Gender and Information Communication Technology (ICT)

SURVEY TOOLKIT
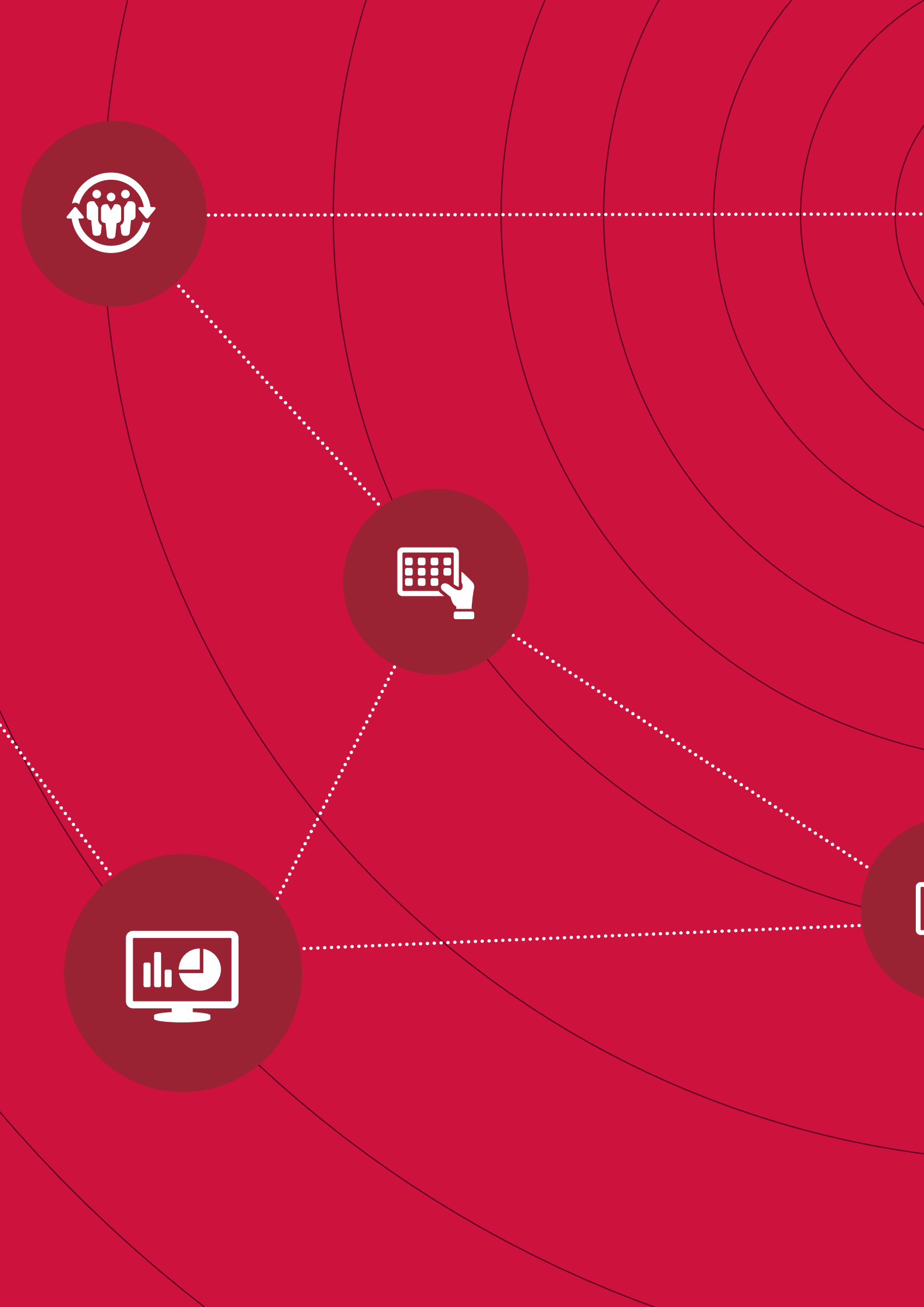
ACRONYMS

DFS	digital financial services		MNO	mobile network operator
FGD	focus group discussion		NGO	non-governmental organization
FII	Financial Inclusion Insights		ODK	Open Data Kit
GSMA	GSM Association		PPI	Progress out of Poverty Index
ICT	information and communication technology		RIA	Research ICT Africa
ICT4D	information and communication technology for development		SIM	subscriber identity module
M4D	mobile for development		SMS	short message service
MFI	microfinance institution		UNDP	United Nations Development Program
mAgri	mobile agriculture		USAID	U.S. Agency for International Development
M&E	monitoring and evaluation			

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Over 1.7 billion women in low- and middle-income countries do not own mobile phones. This statistic underlies the reality that women the world over are 14 percent less likely to own a mobile phone as compared to men. Moreover, even if a woman does own a mobile phone, she is far less likely to make full use of its suite of services. A recent analysis of call detail records in South Asia revealed that women make four times fewer calls than men. Drilling down even further, in India, 55 percent of female mobile phone owners report that they have never sent an SMS compared to 33 percent of men, and 81 percent of female mobile phone owners report never using the Internet on a mobile device compared to 70 percent of men.[1]

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1   *GSMA Connected Women. Bridging the gender gap: mobile access and usage in low and middle income countries. 2015.*

BACKGROUND

These disparities in access and usage of mobile phones between women and men are due to a number of factors. Women experience lower literacy rates than men, affecting their use of SMS and the Internet. In addition, women often buy or inherit lower-end mobile phones with limited features and services. Often, these mobiles are not Internet-enabled, preventing women from accessing the mobile Internet.

Over the last decade, donors, industry groups and businesses alike have realized the importance of understanding differences in access to information and communication technologies (ICTs) between women and men, as well as variations in usage patterns and desired value-added services. The growing movement to collect and standardize ICT-related sex-disaggregated statistics for use in policy formation and international comparisons has been well documented. However, standardized metrics have yet to be adopted consistently by development and industry actors. In addition, due to the paucity of disaggregated data and limited knowledge of potential ways use may vary by gender, far too often women are falsely presumed to have similar levels of access and usage as men. Additionally, when sex-disaggregated data is available it is at the national level only. While useful to an extent, this often masks large variations in access and use by geographical regions and rural versus urban communities. To work around this lack of data, U.S. Agency for International Development (USAID) missions and implementing partners must often create their own ad hoc, sector-specific approaches, or settle for the bare minimum of information on sex-disaggregated data.

PURPOSE OF THIS TOOLKIT

This Toolkit will help to fill the gap in available, standardized resources for obtaining an overall landscape assessment of gender and ICT for USAID programming. It provides USAID and implementing partners with practical, well-researched tools they can use to obtain data on women's access and usage of mobile phones and other connected devices. These data can be used to inform project design or create a baseline in order to understand the efficacy of an ICT intervention. The Toolkit instructs users on how to understand the implications of landscape assessments and apply learnings to their project and program portfolios. It is important to note that although this is an ICT toolkit that references several different technologies, the primary focus is on mobile technology.

HOW TO USE THE TOOLKIT

This Toolkit contains a brief, easy-to-use guide to facilitate survey preparation, data collection, and data analysis, as well as a suite of quantitative and qualitative survey tools. What you want to learn about gender and ICT in the communities where you are working — your main research questions — will dictate which parts of the Toolkit you should use.

To facilitate use, each tool is designed as a stand-alone module. For example, if you are interested in usage of ICTs and potential barriers to use, you can review Modules 1 and 2 and the Usage section in the Data Analysis Guide (page 25). The key themes covered in this workbook are ownership, usage, control, behavior, digital financial services (DFS), agriculture, and Internet connectivity. The survey, expert interviews, and focus group guide are laid out around these questions.

OVERVIEW OF TOOLKIT

GUIDANCE	PREPARATION AND DATA COLLECTION	DATA ANALYSIS AND USE
	KEY THEMES: ACCESS | USAGE | OWNERSHIP | CONTROL | BEHAVIORS | BARRIERS	

SURVEY TOOLS	QUANTITATIVE		QUALITATIVE
	MODULE 1	GENDER AND ICT, CORE	Expert Interview Guide
	MODULE 2	GENDER AND ICT, EXPANDED	Focus Group Discussion Guide
	MODULE 3	DIGITAL FINANCIAL SERVICES	
	MODULE 4	MOBILE AGRICULTURE	
	MODULE 5	TECHNICAL PROFICIENCY	
	MODULE 6	RESPONDENT DEMOGRAPHICS	
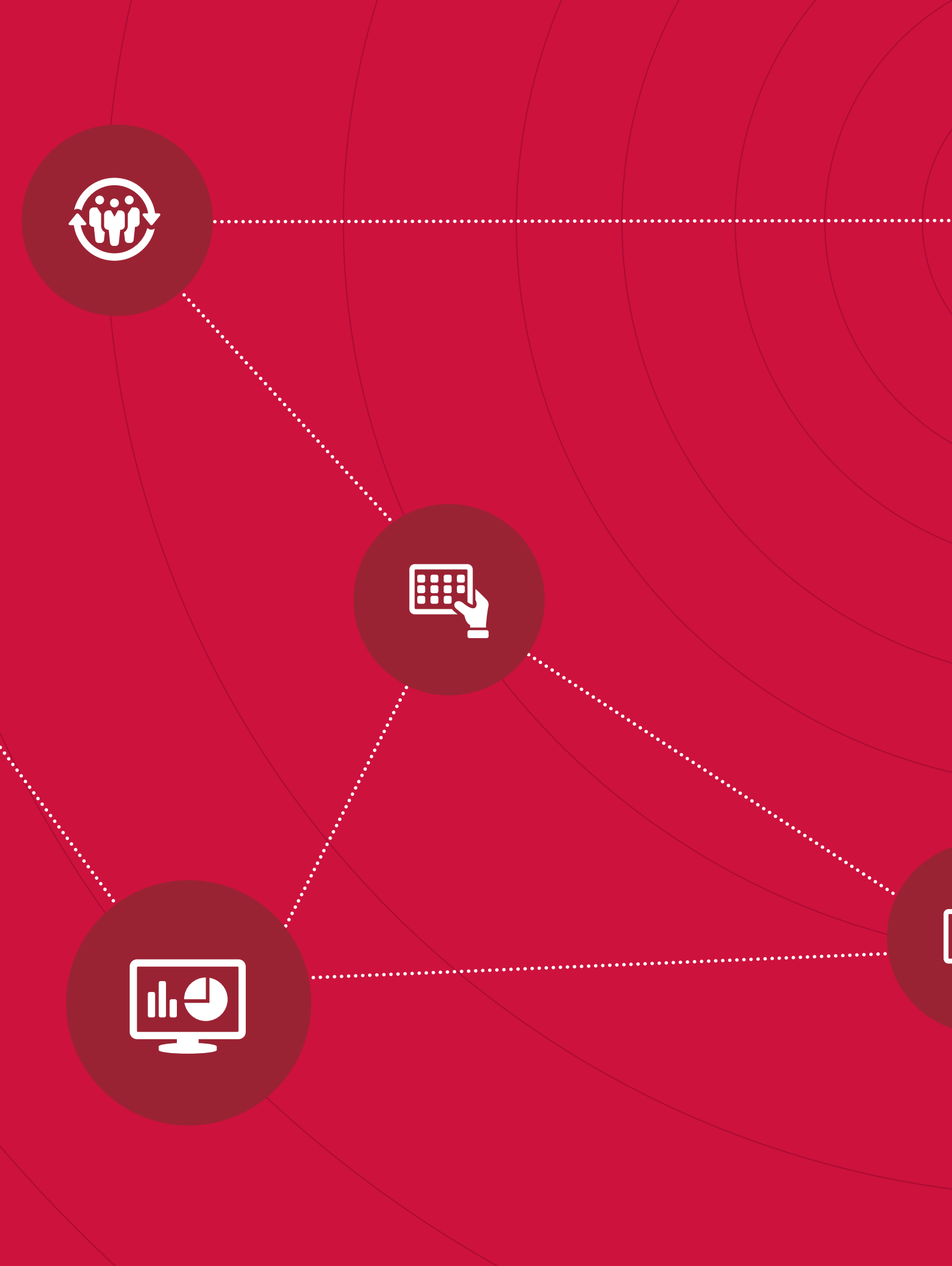
SURVEY PREPARATION GUIDE

This survey preparation guide is designed to help you think through important steps for defining your research questions, selecting the appropriate modules and conducting data collection. Each step contains brief guidance as well as references to outside resources that can assist your survey design efforts.

DEFINING RESEARCH QUESTIONS

The first step to take is to think about what information you want to learn and from whom you want to learn. Think about your approach, and ask yourself the following:

? What are you trying to measure?

? Are there assumptions you want to test?

? Are there core themes you need to understand better (i.e., access or ownership?)

? Which group(s) do you want to learn about and speak to? (e.g., women, men, youth)

? Are you more focused on basic or advanced mobile (mobile Internet) usage?

DETERMINING THE METHODOLOGY

Once you define your research questions, the next step is to decide how to collect the information you need to answer these questions.

A methodology is the process used to conduct a study, while the methods are the tools you use to complete it. Forming a methodology is a crucial part of your research, as it will allow you to carefully and strategically think about what you want and need to achieve in this study. In the 2015 GSMA Connected Women report, for example, the authors described how countries were chosen, why a survey sample size was chosen, and how the authors determined their extrapolation model. When conducting the study, they used several methods: a quantitative component, focus group discussions, and secondary sources of data.

Useful external resources on methodology include:

→ *Mack N, Woodsong C, MacQueen KM, Guest G, Namey E. Qualitative research methods: a data collector's field guide. Durham: FHI 360; 2005.*

→ *Cameron L. Methodology for evaluating data quality. Working Paper WP-07-02. Washington, DC: Education Policy and Data Center (FHI 360); July 2005.*

METHODS

WHICH TOOLS CAN BE USED?

As detailed in the Introduction, this Toolkit provides an array of tools for researchers examining gender and ICT. The survey tools include a series of household questionnaires, an expert interview guide, and a focus group guide. Each of these tools seeks out different insights, perspectives and information on key themes. The table below details each of these tools and their strengths and limitations.

	HOUSEHOLD INTERVIEWS	EXPERT INTERVIEWS	FOCUS GROUP DISCUSSIONS
DESCRIPTION	Standardized questionnaire to a representative sample of the population.	In-depth one-on-one exchange with someone who is able to provide key information relevant to a study.	Gathering a group of intentionally diverse or homogeneous people to discuss a particular topic using open-ended questioning to allow for deeper engagement.
USEFUL FOR	Collecting quantifiable data from a sample intended to be representative of a population.	Gaining deeper understanding of a research topic.	Understanding perspectives on a particular topic that can be difficult to quantify, such as identities, perceptions and beliefs.
LIMITATIONS	Difficult to administer to marginalized populations that are difficult to access. It can be resource intensive.	Time and resource intensive to administer. Selection bias for interview respondents can limit findings.	With qualitative data, it can be difficult to draw generalizations, verify the results and distill objective findings.

CONTEXTUALIZING THE TOOLS

It is strongly recommended that you include the set of questions provided in the household modules in their entirety, rather than asking isolated questions. With the focus group discussion (FGDs) modules you can mix and match the questions more freely.

The FGD guide is less structured and will depend more on how you are able to encourage the conversation.

Keep in mind that context is crucial for determining your methods and preparing survey questions. The

CONTEXT IS CRUCIAL

A study conducted on transportation in South Africa — where 24 languages are spoken — ended up with nine translations of the word "convenient," including close to home, close to work, uncrowded, frequent, cheap, safe, soft seats, and on time. These differences can make for misleading results and ineffective solutions.

survey tools provided in this Toolkit highlight many questions in which context is key. Once you have selected your household survey modules and/or focus group questions, you will need to review each one carefully to determine whether you need to contextualize any questions. For example, a question such as "Are you familiar with mobile money?" might be confusing if there is one dominant mobile money provider. People may know the service by its name, "GoMoney" instead of the term "mobile money." Additionally, one important contextual factor to consider based on the population you will be working with is literacy levels. Low levels of literacy, especially among women, may require creative thinking to accommodate in the data collection instruments. For example, rating scales and degrees of comparison are often unfamiliar to many. There is no continuum between "happy" and "unhappy," just a binary difference. In addition, it is often difficult to explain the difference between "extremely,"

"very rarely" and "slightly." However, scales that are short and verbal are more reliable. For example, "satisfied," "unsure" and "dissatisfied" will cause less confusion among less literate respondents.

The modules themselves contain prompts to help you understand when you might need to contextualize a question.

SAMPLE SELECTION
The next step is to think about your sample population and size, i.e., the number of people you are going to engage. Generally speaking, the bigger the sample size, the more accurate the picture you will be able to obtain of community behaviors. However, you do need to ensure that your sample is "wide" enough to be accurate, meaning that you should not source respondents from only one demographic, but should talk to a range of people in the community. In selecting your respondents or participants, you should not only speak to those women who might use or want to use mobile services, but also to those people who have influence over women's usage, such as family, community members, and social groups.

Unless you are looking for a purely urban sample, it is important to ensure that rural voices are considered. Hard-to-reach rural populations are often overlooked in surveys since it can be more difficult to reach them. However, this can result in a skewed analysis that cannot be extrapolated. Similarly, age is another characteristic that often affects people's comfort with ICTs. Depending on the project questions and scope, participant ages should be considered so that all relevant age groups are included.

Some additional basic guidance on sampling is provided in the box titled Quantitative and Qualitative Data on pages 15-16.

RESEARCH WITH WOMEN

When you are conducting user research with women, particularly FGDs, it is very important that you ensure that the setting of the data collection is suitable and that the women feel comfortable sharing (often sensitive) information —

- It is important to have a female moderator, but also ensure that any other staff (facilitators, note-takers) are also female. For participants who are less confident sharing information, any male presence may affect their participation.

- Make sure that the FGD is held in a culturally appropriate location where the women in the group will feel comfortable and at ease.

- Timing is important to consider; you should hold the focus group at a time and for a duration that is convenient for the women, so that it does not disrupt their routines. Not taking this into consideration could mean that the women are too distracted to fully participate in the focus group. For example, it may be particularly difficult for those with household responsibilities to participate in focus groups held in the evening.

- Consider the location of the meeting. Is the focus group in a convenient location? If you want to ensure strong engagement in your focus group, it is important to think about how long it will take the women to travel to the focus group site. You may want to consider providing transport. For example, if the focus group site is on the far side of town, women may not attend or it might render participation a huge inconvenience for them.

- Make sure that you understand the specific context of the focus group location and participants, and can provide provisions to encourage participation (e.g., child care).

- Be aware of cultural norms when talking to younger women. (Do parents need to be present? How might this affect results?)

- Be mindful of who is nearby when conducting an interview – women may answer differently if their husbands or other family or community members are present.

With household surveys, be aware of and pay attention to body language. Female respondents in particular are often time-poor and may be nervous responding to surveys. If you sense that a female respondent is uncomfortable, you can ask her if she would like you to return later.

TOPICAL THEMES FOR DATA COLLECTION

For quick reference, key thematic areas covered in this Toolkit are detailed below, along with specific modules, questions and FGD areas that address these themes.

ACCESS

This thematic area covers basic information on access to ICTs and their associated services. For example:

Which ICT device(s) or service(s) does the respondent have access to and how often?

MOBILE	**DFS**
Survey Module 1: Q1.1, 1.2, 1.3, 1.4, 1.5	Survey Module 3: Q3.3, 3.4, 3.5, 3.11
FGD Guides: General ICT Access and Use (full FGD), and Mobile Access and Use, Part 1	FGD Guide: DFS Access and Use, Part 1
INTERNET *(including mobile Internet)*	**mAgri**
Survey Module 2: Q2.1, 2.2, 2.3, 2.4	Survey Module 4: Q4.2
FGD Guide: Internet Ownership and Access, Part 1	FGD Guide: mAgri Access and Use, Part 1

USAGE

This area explores when and how respondents are using their mobile phone(s)/service(s).
It asks questions such as:

**What does the respondent do on their mobile phone?
What types of handsets do respondents use?**

MOBILE	**DFS**
Module 1: Q1.6, 1.7, 1.11, 1.12, 1.13	Module 3: Q3.5, 3.6
FGD Guide: General ICT Access and Use, and Mobile Access and Use, Part 2	FGD Guide: DFS Access and Use, Parts 2 and 3
INTERNET *(including mobile Internet)*	**mAgri**
Modules 1 and 2: Q1.11, 1.12, 1.13, 2.4, 2.5, 2.6, 2.7, 2.8	Module 4: Q4.2
FGD Guide: Internet Ownership and Access, Parts 2 and 3	FGD Guide: mAgri Access and Use, Parts 2 and 3

OWNERSHIP/ BORROWING

An additional critical aspect of understanding access and use is whether the user owns a mobile phone, is registered for mobile money, or borrows a device. To better understand when they have access or privacy concerns, it is important to ask questions such as:

> **Who does the respondent borrow a phone or service from? Which specific family member does the respondent borrow from?**

MOBILE

Module 1: Q1.2, 1.3, 1.15, 1.16, 1.17

FGD Guide: Mobile Access and Use, Part 1

INTERNET *(including mobile Internet)*

Module 2: Q2.3

FGD Guide: Internet Ownership and Access, Part 1

CONTROL

Oftentimes, users may not have control over when they can access a device or what services they will have access to. The questions focusing on this theme ask:

> **What level of control does the respondent have over their use of ICT/ service(s) and when?**

MOBILE

Module 1: Q1.8, 1.9, 1.10

FGD Guide: Mobile Access and Use, Part 1

DFS

Module 3: Q3.5, 3.8

INTERNET *(including mobile Internet)*

Module 2: Q2.9, 2.10

FGD Guide: Internet Ownership and Access, Part 1

BEHAVIORS/HABITS

Key to both push and pull use of ICTs and user-centered design is a grounded understanding of existing user behaviors and habits. The questions detailed here seek to understand:

> **What are the respondent's habits and behaviors when using ICTs/services?**

MOBILE

Module 1: Q1.7, 1.11

FGD Guide: Mobile Access and Use, Part 2

DFS

Module 3: Q3.6, 3.7, 3.8

FGD Guide: DFS Access and Use, Parts 2 and 3

INTERNET *(including mobile Internet)*

Module 2: Q2.3, 2.4

FGD Guide: Internet Ownership and Use, Parts 2 and 3

mAgri

Module 4: Q4.2

FGD Guide: mAgri Access and Use, Parts 2 and 3

BARRIERS

These thematic questions delve into multiple potential, often crosscutting factors cited by respondents that prevent or deter access to ICTs or related services. They include:

> **What reasons are there for non-use of mobile? What barriers does the respondent have around access and use of mobile?**

MOBILE	**DFS**
Module 1: Q1.13, 1.17	Module 3: Q3.12
FGD Guide: Mobile Access and Use, Part 4	FGD Guide: DFS Access and Use, Part 5
INTERNET (including mobile Internet)	**mAgri**
Modules 1 and 2: Q1.13, 2.9, 2.10	Module 4: Q4.4
FGD Guide: Internet Ownership and Access, Part 5	FGD Guide: mAgri Access and Use, Part 5

PERCEPTIONS

Perceptions by both individuals and the wider community can greatly influence how and why a respondent uses or does not use ICTs and services. This theme addresses:

> **What is the respondent's opinion of ICTs and mobiles? What perceived impact has using a mobile/mobile service had on the respondent?**

MOBILE	**DFS**
Module 1: Q1.14, 1.17	Module 3: Q3.9, 3.10
FGD Guide: Mobile Access and Use, Part 3	FGD Guide: DFS Access and Use, Part 4
INTERNET (including mobile Internet)	**mAgri**
Module 2: Q2.2, 2.9, 2.10	Module 4: Q4.3, 4.4, 4.5
FGD Guide: Internet Ownership and Access, Part 4	FGD Guide: mAgri Access and Use, Part 4

DIGITAL LITERACY

Users' technical skills, competency and confidence all affect their ability and desire to use ICTs. This thematic area explores the nuances of digital literacy, including:

> **What is the respondent able to do on their mobile phone (technical literacy) or with specific services and features? Can they do this independently or with help?**

MOBILE	**DFS**
Module 1: Q1.13	Module 3: Q3.7, 3.8
FGD Guide: Mobile Access and Use, Part 2	
INTERNET (including mobile Internet)	**mAgri**
Module 2: Q2.5, 2.7, 2.9, 2.10.	Module 4: Q4.4
FGD Guide: Internet Ownership and Access, Parts 2 and 3	

QUANTITATIVE AND QUALITATIVE DATA — SOME BASIC GUIDELINES

QUANTITATIVE

For those of you new to collecting and analyzing quantitative data, we have included some basic guidelines to help you with complex sampling and stratification. The resources below will help guide your quantitative data collection.

Determining Your Sample

Select your sample at random, assuming that you do not need to have respondents of particular genders, ages or income brackets. This is known as random sampling, and can be done as simply as selecting every third user on a database or pulling names out of a hat.

Remember, if you take a random sample from a homogeneous group – such as one neighborhood or ethnic group – it will not be representative of the population at large.

It is not necessary to offer incentives (e.g., payment, gifts) for respondents to complete the survey, and it is not encouraged – it may create bias. But if you opt for incentives, it is better to offer it at the end of the survey rather than the beginning.

Sample Size

Aim for a sample size that is big enough to get relatively reliable results. When planning your sample size, you should anticipate some people not responding. You will get a sense of the non-response rate once you start making calls (for example, 10 percent), and you can adjust upwards as you need to.

Useful resources for determining your sample size and more include:

Lenth RV. Some practical guidelines for effective sample size determination. The American Statistician. 2001;55(3): 187-193.

Arifin WN. Introduction to sample size calculations. Education in Medicine Journal. 2013;5(2): e89-e96.

Murphy KR, Myers B. Statistical power analysis: a simple and general model for traditional and modern hypothesis tests. 4th ed. New York: Routledge; 2014.

Methodology

Depending on the size of your interviews, you may want to use paper (you can print the survey and use the forms directly), or you may want to use an online data collection platform, particularly if you are surveying a large sample size. If you are interested in an online platform, we recommend Open Data Kit (ODK), SurveyMonkey, Qualtrix or TypeForm. They allow you to build in skip logic, which means that you can program it to skip certain questions depending on the respondents' answers to other questions. See FHI 360's *Paper to Mobile - Data Collection Manual.*

If you are using an online platform, be sure to train your interviewers on the platform selected before they use it with respondents, and test for any errors.

If you are using a survey to collect data directly from clients or beneficiaries, it is important to be aware of bias that can be introduced when conducting research on ICT users via online or mobile platforms. This method excludes those who are offline, less regularly connected to the Internet, and who have a lower level of literacy in the primary language and introduces the possibility of someone answering on others' behalf (e.g., men on behalf of women in the household).

QUANTITATIVE AND QUALITATIVE DATA — SOME BASIC GUIDELINES (CONTINUED)

QUALITATIVE

The purpose of the qualitative data is to understand the experiences of users and stakeholders in more depth and to get more insights to support the quantitative results. For those of you who are new to collecting and analyzing qualitative data, we have included some basic guidelines to help guide your data collection.

Sample Size

Qualitative research does not have to entail large sample sizes. You can talk to between 10 and 20 users, depending on your quantitative sample size. These can be the same people from the quantitative sample.

Culturally speaking, it may be better to interview men separately from women in the FGDs, depending on your context.

Methodology

All qualitative research is better done in-person rather than over the phone — you need to watch for things like body language, and it is harder to keep people talking on the phone for longer periods. You can either do individual interviews (more in depth but more time-consuming) or FGDs with 6 – 8 people in each (less in-depth but easier to set up and less time-consuming).

You can either invite respondents to an agreed-upon location (often a neutral place like a school, town meeting place, community center, or office) or the interviewer can travel to their community and meet them in a location of their choosing. Conducting qualitative research with communities in site can be more comfortable and convenient for participants, possibly encouraging them to more readily share their thoughts and experiences.

COLLECTING DATA

Once you have prepared your questions and modules, there are several activities that you will need to complete in preparation for data collection. These include:

- Training enumerators and FGD facilitators. Unless you are hiring professional enumerators, you will need to spend time with the enumerators who will collect the data to familiarize them with the survey format and questions.

- Piloting the survey, interview or FGDs, and reviewing how well they work, as well as checking for any customized survey sections that do not flow well and may need to be adjusted.

- Ensuring quality control. This includes, among other measures, back-translating survey questionnaires and FGD guides that may have been translated into local languages, shadowing enumerators or facilitators, FGD spot checks and detailed review of all recordings and transcripts.

In order to ensure a smooth data collection process, it is important to think through logistical arrangements for enumerators and facilitators, as well as organizing FGD venues. This includes:

- Organizing any travel for fieldwork team

- Overnight accommodation

- Security provisions if the conversations are taking place in less safe areas

- Meals for both participants and enumerators/facilitators

Module 5 is a one-on-one hands-on session to witness and evaluate a participant's technical proficiency on a mobile phone. This module could be deployed in a household survey or even a focus group. At the end of a focus group, individuals can be evaluated for technical proficiency individually.

ETHICS AND CONSENT

International bodies agree that research involving people should be conducted with respect, beneficence and justice. Human subjects' considerations are essential to the design and implementation of research projects. Ethical research encompasses conducting data collection using gender/participant-sensitive approaches in order to avoid doing harm. In targeting female participants, it is important that data collectors are trained to use appropriate body language and are prepared to mitigate conflict; to ensure that women feel that they have adequate privacy to answer questions without fear of reprisal; and to consider community dynamics and gender norms.

Before you begin any interviews, discussions or surveys, it is your responsibility to ensure 1) that you have obtained a proper review, approval or waiver by an ethical committee or Institutional Review Board (IRB) board(s), and 2) that participants are informed about what information you are collecting and how it will be used so they can decide if they want to participate or not.

When you ask people to provide information about themselves, they may feel obligated to answer, even if they do not wish to. To avoid having participants feel like they had no choice, you must inform them about what you are doing and ask if they would like to participate. Documenting that you obtained informed consent can be done with an informed consent form. Some brief guidance and a sample consent form is included on page 115 of this toolkit.

In some situations, you may need to obtain permission from government agencies or local municipalities in order to proceed with your research. In other countries, you may need to go through an independent ethical approval board (ethics committee), especially when conducting research linked to community health or research with children. Be sure to investigate which types of clearance are necessary to receive before conducting any research using this Toolkit..

INCENTIVIZING PARTICIPATION

There are two schools of thought on this — to incentivize or not incentivize.

Some argue that providing money or gifts can skew results, influencing responses and participation. However, if done thoughtfully, this does not need to be the case. As the saying goes, time is money, and participation costs the respondents time that could be spent earning their livelihoods. Regardless of whether you choose to incentivize, it is important to acknowledge this.

If you choose to incentivize, consult with the local community on what would be the most useful and appropriate resource to give. It might be money, a cooking pot, or mobile credit. Sometimes providing meals and transport is sufficient. Offering incentives can make it more likely that people will show up to take part in your focus groups, and with the restrictions of project timelines, this can be an easy way to ensure participation. Give any gifts only at the end of your focus groups, once you have collected the information you need.

If you require women to send messages using their mobile, make calls or demonstrate mobile money usage in the Technical Competency module, it is a good idea to have additional airtime credit on hand to compensate them.

SURVEYMONKEY

Using a tool like SurveyMonkey will let you analyze your results as you input data by aggregating data for you.

There a lot of tools within SurveyMonkey that will allow you to see individual responses as well as create charts and visuals.

You can also clean your data with SurveyMonkey, check individual responses and remove them from your data set if they are invalid. Examples of invalid responses could be when respondents have not answered the question at all (and there is no option for "no answer" or "don't know"), or if they have selected multiple options for a single-option answer. Make sure you check your data set thoroughly for these.

DATA SECURITY

It is crucial to keep all data collected safe and secure at all times. In accordance with best practices, all digitally recorded data must be encrypted and stored on password-protected computers. All paper files must be stored in a locked file cabinet in a secure location.

In both cases, any unique personal identifiers or information (such as names, home addresses, telephone numbers, or GPS coordinates) should be removed from the dataset.

DATA ANALYSIS GUIDE

INTRODUCTION

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APPENDICES

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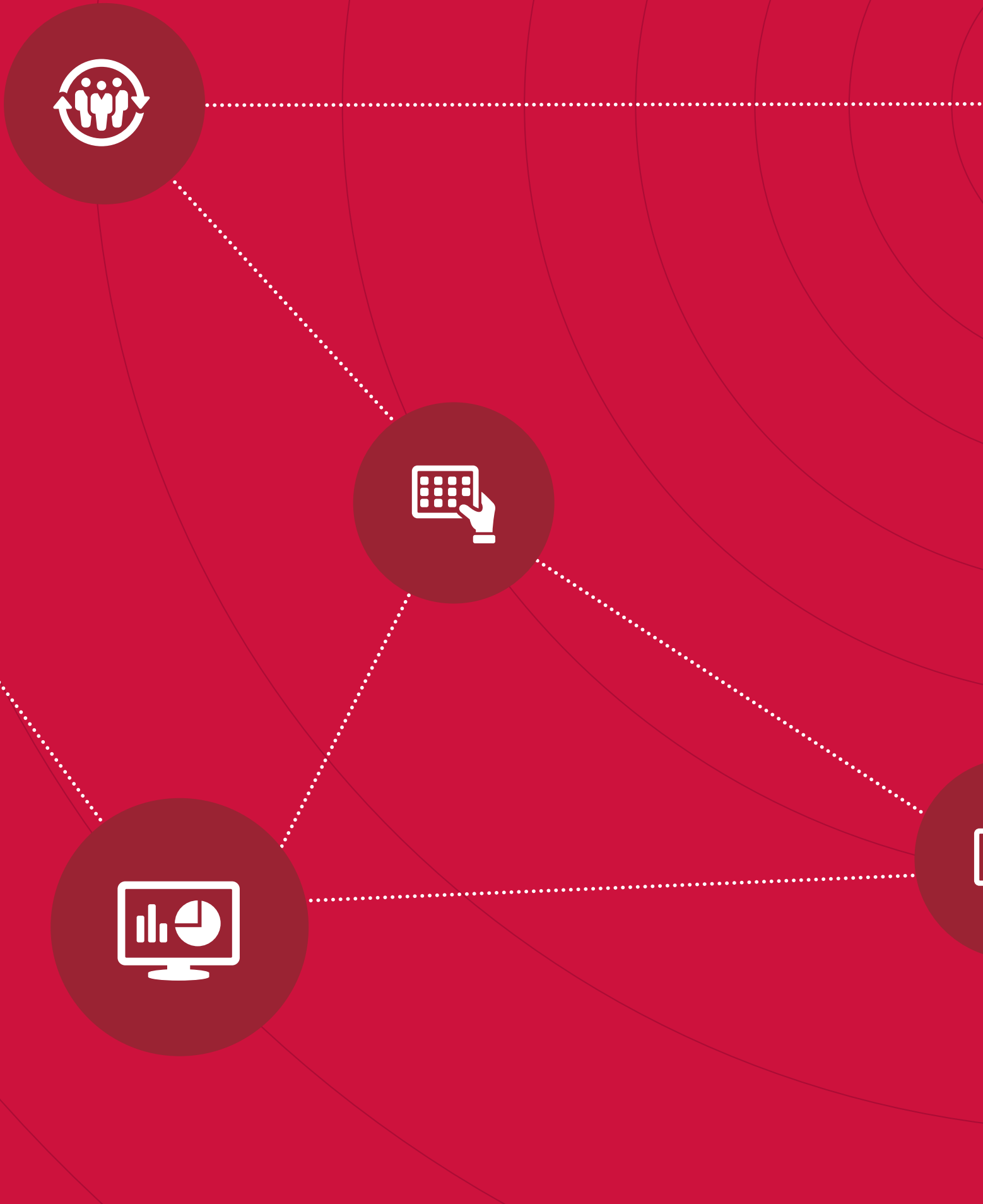
CLEANING AND CODING DATA

Following data collection, it is important to review your data and ensure that they are clean and ready for analysis. Below, tips are provided for cleaning both quantitative and qualitative data.

For quantitative data, this means:

→ Processing the final set of collected survey responses.

→ Removing any responses that do not follow the predefined options or categories.

→ Coding open-ended responses that are similar in nature or that need to be analyzed separately by theme (usage, access/control/ownership/borrowing, etc.)

For qualitative data (interviews and focus group discussions), this means:

→ Typing and cleaning any transcripts of the discussions.

→ Coding responses of interest into themes.

→ Building user personas and case studies.

If your project is funded by USAID, you will need to ensure that you have a clean dataset with all personally identifiable information removed to submit to the Data Development Library.

ANALYZING OPEN-RESPONSE QUESTIONS

A few of the questions in the quantitative modules begin with space for open responses. These are put in place in order to not guide participants toward any preconceived choices on particularly critical questions. For questions that have free-text responses, you should use the same analysis guidance as is given for the qualitative (FGD) data. If you receive a large volume of data this way, it is best to design a codebook for the themes you are most interested in learning more about, and have at least three coders independently categorize your qualitative data before converting it into variables.

MOBILE OWNERS VS. MOBILE BORROWERS

An interesting piece of data you might want to examine is how people who borrow phones use mobiles compared to people who own their own mobile (particularly for men vs. women). For example, borrowers may use services like voice calling much more than services like mobile money, because they tend to borrow phones for shorter periods of time and for a specific purpose (e.g., to make a call), and may not borrow phones for mobile money because they do not have their own mobile money account.

To compare owners vs. borrowers with Excel:

- Filter mobile owners (Q1.2) against usage of mobile services (Q1.11).

- Filter mobile borrowers (Q1.2) against usage of mobile services (Q1.11).

- Plot the two charts side by side to see any differences.

Owners typically get more practice time on their mobile than borrowers, so cutting the data this way may be interesting and informative for those interested in digital literacy.

Beware of small sample sizes for borrowers — we recommend cutting the data in this way if you have a relatively large sample size of borrowers.

If you are interested in borrowers in particular, you should consider running additional FGDs to understand owners versus borrowers in more detail.

UNCOVERING ANSWERS TO RESEARCH QUESTIONS

When analyzing your data, you may be looking to better understand particular themes such as access, ownership or digital literacy. To facilitate your ability to analyze these themes, the following sections highlight survey questions according to the topics they best help explore. In addition, high-level guidance is included on how these questions can help you design field programs.

🖲 ACCESS

KEY QUESTIONS ON BEHAVIORS/HABITS

MOBILE: *SURVEY MODULE 1: Q1.1, 1.2, 1.3, 1.4, 1.5* *FGD GUIDES: GENERAL ICT ACCESS AND USE (FULL FGD), AND MOBILE ACCESS AND USE, PART 1*	**DFS:** *SURVEY MODULE 3: Q3.3, 3.4, 3.5, 3.11* *FGD GUIDE: DFS ACCESS AND USE, PART 1*
INTERNET (INCLUDING MOBILE INTERNET): *SURVEY MODULE 2: Q2.1, 2.2, 2.3, 2.4* *FGD GUIDE: INTERNET OWNERSHIP AND ACCESS, PART 1*	**mAgri:** *SURVEY MODULE 4: QUESTION: 4.2* *FGD GUIDE: mAgri ACCESS AND USE, PART 1*

KEY CONSIDERATIONS

If from these data you see that access to a mobile phone emerges as an issue for your clients or target group, consider incorporating additional/other ICT platforms that women have more access to, or perhaps incorporating ways to overcome the access barriers into the design of your project.

For example, if you find from your survey data that 60 percent of the women in your target group do not have regular access to a mobile, some things to consider in your program design could be:

» Using radio platforms as well as, or even instead of, mobile messaging (and cross-promote the two platforms)

» Creating mobile content targeting both men and women, to encourage men to share their mobiles with their wives so that they can access the mobile platform

DATA IN ACTION

In Ethiopia, 10 percent of women have access to mobile phones, compared to 25 percent of men (RIA, 2012), but women's access to radio is much higher. BBC Media Action has developed two radio programs for women to share maternal health information. The programs are designed to appeal to husbands as well, as men have control over the household radio.

⊚ USAGE

KEY CONSIDERATIONS

Knowing how your clients or target group use their phones will help you design your project successfully, by choosing the mobile services that they use regularly and to which they have the most access.

For example, you may find from the survey data that 80 percent of your female user base only has basic handsets and mainly uses their mobiles for incoming voice calls, that most of them rarely use mobiles for SMS or initiating calls, and that the vast majority have never used mobile Internet regardless of their handset type. Based on this, some considerations for program design might include:

» Using automated call-outs to pass on information

» Ensuring that any mobile content is device-agnostic, meaning it can run on any handset type (for example, not designing an app that can only run on smartphones)

DATA IN ACTION

Souktel's USAID-funded Somali Youth Livelihoods Program (SYLP) found that communities were more inclined to answer surveys if they were not paying for the call or instigating it. This led the team to use automated call-outs, where respondents' phones would call and they could then access on-demand recorded content through touch-tone keypad menus, and even leave messages for the project implementer, EDC. Youth could immediately learn whether their answer was correct, and receive encouragement or additional instruction as necessary.

HOW TO USE THE SURVEY AND DATA TO DESIGN A MOBILE OR ICT PROGRAM

If you want to design a new ICT4D project, or incorporate ICT into an existing project, it's very important to understand the current context and the ICT landscape, and identify which ICT to use and how to use it.

Should you design an app? Should you use an SMS platform? Should you incorporate mobile money? What sort of content do people currently use? What sort of content do they want? Where is the gap in the market, and how can ICT fill that?

The gender and ICT research tools can help to give you these insights into men's and women's current access to, and use of, ICT. The qualitative tools in particular can help you understand your target audience in greater depth: their barriers, attitudes, experiences, needs and wants.

From this, you can build out some user personas — that is, fictional characters who represent the different user types that might use the mobile or ICT product or service — who you can then design the service or program around, and ensure you design a mobile or ICT project that is the right fit for the women you are trying to reach.

OWNERSHIP/BORROWING

KEY QUESTIONS ON OWNERSHIP/BORROWING

MOBILE: *MODULE 1: Q1.2, 1.3, 1.15, 1.16, 1.17*

FGD GUIDE: MOBILE ACCESS AND USE, PART 1

INTERNET (INCLUDING MOBILE INTERNET): *MODULE 2: Q2.3*

FGD GUIDE: INTERNET OWNERSHIP AND ACCESS, PART 1

KEY CONSIDERATIONS

If the survey data tell you that fewer women own mobiles than men, consider incorporating additional/other ICT platforms that women have more access to, or perhaps designing ways to overcome the ownership barriers in your projects. You may also see that borrowing is very common amongst your female target audience, and being aware of this can help you design a program that takes this into account.

For example, some things to consider could be:

» Using radio as well as mobile platforms

» Marketing your program/project to men as well as women to gain their buy-in, and encouraging them to share their mobile with women, or give permission for their female relatives to own their own mobile

» Designing a mobile program that is supposed to be shared and listened to or accessed with others in a group setting or within families

» Ensuring that your project design considers privacy issues for borrowers or women who may share their phone
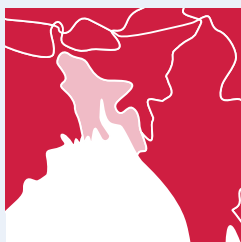
DATA IN ACTION

In Bangladesh, 46 percent of women own a mobile and 50 percent borrow or share, compared to 75 percent of men who own a mobile and only 22 percent who borrow (FII, 2014). BRAC Bangladesh also found that younger women and girls tend to share mobiles between friends, sisters or cousins, or within social spaces. Using this information, they designed a mobile education service for adolescent girls that was designed to be used in groups within the adolescent girls clubs that BRAC had set up, and also used within families, with older sisters sharing with younger sisters.

⚙ CONTROL

KEY QUESTIONS ON CONTROL

MOBILE: *MODULE 1: Q1.8, 1.9, 1.10*

FGD GUIDE: MOBILE ACCESS AND USE, PART 1

DFS: *MODULE 3: Q3.5, 3.8*

INTERNET (INCLUDING MOBILE INTERNET):
MODULE 2: Q2.9, 2.10

FGD GUIDE: INTERNET OWNERSHIP AND ACCESS, PART 1

KEY CONSIDERATIONS

If your survey data show that control of the device is a barrier to women's access to, and use of, ICTs, consider incorporating strategies in your program design to help overcome this barrier.

For example, some things to consider could be:

» Marketing your program/project to men as well as women to gain their buy-in, and encouraging them to allow their female relatives to use or own a mobile

» Using community outreach strategies through partner NGO community fairs to demonstrate the value of women using a mobile to access your content or service to community leaders
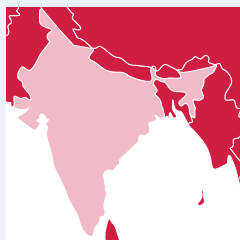
DATA IN ACTION

In India, 28 percent of women own a phone versus 43 percent of men, and strong cultural norms mean that control is a major barrier to mobile access and use for women (GSMA Connected Women, 2015). Knowing this, the mobile operator Uninor developed a sales pack of two paired SIMs. One of the SIMs was to be used by a woman, while the other was marketed to be used by a male household member. Uninor offered a special tariff plan to the paired SIM owners, aimed at reducing cultural barriers and encouraging men to see the value of women household members owning a mobile connection.

INCORPORATING THE SURVEY QUESTIONS INTO PROJECT MONITORING AND EVALUATION WORK (M&E)

Conducting the Gender and ICT survey does not necessarily have to be a standalone activity. If an existing project or program has planned monitoring and evaluation activities that already involve data collection with beneficiaries, and you would like to know more about this group's gender and ICT access and use, some of the Gender and ICT survey questions can be incorporated into the program's M&E research tools. This also avoids duplication of efforts and resources. A few things to consider:

- It is likely that the M&E survey will already have a demographics section. We suggest that you map the Gender and ICT Demographics module onto this section to ensure that everything is standardized.

- It is easier for both data collection and analysis to make the Gender and ICT modules a standalone, separate section in the M&E survey, rather than putting them in the main body. This makes it easier to separate out the data at the time of analysis, as different people may be analyzing different sections.

- The Gender and ICT survey is intended as a baseline or benchmark activity, to look at the current status of ICT use. It can be done at any stage of the project's M&E data collection, regardless of whether the project M&E is doing its own baseline, midline or endline data collection.

✥ BEHAVIORS AND HABITS

KEY QUESTIONS ON CONTROL

MOBILE: *MODULE 1: Q1.7, 1.11*

FGD GUIDE: MOBILE ACCESS AND USE, PART 2

DFS: *MODULE 3: Q3.6, 3.7, 3.8*

FGD GUIDE: DFS ACCESS AND USE, PARTS 2 AND 3

INTERNET (INCLUDING MOBILE INTERNET): *MODULE 2: Q2.3, 2.4*

FGD GUIDE: INTERNET OWNERSHIP AND USE, PARTS 2 AND 3

mAgri: *MODULE 4: Q4.2*

FGD GUIDE: mAgri ACCESS AND USE, PARTS 2 AND 3

KEY CONSIDERATIONS

The data from the survey can tell you about when, where and how women access their ICTs, which will help you plan your program more effectively.

For example, if the data tell you that men tend to use their mobile or the Internet throughout the whole day, but women tend to use their mobiles or the Internet only at certain points in the day or week, and only for specific things, some things to consider could be:

» If using outbound dialing, programming the outbound call for certain times and days to ensure female users are available and likely to pick up. You will need to do some user research and speak to women in the community to ascertain when the most convenient time might be.

» If women in the community demonstrate a dislike or discomfort with using SMS, as has been noted in several locations, you will want to think about alternatives for outreach and feedback, such as radio programming, automated call-outs, or toll-free lines for people to call.
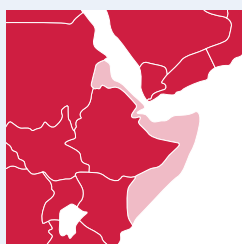
DATA IN ACTION

In Somalia in 2010, Souktel was working with United Nations Development Program (UNDP) Somalia to collect feedback from Somali citizens on the new constitution being drafted. In the South Central region, which saw a lot of conflict, Somali communities often had to pass military checkpoints on a daily basis to get to work. It was therefore extremely important that any messages of a political nature were not received while people were at these checkpoints, usually between the hours of 5 and 7 p.m. Therefore, messages were sent after 8 p.m. to make sure that people could get through the checkpoints without any risk. It was also at the end of their day, so they had the time to respond to the messages.

In another example, AsiaCell Iraq studied women's call patterns and found that unsolicited calls were a major concern to women. More than just being a nuisance, this harassment could also threaten their reputation. To deal with this, AsiaCell introduced a free "Bye-bye" service. This feature allowed women the option to block any number from calling or texting her.

🚧 BARRIERS

KEY QUESTIONS ON CONTROL

MOBILE: *MODULE 1: Q1.13, 1.17*

FGD GUIDE: MOBILE ACCESS AND USE, PART 4

DFS: *MODULE 3: Q3.12*

FGD GUIDE: DFS ACCESS AND USE, PART 5

INTERNET (INCLUDING MOBILE INTERNET): *MODULES 1 AND 2: Q1.13, 2.9, 2.10*

FGD GUIDE: INTERNET OWNERSHIP AND ACCESS, PART 5

mAgri: *MODULE 4: 4.4*

FGD GUIDE: mAgri ACCESS AND USE, PART 5

KEY CONSIDERATIONS

The data from the survey can tell you about what sort of barriers your female clients or target group face around mobile and mobile Internet access and use. You can use this information in your program design, either by thinking strategically about how to systematically address the barriers and reduce them, or by thinking of ways to design around them.

For example, some things to consider could be:

» Overcoming barriers of social norms around access and use by marketing to men, and creating content for men as well as women

» Incorporating digital literacy training and/or customer education elements into your program design

» Using other ICT platforms as well as, or even instead of, mobile platforms, to get around low levels of female access and use of mobile

» Designing content that can be accessed on all devices — not only on smartphones — ensuring that you are catering for all users

» Creating locally relevant content in local languages
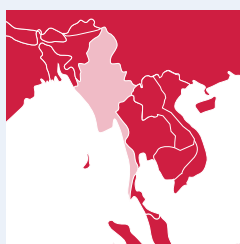
DATA IN ACTION

In Myanmar, Ooredoo's data showed that their female target audience was mostly low-cost smartphone users in a market where 3G technology was leapfrogging 2G. There was very little local content in the Myanmar language, and very little aimed particularly at women. As a response, they designed Maymay, a maternal and child health smartphone app aimed at reducing maternal mortality rates, delivered in the local language and aimed at women. The success of the app amongst female users led them to design a male version aimed at fathers.

🔍 PERCEPTIONS

KEY QUESTIONS ON CONTROL

MOBILE: *MODULE 1: Q1.14, 1.17*	**DFS:** *MODULE 3: Q3.9, 3.10*
FGD GUIDE: MOBILE ACCESS AND USE, PART 3	*FGD GUIDE: DFS ACCESS AND USE, PART 5*
INTERNET (INCLUDING MOBILE INTERNET): *MODULE 2: Q2.2, 2.9, 2.10* *FGD GUIDE: INTERNET OWNERSHIP AND ACCESS, PART 4*	**mAgri:** *MODULE 4: Q4.3, 4.4, 4.5* *FGD GUIDE: mAgri ACCESS AND USE, PART 6*

KEY CONSIDERATIONS

The data from the survey, and particularly the qualitative insights, can tell you what women or the target group think about ICT access and use. Perceptions can be a barrier, and you can use these insights in your program design.

For example, if you find that the vast majority of your female target group do not see using a mobile or mobile Internet as valuable to them, some things to consider in your program design include:

» Using community outreach strategies to demonstrate the value of women using ICTs, meaning information is coming from sources that female users value

» Using female mentors and/or female groups to reinforce messages of the value of women using ICTs

» Marketing and promotion campaigns through TV and radio ads and posters on the value of using ICTs

» Creating content that women need and value so that they see the use of it
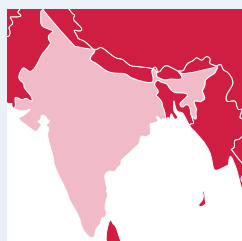
DATA IN ACTION

In India, female users tend to have negative perceptions of the value of mobile Internet, viewing it as not relevant or useful for them. Using these insights, Idea Cellular launched the Idea Internet Network campaign to change perceptions around mobile Internet use, show its importance, and drive uptake amongst female users. The ads show different female users using mobile Internet to learn new skills such as foreign languages or business skills, and in one case, complete higher education through their mobile.

⚒ DIGITAL LITERACY

KEY QUESTIONS ON CONTROL

MOBILE: *MODULE 1: Q1.13*	**DFS:** *MODULE 3: Q3.7, 3.8*
FGD GUIDE: MOBILE ACCESS AND USE, PART 2	
INTERNET (INCLUDING MOBILE INTERNET): *MODULE 2: Q2.5, 2.7, 2.9, 2.10*	**mAgri:** *MODULE 4: Q4.2, 4.5*
FGD GUIDE: INTERNET OWNERSHIP AND ACCESS, PARTS 2 AND 3	

KEY CONSIDERATIONS

If the survey data show that digital literacy is a barrier to women's access to, and use of, ICTs, consider incorporating strategies in your program design to help overcome this barrier.

For example, some things to consider could be:

» Developing a digital literacy curriculum for your community, and then (possibly with other local organizations) working to train community leaders, groups of women or potential champions who can then guide other women

DATA IN ACTION

In Papua New Guinea, the GSMA Connected Women program found that digital literacy was a real barrier to women's uptake of mobile financial services. They then partnered with UNCDF, UN Women and a local mobile money provider, MiCash, to develop a curriculum and action plan. They worked with a core group of agents to train them on how to teach women what they could do with the mobile money platform, how to use it and other mobile functions such as SMS. You can see this curriculum *here* and create a curriculum for your community with this adaptation framework.

HOW TO USE YOUR DIGITAL LITERACY DATA

If you discover that digital literacy is a barrier amongst your clients and beneficiaries, you will need to identify the most appropriate means to reach your audiences.

The first thing to consider is whether there are other or better ways to communicate — could you use calls, radio, posters, community groups? Might these be better ways to communicate? If you want to encourage people to change their behavior and improve people's technical literacy and use of a service, you need to understand which service would truly benefit them, and highlight this to them. What product might change their day for the better? This "lightbulb moment" needs to act as a catalyst to fuel learning. For further resources, see GSMA's guides and curriculum on digital literacy on this page.

MOBILE LITERACY
GSMA Connected Women. Mobile skills toolkit. 2015.

MOBILE INTERNET LITERACY
GSMA Connected Women. Accelerating digital literacy: empowering women to use the mobile Internet. 2015.

HOW TO USE MOBILE MONEY DATA TO IDENTIFY AND DESIGN CUSTOMER EDUCATION MATERIALS

The digital financial services module in the Gender and ICT survey can give you a lot of information about male and female mobile money use.

The questions around independent use of mobile money can also tell you their level of confidence in using it, and help you identify areas where they might need help. Getting these insights can help you understand what is needed to drive uptake of mobile money amongst female users, by understanding what needs your female users have in order to use mobile money confidently and independently, and what extra support they may need.

In India, Accion partnered with Swadhaar and Airtel Money to pilot a mobile wallet service for group loans to economically deprived women in Mumbai. Accion and Swadhaar conducted research into their female clients' mobile access and use, and found that half of the women did not own a mobile handset and most of those who did used it for very basic services such as to receive calls. They had low levels of technical literacy and confidence, and had never used mobile money before; they were both nervous and skeptical about it. Accion and Swadhaar then designed additional mobile money customer education modules to help their female users understand the mobile money service and learn how to use it.

OTHER SOURCES OF GENDER AND ICT DATA

The evidence base around women's access to ICT is steadily growing, and there are a number of extensive country-level studies that provide a benchmark for data around mobile and ICT ownership, access and use. You can use these to cross-check data in your country or context, or to use as a baseline:

- *GSMA Connected Women. Bridging the gender gap: mobile access and usage in low and middle income countries. 2015.* This large-scale primary research study contains statistics on women's access to, and use of, mobiles in 11 countries across Asia, Africa and Latin America.

- *Deen-Swarray M, Gillwald A, Morrell A, Khan S. Lifting the veil on gender indicators in Africa. Evidence for ICT Policy Action Policy Paper 13. Research ICT Africa & University of Cape Town; 2012.* This extensive and robust research study has data on the gender gap in ICT access and use across 12 African countries, both at the country level, and comparatively across countries. ICTs in this report include mobiles, computers and pay phones. The report has particular sections on Internet and mobile Internet. Research ICT and its partners will be conducting additional surveys in 2017 and subsequently publishing results.

- *Financial Inclusion Insights. Country-specific reports. 2017.* These research studies have primary large-scale data from eight countries across Asia and Africa on men and women's access to mobile, digital financial services and financial institutions.

- *Alliance for Affordable Internet. Affordability Report 2017.* This annual report looks specifically at Internet (and mobile broadband) access and policies that drive access across 51 countries worldwide, with a specific section on gender. It also has an accompanying data set for each of the 51 countries that digs deeper into Internet access trends.

- *GSMA Connected Women. Accelerating digital literacy: empowering women to use the mobile Internet. 2015.* This report looks specifically at mobile Internet usage and barriers to usage amongst women in the 11 countries cited in the GSMA Connected Women Bridging the Gender Gap study.

- *World Wide Web Foundation. Women's rights online: translating access into empowerment. 2015.* This report is based on face-to-face household survey research and is representative of urban poor communities in 10 countries across Africa, Asia and Latin America.

APPENDICES: GENDER AND ICT SURVEY TOOLS

While there might be certain questions that are more relevant than others, we recommend that you use modules in their entirety. Using only select questions will not only distort the skip logic, but it will mean that you do not get the complete picture around usage and ownership or understand links between themes, e.g., access and usage.

It is imperative that you always include the Demographics module (Module 6). This will allow you to map age, location and other indicators against mobile use, habits and ownership, to see where trends are more obvious or prevalent and design your programming accordingly.

MODULE

1

GENDER AND ICT: CORE ACCESS AND USAGE

This module aims at assessing the gender gap in ICTs, specifically in relation to the differences between men and women in their access, ownership, control and usage of mobile phones, which is arguably the ICT device with the most importance for women's empowerment. It also aims to explore barriers to usage and ownership of mobiles. These questions are core in providing an understanding of the ICT gender gap.

Themes covered:

General ICT access and use

Mobile ownership

Habits and behaviors of use

Control over ICT usage

Mobile access and use

Technical literacy

Mobile borrowing and sharing

Reasons for nonuse of mobile

Barriers to mobile access and use

BE SURE THAT YOU ALWAYS INCLUDE MODULE 6, DEMOGRAPHIC DATA

Read: *"I will now ask you questions about your access and usage of devices such as radio, TV and mobile phones."*

PART A: GENERAL ICT ACCESS AND USE

1.1 Have you ever used any of the following devices?

NOTE FOR CUSTOMIZATION: You may need to customize if there is a type of ICT device that is available locally but not listed as one of the options in this question.

**RESEARCH OBJECTIVE
Which ICT device(s) does the respondent have access to?**

Read options aloud — one response per option

TV	☐ YES	☐ NO
Fixed telephone line	☐ YES	☐ NO
Radio	☐ YES	☐ NO
Mobile phone	☐ YES	☐ NO
Computer	☐ YES	☐ NO
Touch screen tablet	☐ YES	☐ NO

→ If "yes" to mobile, go to **Q1.2** and then **Q1.3**

→ If "no" to mobile but "yes" to any other option, go to **Q1.5** (and ensure you ask **Part F: Barriers to Mobile Access and Use** as an additional section)

→ If "no" to all options (including mobile), go to **Part F: Barriers to Mobile Access and Use**

1.2 Do you have a personal mobile phone?

RESEARCH OBJECTIVE
Does the respondent own their own mobile?

Do not read options aloud – one answer only

YES	NO

If "no" to question, ensure you include **Part E: Mobile Borrowers** as an additional section

1.3 How many mobile phones are there in your household?

Enter number

1.4 If you have a SIM card, which mobile operator is it from?

Please specify which operator(s)

_____
_____
_____
_____
_____
_____
_____
_____
_____
_____

1.5 Did you use any of the following devices in the last 30 days?

NOTE FOR CUSTOMIZATION: As above, you may need to customize if there is a type of ICT device that is available locally but not listed as one of the options in this question.

RESEARCH OBJECTIVE
Which ICT device(s) does the respondent have regular access to?

Read options aloud – one response per option

TV	☐ YES	☐ NO
Fixed telephone line	☐ YES	☐ NO
Radio	☐ YES	☐ NO
Mobile phone	☐ YES	☐ NO
Computer	☐ YES	☐ NO
Touch screen tablet	☐ YES	☐ NO

→ If "yes" to any option, go to **Part B: ICT Access and Use in the Past 30 Days**

→ If "no" to all options, go to **Part D: Mobile Phone Access and Use**

PART B: ICT ACCESS AND USE IN THE PAST 30 DAYS

1.6 For each of the devices you mentioned, how often do you use them?

NOTE FOR CUSTOMIZATION: As above, you may need to customize if there is a type of ICT device that is available locally but not listed as one of the options in this question.

> **RESEARCH OBJECTIVE**
> **How often does the respondent use ICTs?**

Read options aloud – one response per option

	AT LEAST ONCE A DAY	A FEW DAYS A WEEK	ONCE A WEEK	ONCE A MONTH	ONCE EVERY FEW MONTHS	NEVER
TV	☐	☐	☐	☐	☐	☐
Fixed telephone line	☐	☐	☐	☐	☐	☐
Radio	☐	☐	☐	☐	☐	☐
Mobile phone	☐	☐	☐	☐	☐	☐
Computer	☐	☐	☐	☐	☐	☐
Touch screen tablet	☐	☐	☐	☐	☐	☐

1.7 For each device you have mentioned you have used in the past 30 days, what time of day do you tend to use it the most?

NOTE FOR CUSTOMIZATION: As above, you may need to customize if there is a type of ICT device that is available locally but not listed as one of the options in this question.

RESEARCH OBJECTIVE
What are the respondent's habits and behaviors for ICT use?

Read options aloud – one response per option

	ALL DAY LONG	MORNING	AFTERNOON	EVENING	NO PATTERN/ IT VARIES	DON'T KNOW	HAVE NOT USED IN PAST 30 DAYS/NEVER USED
TV	☐	☐	☐	☐	☐	☐	☐
Fixed telephone line	☐	☐	☐	☐	☐	☐	☐
Radio	☐	☐	☐	☐	☐	☐	☐
Mobile phone	☐	☐	☐	☐	☐	☐	☐
Computer	☐	☐	☐	☐	☐	☐	☐
Touch screen tablet	☐	☐	☐	☐	☐	☐	☐

1.8 How often do you usually have to ask for permission to use the devices you mentioned?

NOTE FOR CUSTOMIZATION: As above, you may need to customize if there is a type of ICT device that is available locally but not listed as one of the options in this question.

RESEARCH OBJECTIVE
What level of control does the respondent have over their ICT use?

Read options aloud – one response per option

	ALWAYS	MOST OF THE TIME	SOME OF THE TIME	RARELY	NEVER
TV	☐	☐	☐	☐	☐
Fixed telephone line	☐	☐	☐	☐	☐
Radio	☐	☐	☐	☐	☐
Mobile phone	☐	☐	☐	☐	☐
Computer	☐	☐	☐	☐	☐
Touch screen tablet	☐	☐	☐	☐	☐

→ If any option other than "never" is selected, go to **Part C: Control**

→ If "never" is selected for all options, go to **Part D: Mobile Phone Access and Use**

PART C: CONTROL

1.9 From whom do you need to ask permission?

NOTE FOR CUSTOMIZATION: As above, you may need to customize if there is a type of ICT device that is available locally but not listed as one of the options in this question.

RESEARCH OBJECTIVE
What level of control does the respondent have over their ICT use?

Read options aloud – one response per option

	MOTHER	FATHER	HUSBAND/ MALE PARTNER	WIFE/ FEMALE PARTNER	ANOTHER MALE RELATIVE	ANOTHER FEMALE RELATIVE	OTHER (PLEASE SPECIFY)	FRIEND	EMPLOYER	VILLAGE ELDER
TV	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Fixed telephone line	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Radio	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Mobile phone	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Computer	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Touch screen tablet	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

1.10 How long do you usually have to wait before you are able to access the device?

NOTE FOR CUSTOMIZATION: As above, you may need to customise if there is a type of ICT device that is available locally but not listed as one of the options in this question.

RESEARCH OBJECTIVE
What level of control does the respondent have over their ICT use?

Read options aloud – one response per option

	I CAN USE IT IMMEDIATELY	ABOUT A DAY	MORE THAN A DAY	OTHER (PLEASE SPECIFY)
TV	☐	☐	☐	☐
Fixed telephone line	☐	☐	☐	☐
Radio	☐	☐	☐	☐
Mobile phone	☐	☐	☐	☐
Computer	☐	☐	☐	☐
Touch screen tablet	☐	☐	☐	☐

PART D: MOBILE PHONE ACCESS AND USE

1.11 Does the handset you use most often have the following?

RESEARCH OBJECTIVE
What types of handsets do respondents use?

Read options aloud – one response per option

QWERTY/AZERTY keyboard	☐ YES	☐ NO	☐ DON'T KNOW
Touch screen	☐ YES	☐ NO	☐ DON'T KNOW
Ability to access the Internet	☐ YES	☐ NO	☐ DON'T KNOW
Ability to download apps	☐ YES	☐ NO	☐ DON'T KNOW

1.12 How often do you use a mobile phone to do the following activities?

RESEARCH OBJECTIVE
What does the respondent do on their mobile phone?

Read options aloud – one response per option. You may want to add in other functions if they are not included below.

	AT LEAST ONCE A DAY	A FEW DAYS A WEEK	ONCE A WEEK	ONCE A MONTH	ONCE EVERY FEW MONTHS	NEVER
Make a call	☐	☐	☐	☐	☐	☐
Receive a call	☐	☐	☐	☐	☐	☐
Deliberately make a missed call (flashing/bipping)	☐	☐	☐	☐	☐	☐
Send an SMS	☐	☐	☐	☐	☐	☐
Receive an SMS	☐	☐	☐	☐	☐	☐
Use the Internet	☐	☐	☐	☐	☐	☐
Send an email	☐	☐	☐	☐	☐	☐
Use Facebook	☐	☐	☐	☐	☐	☐
Use Twitter	☐	☐	☐	☐	☐	☐
Use mobile money to receive money	☐	☐	☐	☐	☐	☐

	AT LEAST ONCE A DAY	A FEW DAYS A WEEK	ONCE A WEEK	ONCE A MONTH	ONCE EVERY FEW MONTHS	NEVER
Use mobile money to send money	☐	☐	☐	☐	☐	☐
Use mobile money to refill credit	☐	☐	☐	☐	☐	☐
Make call through an app (please specify which app – WhatsApp, Skype, etc.)	☐	☐	☐	☐	☐	☐
Send messages with an app (please specify which app – WhatsApp, Skype, etc.)	☐	☐	☐	☐	☐	☐
Listen to the radio	☐	☐	☐	☐	☐	☐
Listen to music	☐	☐	☐	☐	☐	☐
Play games	☐	☐	☐	☐	☐	☐
Download a ringback tone	☐	☐	☐	☐	☐	☐

Other purposes (please specify) _____

1.13 Which of the following activities are you comfortable doing on your own?

RESEARCH OBJECTIVE
What is the respondent able to do on their mobile phone (technical literacy)?

Read options aloud – one response per option

Make a call	☐ YES	☐ NO	☐ DON'T KNOW
Receive a call	☐ YES	☐ NO	☐ DON'T KNOW
Deliberately make a missed call (flashing/bipping)	☐ YES	☐ NO	☐ DON'T KNOW
Send an SMS	☐ YES	☐ NO	☐ DON'T KNOW
Receive an SMS	☐ YES	☐ NO	☐ DON'T KNOW
Use the Internet	☐ YES	☐ NO	☐ DON'T KNOW
Send an email	☐ YES	☐ NO	☐ DON'T KNOW
Use Facebook	☐ YES	☐ NO	☐ DON'T KNOW
Use Twitter	☐ YES	☐ NO	☐ DON'T KNOW
Use mobile money to receive money	☐ YES	☐ NO	☐ DON'T KNOW
Use mobile money to send money	☐ YES	☐ NO	☐ DON'T KNOW
Use mobile money to refill credit	☐ YES	☐ NO	☐ DON'T KNOW
Download an app	☐ YES	☐ NO	☐ DON'T KNOW
Listen to the radio	☐ YES	☐ NO	☐ DON'T KNOW
Listen to music	☐ YES	☐ NO	☐ DON'T KNOW
Play games	☐ YES	☐ NO	☐ DON'T KNOW
Download a ringback tone	☐ YES	☐ NO	☐ DON'T KNOW

1.14 Please think about how using a mobile phone has affected your life.

RESEARCH OBJECTIVE
What impact has using a mobile had on the respondent?

Please think about how using a mobile phone has affected your life. Now I'm going to ask you to indicate how you feel about several statements.

Read options aloud – one response per option

	STRONGLY AGREE	AGREE	DON'T KNOW	DISAGREE	STRONGLY DISAGREE
I find it easier to stay in touch with my family and/or friends	☐	☐	☐	☐	☐
I have more business and/or employment opportunities	☐	☐	☐	☐	☐
I feel safer	☐	☐	☐	☐	☐
It saves me time	☐	☐	☐	☐	☐
It saves me money	☐	☐	☐	☐	☐
I am able to do small/routine jobs more conveniently and/or cheaply	☐	☐	☐	☐	☐
I am able to manage my money better through mobile financial services	☐	☐	☐	☐	☐
I have better access to health information and services	☐	☐	☐	☐	☐
I have better access to education services and learning opportunities	☐	☐	☐	☐	☐

	STRONGLY AGREE	AGREE	DON'T KNOW	DISAGREE	STRONGLY DISAGREE
I have better access to information on agriculture	☐	☐	☐	☐	☐
I have better access to governmental services	☐	☐	☐	☐	☐
I can stay aware of the latest news	☐	☐	☐	☐	☐
I access more entertainment (games, music, radio, etc.)	☐	☐	☐	☐	☐
I have improved my social status	☐	☐	☐	☐	☐
I now have easy access to Internet	☐	☐	☐	☐	☐
I feel more autonomous/ independent	☐	☐	☐	☐	☐
I feel more controlled by others	☐	☐	☐	☐	☐
I feel more stressed	☐	☐	☐	☐	☐
I am bothered by advertising SMS and calls	☐	☐	☐	☐	☐
I am bothered by strangers	☐	☐	☐	☐	☐

Other purposes (please specify) _____

PART E: MOBILE BORROWERS

1.15 The last time you used a mobile phone, who did you borrow the handset and/or SIM from?

RESEARCH OBJECTIVE
Whom does the respondent borrow from?

Read options aloud – multiple response

☐ *I used the handset and/or SIM that is available and jointly used in my household*

☐ *I borrowed a handset and/or SIM from a friend*

☐ *I borrowed a handset and/or SIM from someone in my family*

☐ *I used a handset and/or SIM that is available in my community*

☐ *I used a handset and/or SIM from work*

☐ *I used a handset and/or SIM from a dealer*

→ If answered "I borrowed a handset and/or SIM from a friend" or "from someone in my family" go to **Q1.16**

→ All other responses, go to **Part F: Barriers to Mobile Access and Use**

1.16 Whom did you borrow this handset and/or SIM from?

RESEARCH OBJECTIVE
Which specific family member does the respondent borrow from?

Read options aloud – multiple response

☐ *My spouse/partner*

☐ *My son*

☐ *My daughter*

☐ *My father/father-in-law*

☐ *My mother/mother-in-law*

☐ *Another male relative*

☐ *Another female relative*

☐ *A male friend (including neighbors)*

☐ *A female friend (including neighbors)*

☐ *Other (please specify):* _____

PART F: BARRIERS TO MOBILE ACCESS AND USE

1.17 Now we are going to talk about some possible reasons that might be preventing you from owning or using a mobile phone, or using a mobile phone more often or for more varied usages than you are today. Which of these is true for you?

RESEARCH OBJECTIVE
What barriers does the respondent have around access and use of a mobile?

Read options aloud – multiple response

	YES	NO	DON'T KNOW
There is no coverage or poor coverage where I live	☐	☐	☐
I do not have the right registration documents/ID	☐	☐	☐
Handset prices are expensive	☐	☐	☐
SIM cards are expensive	☐	☐	☐
Credit/monthly bill is expensive	☐	☐	☐
I have/would have difficulty being able to charge the battery of my handset	☐	☐	☐
Charging the battery of my handset is/would be expensive	☐	☐	☐
I have trouble reading and/or understanding handsets and/or content language	☐	☐	☐

I am/would be bothered by advertising SMS and calls   ☐ **YES** ☐ **NO** ☐ **DON'T KNOW**

Dealers are far away from where I live   ☐ **YES** ☐ **NO** ☐ **DON'T KNOW**

I would sometimes feel uncomfortable interacting with dealers   ☐ **YES** ☐ **NO** ☐ **DON'T KNOW**

Dealers would not be very good at answering my mobile phone-related questions   ☐ **YES** ☐ **NO** ☐ **DON'T KNOW**

Dealers or operators sometimes would cheat me   ☐ **YES** ☐ **NO** ☐ **DON'T KNOW**

I already have a landline   ☐ **YES** ☐ **NO** ☐ **DON'T KNOW**

I don't need a mobile phone to contact the people I frequently speak to (for example: they live next to me, they do not have a mobile phone)   ☐ **YES** ☐ **NO** ☐ **DON'T KNOW**

I already have easy access to the Internet elsewhere (e.g., fixed line at home, Internet café)   ☐ **YES** ☐ **NO** ☐ **DON'T KNOW**

Although it is possible to receive information/services on a mobile phone, I don't think there are services or information relevant to me personally   ☐ **YES** ☐ **NO** ☐ **DON'T KNOW**

I don't have enough time   ☐ **YES** ☐ **NO** ☐ **DON'T KNOW**

My friends and relatives tell me I don't need one   ☐ **YES** ☐ **NO** ☐ **DON'T KNOW**

It is inappropriate for me to use a mobile phone   ☐ **YES** ☐ **NO** ☐ **DON'T KNOW**

Other (please specify) _____

MODULE

2

GENDER AND ICT: EXPANDED ACCESS AND USAGE

The questions in this module aim to explore further various aspects of women's and men's usage of mobile phones and the Internet. These questions build on Module 1: Gender and ICT Core Module'' for clarity and provide important information for programming design.

Themes covered:

Internet access on a computer or laptop

Internet access on a mobile

Internet use on a computer or laptop

Internet use on a mobile

Barriers to mobile Internet access and use

Barriers to Internet access and use on a computer or laptop

Read: *"I will now ask you further questions about your use of mobile phones and the Internet."*

PART A: GENERAL INTERNET (AND MOBILE INTERNET) ACCESS

2.1 How often do you use the Internet on the following devices? For instance, you may use the Internet to access Facebook, WhatsApp, Skype or other social media websites.

NOTE FOR CUSTOMIZATION: A lot of respondents may equate Facebook with the Internet, but not realize it. You can customize the phrasing depending on your context.

RESEARCH OBJECTIVE
Understanding respondent's overall Internet access

Read options aloud – one response per option

	AT LEAST ONCE A DAY	A FEW DAYS A WEEK	ONCE A WEEK	ONCE EVERY TWO WEEKS	ONCE A MONTH	ONCE EVERY FEW MONTHS	NEVER
A mobile phone	☐	☐	☐	☐	☐	☐	☐
A computer or laptop	☐	☐	☐	☐	☐	☐	☐

→ For mobile phone, if any option is selected other than "never," go to **Q2.4**

→ For mobile phone and computer, if any option is selected other than "never," go to **Q2.3** and then **Q2.4**

→ For mobile phone and computer, if "never," is selected for both, go to **Q2.2** and then **Part D and E**

→ For mobile phone and computer, if any option other than "never," is selected for both, go to **Part B** and then **Part C.**

2.2 Would you like to use the Internet on one of the following devices?

NOTE FOR CUSTOMIZATION: A lot of respondents may equate Facebook with the Internet, but not realize it. You can customize the phrasing depending on your context.

> **RESEARCH OBJECTIVE**
> **Understanding respondent's demand for Internet access**

Read options aloud – one response per option

A mobile phone	☐ YES	☐ NO
A computer or laptop	☐ YES	☐ NO

REMINDER: After this section proceed to Part D: Barriers to Mobile Internet Use and then Part E: Barriers to Internet Use

2.3 Where do you usually access the Internet through a computer or laptop? For instance, you may use the Internet to access Facebook or other social media websites.

NOTE FOR CUSTOMIZATION: A lot of respondents may equate Facebook with the Internet, but not realize it. You can customize the phrasing depending on your context.

> **RESEARCH OBJECTIVE**
> **Understanding respondent's computer access**

Read options aloud – one response per option

I use my own personal computer	☐ YES	☐ NO
I use a family member's computer	☐ YES	☐ NO
I use a friend's computer	☐ YES	☐ NO
I use a computer in a public space (e.g., cyber cafe)	☐ YES	☐ NO
I use a computer at school or work	☐ YES	☐ NO

Other (please specify) _____

2.4 Have you used the Internet on the following devices in the past 30 days? The Internet includes Facebook and other social media.

NOTE FOR CUSTOMIZATION: A lot of respondents may equate Facebook with the Internet, but not realize it. You can customize the phrasing depending on your context.

RESEARCH OBJECTIVE
Understanding respondent's regular Internet access

Read options aloud – one response per option

A mobile phone ☐ **YES** ☐ **NO**

A computer or laptop ☐ **YES** ☐ **NO**

→ If "yes" to both, go to **Part B: Mobile Internet Use** and then **Part C: Internet Use on a Computer or Laptop**

→ If "yes" to mobile only, go to **Part B: Mobile Internet Use** (Skip Part C)

→ If "yes" to computer only, go to **Part C: Internet Use on a Computer or Laptop** (Skip Part B)

→ If "no" to both, got to **Part D: Barriers to Mobile Internet Use** and then **Part E: Barriers to Internet Use**

PART B: MOBILE INTERNET USE

2.5 In the past 30 days, have you used the Internet on a mobile device for entertainment and/or communication in any of the following ways?

NOTE FOR CUSTOMIZATION: A lot of respondents may equate Facebook with the Internet, but not realize it. You can customize the phrasing depending on your context.

RESEARCH OBJECTIVE
What activities does the respondent use mobile Internet for?

Read options aloud – one response per option

Social media networks (e.g., Facebook, Twitter, Weibo) ☐ **YES** ☐ **NO**

Social messaging tools (e.g., WhatsApp, Viber) ☐ **YES** ☐ **NO**

Other Apps ☐ **YES** ☐ **NO**

Pictures, movies, television, videos ☐ **YES** ☐ **NO**

Music ☐ **YES** ☐ **NO**

Games ☐ **YES** ☐ **NO**

Radio ☐ **YES** ☐ **NO**

Email ☐ **YES** ☐ **NO**

Other (please specify) _____

2.6 How often do you use the Internet on a mobile device to get information in any of the following areas?

NOTE FOR CUSTOMIZATION: You may need to customize the information options depending on your country context.

RESEARCH OBJECTIVE
What activities does the respondent use mobile Internet for?

Read options aloud – one response per option

	AT LEAST ONCE A DAY	A FEW DAYS A WEEK	ONCE A WEEK	ONCE EVERY TWO WEEKS	ONCE A MONTH	ONCE EVERY FEW MONTHS	NEVER
Health information	☐	☐	☐	☐	☐	☐	☐
Government information (for example, tax, public holidays)	☐	☐	☐	☐	☐	☐	☐
News sources	☐	☐	☐	☐	☐	☐	☐
Weather	☐	☐	☐	☐	☐	☐	☐
Employment or business opportunities	☐	☐	☐	☐	☐	☐	☐
Education information	☐	☐	☐	☐	☐	☐	☐
General information	☐	☐	☐	☐	☐	☐	☐

Other (please specify) _____

PART C: INTERNET USE ON A COMPUTER OR LAPTOP

2.7 In the past 30 days, have you used the Internet on a computer or laptop for entertainment and/or communication in any of the following ways?

NOTE FOR CUSTOMIZATION: A lot of respondents may equate Facebook with the Internet, but not realize it. You can customize the phrasing depending on your context.

RESEARCH OBJECTIVE
For what activities does the respondent use the Internet on a computer or laptop?

Read options aloud – one response per option

Social media networks (e.g., Facebook, Twitter, Weibo) ☐ YES ☐ NO

Social messaging tools (e.g., WhatsApp, Viber) ☐ YES ☐ NO

Pictures, movies, television, videos ☐ YES ☐ NO

Music ☐ YES ☐ NO

Games ☐ YES ☐ NO

Radio ☐ YES ☐ NO

Email ☐ YES ☐ NO

Other (please specify) _____

2.8 How often do you use the Internet on a computer or laptop to get information in any of the following areas?

NOTE FOR CUSTOMIZATION: You may need to customize the information options depending on your country context.

RESEARCH OBJECTIVE
For what activities does the respondent use the Internet on a computer or laptop?

Read options aloud – one response per option

	AT LEAST ONCE A DAY	A FEW DAYS A WEEK	ONCE A WEEK	ONCE EVERY TWO WEEKS	ONCE A MONTH	ONCE EVERY FEW MONTHS	NEVER
Health information	☐	☐	☐	☐	☐	☐	☐
Government information (for example, tax, public holidays)	☐	☐	☐	☐	☐	☐	☐
News sources	☐	☐	☐	☐	☐	☐	☐
Weather	☐	☐	☐	☐	☐	☐	☐
Employment or business opportunities	☐	☐	☐	☐	☐	☐	☐
Education information	☐	☐	☐	☐	☐	☐	☐
General information	☐	☐	☐	☐	☐	☐	☐

Other (please specify) _____

PART D: BARRIERS TO MOBILE INTERNET USE

2.9 What do you think has been preventing you from using the Internet on a mobile device, or using it more regularly?

RESEARCH OBJECTIVE
What barriers does the respondent have around access and use of mobile Internet?

Read options aloud – one response per option

I don't have access to an Internet-enabled device	☐ YES	☐ NO	☐ DON'T KNOW
There is no network connection, or there is poor network connection, where I live	☐ YES	☐ NO	☐ DON'T KNOW
I do not have the right registration documents/ID to sign up	☐ YES	☐ NO	☐ DON'T KNOW
SIM cards are expensive	☐ YES	☐ NO	☐ DON'T KNOW
Credit/monthly bill is expensive	☐ YES	☐ NO	☐ DON'T KNOW
Mobile credit is expensive	☐ YES	☐ NO	☐ DON'T KNOW
Charging handset and other device batteries is expensive	☐ YES	☐ NO	☐ DON'T KNOW
I have trouble reading the content	☐ YES	☐ NO	☐ DON'T KNOW

The content is not in a language I understand   ☐ **YES**   ☐ **NO**   ☐ **DON'T KNOW**

The content isn't relevant to me   ☐ **YES**   ☐ **NO**   ☐ **DON'T KNOW**

I don't know how to use an Internet-enabled device/how to use the more complex features of an Internet-enabled device   ☐ **YES**   ☐ **NO**   ☐ **DON'T KNOW**

I am worried that I would make a mistake and lose money   ☐ **YES**   ☐ **NO**   ☐ **DON'T KNOW**

I don't own an Internet-enabled device because I am worried about security concerns (for example, theft)   ☐ **YES**   ☐ **NO**   ☐ **DON'T KNOW**

I am/would be contacted by strangers   ☐ **YES**   ☐ **NO**   ☐ **DON'T KNOW**

My family would not be/is not always comfortable with me using the Internet   ☐ **YES**   ☐ **NO**   ☐ **DON'T KNOW**

Other (please specify) _____

PART E: BARRIERS TO INTERNET USE

2.10 What do you think has been preventing you from using the Internet on a computer or laptop, or using it more regularly?

RESEARCH OBJECTIVE
What barriers does the respondent have around access to and use of Internet on a computer or laptop?

Read options aloud – one response per option

I don't have access to a computer or laptop	☐ YES	☐ NO	☐ DON'T KNOW
There is no Internet connection or poor Internet connection where I live	☐ YES	☐ NO	☐ DON'T KNOW
Computers and/or laptops are expensive	☐ YES	☐ NO	☐ DON'T KNOW
Internet connection costs are expensive	☐ YES	☐ NO	☐ DON'T KNOW
There is insufficient electricity in my area to charge a computer/laptop	☐ YES	☐ NO	☐ DON'T KNOW
I have trouble reading the content	☐ YES	☐ NO	☐ DON'T KNOW
The content is not in a language I understand	☐ YES	☐ NO	☐ DON'T KNOW
The content isn't relevant to me	☐ YES	☐ NO	☐ DON'T KNOW

I don't know how to use a computer/ laptop, or how to use the more complex features of a computer/laptop

☐ **YES** ☐ **NO** ☐ **DON'T KNOW**

I am/would be contacted by strangers

☐ **YES** ☐ **NO** ☐ **DON'T KNOW**

My family would not be/is not always comfortable with me using the Internet

☐ **YES** ☐ **NO** ☐ **DON'T KNOW**

Other (please specify) _____

MODULE

3

GENDER AND ICT: DIGITAL FINANCIAL SERVICES (DFS)

This is a supplementary module with a focus on digital financial services (DFS). The questions in this module aim at exploring the gap between men and women in relation to the usage of DFS.

Themes covered:

Whether the respondent uses DFS

How the respondent uses DFS

Reasons why the respondent uses DFS

Perceptions regarding use of DFS

Barriers to use of DFS

BE SURE THAT YOU ALWAYS INCLUDE MODULE 6, DEMOGRAPHIC DATA

Read: *"I will now ask you questions about your use of mobile phones and mobile money."*

PART A: GENERAL MOBILE MONEY AWARENESS AND ACCESS

→ All respondents

3.1 Do you have a bank account?

"By bank account I mean a formal bank account with a traditional financial institution, not an account on your mobile phone."

RESEARCH OBJECTIVE
Understanding respondent's financial status

Do not read options aloud – one answer only

YES	NO

3.2 Do you use any other NON BANK financial services to manage your money (e.g., microfinance fund, savings and credit group, other community group)

Do not read options aloud – one answer only

YES	NO

For DFS questions you will need to adopt the terminology appropriate for your context. In many markets "mobile money" will be understood, but in some there may be other standard terms that are more widely understood (in Bangladesh, for example, the dominant provider's brand, bKash, is also often used generically to refer to any mobile money product).

3.3 Have you ever heard of mobile money?

> **RESEARCH OBJECTIVE**
> **Understanding respondent's awareness of DFS**

Do not read options aloud – one answer only

YES	NO

→ If "no," go to **Part D: Barriers to Mobile Money Use**

3.4 Have you ever used mobile money?

> **RESEARCH OBJECTIVE**
> **Understanding respondent's use of DFS**

Do not read options aloud – one answer only

YES	NO

→ If "no," go to **Part D: Barriers to Mobile Money Use**

3.5 Do you have a mobile money account registered in your name?

> **RESEARCH OBJECTIVE**
> **Understanding respondent's use of DFS**

Do not read options aloud – one answer only

YES	NO

→ If "no," go to **Part D: Barriers to Mobile Money Use**

PART B: USE

3.6 How often do you use mobile money?

> **RESEARCH OBJECTIVE**
> **Understanding frequency of respondent's DFS use**

Select option

- ☐ *At least once a day*
- ☐ *A few days a week*
- ☐ *Once a week*
- ☐ *Once every two weeks*
- ☐ *Once a month*
- ☐ *Once every few months*
- ☐ *Never*

→ If the response is "never" then go to **Part D: Barriers to Mobile Money Use**

3.7 How often do you use specific mobile money services?

RESEARCH OBJECTIVE
Understanding respondent's use of mobile money

Read options aloud – one response per option

	AT LEAST ONCE A DAY	A FEW DAYS A WEEK	ONCE A WEEK	ONCE EVERY TWO WEEKS	ONCE A MONTH	ONCE EVERY FEW MONTHS	NEVER
Deposit money	☐	☐	☐	☐	☐	☐	☐
Withdraw money	☐	☐	☐	☐	☐	☐	☐
Buy airtime	☐	☐	☐	☐	☐	☐	☐
Pay school fees	☐	☐	☐	☐	☐	☐	☐
Pay utility bills (electricity, solar lantern, water, TV, cable)	☐	☐	☐	☐	☐	☐	☐
Send money	☐	☐	☐	☐	☐	☐	☐
Receive money from an individual (family, friend)	☐	☐	☐	☐	☐	☐	☐
Receive money from government (pensions, vouchers, social payments)	☐	☐	☐	☐	☐	☐	☐
Receive money from employers (salary, expenses)	☐	☐	☐	☐	☐	☐	☐

	AT LEAST ONCE A DAY	A FEW DAYS A WEEK	ONCE A WEEK	ONCE EVERY TWO WEEKS	ONCE A MONTH	ONCE EVERY FEW MONTHS	NEVER
Savings	☐	☐	☐	☐	☐	☐	☐
Loan repayments	☐	☐	☐	☐	☐	☐	☐
To make a purchase at a shop	☐	☐	☐	☐	☐	☐	☐

Other (please specify) _____

3.8 How would you describe the way you usually use mobile money?

RESEARCH OBJECTIVE
Understanding respondent's use of mobile money (independent use)

Read options aloud – one response per option

By myself	**YES**	**NO**
By myself but with a little bit of help from someone else	**YES**	**NO**
By myself but with a lot of help from someone else	**YES**	**NO**
An agent does it for me	**YES**	**NO**
Someone other than an agent does it for me	**YES**	**NO**

Other (please specify) _____

PART C: MOTIVATIONS AND PERCEPTIONS

3.9 What were the main reasons you started using mobile money?

> **RESEARCH OBJECTIVE**
> **Understanding respondent's reasons for use of mobile money**

Read options aloud – one response per option

	STRONGLY AGREE	SOMEWHAT AGREE	DON'T KNOW	SOMEWHAT DISAGREE	STRONGLY DISAGREE
I needed to send money to another person	☐	☐	☐	☐	☐
I needed to receive money from another person	☐	☐	☐	☐	☐
I had to pay a bill or a service fee	☐	☐	☐	☐	☐
An organization or government agency sent me money (e.g., pension or welfare benefits)	☐	☐	☐	☐	☐
A mobile money provider or agent suggested it	☐	☐	☐	☐	☐
I saw it advertised (e.g., posters, billboards, radio, TV advertising)	☐	☐	☐	☐	☐
A friend or family member suggested it	☐	☐	☐	☐	☐
I saw other people using it and wanted to try for myself	☐	☐	☐	☐	☐
I wanted to start saving money with a mobile money account	☐	☐	☐	☐	☐
I wanted to keep my money secure	☐	☐	☐	☐	☐

Other (please specify) _____

3.10 Do you agree or disagree with the below statements about having a mobile money account?

RESEARCH OBJECTIVE
Understanding respondent's perception of mobile money

Read options aloud – one response per option

	STRONGLY AGREE	SOMEWHAT AGREE	DON'T KNOW	SOMEWHAT DISAGREE	STRONGLY DISAGREE
It is easy to use	☐	☐	☐	☐	☐
It is safer than keeping cash	☐	☐	☐	☐	☐
It saves time (e.g., instant transactions)	☐	☐	☐	☐	☐
It reduces travel costs (e.g., to bank)	☐	☐	☐	☐	☐
It gives me a greater sense of financial control	☐	☐	☐	☐	☐
It is cheaper than bank transfers	☐	☐	☐	☐	☐
It offers greater privacy over personal finances	☐	☐	☐	☐	☐
It is cheaper than the other ways that I send or receive money from friends or family	☐	☐	☐	☐	☐

Other (please specify) _____

3.11 Which mobile money service(s) do you use?

> **RESEARCH OBJECTIVE**
> **Understanding respondent's preference for mobile money providers**

Include list of possible money providers below, checking the appropriate box

Service Provider	YES	NO
Provider 1	☐	☐
Provider 2	☐	☐

PART D: BARRIERS TO MOBILE MONEY USE

> **RESEARCH OBJECTIVE**
> **What barriers does the respondent have around access to and use of mobile Internet?**

3.12 What are some reasons why you don't use mobile money?

Read options aloud – one response per option

	STRONGLY AGREE	SOMEWHAT AGREE	DON'T KNOW	SOMEWHAT DISAGREE	STRONGLY DISAGREE
I do not think mobile money is available in my area	☐	☐	☐	☐	☐
I do not know what mobile money is	☐	☐	☐	☐	☐
I do not know how to use mobile money	☐	☐	☐	☐	☐
I do not have an ID or other required documents to open an account	☐	☐	☐	☐	☐

	STRONGLY AGREE	SOMEWHAT AGREE	DON'T KNOW	SOMEWHAT DISAGREE	STRONGLY DISAGREE
There is no point-of-sale/agent close to where I live	☐	☐	☐	☐	☐
I have no need for mobile money	☐	☐	☐	☐	☐
I do not trust that my money is safe	☐	☐	☐	☐	☐
It is too expensive	☐	☐	☐	☐	☐
My family doesn't allow me to use it	☐	☐	☐	☐	☐
Poor mobile network coverage	☐	☐	☐	☐	☐
No one among my friends or family uses mobile money	☐	☐	☐	☐	☐

Other (please specify) _____

MODULE 4

GENDER AND ICT: MOBILE AGRICULTURE (MAGRI)

This is a supplementary module with a focus on ICT usage in agriculture. The questions in this module aim at exploring the gap between men and women in relations to the usage of ICT in agriculture.

Themes covered:

Basic use of ICT in agriculture

Preferences around ICT use in agriculture

Perceptions regarding use of ICT in agriculture

Barriers to use of ICT in agriculture

BE SURE THAT YOU ALWAYS INCLUDE MODULE 6, DEMOGRAPHIC DATA

Read: *"I will now ask you questions about your use of mobile phones in agricultural activities."*

PART A: GENERAL USE OF MOBILE IN AGRICULTURE

→ All respondents

4.1 Who in this household participates in agricultural activities, and what are their relationships to you?

NOTE FOR CUSTOMIZATION: Customize according to what agricultural activities mean in different contexts. Agricultural in this sense means a commercial agricultural service but shouldn't exclude people who might want advice on their household agricultural practices (e.g., growing food for their family).

RESEARCH OBJECTIVE
Understand respondents use of mAgri services

Do not read options aloud – one answer only

	YES	NO
Spouse	☐	☐
Children	☐	☐
Sibling	☐	☐
Other Relative	☐	☐
Other Person	☐	☐
Self	☐	☐

→ If "no" for all options, **END SURVEY**

4.2 In the last 30 days, did you use a mobile phone to access any of the following services for your agricultural activities?

> **RESEARCH OBJECTIVE**
> **Understanding respondent's use of ICT in agriculture**

Read options aloud – one response per option

	YES	NO
Accessing weather information	☐	☐
Accessing market pricing information	☐	☐
Accessing farming information	☐	☐
Buy and sell	☐	☐
Receive important information or alerts on my agricultural activities	☐	☐

Other (please specify) _____

PART B: PREFERENCES FOR, AND BARRIERS TO, USE OF MOBILE PHONES IN AGRICULTURE

4.3 For the services you said you did use, how useful were they?

RESEARCH OBJECTIVE
Understanding respondent's preferences for ICT in agriculture

Read options aloud – one response per option

	VERY USEFUL	*SOMEWHAT USEFUL*	*NOT USEFUL AT ALL*	*DON'T USE*
Accessing weather information	☐	☐	☐	☐
Accessing market pricing information	☐	☐	☐	☐
Accessing farming information	☐	☐	☐	☐
Buying and selling produce	☐	☐	☐	☐
Receiving important information or alerts on my agricultural activities	☐	☐	☐	☐

Other (please specify) _____

4.4 What are the reasons why you don't use some of these services?

> **RESEARCH OBJECTIVE**
> **What barriers does the respondent have around access to and use of ICT in agriculture?**

Read options aloud – one response per option

I'm not aware of these services	☐ YES	☐ NO	☐ DON'T KNOW
These types of services are not available in my area/on my network	☐ YES	☐ NO	☐ DON'T KNOW
I don't know how to use these types of services	☐ YES	☐ NO	☐ DON'T KNOW
I get my information from other sources (e.g., my community)	☐ YES	☐ NO	☐ DON'T KNOW
I do not have an ID or other required documents	☐ YES	☐ NO	☐ DON'T KNOW
I do not have the time to use them	☐ YES	☐ NO	☐ DON'T KNOW
The content is not in a language I understand	☐ YES	☐ NO	☐ DON'T KNOW
The content isn't relevant to me	☐ YES	☐ NO	☐ DON'T KNOW
I have trouble reading the content	☐ YES	☐ NO	☐ DON'T KNOW
They are too expensive	☐ YES	☐ NO	☐ DON'T KNOW
My family doesn't allow it	☐ YES	☐ NO	☐ DON'T KNOW

Other (please specify) _____

PART C: PERCEPTIONS OF MOBILE IN AGRICULTURE

4.5 For your agricultural activities, how important is it to have the following?

RESEARCH OBJECTIVE
Understanding respondent's perceptions around ICT in agriculture

Read options aloud – one response per option

	Very Important	Somewhat Important	Not Important	Do Not Know
Tools and/or equipment	☐	☐	☐	☐
Mobile phone	☐	☐	☐	☐
Electricity	☐	☐	☐	☐
Fertilizers, pesticides and other remedial products	☐	☐	☐	☐
Machinery	☐	☐	☐	☐
Livestock	☐	☐	☐	☐
Labor	☐	☐	☐	☐
Water	☐	☐	☐	☐
Credit and other financial resources	☐	☐	☐	☐

Other (please specify) _____

MODULE

5

GENDER AND ICT: TECHNICAL PROFICIENCY INTERACTIVE INTERVIEW

This is a supplementary module with a focus on technical proficiency. The questions in the module aim to explore individual participants' ability to use their mobile phone. This module is designed to be customizable. Please review the tasks beforehand and remove any that are not applicable.

Themes covered:

Core mobile usage proficiency

Mobile Internet proficiency

Digital financial services proficiency

mAgri uses and proficiency

ENUMERATORS WILL NEED TO BRING:

✓ **2 MOBILE PHONES (ONE FOR HIM/HERSELF AND ONE SPARE)**

✓ **AIRTIME OR TOP-UP MOBILE MONEY ACCOUNT, ACTIVATED WITH CREDIT**

✓ **PORTABLE CHARGER AND BATTERY PACK**

> **BE SURE THAT YOU ALWAYS INCLUDE MODULE 6, DEMOGRAPHIC DATA**

NOTE FOR CUSTOMIZATION: Before asking participants to complete the tasks below, first ask if they can show you their mobile phone.

The module will require some preparation and is likely to take the most time. The enumerator needs to have an active mobile money account or accounts in order to pay small transfers for the DFS component of this module.

CORE FUNCTIONS

For each activity listed below, the enumerator asks the interviewee to perform the function and records their ability to accomplish the task.

Task	Accomplished?	If no, when and how did failure occur?
Put SIM card in phone (Turn off phone, take out SIM, put SIM back in phone)	**YES/NO**	
Turn phone on	**YES/NO**	
Add pre-paid minutes to phone (Using pre-paid card provided by researcher)	**YES/NO**	
Recite correct phone number	**YES/NO**	
Answer phone (Researcher to call participant's phone)	**YES/NO**	
Add a new contact to phone (Participant adds researcher's number)	**YES/NO**	
Make call (Participant calls researcher)	**YES/NO**	
Open SMS (Researcher sends SMS, and participant opens)	**YES/NO**	
Respond/write SMS (Participant sends SMS back to researcher)	**YES/NO**	
Calculator (Participant opens calculator, completes equation 2+3)	**YES/NO/NA***	
Listen to the radio	**YES/NO/NA**	
Listen to music	**YES/NO/NA**	
Download an app	**YES/NO/NA**	
Use an application that runs on the Internet	**YES/NO/NA**	

* Not Applicable

ADVANCED FUNCTIONS

Task	Accomplished?	If no, when and how did failure occur?
Perform a web search (Google, Bing, etc.)	**YES/NO/NA**	
Locate government information (e.g., taxes or public holidays)	**YES/NO/NA**	
Look up the weather	**YES/NO/NA**	
Search for an item on an e-commerce site (e.g., Amazon, Flipkart)	**YES/NO/NA**	
Access a social media service (Facebook, Twitter, etc.)	**YES/NO/NA**	

DIGITAL FINANCIAL SERVICES

Task	Accomplished?	If no, when and how did failure occur?
Use mobile money to send money	**YES/NO/NA**	
Use mobile money to receive money	**YES/NO/NA**	
Use mobile money to refill credit	**YES/NO/NA**	
Look up balance of mobile money account	**YES/NO/NA**	
Pay bill with mobile money	**YES/NO/NA**	

mAgri (MOBILE AGRICULTURE)

Task	Accomplished?	If no, when and how did failure occur?
Look up market price of crops	YES/NO/NA	
Show how to list produce for sale	YES/NO/NA	
Show how to buy farm materials (fertilizers, etc.) and/or equipment	YES/NO/NA	
Track the transportation of inputs and crops	YES/NO/NA	
Access online map of local area	YES/NO/NA	
Look up farming advice and information	YES/NO/NA	

Themes covered:

⚥ Gender

📅 Age

❤ Marital status

📖 Education and literacy

🪪 Occupation

💰 Income and decision making

📰 Sources of information

👨‍👧 Household makeup, characteristics, asset characteristics

Read: *"Thank you for agreeing to talk with me. Please note that your survey will be kept in confidence and any data will be made anonymous. Please feel free to speak openly. I will start by asking you questions about yourself."*

6.1 What is your name?

Do not prompt – open answer

6.2 Sex

Do not ask – interviewer to record

☐ **FEMALE**   ☐ **MALE**   ☐ **OTHER**

6.3 How old are you?

Ask actual age. If participant does not know exact age, ask him/her to estimate using ranges in box below.

→ If under 18, **STOP** the interview

→ If subject isn't sure of exact age, select the appropriate age range:

OPEN ENDED		35–44	☐
UNDER 18	☐	45–54	☐
18–24	☐	55–64	☐
25–34	☐	65–74	☐
		75+	☐

6.4 What is your relationship to the head of household?

One answer only

☐ *Head of household*

☐ *Spouse of head of household*

☐ *Child of head of household*

☐ *Sibling of head of household*

☐ *Adopted/foster/stepchild of head of household*

☐ *Other relative of head of household*

☐ *Not related*

☐ *No response*

6.5 Who else lives in this household?

Read options aloud, write one answer per line and then then tally the responses next to "Total".

Category	Number of People
Males above 15 years old	
Females above 15 years old	
Males below 15 years old	
Females below 15 years old	
Total	

6.6 What is your marital status?

Read options aloud – one answer only

☐ *Never married*

☐ *Married/partnered*

☐ *Divorced*

☐ *Separated*

☐ *Widowed*

☐ *Refused/no response*

6.7 Could you read this statement for me?

NOTE FOR CUSTOMIZATION: You will need to create one or two simple sentences in the local language(s) and/or English to assess literacy. The number of sentences and languages is dependent on country context.

For example: The bus to London arrives in the afternoon.

Enumerator to ask respondent to read a simple sentence. Interviewer to record respondent's ability to read the sentence.

☐ *S/he could not read the phrase*

☐ *S/he read two words or less*

☐ *S/he read half the phrase*

☐ *S/he read three-fourths of the phrase*

☐ *S/he read the phrase perfectly*

NOTE FOR CUSTOMIZATION: The Grameen Progress Out Of Poverty Index (PPI) is a measurement tool for understanding household characteristics and asset ownership. They have developed customized surveys for most developing countries. They have 10 questions per country and are simple to use. The answers to the questions are scored to calculate poverty levels. If applicable, we recommend you consider incorporating your country's PPI survey into this survey. You can find them here: http://www.progressoutofpoverty.org/

6.8 What is the highest level of education you have achieved?

NOTE FOR CUSTOMIZATION: You may need to adapt the options depending on the specific country context, or add further definitions if needed.

Do not read options aloud – one answer only

☐ *Primary education*

☐ *Lower secondary education*

☐ *Upper secondary/ postsecondary/nontertiary education*

☐ *Tertiary education*

☐ *Posttertiary education*

☐ *Other (please specify):*

☐ *Do not know*

6.9 What is your main occupation?

Do not read out options – one answer only

☐ *Housewife/ househusband*

☐ *Retired*

☐ *Unemployed*

☐ *Student*

☐ *Casual labor/irregular job/daily worker*

☐ *Qualified worker (plumber, electrician, etc.)*

☐ *Business owner/self-employed (shop owner, etc.)*

☐ *Middle level full-time salaried job (private company employee, teacher, policeman, etc.)*

☐ *Highly qualified position (manager, lawyer, doctor, professor, high-ranking officer, etc.)*

☐ *Civil servant*

☐ *Other (please specify):*

6.10 What role, if any, do you play in making decisions regarding daily household expenses?

Read options aloud – one answer only

☐ *I do not make any decisions regarding daily expenses (decisions are all made by someone else in my household)*

☐ *I make decisions regarding daily expenses together with someone else in my household*

☐ *I make decisions regarding daily expenses on my own (without any help from anyone else in my household)*

6.11 Have you contributed to the overall household income in the last 30 days?

Read options aloud – multiple answers possible

☐ *Yes, with money from my own business*

☐ *Yes, with money from my savings group*

☐ *Yes, with money from my agricultural income*

☐ *Yes, with money from my rental income*

☐ *Yes, with money from selling handcraft or homemade products*

☐ *Yes, with money from another source*

☐ *Yes, with a salary from a regular job I have*

☐ *No, although I have earned money or received money from outside the household, I haven't contributed this to the household income*

☐ *Yes, with a salary from a casual/irregular job I have*

☐ *No, I have not earned or received any money from outside the household and haven't contributed to the household income*

☐ *Yes, with money received from family or friends outside the household*

☐ *Other (please specify):*

☐ *Yes, with money I have borrowed from family or friends outside the household*

6.12 Do you have the following equipment in your household?

Read options aloud – one answer per line

Running water	☐	YES	☐	NO
Access to electricity	☐	YES	☐	NO
A landline phone	☐	YES	☐	NO
A television	☐	YES	☐	NO
A radio	☐	YES	☐	NO
A car	☐	YES	☐	NO
A motorcycle	☐	YES	☐	NO
A bike	☐	YES	☐	NO
A computer	☐	YES	☐	NO
A touchscreen tablet	☐	YES	☐	NO
A game console	☐	YES	☐	NO
A fixed Internet connection	☐	YES	☐	NO

6.13 Do you use any of the following sources to get information?

NOTE FOR CUSTOMIZATION: If you are collecting information on DFS, mAgri, etc. you may customize this question to focus specifically on that topic.

Read options aloud – one response per option

Source	YES	NO
Friends/family	☐ YES	☐ NO
Local community	☐ YES	☐ NO
Radio	☐ YES	☐ NO
TV	☐ YES	☐ NO
Newspaper and other print	☐ YES	☐ NO
Posters	☐ YES	☐ NO
Mobile phone	☐ YES	☐ NO
TV	☐ YES	☐ NO
Internet (not including mobile Internet)	☐ YES	☐ NO

Other (please specify) _____

6.14 What languages do you speak?

Please customize with likely options.

EXPERT INTERVIEW GUIDE

An expert interview is an efficient way to gain insight into a new area and obtain information about specific themes. By speaking directly with people who have a clear understanding of these topics, you can gain direct insight into both their factual and social/behavioral elements. Additionally, when talking to a person of seniority/significant expertise, there is less of a risk of influencing/posing questions that might bias the interviewee's responses, compared to participants of focus groups or household surveys.

SOME NOTES FOR THE INTERVIEWER:

As Expert Interviews are exploratory in nature, it is recommended that questions should be followed by further probes such as: *Could you please tell me more about that? Why? What have been the results?*

At the end of the interviews, ask for any relevant data or reports — often they are available but not in the public domain.

Ask your expert to refer you to other people knowledgeable on the topic.

Experts are generally busy people. Make sure you are respectful of your expert's time when scheduling the interview.

Government Officials in Ministries Responsible for Women's Affairs, Gender Strategy, Science and Technology or ICT

a. Are there any differences between women and men in terms of access to and/or ownership of ICT tools (e.g., mobile phone, computer, radio)? What about usage?

b. What trends have you seen? Why do you think there are these differences, if any?

c. Do you think women face barriers accessing mobile phones and the Internet? Why?

d. What do you think the barriers are in your country?

e. If there is a gender gap in ICT usage, what do you think could be done to improve it?

f. What roles can different stakeholders play (e.g., government, civil society, the private sector)? Have you worked with them at all?

g. Do you have current or planned programs and services to address the ICT and gender gap? If yes, can you tell me more about them?

h. What results have you seen? What has worked well/less well so far? Why?

i. What are your future plans for these programs?

j. Has your organization done any research or collected any data on this topic? If so, what results have you seen so far?

Mobile Network Operators (MNOs)

a. Do you collect any data on your male and female customers (i.e., gender disaggregated data)? What sort of patterns or trends have you seen?

b. What sort of patterns or trends have you seen around women's access and ownership of mobile technology? What about usage of mobile technology?

c. If you don't collect gender disaggregated data, why not?

d. Do you think your female customers face barriers to accessing mobile phones? Why?

e. What are these barriers?

f. What do you think could be done to address these barriers? What roles can different stakeholders play (e.g., government, civil society, private sector)?

g. Do you have current or planned programs and services targeting women? If yes, can you tell me more about them? What results have you seen? What has worked well/less well so far? Why? What are your future plans with these programs?

h. Has your organization done any research or collected any data on this topic? If so, what results have you seen so far?

Banks/Microfinance Institutions (MFIs)

a. Are you currently using mobile phones or Internet to deliver services to your client (e.g., SMS for loan payment reminders)?

b. Are there any differences between your male and female clients in terms of access to and/or ownership of ICTs?

c. Have you noted any differences in usage? What trends have you seen? Why do you think there are these differences, if any?

d. Has your organization done any research or collected any data on this topic? If so, what results you have seen so far?

e. Do you think your female customers face barriers to accessing mobile phones and the Internet? Why?

f. What are these barriers?

g. What do you think could be done to address these barriers/this gender gap? What roles can different stakeholders play (e.g., government, civil society, private sector)?

Development/ICT Programs

a. Could you tell me about your program (goals, funders, implementing partners, duration, main activities, results, lessons, etc.)? Are there any elements that include gender and ICTs? Can you tell me more about those particular elements?

b. Which ICTs were used in the project? How were they used? What results have you seen?

c. Is there a gap in ICT access and/or ownership between male and female beneficiaries in your project? Why do you think this is the case?

d. What about usage of ICTs compared to men? Why do you think this is the case?

e. Do you think your female clients face barriers to accessing mobile phones and the Internet? Why?

f. What are these barriers?

g. What do you think could be done to address these barriers? What roles can different stakeholders play (e.g., government, civil society, the private sector)?

h. Has your organization done any research or collected any data on this topic? If so, what results you have seen so far?

Community Leaders or Members of the Target Population

a. Are there any differences between men and women in your community in terms of access to and/or ownership of ICTs?

b. Have you noted any differences in usage? What trends have you seen? Why do you think there are these differences, if any?

c. Let's imagine the most technologically advanced woman in your community. What would her access and ownership of ICTs be like? What about her usage?

d. Now let's imagine the least technologically advanced woman in your community. What about her access and ownership? Her usage?

e. How would the two women differ? Why?

f. Do you think there are particular barriers facing women in your community in regards to accessing ICTs? Why or why not?

FOCUS GROUP DISCUSSION GUIDE

FOCUS GROUP OVERVIEW

A focus group discussion (FGD) is a qualitative, rapid-appraisal data collection method that can provide information about the social norms of a community or subgroup, as well as the range of perspectives that exist within that community or subgroup. Qualitative research is extremely useful to supplement quantitative data. Quantitative data will give you breadth, whereas qualitative gives you depth. Quantitative can tell you what is happening, while qualitative data can tell you why it is happening.

In an FGD, a facilitator or moderator will guide a group of 6 to 8 people in a discussion of their experiences, feelings and preferences about a particular topic. The discussion is recorded on an audio or video recorder for analysis after the discussion is over (to ensure that quotes from respondents are captured verbatim); a notetaker may also be present to take notes. The facilitator raises issues identified in a discussion guide and uses probing techniques to solicit views, ideas and other information. FGD guides are usually semi-structured, with the moderator covering the topics provided but allowing the respondents to shape the conversation.

Sessions typically last one to two hours.

Required

Facilitator or moderator

Audio recorder

Video recorder (optional)

Notetaker

Format

1. Six to eight discussion group participants should convene in a private or semi-private setting.

2. Consent forms will be collected. If they have not already done so, the facilitator will explain the expectations and guidelines for the FGD.

3. The facilitator will ask open-ended questions — questions that require more than "yes" or "no" answers — to the group, guiding group participation and a continuous flow of discussion.

4. The notetaker, if present, is taking notes. The facilitator is recording the session.

5. Audio recording/video recording will be played back for further observation and transcription.

Facilitator Comments and Questions

INTRODUCTION

Hello, I'm _____ and I work for _____. This is _____ and he/she will be taking notes. We will also be recording this discussion (if applicable).

We are interested in finding out about how you use mobile phones and the Internet, and our discussion today is to get your opinions and experiences about this. It will take about 2 hours. I want you to feel free to talk, and give your opinions and thoughts. There are no right or wrong answers, so please feel free to say whatever you think. You can feel safe sharing your experiences and thoughts. All the information you give us is anonymous and confidential, and we will not link what you say to your full name. If there is a question that makes you feel uncomfortable, you can say that you want to skip it. You can stop participating at any time.

We are looking for your opinions. It is not only about "yes" or "no," but also about "why." Feel free to tell me reasons for what you say, and explain what you think! This is a conversation between us in this room, so we need full participation from everyone – don't feel shy!

It would also be very helpful if you could think out loud – in other words, as you are thinking about the questions that I ask you, please tell me what you're thinking. The more you say when you are trying to figure things out, the better.

We would like to record what you say and take photos as we go along.

Again, this is all confidential – the recording is only to help us remember what was said, as we can't take notes on everything. No one will have access to the recordings except the research team.

[MODERATOR TO GET SIGNED CONSENT FOR AUDIO AND PHOTOS]

Ask participants to take turns introducing themselves — their name and anything they want to say about themselves. You may also an icebreaker.

Are you ready and okay to participate? Does anyone have any questions?

RESEARCH OBJECTIVE
To understand common conceptions of mobile and Internet usage and potential enablers or barriers to uptake (digital literacy, coverage, ownership, agent accessibility, agent trust)

General ICT Access and Use

QUESTIONS	PROBES
1. Tell me about the ICTs you have used. Which ones do you prefer? **2.** Which ones do you use the most often? **3.** Tell me a little about how you access them? Which ones do you have in your own home? Which ones do you access outside the house?	**For each of the ICTs they mention, probe more on these topics** a. What programs and stations do you listen to/access? b. What kinds of content do you listen to/access on the radio? Is it useful? Why? c. What's your opinion on how useful this information is? Why? d. What information would you like to listen to/access through this ICT? Why? e. Who, if anyone, do you listen to/access this ICT with? Family? Friends? Alone? Why? f. Do you ever have to ask permission to use this ICT? Who from? Can you tell me a little bit more about this? **For each ICT they mention not using, probe more on these topics.** a. Why do you not use this ICT (probe for issues around cost, control, lack of access, electricity, knowledge or ability, literacy)?

USER TESTING AND HOW TO PLAN FOR QUALITATIVE USER TESTING WITH WOMEN

User testing your mobile service or solution once you have a working prototype is an invaluable part of the monitoring and evaluation process, to understand the overall user experience, and to identify any pain points along the user journey.

It is essential to user test with female as well as male users, in order to understand the female user journey and include the female experience when designing and redesigning — something that is often overlooked!

Some things to keep in mind when user testing with women:

- **Use open-ended, qualitative questions in a conversational style** – focus on the "how" and the "why," not the "what." Use phrases such as "'Tell me about...'" and "What is your opinion of...," which encourages users to talk in detail about their opinions of the product.

- **Conduct tests individually.** Female mobile users are often not only less confident but also less technically literate and may be embarrassed about finding things difficult – and this can be amplified if they are part of a group.

- **Incorporate observation – and a (female) observer.** Having an extra woman in the room to act as observer can help pick up on how users interact with the product and identify any pain points that the user may not articulate; often having a male observer in a room with only one other person can make female users uncomfortable.

- **Use female facilitators to conduct the user testing – and think carefully about age.** Women tend to be more comfortable with women – particularly if they are individual tests, and are more comfortable with women they can relate to (for example, a similar age, or slightly older), which means users are more likely to be honest and not embarrassed if they run into difficulties.

Mobile Access and Use

QUESTIONS	PROBES *(If they do not mention these, please make sure they are discussed.)*
1. Do you own a mobile phone? (OWNERSHIP)	a. What type of phone do you have (smartphone or feature phone)? Why do you have this particular type of phone? b. Do you share your phone with, or lend it to, anyone else? Who? Can you tell me a little bit more about this? c. If you do not own a phone, do you regularly borrow or use someone else's phone? Whose? Can you tell me a little bit more about this?
2. What are the main things you use your mobile phone for? (USAGE)	a. What are the types of things that you do on your phone (e.g., calls, SMS, music, games, radio, Internet, etc.)? b. Which of these services do you use the most? Why? How often do you use them? c. Are there mobile services that you don't use, but you would like to use? Why don't you use them? Why would you like to use them?
3. How has using (or not using) a mobile phone affected your life? (PERCEPTIONS)	a. Are there any ways that mobile phones have been useful to your life? Can you tell me more about this (e.g., security, job, income generation, financial management, social life, etc.)? b. Are there any ways that mobile phones have negatively affected your life? Can you tell me more about this (e.g., cost, harassment, security, privacy, social life)? c. What things in your life have changed as a result of having access to a mobile phone? d. How do you feel when you don't have your mobile phone with you?

For those who said they didn't have their own phone

QUESTIONS	PROBES *(If they do not mention these, please make sure they are discussed.)*
4. Why don't you have your own phone? (BARRIERS TO MOBILE ACCESS AND USE)	a. Did you choose not to have your own phone? If so, why? b. What needs to change so that you could have your own phone? Why? c. If you had your own phone, what would you like to use it for? Why?

Internet (and Mobile Internet) Ownership and Access

QUESTIONS	PROBES *(If they do not mention these, please make sure they are discussed.)*
1. Have you ever used the Internet? (ACCESS)	a. How have you accessed it? On a mobile or on a computer? b. How regularly do you use it? Why? Probe: daily/weekly/occasionally/very rarely, etc. c. Do you usually use the Internet on a mobile or computer? Why do you use it more on this device? If both, which do you prefer and why? d. Where do you tend to access the Internet most? Why? Probe: location, particularly if through computer, e.g., cyber café, home, friend's home).
2. How do you use the Internet? (USAGE AND UNDERSTANDING)	a. If you use the Internet, what do you like and what do you not like about using it? b. Can you tell me a little about the prices you pay to use the Internet? How easy or difficult do you find the pricing structure to understand? Why? c. How did you learn how to use the Internet? Who showed you? Whom do you ask if you have questions? d. What do you find easy about using the Internet? Why? What do you find difficult? Why?

QUESTIONS	PROBES *(If they do not mention these, please make sure they are discussed.)*
3. What are the main things you use the Internet for? (USAGE)	a. What are the types of things that you do on the Internet (e.g. email, watching videos, job information, research, etc.)? b. Which of these services do you use the most? Why? How often do you use them? c. Are there internet services that you don't use, but you would like to use? Why don't you use them? What would help you to use them?
4. How has using (or not using) the Internet affected your life? (PERCEPTIONS)	a. Are there any ways that the Internet has been useful to your life? Can you tell me more about this? (e.g., security, job, income generation, financial management, social life)? b. Are there any ways that the Internet has negatively affected your life? Can you tell me more about this (e.g., cost, harassment, security, privacy, social life, etc.)? c. What things in your life have changed as a result of having access to the Internet? Why? d. How do you feel if you can't access the Internet for a prolonged period of time? Why?

For those who said they hadn't used the Internet, or didn't use it regularly

QUESTIONS	PROBES *(For issues around cost, control, lack of access, electricity, knowledge or ability, literacy, relevance, etc.)*
5. Why do you not use or have you not used the Internet? (BARRIERS TO INTERNET ACCESS AND USE)	a. Did you choose not to use the Internet? If so, why? b. What needs to change so that you would use the Internet? Why? c. If you had (regular) access to the Internet, what would you like to use it for? Why?

DFS Access and Use

QUESTIONS	PROBES *(If they do not mention these, please make sure they are discussed.)*
1. Are you familiar with mobile money? (ACCESS)	a. Have you ever heard of it? Where did you hear about it? b. Have you ever used it? c. If so, how regularly do you use it? Why? Probe: daily/weekly/occasionally/very rarely, etc. d. Where do you tend to use mobile money most? Why? Probe: location, at home, with agent, in public place, other. e. How would you describe the way you use mobile money and make transactions? Why do you use it like this? Probe: independent use through an agent or over-the-counter, etc.
2. How do you use mobile money? (USAGE AND UNDERSTANDING)	a. If you use mobile money, what do you like and what do you not like about using it? b. Can you tell me a little about the fees you pay to use mobile money? c. How easy or difficult to understand do you find the fee structure? Why? d. How did you learn how to use mobile money? Who showed you? Whom do you ask if you have questions? e. What do you find easy about using mobile money? Why? What do you find difficult? Why? f. Have you had any problems using mobile money? If so, what were they and how did you resolve them?
3. What are the main things you use mobile money for? (USAGE)	a. What are the types of things that you use mobile money for (e.g., domestic remittances, international remittances, savings, school or other payments, loan repayments)? b. Which of these services do you use mobile money for the most? Why? How often do you use them? c. Are there any services that you don't use mobile money for, but you would like to? Why don't you use them? What would help you to use them?

QUESTIONS	PROBES *(If they do not mention these, please make sure they are discussed):*
4. How has using (or not using) mobile money impacted your life? (PERCEPTIONS)	a. Are there any ways that mobile money has been useful to your life? Can you tell me more about this (e.g., security, income generation, financial management, social life)? b. Are there any ways that mobile money has negatively affected your life? Can you tell me more about this (e.g., cost, security, privacy, trust, etc.)? c. What things in your life have changed as a result of having access to the mobile money? Why? d. What do you think are some of the advantages/disadvantages of using mobile money?

For those who said they hadn't used mobile money, or didn't use it regularly

QUESTIONS	PROBE *(for issues around cost, control, lack of access, knowledge or ability, literacy, relevance, trust, ID, etc.)*
5. Why don't/haven't you use(d) mobile money? (BARRIERS TO MOBILE MONEY ACCESS AND USE)	a. Did you choose not to use mobile money? If so, why? b. What needs to change so that you would use mobile money? Why? c. If you had (regular) access to mobile money what would you like to use it for? Why?

mAgri Access and Use

QUESTIONS	PROBES *(If they do not mention these, please make sure they are discussed.)*
1. Are you familiar with mAgri services? (ACCESS)	a. Have you ever heard of them? Where did you hear about them? b. Have you ever used any of them? c. If so, how regularly do you use them? Why? Probe: daily/weekly/occasionally/very rarely, etc.
2. How do you use mAgri services? (USAGE AND UNDERSTANDING)	a. If you use mAgri services, what do you like and what do you not like about using them? b. Do you pay for any mAgri services? If so, how much? What's your opinion on this price? c. How did you learn how to use the mAgri service? Who showed you? Whom do you ask if you have questions? d. What do you find easy about using these services? What do you find difficult? Why? e. Have you had any problems using mAgri services? If so, how have you resolved them?
3. What are the main things you use an mAgri service for? (USAGE)	a. What are the types of things that you use mAgri services for (e.g., crop information, market information)? b. Which of these services do you use mAgri services for the most? Why? How often do you use them? c. Are there any agricultural services that you don't but would like to use a mobile for? Why don't you use them? What would help you to use them?

QUESTIONS	PROBES *(If they do not mention these, please make sure they are discussed.)*
4. Have mAgri services affected you/ your life? (PERCEPTIONS)	a. Are there any ways that mAgri services have been useful to your life? Can you tell me more about this (e.g., income generation, financial management)? b. Are there any ways that mAgri services have negatively affected your life? Can you tell me more about this (e.g., cost, security, privacy, trust, etc.)? c. What things in your life have changed as a result of having access to any mAgri services? Why? d. What do you think are some of the advantages/disadvantages of using mAgri services?

For those who said they had not used mAgri services, or did not use them regularly

QUESTIONS	PROBE *(for issues around cost, control, lack of access, knowledge or ability, literacy, relevance, trust, ID, etc.)*
5. Why do you not or have you not used mAgri services? (BARRIERS TO USE)	a. Did you choose not to use mAgri services? If so, why? b. What needs to change so that you would use an mAgri service? c. If you had (regular) access to mAgri services, what would you like to use it for? Why?

Informed Consent for Household Interviews and Focus Group Discussions

A sample consent form is provided below. Please remember to tailor this for your particular research activity. The consent form should be translated into the participant's local language and read aloud to them before any conversations commence. For respondents with low literacy, it is important that the consent form is read aloud and that you check to see if they understand or would like for you to repeat or explain parts of it.

Keep in mind a consent form must always explain the following:

- *Description of the research – what is the study about, what information will you collect, and what will you do with it?*

- *Role of the participant – what does it mean to participate (how long will it take, what does the participant have to do)?*

- *Risks – what are the risks to the participant and how high are they?*

- *Benefits – how will the study benefit the participant and/or the participant's community?*

- *Alternatives – if you are giving something to participants (i.e. they can only be in a program if they give you information), what are the alternatives to participation?*

- *Confidentiality – how will you protect the identity of the participant?*

- *Compensation – will the participate be paid or receive anything for participating?*

- *Contacts – who should they contact with questions (if study goes through an IRB, should have a contact for the IRB as well as somebody for the study)*

- *Voluntary participation – the form needs to state that participation is their choice.*

Sample Informed Consent Form

Dear Participant,

We are asking you to join a research study. The study is about how people use mobile phones and why some people do not use them. What we learn may improve mobile phone services or improve the design of mobile services. We will talk to about 500 people in your province.

If you join the study, it will take about one hour. We will ask how people in your household use mobile phones. We will also ask for the first name, age, education level, relationship status, and religion of each person who lives here. We will ask about your house and record information about where you house is.

We will share what we learn from this study with other people. But, we will not share any information that can be linked to you, like the names of your family or the location of your house. We will protect this information as much as we can. However, there is a small risk that someone may find out.

You will not get anything for joining this study. There is no benefit to you. What we learn may improve the information that people get through mobile phones.

Joining this study is up to you. Your choice will not change your current phone service. You can stop at any time. You can refuse any question you do not want to answer.

If you have any future questions about the study, contact <insert name and contact information for a local principle investigator>.

If you have questions about your rights in this study, please contact <insert name and contact for the local IRB if applicable>.

For paper-based consent forms:

By signing this consent form, you are indicating that you fully understand the above information and agree to participate in this survey/focus group.

Participant's signature: _____

Printed name: _____

Date: _____

If you have any questions or concerns about this study, please contact _____

For electronic/tablet-based surveys:

TO THE INTERVIEWER:

At the beginning of asking for consent please state: I will describe the study. Then you can decide if you want to join or not. If I say anything that you do not understand, please ask me to explain.

At the end of the asking for consent ask: Do you have any questions?

I will give you a copy of this form, if you want one.

Interviewers must sign below before continuing. Your signature certifies that the study objective, benefits, and potential risks associated with study participation were explained to the participant. Your signature also certifies that you responded to all the questions asked by the participant and that the participant's decision to participate or not was given voluntarily.

_____   _____

Signature of Interviewer   *Date*

TO ACCESS THIS RESOURCE ONLINE, VISIT

http://inclusion.digitaldevelopment.org

CONTACT US AT

digitalinclusion@usaid.gov

@USAID_Digital