

Low-income women face obstacles that would make a top CEO wet their pants. Let's show them respect.

By [Havas IRL](#), issued by [Havas Johannesburg](#)

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If the average CEO had to wake up at 4am in the morning to prepare breakfast for their family, before making sure the kids are ready for school, leave the house at 4.30am, spend 2 hours on public transport so they can be at work at 6.30am, work for 9 hours, spend 2 hours getting back home, make sure the family is fed, homework done and then sleep for five hours before doing it all again, I'm pretty sure that consumption of anti-depressants would be even more extreme, and that they would have to book extra sessions with their life coach.



Yet this is the reality for millions of South African “middle market” consumers.

On top of this grueling daily schedule, they also have to perform miracles of financial management that would make the average CFO reach for the single malt. Fixed costs go up and up while revenue (the meager wage that unskilled labour exists on) seldom goes up, and regularly stops from time to time. We have all sat around boardroom tables having stressful financial discussions, but when the same conversation happens around a kitchen table in a three-roomed house, the stress must be hugely higher. Retrenchments and downsizing are not an option. Bridging finance is only available from a loan shark of some kind. There are no assets that can be disposed of to ease cash flow. It's not like the entertainment budget can be cut to make the numbers work or that spend can be moved to next year to balance things. This is the coal-face of budgeting.

Not many operations directors I know of could deal with juggling the challenges of educating children at decaying schools, chaotic transport, shambolic electricity etc and moving house regularly when rent can't be paid or the landlord is in a bad mood.

Oh, and added to this, the chances are that you're a single mother.

So perhaps the middle market consumer deserves to be treated with a little more respect than he or she (and often it's she)

is regularly given when we communicate to him or her. As one of our strategists Maphefo Mphaho said in a fascinating piece she wrote on the subject: “These women are resourceful and tough. We need to acknowledge that.”

And the reality is that financial service companies play a huge role in helping this consumer survive in conditions that would crush any business, be they an SME or Blue Chip company.

Banks, insurance companies and savings institutions benefit themselves AND this highly pressurised consumer when they communicate effectively.

Talking down to a person who deals with conditions that the bank or insurance company THEMSELVES would struggle to deal with is, obviously, absurd. We need to take care to communicate with respect, to communicate as equals who face similar challenges. Doing so leads to the creation of deep and meaningful connections with consumers rather than shallow and transitory ones. Which is what we at Havas mean when we talk about “meaningful connections”.

This respect and attention applies to products too. Respect could mean making the application process for small business loans easier. It could mean developing payment systems designed around the consumer’s daily financial activities to enable small transactions to be handled quickly. It could mean bringing insurance or retirement savings products or medical aid to those who currently feel excluded from services like this. It could mean engaging more actively with communities. It could mean taking the time to speak to people in their own vernacular or tone of voice.

When we are speaking to upper-income target markets, this respect is always manifest. If the communication is on, or related to, golf courses we take care to talk in the idiom of golf (how many puns around “par for the course” have we seen?) and if we are playing in the art world, the horse racing world or the arena of travel, we will take extreme care to speak in the language of that environment. But too often when we are speaking to a financially less well-off consumer, this respect is absent. An embarrassingly “dumb-ed” down, one-size-fits-all approach is used. Something we would never do when writing communication going into the business class lounge of an airport.

When we launched “What’s Your Next?” at I/D the launch radio was written in eight different South African languages. And I use the word “written” deliberately, because they weren’t TRANSLATED, they were conceptualised and written by first-language speakers who took an idea and executed them in languages from Zulu to Afrikaans just like the English writers took the concept and executed them.

The response was remarkable. And it was remarkable because we had shown the consumer respect.

So the up-side can be huge.

For example, showing respect for how a consumer banks or handles money means paying attention to HOW they do so. Which is on their phone. And the bank that owns THAT owns the future

Just because someone doesn’t have postgraduate education, or sit on a board, doesn’t mean that they are ignorant of how money works and how it behaves. In fact, those very close to the coal-face may have knowledge that none of us boardroom-dwellers or white-board jockeys have.

Trust, as one institution once said, is earned. And when we consistently communicate and behave respectfully, we build that trust. And everyone benefits.

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