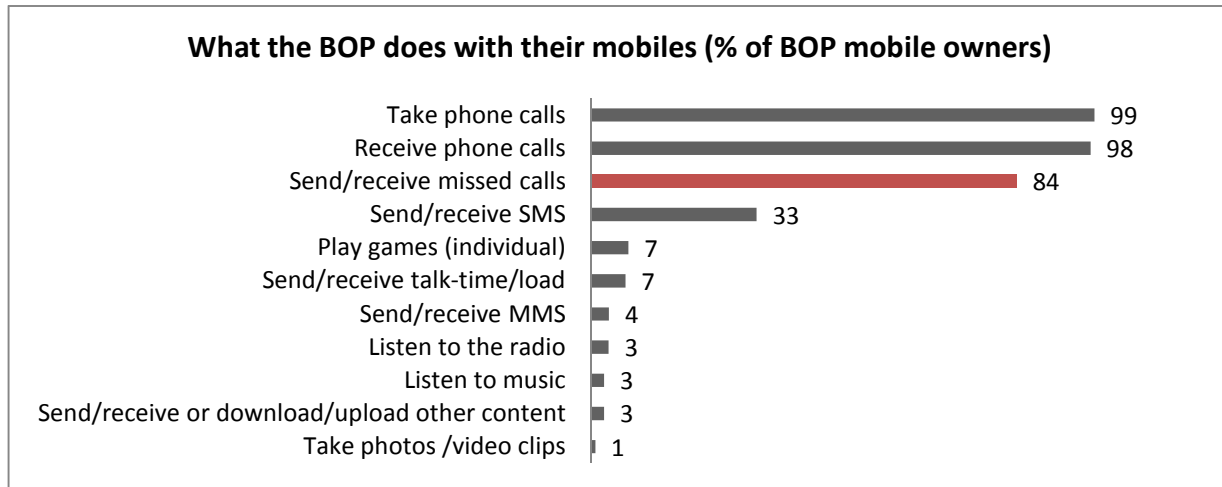


*Teleuse@BOP3 findings in brief*

## **Innovative strategies to reduce communication expenditure**

### Missed calls



**Figure 1: What mobiles do with their mobiles**  
 Source: Teleuse@BOP3 survey, LIRNEasia, 2008

Aside from making and receiving phone calls, sending and receiving “missed calls” was the most common use of mobiles by Indian BOP mobile owners. Missed calls were used more among younger Indians (less than 35 years of age) than older ones (more than 35 years of age), but equally as much among males as females.

Missed calls are used often to minimize communication expenditures. Older respondents indicate that they already know how to manage their expenses, thus don’t need to resort to such strategies (If they are out of money, they will at most call from public phones or simply reload credit). On the other hand, younger age groups tend to make use of missed calls, as well as other means (SMS, using multiple SIMs, using friends and family packages, etc) extensively in order to manage their communication expenditures.

The perceptions around the missed call practice also have an impact on usage patterns. For instance, older South Asian males perceived the practice to be associated with an inability to sustain one’s expenses; though younger males agree with this sentiment, they are often left with little choice when their load is over. Such qualms are not present among Southeast Asian males.

Missed calls are also perceived as a nuisance by older mobile owners, making them reluctant to use them. They are used when people run out of load on their mobiles, or when they want someone else to call them (for example if the benefit of the call is not to themselves).

Missed calls are also used in conjunction with another “strategy” which is the use of more than one SIM card. Nine percent of Indian BOP mobile owners had more than one active SIM card in their possession; often this practice is used to make use of different tariffs as well as friends and family packages offered by different service providers.

Missed calls are used to check if another person is on the caller’s network (i.e., whether they have the right SIM switched on) when the caller wants to reach him/her. If the recipient is switched onto another network at that moment, he/she will be signaled to switch SIMs to that of the caller’s network, so that lower on-net charges can be availed of. The receiver changes their SIM and sends a missed call back to the caller indicating that he/she has done so, signaling the latter to call back now.

Among older age groups, there seems to be a sense of the need to “act responsibly” in giving missed calls, since it means the other party has to spend money to call back. Therefore the practice is much more acceptable if it is for serious information sharing, and it is used responsibly.

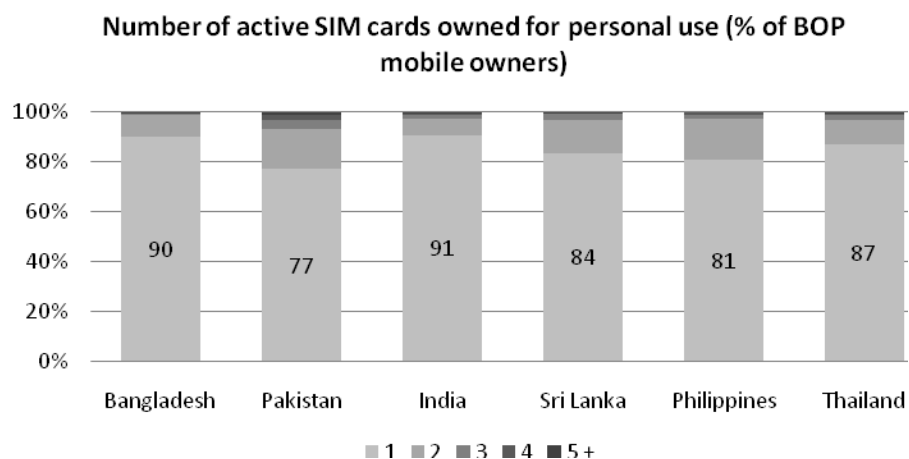
Whereas younger age groups tend to use missed calls for fun, for conveying messages such as “I’m thinking of you,” or “I have reached safely.” Depending on the number of rings, different messages can be conveyed, without the need for the other party to call back. Such “codes” are defined and understood by both parties. Some in Bangladesh even indicate that one missed call and then a long gap and then a call again means “I’m listening to your tune; do not pick up”.

In India, Bangladesh and Pakistan, the female respondents in the group discussions mentioned that while they would like to avoid giving missed calls if possible, it does not have any social implications on them even if they do give missed calls. In Sri Lanka, the female respondents, in fact, enjoyed giving missed calls and even considered it like a game with friends and relatives. In Philippines and Thailand, missed call even came out as formalized hinting within groups since signals are well understood and practiced. In all these countries, women in the 20 to 60 years age brackets give missed calls most frequently to their husbands / boyfriends, family and friends and clients. Parents are considered as those contacts that have to be called. In Bangladesh in particular and slightly less in number in India, married women have a well defined perception of whom they need to call and to whom they can give missed calls to. Most of the female respondents in Bangladesh in all the protocols agreed that if someone is younger to them in relationship and are really senior like parents and grandparents, then they will call them. They do, however, give missed calls to male members to whom they are juniors like husbands, brother-in-laws, one’s own brothers and male relatives who are slightly elder than them like their uncles. They saw a balance of decorum and respect in this kind of phone usage. In several instances, in all the four South Asian countries, female respondents indicated that they have often been instructed not to waste a call when calling male relatives. On being probed how they perceive such instructions from their male relatives, only one woman in the Dhaka group discussion mentioned that she at times feels that people think she cannot afford to make a call but the unanimous response is that this is perfectly fine, since they can use the same balance to talk to a friend as well.

Missed calls are also used by the BOP to request a family member working abroad to call back (even though they *can* afford to call. Most often, the migrant family member is the one that calls his/her

family back home, not the other way around; even in an emergency. In an emergency situation, if the family wants to contact the migrant family member, they will give the latter a missed call and expect them to call back. The justification given for this is that the family will not know whether the migrant family member is busy or working and be unable to talk at that time.

### Multiple SIM use



**Figure 2: Number of active mobile SIM cards owned for personal use**  
 Source: Teleuse@BOP3 survey, LIRNEasia, 2008

The usage of multiple SIMs was lowest in India, with 9% of BOP mobile owners having more than one active SIM for their own use. The higher multi-SIM use in the other countries could be due to the ease and low cost of acquiring a SIM.

Approximate cost range of acquiring a SIM (Mar 2008):

- Bangladesh : BTD 100-200 (USD 1.40-2.80)
- Sri Lanka: free-LKR 150 (USD 1.20)
- India: INR 99-200 (USD 1.98-4.00)
- Thailand: THB 25 (USD 0.70)
- Philippines: PHP 40 (USD 1.12)

Unlike the other five countries, age did *not* correlate with multiple SIM use (in other countries, multi-SIM users were younger on average than non-users). Gender did not correlate to multi-SIM use either (it only did in Pakistan, with more males users than female). In India (as well as Pakistan, Philippines and Thailand), multi-SIM users were on average higher telecom spenders. On average, multi-SIM mobile phone owners spent USD10.71 per month, while non-users spent on average USD5.41 per month on mobile top-ups.

Most respondents in all these countries said that they have hardly ever paid for the SIMs since they have either received them as hand-me-downs, during special events or simply for free by recharging of a higher denomination.

Reasons for multi-SIM use (in order of importance, as per qualitative findings):

1. *Communication cost minimization*

Most young respondents of both the genders are aware of the networks used by most of their social circle and as a result, they try to acquire SIMs of the same networks. In combination with missed calls (detailed in previous section), multi-SIM use allows users to avail of on-net calling rates whoever they are calling.

In the Philippines, multi-SIM ownership is also instigated through promotional offers, but also due to “free calls” on offer from various service providers at different times of the day. Through this innovative business modeling of different service providers giving special hours that are non competitive, service providers in Philippines are encouraging multi SIM ownership to preserve their interests in the urban markets by making users latch on to all the major networks and not cannibalize on each other’s market interests.

2. *Network quality issues*

The second most important reason for the use of multiple SIMs is the lack of or poor network reception. This phenomenon is observed in all the countries to some extent. Marun and Maini Rawat in India (Paithan, Maharashtra) indicated that in spite of having a Vodafone connection they also had an Idea connection since Idea’s network is better. They suggested that at their age they did not need to switch SIMs to make calls but they were compelled to do so due to bad network connection. Similarly in Bangladesh, though Grameenphone’s charges are higher than other networks, since its has the “best” network coverage, many BOP mobile owners also use Grameenphone SIMs.

3. *Separation of contact lists*

The third important reason for being a multi SIM owner is to use a number with a specific individual or a specific group of people. Innumerable stories are available in each country of such usage with younger generations saying they use a separate SIM to contact their boyfriends or girlfriends and the older generation guessing the same. The 18 to 25 age group state that the main reason for doing this is that they did not want their parents and friends to know about these relations. The “secret” SIM card is kept hidden either on them or in some secret place in the household, so that parents cannot find anything incriminating on their handset if they look.

## Other strategies

### *“Load-sharing” and phone sharing*

**Table 2: Mobile owners who send and/or receive talk time and/or load (% of BOP mobile owners)**

Bangladesh	Pakistan	India	Sri Lanka	Philippines	Thailand
8	35	7	3	24	6

“Load-sharing” was mainly seen among Pakistani and Filipino mobile owners in the quantitative study. The qualitative study in fact found “load-sharing” to be popular among study respondents in all six countries, including India; however it was seen that “load-sharing” was taking place in various ways, not only through the network.

In Sri Lanka, while respondents directly credit balance without any additional charges from their own phones; in Pakistan, India and Bangladesh, they reload others’ phones with cash from the recharge shops or physically give their own phones but they are not aware of actual credit transfers. In Philippines and Thailand, on the other hand, respondents not only transfer credit but they also extend validity periods directly from their own phones.

In all the South Asian countries, male respondents suggested that they reload their friends’ phones with an average of 20 INR (USD 0.40), 50 SLR (USD 0.40), 30 PKR (USD 0.36) or 20 taka (USD 0.28). Female respondents in Sri Lanka share loads of similar denominations as their male counterparts. In doing so, the majority of the respondents do not expect cash return for such small accounts but instead expect the favor to be returned in the future. Only when the amount is above 100, that respondents expect to be paid in cash. Load sharing is less prevalent amongst male members in South East Asia and more so with the female.

Male respondents in Thailand and Philippines are more likely to receive loads than pass it on from their wives and girlfriends and friends and textmates. In Philippines, the urban males seemed to be receiving load more often than sending. They ask for load from their friends and wives whenever they ran out of balance on their phones. The urban female discussions revealed that female respondents are more open to sharing loads with their contacts. They shared load worth 2 pesos (USD 0.056) or 5 pesos (USD 0.14) with their contacts just to keep the SIMs alive. The female respondents were very clear with respect to who in their contacts could they refer to for seeking loads. They said they will seek it from their husbands and friends but not textmates as it becomes a prestige issue and presents a very bad image of their personality to their textmates. The rural males however seemed to be more generous than the urban ones in terms of the amounts of load shared. They shared loads with their textmates of up to 20 to 30 pesos (USD 0.56 to 0.63) without ever meeting them.

Directly sharing phones is equally more prevalent in Philippines than in Thailand. People in Philippines give their phones to their friends, colleagues and family members without expecting anything in return. Sometimes when the respondents will be working and not using their phones, their colleagues will request to use their phone to chat with their textmates, availing a promotional service that they know

has been activated on the respondent's SIM. It is more of a give and take relationship but sometimes people will recharge the credit on their will after consuming it.

Generally, the need to use a colleague's phone arises when the respondent is out of credit in both the South East Asian countries. However, females in the Thailand group discussion displayed an interesting behavior where they are using other people's phones more than they are letting others use their own. They said that they do not like to share their phones with people but do not mind asking for their colleagues' phones to play games and watch videos and pictures apart from making calls. Only family members are allowed to use their phones for them to safeguard their privacy and to control unnecessary expenditures.

In Pakistan, Bangladesh and India on the other hand, women explain that for them load sharing does not mean giving away money to others but physically giving their phones. These women share the load but they also feel more irritated sharing it because they both receive less credit and put in money saving hard from household expenditures but they also cannot say no.

The benefits of load sharing is that it allows the recipient to communicate in urgency without having to visit a reload shop and they can also delay their reload by a day or two thus saving at least 10 to 20 INR (USD 0.20 to 0.40), PKR (USD 0.12 to 0.24), taka (USD 0.14 to 0.28) or SLR (USD 0.08 to 0.16) from immediate use. While load sharing is widely prevalent amongst the youth, in older age groups it is undertaken only in great necessity. In South Asia, in the 45 to 60 age group, respondents understand it only as sharing directly their own phones to make a call and very few see it as even reloading for others.

Male respondents in Pakistan expressed a complete rejection of the idea of load sharing with any one other than their immediate family and at times their closest friends and neighbors. Their reason being for this is that they said when they themselves strive hard to reload their phones, why should they reload for others. Yasir Aziz and Abed Ansar explained that youngsters should know how to control their expenditures and at most there are public phone booths which people used to use when there were no mobiles and the same can also be used now as well.

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LIRNEasia is a regional information and communication technology (ICT) policy and regulation think tank based in Colombo and active across the Asia Pacific.

"Teleuse at the bottom of the pyramid" (Teleuse@BOP) is a series of multi-country studies of how the lowest socioeconomic groups, or bottom of the pyramid (BOP) make use of telecom and other ICTs in their lives. Teleuse@BOP3, the third of these studies was conducted between 2008 and 2009. The quantitative phase involved 11,000 sample surveys of the BOP in six countries (India, Pakistan, Bangladesh, the Philippines, Thailand and Sri Lanka) in late 2008. The qualitative phase involved focused group discussions, in depth interviews and mini ethnographies conducted in the same countries in early 2009. "Teleusers" are defined as those who have used a phone (their own or someone else's) to make or receive a call in the last three months. More information at [www.lirneasia.net](http://www.lirneasia.net)