



# DIGITAL TOOLS FOR PERSONAS PRODUCT SHEET

## Overview:

The document serves as a comprehensive guide to understanding and addressing the unique digital needs of various VSLA personas—each with distinct lifestyles, challenges, and aspirations in the context of financial inclusion and empowerment. It provides a nuanced blueprint for integrating digital tools into VSLA programming, ensuring that the offerings are not only practical but also resonate deeply with the user's daily realities and long-term goals.

This guide emphasizes a participatory approach, advocating for the inclusion of VSLA members in the design and implementation process to ensure that the digital tools developed are not only contextually appropriate but also empower the users to reach their full economic potential. It's an essential resource for practitioners seeking to deploy digital solutions that are both impactful and sustainable, resonating with the daily lives of VSLA members and fostering inclusive growth within their communities.

## GUIDELINES FOR DESIGN:

When designing digital programs for VSLA personas, program teams should adhere to a set of DOs and DON'Ts that are critical for the success and sustainability of the initiatives.

### DOs:

- **Engage with the Community:** Involve local stakeholders, including VSLA members and community leaders, in the design and implementation process to ensure the solutions are culturally sensitive and meet the actual needs of the users.
- **Ensure Accessibility:** Prioritize the development of user-friendly interfaces that accommodate varying literacy and digital literacy levels.
- **Provide Training:** Offer comprehensive digital literacy training that is contextual and practical, utilizing local languages and relatable scenarios.
- **Promote Gender Sensitivity:** Be mindful of existing gender norms and work actively to engage both men and women in the conversation to foster an environment supportive of women's empowerment.
- **Build on Existing Habits:** Integrate digital tools with the VSLAs' current practices to encourage adoption and minimize resistance to change.



## DON'Ts

- **Overlook Local Norms:** Do not impose solutions without considering local cultural, social, and gender dynamics, which can lead to low adoption or even rejection of the technology.
- **Assume One-Size-Fits-All:** Avoid the pitfall of a blanket approach; recognize that each community and individual may require tailored solutions.
- **Neglect Privacy and Security:** Do not underestimate the importance of data privacy and security, especially when dealing with financial information.
- **Rush the Process:** Resist the urge to deploy technologies quickly without adequate field testing and feedback loops.
- **Underestimate Ongoing Support:** Do not provide tools without ensuring ongoing technical support and guidance, which are crucial for long-term success.

By adhering to these guidelines, program teams can create and implement digital strategies that are respectful, effective, and truly transformative for the communities they aim to serve.

## PERSONA PROFILES

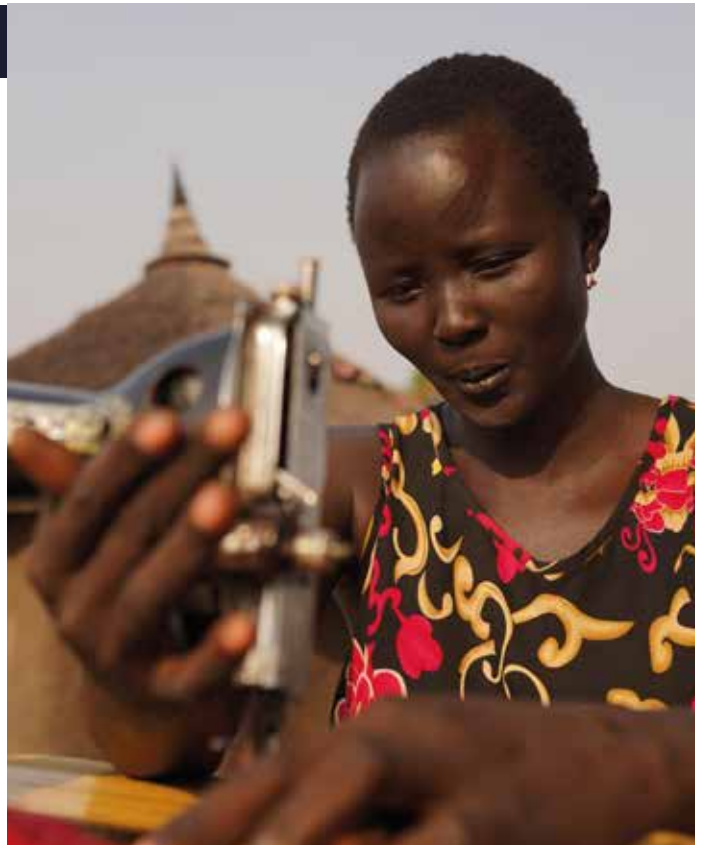
### The Determined Rural Woman

The Determined Rural Woman is a figure of resilience and perseverance, often found tending to her small landholdings and managing the intricate balance between household duties and farming responsibilities. Her day-to-day life is marked by the challenges of limited financial access and a lack of reliable and actionable farming information. The traditional gender norms in her community may further restrict her mobility and reduce her agency in making critical decisions, both for her family and her farm. With regards to literacy and digital know-how, she often falls into the basic or below-basic category, and her interaction with technology is typically confined to shared family devices, which are more likely to be feature phones than smartphones. Despite these challenges, her aspirations soar high; she aims to increase her agricultural output, achieve a measure of financial independence, and improve her family's quality of life. A solution like Hello Tractor aligns seamlessly with her goals, providing her access to modern farming tools and techniques, which might otherwise be out of reach, thereby paving the way for enhanced productivity and a step towards her aspirations.



## The Self-Employed Entrepreneurial Woman

In the urban hustle, the Self-Employed Entrepreneurial Woman stands out as a beacon of industriousness and ambition. Her daily life involves juggling the demands of her small business, which could range from running a bustling market stall to managing a home-based enterprise, with the unending responsibilities of her household. Despite her basic literacy skills and familiarity with fundamental phone functions, she faces the pressing challenge of accessing the financial services and market opportunities necessary to grow her business. Her aspirations are not just dreams but targets; she aims to scale her business, tap into broader markets, and establish a stable financial foundation. Solutions like M-Pesa and Tala are more than conveniences; they are lifelines that enable her to manage financial transactions efficiently and access microloans essential for her business growth, thus fueling her journey towards her envisioned future.



## The Young Ambitious Urban Entrepreneur

The Young Ambitious Urban Entrepreneur is the embodiment of modern potential and drive. Typically younger, educated, and unmarried, she navigates the urban landscape with a certain proficiency in English and an innate comfort with digital devices, symbolizing her tech-savvy nature. Her challenges are unique; while she may not struggle with access to technology on a personal level, societal expectations pose a threat, particularly as she faces the prospect of marriage, which could drastically alter her access to information and technology. Yet her ambitions remain undeterred. She envisions herself at the helm of a thriving business, financially independent and well-informed. Digital tools like Google Primer and Coursera are not just educational resources but steppingstones that can empower her with advanced business and marketing skills, while platforms like Kiva offer her the financial support to turn her business aspirations into tangible successes.



## The Resilient Migrant

The Resilient Migrant's narrative is one of courage and adaptation. Having left her home, often out of necessity, she confronts the daunting task of assimilating into a new culture and societal structure. Vulnerability becomes a constant companion as she navigates the risks and complexities of her new environment, compounded by the difficulty in accessing essential services due to language and cultural barriers. With limited education and digital skills, yet often possessing a mobile phone, her aspirations are fundamental

To understand and integrate into her new community, access vital services, and establish a semblance of stability amidst the turbulence. Tools like Refugee. Info and RefAid are not merely digital applications but crucial aids that help bridge the information gap and break down language barriers, thereby offering her a chance to rebuild her life with dignity and security in unfamiliar surroundings.

- A feature or smartphone allows someone to access other forms of financial services.
- To build awareness of these services, talk about digital banking, e-wallets, payments, and credit through a formal institution.
- Some of the VSLAs might have a group bank account. Others might have an individual account. Ask if any of these members want to share the benefits and challenges.



#### The Young Ambitious Urban Entrepreneur:

- **Ensibuuko**
- **DreamSave**
- **Jumia**
- **MTN Mobi**

## Ensibuuko



**Overview:** Ensibuuko" is an innovative fintech solution designed to empower microfinance institutions and community-based savings groups, such as Village Savings and Loan Associations (VSLAs). For the persona of the Young Ambitious Urban Entrepreneur, Ensibuuko can be tailored and utilized in several practical ways:

- **Digital Financial Management:** Given her entrepreneurial spirit and comfort with technology, Ensibuuko can be used to digitally manage her business finances. The platform offers functionalities for tracking savings, loans, and repayments, which can help her maintain a clear overview of her business's financial health.
- **Mobile Banking Integration:** Ensibuuko's ability to integrate with mobile money platforms like M-Pesa would be particularly beneficial. This feature allows her to perform transactions and manage her finances directly from her smartphone, which is essential for a tech-savvy entrepreneur constantly on the move.
- **Access to Microloans:** The platform can facilitate easier access to microloans, which are crucial for her business growth and expansion. By using Ensibuuko, she can efficiently apply for and manage loans, providing her with the necessary capital to scale her business operations.
- **Financial Literacy and Training:** Ensibuuko often includes educational components on financial literacy. As an educated young entrepreneur, she can leverage these resources to further her understanding of financial management, investment strategies, and sustainable business practices.
- **Networking Opportunities:** Through Ensibuuko, she could connect with other entrepreneurs and VSLA groups. This network can offer peer support, advice, and potential business partnerships, helping her to expand her business network and explore new market opportunities.
- **Data Analytics for Informed Decision-Making:** Ensibuuko provides data analytics and insights into savings and loan patterns. She can use this data to make informed decisions about her business, understanding market trends, customer behaviors, and financial flows.
- **Personalized Financial Services:** Given her unique challenges and societal expectations, Ensibuuko's ability to offer personalized financial services would be beneficial. She could tailor financial products to suit her business needs, ensuring that she remains financially independent and well-informed, regardless of her marital status.

## Other Examples of Tools Available:

### DreamSave



**Overview:** DreamSave is a digital tool designed for savings groups, offering a streamlined and secure way to manage group finances. It simplifies record-keeping, tracks savings, loans, and distributions, and provides transparency in financial transactions.

#### Usage for the Young Ambitious Urban Entrepreneur:

- **Financial Management:** DreamSave can help her efficiently manage her business's financial aspects, especially if she's involved in or leading a savings group. It allows for easy tracking of savings and accessing credit within the group.
- **Data-Driven Decisions:** The app provides analytics and insights, enabling her to make informed decisions about investment and savings.
- **Time Efficiency:** Automated record-keeping saves time that she can invest in other aspects of her business.
- **Digital Literacy:** Regular use of DreamSave can enhance her digital skills, a crucial aspect for a tech-savvy entrepreneur.

### Jumia



**Overview:** Jumia is an online marketplace operating in several African countries. It offers a platform for buying and selling a wide range of products and services, including electronics, fashion, groceries, and more.

#### Usage for the Young Ambitious Urban Entrepreneur:

- **Market Access:** Jumia provides a platform to reach a wider customer base. If she produces goods or offers services, listing them on Jumia can drive sales and increase visibility.
- **Learning Market Trends:** Jumia can be a valuable tool for understanding market trends and customer preferences, helping her tailor her offerings.
- **Competitive Analysis:** Observing competitors on Jumia can offer insights into pricing strategies and marketing techniques.
- **Convenience:** Jumia's logistical support can ease the burden of product delivery, allowing her to focus on product quality and customer service.

### MTNMobi



**Overview:** Overview: MTN Mobi is a service provided by MTN, a leading telecom company in Africa. It includes a range of digital services like mobile banking, data plans, and business solutions.

#### Usage for the Young Ambitious Urban Entrepreneur:

- **Mobile Banking:** Access to mobile banking services can ease financial transactions, from receiving payments to paying suppliers.
- **Data Access:** Affordable data plans can ensure she stays connected, accesses online resources, and manages her business operations online.
- **Business Solutions:** MTN Mobi offers various business tools, which she can leverage for marketing, communication, and customer engagement.
- **Network Building:** Utilizing MTN's extensive network can help in expanding her business contacts and exploring new opportunities.

### Additional Considerations:

- **Integration:** She should explore integrating these tools for a seamless business operation. For instance, sales from Jumia can be managed through DreamSave.
- **Capacity Building:** Continuous learning about new features and best practices in using these platforms will keep her ahead in the competitive urban market.
- **Networking:** Engaging in forums and networks related to these platforms can open doors for partnerships and mentorship opportunities.

These digital tools, when effectively harnessed, can significantly enhance the Young Ambitious Urban Entrepreneur's capacity to manage her business, grow her network, and achieve her aspirations in the competitive urban market.

### The Self Employed Woman

- WhatsApp
- MTN Ayoba



## WhatsApp

**Overview:** WhatsApp is a widely used messaging application that offers various features for personal and business communication. It allows users to send text messages, make voice and video calls, and share images, videos, and documents. WhatsApp Business, a variant designed specifically for business owners, includes additional features like:

- **WhatsApp Business Profile:** She can set up a WhatsApp Business account, which allows her to create a business profile with essential information such as business description, email, and store address. This feature helps her present a professional image to customers and suppliers.
- **Catalog and Product Showcase:** Utilizing the catalog feature in WhatsApp Business, she can showcase her products or services directly through the app. This feature is particularly useful for entrepreneurs with market stalls or home-based businesses, as it allows them to display their offerings visually, along with prices and product descriptions.
- **Automated Messages and Quick Replies:** She can set up automated greeting messages and quick replies for frequently asked questions. This feature ensures that her customers receive immediate responses, even when she is busy managing other aspects of her business or household.
- **Order Taking and Customer Service:** WhatsApp can be used as a tool for taking orders and providing customer service. She can communicate directly with her customers, confirm orders, and provide updates on product availability and delivery times.
- **Networking and Collaboration:** She can join or create WhatsApp groups with other entrepreneurs, suppliers, and customers. This network can be a valuable resource for sharing business tips, market information, group buying opportunities, and peer support.
- **Marketing and Promotions:** WhatsApp allows for sending broadcast messages to multiple contacts. She can use this feature to inform her customers about new products, special offers, or business updates, helping her to tap into broader markets.
- **Payment Reminders and Transactions:** If integrated with digital financial services like M-Pesa, she can use WhatsApp to send payment reminders to customers or receive notifications of transactions, thereby streamlining the financial aspects of her business.
- **Learning and Development:** She can join educational groups or follow business experts on WhatsApp, receiving regular tips, articles, and videos on business management, financial literacy, and digital skills enhancement.

- **Feedback and Customer Insights:** By engaging with customers on WhatsApp, she can gather feedback, understand customer preferences, and adjust her business offerings accordingly.
- **Mobile Banking Integration:** Ensibuuko's ability to integrate with mobile money platforms like M-Pesa would be particularly beneficial. This feature allows her to perform transactions and manage her finances directly from her smartphone, which is essential for a tech-savvy entrepreneur constantly on the move.
- **Local Language Support:** Given her basic literacy skills, using WhatsApp in her local language can be a significant advantage, making it easier for her to navigate and use the app effectively.

## MTN Ayoba



**Overview:** MTN Ayoba is a messaging app developed by African telecommunications giant MTN. It's designed to cater to African users with features tailored to local needs. Key features of the Ayoba app that could be beneficial for programming with Village Savings and Loan Associations (VSLA) groups, particularly in areas such as communication, financial transactions, and

- **Group Communication via Ayoba:** The tool can be used to coordinate VSLA meetings, shares updates, and discusses group activities through secure group chats on Ayoba.
- **Mobile Money Transactions Through Ayoba:** The app can be used to facilitate the collection of VSLA savings and disbursement of loans directly through the app, making financial transactions smoother and more transparent.
- **Local Language Support in Ayoba:** Uses the app in her native language, ensuring all VSLA members can fully participate and understand the group's activities and financial transactions.
- **Information Channels on Ayoba for Relevant Content: Example:** Subscribes to channels that provide information on small business management, agricultural practices, or health tips that are beneficial for her business and personal development.
- **Secure Conversations with End-to-End Encryption: Example:** Discusses sensitive financial matters with the assurance of privacy and security provided by Ayoba's encryption.

### The Resilient Migrant:

- **Amplio Talking Books**
- **Hey Sister Show me the Money**
- **Mobile Money platforms**
- **Communication Apps**
- **RefAid**

- **Data-Friendly Usage for Cost-Effectiveness: Example:** Benefits from the free data usage offered by Ayoba, which helps her save on operational costs, especially important in areas where data is expensive. Ayoba's free usage for MTN customers up to 1GB every month can be a cost-effective solution for VSLA members in regions where data costs are a concern.

By utilizing these tools, the Self-Employed Entrepreneurial Woman can effectively manage her business, engage with customers, participate actively in her VSLA, and access valuable information and networks, contributing to her business growth and financial empowerment.





**Overview:** Amplio, known for its Talking Book device and content management system, can be an innovative tool tailored to support the Resilient Migrant persona. Here are a few practical examples of how Amplio's technology can be customized for her unique needs: particularly in areas such as communication, financial transactions, and information dissemination. Here's how it can be integrated into VSLA activities:

- **Multilingual Audio Content:** Amplio's Talking Book can be pre-loaded with audio content in multiple languages, including the migrant's native language and the language of her new community. This would help overcome language barriers and facilitate better understanding and integration.
- **Cultural Orientation Guides:** Audio guides about local customs, societal norms, and legal rights can be included to help the Resilient Migrant understand and adapt to the new cultural environment. This content can cover topics like local etiquette, legal rights, and available support systems.
- **Information on Local Services and Resources:** The device can provide information about local healthcare services, legal aid, migrant support groups, educational opportunities, and employment resources. This would be particularly useful for migrants who need to navigate complex systems in a new country.
- **Health and Safety Tips:** Health advisories, tips for maintaining personal safety, and instructions for emergency situations can be included. These messages can be crucial for migrants who might not be aware of local health risks or emergency protocols.
- **Community Integration Stories:** Sharing success stories and experiences from other migrants who have successfully integrated into the community can provide motivation and practical tips. These stories can also include advice on finding work, accessing education, and building social networks.
- **Feedback Mechanism:** Amplio's technology allows users to record their feedback and questions. This feature can be used to gather insights about the migrant's needs and challenges, enabling organizations to adapt and update the content accordingly.
- **Skills Training and Education:** The device can include educational content to improve language skills, job readiness, and other essential competencies to enhance the migrant's employability and self-reliance.
- **Legal and Human Rights Education:** Given that migrants often face legal challenges, the Talking Book can provide information about their rights, legal processes in the host country, and contacts for legal assistance.
- **Health and Safety Tips:** Health advisories, tips for maintaining personal safety, and instructions for emergency situations can be included. These messages can be crucial for migrants who might not be aware of local health risks or emergency protocols.
- **Mental Health Support:** Audio content covering mental health awareness, stress management tips, and information on where to find psychological support can be crucial for migrants dealing with the stresses of adaptation and integration.

## Other Examples of Tools Available:

### Hey Sister, Show Me the Mobile Money

**Overview:** "Hey Sister, Show Me the Mobile Money" is a tool designed to enhance financial literacy and digital skills among women, particularly in VSLA groups. It focuses on educating women about the benefits and functionalities of mobile money services.



## Applications in Emergency and Humanitarian Situations:

- **Financial Empowerment:** This tool can be instrumental in empowering VSLA members, especially women, with the knowledge and confidence to use mobile money. In emergencies, where traditional banking services may be disrupted, mobile money provides a secure and accessible financial tool.
- **Emergency Fund Transfers:** In crises, swift and secure transfer of funds is crucial. This tool can educate VSLA members on how to receive and send money safely, which is essential for immediate relief and recovery efforts.
- **Building Resilience:** By enhancing financial literacy, VSLA members can better manage their savings and loans, contributing to the economic resilience of the community.

## Mobile Money Platforms

**Overview:** Mobile Money Platforms (like M-Pesa, MTN Mobile Money) enable users to perform financial transactions using their mobile phones. They are particularly useful in areas with limited access to traditional banking.

### Applications in Emergency and Humanitarian Situations:

- **Efficient Aid Distribution:** These platforms can facilitate the distribution of financial aid directly to beneficiaries' mobile wallets, ensuring quick and transparent aid delivery.
- **Remote Financial Management:** VSLA members can manage their savings, loans, and other financial activities remotely, crucial during emergencies when physical meetings are challenging.
- **Supporting Livelihoods:** Mobile money can be used for purchasing essential goods and services, thereby supporting local economies and livelihoods during crises.

## Communication Apps

**Overview:** Communication Apps like WhatsApp, Telegram, and Signal offer text, voice, and video communication. They often include group features that are valuable for coordinating and staying connected.

### Applications in Emergency and Humanitarian Situations:

#### The Determined Rural Women

- **Mobile Money**
- **Icow**
- **Farmerline**
- **Akaboxi**

- **Real-Time Coordination:** Enable VSLA members to coordinate activities, share information, and make collective decisions in real-time, vital during fast-changing emergency situations.
- **Information Dissemination:** Crucial information about aid, resources, and safety measures can be rapidly disseminated through these apps.
- **Community Support and Psychosocial Aid:** They offer platforms for emotional and psychosocial support, allowing members to maintain social connections and support each other during crises.

# RefAid



**Overview:** RefAid is an app designed to connect refugees and people in crisis with nearby services in real-time, like shelter, food, medical care, and legal aid.

## Applications in Emergency and Humanitarian Situations:

- **Resource Localization:** VSLA members can use RefAid to find essential services and aid in their vicinity, crucial during displacement or when traditional infrastructures are disrupted.
- **Sharing Information:** VSLAs can use the app to guide members to the nearest aid resources, ensuring they receive necessary assistance promptly.
- **Networking and Partnerships:** It can facilitate connections between VSLAs and NGOs or aid organizations, fostering collaborations for resource mobilization and support.

These tools, when integrated into VSLA programming in emergencies and humanitarian contexts, can significantly enhance the capacity of these groups to manage their finances, access critical information and services, and maintain cohesion and support within their communities during challenging times.

# M-Pesa



**Overview:** Tailoring digital tools like Mobile Network Operator (MNO) services, feature phone financing, and M-Pesa Mobile Money accounts for "The Determined Rural Woman" involves creating solutions that address her specific challenges and needs. Here are a few practical examples:

- **Feature Phone Financing with Agricultural Focus:** Since the Determined Rural Woman likely has basic digital literacy and relies on shared or more affordable devices, an MNO service can offer feature phone financing tailored for agricultural use. These phones could come pre-loaded with apps or USSD codes for accessing agricultural information, weather forecasts, and local market prices, all in a user-friendly interface suitable for her literacy level.
- **Integrated M-Pesa Services for Farm Transactions:** Incorporate an M-Pesa Mobile Money account as part of her phone package, allowing her to conduct financial transactions related to her farming activities. This can include receiving payments for her produce, paying for seeds or equipment, and saving money for future agricultural investments. To encourage usage, training sessions on how to use M-Pesa for farm-related transactions can be provided.
- **Customized SMS-based Information Service:** Given her limited access to advanced technology and the internet, an SMS service can be set up to provide her with critical information. This service could send daily or weekly texts about optimal planting times, pest control methods, and local market trends. The content should be in a simple language and format that she can easily understand and act upon.
- **Hello Tractor Integration:** Facilitate her access to Hello Tractor services through her feature phone. This can be done by setting up a simple SMS or USSD-based system where she can request a tractor, get information on pricing, and even make payments via her M-Pesa account. This integration helps her overcome the barrier of accessing modern farming equipment.
- **Group-based Learning and Support Platform:** Since VSLA members often work in groups, create a platform on her feature phone that allows for group communication and learning. This could be a simple group SMS service where members can share tips, ask questions, and support each other. It can also serve as a channel for disseminating information from agricultural experts.
- **Financial Literacy and Digital Training:** Organize workshops and training sessions focused on financial literacy and basic digital skills. These can be held in local community centers and tailored to her learning pace and style, ensuring she becomes more confident in using her phone for various financial and farming-related activities.

## Other Examples of Tools Available:



### IcOW

**Overview:** Icow is an agricultural platform that provides farmers with information and advice on best farming practices, animal husbandry, and crop management. It primarily operates through SMS, making it accessible to individuals with basic phones.

#### Functionality for The Determined Rural Woman:

- **SMS-Based Information:** Offers easy-to-understand, actionable agricultural advice via SMS, which is crucial for women with limited digital literacy and access.
- **Customized Advice:** Tailors farming tips based on her specific needs and the types of crops or animals she is managing.
- **Community Building:** Connects her with a broader community of farmers for knowledge sharing and support, fostering a sense of belonging and peer learning.

### Farmerline

**Overview:** Farmer line is a technology platform that delivers agricultural insights, weather forecasts, and market prices to farmers. It also provides access to financial services and agricultural inputs.



#### Functionality for The Determined Rural Woman:

- **Voice and SMS Services:** Delivers critical information in local languages using voice and SMS, catering to users with limited literacy.
- **Market and Weather Updates:** Keeps her informed about the best times to plant or harvest and current market prices, enabling informed decision-making.
- **Access to Credit:** Integrates financial services that can be aligned with VSLA activities, enhancing her economic stability.

### Akaboxi

**Overview:** Akaboxi is a digital tool for managing smallholder savings and credit groups. It handles group savings, loans, and member data, ensuring transparency and efficiency.



#### Functionality for The Determined Rural Woman:

- **Digital Ledger:** Replaces traditional record-keeping with a digital system, simplifying financial management for her VSLA group.
- **User-Friendly Interface:** Designed to be accessible for individuals with basic education, ensuring she can actively participate in her group's financial activities.
- **Credit History Development:** Helps her build a credit profile, which could be crucial for accessing broader financial services in the future.



**Overview:** MiKashBoks is a financial platform designed to support savings and loans groups. It offers a secure way to manage group finances, track member contributions, and handle loans and savings.

## **Functionality for The Determined Rural Woman:**

- **Savings and Loan Tracking:** Automates record-keeping for her VSLA, making it easier to manage and understand financial transactions.
- **Integration with Mobile Money:** Facilitates easy and secure transactions, critical in areas where access to formal banking is limited.
- **Financial Education:** Can provide basic financial literacy training, helping her to better manage her finances and make informed decisions.

## **Cross-Cutting Features for The Determined Rural Woman**

- **Accessibility:** All these tools offer features accessible via basic phones, which is vital given her likely limited access to advanced technology.
- **Local Language Support:** They provide information in local languages, essential for ensuring comprehension and effective use.
- **Community and Empowerment Focus:** Each tool can foster a sense of community and collective learning within her VSLA group, further empowering her and her peers.

By integrating these solutions into the VSLA framework, The Determined Rural Woman can gain invaluable support in her agricultural endeavors, enhance her financial literacy and stability, and strengthen her position both within her family and her community.