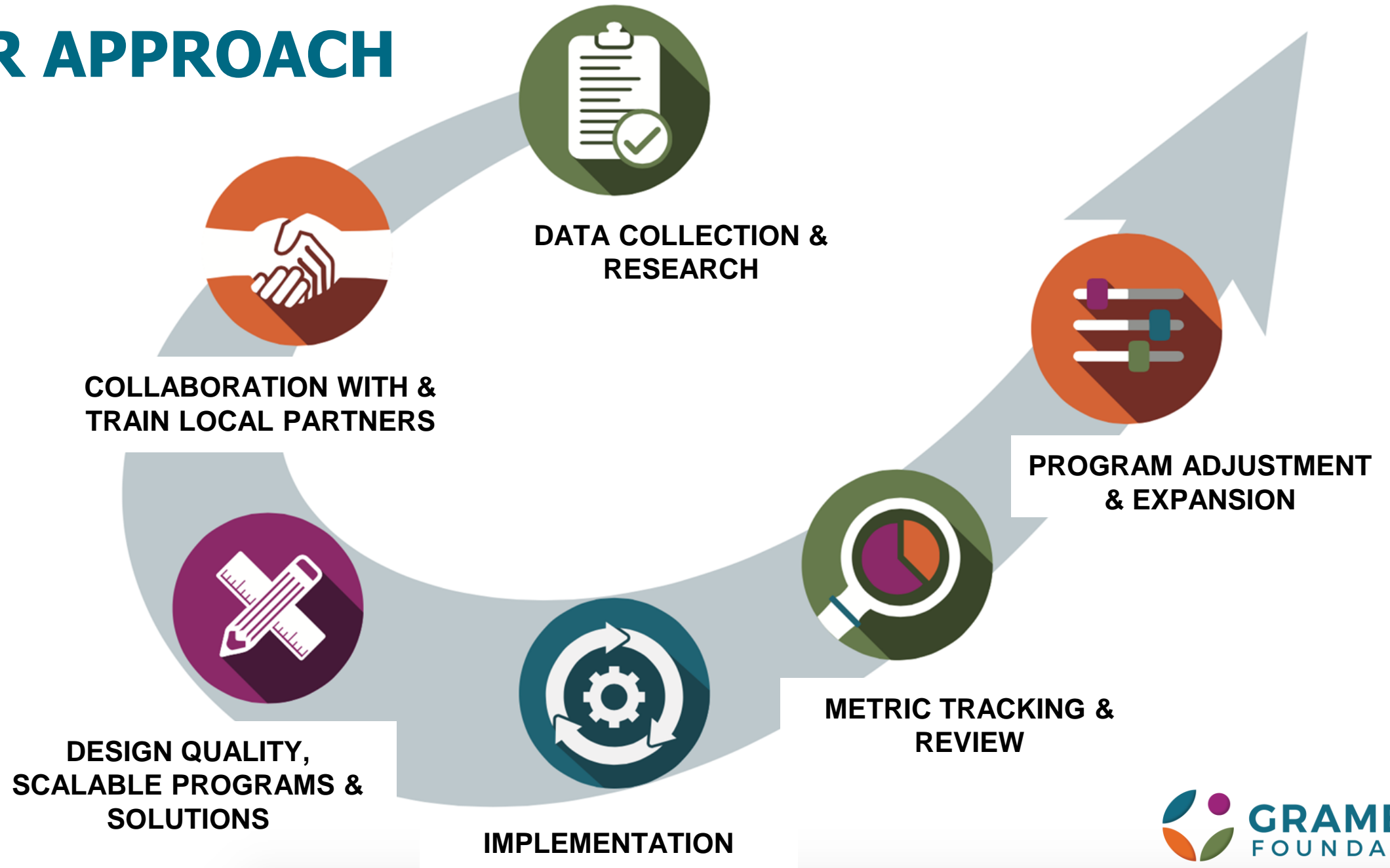
Enable the poor, especially women, to create a world without poverty and hunger.

Breakthrough areas:

Digital Financial Services
Digital Innovation for Agriculture
Health financing and access

**All with attention to
women's empowerment**

OUR APPROACH





SONATA: Connecting **23,000 Women** to Financial Services in Uttar Pradesh

- MFI Sonata Finance & Oxygen
- Women are able to repay micro-loans, reduce costs + time spent, raise financial + digital literacy

MOBILE ACADEMY: Promoting **Maternal & Infant Health**

- Mobile Kilkari & Mobile Kunji
- One million community workers deliver crucial health information to women targeted to their stage of pregnancy or infant's age

Financial Inclusion Snapshot

UNBANKED

12 % of 1st class municipalities
74% of 5th class municipalities
100% of 6th class municipalities

only **28.1%**
of the adult population owns an account at a
financial institution



ALTERNATIVE ACCESS POINTS

50,000 additional access
points as of 2016 reduced
unserved municipalities
from **36% to 12%**

Estimated gaps between needs and formal supply

Payments & Transfers - \$16B

Savings - \$20B

Credit - \$21B

THE COMMUNITY AGENT NETWORK

Technology Solutions for the Last Mile



**Works with
any mobile
network
provider**



**Supports
agent
assisted
and
self-service
transactions**



**Requires
minimal data
connectivity
with web based
backend
interface**



**Receipting
function**



**No need
to pre-register
to mobile
money to use**



**Physically
portable**

Key Results

31 months from
Program Conception to
Field Results Evaluation



to



LUZON (94%)

VISAYAS (3%)

MINDANAO (3%)

1,896 total agent access points
created in **423** barangays
nationwide

Urban: 83%
Rural: 12%
Undefined: 5%

Top Transactions



TOP UP LOAD

Smart, Globe, ABS-CBN
Mobile, Sun, TM, TNT

47%



E-MONEY

Smart Money, GCASH,
PAYMAYA, DRAGONPAY

35%



BILLS

Power, Water,
Signal TV Cable

13%



BANKS, INSURANCES, FINANCIAL SERVICES

BPI, Metrobank,
BDO, Home Credit

5%



ENTERTAINMENT, VOUCHERS, TICKETING

Global Pinoy, Garena, Cebu
Pacific, Philippine Airlines

0.024%

Total transaction volume of 4.3 million
Total transaction value at PHP 1.3 billion (US\$ 25M)
201 unique merchants

75% of the Primary Agents were Women



"The agent is our neighbor and a friend. Initially, I only transacted load but she told me she has more service offering. Right now, I regularly pay my electric bills through POS!BLE. Whenever I have concerns I have a proof of payment as a reference. I can also just go back and inquire about my issues." - Sheryl, age 40 from San Mateo, Rizal

3 MAIN WOMEN CLIENT PROFILES

The Neighbor “Suki”

Existing Positive Relationship
w/ Agent

Train agents to cross-sell financial products
Use promotional rewards to loyal customers w/ repeat transactions

The Skeptic

Ascribes trust to leaders or person w/ authority

Use client stories & positive testimonials
Be transparent with fees and protocols
Set-up complaints mechanism

The Experienced User

Already has general trust in the system

Provide quick and seamless transactions
Offer services at a market competitive price

WOMENLINK:

Drive DFS Usage and Increase Awareness



- 2014 WB Global Findex - 37.9% of Filipino women own a formal account
- More females receive and send domestic remittance
- Receiving end of government cash transfers with 20.45% of population obtaining aid in the past 12 months
- Traditional households confer unto women the role of managing household finances.

Barriers to DFS Uptake



**Insufficient
knowledge on
financial
products and
services**



**Lack of relevant
merchants and
commercial
establishments
accepting mobile
money**



**Inability to gain
personal access
Difficult KYC
Registration**



**Insufficient
tutorials on
DFS
interface**

Solutions and Recommendations



**Government-led
massive
information
campaign**



**Infrastructure
Development
Technology
Investments**



**Build an
environment
for
e-commerce to
thrive**



**HCD-based
DFS
Interface and
User
Experience**

Join us in our mission!

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