

Design Thinking **x** Social innovation

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What is Social Innovation?

A social innovation is a **novel solution** to a social problem that is more **effective, efficient, sustainable, or just** than present solutions and for which the value created accrues primarily to **society as a whole** rather than private individuals.

- Stanford Social Innovation Review













G2P

Financial Inclusion for the Poorest Women in Pakistan



**Source : www.ContinuumInnovation.com
(accessed : Aug, 2017)**



BISP

The government of Pakistan established the **Benazir Income Support Programme**, BISP in 2008 to distribute cash payments to low income families : PKR 3,000 each quarter to about 5 million of the poorest women in Pakistan.

PKR 3,000 is about \$30 at current exchange rates, so the payments are worth about \$10 a month.





Researchers worked directly with BISP recipients to understand their values, attitudes and behaviors, understand the problems they face, and to create and test solutions that work for them. Only once we have a human solution do we look for ways to bring it into the business.



WHAT WE LEARNED





Karim is a widow from Lodhran. Her largest expense is medicine. **She is completely illiterate** and can't identify roman numerals, even on rupee notes. Her daughter purchases goods for her. **She has to travel 7km** and spends 100-550PKR to get her BISP payment and **is not allowed in the bank.**



Parveen sews clothes at home and her husband is a bike mechanic. She has 4 kids and 3 of them are literate. Though she owes 3000 PKR for the electricity bill **she saves in a trunk in her home** for a dowry. When she first married she saved "pocket money" from her husband to buy the sewing machine she now uses for work.

REPRESENTATIVE BENEFICIARIES

Rural

Urban

Just Getting By

Able to Save



This beneficiary's husband doesn't contribute financially. Her eldest daughter contributes 4000-5000 per month. She uses BISP funds for rent and said, "how much we get, we eat." When there is not enough incoming money **she borrows "door to door."**



Bushra is married with three kids and has another one on the way. She works as a dishwasher and her husband is an electrician. She was the **most literate** of all the women we spoke to. She was able to write and read roman numerals in English. **The ATM is right around the corner. She is saving for a trip to Mecca.**



IRREGULAR PAYMENTS

BISP money has historically been paid irregularly and at different times for different people in the same village.



Pain point 1



NO ACCESS TO MONEY INDEPENDENTLY

Most women were illiterate and were not able to get their money themselves from an ATM, or did not understand what was happening when they got their money from an agent.



Pain point 2





This woman arrived at the ATM with two other female family members and her son. She was not able to access her money for an entire year and a half and was receiving it all at once. The “Chai Wallah,” or building’s tea boy is helping her withdraw her money.



The women's illiteracy, lack of agency outside the house and lack of experience with banking makes it:

Difficult for them to get their money independently.

Difficult for them to monitor the correctness of their payments or amount in their account.

How might we address these barriers and solve the challenge?



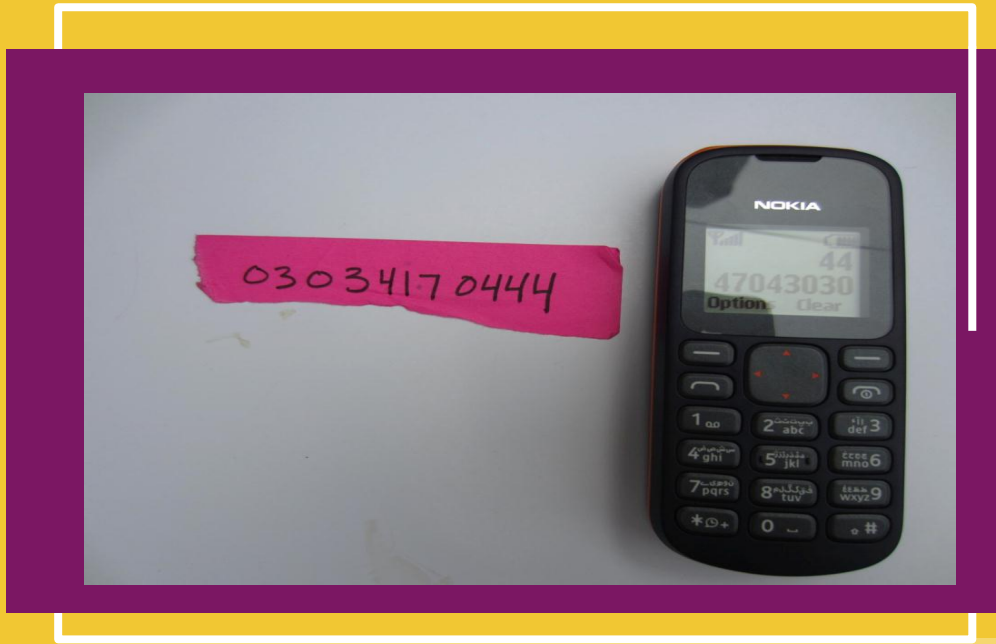
UNDERSTANDING LITERACY & COMMUNICATION TESTING





The standard for literacy in Pakistan is to be able to write your own name. Most women in Pakistan are unable to get over even this low bar. The challenge of communicating with BISP recipients is extreme.





Understanding numerals is highly contextual. For example, a beneficiary was able to enter in the following phone number but read and entered in the number from right to left, the way Urdu script is read. We saw the same issue when it came to entering PINs into an ATM.



WORDS

This phone receipt was not understood by recipients

This message, which only consists of numbers, was comprehensible

Being illiterate is more limiting than not being able to read.

Any words can complicate and confuse the reader, sending the implicit message that it is not for them.



The Solution

This is an example of what a simple ATM poster could look like





In response to the widespread desire to learn and access ATMs independently, we created and tested smaller, shareable versions of the poster.





We tested simple posters with the beneficiaries to set expectations and explain the agent process. Recipients were able to understand the posters and articulate how their experience differed.



This is an example of what a simple agents poster could look like.
We also made a shareable version.



PRODUCTS & PRODUCT TESTING



TRANSPARENCY RECOMMENDATIONS

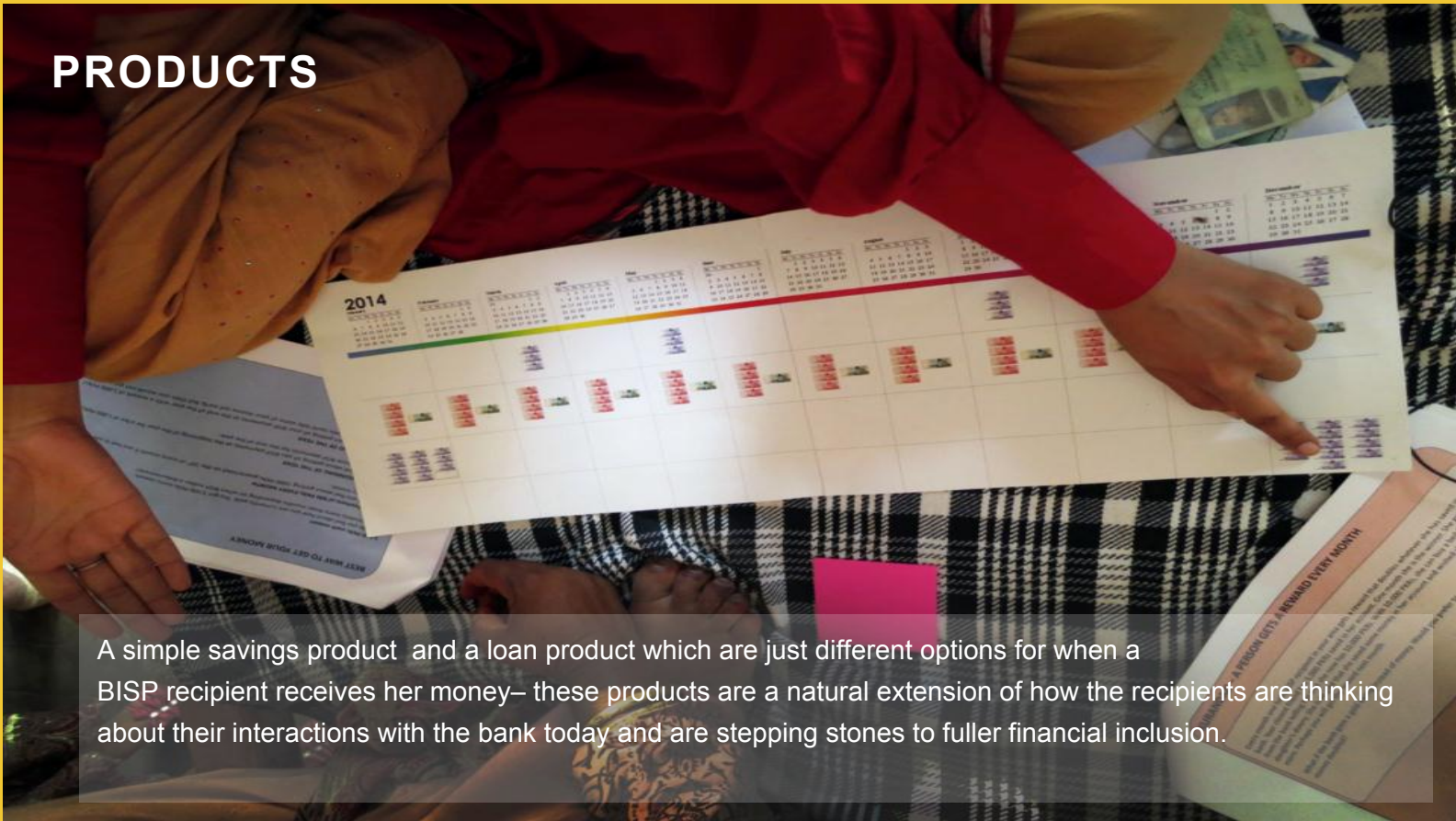
These are examples of communication of amount paid that are more transparent because illiterate BISP recipients are more likely to understand them.



3000



PRODUCTS



A simple savings product and a loan product which are just different options for when a BISP recipient receives her money— these products are a natural extension of how the recipients are thinking about their interactions with the bank today and are stepping stones to fuller financial inclusion.



Key Success Factors

- Empathize by suspending your assumptions
- Try to live the users' lives and see things with their eyes
- Get to the real pain points
- Scope your “How might we” questions at the right level

