



**WOMEN'S DIGITAL  
CAPABILITY MESSAGING**

# Digital CARE Package

Building women's digital capability includes training that addresses knowledge gaps such as how to turn on a phone or use mobile money, as well as building a supportive enabling environment around a new user so that she has the freedom to explore and learn on her own, at her own pace.

## Who is this document for?

This document is for CO DCP staff to use to train and sensitize Village Agents (VAs) or Community-Based Trainers (CBTs) who will be training VSLAs on digital skills and literacy. This document can also be used by VAs and CBs to help them deliver clear, consistent messages.

The discussion guidance is intended to initiate necessary conversations on digital literacy within VSLAs and their households. The problem statements may not be relevant to every group. A critical best practice to remind VAs and CBs is to always start a discussion by asking how much the group or individual knows about a certain topic. This way they can gauge what type of information or action steps are required.

## Discussion Guidance

Does not know or see all the potential value add use cases of owning a smartphone.

- For someone unfamiliar with mobile phones or smartphones, it can be difficult to imagine all the ways they can be used.
- The value-add use case will vary by person, livelihood, circumstances.

**Use examples from peers and community members who already have smartphones.**

A hairdresser who uses her smartphone to look up hairstyles for her clients.

A VSLA group that uses smartphones to watch YouTube videos to build their group business and advertise on WhatsApp.



## Limited or no access to a feature or smartphone

- Prior to any digital capability building, VAs and CBTs must assess what type of access VSLA members have to a feature or smartphone. Is there a phone in her household she allowed to use it? What that phone is typically used for? Why does the household have a feature phone or a smartphone?
- Discuss the basic differences between types of basic phones and smartphones - what are they used for and why? What type of skills are needed to use a feature phone? A smartphone? How could she use a basic phone in her daily life? What would a smartphone give her that a basic phone cannot?
- Affordability is the most basic barrier to owning a phone - discuss the ways a savings group can be used to as a support group for those decisions and the planning and saving. Group members are at different points in this journey, how can they support each other?

## Cannot use the touch screen or a smartphone

- It is important to give those unfamiliar with a feature or smartphone the opportunity to touch and hold one. Give everyone the opportunity to make a call with a feature phone. Allow her to hold a smartphone and tap the screen.
- With a smartphone, explain that instead of buttons, the touchscreen uses finger touches to select, type, or move to different screens.
- This process will need to be repeated as a woman learns to navigate a feature or smartphone. **Do not rush the learning process.** And provide opportunities for her to use the phones outside of the group, particularly with peers also learning.
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## Does not know the costs of owning a smartphone

- **A device is more than the cost of the handset.** Prior to introducing phones to groups, list all the costs including monthly data (even if the data is included in the asset financing product), charging costs, costs associated with various apps, mobile money charges, replacement costs for accessories and/or a new device.
- Other costs involve risks related to scams and fraud and online gender-based harassment. These costs could be monetary – if they fall for a scam – but could also be mental and emotional – such as dealing with harassment.
- Discuss the ways in which the VLSA can help manage the costs of a phone by purchasing one for the entire group. And the risk to the group if the phone is lost or stolen. That collective risk is slightly different than the shared risk of pulled savings because the phone is an individual device that one person uses but everyone in the group would be responsible for the loss.
- It is important to be clear about mobile money fees. Women are more likely than men to be defrauded by agents if they do not know what the rules are and what to expect. Walk through the fees associated with storing, sending, and receiving. You will likely need to repeat these fees during multiple conversations as a woman learns how to use mobile money.



## Does not understand what mobile money is or how to use it

- Start by asking what members know about mobile money – how does it work, what can it be used for, where does the money go? This will be an important benchmark for explaining.
- Explain that mobile money is a way of paying for services, like a boda ride, bills, like school fees or utility bills, and purchases, like shopping at the canteen, without cash.
- In order to use mobile money, a user has to register with a telco such as MTN or airtel. These companies use their mobile number to create a wallet – a virtual pocket or purse – where they can store money.
- To store, send, or receive money, they must use an agent. The agent facilitates the transaction through SMS – when you send, store, or receive money both you and the agent will receive a SMS confirmation. Discuss some of the advantages and challenges associated with existing agents in the community.
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## Does not know other forms of digital financial services

- A feature or smartphone allows someone to access other forms of financial services.
- To build awareness of these services, talk about digital banking, e-wallets, payments, and credit through a formal institution.
- Some of the VSLAs might have a group bank account. Others might have an individual account. Ask if any of these members want to share the benefits and challenges.

## Hasn't heard of scams or frauds via calls or SMS

- Explain that many people like them have mobile devices. With so many people connected through their phones, a small proportion of them see an opportunity to make money without doing any work.
- These people send messages to thousands of phones at the same time, always with the same goal: to get you to send them money. These messages can be threatening [SEND MONEY NOW] or tell a sad story [PLEASE SEND ME SOME MONEY, I HAVEN'T EATEN ALL DAY LONG] or claim to have money they want to give you
- Ask them if they or anyone they know ever received a message like this? Chances are they know a victim.
- Some scams over WhatsApp involve a stranger adding your phone number to their WhatsApp account. WhatsApp will send you a verification code. The person will then call you asking for the verification code. DO NOT give them the code. No one reputable will ever call you for a verification code.
- Sometimes scammers use the government in their story to scare you into sending them money. The government will NEVER text you demanding money. If you are scared or unsure, talk to your CBT/VA or local political leader.
- MNOs and the government may have mobile numbers or procedures to address scam messages. Share that information [these actions are country specific].
- For groups with a group phone, fraud management is particularly important, as the risk is collective. Tell the group to always discuss all suspicious messages as a group with their CBT or VA.





## Husband does not allow his wife to use or own a smartphone

- Talk with your groups about their access to feature or smartphones. Ask members if there are times they want to use a phone but are prevented from doing so. Discuss the various reasons why they are prevented.
- For women whose husbands do not want them to use a smartphone, the learning process must involve the husband. Without including him, she will never be able to use a phone on her own and will always be at risk if she does.
- **BEST PRACTICE: Discuss the benefits of technology/smartphones with the entire household.** Household and family dynamics can push or pull a woman, limiting her decision-making power and agency. Including her husband, parents, in-laws, children in the conversation around the use and benefits of technology will help everyone understand why it is important for her to own the phone. The goal of the conversation should be to demonstrate to the husband and community that supporting women's digital literacy benefits them, too. Make the benefits household wide: Everyone will gain access to new skills and information thanks to her phone. Everyone will be able to listen to music or sermons thanks to her phone.
- When discussing power dynamics in a household, it is important to discuss the negative consequences of disrupting power. Remind the group about the lessons they had on gender-based violence. Remind them that gender-based violence is an example of men exhibiting power over women. Tell the group that everyone has a right to be free from violence. The consequences of gender-based violence go beyond the man and woman.
- A woman's status at home determines her mobile use. This is especially true for newly married women, who are particularly vulnerable to discriminatory norms that limit her mobility, agency, and power. Do not suggest behavior women should or should not do as this perpetuates the limits she may already face from her male partner or family members.
- Instead, encourage a household to discuss what they want to use the phone for and why and what they want to avoid doing with the phone and why. Rules and limits on phone use should be agreed to collectively and apply to everyone.

## Is afraid of or has low confidence in her ability to use a smartphone

**Addressing low confidence is key to ensuring women take up and use technology.** Low confidence can come from lack of experience, lack of role model, or from being told that technology isn't for women.

Help the women understand how they can benefit socially and professionally from the use of a phone. Share these value-add examples with men and community members. Women's use of technology should not be limited or proscribed as the benefits extend to her family and the community.

**BEST PRACTICE: These women would benefit from a peer mentor (a.k.a. digital champion).** This digital champion needs to be a woman from their community who is available to help them learn to use a phone, help them see the ways in which a smartphone is relevant to them, and answer their questions. As part of the DCP, CBTs and VAs will help CARE identify potential digital champions in each VSLA.

For some women, they will want to watch what happens with others in their group buy and use smartphones. This wait-and-see approach is great and should be encouraged.

Low levels of literacy can also dissuade usage of technology. Spend the time to demonstrate how voice commands, voice messaging, and voice searches work.

Demonstrate the text-to-speech features available for WhatsApp messages. Explain that with smartphones, literacy is not always necessary, but low-literacy levels make digital capability that much more important.

