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

1. Introduction to Human-Centered Design
   30 min

2. Design Challenge!
   80 min

3. Discussion
   10 min

How Human-Centered Design can Uncover Insights & Create Solutions for Low-Income Communities
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.
Good design is desirable, feasible, and viable.
Anthropological Observations
Latent Needs

Say

Think

Do

Feel
Extreme Users
Analogous Inspiration
Rapid Prototyping
Integrated Business Modeling
I have a design challenge.
How do I get started?
How do I conduct an interview?
How do I stay human-centered?
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?
INSPIRATION
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How do I interpret what I’ve learned?
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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?
INSPIRATION
I have a design challenge.
How do I get started?
How do I conduct an interview?
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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
Observing small habits to design value-added financial products
$3.43 → $0.57 → $4.00

$4.50 → $0.50 → $5.00

$14.83 → $0.17 → $15.00

$1.24
Total daily transfer to savings from Visa Check Card purchases
BANK OF AMERICA
In less than one year, it attracted 2.5 million customers, translating into more than 700,000 new checking accounts and one million new savings accounts for Bank of America.
IMPACT
10 million new customers
$1.84 billion saved
+90% customer retention
Rapid Testing with Customers
to develop a health insurance product for low-income Tanzanians
“Health insurance isn’t for me.”

“I look out for my family first.”

“I want ongoing coverage, but my income is sporadic.”

“Is it real?”
## Channel Matrix

### Customer actions

**Prioritized channel**

<table>
<thead>
<tr>
<th>Channel</th>
<th>Be Aware</th>
<th>Take Action</th>
<th>Consider</th>
<th>Purchase</th>
<th>Renew</th>
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<tr>
<td>Hospitals</td>
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<td>Call Center</td>
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<td>M-pesa Agent</td>
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<td>Community Advocates</td>
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<td>My phone</td>
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<td>ATL marketing</td>
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1. Introduction to Human-Centered Design

2. Methods in Action—Case Studies


Questions?

- Bank of America: Observing small habits to design value-added financial products
- bimaAFYA: Rapid testing with customers to develop a health insurance product for low-income Tanzanians
DESIGN CHALLENGE

Experience Human-Centered Design in a rapid 90-minute design sprint
WARM UP

Sketch your neighbor!
Break into teams of 3!
HMW re-design the conference experience if one of your senses were missing?
Questions for Your Partner

What things can you not do without this sense you chose?

What things are still available to you?

What experiences are important to you at a conference? Why?

What will you miss the most about not having this sense?
Brainstorm

Come up with ideas individually
Share back to your partner for feedback
Choose your top idea

15 min
BRAINSTORMING RULES
1. DEFER JUDGEMENT
2. ENCOURAGE WILD IDEAS
3. BUILD ON THE IDEAS OF OTHERS
4. STAY FOCUSED ON THE TOPIC
5. ONE CONVERSATION AT A TIME
6. BE VISUAL
7. GO FOR QUANTITY
BRAINSTORM!

7 BRAINSTORMING RULES

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- ENCOURAGE WILD IDEAS
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- STAY FOCUSED ON THE TOPIC
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- GO FOR QUANTITY
Prototype & Get Feedback

Build a prototype of your top idea
Pair into groups of 4 to share & receive feedback

20 min
Prototyping is about **BRINGING IDEAS TO LIFE** quickly. By making ideas tangible, getting feedback often, and continuing to improve your concept, you’ll be on your way to getting impactful solutions out in the world.
STEPS OF PROTOTYPING

1. Storyboard
2. Rapid Prototyping
3. Get Feedback
4. Integrate Feedback and Iterate
TEST AND GET FEEDBACK

- Introduce your prototype as a work in progress.
- Invite participants to treat your rough prototype as if it were real.
- Invite honesty, stay neutral, and be curious.
- Be prepared to integrate feedback and iterate on-the-fly.
Prioritize key insights from the feedback you received and integrate them into your prototype to make it better. Then, test it again.

**Iterating On-the-Fly**
Make changes in real-time when you’re in the field, and then test them right away.

**Co-Creation**
It can be helpful to bring the very people you’re designing for into the design process and empower them to make alongside you.
Share Out!
How’d it go?
How can you learn more about Human-Centered Design?
What Can You Do Next?

Learn It!
www.designkit.org

Apply It!
plusacumen.org/courses/hcd-for-social-innovation

www.cgap.org
“Insights into Action”

Take an Online Course!
DesignKit.org

Free website by IDEO.org to learn and practice Human-Centered Design
DesignKit.org
Human-Centered Design for Social Innovation is a seven-week course that will introduce you to the concepts of human-centered design and help you see the design process to create innovative, effective, and sustainable solutions for social change. +Acumen believes in the importance of incorporating the principles of human-centered design when planning the design of your next project.

Registration Info
Registrations are closed.
Registration Open: February 15, 2016

To watch the course, visit http://www.acumen.org/courses/human-centered-design-for-social-innovation
CGAP: Insights into Action

Review of 7 projects in 8 countries where Human-Centered Design was applied to financial inclusion and mobile-money challenges for low-income communities

www.cgap.org
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Take an Online Course!
Thank you!

Questions?

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