

GENDER QUESTIONS FOR PRODUCT MARKET RESEARCH

Linda Mayoux 2006

It is now generally accepted that participatory market research and ‘knowing your clients’ is good business practice. SEWA’s services have always been based on consultation with clients. Grameen Bank has just undergone a four year reassessment and redesign based on extensive client research. ICICI Bank in India also conducts both participatory market research and funds in-depth research on the needs of micro-finance clients through its support for Centre for Micro-finance Research in Chennai. Many micro-finance programmes have now been trained in Microsave’s market research tools and/or are using some variant of one or more of these tools¹. Many of the innovations promise to significantly benefit women through enabling them to better control their finances and increase incomes.

However participatory market research in itself does not necessarily produce products which will benefit women, only products which can be sold to women and/or men which cannot be assumed to be the same thing. Questioning needs to explicitly look at gender issues of access and control, empowerment impacts and gender-specific areas of vulnerability and need. The process also needs to take into account gender differences in access to information and organisation. The Box below suggests some ways in which the tools can be adapted to identify gender dimensions of product design.

¹ For details of these tools see www.microsave.org

BOX 1: MARKET RESEARCH TOOLS FOR GENDER-SENSITIVE PRODUCTS

All the following to be disaggregated by gender and differences between women and men, and also different categories of women and men to be analysed and explained. It is likely in many cultures that female investigators would be needed to talk to women.

POVERTY AND STAKEHOLDER ANALYSIS

Wealth Ranking or poverty diamond tools: provide rapid ways of segregating a community into three or four basic poverty categories according to local criteria. The same tools can be used to identify gender-specific dimensions of poverty. The tools can be used for poverty targeting, understanding in what way and why rich people are wealthy and the poor are poor, differences by gender age and other social criteria, rapid impact assessment, and for examining the socio-economic characteristics of people who chose to join (or don't join) the MFI and also those who leave or whose accounts become dormant.

SEASONALITY AND LIFE-CYCLE PATTERNS OF DEMAND FOR MICRO-FINANCE

Seasonality Analysis of household income, expenditure, savings and credit provides insights into some of the risks and pressures faced by clients, how they use MFIs' financial services to respond to these and what product improvements or innovations the MFIs can design in response to these. Can integrate dimensions of ownership and control within the household as gender disaggregated income and expenditure trees.

Seasonality Analysis of migration, casual employment and goods/services looks at the availability of cash and examines how far women and men might have to migrate to find work (when it is available). This has important implications for ability to make regular savings and loan repayments, and also women's control over household incomes earned by men.

Cash Mobility Mapping provides an understanding of where women and men go to acquire or spend cash (markets, waged labour, co-operatives, informal financial organisations etc.) and to lead into discussions of which financial service institutions they trust or value and why. The exercise also provides initial insights into potential income generating ventures/projects that the clients might get involved in.

Life-cycle Profile to determine which of the events require lump-sums of cash. In addition to births, marriages and deaths and identification of gender differences in needs related to these, a gender-sensitive analysis would also look at pregnancy, divorce and widowhood and other times of particular vulnerability.

Time Series of sickness, death, loss of employment, theft, natural disaster etc. (this year, last year, 5 and 10 years before) looks at change over time related to different types of crisis and possible programme responses. A gender-sensitive analysis would include things like pregnancy complications, divorce and widowhood, domestic violence and gender differences in vulnerability e.g. women's greater vulnerability to sexual harassment and possibly theft.

Time Series of asset ownership (this year, last year, 5 and 10 years before) is useful in determining what "productive" and "protective" assets (in a broader sense) are valued the most, and thus the potential for designing or refining corresponding financial products including leasing, contractual savings deposits (e.g. for housing, education, health insurance etc). A gender sensitive analysis would include consideration of gender differences in control and ownership.

ACCESS TO FINANCIAL SERVICES AND PREFERENCES

The following can be done as separate diagrams, or as further elaborations of the first Venn/Chapati diagram:

Financial service Venn/Chapati Diagram and/or matrix identifies financial service groups/organisations within the community and their roles, including informal services and social capital. The analysis on the same or a new diagram then proceeds to look in more detail at the types

of competition in the area, rates they charge/offer etc. and which providers are used by whom. Here it is important that women's invisible networks and gender-specific networks, gender differences in preferences and usage are included. This can also provide important insights into how poor women and men's perceptions of financial services sometimes vary substantially from the actual terms and conditions being offered. It also leads to discussion of how different services can be improved.

Ranking of products and/or service providers to understand the relative importance/desirability of different elements of products – interest, rate, opening balance, grace period etc., perceptions of different financial service providers and components of the financial services they provide. This would need to include analysis of gender differences, and also differences between different groups of women and men. It could also incorporate empowerment questions e.g. which types of product encourage women's control over incomes and resources.

Financial Sector Trend Analysis is useful in determining which financial services have been used over time by which socio-economic or socio-cultural strata of society, and thus for understanding the changes in the use/ availability of a variety of financial services over time, and why participants used them.

Adapted by L.Mayoux from Micro-Save Africa tools