



Digitalization & Gender Norms

LEARNINGS FROM CARE'S DIGITAL PILOT
FOR VSLA MEMBERS IN RWANDA & UGANDA



Background

Our world is increasingly digital. As income generating activities, socializing, and communication become primarily digitalized, the need for both digital tools and digital skills are no longer a nice to have—they are critical. At the same time, digital inclusion is highly unequal, particularly for low-income women and underrepresented populations.

Women globally are 17% less likely to own a smartphone than men and even with mobile technology in a household, women are less likely to have the skills or confidence to use a mobile device and are less likely to have control over when and how they use it.

These barriers are particularly acute for members of Village Savings & Loan Associations (VSLAs) who tend to be from the lowest income communities. For VSLA members, access to and usage of digital technology is limited due to cost, but also discriminatory gender norms that limit women's ability to acquire basic digital skills and access to and use of technology.


To address women's digital exclusion, CARE developed a multi-pronged approach to delivering digital tools and skills to VSLA members, including enabling access to devices and addressing discriminatory norms. Two pilots commenced in September 2022, with 50 groups in Uganda and 50 groups in Rwanda. Through these pilots, CARE has conducted extensive research and is addressing social norms; facilitating access to devices; and delivering digital training.



Digital barriers for women

GLOBALLY




 **17%** Women are 17% less likely to **own a smartphone** than men

 **16%** Women are 16% less likely to **use the mobile internet**

IN UGANDA




 **70%** of adults in **urban** areas own a mobile phone

 **46%** of adults in **rural** areas own a mobile phone

 **5%** of **rural** mobile phone owners have internet access

IN RWANDA



 **75.9%**

of the total population have **cellular mobile connection**

Data from GSMA, FinScope Uganda, and Data Reportal Rwanda

A GENDERED APPROACH: understanding the barriers women face

Digitalizing savings groups is only as useful as its use by members. Before rolling out access to mobile devices, CARE sought to better understand the profiles and needs of members of the 100 pilot groups—their digital behaviors, capabilities and barriers. A key component of this engagement was qualitative research to understand gender normative constraints facing women's access to and use of technology. This research then informed CARE's approach.



Charlene Kanyali / CARE

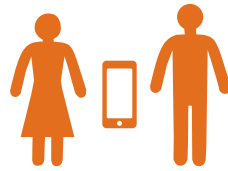
What we learned from the research

The CARE digital pilot targets highly vulnerable women. From the qualitative research, we learn, not for the first time, that gendered social norms are serious impediments to women’s access, usage, and control over technology. The risks of simply handing out smartphones are significant—gender-based violence, physical or economic, is a real consequence to shifting the power dynamics in a household and community. The research highlighted several key lessons:



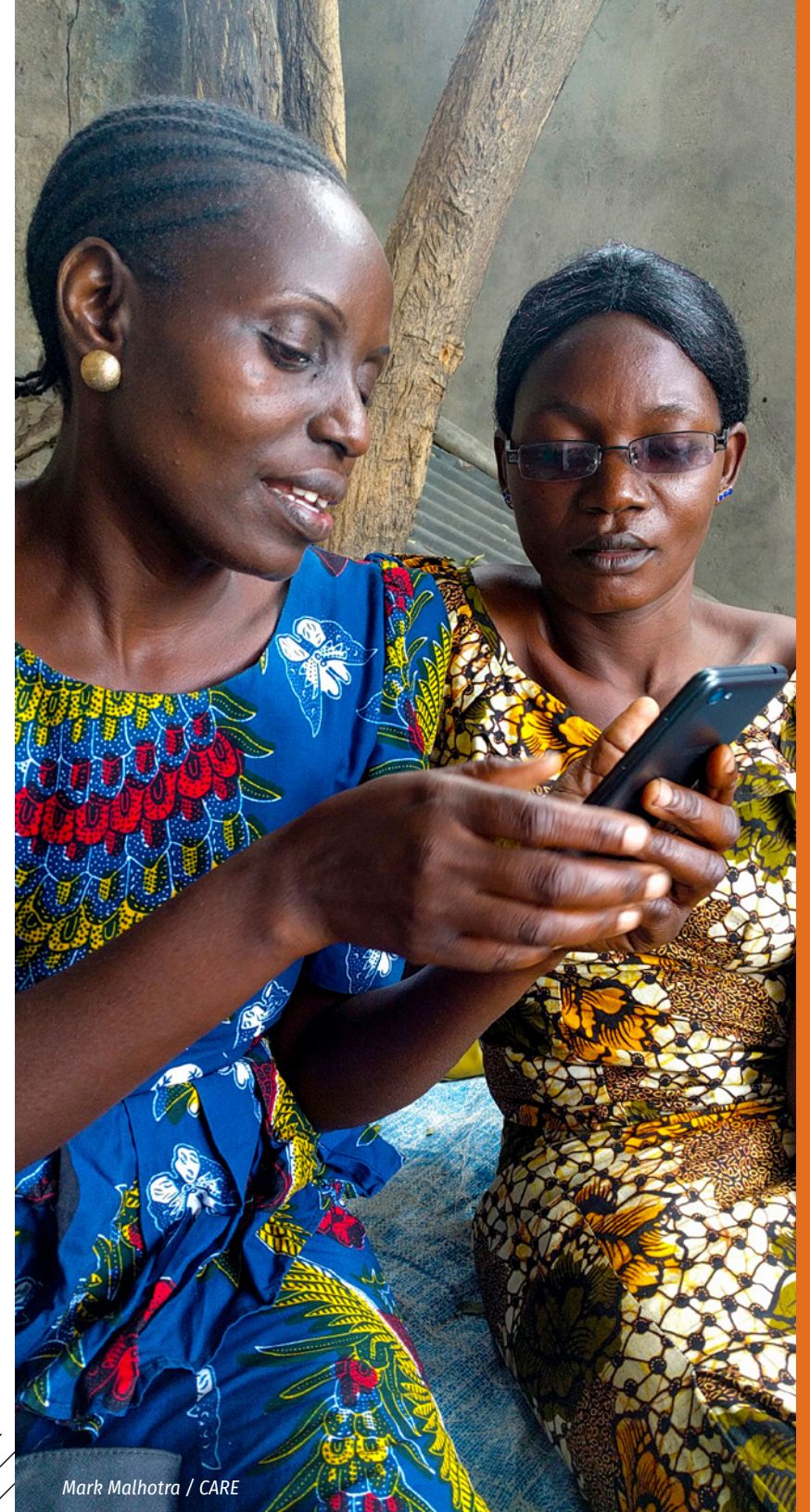
1 KEY LESSON: Husbands are the primary gatekeepers for married women.

We asked women to identify the biggest barriers to their regular use of mobile technology: cost, ownership, relevance, or something else. Across the board, male partners were cited as the primary barrier because of the power they hold over their female partners. Gender norms that influence men’s and women’s roles limit a married woman, particularly a young married woman, in her livelihood, mobility, and asset ownership and decision-making. Young married women reported that they are simply not allowed to have phones due to normative assumptions about what is appropriate for a married woman. Additional gatekeepers are male relatives, male community or religious leaders, and friends, who discourage a woman from buying a phone because they worry it will cause physical or economic conflict at home.



2 KEY LESSON: It is dangerous to put phones in women’s hands when their male partners do not have one.

If a woman has an asset that is considered more valuable than her husband’s—if she has a smartphone but he has a basic phone—she would be under suspicion. He may assume she has cheated on him or some other man has bought the phone for her, which can cause gender-based violence. A woman is seen as an “undisciplined” wife if she owns a phone, upsetting the power dynamics in the household; in their role as gatekeepers, men worry that she will “overpower” the male authority if she owns a phone. Even male VSLA members—who have received training on gender norms from local partners—agree that a woman shouldn’t have a phone if her male partner does not. Women are aware of this and may avoid acquiring such an asset for fear it will upset her household and put her at risk. Women reported advising female friends against owning a phone to keep the peace in the household. Engaging men and male leaders from the community has been critical to ensuring women are able to keep and use their phones.



Mark Malhotra / CARE



3 KEY LESSON: Affordability is a problem for urban groups. Relevance is the issue for rural groups.

In Rwanda, the dynamics of smartphone affordability and relevance vary between urban and rural areas. CARE is implementing a digitalization approach in both settings. In urban centers like Kigali, where mobile phone ownership is high (79.6%), the context, capability, and enabling environment for using basic and smartphones are well-established. Urban individuals often see these technologies in their daily lives and are better positioned to decide their relevance. Conversely, in rural regions such as the Northern, Western, and Southern provinces, where mobile phone ownership is significantly lower (41.9%, 40.4%, and 35% respectively), exposure to and awareness of smartphone technology is limited. Factors such as access to agents, data, and connectivity are significant barriers in these areas, impacting the ability of individuals, especially in host and refugee communities, to use and benefit from internet-enabled smartphones.



4 KEY LESSON: Group members place low emphasis on girls' education.

Levels of education are directly related to digital use and control through literacy and numeracy levels, as well as financial capability. Girls in urban and rural Uganda face low levels of education and high levels of early pregnancy, even if marriage tends to be delayed. School attendance for both boys (18%) and girls (16%) significantly drops at secondary level. Girls drop out of school for different reasons than boys—they are needed to take care of younger siblings or household chores, they are pregnant, their education is too expensive, etc, all owing to the fact that girls are still primarily seen in their reproductive role. With low levels of education, girls' livelihoods and networks are limited creating dependency on a male partner for income and making it more difficult for them to identify economic opportunities through digital technology.



5 KEY LESSON: Local partners and CBTs could benefit from training on gender transformative digital capability messaging.

CARE partner staff and Community Based Trainers (CBTs) are very well trained and have a deep level of understanding of the social context of their groups. However, they could benefit from further training on how to discuss smartphone and other technology with households, particularly with men who are reluctant for their wives to own phones. Beyond that, local community and religious leaders need training on the ways technology can benefit men and women, with a particular focus on gender-based violence prevention and male engagement. Further up the digital ecosystem, mobile network operators, regulators, and policymakers must bring a gender-intentional approach to the rules and infrastructure to enable safe, affordable access to digital content and experiences for all.



Praise Perry / CARE

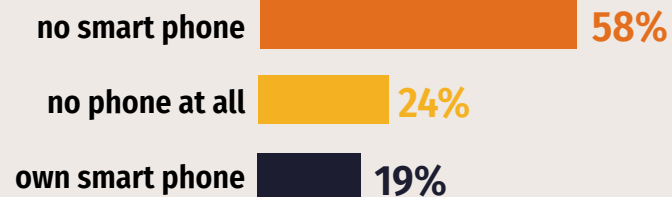
Uganda digital pilot



50 GROUPS

IN GULU, ARUA, AND TEREGO

(1,355 VSLA members)



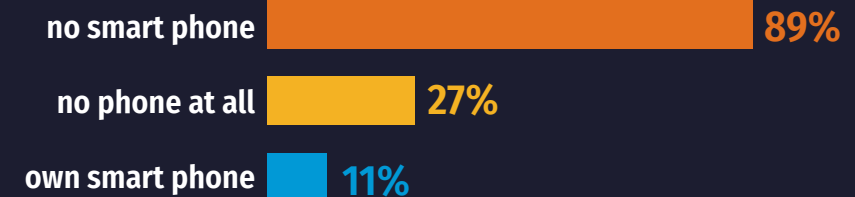
Rwanda digital pilot



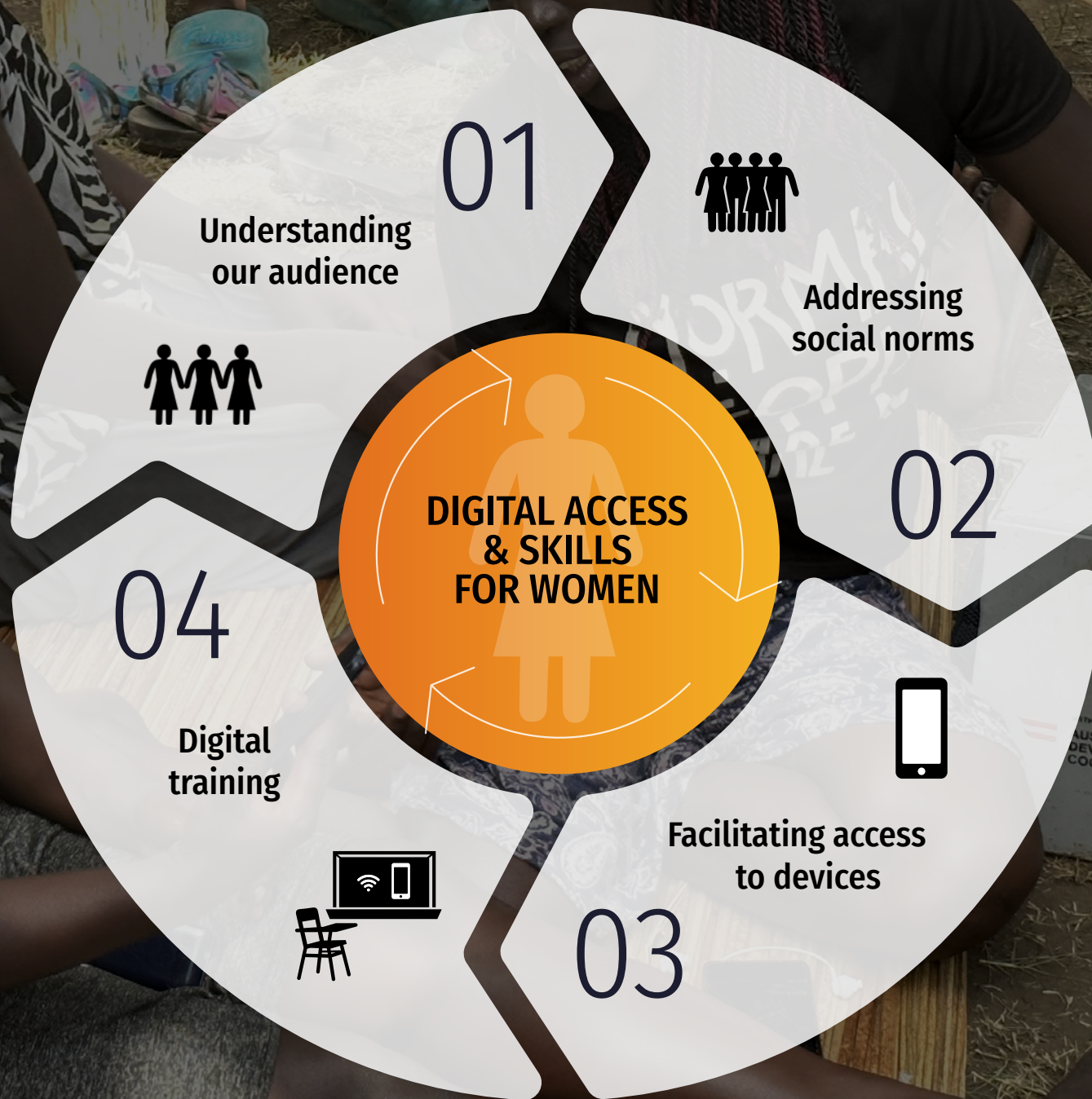
50 GROUPS

NYANZA, HUYE, AND GISAGARA

(1,350 VSLA members)



The model



Eric Kaduru / CARE

Using the research to build the pilot

FOUR PERSONAS

As part of our research to understand our audience, CARE developed four distinct ‘personas’ reflecting the different experiences and needs of VSLA members. This included a rurally isolated woman, an entrepreneur, an urban woman and a refugee. Different interventions were then mapped for each persona ranging from basic training on feature phones, through to how to use mobile money and WhatsApp to support income-generating activities.

ADDRESSING SOCIAL NORMS

The digital pilot was designed to enhance technological empowerment in communities, with a particular focus on women. Recognizing the pivotal role of social norms in either enabling or impeding women’s use of technology, CARE strategically directed its efforts towards individuals and groups that could influence these norms positively. As such, an integral part of the pilot involved addressing social norms around technology, engaging male family members, community gatekeepers, and leaders. This approach was critical in reducing potential risks for women participating in VSLAs and securing broader community support for the pilot. By including these influential figures, CARE aimed to create a more accepting and supportive environment for women’s digital engagement.

TRAINING USERS

The pilot provided comprehensive training tailored to the specific needs of each participant, ranging from foundational digital literacy for new technology users to more advanced topics for those already familiar with digital tools. New users were introduced to basic knowledge and skills for using smartphones or feature phones, along with practical mobile applications like YouTube for skill-building and WhatsApp for communication and business purposes. Conversely, existing users with prior technological experience received advanced training in e-commerce, digital marketing, and digital skill-building, along with guidance on opportunities for continuing education online, thereby catering to the entire spectrum of digital proficiency levels among the participants.

STRATEGIC PARTNERSHIPS

A key element of this initiative was the formation of strategic collaborations with local partners engaged in the digital sector. One such notable partnership was with KEIPhone, who played a crucial role by providing devices to women at no cost through their innovative asset financing where they use lock screen advertising to offset the cost of the devices that they provide to women. These partnerships were carefully established to create a pathway for women to access affordable devices. The primary goal of these collaborations was to build a sustainable and supportive ecosystem, which was essential for the successful implementation and longevity of the pilot program. This strategic approach not only facilitated device accessibility but also ensured that the support structure was robust and enduring.



CARE is an extremely important partner for KEIPhone, helping to ensure that women are able to have the tools and resources they need to succeed in an increasingly digital world.”

Laurel Hendrick | CEO and Founder of KEIPhone, CARE’s partner on the Uganda pilot.

Beyond the pilot

As we reflect on the learnings from the pilot, it's imperative to chart our journey ahead, infused with insights and strategies garnered from this crucial phase. The pilot, an ambitious stride in bridging the digital divide, especially for women and marginalized communities, wasn't just about introducing digital tools. It was a holistic approach to embedding these communities into the digital economy, ensuring no one is left behind in our swiftly evolving digital era.

FEEDBACK AND DATA-DRIVEN INSIGHTS

Consolidating feedback from participants and stakeholders, and analyzing pilot data, we're gaining deep insights into the program's effectiveness, especially its impact on digital literacy and empowerment.

REFINEMENT FOR ENHANCED IMPACT

Leveraging these insights, we're refining our training modules to better address gaps and challenges identified, ensuring a more impactful approach.

STRATEGIC EXPANSION AND CONTINUED PARTNERSHIPS

With an eye on scaling up, we're exploring opportunities to broaden our reach, applying the lessons learned. Key to this expansion is

the strengthening of our partnerships with the private sector, NGOs, government agencies, and community leaders to ensure ongoing support and sustainability.

BEYOND ACCESS

Recognizing that digital literacy extends beyond mere access to technology, our focus remains on equipping participants with the skills to safely and effectively navigate the digital landscape.

COMMUNITY ENGAGEMENT AND SOCIETAL CHANGE

We continue to actively engage with and listen to communities, using various platforms and campaigns to shift societal perceptions towards more inclusive digital access.



The smartphone has made my income generating activity selling food items easier. Customers now send me their orders via WhatsApp and pay via mobile money.”

Ayikoru Sabina,
VSLA member, Uganda



Charlene Kanyali / CARE

A group of people, including a man in a white shirt and a woman holding a baby, are sitting outdoors in front of a thatched hut. The scene is dimly lit, suggesting dusk or dawn. The man in the white shirt is gesturing with his hand while speaking. The woman next to him is holding a baby wrapped in a colorful patterned cloth. Other people are visible in the background, some sitting on plastic chairs. The overall atmosphere is one of a community gathering or meeting.

AS WE FORGE AHEAD,
our mission is clear:

to construct a sustainable model that can be replicated in diverse settings, ensuring an inclusive digital future. This pilot is a testament to our commitment to not just equipping individuals with technology but transforming how VSLAs function in an increasingly digital world. The journey ahead is filled with possibilities, challenges, and opportunities, but our resolve remains in creating a digital ecosystem where every individual, irrespective of their starting point, can connect, grow, and thrive.

Report written by Eric Kaduru and Julia Arnold