

## Socioeconomic benefits of mobile phones for women at the BOP

### Innovation Brief

The gap between men and women in mobile phone ownership at the bottom of the pyramid (BOP) in Sub-continental South Asia is evident. Recent findings from LIRNEasia's Teleuse@BOP4 study<sup>1</sup>, in emerging Asia demonstrate this fact. Nevertheless, the data suggests that female mobile phone ownership is in fact increasing in this region. Such growing ownership might provide a platform for a host of socio-economic benefits to be availed of by such women, ranging from livelihood benefits to softer ones, such as improved independence, access to emotional support etc. This brief looks at the benefits of mobile phone ownership to BOP women in such countries, and what further can be done to improve it.

### Mobile ownership patterns

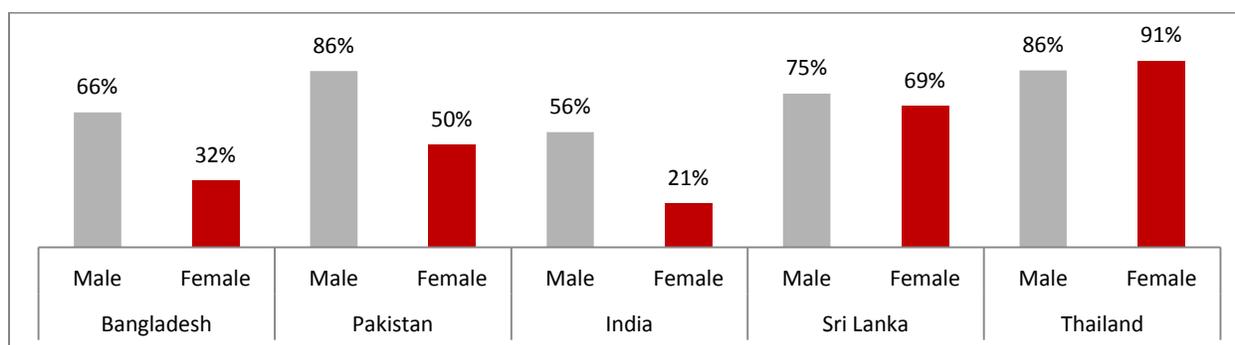


Figure 1: Mobile phone ownership (% of BOP teleusers)

Teleuse@BOP4 survey findings<sup>2</sup> show a significant gap in mobile phone ownership between BOP men and women in Bangladesh, Pakistan and India (Figure 1). This gap however, is not evident in the other two countries included in the survey, Sri Lanka and Thailand. The ratios of male-to-female mobile ownership are in the range of 2:1 for the former three countries, while they are in the range of 1:1 for the latter (Table 1).

Country	Ratio
Bangladesh	2.03
Pakistan	1.72
India	2.63
Sri Lanka	1.09
Thailand	0.80

### “Security” as a premise for mobile adoption by women

Interviews with many female respondents in Bangladesh, Pakistan and India indicate that having a mobile phone provides a key benefit in terms of security (inter alia), and that is often the motivation for them getting connected in the first place. This includes the provision of a sense of security to themselves as well as their family members, as a mobile phone makes it possible for them to be contacted or for them to call home. In a few cases, the phone is seen even as *essential* to a woman’s security when she was away from home.

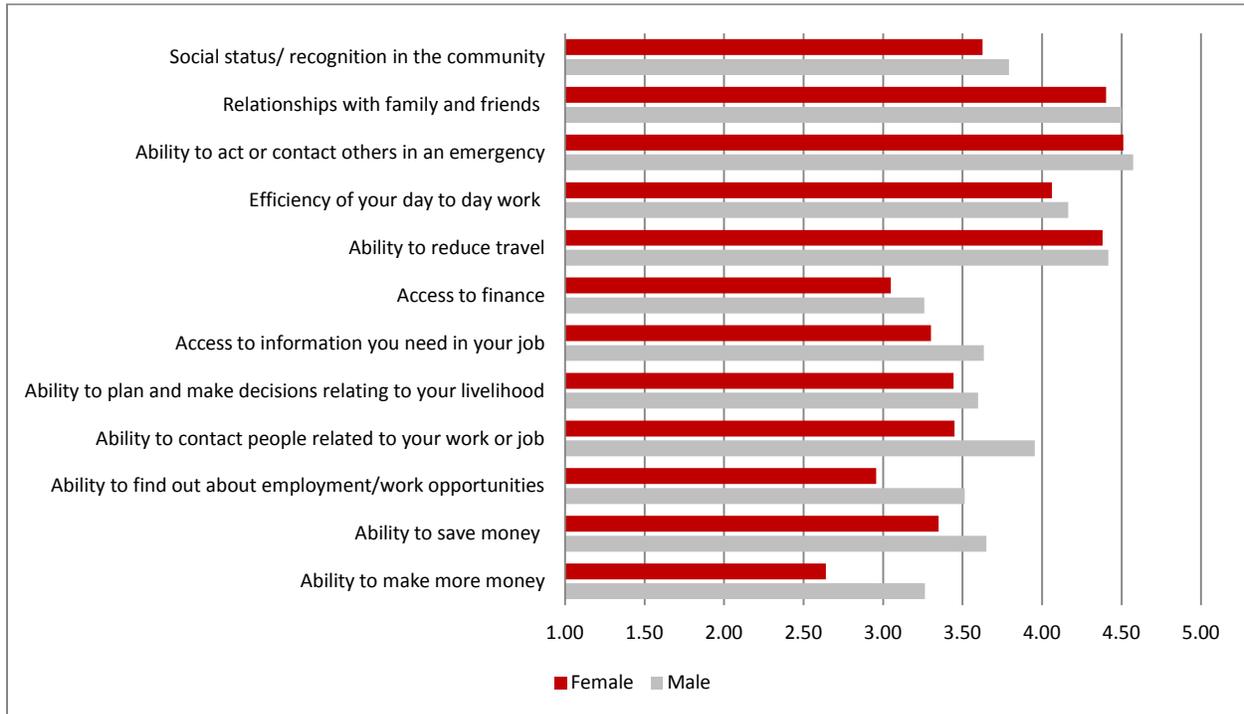
Safeeran Baig, a female student in Bangladesh, was given a mobile phone by her parents when she started college, to keep her parents informed of her wellbeing; her mobile makes her feel more secure. Shireen Sultana, a Bangladeshi kindergarten teacher similarly had been given a mobile phone by her mother while she was schooling

<sup>1</sup> <http://lirneasia.net/projects/icts-the-bottom-of-the-pyramid/>

<sup>2</sup> The Teleuse@BOP research consists of large-sample BOP-representative surveys (over 10,000 in total) with additional qualitative research (focused group discussions, home visits and mini-ethnographies) to provide more detailed insight into the patterns and trends which emerge from the survey findings.

to ensure her safety while she was outside of her home attending various classes, and now allows her to be contactable whenever she is outside of her home.

The large-sample survey findings reiterates with data this idea of the mobile serving as a security device, where respondents were asked to rate the impact that having access to a mobile phone has had on their lives on different aspects – social, livelihood, emergency communication, etc. In all cases, the ability to contact others in an emergency is the highest perceived impact (Figure 2).



**Figure 2: Perception of how access to a phone has improved different aspects of the respondent’s life (mobile owners)**  
Scale: 1= no change; 5= greatly improved

While there is a general consensus that the mobile phone has increased the security of women, there are a very few (mostly males, in Bangladesh, Pakistan and India) with negative perceptions. Their contention is, that the mobile phone could put women at “risk” of receiving prank calls, or could encourage pre- or extra-marital relationships with men (a cultural taboo), thus harming their reputation. However, it is clear that mobile owning women are able to manage the negatives that come along with mobile ownership (for example, Safeeran uses call screening to avoid prank calls), and agree that the negatives do not outweigh the benefits the mobile phone affords them.

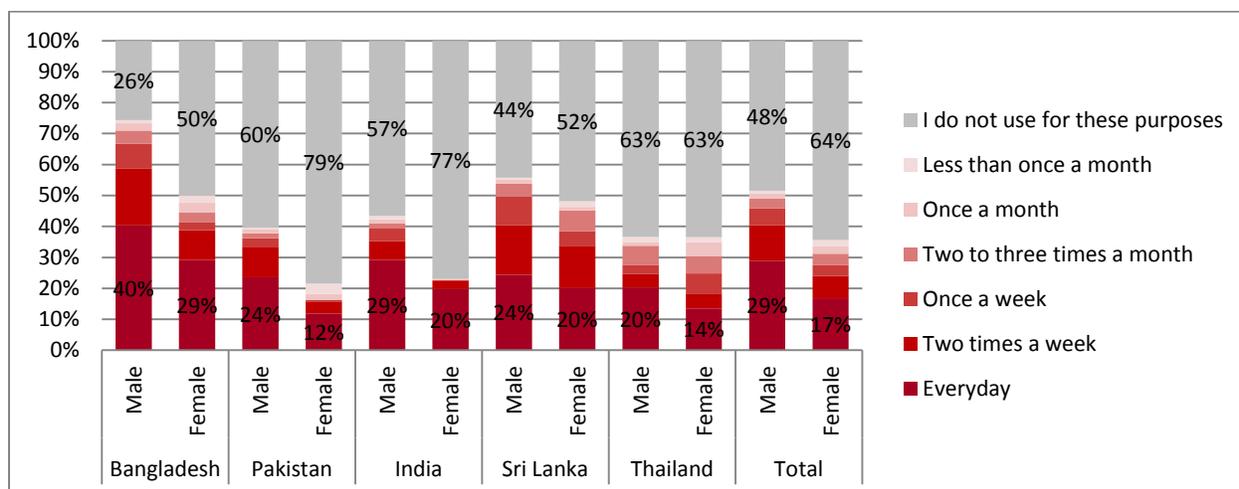
***What comes after adoption***

As seen, security is a key motivating factor for the adoption of mobiles among BOP women. In fact, several of the women interviewed have had to make a case for the acquisition of a mobile phone within their families, highlighting that it is essential for their security. In addition to the security benefit, many women at the BOP find that mobile ownership has opened the door to many other important benefits.



The mobile phone is also seen as a key tool in supporting livelihood activities, through several interrelated means; building relationships (e.g., with customers, suppliers, etc), coordination of livelihood activities, seeking opportunities, enhancing skills, acquisition of knowledge and information etc. Indonesian street food vendor Sunarsih Aceh takes local customers' orders over the phone, so they can collect it when it's hot without having to wait. Sometimes she even delivers it home for them. The mobile, therefore, allows her to provide take-away and home-delivery food services along with regular over-the-counter food services. Tati, a masseuse also from Indonesia, apart from providing in-salon services from her home also provides services at clients' homes. She feels such home service provision is completely dependent on her mobile and therefore having a mobile is important. Being always available and accessible is important for building trust among ones professional network. It facilitates the perception of dependability amongst clients. Saima Zafar, a beautician from Pakistan, gives her number to higher paying clients (clients who ask for high value services) who live far off so that they can call her to check if she is available and plan their trip accordingly.

The survey data from the six countries (Figure 3) provides evidence that mobile phones are being used for livelihood-related purposes (defined as financial, business, or work-related) by BOP women, albeit less than by men. This is also reflected in the relatively lower perceived impacts on livelihood aspects seen in Figure 2.



**Figure 3: Livelihood-related use of the phone at the BOP (% of BOP mobile owners who are involved in livelihood-related activities)**

The mobile is also indirectly seen to support women furthering their education. Both Safeeran and Shireen are examples where having a mobile phone enabled them to further their education, which would involve them having to go outside of their homes. Safeeran's parents allowed her to go to study because she would be reachable through her mobile phone while she was out. Shireen's mother feels ensured of her safety when she was out attending tuition classes because she has a mobile. In the context where as little as 16 percent of females complete anything higher than secondary education (compared to 24% of males),<sup>3</sup> mobile phones have an important role to play in improving women's education, in this way, but also in more direct ways such as enabling women to access information on educational opportunities, coordinating educational activities (e.g., classes) as well as receiving education directly.

In addition, there are several other softer benefits which BOP women are availing of, such as greater independence and greater confidence. For example, Safeeran and Shireen's cases show that mobile phones can also lend greater independence, allowing women to work or study outside of their homes. Safeeran reports feeling more confident after having acquired a mobile.

<sup>3</sup> % of total sample (all countries except Indonesia combined) which has obtained more than primary schooling. In addition, 36% of women and 24% of men surveyed had not received any formal education at all.

The mobile was also seen to facilitate emotional support especially for women who are separated from their families. In the case of female respondents from Bangladesh, India, and Pakistan, where women commonly move away from their natal family and friends after marriage, maintaining contact with family back home becomes all the more important. Many such female respondents relate that the phone makes it easier for them to contact and stay connected with their emotional support groups. Rosamma, from Karnataka and Suman, from Bihar, both mentioned that most of their personal communications is in order to connect with members of their respective natal families, who live in a village different from theirs. Kade is a food court employee in Jakarta. As Kade and her husband both work and do not have enough time to devote to their two young children they sent their children to live with Kade's parents in her native village which is quite far from Jakarta. Kade uses her phone to talk to her young children several times a day by calling her mother's phone. Her children are also able to reach her by asking their grandparents to call Kade's phone when they wish to talk to her. This, she says, allows her to build a better maternal relationship with her children in spite of being physically separated.

Several female respondents state that just knowing that their family and other members of their emotional support group are just a phone call away provides a sense of reassurance, should they need support.

### ***The future: bolstering mobile adoption and use***

While mobile ownership is growing at the BOP it is of concern to some that such growth is uneven between males and females. This gap is seen in Teleuse@BOP4's Asian survey data, as well as many other studies conducted in other parts of the world.

However, recently in Africa for instance, econometric studies<sup>4</sup> have shown that in many countries, such a mobile divide is not driven by gender itself, but by other pre-existing gender divides, for example in income, education, etc.<sup>5</sup> This has also been shown in relation to the adoption of other ICTs even in developed countries.

Moreover, the reality of the poor household with constrained resources is that the first mobile phone inevitably goes to the bread-winner; but in countries like Pakistan, Bangladesh and even India, where that person might even be a woman, the default is that the mobile goes to the man; the second mobile may go to the woman, or it may go to some other male household member further up the pecking order. Key decisions such as the adoption of a mobile, as well as the spending on that mobile are still dominated by males in these countries. Respondents such as Fatima Zafar, a Pakistani beautician had to convince her younger brothers of the necessity for her to buy a mobile when she wanted to get connected. This is despite the fact that she is the chief wage earner of the family, and she would be paying for it herself.

In such a situation, helping poor households to obtain a second, third, etc mobile phone may help. For example, products and packages to make it more affordable for poor households to get additional connections (and spend on those connections) may work better than female-friendly packages, which have been tried in some countries. Additionally, changing perceptions on the very real contributions to women's and therefore household livelihoods that can come from mobile phone use may motivate households to connect their female members, as may enabling poor households to make money from mobiles.

The research presented in this brief is based on the findings of the fourth and most recent Teleuse@BOP study conducted in six Asian countries: India, Pakistan, Bangladesh, Thailand, Indonesia (Java only) and Sri Lanka. Two separate face-to-face surveys were conducted a BOP<sup>6</sup>-representative survey of over 10,000 respondents in the five countries, and a non-representative survey of 950 agriculture sector micro-entrepreneurs and farmers in India, Bangladesh, Thailand and Sri Lanka. Additional qualitative research was conducted in all countries to enhance the understanding of the survey findings. Research was conducted in 2011. This work was supported by a grant from the International Development Research Centre (Canada) and UKAid from the Department for International Development (UK). For more information visit [www.lirneasia.net](http://www.lirneasia.net)

Full report available at <http://lirneasia.net/projects/2010-12-research-program/teleusebop4/>

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<sup>4</sup> By Research ICT Africa; see <http://idl-bnc.idrc.ca/dspace/bitstream/10625/44152/1/130564.pdf>

<sup>5</sup> See <http://nms.sagepub.com/content/12/4/549> for a review of the literature.

<sup>6</sup> Defined as belonging to Socio-economic classification groups D or E.