ASIA-PACIFIC FINANCIAL INCLUSION SUMMIT 10.27.2015 WORKSHOP

How Human-Centered Design Can Uncover Insights & Create Solutions for Low-Income Communities

IDEO·ORG

IDEO.org is a non-profit design and innovation firm
that uses an approach called Human-Centered Design
to improve the lives of poor and vulnerable communities.

How Human-Centered Design can Uncover Insights & Create Solutions for Low-Income Communities

AGENDA

1. Introduction to Human-Centered Design
2:30

2. Methods in Action—Case Studies
2:50

3. Brainstorm—Ideas for Digital Finance
3:20

How Human-Centered Design can Uncover Insights & Create Solutions for Low-Income Communities

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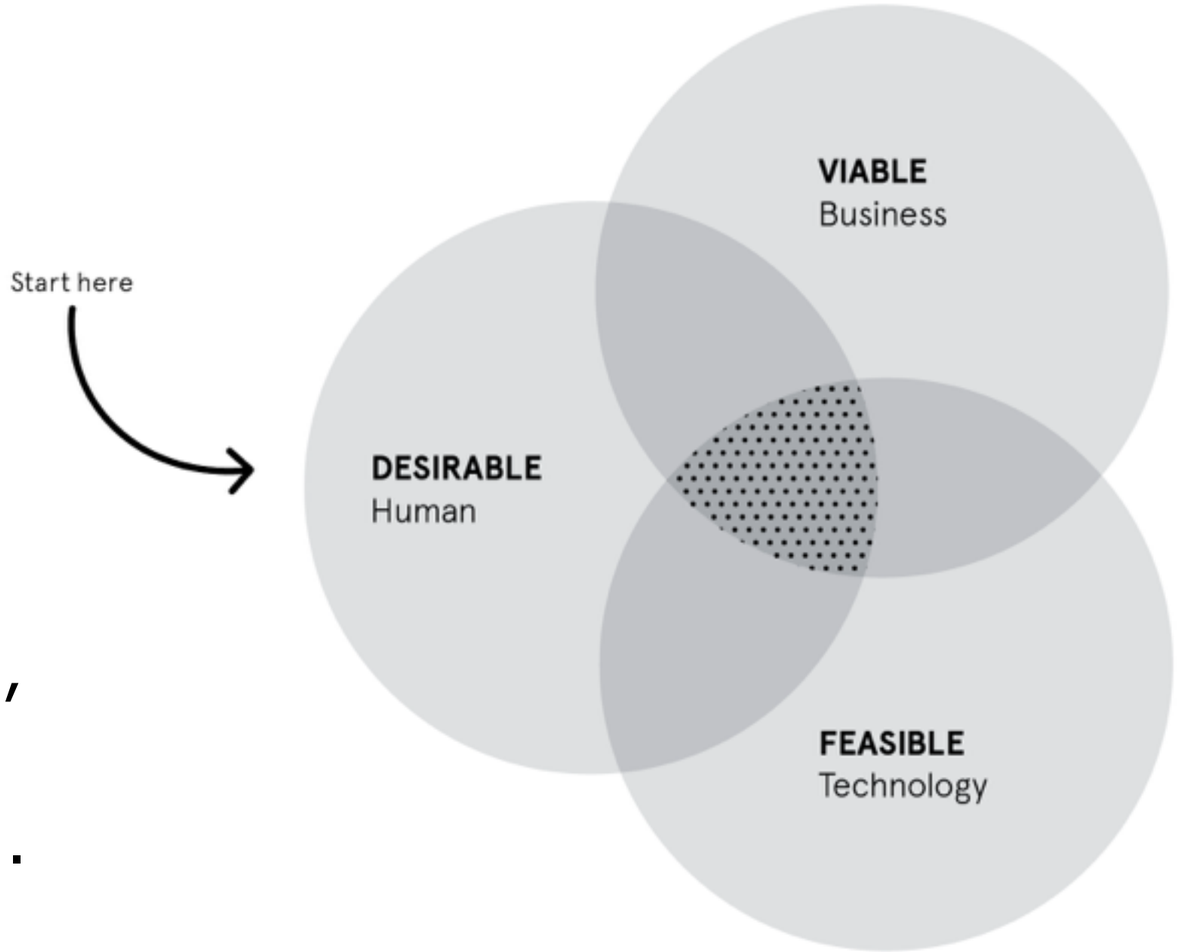
We are a human-centered design firm.
We are inspired by people.

Human-Centered Design is a process that begins with gaining deep empathy for a customer's needs, hopes and aspirations for the future.

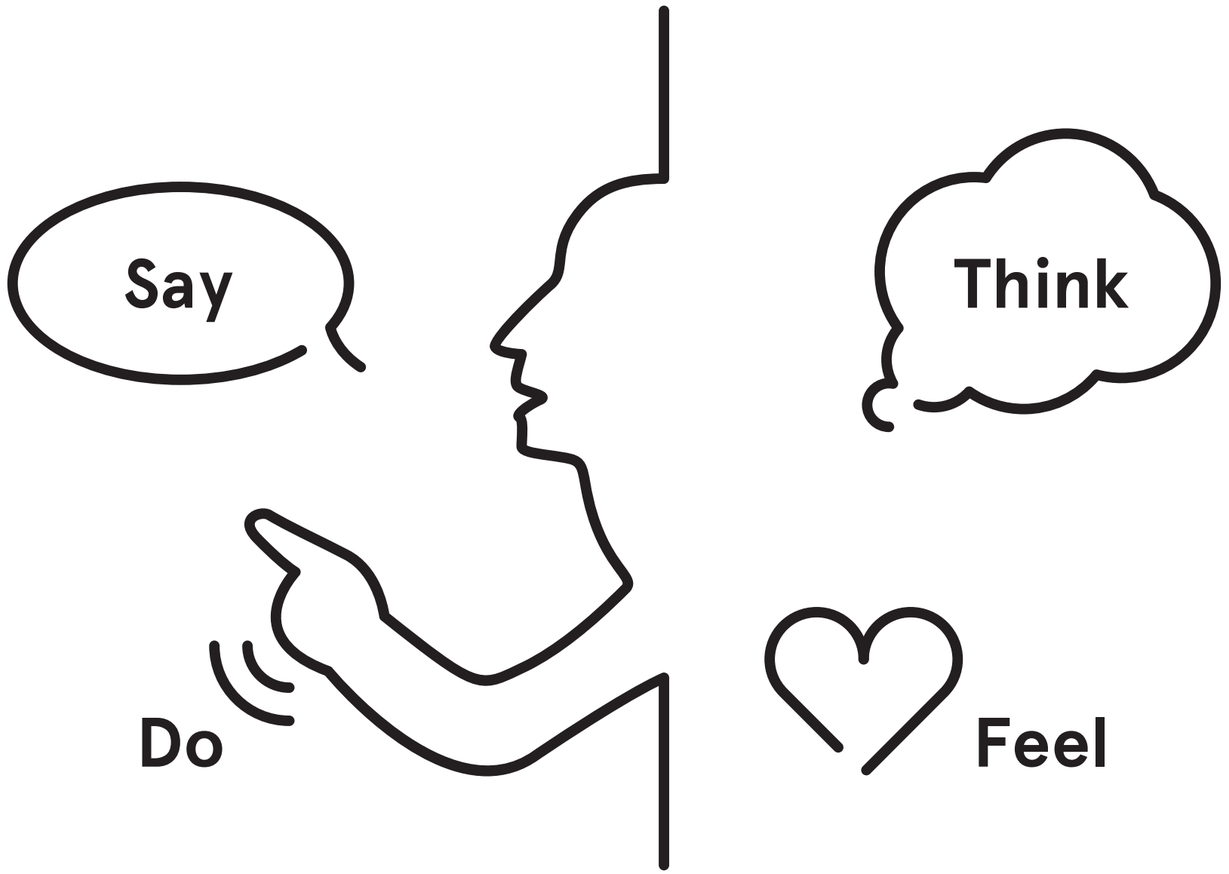
IDEO.org
believes good
design is desirable,
feasible and viable.



A Few Methods in Human-Centered Design

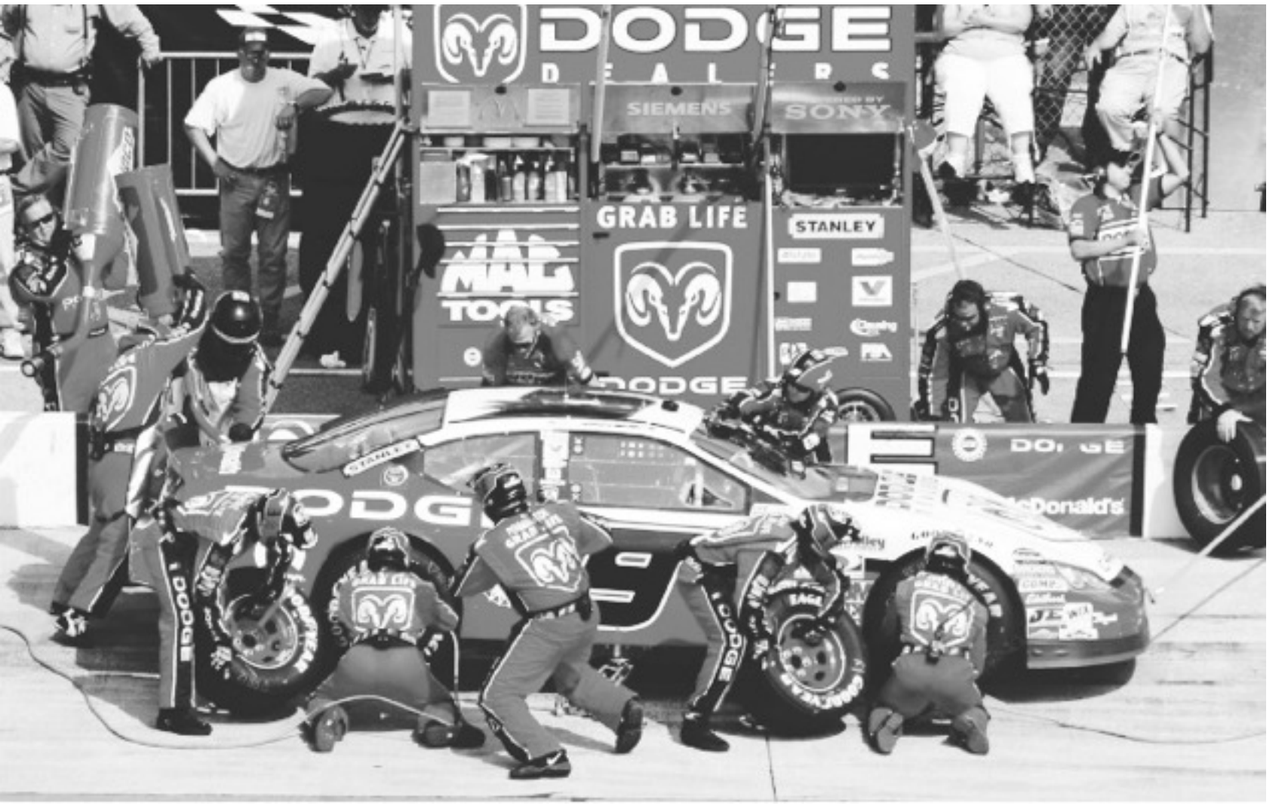
Anthropological Observations

Latent Needs



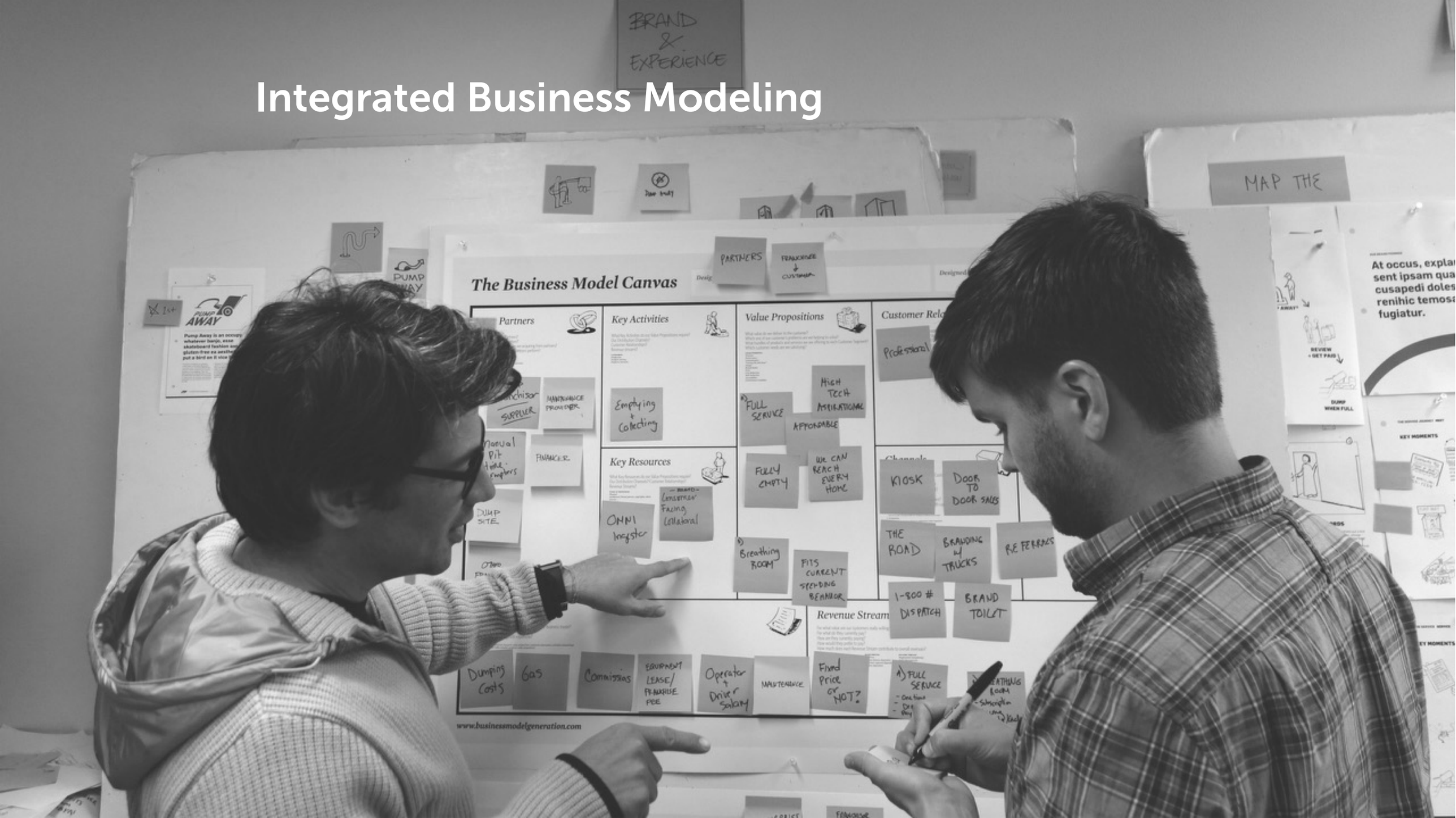
Extreme Users

Analogous Inspiration



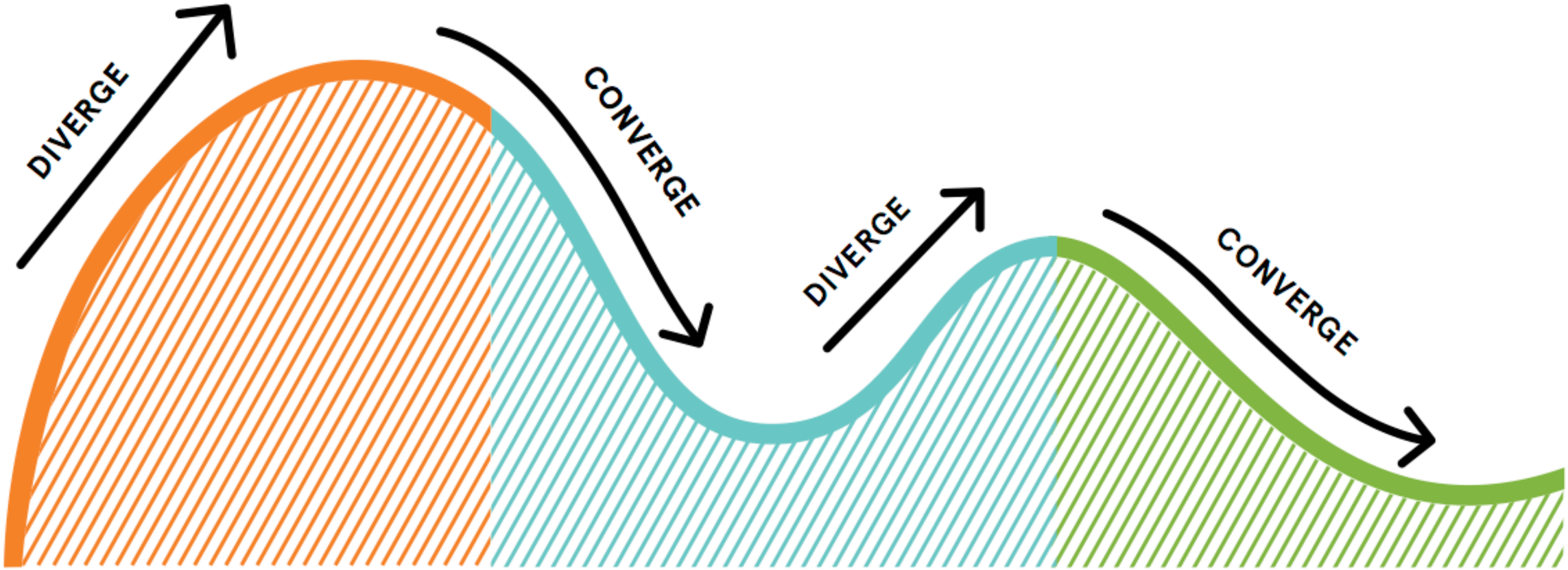
Rapid Prototyping

Integrated Business Modeling



Human-Centered Design

has 3 phases—Inspiration, Ideation, and Implementation.
In the end, you'll know that your solution will be a success because you've kept the people you're looking to serve at the heart of the process.



INSPIRATION

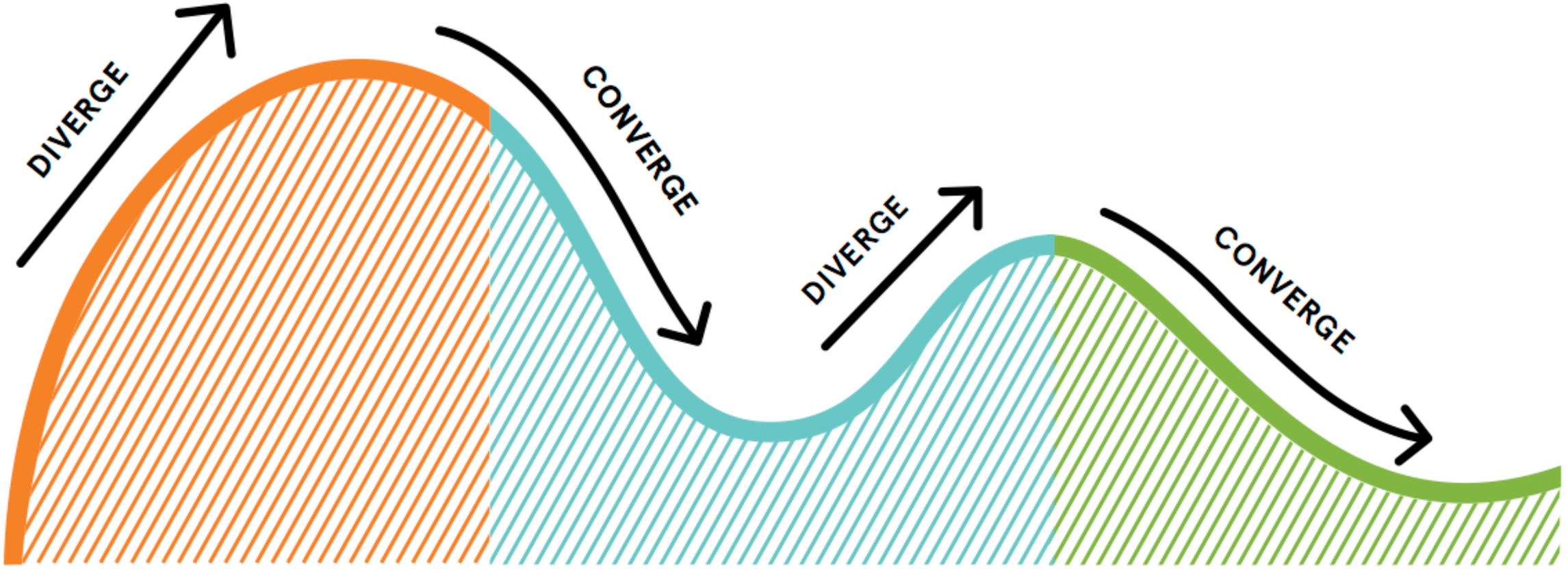
I have a design challenge.
How do I get started?
How do I conduct an interview?
How do I stay human-centered?

IDEATION

I have an opportunity for design.
How do I interpret what I've learned?
How do I turn my insights into tangible ideas?
How do I make a prototype?

IMPLEMENTATION

I have an innovative solution.
How do I make my concept real?
How do I assess if it's working?
How do I plan for sustainability?



Tools for Transformation

Moneythink: Making cents of saving

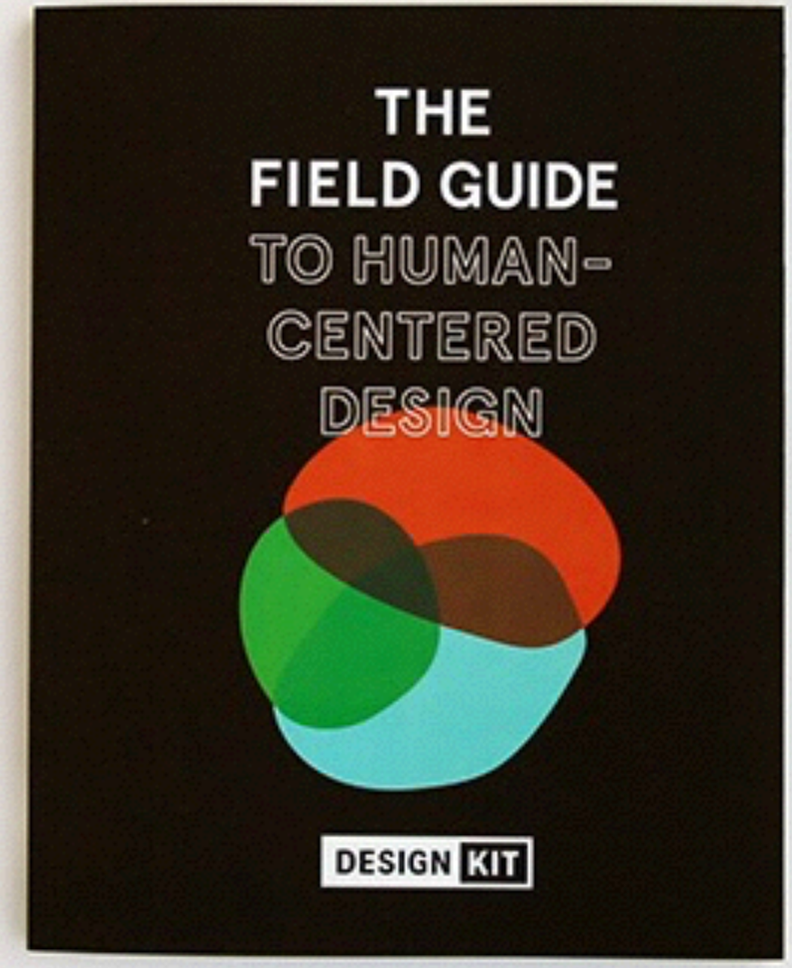
d.light: New systems for solar

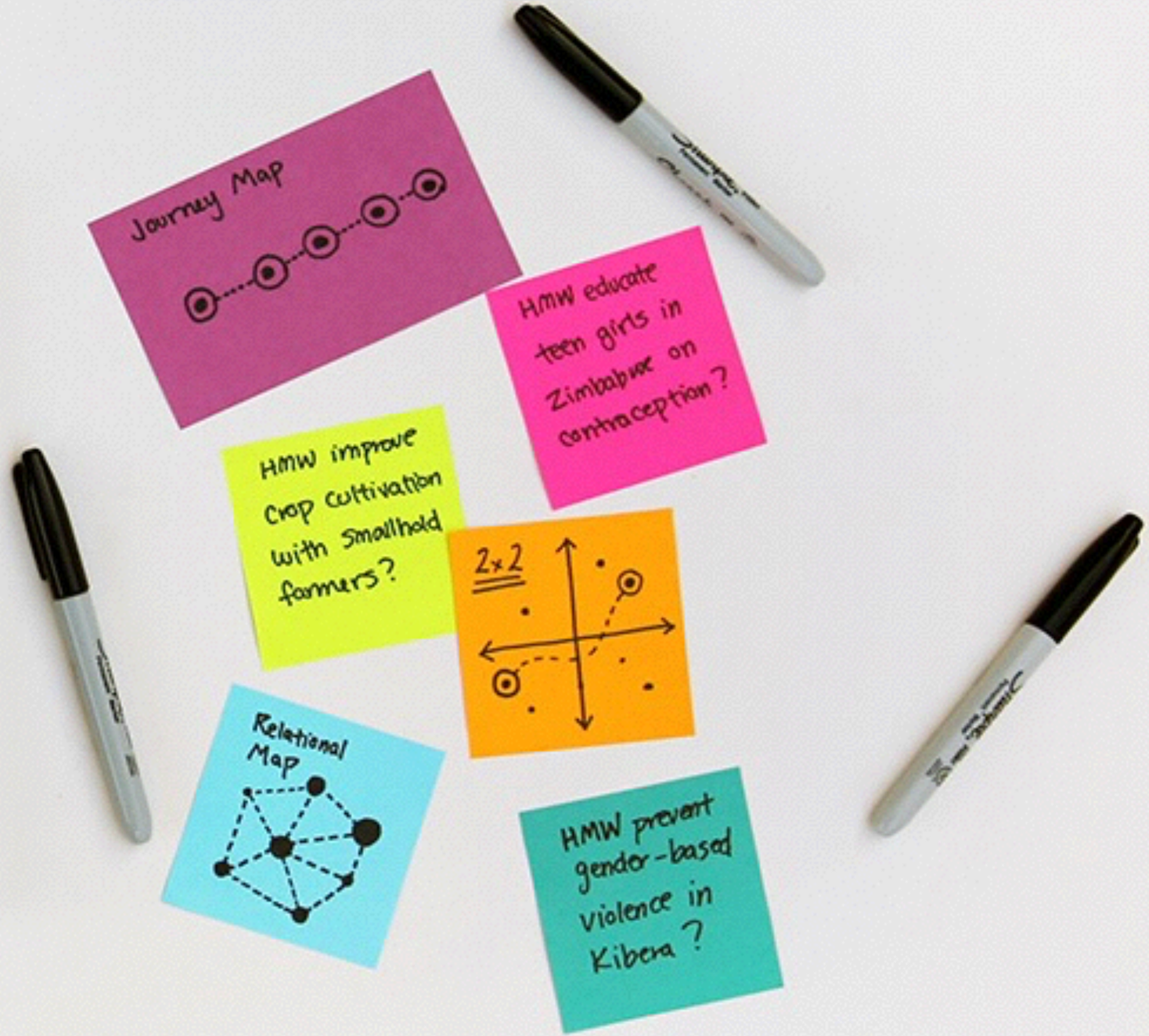
Five shifts for the clean cookstoves industry

#Crapmap Digital tools for community sanitation

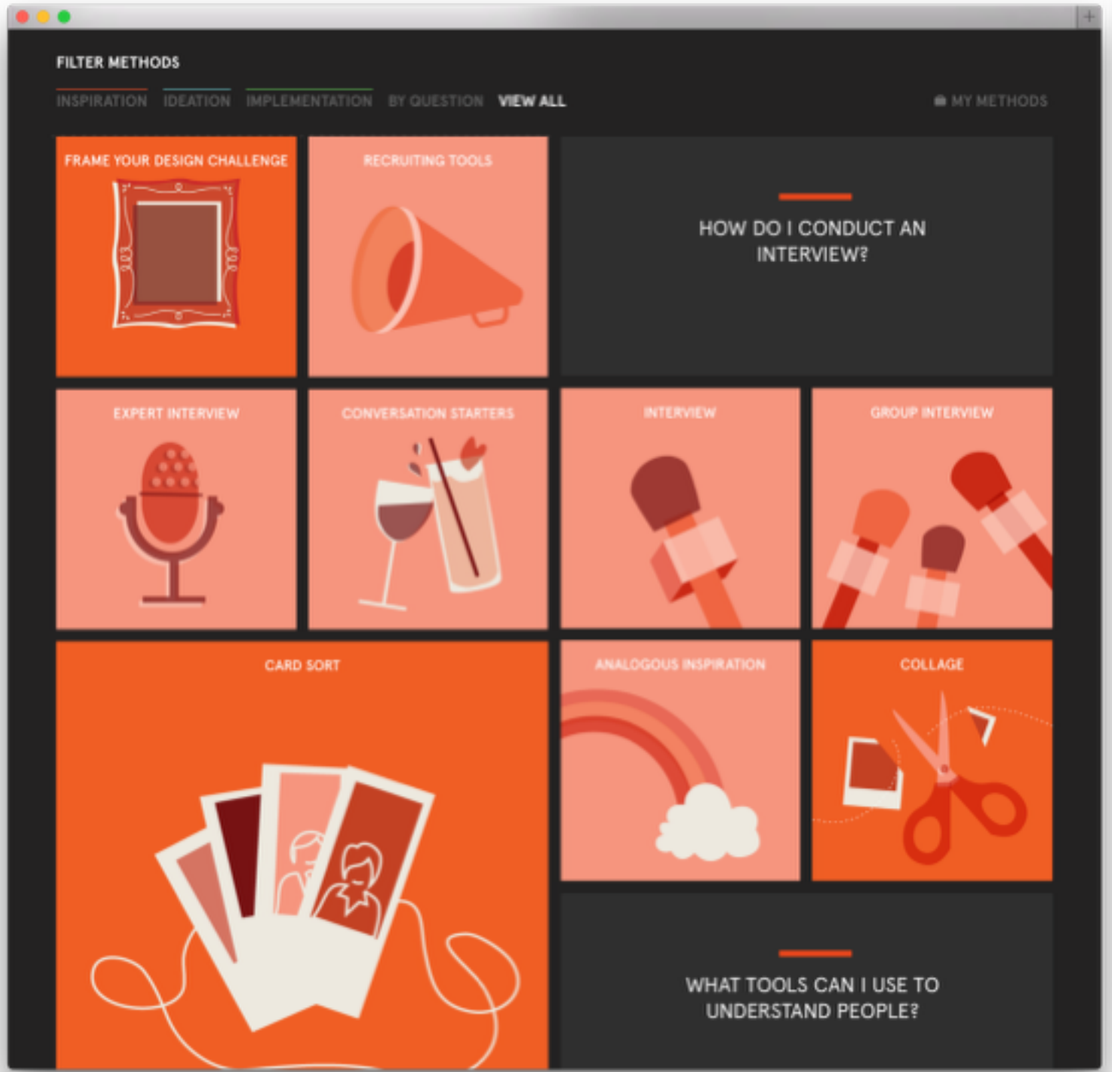
SmartLife: Two pilots for water & health in Kenya

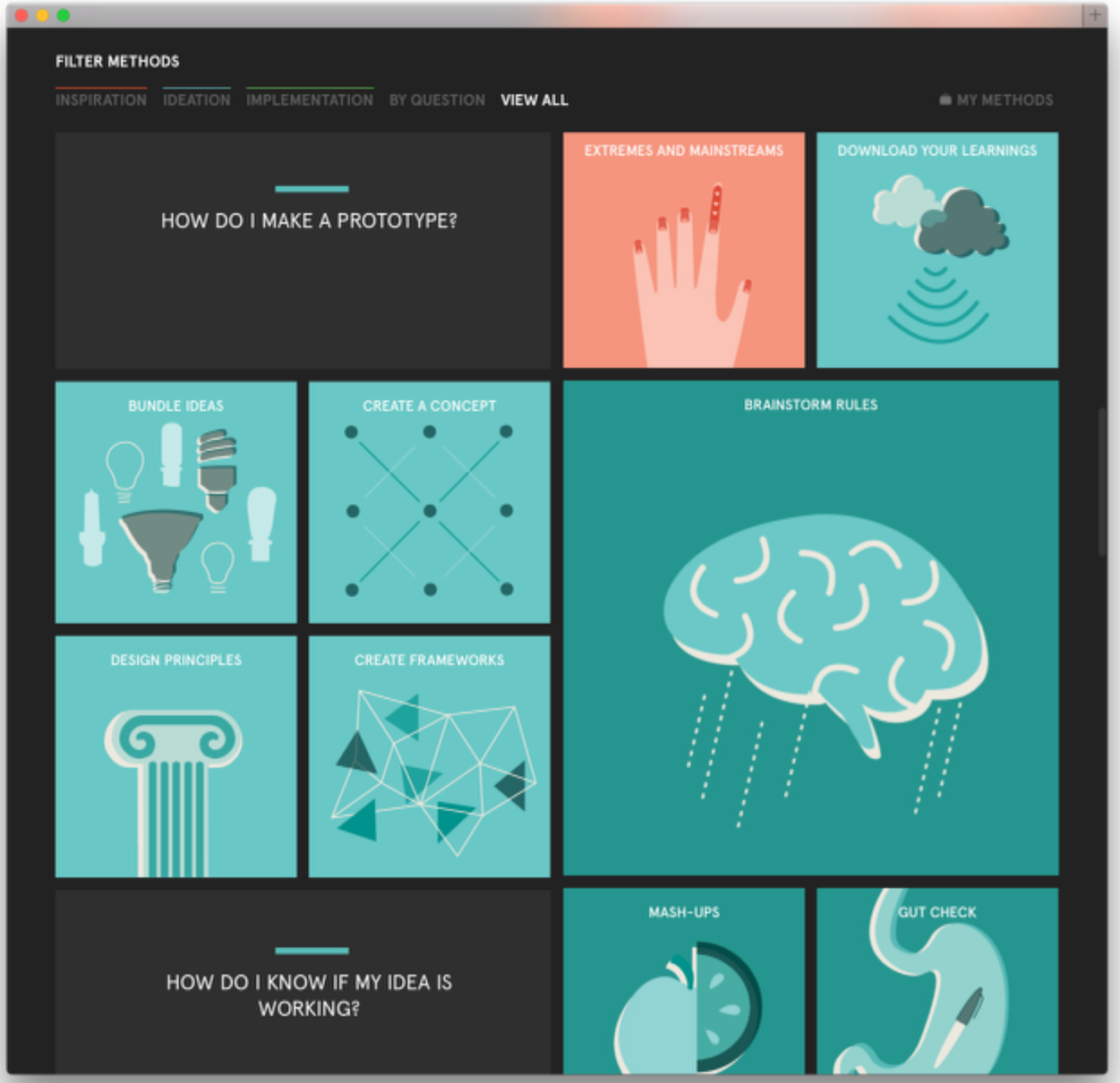
HCD TOOLKIT


THE
FIELD GUIDE
TO HUMAN-
CENTERED
DESIGN
DESIGN KIT


Journey Map
HMW educate teen girls in Zimbabwe on contraception?
HMW improve crop cultivation with smallhold farmers?
2x2
Relational Map
HMW prevent gender-based violence in Kibera?

DESIGNKIT.ORG





The Mindsets

Creative Confidence

Empathy

Embrace Ambiguity

Make It

Learn from Failure

Iterate, Iterate, Iterate

Optimism

IDEO.ORG
EXERCISE
Sketch
your
neighbor!

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MERCY CORPS + BPI GLOBE BANKO

Tapping creativity
to design better financial conversations

MERCY CORPS + BPI GLOBE BANKO

Loan
Surprise

2 DAYS
UNLI
TEXTS
www.banko.com.ph

TIGO CASH + CGAP—GHANA

Building empathy

to better understand customer experiences

TIGO CASH + CGAP—GHANA

RICE
CLOTH
BUS

All calls
Husband (5)
27-04-2013 11:38 AM
Husband (4)
27-04-2013 10:50 AM
HUSBAND
27-04-2013 09:49 AM
Back
Options
NOKIA

Immersion Activities

SPEED

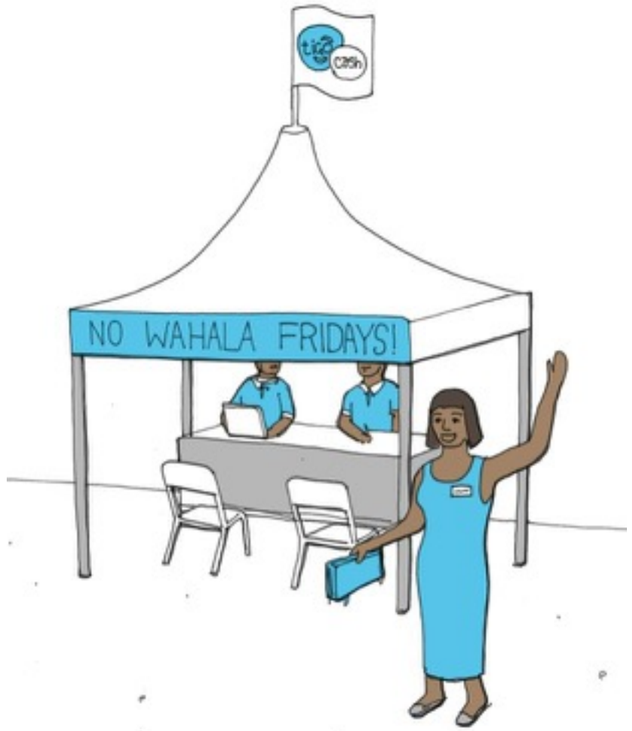
"I have money for very specific purposes."

ACCESS

"Susus keep me from spending all my money."

CONVENIENCE

"What if I need to get my money out after-hours?"



Visible Community & Continuous Support

Pop-up customer service touchpoints in low-income customers, open-ended and relevant offerings in communities

Tools for better education about use cases among actual customers; materials with greater accessibility for low-literacy users

AMRET MICROFINANCE + CGAP—CAMBODIA

Identifying aspirations

to design for motivations and desires

AMRET MICROFINANCE + CGAP—CAMBODIA

We prototyped storytelling as we prototyped a new financial service

week **1**

Animatic:
“You Think You Know Someone”

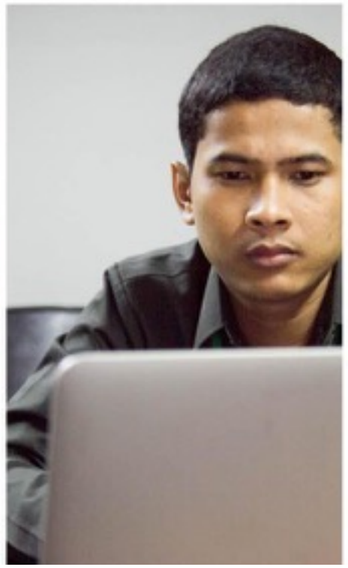
week **2**

Screen Test:
“Call Your Mom”

week **3**

Screen Test:
“Looking Back”

VIDEO: WORKERS



VIDEO: FARMERS

Questions?

Mercy Corps
+ BPI Globe BanKO
Tapping creativity

Tigo Cash
+ CGAP
Building empathy

Amret Microfinance
+ CGAP
Identifying aspirations

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HMW build on new and alternative channels that consumers use?

Facebook, Whatsapp, and other messaging

2.
HMW engage new actors in providing financial inclusion in low-income communities?

Retail stores, companies, faith institutions

3.
HMW help consumers who rely on over-the-counter service to become self-service users?

Brainstorming Rules

1. Defer Judgment

2. Encourage Wild Ideas

3. Build on the Ideas of Others

4. Be Visual

5. Stay Focused on the Topic

6. One Conversation at a Time

7. Go for Quantity

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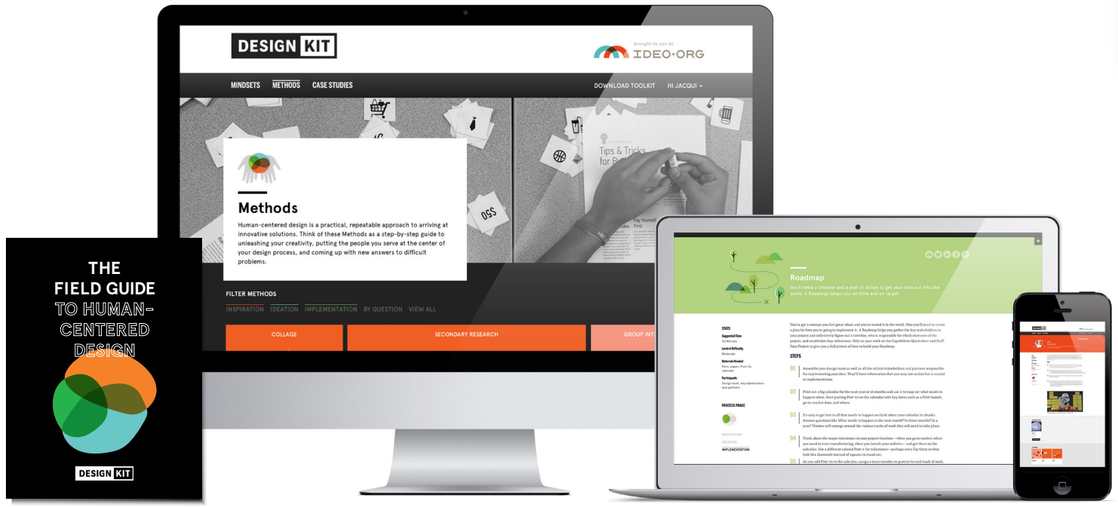
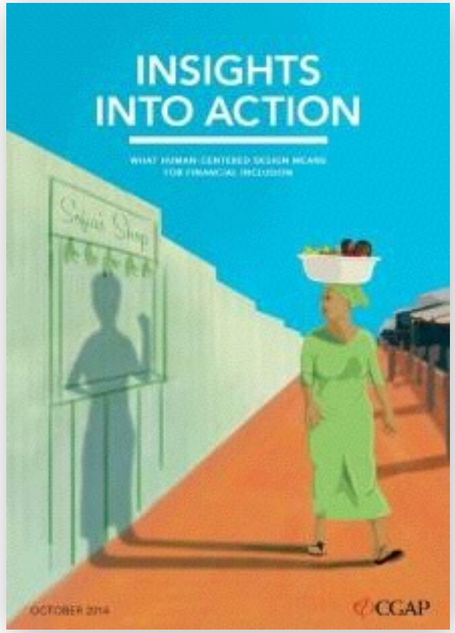
What Can You Do Next?



www.designkit.org

Learn It!



www.cgap.org

"Insights into Action"

Apply It!

plusacumen.org/courses/hcd-for-social-innovation

Take an Online Course!

Thank you!

Questions?

john@ideo.org