How might we better serve women with Digital Financial Services in Kaduna?

Findings from primary research

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CoLAB

DFS LAB

CONTENTS

- Background
- Research Questions (RQs)
- Methods
- 10 Findings & “How Might We”
- Personas & customer journeys (incl.HMW)
- Summary

Research team at Colab Kaduna

DFS Lab and CoLab Kaduna are working in partnership to develop a program to harness the innovative potential of technology firms, developers, and startups to build modern solutions to the challenges put forward by the people of Kaduna state. The objectives are :

- To explore opportunities, challenges, experiences of women accessing and using Digital Financial Services, including but not only for government services.
- To develop insights and suggestions to inform development and fintech stakeholders as well as government's decision making and product design to make digital financial products and services accessible to women.
- To support the lab and sandbox environment to allow development of new solutions. These solutions will include a gender lens.

Kaduna : Quick Facts on Women and Financial Inclusion

- the 12th largest land area in Nigeria
- Women make up 49% of the population
- 50% of business are owned by women
- However, only 14% of women in Kaduna own bank accounts
- 28% of adults and just 13% of low-income women actively use a digital stored-value account (EFInA 2021)
- Widening gender gap: 2.3m are financially excluded, most of these excluded adults are females, aged 18-25 years and business owners (EFInA 2021)

Map citation : Onwumere, Michael. (2017). An Economic Analysis on the Viability of Harnessing Wind Energy for Power Generation in Kaduna State, Nigeria. Science Journal of Energy Engineering. 5. 124. 10.11648/j.sjee.20170505.12.

CoLab

Colab is Kaduna's first Innovation Hub.

Our goal is to build a sustainable technology ecosystem across northern Nigeria.

We go about achieving that goal via 4 pillars:

- Community
- Talent
- Innovation
- Infrastructure

1. What are current use cases of financial services (DFS and non-DFS) by men and women in Kaduna and what are the current products that serve these (e.g. government services; bill pay; school fees etc; health services)?

2. What are women's journeys from non-DFS to DFS? What are the motivations for women's adoption? How do they compare to men's experiences?

3. What barriers to DFS inclusion exist for women? Are there any specific barriers that exist as a result of gender?

4. How do variables of geography (urban/rural), religion, age and income impact on women's DFS experiences in Kaduna?

5. Building on past interventions, how can actors (government, private sector, NGOs, Colab) create an enabling ecosystem for women to transition to DFS? Are there unforeseen actors/intermediaries we should recognise more?

- Landscape review of DFS and gender in Nigeria and Kaduna.
- Focus groups, in-depth interviews and expert interviews - spoke to 55 female and male users and 8 experts.
- User interviewees ranged from 18 to 55 and were selected from urban and rurals areas around central Kaduna. Interviewees were compensated either USD $10 each into bank account (using USSD codes) or cash.
- Experts included policy makers, technical partners, fintechs.
- See annex for detailed breakdown.

* We employed qualitative methods due to the nuances and sensitivity of the topic. However, we acknowledge the generalisable limitations of this method.

Research Findings

Researcher (third from right) with female entreprenuers at Colab Kaduna

WEE-FI Customer segmentation

01

Excluded, marginalized

Does **not own** a financial account

and

Has **not** conducted a **basic transaction** in the past 12 months

and

Does not have an **income stream** (from employment or G2P payment)

and / or

Cannot access services (does not have a mobile phone and financial institutions are too far away)

02

Excluded, high potential

Does **not own** a financial account

and either

Has conducted a **basic transaction** in the past 12 months

and / or

Has an **income stream** (from employment or G2P payment)

and

Can access services (does not have a mobile phone and financial institutions are too far away)

03

Included, underserved

Owns a financial account

and

Has **not** conducted multiple types of **advanced transactions** in the past 12 months

04

Included, not underserved

Owns a financial account

and

Has conducted multiple types of **advanced transactions** in the past 12 months

Lower potential for inclusion ⟶ ***Greater degree of inclusion***

Source: WEE-FI Customer Segmentation

Note: As part of our research, we did not interview any persona corresponding to customer segment “01”

The five barriers to women's use of DFS

Building Blocks	Access	Affordability	Utility	Capability	Trust
	Ability to access financial services free of barriers	Ability to afford transition to and use of digital tools	Ability to realize utility or value from a digital product or service	Ability to use devices, products, and services	Confidence in the product and provider
Illustrative Interventions	• Invest in essential infrastructure • Ensure that women have access to necessary ID's • Address cultural or legal barriers: e.g.- requiring male cosigner for loans or business registration • Establish service channels that meet women's unique safety and mobility needs/limitations	• Support women-owned businesses with technology subsidies or loans • Address onboarding costs for digital platforms or financial services	• Design services that meet the unique needs of women • "If you're designing for everyone, you're designing for men." • Invest in research to understand the needs of different women labor/consumer segments	Invest in women's skills to operate in the digital economy: • Digital literacy • Financial capability • Business skills and online marketing	• Strengthen consumer recourse mechanisms • Improve DFS agent networks and quality • Design access and recourse channels with women in mind • Address gaps in legal protections for gig work, particularly for women-dominated fields
Relates to finding:	**1, 2, 3**	**4**	**5, 6, 7**	**8**	**9,10**

Source: Gates WEE-FI framework (internal document)

Findings analyzed through the WEE-FI framework

Access	1	Most women's DFS journey in Kaduna starts with a bank account
Access	2	We need to build complementary DFS solutions for women that align with existing products/services
Access	3	Social norms, including religion, restrict women from having and using DFS products/services without the support of a male relative
Affordability	4	Female respondents are price-sensitive (smartphones, data, and banking fees are seen as expensive, and so USSD and some fintech fees are more cost effective)
Utility	5	Every woman's primary need for DFS is different and therefore each journey is different
Utility	6	Incentives help but a woman needs to take ownership of her account
Utility	7	Women prefer USSD codes to apps (easier, through habit, cheaper)
Capability	8	We need to focus DFS adoption on age and skills
Trust	9	A physical presence in Kaduna of a DFS product/service is important to reassure users of service
Trust	10	Community-based lending and saving is still preferred to DFS

1 Most women's DFS journey in Kaduna starts with a bank account [Access]

Findings

- Most women's DFS journey starts with a bank account. Without one, women have no access to DFS.
- While tiered KYC allows easier access to limited value accounts, they need a National Identification Number (NIN) and utility bill (address proof) and be physically present for a full account.
- These requirements may impact a woman's ability to onboard onto DFS products. Some women lack NIN registration or even birth certificates or other foundational ID. Utility bills tend to be in the husband's name. Others live far from the branch and may face social norms against travel or ID and account access.

How Might Colab…

- ….create digital workarounds for unbanked customers to avoid coming to register at the branch for lower tiers? Several tiers of accounts exist, with the lowest tier being the phone number.
- …explore how to open a bank account via USSD or phone and possibility of validating ID for higher tier accounts?
- …enable field workers to sign up women with new accounts and validate KYC seamlessly? This could be linked to other door-to-door schemes such as immunisation or empower banking agents to open accounts.

2 We need to build complementary DFS solutions for women that align with existing products/services [Access]

Findings

- Women operate in an existing ecosystem and infrastructure. Any new DFS products needs to complement, not aim to immediately replace current behaviours:
  "So they [customers] think they are bringing something foreign to their ecosystem as against it being something that they are already using but this is an upgrade to what they [customers] already know." (Expert interview, digital pensions platform)
- Proximity of services (e.g. point of sale) is critical:
  "For us here, we use POS because of the distance from Kujama to Refinery Junction is very far for us to access the banks. Considering that we have to pay much money on transportation before we can access the bank at refinery, so we opt for POS because of convenience and proximity." (Mercy, food vendor, 30+ years, FGD 3)
- Issues such as network drops (and therefore money "hanging") and ID came up in interviews.

How Might Colab…

- …develop digital access models that compliment agents and POS (points of sale)?
- …help layer more DFS on existing networks?
- …research how infrastructure weaknesses impact women more than men (see also BMGF Level One and Gender)?

3 Social norms, including religion, restrict women from having and using DFS products/services without the support of a male relative

Findings

Specifically around the role of religion in access to finance:

- *"Religion has a huge rule to play especially here in northern Nigeria. Some men want control over everything, and you have to ask, what will your wife be able to do when you die?" (Vera, student/blogger, 20+ years FGD 2)*
- *"It does feel to me that the women earn and give it to their husbands, who will take care of the administration of the finances. But I think if were to provide more Islamic compliance services, it would make women more comfortable to approach the financial services." (Digital pensions expert)*
- *"Religious leaders and village heads can play a bigger role in communicating the importance of DFS." (Elizabeth, student, 20+ years, FGD2)*

More broadly, women are still less likely to manage the finance, even though they may be breadwinners:

- *"There's a bit of cultural interference, because we had issues with our cooks on the school feeding program where they don't use the financial institutions themselves, they don't access this services themselves, it's either their husbands, their brothers, their sons who will then end up short changing them anyway. Or it can be beyond the family, like someone in the administration". (National Social Investment Programme expert)*
- *"This is the paradox … the people who are more engaged in physical and economic activities are the women but those either going to the POS or going to a bank are usually men. Maybe of course this is a traditional thing or a thing having to do with religion". (Digital pensions expert)*
- DFS may be seen as a threat in the same way that mobile phones can be seen as one: "*Why some men don't want their women to have an account it's because of the fact that, some of the women have boyfriends and these boyfriends usually send money to them through their own account and not in cash*".

How Might Colab…

- …take into account the impact of religion and social norms in product use, particularly differentiated by segmentation (age, geography etc)?
- …include more women in design/development of DFS products?
- …pilot a DFS product that solves major financial challenges for women and investigate the role of social norms/religious norms in using it?

More on social norms…

Banking is more broadly non-digital, not just for women:

“How about men who are not interested in having bank accounts? For instance, a neighbor of mine who is very rich but he doesn't believe in operating in the bank. He saves his money with a Hausa man and not in the bank. I got to know this through his wife who came to enroll her child in a school. She said "we do not do banking in our house". She further said her husband doesn't do it, so how would she? This is a man who counts his money in millions but he doesn't do banking”. (Regina, Trader, 30-35 years, FGD 1)

“Social norms is one of the biggest barriers to women's financial inclusion and I think Kaduna is not different because it's a patriarchal society. The place of the woman has really been inferior or not that pronounced in terms of decision making and economic empowerment, participating in economic activities and things like that.” (Rockefeller Philanthropy Advisors expert)

4 Female respondents are price-sensitive (smartphones, data, and banking fees are seen as expensive, and so USSD and some fintech fees are more cost effective) [Affordability]

Findings

- Women have perceptions of USSD cheaper to use than apps as they did not require paying for data costs.
- They believe that non-bank DFS provide free services and also charge lower transaction fees, and therefore attractive:
- *'I think for me that's KUDA because of that free debit card they give so I can make withdrawals. It's a very important thing for me. Unlike the banks, they are interested in collecting your money especially with USSD, they use your money and still charge you.' (Ele, Student/caterer, 20-25 years, , FGD 2)*
- *'There is no charge and it is very convenient'. (Kubcy student/tailor, 20-25 years, FGD 2)*

How Might Colab…

- …use/build/promote free or lower costs DFS as incentives to attract women users?

5 Every woman's primary need for DFS is different and therefore each journey is different [Utility]

Findings

- *"We need to build empathy with users. Why would someone buy a DFS product? We need to sit in the shoes of the other person." (Digital pensions expert)*
- While all DFS use begins with a bank account, what happens next depends on several factors, including age.
- Younger women below 30 use more non-bank linked DFS, and older women use bank-linked DFS. Savings at home (in bowls, piggy banks) are common.
- *"We need to understand not just demographic information but behavioral information and psychographic information." (Lagos Business School professor)*
- *"We have to understand access and timing. For example, women who are traders – depending on the food market, it's done very early in the morning, there's no financial services available at those times". (Lagos Business School professor)*
- Targeted demographics are important: *"we know our demographic - women that are middle aged, likely to have 1 or 2 children at the minimum and people who have husbands that are either close to retirement or have retired, so that data sweet spot is what we actually target". (Digital pensions expert)*
- There are good insights and frameworks (including a gender lens) on Nigerian DFS use/segmentation, e.g by Lagos Business School .

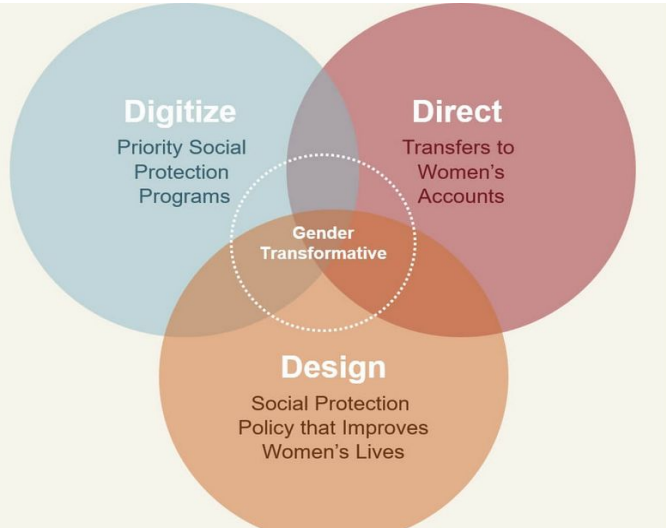
How Might Colab…

- …learn from pain points and incentives from 3 customer journeys we outline next?
- …organise age-differentiated participatory hackathons or FGDs at Colab (e.g. 18-30; 30-40, 40-60) and build for youth to start with?
- …model incentives for opening bank account according to age, using human-centred design?
- …apply and refine existing Nigerian segmentation to Kaduna, and work with fellow actors?

6 Incentives help but a woman needs to take ownership of her account [Utility]

Findings

- BMGF and several actors use incentives such as transfers to onboard women onto banking & DFS
- *"I would say 90% of our demographic does not have a bank account. However, for school feeding, because the cooks are not paid cash, part of the criteria for you to become a cook is that you own a bank account. You have to create an account, because you are paid to the bank account. And you must have an ATM card, because that is what you use to withdrawals. So for the women under the School feeding program (cooks) they already have some level of financial inclusion. We want to push them up further to say now we want to do some sort of digital means to go further, for them to do transactions via the apps all of those." (National Social Investment Programme expert)*
- *For the cash transfers, we are looking at how we can digitize the process. So we are telling these people, "Okay, we need your phone numbers to open wallets for you." "We need you to open bank accounts. If you do not open bank accounts, you won't be getting money." And so far, we've obtained phone numbers of over 30,000 people out of sixty something thousand people." (National Social Investment Programme expert)*
- *"For most of the women who receives cash transfer, they don't want to leave any money in the account. The assumption is that they actually needed the money and decided to withdraw it and if they want to save any portion of it, they would rather keep it in their house and not the bank , because they fear that it may be withdrawn and they will be dropped out of the program."(Rockefeller Philanthropy Advisors expert)*



D3 and the Gender Gap (2019)

6 Incentives help but a woman needs to take ownership of her account [Utility/cont]

- **However**, while government DFS incentives such as DFS cash transfers or opening accounts for cooks on the school feeding programme help, but often women do not see these as their own accounts: "*You make them to open bank account but they don't know what to do after that" (National Social Investment Programme expert)*
- Part of this is that women may be *aware* of DFS but do not see them as *relevant* to them:
  "I don't have much money to save" (Ele, Student/caterer, 20-25 years, , FGD 2)
- *"The amount money they have for savings is quite low value so they feel it's better to save the informal way instead of the formal."(Rockefeller Philanthropy Advisors expert)*

How Might Colab…

- …explore incentives for DFS ownership and growth and understand behaviours around accounts that are set up by different organisations (such as school feeding programmes/cash transfers)? Users sometimes don't see these as "truly theirs".
- .. design interventions that embed DFS throughout a project cycle so there are multiple touch points with digital use cases and provide more an incentive to use DFS (e.g. so the cooks have to make digital payments to others in the supply chain)

7 Women prefer USSD codes to apps (easier, through habit, cheaper) [Utility]

Findings

- Most women interviewed in Kaduna stated a preference for USSD over apps, and for Hausa language:
    - Familiarity: *"USSD is like a text message" (Anna, poultry farmer, 30+ from FGD 1) and "Why do I use USSD? I don't know, maybe because I am so used to it and I have never used the mobile app to see the benefit of using it". (Elizabeth, student, 20+ years, FGD 1)*
    - Perception of security and cost: *"Apps are not safe. Sometimes you don't get the money but you are still charged" (Esther, Poultry farmer, mid-30s from FGD 1)*
    - Ease of use: *"USSD is easier to verify and correct" (Jacinta, trader/estate agent, 33 years, from FGD 1)*
- As opposed to the male FGD where men spoke about apps and why they preferred using them (UX/UI, transactions displayed easily, data organised in an accessible format, receipts can be printed off)

How Might Colab…

- …design for USSD functionality, including piloting Hausa menus? CoLab is already working on a Hausa Language based USSD app
- As stated by an expert: *"I think that the financial services providers need to sell more USSD offerings, as against just the app based solution." (Digital pensions expert)*

8 We need to focus DFS adoption on age and skills [Capability]

Findings

- Younger women appear to have greater knowledge of DFS products (e.g.young women mentioned crypto for investment in an FGD) and are likely to adopt and experiment with services without fear.
- Older women appear more comfortable with banking services but don't like travelling to banks and queues

How Might Colab…

- …research and understand how older women learn to use DFS products, from whom (explore peer-to-peer learning) and why (e.g. the hooks of time saved not travelling to banks, convenience and added value to business)
- …absorb and integrate these understandings and adapt the age-related behaviour to test and market DFS products and services
- …invest in, test and run women-only DFS training programmes (e.g. younger women training older women)

9 A physical presence in Kaduna of a DFS product/service is important to reassure users of service [Trust]

Findings

- The ability to hold a representative accountable: *"I want a situation whereby when I want my money I meet someone whom I can entrust my money to, and not to just go and deposit my money online like Piggy Vest with no one responsible to manage it for me. so when the app crashes automatically your money is gone then who will I hold responsible no one. When the site crashes, you have no one to report to. Even when you send a message to them, they will not even reply to you. (Elizabeth, student, 20+ years, FGD 1)*
- The possibility of going to a physical DFS office:*"I might use an app if I knew the location of the DFS offices in Kaduna. I am wary of using apps that are Lagos-based." (Elizabeth, student, 20+ years, FGD 1*
- Ability to complain to a person: *"Whom will I even complain to, let alone be attended to automatically the money is gone?". (Kubcy student/tailor, 20+ years, FGD 2)*
- Ability to discuss errors: *"When I need a loan I will prefer to meet people one-on-one rather than running the applications directly, so that when I have a problem I know where to go". (Rebecca, Trader, 38+ years, FGD 1)*

How Might Colab…

- …address the need for a physical presence/invest in a digital-physical hybrid setup (e.g. local number, office)
- As noted by an expert *"when Fintech and other service providers, financial service providers are working to deploy these products, they should ensure that it's been deployed through people that are closer to the women, that can speak women's language, that understand the product and understand the women and are able to bridge that communication gap"* (Women & financial inclusion NGO interviewee)

10 Community-based lending and saving is still preferred to DFS [Trust]

Findings

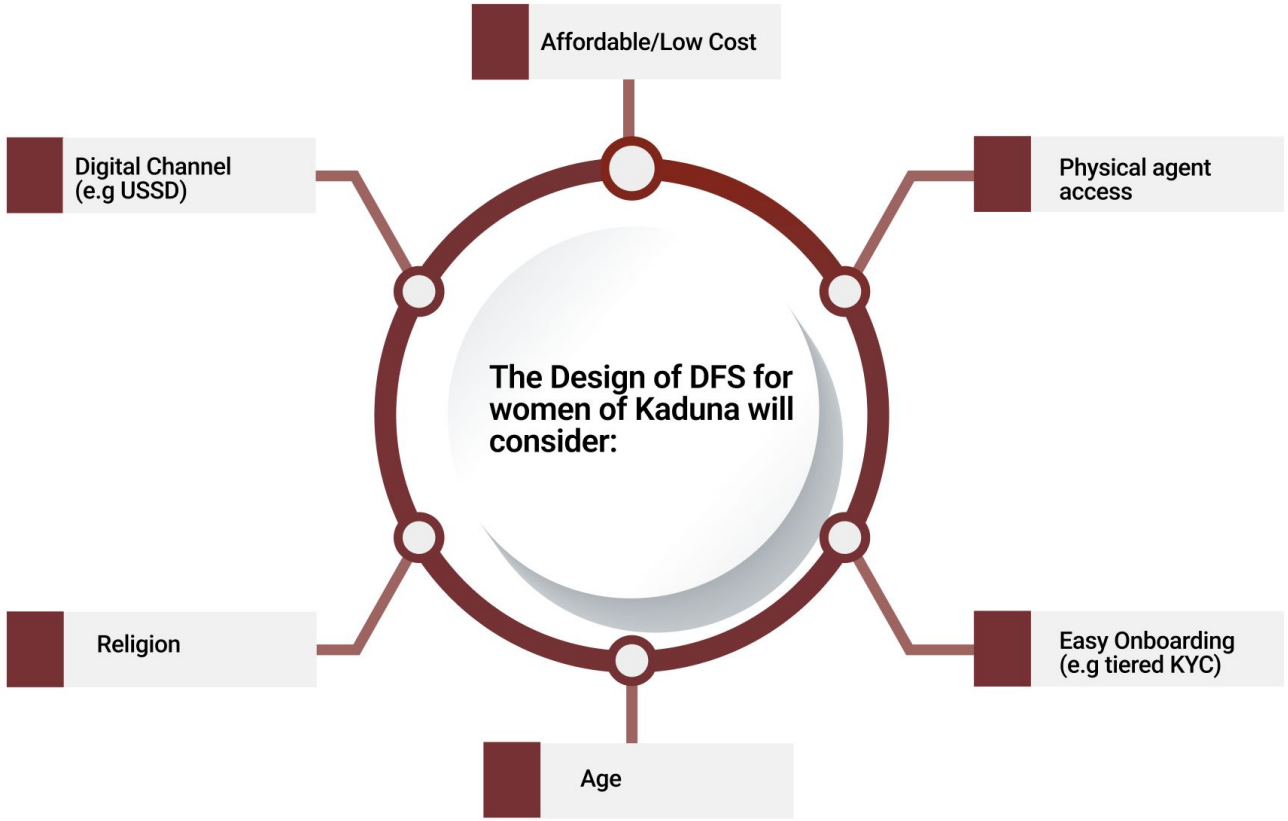
Women make daily contributions' known as 'adashe' and 'asusu' and prefer non-digital group savings for a number of reasons, including:

- Comfort and trust: *"There is a cooperative that exists in my church that contributes N 500 as members so anytime you need a loan of either 1000 , 2000 or 3,000, regardless of the amount you can access these loans with less stress. I am more comfortable with it rather than going to LAPO because LAPO* [Lift Above Poverty Organization] *is problematic* [reputation for being unscrupulous]*". (Mama Raphael, trader, 30+ years from FGD 1)*
- Ease, rapidity in line with cashflow and business process, less formal commitment and risk: *"I obtain loans from my mum. When I call her and explain to her what I need and the amount I need, she sends it to me. Also, I sometimes go to where I normally buy my stock. They give me a loan pending when I sell the goods and then pay them back their money, and after offsetting my debts obtain another one and so it goes". (Jennifer, foodstuff trader, 35+ years, FGD 4)*
- Distrust of digital credit schemes because of lack of privacy: *"When you borrow money from them and you did not pay back when due, they will call everybody affiliated to you and publicize your face portrait photo and information to the general public." (Jacinta, trader/estate agent, 33 years, from FGD 1)*

How Might Colab…

- …accept that non-digital group savings work well. Instead of replacing, explore complementing non-digital with digital, e.g. bigger/better credit through digital (e.g. Asusu.ng), including aggregation, bulk discount?
- Better understand the way women use community to build trust with DFS products: *"The more people are able to build community around (DFS) the better it is for them" (Expert interview, digital pensions platform)*
- *"I think the next step would be to bundle financial literacy along with these credit products to ensure that they understand when they need to pay back, what their business needs to be doing, what the figures need to be before they can afford a certain loan" (*Women & financial inclusion NGO interviewee)

FINDINGS: DESIGN CONSIDERATIONS FOR Colab KADUNA



Note:
These are considerations rather than barriers

Personas & Journeys

WEE-FI Financial Inclusion Customer segmentation

01

Excluded, marginalized

Does **not own** a financial account

and

Has **not** conducted a **basic transaction** in the past 12 months

and

Does not have an **income stream** (from employment or G2P payment)

and / or

Cannot access services (does not have a mobile phone and financial institutions are too far away)

02

Excluded, high potential

Does **not own** a financial account

and either

Has conducted a **basic transaction** in the past 12 months

and / or

Has an **income stream** (from employment or G2P payment)

and

Can access services (does not have a mobile phone and financial institutions are too far away)

03

Included, underserved

Owns a financial account

and

Has **not** conducted multiple types of **advanced transactions** in the past 12 months

04

Included, not underserved

Owns a financial account

and

Has conducted multiple types of **advanced transactions** in the past 12 months

Lower potential for inclusion ⟶ ***Greater degree of inclusion***

Source: WEE-FI Customer Segmentation

Note: As part of our research, we did not interview any persona corresponding to customer segment “01”

LBS and Dalberg customer segmentation in Nigeria

Vulnerable Believers

Lower middle-class to poor, religious, predominantly rural, with limited education. They use financial services infrequently and struggle to pay their bills. They have the lowest aspirations for the future, and are less open and consider themselves less dependable.

HOW MIGHT WE

Leverage religious institutions as a channel for financial information and support? Develop agricultural programs that allow this group to take control of their financial lives?

Resilient Savers

Primarily men, across all socio-economic groups, who are responsible for household financial decisions. Frequent savers through friends, family, and groups, they use their savings to manage emergencies. They are more impulsive than average.

HOW MIGHT WE

Develop products that have similar accessibility to cash based saving, but are more secure? Develop credit scoring techniques that capture the segment's strong financial behavior?

Dependent Individualists

Lower middle class, mostly female, with the second lowest level of education of all segments. The least impulsive segment, they rely on others to make financial decisions and for support during emergencies, yet have lower than average trust in both banks and social networks.

HOW MIGHT WE

Use their high livestock ownership as collateral for agricultural financing? Develop or extend agent networks sustainably that provide better access to formal financial services for the segment?

Digital Youth

Young, well educated, urban, and frequent users of digital technology. They are the wealthiest segment, but have high income volatility. They are most likely to perceive their community as unequal, and believe they can trust their community but not rely on the community to invest in their business.

HOW MIGHT WE

Develop and target products that help them lock away savings despite their volatile incomes? Develop smartphone based financial tools, and effectively market them to the segment?

Confident Optimists

Middle to upper class, young, well educated, and urban, with high self esteem and a positive view of the past and future. They are the most deliberate and open segment, with strong trust and belief in their community, and the largest users of mobile money.

HOW MIGHT WE

Develop marketing messages that speak to their hopes and belief in themselves? Leverage their openness, comfort with technology and wide social networks to use them as early adopters?

Skeptical Cultivators

Lower-middle class, rural, and older than average. They distrust banks and their broader community, and are most likely to trust only those they've known long. They have the lowest self-esteem but high self-confidence and sense of control. They struggle with planning but excel at savings.

HOW MIGHT WE

How might we develop a group based insurance product that integrates social interactions? How might we reach them through agricultural channels?

Source: [The Customer Segmentation Framework (2020)]

Customer segmentation: focus on Kaduna and women

	Persona 1: Aisha
Link to other customer segmentations	"02" in Gates WEE-FI segmentation, vulnerable believer/skeptical cultivator
Socio-economic background	A middle aged rural woman, Aisha sells vegetables and farms occasionally. She also enrolled in the Kaduna school feeding programme to increase her income. She is a widow and her children live with her.
Financial inclusion use case	She earns money through her produce and estimates saving N500 (USD $1) daily. She keeps money for daily use at home and joins the asusu in her community. As a Muslim woman, she is weary of usary and taking loans without male support.
Motivation/barrier to DFS	Aisha's financial needs are satisfied by cash, she opens a bank account to withdraw cash transfers. She has low agency. How to encourage her to keep money in her wallet to gain her time and security, for both her trade and savings.

Customer segmentation: focus on Kaduna and women

	Persona 2: Felicia
Link to other customer segmentations	"03" in Gates WEE-FI segmentation
Socio-economic background	A middle age urban woman, Felicia calls herself a 'housewife' but she trades and 'hustles' to take care of her family's needs.
Financial inclusion use case	At present, she earns money through her various business activities. She has a bank account but has a limited tech savviness and uses an asusu for her savings.
Motivation/barrier to DFS	Felicia also relies heavily on cash but appreciates the convenience of digital payments - saves her time. While she is familiar with DFS solutions, how to encourage her to opt in to a personal digital saving programme as she is interested but doesn't know where to start.

Customer segmentation: focus on Kaduna and women

	Persona 3: Mary
Link to other customer segmentations	"04" in Gates WEE-FI segmentation, Digital Youth
Socio-economic background	A young urban female student. Mary goes to university but also has a side hustle to provide her with some income, in addition to her parents' allowance. She's active on social media and considers herself quite digitally savvy.
Financial inclusion use case	She has a bank account and is tech savvy enough to know about DFS apps, even when she's not convinced that she needs to use them
Motivation/barrier to DFS	She would like to find out how DFS can support her to make, save and invest money online. She's willing to gradually grow her financial knowledge.

Persona 1 : Aisha is yet to fully embark on her financial inclusion journey

In the longer term (aspirational)

	Phase 1: Unregistered	**Phase 2: Account ownership**	**Phase 3: Basic account use**	**Phase 4: Active account use**	**Phase 5: Economic empowerment**
	No bank account or a mobile phone	Opens a bank account to access government cash transfers	Starts sending money through the POS or through their phone	Start paying for bills via mobile money (using USSD code)	Start saving money via mobile money.
Incentives to move forward on her journey	Relies solely on cash for her daily transactions and doesn't feel the need for a bank account.	Government programme encourages her to get her *own* account, acknowledging broader social norms	Starts paying a few suppliers via digital payments, though still mainly cash based.	With more usage, she will see the convenience of paying for certain bills digitally (e.g Persona 2)	Through familiarisation and help from peers and agents, Aisha could get to know about personal digital saving solutions
When & how might we		Colab can support **relevant bank account registration** *(Findings 1, 3 and 6)*		**Awareness and familiarisation** with digital payments via agent networks (*Finding 2, 8 and 9*) , e.g. cost (Finding 4) and acknowledgment of her beliefs *(Finding 3).* In the longer run, support her move to personal digital savings (Finding 10)	

Persona 2 : Felicia is at the very beginning of her financial inclusion journey

In the longer term (aspirational)

	Phase 1: Unregistered	**Phase 2: Account ownership**	**Phase 3: Basic account use**	**Phase 4: Active account use**	**Phase 5: Economic empowerment**
	N/A	Has a bank account Has a mobile phone (feature)	Uses her bank account, mainly to receive and withdraw money.	Keeps some money on her digital wallet and make transactions directly ia USSD	Explores other digital financial solutions, both bank and non-bank led, mainly personal saving
Incentives to move forward on her journey	N/A	Receives payments for her side hustles	Not comfortable keeping abstract money on her phone. Prefers tangible cash which she uses for her trading.	Use digital payments because it saves her time. Familiar with USSD codes, she pays for her bills and airtime that way.	She thinks separating her savings from her bank account is good. It also offers privacy and security compared to asusus.
When & how might we					Support the move to **digital personal savings** account to complement non-digital Assusus *(Finding 10)*

Persona 3 : Mary's journey to economic empowerment

In the longer term (aspirational)

	Phase 1: Unregistered	Phase 2: Account ownership	Phase 3: Basic account use	Phase 4: Active account use	Phase 5: Economic empowerment
	N/A	Has a bank account Has a mobile phone (smartphone)	Accesses her bank account, via USSD to make and receive payments	Download additional DFS app (e.g. Piggyvest) for savings and loans	Explore cryptocurrency for saving and investment. Builds her credit profile for future business loans .
Incentives to move forward on her journey	N/A	Encouraged by family, Mary gets a bank account and phone as for university and starts her side hustle.	Banks informs her of how to use USSD. She pays for small supplies and for school fees, though she also has to go to bank for validation.	She learns about other DFS apps on social media and friends.She finds bank services limited (no credit) and finds the app interface better.	Wants more credit for her small business (e.g.equipment, training)
When & how might we					Provide a service (app) to **improve credit ratings and support small loans** while informing of implications and risks. *(Findings 8 and 10)*

Research questions:

1. What are current use cases of financial services (DFS and non-DFS) by men and women in Kaduna and what are the current products that serve these (e.g. government services; bill pay; school fees etc; health services)?

2. What are women's journeys from non-DFS to DFS? What are the motivations for women's adoption? How do they compare to men's experiences?

3. What barriers to DFS inclusion exist for women? Are there any specific barriers that exist as a result of gender?

4. How do variables of geography (urban/rural), religion, age and income impact on women's DFS experiences in Kaduna?

5. Building on past interventions, how can actors (government, private sector, NGOs, Colab) create an enabling ecosystem for women to transition to DFS? Are there unforeseen actors/intermediaries we should recognise more?

Research questions	Findings
1.What are current use cases of financial services (DFS and non-DFS) by men and women in Kaduna and what are the current products that serve these (e.g. government services; bill pay; school fees etc; health services)?	Mainly used for trading, payments Airtime, DSTv Some youth use for paying fees Govt accounts set up (e.g cooks for school feeding) not really used
2. What are women's journeys from non-DFS to DFS? What are the motivations for women's adoption? How do they compare to men's experiences?	Each journey is different. All start with a bank account.
3.How do variables of geography (urban/rural), religion, age and income impact on women's DFS experiences in Kaduna?	Religion, age and use case (linked to income) all play a role in adoption.
4.What barriers to DFS inclusion exist for women? Are there any specific barriers that exist as a result of gender?	Access, affordability, utility, capability (?), trust (Gates WEE-FI framework)
5.Building on past interventions, how can actors (government, private sector, NGOs, Colab) create an enabling ecosystem for women to transition to DFS? Are there unforeseen actors/intermediaries we should recognise more?	Colab Religious leaders/centres TV & Radio sensitisation Agents Demand creation - social security progs; merchants

All this needs to be in the context of broader security for Kaduna

"Get just one thing: security. For example, let's say now I have interest in going into piggery. I can't keep them in my room. I want to keep fish, I can't keep them in my room. I need to get a pond somewhere. Security is what we need but unfortunately the government is not providing an enabling environment for our businesses to thrive. Insecurity, access to even your farm, you are afraid." (Male FGD respondent)

"A new problem that is emerging now is the current rate of insurgency in the north generally. It works both ways, we can't tell financial institutions to continue to establish service points and to continue to try to grow their network in regions where there's insecurity." (Women & financial inclusion NGO interviewee)

Broader recommendations for DFS uptake include:

- ➢ Create more economic opportunities (use cases) for women - supply and demand
- ➢ Provide strong fraud protection
- ➢ Improve security in Kaduna

Detailed Breakdown of Respondents

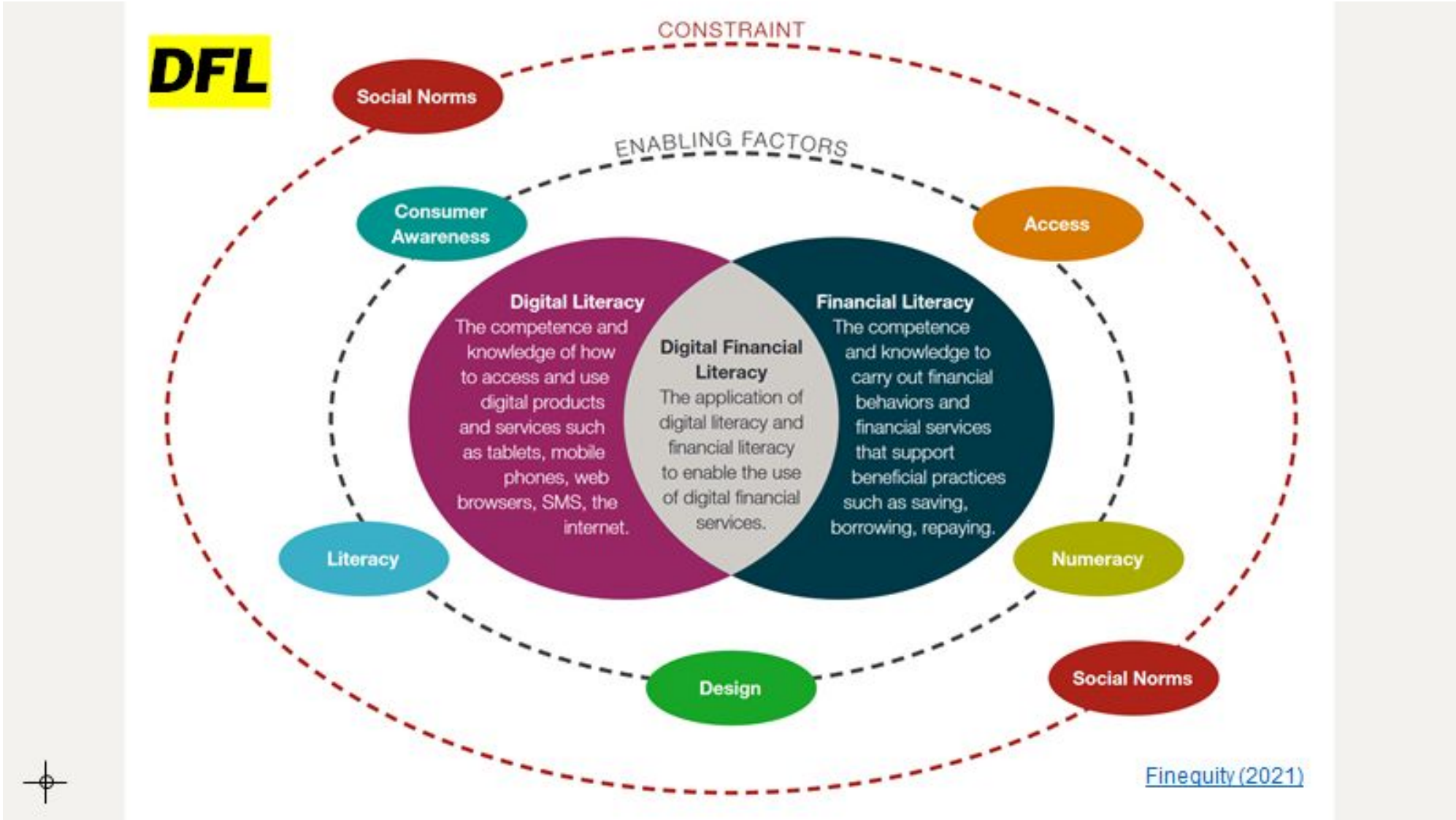
5 FGDs

FGD 1: FEMALE - (18-24) (ask about siblings/family) : students and side hustle - Central Kaduna
FGD 2: FEMALE - (25-40) KUJAMA, SOUTHERN KADUNA > Rural small business owners/ entrepreneur and homemakers
FGD 3: FEMALE - (25-40) CENTRAL KADUNA > Urban small business owners/ entrepreneur and homemaker
FGD 4: FEMALE - (30-50) SCHOOL FEEDING PROGRAM - Rural Micro entrepreneurs
FGD 5: MALE - (18-55)CENTRAL KADUNA > Urban small business owners/ entrepreneurs

6 1:1 interviews

IDI 1: FEMALE - (18-24): students and side hustle
IDI 2: FEMALE - (25-40) KUJAMA,SOUTHERN KADUNA> Rural small business owners/ entrepreneur and homemakers
IDI 3: FEMALE - (25-40) CENTRAL KADUNA > Urban small business owners/ entrepreneur and homemaker
IDI 4: FEMALE - (30-50) SCHOOL FEEDING PROGRAM - Rural Micro entrepreneurs
IDI 5: FEMALE - (25-40) CENTRAL KADUNA > Urban small business owners/ entrepreneur and homemaker

Expert Interviews

KII 1 : National Social Investment Programme expert
KII 2 : Digital pensions startup expert
KII 3 : Lagos Business School professor (who has developed DFS toolkits)
KII 4 : Rockefeller Philanthropy Advisors interviewees
KII 5 : Women & financial inclusion NGO interviewee

Where can Colab intervene?