



IMTFI

**INSTITUTE FOR MONEY ,TECHNOLOGY
& FINANCIAL INCLUSION**



**NATIONAL ADVANCED SCHOOL
OF STATISTICS & APPLIED
ECONOMICS**

WOMEN ,MONETARY PRACTICES AND TECHNOLOGICAL INNOVATION

KONE IDRIS & WAHABOU IBRAH

1

**What drives mobile money adoption among urban
merchant women in Africa ?
Evidence from Côte d'Ivoire**

MONEY TRANSFER IN COTE D'IVOIRE

- ❑ Money transfer , a common monetary practice.
- ❑ Money transfer is aided by a good road network and existence of efficient companies of transport.
- ❑ 4 providers of mobile money services and 5 millions accounts created between 2008 and 2014.



RESEARCH METHODOLOGY

❑ A questionnaire with five sections:

- ✓ Access
- ✓ Use
- ✓ Perceptions
- ✓ Monetary Practices
- ✓ Demographics



❑ A simple random sample

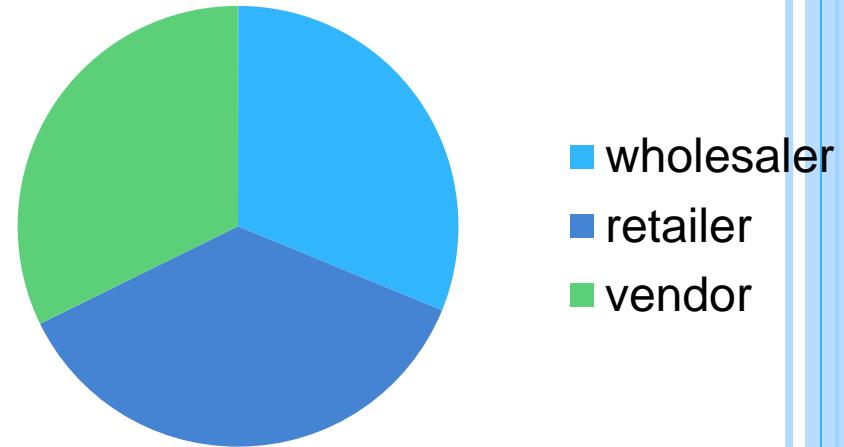
❑ 477 respondents

SAMPLE DESCRIPTION

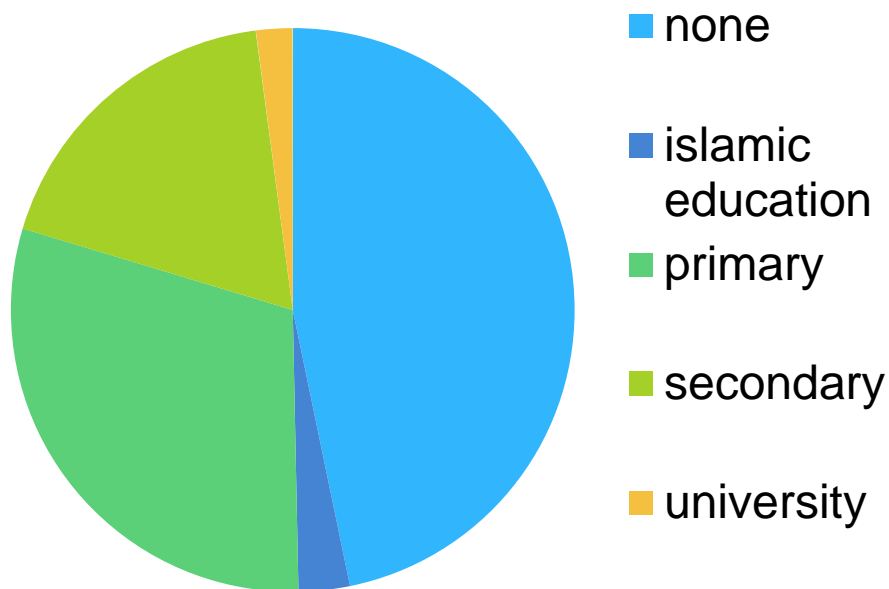
8 in 10 women between 20-44 years old .

Slightly more than 1/3 with single status.

Occupation status



Education

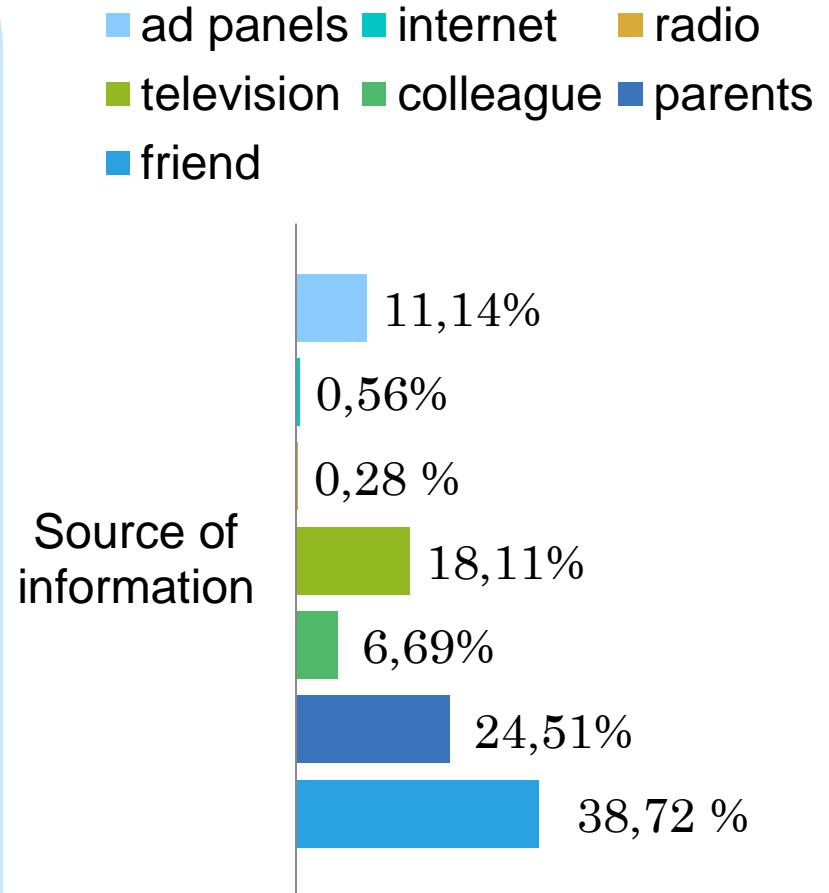


An equal distribution between retailers, vendor and wholesalers.

Half of sample with no formal education.

ACCESS TO CELL PHONES, MOBILE NETWORK AND MOBILE MONEY SERVICES

- ❑ A quasi universal access to cell phones.
- ❑ Mobile money services, popular among women.
- ❑ Principal sources of information:
 - Entourage
 - Media
 - Advertisement panels



USAGE OF MOBILE MONEY SERVICES (1/3)

- ❑ MTN MONEY ,the leading provider (43.14%).
- ❑ Followed by ORANGE MONEY (38.56%).
- ❑ And FLOOZ(12.42%).



MTN Mobile Money

J'envoie de l'argent à mon fils pour ses études depuis mon mobile.

Rendez-vous dans un point de vente MTN Mobile Money



Orange Money

ouvrez vous-même votre compte Orange Money instantanément depuis votre mobile

Pour ouvrir votre compte sans vous déplacer, composez le **1144*711** et suivez les instructions. rapide, pratique et sûr

la simplicité change avec Orange

la vie change avec orange



flood
Envoyer de l'argent devient si simple !

no limit

Frais d'envoi unique quel que soit le montant transféré

FLOOZ
*155#

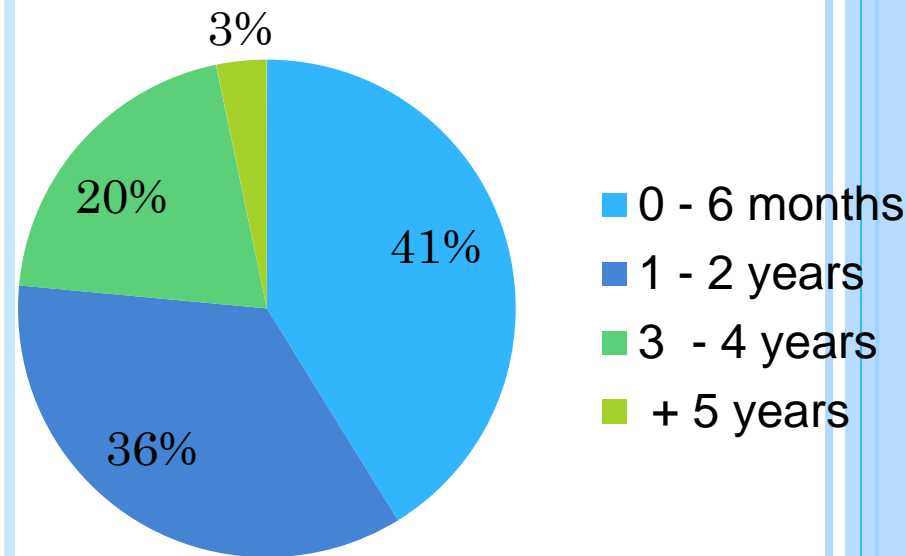
6

etisalat

USAGE OF MOBILE MONEY SERVICES (2/3)

- ❑ 4 in 10 users were at the stage of experimenting mobile money.
- ❑ Only 3,27 % of users had significant experience with mobile money.
- ❑ Transfers and cash withdrawals , the most frequently used services.
- ❑ Trade ,the main reason.

experience in using mobile money



USAGE OF MOBILE MONEY SERVICES (3/3)

“I trade with a woman inside the country, I commissioned salads , tomatoes, carrots ... When I receives , I sell and I brought him his money through orange money.”

wholesaler , 45 years old , first stage of secondary school

PERCEIVED EASE OF USE AND RISK

METHODOLOGY

- ❑ Q16. Does the use of mobile money sound you difficult?
- ❑ Q17. Do you want a simplification of mobile money?
- ❑ Q20. Does mobile money seem you risky ?

PERCEIVED EASE OF USE AND RISK

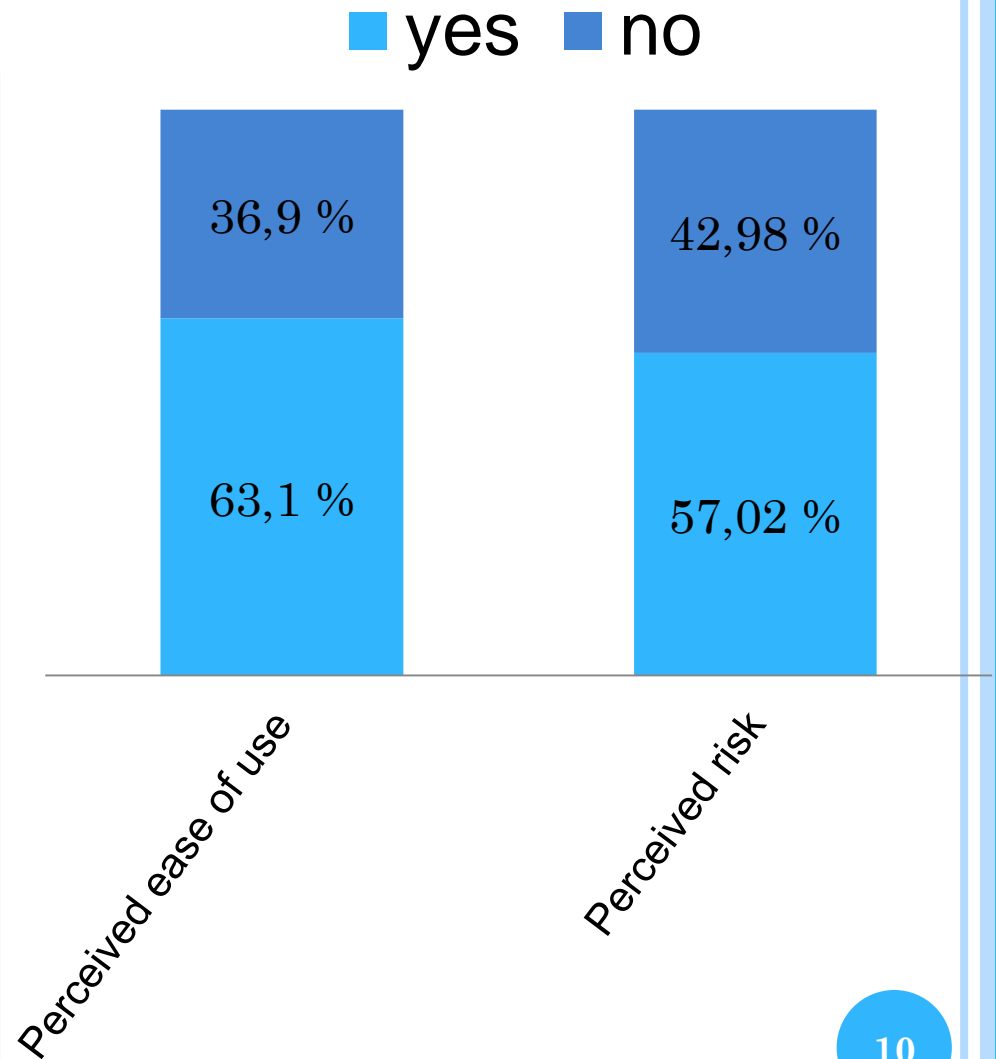
RESULTS

6 in 10 women can easily use mobile money services.

4 in 10 women with perceived risk .

The main fears :

- being wrong recipient during a transfer.
- being robbed her phone and secret code.



PERCEIVED EASE OF USE AND RISK

RESULTS

“ a woman of the market went at an orange money agency and gave her PIN to someone in order to confirm a cash withdrawal as she did not speak French. Another day she received a transfer . When she came to the agent , he told her that there were no money .After that i decided to keep my money in tontine ”

wholesaler ,30 years old , no education.

PERCEIVED EASE OF USE AND RISK RESULTS

**“ it is not secured ”
retailer ,between 20-30 years old ,first
stage of secondary school.**

**“ they will steal my money ”
retailer , between 30-44 years old
,primary school .**

**“they don't give you all your money ”
wholesaler ,30-44 years old ,no education.**

PERCEIVED UTILITY AND TRUST

METHODOLOGY

- ❑ Q18. Can the use of mobile money services help you to gain time in your daily activities?
- ❑ Q19. Can the use of mobile money services increase your revenue?
- ❑ Q23. Does People influencing your behavior suggest you the use of mobile money?
- ❑ Q24. Do you intend to create a mobile money account or to continue using the mobile money service?

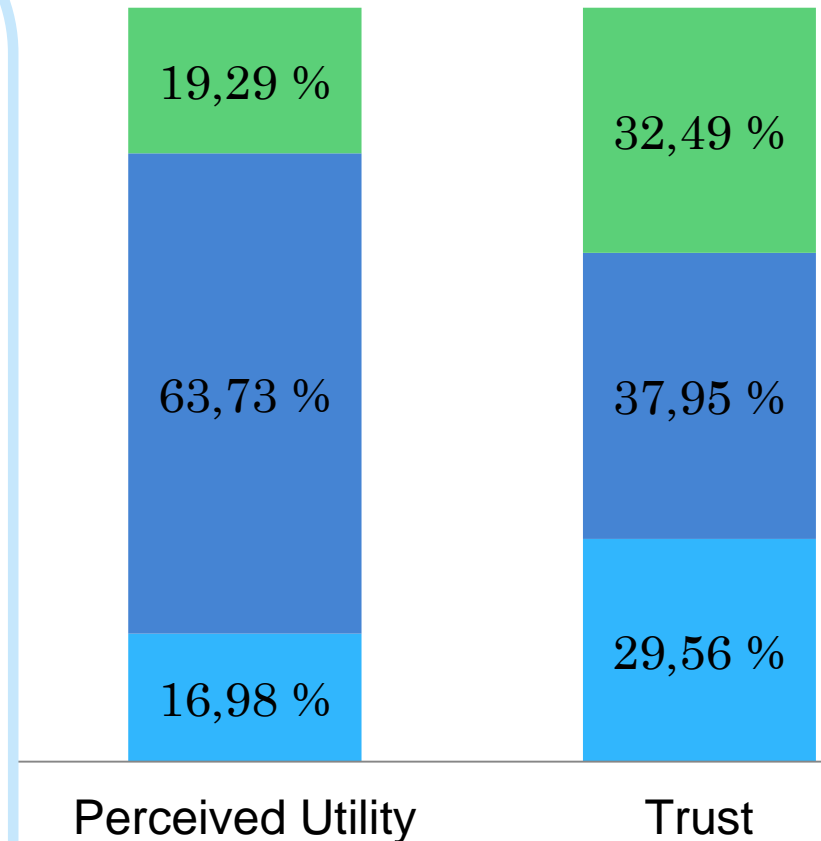
PERCEIVED UTILITY AND TRUST

RESULTS

❑ Mobile money as an opportunity to save time and/or to increase revenue.

❑ More than 1/3 of women with serious doubt about mobile money services .

■ none ■ medium ■ high



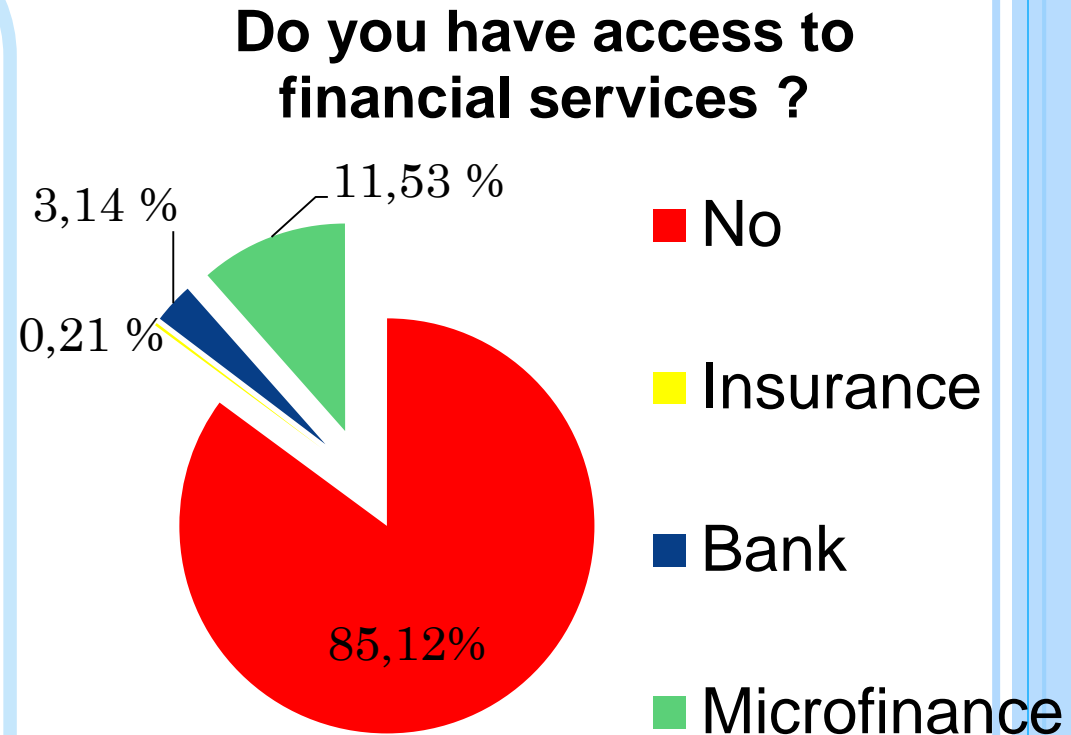
PERCEIVED UTILITY AND TRUST RESULTS

“Often there is a lot of people at orange money agency .I must wait and that waste my time.”

Wholesaler , 47 years old ,primary school.

A LOW LEVEL OF FINANCIAL INCLUSION

- ❑ More than 8 women in 10 with no access to financial services.
- ❑ 47,86 % save money at home .
- ❑ Slightly more than 1/3 of women were member of tontine .



PROFILE OF WOMEN WITH MOBILE MONEY ACCOUNT

- ❑ A secondary school education
- ❑ A significant perceived ease of use
- ❑ An access to ORANGE mobile network

THANK YOU