

ASIA-PACIFIC FINANCIAL INCLUSION SUMMIT 10.27.2015 WORKSHOP

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







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



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

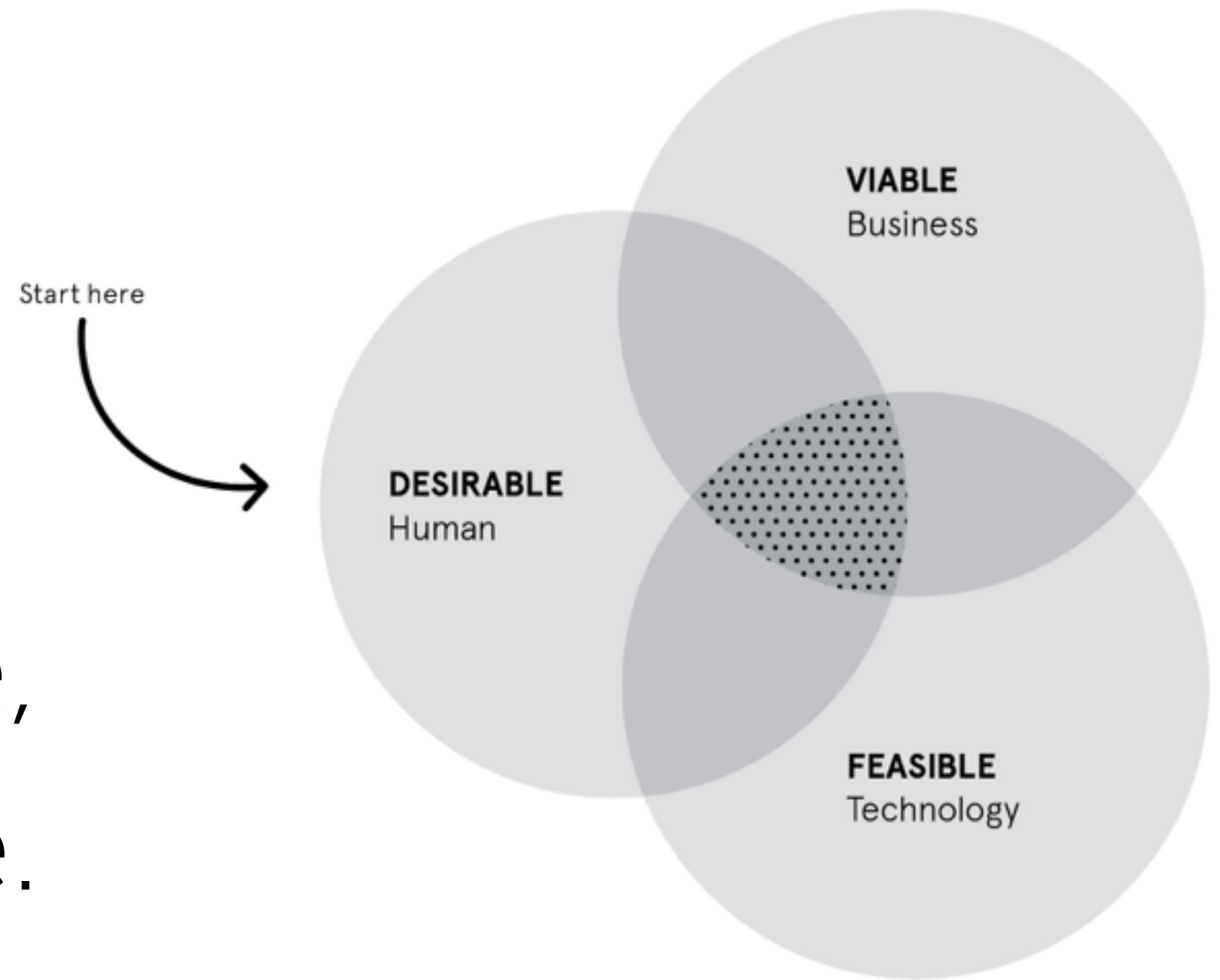


A photograph of three young women in school uniforms sitting on a patterned rug in a classroom. The woman on the left is clapping her hands, the woman in the middle is pointing her finger, and the woman on the right is resting her chin on her hand. They are all looking towards the right side of the frame. In the background, there are computer monitors on desks and a white plastic chair.

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

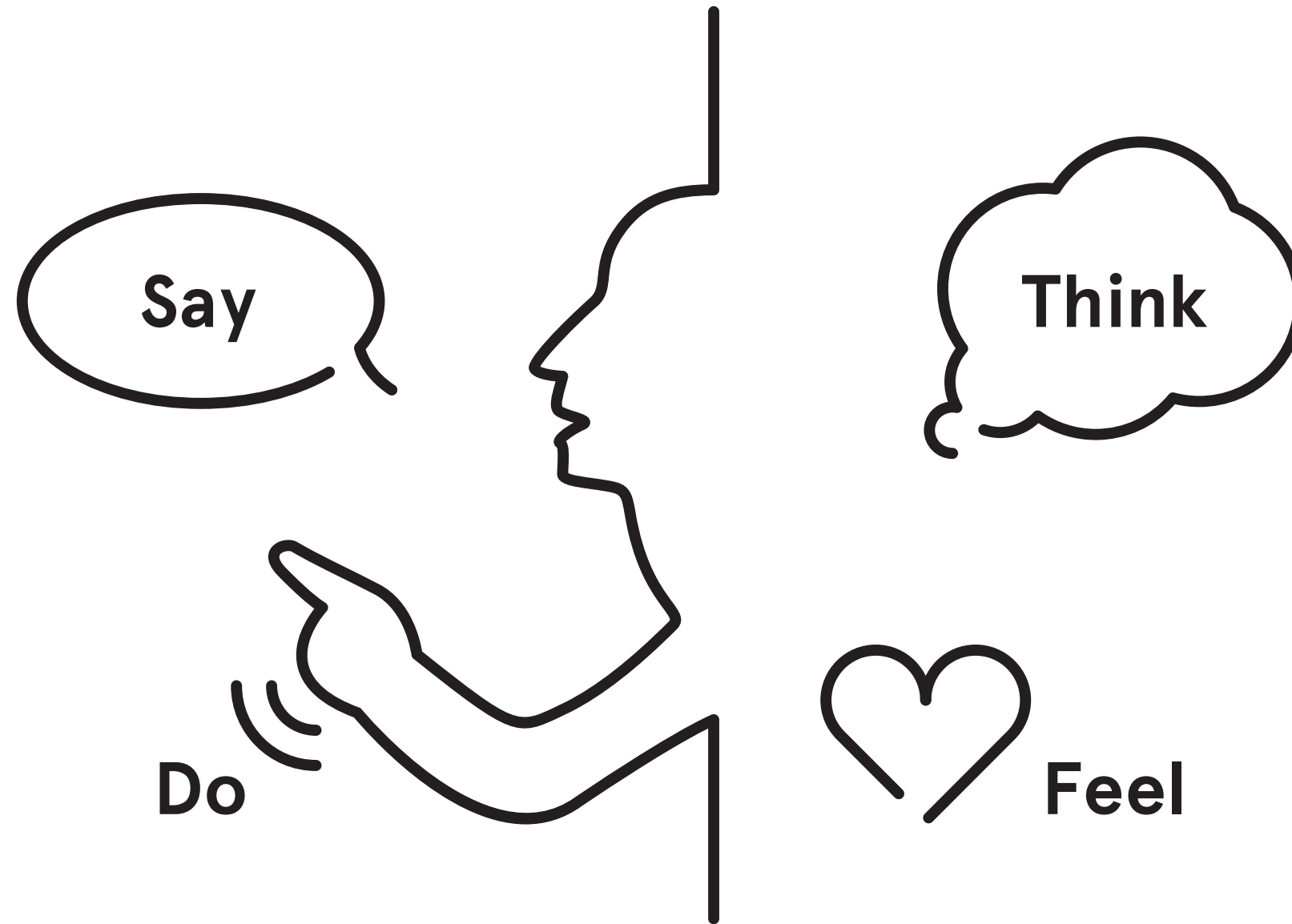


# Anthropological Observations





# Latent Needs





# Extreme Users





# Analogous Inspiration





# Rapid Prototyping





# Integrated Business Modeling

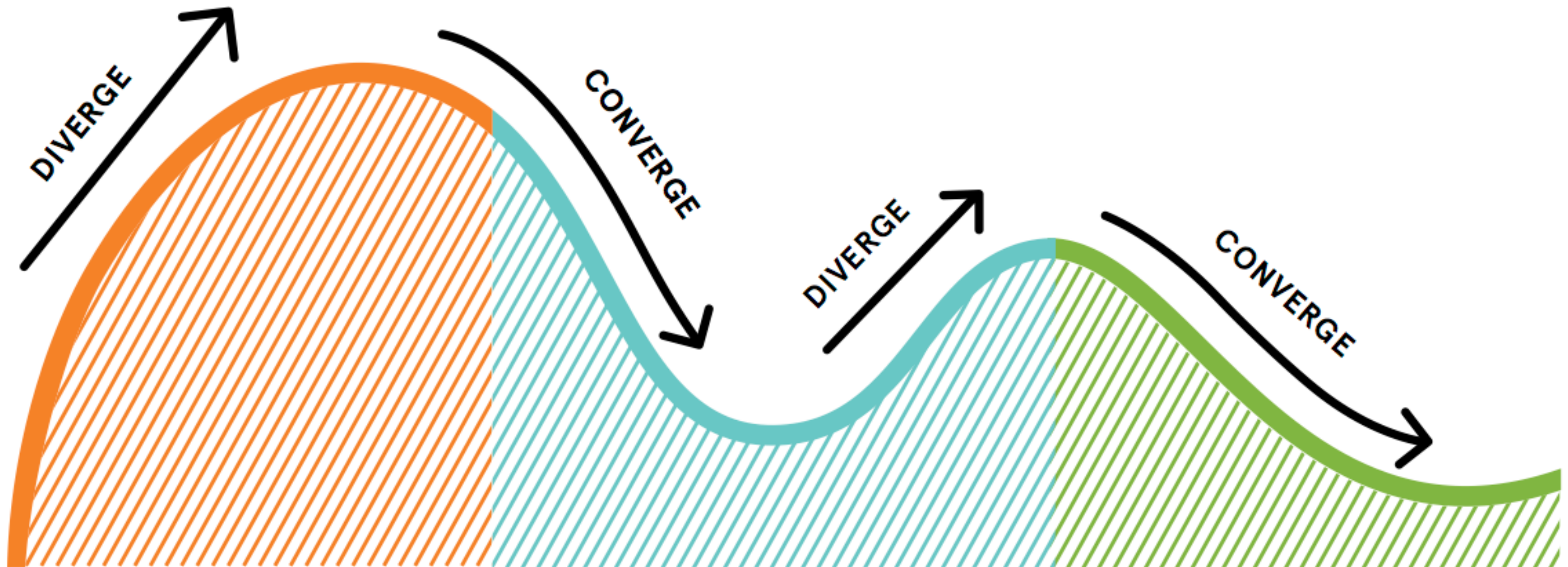




# Human-Centered Design

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.





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## INSPIRATION

**I have a design challenge.**

How do I get started?

How do I conduct an interview?

How do I stay human-centered?

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## 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?

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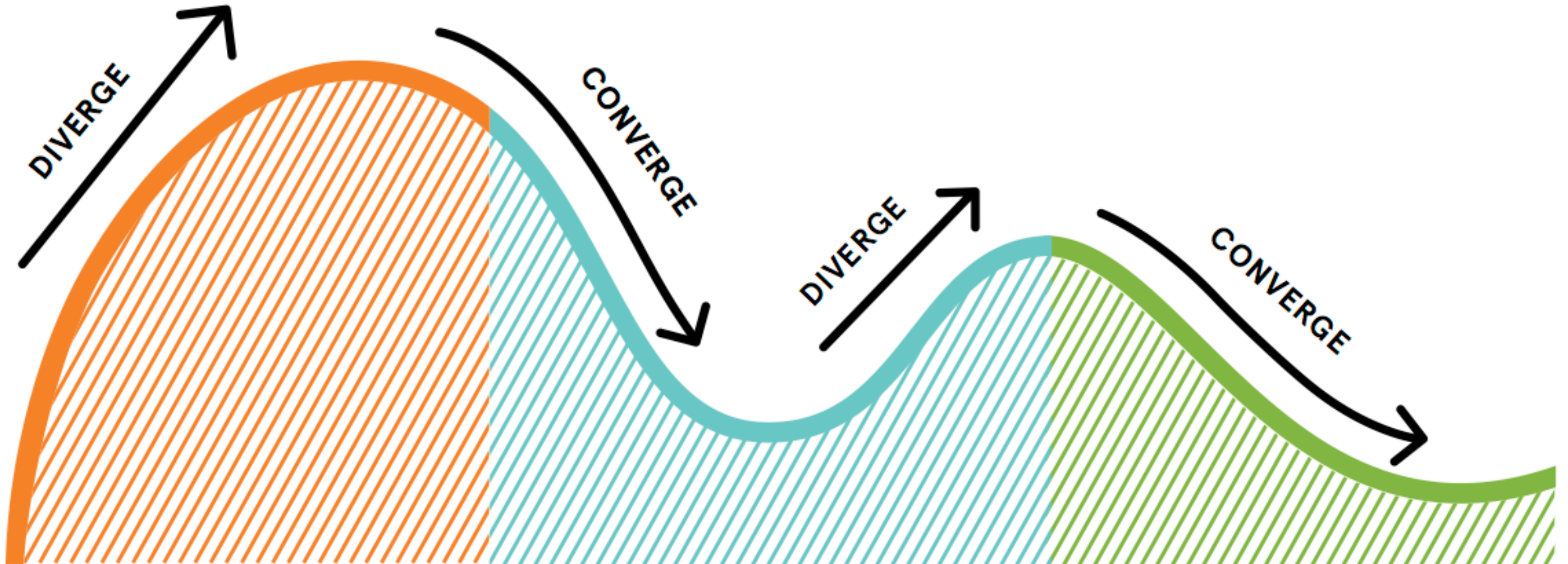
## IMPLEMENTATION

**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

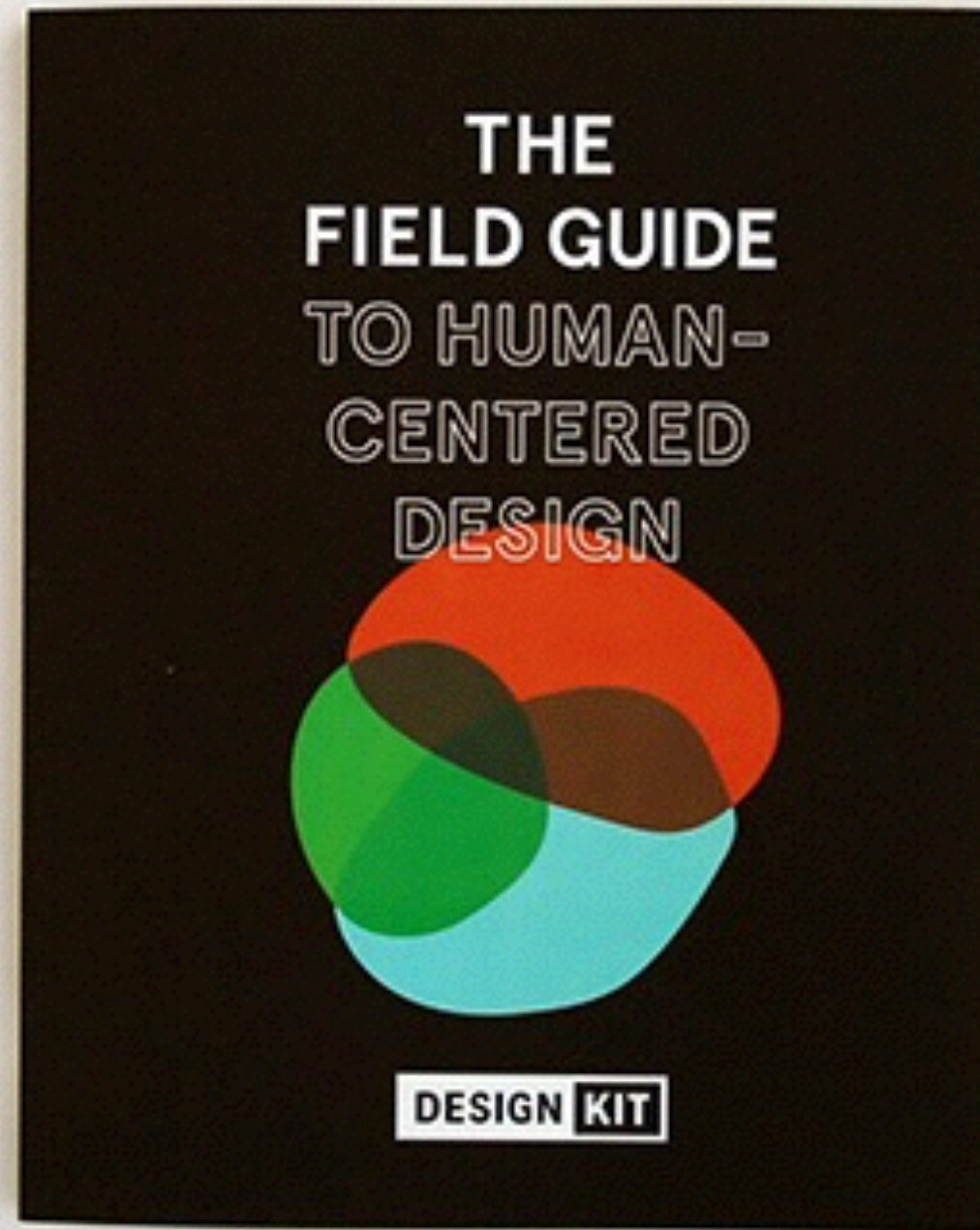


## SmartLife: Two pilots for water & health in Kenya





# HCD TOOLKIT



HMW educate  
teen girls in  
Zimbabwe on  
contraception?

HMW improve  
crop cultivation  
with smallhold  
farmers?



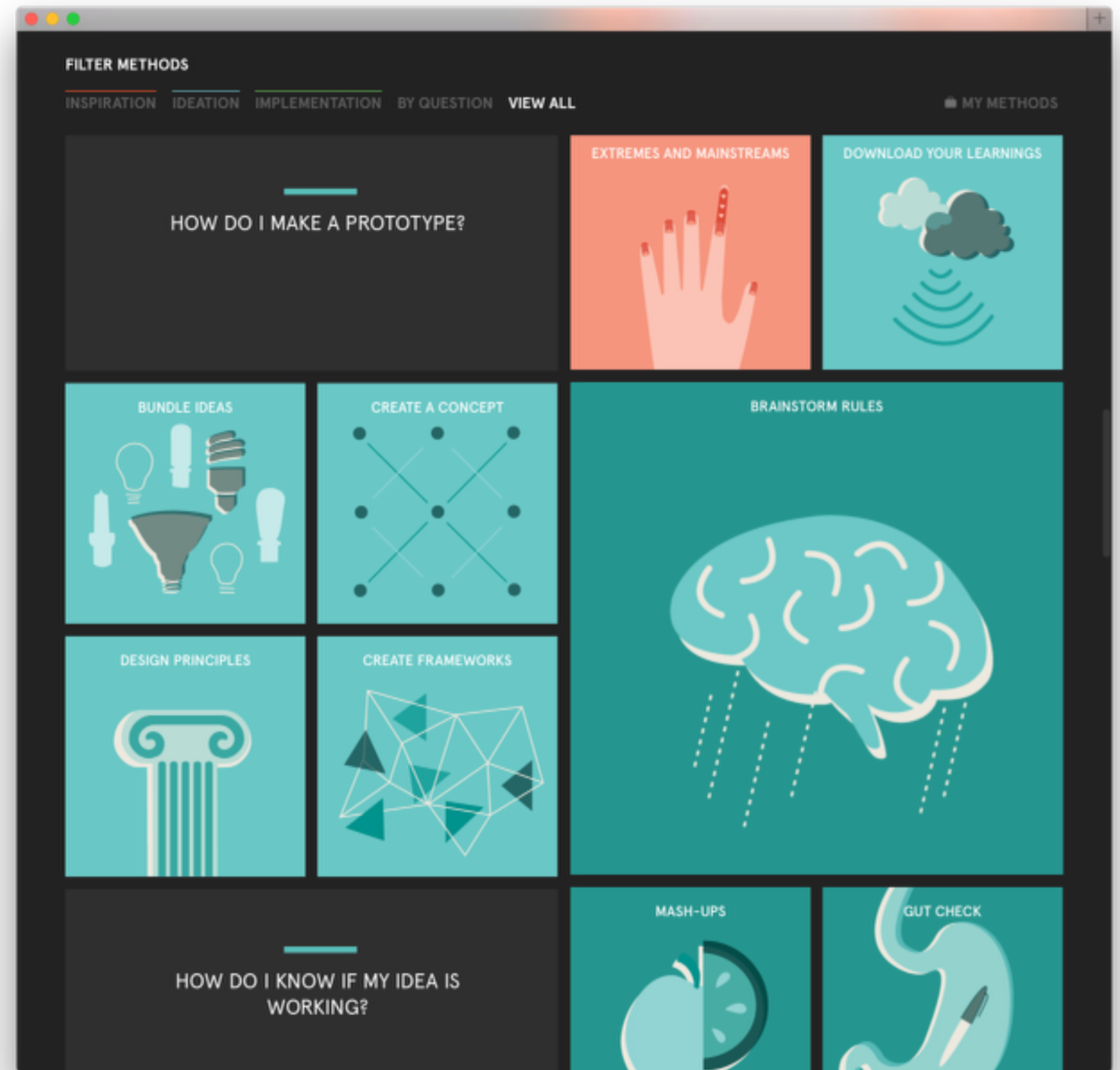
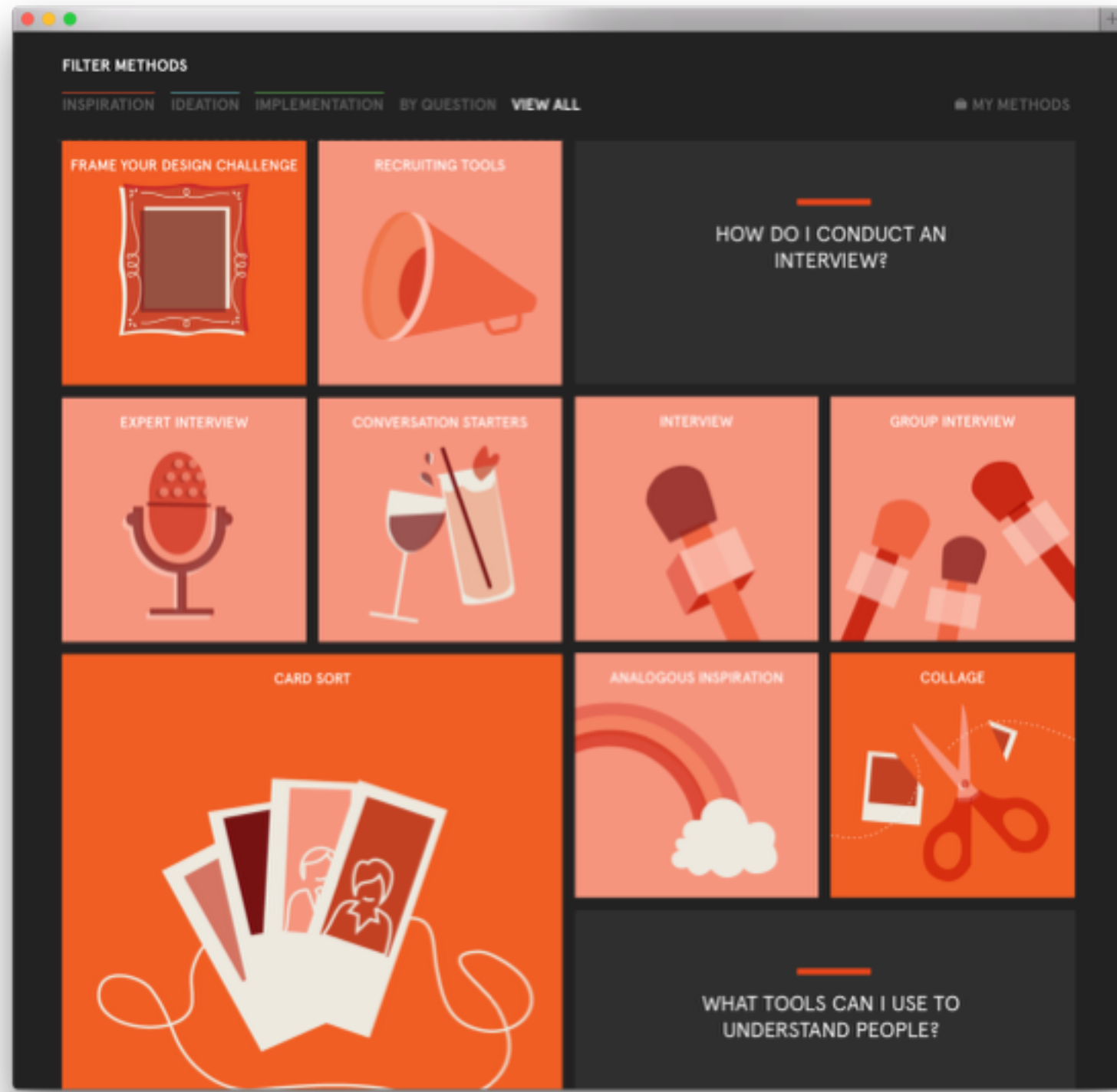
Relational  
Map



HMW prevent  
gender-based  
violence in  
Kibera?



# DESIGNKIT.ORG





## The Mindsets

Creative Confidence

Empathy

Embrace Ambiguity



Optimism

Make It

Learn from Failure

Iterate, Iterate, Iterate



A top-down view of a person's hands holding two black markers, one in each hand, over a white surface. The left hand holds a marker with its cap on, while the right hand holds a marker with its cap off. In the background, there are three yellow sticky notes. One note in the top left has the text 'IDEO-ORG' and a logo. Another note in the bottom right has a sketch of a chair. A red pen lies diagonally across the left side of the frame. The text 'EXERCISE' is centered in a black-bordered box.

## 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

KADA  
SAN  
MA

BAYAD KUN  
SAN-O KAYA

(HOW OFTEN)

MANOK

IMU  
ELECTRIC  
FAN

BABOY

IMU  
TELEPHONE  
NUMBER

(QUALIFY)

HAIN  
MAKAKA  
(WHERE)

PAWNSHOP

PATATKABAH O ON  
KA ISIP  
BAYAD.

IMU  
CELLPHONE

T.V.

4

DIRI KA NA MAKAKAUTANG  
UTRO.

MAGPIS  
KA

BEST 😊

WORST 😞

KANTA

GAKIT HA KUSINA











TIGO CASH + CGAP—GHANA

**Building empathy**  
to better understand customer experiences



# TIGO CASH + CGAP—GHANA













# Immersion Activities







SPEED



ACCESS



CONVENIENCE

"I have money for  
very specific  
purposes."

"Susus keep me  
from spending all  
my money."

"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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1.

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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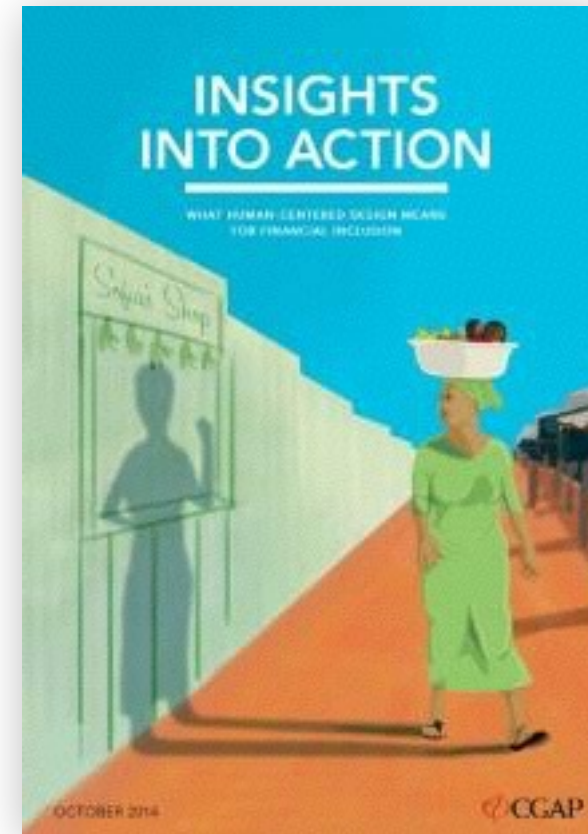


# What Can You Do Next?



[www.designkit.org](http://www.designkit.org)

**Learn It!**



[www.cgap.org](http://www.cgap.org)

**“Insights into Action”  
Apply It!**



[plusacumen.org/courses/hcd-for-social-innovation](http://plusacumen.org/courses/hcd-for-social-innovation)

**Take an  
Online Course!**



The background is a solid teal color with a pattern of various white icons. These icons include a clock, a pencil, a wind turbine, gears, a lightbulb, a thermometer, a lightning bolt, a globe, a wrench, a star, a question mark, a paint palette, a person, a house, a tree, a car, and a person sitting at a desk. The icons are scattered across the background, creating a collage-like effect.

# Thank you!

Questions?  
[john@ideo.org](mailto:john@ideo.org)