

GENDER AND DIGITAL FINANCIAL SERVICES

IN TELLERS WE TRUST



The Service

ZoonA Zambia has created a specialized program to train more young women to become ZoonA tellers, ZoonA Kiosk owners and community leaders. In 2014, ZoonA was selected by the Girl Effect Accelerator¹ as one of the 10 global ventures best-positioned to take young, marginalized women out of poverty.

Innovations

After doing some data analysis, ZoonA realized that even though only 30 percent of their kiosks were owned by women, 70 percent of all the kiosks were staffed by women. When exploring why this was the case, ZoonA learned that both clients and business owners trust women more in conducting transactions and operating the kiosks in an effective manner.

In February 2016, ZoonA launched the Girl Effect Pipeline. This is a two-week leadership training course for young women who have finished 12 years of schooling, but who have no access to employment or funds to invest in tertiary education.

Providing the young women with training in life skills, phone and computer usage, personal presentation, customer service and how to operate the ZoonA system, 41 young women, from rural and urban areas are now earning incomes as tellers in existing ZoonA kiosks. The women now plan to become either ZoonA Kiosk owners or return to their tertiary education.

Adaptations

The Girl Effect Pipeline is a new program that is intended to run for two years for each cycle, with a new cycle starting every year.

KEY FIGURES

400 ZoonA Agents in Zambia managing 100 outlets

1.5 million unique customers every 60 days

Over US \$1 billion of transaction value processed since inception

2500 jobs created by ZoonA related businesses – 70 percent of whom are women

22.5% female youth unemployment rate

1. Girl Effect Accelerator is partnership between the Nike Foundation and the Unreasonable Group. <http://girleffectaccelerator.com/>
World Bank Quandl Database, December 2013.

Zoona also provided some seed funding for all new Kiosk owners. This covers pre-built Kiosks, branding (including clothing and signage), tools to manage businesses, and training support.

Additionally, Zoona provided a Support Towards Early Profitability (STEP) payment for new businesses to cover operating costs, such as rent, electricity, phone credit and teller salaries, and so on) for up to one year, or until the business breaks even.

How Girl Effect Pipeline has added value to Zoona

- The provision of start-up support for new Kiosks allows new businesses some time to grow their market, without being hindered at the start by existing debt.
- Pre-made Kiosks allow for consistent branding and ensure a minimum level of consistency in the customer experience.
- Supporting more women tellers, and hopefully more women business owners, provides Zoona with a more trusted agent network that is attractive to its customers.

Further Opportunities

- The ability to adapt or ‘franchise’ the Girl Effect Pipeline model to other businesses where women customers are highly sought.
- Great community branding as a support for rural areas and young women.

- Move the same model into new markets (for example, to Malawi, where Zoona has already established a business).
- Increased financial literacy and access to a formal financial tool that can be used for a variety of purposes.
- A one-stop shop for registration, education, queries and feedback.

How this can apply to the Pacific Region

- The Pacific Region has many young women who lack opportunities. Sixty percent of women in Papua New Guinea attend a women’s only group at least once a week, and 30 percent of women said they seek money management advice from female friends.
- There is demand for female training services that provide skills and the ability to create an income.
- There are many highly under-served communities in the Pacific region that would benefit from having a regular financial service. The provision of training and support can facilitate financial services to these areas.

Additional Resources

<https://www.youtube.com/watch?v=rP-GTP2B6Vs>
(Video on the Girl Effect)

<http://www.girleffect.org/girl-effect-in-action/girl-effect-accelerator/>

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