



**CARE Rwanda, Digital CARE Package**

**Project Baseline Report**



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## Executive Summary

CARE has designed an end-to-end Digital CARE Package that combines a suite of proven and high-potential interventions with the economies of scale represented by VSLAs to elevate women's digital inclusion. The **VSLA Digital CARE Package (DCP)** will deliver pre-loaded smartphones to Voluntary Savings and Loan Associations (VSLAs) alongside digital skills building and interventions that engage men and boys to shift restrictive gender norms. The approach will be adapted based on group characteristics and needs. In Rwanda, the program started implementation in May 2022.

The baseline survey employed quantitative survey approach using individual questionnaire. The study sample was 300 VSLA members selected from 50 VSLAs of which 20 VSLAs from those using Chomoka and 30 from VSLA supported by Gender and Women Economic Empowerment Program (GEWEP III) and DEAL projects in 3 districts of Nyanza, Huye and Ruhango, all in the southern province of Rwanda. Both purposive and random sampling techniques were used to allow each VSLA member to have the same probability of being chosen at any stage during the sampling process but also have women and members in management committee represented. In total, 291 respondents were interviewed (74% female and 26% male)

## Findings and Recommendations

**Involvement in income generating activities is slight high as more 60% respondents report having such activities and any efforts that would increase involvement and maximize benefits are highly recommended. 56% of those who own phones say they use their them to access information or services, it would be good if the project helped to include information or services related to income generation.** 65% of respondents have income generating activities while 35% do not have. 64% of the interviewed female had income generating activities compared to 64% of the interviewed males. Among the districts, Nyanza had the most respondents with the income generating activities at 72% followed by Huye district with 63% while Gisagara district had 60%. 50% of respondents in all the sex and marital status categories have income generating activities. Respondents between the age category of 51 to 60 years are the least with income generating activities at 47%.

Most of the respondents are on MTN(50%), 44% are on both MTN and airtel while only 5% are on airtel alone. This show that both Airtel and MTN almost have an equal share among the VSLA members and there is phone network coverage will not be an issue.

**Awareness and use of financial services was high among respondents though mobile money use was higher compared to use of financial service providers (banks, SACCOs & MFIs) and efforts needed for them to access a wide range of services are highly encouraged.** Findings imply that awareness and use of mobile money is high among the VSLA members which is in line with the FinScope 2020 results where mobile money was the highest driver of those who are digitally included. 82% of women and 92% of male interviewed are aware of mobile money.

Among the interviewed, 80% had mobile money accounts. **While 80% VSLA groups have accounts with financial service providers, only 20% say they have taken loans from there.** Ownership of bank accounts was at 53% compared to 36% from FinScope 2020. 68% of those that do not have bank accounts have mobile money accounts. The high rate of using mobile money could be attributed to the presence of MNOS in the respondents' vicinity at 80%. Of those who do not use financial service providers say because of high charges(31%) while 51% do not have any reason as to why.

**Majority of the respondents own feature phones at 62% while smartphone ownership is still very low at 11%. Most of the phones are used for mobile money (92%) transactions and voice calls (85%) and accessing information or services (56%). Charging of phones might not be a challenge as majority charge at their homes but also for free.** There is high positive perception on phone ownership among men in households as majority (75.1%) say the men in their homes do not see any problem with owning a phone. Lack of access to smart phones could be attributed to being expensive according to 51% of respondents. 35% say they have heard of domestic cases because of use of phones and **there should be a plan to address social norms surrounding use of phones should**

**If Digital CARE Package is to encourage use of digital platforms, there is need to first increase access to smartphones and increase the digital literacy levels among VSLA members. The 59% of VSLA members are not willing to make a payment plan for smartphone and the DCP will need to carryout awareness on the importance of the smart phone or make them easily accessible.** Assuming that for each VSLA member whose share price is 1,000 Rwanda francs, they would need to save for at least 60 times to be able to buy a smart phone which is approximately 60,000 Rwanda francs(60\$). Assuming each week a member saves 1,000 Rwanda francs, they would take up to 60 weeks (approximately 15 months) to be able to buy a smart phone. **The cost of \$60 is for a standard smartphone that can enable VSLAs to effectively use Chomoka or other digital platforms. For individual purposes, a phone of approximately 40,000 Frw(40\$)can also be explored. The weekly contributions to buy smartphones work better for VSLAs than individuals. 59% who are not willing to make a payment plan for a smart phone could imply that CARE would need to foot most of the bill for a smart phone for an individual or a VSLA group**

**11% of respondents say there are husbands who do not allow women access to smart phones which is a strong factor to consider for integrating gender transformation. In addition, there exist stereotypes surrounding use of smart phones for both men/boys and girls/women. An example is. "phone is not what is most important especially for a girl in the village". The stereotypes surrounding smart phone use among women/girls seem more pronounced which will need sensitization to change.** 30% of the respondents reported that there are stereotypes around women or girls use of smartphones compared to 15% who said there are stereotypes around men or boys use of smart phones. A few (5) hide their phones when using them.

**Considerable percentage (50.5%) are willing use a digital recording application for their VSLA activities. The level of perception on VSLA members on the security of data on digital platforms such as phones is 62% (completely sure) and there will be need to build VSLA members trust on the security of their data when the project embarks on use of digital phones.** The reason why they would use digital recording applications are that it saves time (50%) and allows transparency( 23%) . Most of the respondents(62%) believe data on phones is very secure, 18% slightly secure, 18% do not know while 3% think it is not secure.

**Increasingly VSLA activities and the world at large is adapting use of technology, and this could be added as a topic during VSLA trainings.** 84% Respondents think that training on use of smart phones should be part of the VSLAs trainings. 94% are willing to train others should they be trained on how to use smart phone. CHOMOKA was the most mentioned training on how to use a phone among those who own a phone. This could be because some of the sampled respondents included VSLAs that use CHOMOKA. The preferred method of training seems when they are in company of someone (trainer, 56% or friend already using the smart phone,32%).

## The Digital CARE Package

CARE has designed an end-to-end Digital CARE Package that combines a suite of proven and high-potential interventions with the economies of scale represented by VSLAs to elevate women's digital inclusion. The **VSLA Digital CARE Package(DCP)** will deliver pre-loaded smartphones to VSLAs alongside digital skills building and interventions that engage men and boys to shift restrictive gender norms. The approach will be adapted based on group characteristics and needs.

- DCP is a comprehensive approach will overcome four barriers simultaneously to drive a user-friendly, more adaptable solution by: Facilitating access to **internet-enabled phones** and affordable options for charging and internet usage Pre-loading, generating (and incentivizing others to create) **relevant content and applications** that address women's priorities as well as literacy and language requirements
- Building **digital skills and confidence** to use mobile phones and navigate the internet effectively
- Creating **an environment that celebrates women's equitable participation** in the digital economy.

To ensure the model is responsive to local realities, CARE is working collaboratively with VSLAs, community members, local developers, and tech hubs. Through this approach, CARE will stimulate market-driven solutions that scale far beyond our direct efforts and area sustained long after our intervention.

The initiative has three workstreams:

### I. **Delivering the Digital CARE Package**, which includes:

- Facilitating access to smartphones pre-loaded with a core set of key applications
- Building digital skills and engaging digital champions to support ongoing learning
- Engaging men and boys and other power holders to shift gender norms that limit women and girls' access to and use of the internet

### II. **Ongoing prototyping and innovation** to identify breakthrough solutions that could enable digitally included VSLAs to radically change their access to opportunity (e.g., taking full advantage of Decentralized Finance), linking local action to carbon markets, or creating new forms of association and collective action).

### III. **Measurement, learning and influencing** in order to not only inform our own growth but also inform governments, the private sector, and other stakeholders on effective strategies to eliminate the gender digital divide.

## 2.0 Methodology

The baseline survey employed quantitative survey approach and used individual survey questionnaires to gather quantitative data. For the administration of data collection, an online data collection platform – Kobo Collect was used. The data collection was carried out within a period of 5 days by a team of 4 enumerators coordinated by the project Quality Assurance Specialist. Desk review was also carried out on VSLA creation and performance including VSLA usage of CHOMOKA. Documents reviewed include, DCP project document, Women Economic Empowerment (GEWEPIII), CHOMOKA and Developing Entrepreneurship and Literacy (DEAL) projects reports.

The sample size was determined using the online Raosoft sample size calculator with a confidence level of 95% and margin of error of 5%. As the population of the study was 1350 (50 VSLA\*27 members per VSLA), the calculated sample size was 300. The 50 VSLAs comprised of 20 VSLAs using Chomoka and 30 from VSLA supported by GEWEP III and DEAL projects, all in the southern province of Rwanda.

Based on the above, the plan was to have 6 respondents from each VSLA. To get the number per VSLA, both purposive and random sampling techniques were used to allow each VSLA member to have the same probability of being chosen at any stage during the sampling process but also have women and members in management committee represented. The planned respondents were distributed in the targeted districts and sectors as summarized in table 1 below.

Table 1: Sample size distribution

District	Sector	# of VSLAs with Chomoka	# of VSLAs without Chomoka	Total VSLAs	Estimated total members	Sample size
Nyanza	Mukingo	3	5	8	200	48
	Rwabicuma	4	5	9	225	54
Huye	Kinazi	3	5	8	200	48
	Ruhashya	4	5	9	225	54
	Mamba	3	5	8	200	48
Gisagara	Save	3	5	8	200	48
<b>Total</b>		<b>20</b>	<b>30</b>	<b>50</b>	<b>1350</b>	<b>300</b>

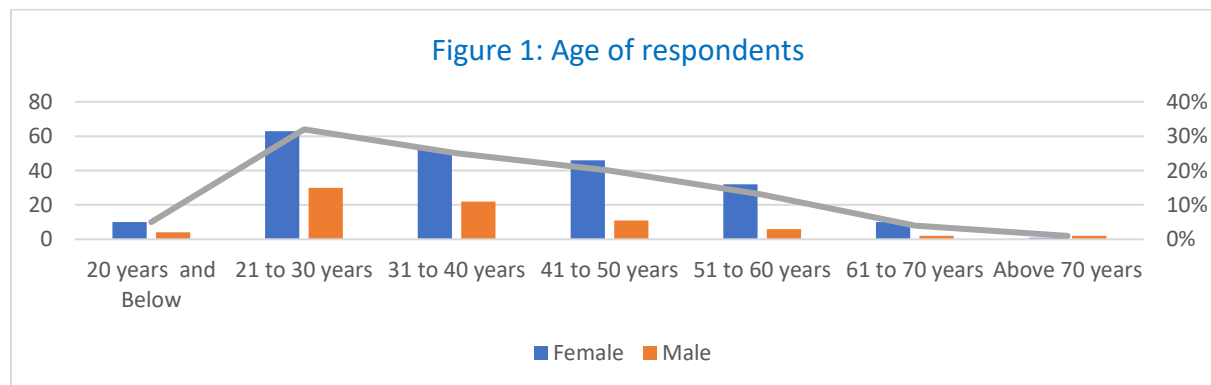
### 2.1 Background Information.

Due to attrition, only 291 VSLA respondents were interviewed where females were 74% and males 26%. 37% of respondents were from Gisagara district, 34% from Nyanza district and 29% from Huye district. 60% of the respondent were married, 27% single, 6% single mothers, 5% widowed while 2% were divorced. The number of females and males interviewed in each district

were almost equal as seen in table 2 below. Youngest member interviewed was 16 years and the oldest was 77. The average age is 37 years as seen in figure 1 below.

Table 2: Sex and marital status if respondents

Variable	District		Gisagara	Huye	Nyanza	Total
Sex	Female	n	81	62	71	<b>214</b>
		%	38%	29%	33%	<b>74%</b>
	Male	n	27	22	28	<b>77</b>
		%	35%	29%	36%	<b>26%</b>
	Total	n	108	84	99	<b>291</b>
		%	37%	29%	34%	<b>100%</b>
Marital status	Divorced	n	5		2	<b>7</b>
		%	71%		29%	<b>2%</b>
	Married	n	73	49	52	<b>174</b>
		%	42%	28%	30%	<b>60%</b>
	Single	n	17	28	33	<b>78</b>
		%	22%	36%	42%	<b>27%</b>
	Single Mother	n	6	4	8	<b>18</b>
		%	33%	22%	44%	<b>6%</b>
	Widow/er	n	7	3	4	<b>14</b>
		%	50%	21%	29%	<b>5%</b>
	total	n	108	84	99	<b>291</b>
		%	37%	29%	34%	<b>100%</b>



## 2.2 VSLA Membership

34% of VSLA members have members of the households who are VSLA members and majority (n=271) are those who have spent more than one year as VSLA members as seen in table 3. There was a high positive correlation (r=0.8) between being a member of the VSLA and having another member of the household join a VSLA

Table 3: VSLA Membership

Time	Female	Male	
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Less than 3 months		1	1
more than 6 months but less than one year	13	6	19
more than one year	201	70	271
<b>Grand Total</b>	<b>214</b>	<b>77</b>	<b>291</b>

### 3.0 Findings

#### 3.1 Income generating activities

Of the 291 respondents interviewed, 65% of respondents have income generating activities while 35% do not have. Among the districts, Nyanza had the most respondents with the income generating activities at 72% followed by Huye district at 63% while Gisagara district had 60%. Comparing with marital status and sex, 50% of respondents in all categories (sex and marital status) had income generating activities. Respondents between the age category of 51 to 60 years are the least with income generating activities at 47% (refer to table 4 below)

Table 4: Respondents with Income generation activity

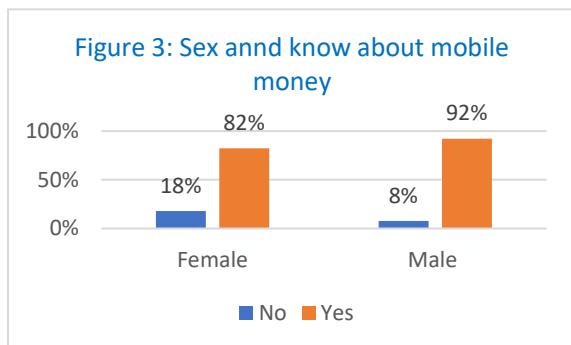
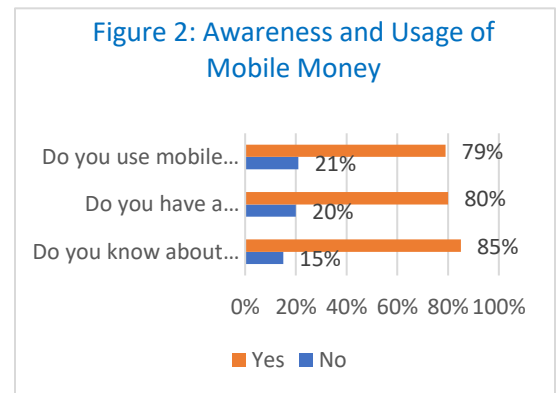
Do you have an income generating activity	No		Yes	
	n	%	n	%
<b>District</b>				
Gisagara	43	40%	65	60%
Huye	31	37%	53	63%
Nyanza	28	28%	71	72%
<b>Total</b>	<b>102</b>	<b>35%</b>	<b>189</b>	<b>65%</b>
<b>Marital Status</b>				
Divorced	3	43%	4	57%
Married	68	39%	106	61%
Single	26	33%	52	67%
Single Mother			18	100%
Widow/er	5	36%	9	64%
<b>Total</b>	<b>102</b>	<b>35%</b>	<b>189</b>	<b>65%</b>
<b>Sex</b>				
Female	74	35%	140	65%
Male	28	36%	49	64%
<b>Total</b>	<b>102</b>	<b>35%</b>	<b>189</b>	<b>65%</b>
<b>Age</b>				
20 years and Below	5	36%	9	64%
21 to 30 years	29	31%	64	69%
31 to 40 years	26	35%	48	65%
41 to 50 years	16	28%	41	72%
51 to 60 years	20	53%	18	47%
61 to 70 years	4	33%	8	67%
Above 70 years	2	67%	1	33%
<b>Total</b>	<b>102</b>	<b>35%</b>	<b>189</b>	<b>65%</b>

### 3.2 Awareness and Use of Financial services

The Rwanda FinScope report of 2020 shows that around 66% out of the total adult Rwandan population (7.1 million) are digitally included up from 46% in 2016. This is mainly driven by mobile money access and usage (91%) as well as access and usage of banks electronic services (9%). The penetration of mobile money stood at 60% in 2020 up from 39% in 2016. From a gender lens, there is still a 9% gap, where 71% of men are digitally included versus 62% of women. Further, the analysis shows that the digital exclusion has decreased by 20 percentage points moving from 54% in 2016 to 34% in 2020. Digital financial exclusion is high in rural areas compared to urban areas at 43% and 7% respectively mainly due to the lack of awareness and access to digital tools. About 36% (2.6 million individuals) of adults in Rwanda are banked or are using banking services. Women lag behind men in the usage of bank services, 34% of female adults in Rwanda use bank services or products versus 39% of their male counterparts. Banked population growth has increased by 1.1 million since 2016. Bank uptake and usage seems to be driven by transactional products, as more people (around 900 000) are receiving their income through banking accounts

#### 3.2.1 Awareness and usage mobile money

Out of 291 respondents, 247(85%) know about mobile money. Of the 85% who know about mobile money, 61% are female while 24% are male. Of the 291 interviewed, 80% have mobile money accounts while 20% do not have mobile money accounts. Only 79% of respondents use mobile money while 21% do not use mobile money (Figure2).



Of the 77 males interviewed, 92% know about mobile money while 8% do not know about mobile money and 82% of the females interviewed(214) know about mobile money while 18% do not know (figure 3). Almost in all age categories (figure 4), awareness of mobile money is above 60%. According to age and marital status(figure 5), the usage of mobile money is high( above 70%) in all categories.

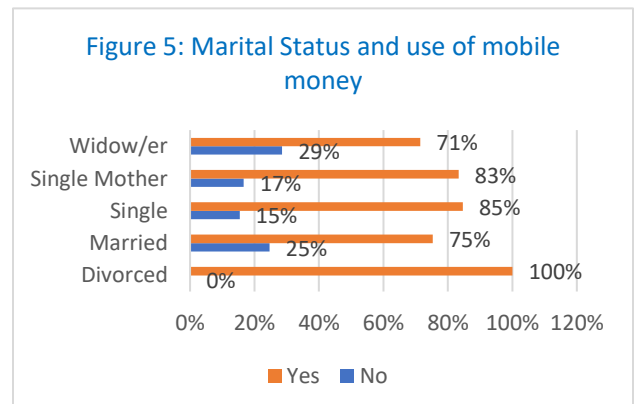


Figure 4: Age and know about mobile money

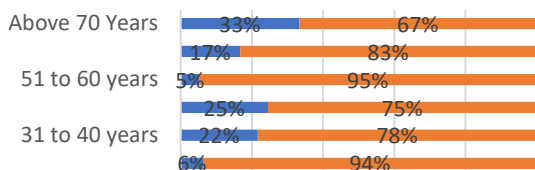
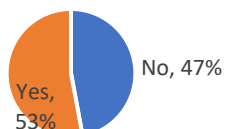


Figure 6: Do you have a bank account



### 3.2.2 Awareness and Use of bank accounts

73% of respondents have knowledge about bank accounts while 27% do not have. Of the 291 interviewed, 53% (n=154) have bank accounts while 47% (n=137) do not have bank accounts (Figure 6). Of the 154 who have bank accounts, 70% are women while 30% are male and most of them are married (62%) seen in table 5. Almost all who have bank accounts use them at 93%.

Among those that do not have bank accounts (n=137), 68% have mobile money accounts. 92% (154) of people who have bank accounts also have mobile money accounts while 8% do not have mobile money accounts.

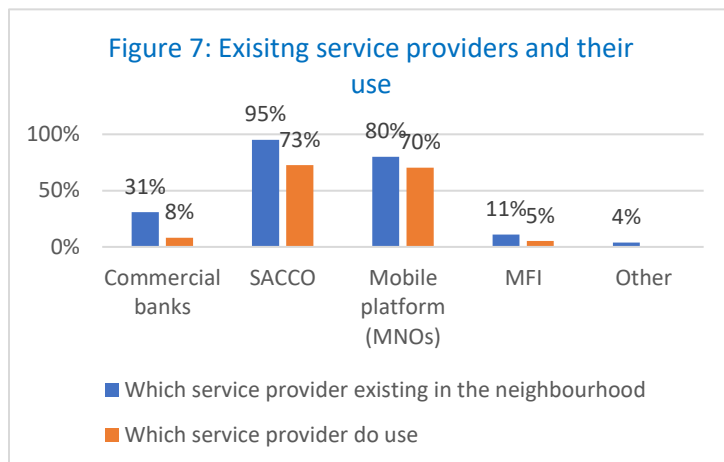
Among the marital status, single mother category has the highest percentage of those who do not have bank accounts at 78% followed by those who are single at 63% (table 5).

Table 5: Marital status and bank accounts

Marital Status	No	Yes	Total
Divorced	0%	100%	100%
Married	41%	59%	100%
Single	63%	37%	100%
Single Mother	78%	22%	100%
Widow/er	14%	86%	100%

### 3.2.3 Availability and Use of Financial service providers

262(90%) respondents say there are service providers in their neighborhood. Among service providers available, MNOs and SACCO take high percentage at 80% and 95% respectively. These are followed by commercial banks at 31% and MFIs stand at 11%. 60% of the respondents say they use other financial providers other than the VSLA. Other financial providers most VSLA members use are SACCOs(73%) and MNOs (70%). Majority of those who use financial service providers in addition to VSLA use them for savings(76%) as seen in table 6. Considerable percent (36%) use them for loans, buying and purchasing services at 31% and money transfer at 28%. Among those who do not use “other” financial service providers, 51% do not have a reason as to why while 33% say the charges are high and 21% say they do not know how to use them(table 7). These reasons (do not know and do not know how to use them) could imply that awareness on use of other financial service providers is low and VSLA members need to be sensitized to increase use.



**Table 6: What do use the financial service provider for**

Reason	N=176	%
Saving	165	94%
Get loan	64	36%
Buying and purchasing services	54	31%
Money transfer	50	28%
Receive my salary	8	5%
Investment	1	1%

**Table 7: Why do not use financial service providers**

Reason	N=115	%
I do not know	59	51%
High charges	38	33%
Do not know how to use them	24	21%
I do not trust them	4	3%
Infrastructure needed is expensive	4	3%
Far from home	1	1%

### 3.2.4 Access to and Use of formal Financial services/products by VSLA groups

260 (89%) respondents say that their VSLA has an account with the formal financial service provider (FSP). Of these(260), only 20% say their group has taken a loan from the bank. Those whose VSLA that does not have accounts in the FSP, (31) were asked if their group would use FSP, 14 say yes while 17 say no. Most of those who said yes, mentioned of plans to open the bank accounts in the coming months.

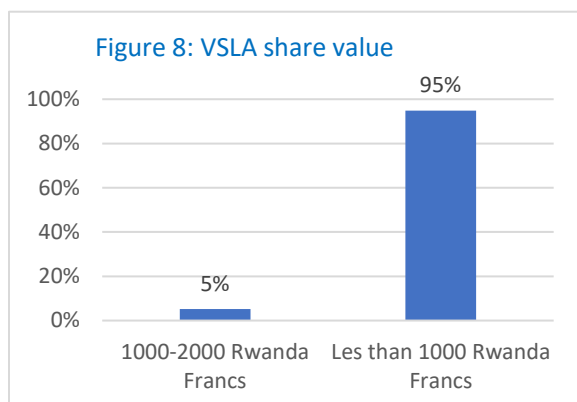
#### In their own word....

*“Before we were few members, but we are now many and by November, we shall have a bank account”.*

*“We shall use a bank account next month.”*

*“We plan to have a bank account in November .”*

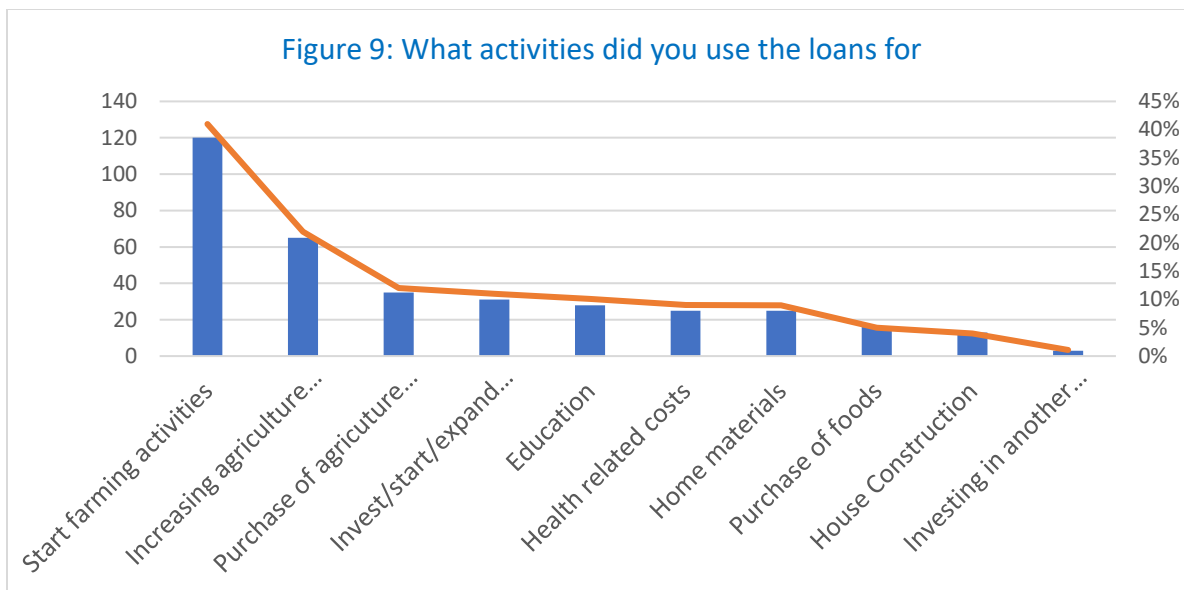
### 3.3 Savings and Loans in the VSLA



99% of the respondents said they had made saving in the last week in their VSLA. Majority (95%), group’s share value was less than 1000 Rwanda francs while 5% had group share value ranging from 1000-2000 Rwanda francs (figure 8).

95% (277) of the respondents have ever taken loans while 5% have not yet taken loans from the VSLA. Figure 9 shows that most of the members used the loan for agriculture related activities which are starting farm activities at 41% (buying

small livestock such as pigs, goats, chicken, and rabbits for rearing), increasing agriculture land at 22% and purchase of farm tools at 22%. 11% use the loans to start investing or expand an existing small business. Small business most talked about is selling farm produce and tailoring. Fear to pay back loans takes high percentage( 36%) among those who have not taken loans followed by 27% who say the VSLA has little money and 18% who say there are not active member at 18%(table 8 below).



**Table 8: Reasons for not taking a loan**

Reasons for not taking a loan	n=11	%
Fear of being not able to pay	4	36%
VSLA has little money	3	27%
I am not an active member	2	18%
I am new member	2	18%
Interest rates are high	1	9%
Other	1	9%

### 3.4 Meeting and share out duration

Only 23% (n=67) of respondents think that their VSLA meetings take long while 77%(n=224) think the meetings do not take long. As shown in table 9 below, most of the VSLA meetings take an hour and half(46%) followed by less than an hour at 45%. Majority (65%) think that share out does not take long while 35% think it does take long. As seen in table 9 below, the longest share out can take a full day at 36%. 95% (n=277) trust the calculations made in the meetings while 5% (n=14) do not. Reasons for not trusting the calculations are: I do not understand how calculations are made (76%), do not trust the committee (43%) and I don't trust the treasurer(2%), and

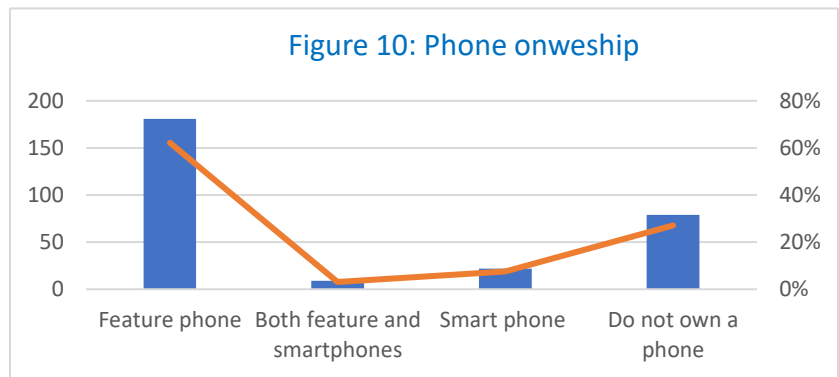
**Table 9: Meeting and share out duration**

Meeting duration	n	%	Share out duration	n	%
1:30hr-2hrs	22	7.6%	2-3 Hours	35	12%
1hr-1:30hrs	135	46.4%	3-5 hours	105	36%
less than one hour	131	45.0%	1 Full day	105	36%
More than 2 hrs.	2	0.7%	2 Days	53	18%

I don't know	1	0.3%	2-3 days	19	7%
			3-4 days	35	12%
<b>Total</b>	<b>291</b>	<b>100%</b>	<b>Total</b>	<b>291</b>	<b>100%</b>

### 3.5 Phone Ownership

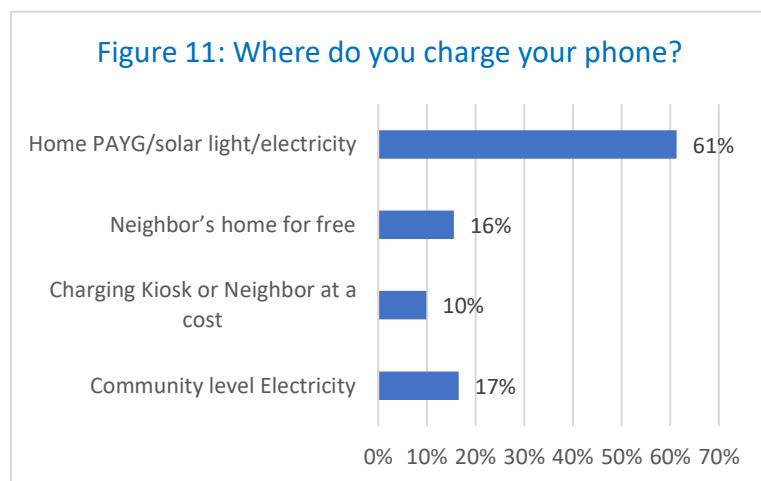
27%(79) of the respondents do not own a phone all. The few smart phones are concentrated among the married and single(table 10). 16.8% of those who do not have a phone are married. Of those who own phones(n=212), only 7% share them with others (spouse at 3.3%, sibling at 2.4% and child at 1.4%). Only 2 out of 212 need permission to use their phones from siblings (brother for one and sister for the other). 61% of who own phones charge from their home electricity or solar , 17% at 10% at neighbors home for free at 10% and at neighbors at cost at 10%. Majority (85.4%) of the respondents say they spend zero francs on charging, 12.3% spend 100 francs while 2.45 spend 50 francs. Of those who do not own a phone(79) were asked if they owned a smart card, only 43% (n=34) do own a sim card while 57% (n=45) do not own a sim card. Only 22(28%) plan to buy a phone in a year.



**Table 10: Phone ownership according to marital status**

Type of Phone	Divorced		Married		Single		Single Mother		Widow/er		Grand Total	
	n	%	n	%	n	%	n	%	n	%	n	%
Feature phone	4	1.4%	109	37.5%	47	16.2%	12	4.1%	9	3.1%	181	62%
Smart phone	1	0.3%	10	3.4%	11	3.8%					22	8%
Both Feature and Smart Phone			6	2%	3	1%					9	3%
I do not own a phone	2	0.7%	49	16.8%	17	5.8%	6	2.1%	5	1.7%	79	27%
<b>Grand Total</b>	<b>7</b>	<b>2%</b>	<b>174</b>	<b>60%</b>	<b>78</b>	<b>27%</b>	<b>18</b>	<b>6%</b>	<b>14</b>	<b>5%</b>	<b>291</b>	<b>100%</b>





Respondents were asked what men in their homes thought of their phone and internet use. Responses have been group into “See it as development”, “they do not have a problem with it”, “helps them to get access to information” and “it bothers them”. Out of the 289 respondents, 74% say the men do not have a problem with it, 20% say the men see it as development, 3% say it bothers them while 2% say it

helps them to have access to information (table 10) as seen in table...

**Table 10. Perception on internet & phone use at home**

Perception on internet & Phone use at home	n	%
See it as development	59	20.4%
Do not have a problem with it	217	75.1%
Helps them to go access to information	6	2.1%
It bothers them	7	2.4%
<b>Total</b>	<b>289</b>	<b>100%</b>

**In their own words.....**

**Men see it as development**

*“When one has a phone, they think you are rich and have money.”, “When you met an illiterate person, they think you are rich.”, “they see it as a development that has come to them.”, “they see it as progress because they know for sure that using the phone solves problems quickly.”*

**Men don’t have problem with it.**

*“Nothing because when they need to call someone I lend them”, “Nothing because they are many people who have a phone”, “Nothing special because there are many people who use different phone”*

**Men say it helps them to have access to information**

*“For me to use phone in our Family it's a good thing, because communication became easy”, “They are proud of me because I help them to access different services”,*

**It Bothers the men**

*“There are times they say a phone is not what is most important especially for a girl in the village.”, “There are times you hear them say the phone was given to me by a rich man.”*

### 3.5.1 Uses of Phones

Those who own phones were asked what often they use the phone . The top three uses of the phone were mobile money ( 92%), voice calls(84%) and accessing information or services such as health, agriculture, education, or government services(56%). Use of digital platforms was low with exception of WhatsApp which was at 46%. The low use of the digital platforms could be due to low ownership of the smartphones which stand at 11% (table12).

Table 12: What often do you use the phone for?

Use	n= (212)	%
Mobile money	194	92%
Voice calls	179	84%
Access information or services	119	56%
SMS	184	46%
WhatsApp	97	46%
Facebook	55	26%
Connect with other VSLA members	53	25%
YouTube	52	25%
Business	50	24%
Watching videos offline	40	19%
Banking	27	13%
Twitter	11	5%
Instagram	9	4%
Other	4	2%

### 3.5.2 Perception on smart Phone

Respondents think that a smart phone costs approximately 60,000 Rwanda francs on average, with majority price (mode) being 50,000 Rwanda francs. The minimum price and maximum price they think the smart phone costs is 10,000 Rwanda francs and 250,000 Rwanda francs respectively (table 13).

On what they consider to be the too expensive price of a smart phone, majority (mode)think it is 100,000 Rwanda francs. The average of what they consider too expensive is 150,000 Rwanda francs with minimum of 10,000 Rwanda francs and maximum of 800,000 Rwanda francs(table 13).

Table 13: Perception on price of smart phone

Statistics	How much do you think a smart phone cost(Frw)	What price is too expensive for a smart phone?(Frw)
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Min	10,000	10,000
Max	250,000	800,000
Average	59,749	150,000
Mode	50,000	100,000

Table 14: Cost of smart phone

Price(Frw)	How much do you think a smart phone cost		What price is too expensive for a smart phone?	
	n	%	n	%
>=10,000	11	4%	1	0%
10,001-50,000	138	47%	49	17%
50,001-100,000	113	39%	78	27%
100001-150000	24	8%	74	26%
150,001-200,000	4	1%	36	13%
Above 200,000	1	0%	50	17%
<b>Total</b>	<b>287</b>	<b>100%</b>	<b>288</b>	<b>100%</b>

81% of respondents say they know women who do not have access to smart phones. Reasons for these are: smart phones are expensive (51%), husband won't allow it (11%), woman isn't literate (4%), woman not interested (1%) and other reasons (9%). 35% (102) of respondents, say they have heard of domestic violence because of women's use of phones. 11% of husbands who do not allow women access to smart phones is a strong factor to consider for integrating gender transformation.

In addition, 37% of 291 respondents agree that smartphones are causing problems in Rwandan households. Of the 31 respondents who have smart phones, 84%(26) say they are causing problems in their own households. There are stereotypes surrounding use of smart phones for both men/boys and girls/women. However, the stereotypes surrounding smart phone use among women/girls seem more pronounced. 30% of the respondents reported that there are stereotypes around women or girls use of smartphones compared to 15% who said there are stereotypes around men or boys use of smart phones. Only 5 people hide their phones when using them.

On the ways to improve use of smart phones use and how they are viewed in the community, respondents suggest training(46%) campaigns promoting use (45%“other ways” at 9%. To encourage women use of smart phones, respondents suggest financial support (72%) at 72%, mobilizing on the benefits of use(21%) as shown in table 15 below

Table 15: Ways to improve women use of smart phones

Ways to improve women use of smart phones	n	%
Financial support	210	72%

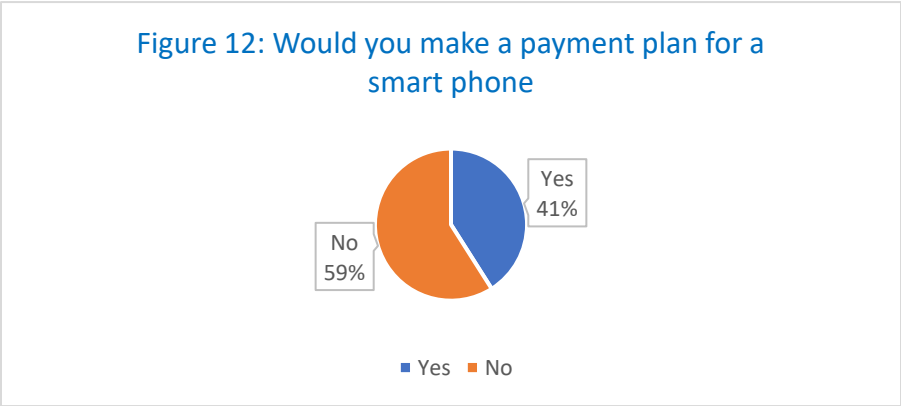
Mobilize then on benefits of having a phone	61	21%
Other	20	7%
<b>Grand Total</b>	<b>291</b>	<b>100%</b>

**In their own words....**

*“My partner thinks I am cheating on him.”*  
*“Because my partner does not believe in me, he thinks I am always talking to other men on my smartphone.”*  
*“Confidence is low, my partner doesn't agree with a woman having men's numbers in her phone.”*  
*“There is a man I know who beat up his wife because she has a smart phone while he does not have it”. “There are some women who have a habit of cheating on their husbands and sometimes they use the phone in communicating.”,*  
*“There was a lady who answered a phone call from a man in the presence of a husband which later led to their separation as the husband thought she was cheating on him with the said man”.*

**3.5.3 Payment plan for a smart phone**

Respondents were asked if they would make a payment plan to pay or a smart phone. 41% of 260 respondents said they would make a payment plan while 59% said they would not do it. DCP will need to carryout awareness on the importance of the smart



phone or make them easily accessible. *For VSLA member whose share price is 1,000 Rwanda francs, they would need to save for at least 60 times to be able to buy a smart phone which is approximately 60,000 Rwanda francs (60\$). Assuming that each week a member saves 1000 Rwanda francs without missing, they will take up to 60 weeks (approximately 15 months) to be able to buy a smart phone. The cost of \$60 is for a standard smartphone that can enable VSLAs to effectively use Chomoka or other digital platforms. For individual purposes, a phone of \$40 can also be explored. The weekly contributions to buy smartphones work better for VSLAs than individuals.*

### 3.5.4 Network and internet access

Most of the respondents are on MTN (50%), 44% are on both MTN and airtel while only 5% are on airtel alone (table 16). **This show that both Airtel and MTN almost have an equal share among the VSLA members**

Of the respondents who own smart phones(31), 29 of them are able to access internet . Most of them(24) access internet from their phones, 4 from the local administration office while 1 accesses internet from a health center.

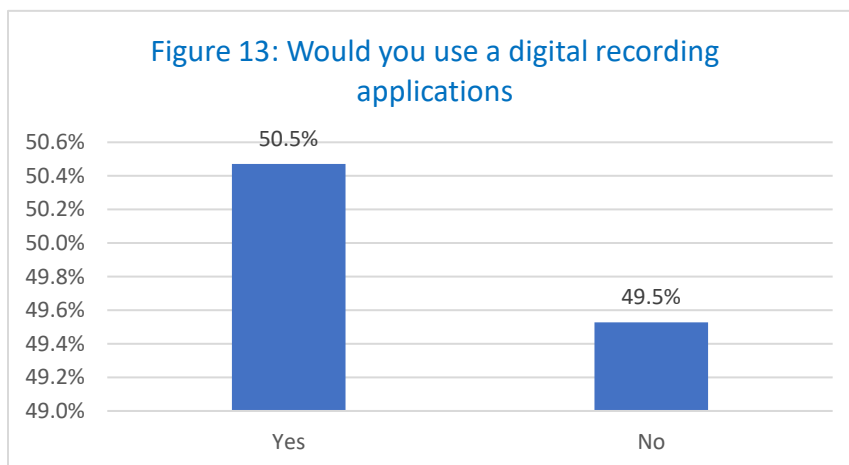
Table 16: Which network are you?

Network	n	%
Airtel	11	5%
MTN	107	50%
Both	94	44%
<b>Total</b>	<b>212</b>	<b>100%</b>

### 3.6 Use of digital recording application.

The UN outlines 8 principles (<https://responsiblepayments.org/>) for the digital platforms which are treat 1), users fairly, 2) ensure data is protected and accessible,3) prioritize women, 4) Safeguard client data, 5)Design for individuals, 6) be transparent especially on pricing, 7) provide user choice through interoperability, 8)make recourse clear, quick, and responsive. With each principle, there are recommendation including those for NGOs. As Digital CARE package rolls out, it is important that the project designs digital platforms taking into consideration of all these principles and sensitize VSLA members what these principles are so that it increases awareness, trust, and adoption of applications such as CHOMOKA and digital literacy curriculum or digital payments

50.5% ( n=107) of the responds say they would use a digital recording application for their VSLA activities while 49.5%( n=105) say they would not (figure 13). The reasons they why use



application are saves time(50%), allows transparency (23%) more accurate (15%) at 15% and reduce fraud(11%) as shown in table 17. Those who would not use the digital application(105) were asked why, most(44%) do not know how to use it while others do not have any reason (34%). It can be implied that low levels

of awareness on what the digital applications are (do not know how to use and I don't know)

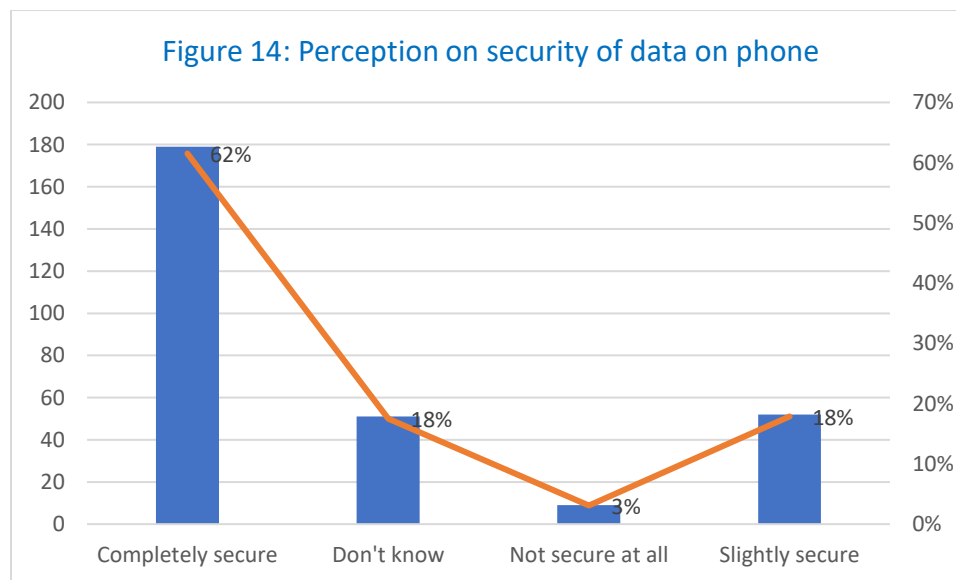
could be some of the reasons why they would not use the digital platforms and once levels of awareness increase, the use would also increase

Table 17 : Reasons for using/not using digital recording application

Reasons for using digital platforms	n	%	Reasons for not using digital platforms	n	%
Allows for transparency	25	23%	I don't know	36	34%
it is more accurate	16	15%	I don't trust it	1	1%
Reduces fraud	12	11%	I don't know how to use it	46	44%
Saves times	54	50%	Infrastructure needed to use it is expensive	18	17%
<b>Total</b>	<b>107</b>	<b>100%</b>	<b>Total</b>	<b>4</b>	<b>4%</b>

### 3.6.1 Security of data on phone.

Most of the respondents(62%) believe data on phones is very secure, 18% slightly secure, 18% do not know while 3% think it is not secure (figure 14). There will be need to build VSLA members trust on the security of their data when the project embarks on use of digital phones.



### 3.7 Training on use of phones

Only 54(26%) of those who own phones(212) had received training on how to use their phones. 31 of these(54) had been trained on CHOMOKA. Those trained on CHOMOKA are mostly members on the VSLA committees(CHOMOKA progress report). Some were trained on how to make and receive calls, sending and receiving short messages and others had been trained on how to use a smart phone. Last, others were trained on how to send and receive money.

Those who have phones (212), think the best way to train someone on smart phone is with the trainer (46%), a friend who is already using a smartphone (32%) at 32% and in person(12%). 84% of 291 respondents think that training on use of smart phones should be part of the VSLAs. 94% of respondents are willing to train others should they be trained on how to use smart phone.

### **In their own words....**

*“I was trained on CHOMOKA on how to conduct a meeting ,share out and save money.”*

*“They told us that Chomoka works well and quickly, that there is no harm, and that everyone gets what they deserve”.*

*“They discussed the benefits of using smartphones to keep group information.*

*“I was taught how to use a smart phone to make reports as I am a community health worker*

### **References**

FinScope report 2020

UN Responsive digital payment systems guidelines

DEAL Progress report 2022

GEWEP Annual report 2022

DCP project document