



Bridging the mobile gender gap for refugees

A case study of women's use of mobile phones in Bidi Bidi Refugee Settlement and Kiziba Refugee Camp

March 2019



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Connected Women

The GSMA Connected Women Programme works with mobile operators and their partners to address the barriers to women accessing and using mobile internet and mobile money services. Connected Women aims to reduce the gender gap in mobile internet and mobile money services and unlock significant commercial opportunities for the mobile industry and socio-economic benefits for women. For more information, please visit www.gsma.com/connectedwomen

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Acronyms

| | |
|--------------|---|
| CVA | Cash and Voucher Assistance |
| DRC | Democratic Republic of Congo |
| FGD | Focus Group Discussion |
| LMIC | Low-and Middle-income Countries |
| MFS | Mobile Financial Services |
| MM | Mobile Money |
| MNO | Mobile Network Operator |
| M4H | Mobile for Humanitarian Innovation |
| NGO | Non-Governmental Organisation |
| PWD | Person with Disability |
| UNHCR | United Nations High Commissioner for Refugees |

Introduction

The importance of mobile technology for women in refugee contexts

1.7 billion women now own a mobile phone in low-and middle-income countries (LMICs), and over a billion use mobile internet. As the reach of mobile has grown, it has become an increasingly powerful tool with which to deliver life-enhancing information, services and opportunities to millions who have not been able to access them before¹.

Alongside barriers such as affordability and lack of digital skills, cultural and social barriers may prevent women from accessing mobile phones. A significant gender gap in mobile phone ownership and usage in LMICs means women are being left behind in an increasingly digitised world.

The GSMA estimates that women in LMICs are 10 per cent less likely to own a mobile phone than a man. This increases to 15 per cent in Sub-Saharan Africa. Within regions and countries however there are significant variations. For instance, Mozambique has a gender gap in mobile ownership of 24 per cent and in Tanzania the gender gap in mobile ownership is 2 per cent in urban areas but 16 per cent in rural areas².

In refugee camps and settlements, mobile phones can play a number of roles in supporting women's livelihood and wellbeing. Women use them to run businesses and generate a livelihood, they are also a conduit for important information regarding the camp, and political developments back home³.

Exploring the mobile gender gap and the associated barriers women and girls may face in refugee contexts is important. It feeds into what is already commonly perceived, that often women and girls can miss valuable aid and support in a crisis⁴. Exclusion does not discriminate and exists in every refugee context. With UNHCR estimating

that 75 per cent of refugees and displaced people are women and children⁵, it is important to understand potential gender imbalances when responding to crises⁶.

Previous GSMA research conducted in Nyarugusu refugee camp (Tanzania) found that gendered barriers to mobile access were stark: 62 per cent of men reported owning a mobile phone, compared to only 36 per cent of women (a gender gap of 42 per cent)⁷. However the mobile gender gap in refugee contexts has received little dedicated attention, partly due to the dearth of gender-disaggregated data available.

This case study highlights the experiences of refugee women (compared to men) with mobile technology in Bidi Bidi settlement in Uganda and Kiziba camp in Rwanda to demonstrate the value of closing the mobile gender gap. Focusing on the stories of women provides evidence on their opportunities and barriers in accessing and using mobile-enabled services. Humanitarian organisations can use this evidence to help them facilitate meaningful mobile phone usage for women in humanitarian settings. Furthermore, mobile network operators (MNOs) can use the evidence presented here to help them design tailored products and services for refugee women, alongside humanitarian organisations.

Research methods

This case study analyses data from two refugee contexts in East Africa to understand the degree to which women are excluded from accessing mobile services and the potential benefits available to women if the mobile gender gap was closed.

GSMA conducted mixed methods research with refugees in Bidi Bidi (Uganda) and Kiziba (Rwanda) exploring their degree of access to mobile technology, barriers that they face and benefits of use⁸. The data used in this case study was collected through a face-to-face survey, focus group discussions and 'digital day diaries' with refugees (details in Appendix 2). All data was disaggregated by gender.

This case study outlines the mobile gender gaps in both refugee contexts, studying each in terms of gendered differences in use, drivers and barriers (details in Appendix 1)⁹.

Background

Kiziba Refugee Camp, Rwanda

Kiziba Camp is the oldest refugee camp in Rwanda and is located in the Karongi District of the Western Province. It was established in 1996 to cope with the influx of refugees fleeing civil war in the DRC¹⁰, and at the close of 2018, Kiziba hosted 17,385 refugees¹¹.

The camp is 0.3 square kilometres and is made up of 57 villages across 10 zones. More than three quarters (77 per cent) of the refugees residing in Kiziba are women and children; women account for 60 per cent of the adult (18+) population¹².

Kiziba is a resettlement camp, and as such many refugees have family living in Europe and North America.

Bidi Bidi Settlement, Uganda

Bidi Bidi refugee settlement is the largest camp in Uganda and second largest in the world, with a population of 287,087 covering 250 square kilometres¹³. 95 per cent of the 287,000 refugees in Bidi Bidi have been there since 2016 and this influx has placed significant pressure on natural resources for the 585,000 strong host community¹⁴. The vast majority of residents are from South Sudan.

Nearly nine in ten (88 per cent) of those residing in the settlement are women and children; women account for just over half (59 per cent) of the adult (18+) population.

The government of Uganda has one of the most progressive refugee policies in the world, and grants refugees freedom of movement, the right to work, access to social services and provision of land¹⁵.

Network coverage

Mobile network coverage exists in both refugee contexts; GSMA coverage maps show that both camps are covered by 2G and 3G networks (and Kiziba is covered by 4G)¹⁶. This was supported by respondents in the research: 78 per cent of mobile phone-users in Bidi Bidi and 79 per cent in Kiziba are able to make calls from their homes. Coverage in Bidi Bidi is relatively recent, as the infrastructure was put in place by MNOs from November 2016 onwards¹⁷.

However, this is not to say that coverage in these places is perfect. In focus group discussions, participants talked about certain zones where coverage was weaker (or non-existent) and in both settings it was felt that bad weather resulted in poorer connectivity.

1. GSMA (2019) The Mobile Gender Gap Report 2019.

2. GSMA (2019) The Mobile Gender Gap Report 2019.

3. GSMA (2017) Mobile is a lifeline: Research from Nyarugusu refugee camp, Tanzania.

4. ALNAP (2018) The State of the Humanitarian System.

5. UNHCR (2018) Global Trends: Forced displacement in 2017.

6. UNFPA, Protecting Women in Emergency Situations, See: <https://www.unfpa.org/resources/protecting-women-emergency-situations>

7. GSMA (2017) Mobile is a lifeline: Research from Nyarugusu refugee camp, Tanzania.

8. GSMA (2019) report to be published Q2 2019

9. GSMA (2018) The Mobile Gender Gap Report 2018: Methods Paper.

10. UNHCR. Where We Work: UNHCR's Presence in Rwanda. See: <http://www.unhcr.org/rw/where-we-work>

11. UNHCR (2018)

12. UNHCR Rwanda (2018) Demographic Breakdown by Site.

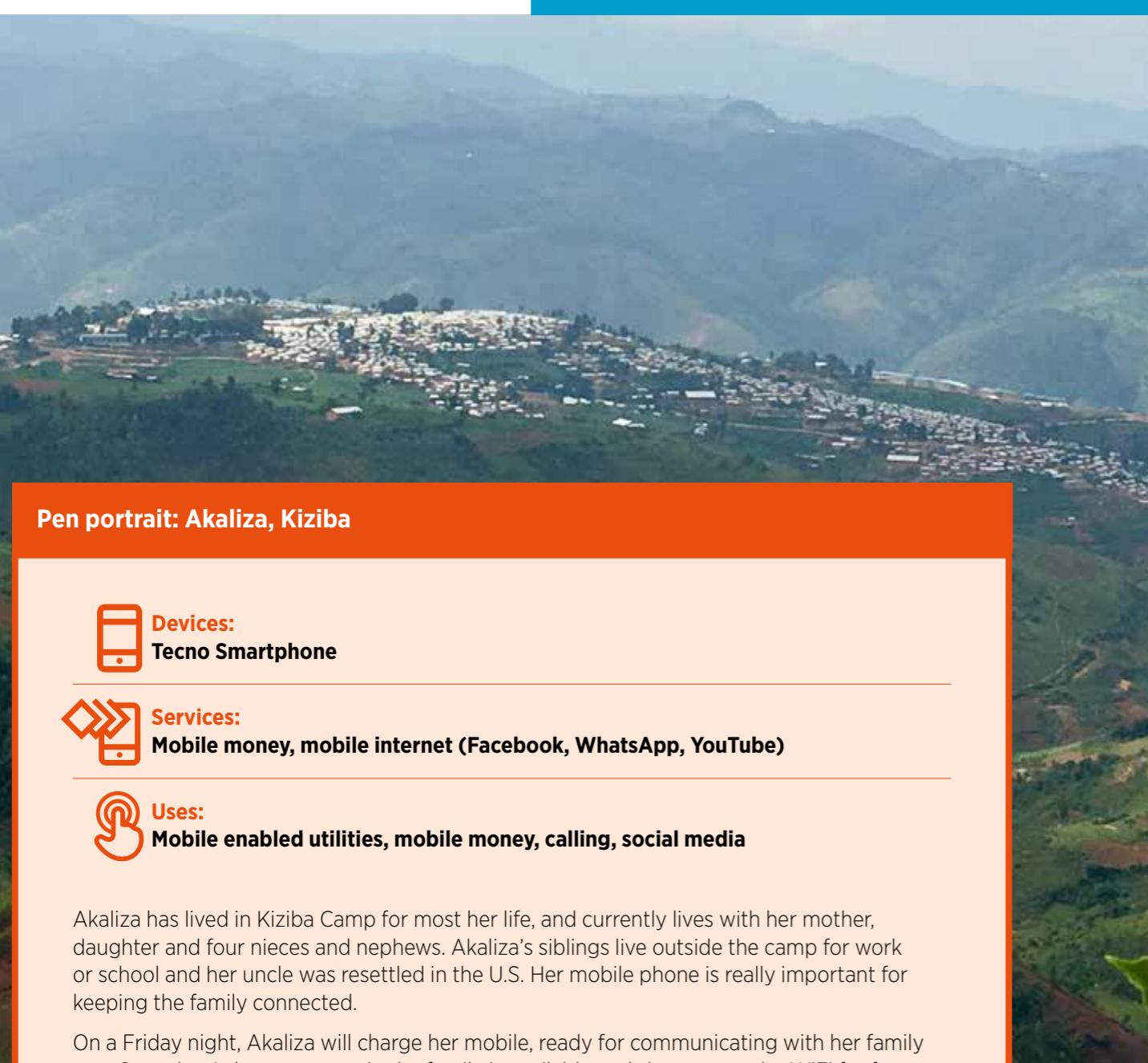
13. DanChurchAid (2018) Emergency Response to South Sudanese Refugees.

14. Smart Communities Coalition (2018) Smart Communities Coalition.

15. Smart Communities Coalition (2018) Smart Communities Coalition.

16. GSMA, (2019), Mobile Coverage Maps. See: <https://www.mobilecoveragemaps.com/>

17. GSMA (2017), Humanitarian Payment Digitisation: Focus on Buganda's Bidi Bidi Refugee Settlement.



Pen portrait: Akaliza, Kiziba

Devices:
Tecno Smartphone

Services:
Mobile money, mobile internet (Facebook, WhatsApp, YouTube)

Uses:
Mobile enabled utilities, mobile money, calling, social media

Akaliza has lived in Kiziba Camp for most her life, and currently lives with her mother, daughter and four nieces and nephews. Akaliza's siblings live outside the camp for work or school and her uncle was resettled in the U.S. Her mobile phone is really important for keeping the family connected.

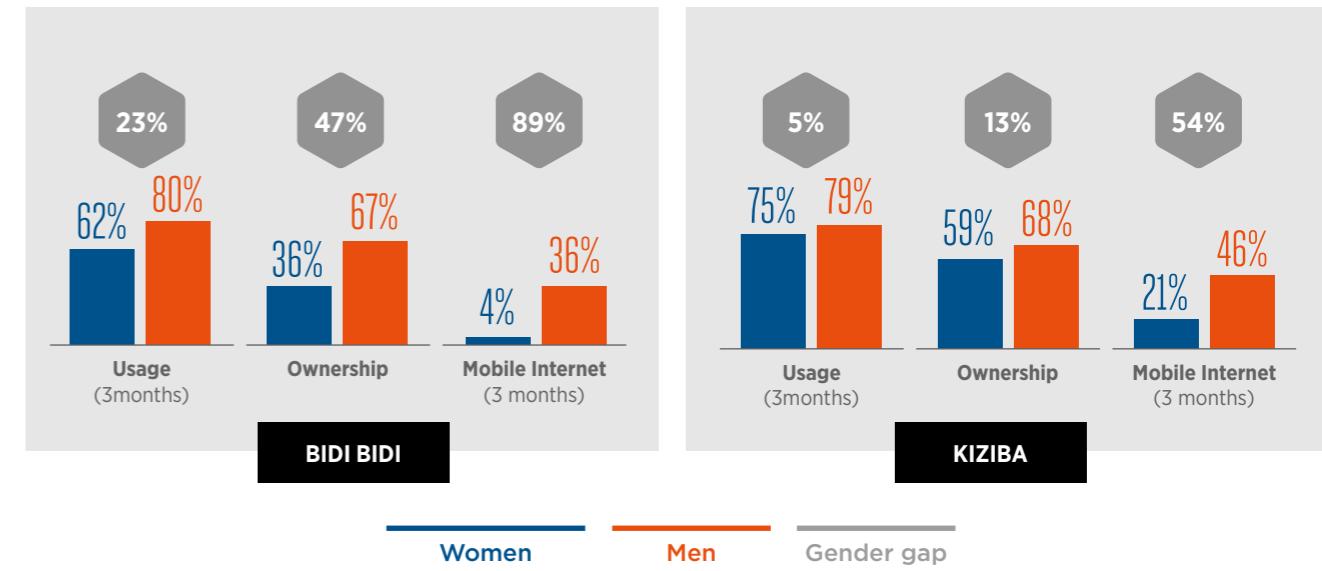
On a Friday night, Akaliza will charge her mobile, ready for communicating with her family on a Saturday (when everyone in the family is available and she can use the WiFi for free at Kepler University in the camp). In the morning, she will do chores and have her mobile with her in case anyone calls to talk to her or her mother. No one is allowed to use the radio or play games on her mobile so that the battery lasts all day. In the afternoon, Akaliza and her mother head to the University and start calling friends and relatives over WhatsApp and Facebook. They are usually there from 2pm until the building closes at 6pm. They talk about family things like meetings, weddings and if people are sick. Sometimes, Akaliza has to wait until people are online before she can talk to them, so she will watch music videos on YouTube to pass the time.

Akaliza also uses mobile money to pay for a solar home system the family has had for about a year. They previously used candles, but one of the children accidentally caused a fire that damaged the house, so they decided a solar home system would be safer. Akaliza's uncle in the U.S. pays for the Mobicel solar home system by sending money to Western Union, which Akaliza then uses to pay for a month's electricity using mobile money. This is a relief for Akaliza and her mother, as the children are much safer and they have reliable and clean energy in the home.

Sizing the Gap

Figure 1

The mobile usage, mobile ownership and mobile internet gender gap in Bidi Bidi and Kiziba¹⁸.



Base: all respondents (Bidi Bidi: 755 | Women:449, Men:306) (Kiziba: 727 | Women:430, Men:297)
Q: When was the last time you **used** a mobile phone or SIM card for any reason? (Within the last 3 months)
Q: Do you personally **own** a mobile phone? (Yes)
Q: Have you used the **internet on a phone** within the last 3 months? (Yes)

Women are less likely than men to use a mobile phone

More than eight in ten refugees in both Bidi Bidi and Kiziba, regardless of gender, have used a mobile phone at some point in their lives and more than 95 per cent report that having access to a mobile phone is important to them. However, there is a notable decline when looking at the proportion of women having used a mobile phone in the last three months.

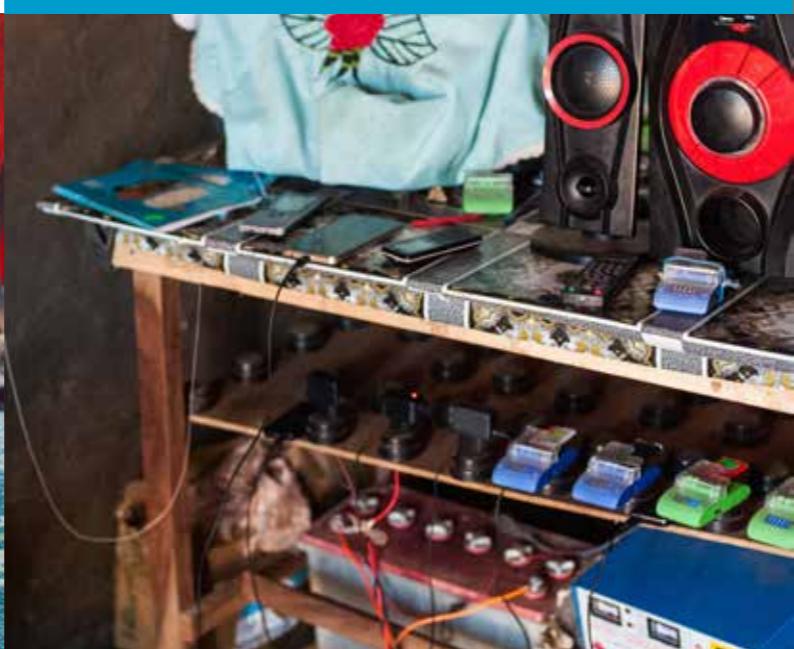
Women in Kiziba are 5 per cent less likely to have used a mobile phone in the last three months and are 15 per cent less likely to own a mobile phone compared to men. **In Bidi Bidi the difference is even greater: women are 23 per cent less likely than men to have used a mobile phone in the last three months and 47 per cent less likely to own a mobile phone.** If the gender gap for mobile ownership were closed today, this would equate to **an additional 15,500 women owning a mobile phone in Bidi Bidi alone**¹⁹.

Men in both refugee contexts are equally likely to use or own a mobile phone. Whereas women in Bidi Bidi are less likely to have either owned a mobile phone or to have used one in the last three months than women in Kiziba. Therefore the difference in the size of the gender gaps across the two refugee contexts is driven by a higher level of exclusion of women in Bidi Bidi.

Across both refugee contexts, the benefits of mobile connectivity are not equally shared by gender. If this is not addressed, it is likely women will continue to suffer structural imbalance in terms of access to important information, connections with loved ones and access to financial inclusion through mobile money and livelihood opportunities that mobile phones can provide.

18. A description of how the gender gap is calculated is in Appendix 1.

19. Based on UNHCR population estimates (2018).



Women disproportionately rely on borrowing mobile phones from other people

In both refugee contexts, women are more likely than men to borrow a mobile phone (Figure 2). **In Bidi Bidi, women are more than twice as likely to borrow and in Kiziba 25 per cent more likely.** In focus group discussions in Bidi Bidi, both genders noted that women borrow mobile phones where men own them.

This increased reliance on borrowing puts women at a disadvantage. Where those who own are able to use their mobile phones for accessing information and communication at all times

(airtime and charging allowing), those who borrow must wait until the mobile is available to use in order to do so. **In focus group discussions, women who borrowed mobile phones discussed not using their full functionality** (such as mobile internet), as doing so uses up the airtime and data of the person lending the mobile phone. Similar patterns of behaviour were found in previous GSMA research where borrowers reported not wanting to use mobile money on borrowed phones as they felt it was too personal/sensitive²⁰.

Women are notably less likely to use mobile internet

Use of mobile internet by women in both refugee contexts is extremely low. Four per cent of women in Bidi Bidi and 21 per cent of women in Kiziba had done so in the last three months. Compared to relatively higher usage for men, this results in a **mobile internet gender gap of 89 per cent in Bidi Bidi and 54 per cent in Kiziba.**

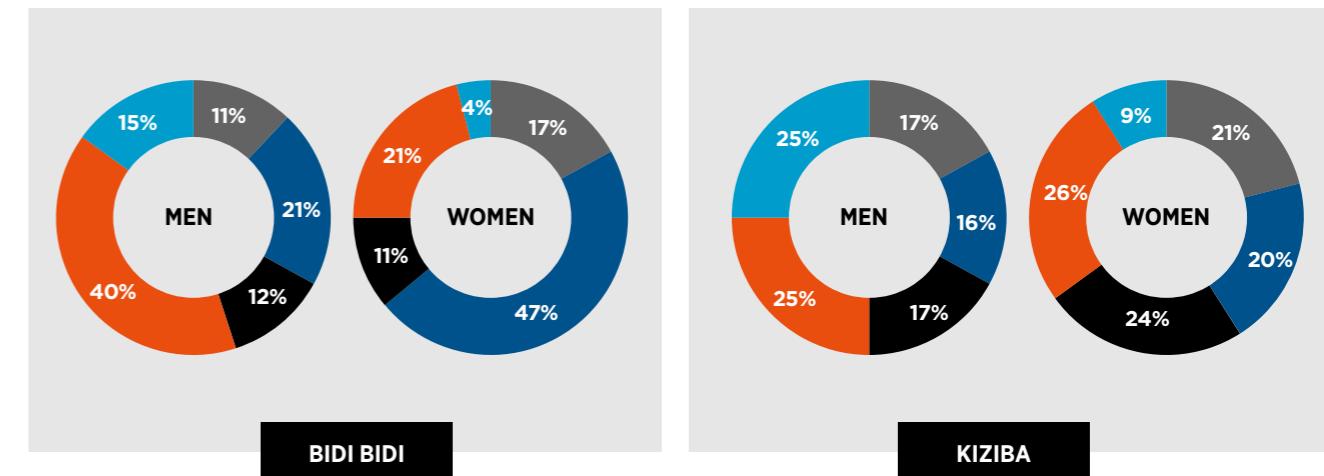
This is partly driven by the higher proportion of women who rely on borrowing mobile phones (as they try to avoid using expensive credit of others). When women do own, they are also less likely to own internet enabled handsets (Figure 2). In both refugee contexts, more than twice the proportion of men own smartphones than

women and are therefore able to make the most of the increased functionality they bring. They also tend to have lower levels of digital literacy (see barriers section).

It is also worth noting that in Bidi Bidi, women are less likely to have heard of the internet at all. **Six in ten (59 per cent) women in the settlement said they had heard of the internet compared to 85 per cent of men**, indicating that there may be a place for an education programme aimed at women in Bidi Bidi to increase awareness of the internet and the benefits that connectivity can bring²¹.

Figure 2

Mobile phone access by type and by gender in Bidi Bidi and Kiziba



Base: all respondents (Bidi Bidi: 755 | Women:449, Men:306) (Kiziba: 727 | Women:430, Men:297)
Q: What type of mobile phone handset(s) do you own? (Smart / Feature / Basic)
Q: Do you use someone else's phone? (Yes)

Note: Respondents with more than one mobile phone type were coded as the most advanced.
 Borrowing indicates having borrowed a phone for personal use in the last 3 months.

Disability as an exclusionary factor

As part of this research, the Washington Group short set of questions on disability were included in the face-to-face survey²². These questions are used to identify individuals with difficulties performing actions that makes them at risk for exclusion. The questions look at sight, hearing, mobility, memory, self-care and communication. For the purposes of this analysis, a person with disabilities was defined as anyone who said they had "a lot of difficulty" in at least one area.

According to the survey findings, refugees with disabilities in Bidi Bidi were 13 per cent less likely to have used a mobile phone in the last three months and 19 per cent less likely to own a mobile phone. In Kiziba the figures were 12 per cent and 18 per cent, respectively. When looking at the intersection of gender and disability for multiple exclusion in Kiziba, **refugee women with disabilities were 7 per cent less likely to own a mobile phone than refugee women without disabilities and 46 per cent less likely than refugee men without disabilities.**

20. GSMA (2015) Bridging the gender gap: Mobile access and usage in low and middle-income countries

21. It is worth noting that whilst this case study focuses on the benefits connectivity, stakeholders are encouraged to consider the implications of this. Always ensure activities "do no harm" and consider the implications of digital programming and the metadata it may create.
 See: Privacy International & ICRC (2018) The Humanitarian Metadata Problem: Doing no harm in the digital era

22. Quigley, N. et. al. (2018) Disability Data Collection: A summary review of the use of the Washington Group Questions by development and humanitarian actors, Humanity & Inclusion and Leonard Cheshire.



Pen portrait: Aliyah, Bidi Bidi

Devices:
ITEL Feature Phone

Services:
Facebook, WhatsApp, mobile money

Uses:
calls, business, mobile money, social media

Aliyah is 21 years old and has lived in Bidi Bidi for three years since fleeing South Sudan. Aliyah owns an ITEL feature phone and uses it to support her small farming business and for personal use.

In the morning, Aliyah turns on her data and checks for messages on Facebook and WhatsApp from her family and friends. Aliyah pays 1000 UGX (approx £0.20) for 35MB of data per day. She uses this mostly in the afternoon, when she has more free time, to chat over WhatsApp with friends. Aliyah likes to download gospel songs and movies from the internet. She pays tax once a week, which enables her to access social media²³.

Throughout the day, Aliyah uses her mobile phone for her business selling tomatoes and cabbages. Once a month she buys the goods from Koboko. Using her mobile phone, Aliyah finds out the stock and prices in Koboko and organises a vehicle to deliver the goods from Koboko. Aliyah pays for the delivery using mobile money and organises to meet the driver at the transit centre over text or calling. With the stock delivered, Aliyah uses her mobile phone to contact customers and promote her business in the market.

23. Users in Uganda are required to make a payment of 200 UGX a day in order to access certain online services such as social media.

Differences in mobile use between men and women

This section looks at the difference in use cases between men and women in both refugee contexts. Whilst an element of the disparities highlighted is driven by the higher proportion of female borrowers compared to men, there are still notable differences (though slightly less pronounced) when comparing only handset owners²⁴. This section combines the results for mobile phone owners and those who borrow.

Women's usage is less frequent or diverse than that of men's

Among ten common mobile phone uses (Figure 3), women in both contexts reported doing an average of four, whilst for men it was five interactions. Across all ten uses, there was not one which women were more likely to do than men. As well as this, where women reported using their mobile phone for calling, SMS messages or mobile money, they did so less frequently than men.

It is important that stakeholders investigate the barriers to women using mobiles in a more diverse

manner; more diverse and frequent usage will help women to receive the full suite of benefits available through mobile connectivity.

Looking at the mobile gender gap across various use cases and engagements, it is clear that women are systematically excluded from more advanced uses of mobile phones. This research found that the mobile usage gender gap extends to a range of use cases and is typically wider for internet-based ones.

Women's mobile use is primarily for calling

Almost all refugees—men and women—use a mobile phone to make and receive calls. However, women in focus group discussions largely agreed that this was the most useful element of having a mobile phone (with few exceptions, even amongst those with internet enabled mobile phones); men were more varied in their response.

This was true also amongst women who did not own or use mobile phones and may demonstrate a limited understanding of the full potential that mobile phones can deliver. It may also be linked to the fact that most other services require a degree of literacy which women in both refugee contexts are more likely to lack²⁵.

24. For example, 86% of women who own a mobile phone in Bidi Bidi use it for mobile money, compared to 96% of men who own a mobile phone.

25. In Kiziba, 34% of women had at least some difficulty with literacy compared to 15% of men; in Bidi Bidi 74% of women had challenges compared to 48% of men.



Women are less likely to use mobile money

In Bidi Bidi, women (including those that are not phone users) are 35 per cent less likely to use mobile money than men and in Kiziba they are 15 per cent less likely. The gap remains when looking only at mobile phone users (25 per cent in Bidi Bidi and 9 per cent in Kiziba).

Whilst not unique to women, the focus groups suggested that opening a mobile money account was often linked to a key event. In Bidi Bidi, many women had accounts because they had previously received cash and voucher assistance (CVA) to their mobile money account. For a number of

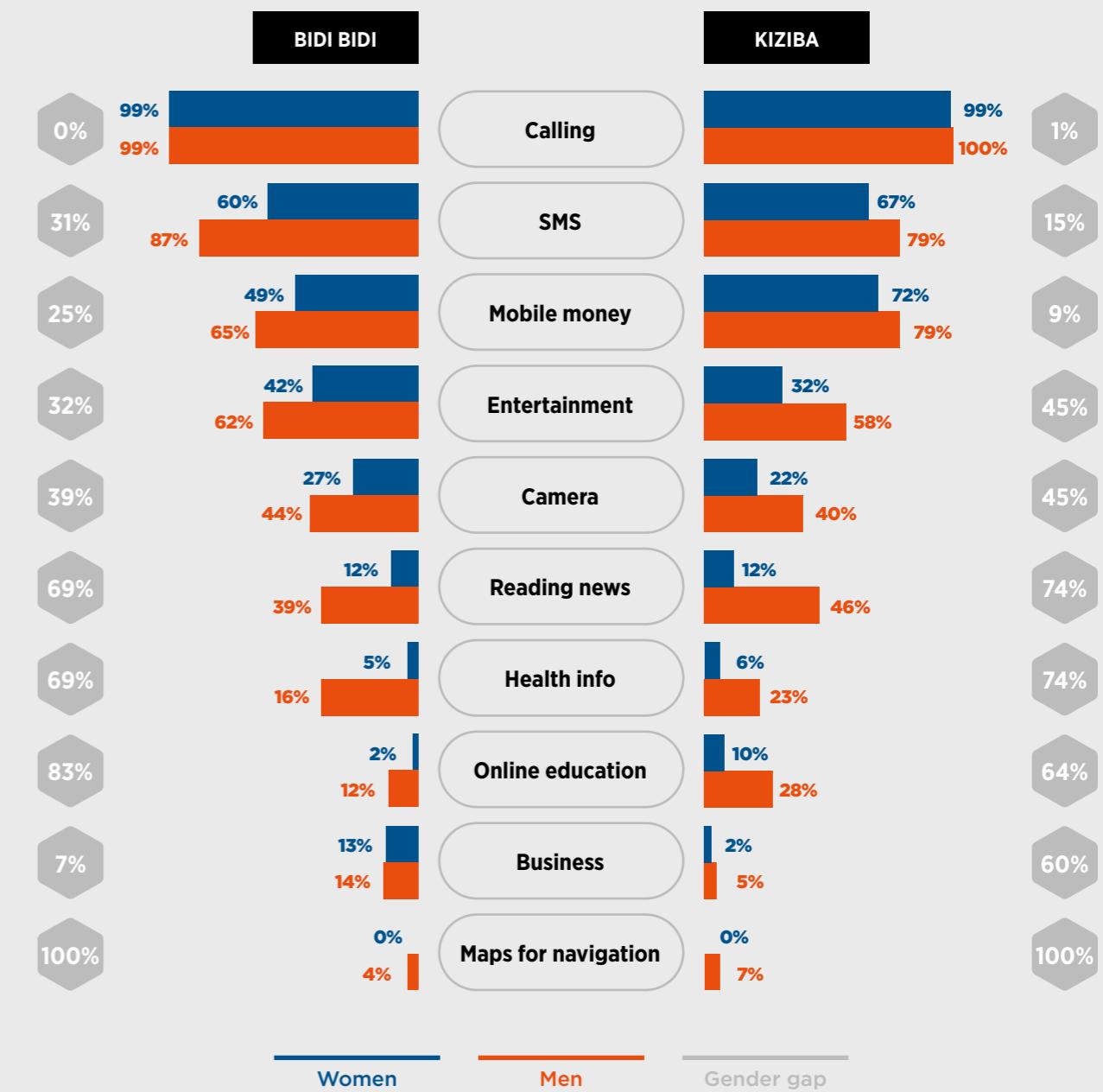
women in Kiziba, paying their children's school fees and sending them money whilst they were living away from home was the main trigger to opening a mobile money account.

Improving access to mobile money for women may lead to positive financial outcomes. Previous research in Kenya has reported that access to mobile money reduced extreme and general poverty and these effects were most pronounced amongst women²⁶.

26. Morawczynski, O, (2009), Exploring the Usage and Impact of 'transformational' Mobile Financial Services: The Case of M-PESA in Kenya, Journal of Eastern African Studies 3, no. 3.

Figure 3

Mobile phone uses by gender in Bidi Bidi and Kiziba



Base: all that use a mobile phone (Bidi Bidi: 594 | women:332, men:262) (Kiziba:575 | women:331, men:244)
Q: Do you use the phone to send and receive SMS messages?
Q: Do you use the phone to send and receive calls?
Q: Do you use the phone for mobile money?
Q: Do you use the phone for any of the following uses?



Barriers women face in using mobile

In both refugee contexts, there are a number of barriers which specifically impacted women's ability to own or use mobile phones in ways they do not for men. A wide range of barriers were explored in the survey and are fully analysed in an upcoming report²⁷. This case study examines four barriers which presented a specific issue for women - either because a higher proportion of women reported it so in the survey - or because it was highlighted in the focus group discussions.

The order that barriers are discussed is not indicative of an order of significance.

²⁷. GSMA (2019) Report to be published Q2 2019

Women are more likely to have difficulty reading and writing

Women in both of the refugee contexts were more likely than men to face difficulty reading or writing. In Kiziba, 34 per cent of women had at least some difficulty with literacy compared to 15 per cent of men; in Bidi Bidi 74 per cent of women had challenges compared to 48 per cent of men.

Amongst women who did not own mobile phones, 54 per cent in Bidi Bidi and 40 per cent in Kiziba said that difficulties reading or writing were a barrier to doing so; men were significantly less likely to say this in both contexts. In the focus groups, a number of women discussed how literacy prevented them from owning or using services such as SMS or mobile internet.

In Bidi Bidi, women with difficulty reading or writing were 14 per cent less likely to have access to a phone and 48 per cent less likely to own one than women without difficulty. In Kiziba the figures were 20 per cent and 29 per cent, respectively.

"[I am] unable to read and write. I don't know how to make a message. [I] would like to learn how to send a message"

Bidi Bidi Settlement, Women, Under 25, Basic phone

Women lack the digital skills to use mobile phones, but they want to learn

Women find it more difficult to use mobile phones than men. In Bidi Bidi 73 per cent of women who used mobile phones had difficulty using them at least sometimes (compared to 44 per cent of men); in Kiziba 30 per cent of women said the same (compared to 19 per cent of men).

In both refugee contexts, women were more likely than men to say that not knowing how to use a mobile phone or finding it difficult was preventing them from either owning a mobile phone or accessing mobile internet. **Of women who did not own a mobile phone, 33 per cent in Kiziba and 26 per cent in Bidi Bidi stated a key reason was that they did not know how to use one.**

However, women would like to learn. Focus group participants highlighted how they would like to make use of the benefits of mobile connectivity but that they needed to be shown.

"For the smartphones, they have so many uses and we don't know what they are so can't say how we think we would use it".

Kiziba Camp, Woman, 26 to 60, Borrowing

Social norms and intra-household dynamics can restrict mobile access and use for women

Access to connectivity for women can sometimes create unfortunate social dynamics within the household, specifically between spouses. In focus groups, women reported that husbands sometimes prevent their wives from using mobile phones, one of the reasons being fear they will use them to find new romantic partners. For women who rely on borrowing to use a mobile phone, if the only available mobile phone belongs to a man they will sometimes choose to go without one in order to avoid their husband becoming jealous.

Whilst this only came out in focus group discussions in Bidi Bidi, previous research with refugees in Rwanda has found similar patterns²⁸.

"With some men, they can have their own phone and when the woman starts communicating with a man the husband will come and be angry and break the phone."

Bidi Bidi Settlement, Woman, Basic phone

Women have restricted financial means

Though cost was an equally highly cited barrier for men in this research, it is important to highlight the specific challenges women face in terms of financial barriers to mobile phone access.

Men have more potential to earn an income whereas women are often responsible for the home and for collecting firewood and thus have less time for, or access to, paid employment. This dynamic results in women having less disposable income and as such can struggle to purchase a mobile phone or airtime.

This also came through in previous GSMA research conducted in Nyarugusu in Tanzania, where

informal jobs in the camp were heavy labour, which meant there were few opportunities for women to earn an income. This meant women were often reliant on their husbands for airtime and money in general²⁹.

"For us women we are just cooking at home and fetching firewood and we get no money from that, so we can't buy a phone."

Bidi Bidi Settlement, Woman, Basic phone

Charging is a problem

Whilst it was not a gendered issue, in both camps both men and women reported charging their mobile phone was a barrier to them owning and using one. In Bidi Bidi, 62 per cent of women who do not own a phone say that a barrier to doing so is the fact charging is difficult or expensive; in Kiziba the figure was 52 per cent.

"Charging is challenging to many people. In one week you can spend 300 or 400RWF [approx. £0.30] just on charging."

Kiziba Camp, Woman, Under 25, Feature phone

GSMA research in Kakuma refugee camp (Kenya) outlines how pay as you go (PAYG) solar home systems are a potential solution for energy access in refugee camps and settlements that is enabled through mobile payments³⁰.

Pen portrait: Ida, Kiziba



Devices:
ITEL Feature Phone



Services:
Mobile money



Uses:
Mobile money, calls

Ida is 28 and has lived in Kiziba Camp for 12 years with her sisters and two children. She left the camp to study for her A levels two districts away. When Ida finished high school, and returned to the camp, she could not find a job. She didn't want to sit and do nothing so she decided to set up her own business selling food in the camp, using her contacts from high school to help her.

A mobile phone is really important for running the business, but having recently lost hers, Ida is relying on borrowing her sister's basic phone or a smartphone from neighbours. In the morning, Ida calls a friend in Rusizi who orders the food and she then coordinates with a driver to deliver the food to Mabuko and then onwards to the camp with a different driver. When the goods arrive in Kiziba around lunchtime, Ida calls customers who have ordered the food to remind them to pick up their order and to advertise what is available to potential customers. Ida uses mobile money to make the order and pay the drivers, but sells using cash only because the mobile money charges are too high. In the evening Ida tops up with airtime and calls customers about orders for the next business day.

For Ida, her business is improving her quality of life. The money she receives in CVA from NGOs is not enough to meet the needs of her family, but the business profits allow her to buy clothes for herself and two children (seven and two). Ida takes pride in being able to pay for goods immediately instead of having to buy on credit. Not having a mobile phone at present is a challenge for Ida as she cannot always borrow from her sister or neighbour and sometimes she loses out on the best quality fruit as she is unable to call her contacts.

28. UNHCR (2016) Connecting Refugees: How internet and mobile connectivity can improve refugee well-being and transform humanitarian action.

29. GSMA (2017) Mobile is a lifeline: Research from Nyarugusu refugee camp, Tanzania.

30. GSMA (2019) Mobile-enabled energy for humanitarian contexts: The case for pay-as-you-go solar home systems in Kakuma Refugee Camp



Benefits of women using mobile

A number of benefits derived from mobile connectivity were uncovered through the research in Bidi Bidi and Kiziba. This section outlines four key areas which came through most strongly in focus group discussions with women. A full analysis of the benefits of mobile connectivity felt by research participants can be found in the full report from this research that will be published by GSMA in Q2 2019.

Mobile phones are a powerful tool for supporting women's safety and security

Safety and security came through regularly and powerfully in focus groups with women in both refugee contexts. For many, having a mobile phone meant the ability to call in an emergency without physically having to go and find someone. For some, simply having access to a torch on a mobile handset was enough to make them feel safer moving around the camp at night.

The loss of a mobile phone also seemed to increase women's sense of vulnerability. Women discussed how they felt less well equipped to cope in crises such as someone breaking into the home or a child's illness.

"I don't feel safe without a phone. [My] husband is not around and I'm not getting any help".

Bidi Bidi, Woman, Under 25, Phone broken

It is also worth noting that there can be a paradoxical relationship between mobile technology and women's safety. As demonstrated in previous GSMA research, women often feel safer with a mobile phone, yet ownership can raise other concerns such as theft or safety online which are important considerations³¹.

31. GSMA (2018) A framework to understand women's mobile-related safety concerns in low-and middle-income countries

Mobile phones act as key conduits for news and information

Whilst not a benefit specific to women, mobiles acting as a facilitator for accessing and exchanging information was important and widespread in both Bidi Bidi and Kiziba. **Nine in ten (89 per cent) women using mobile phones in Kiziba and two-thirds (66 per cent) in Bidi Bidi reported that a mobile phone was important to them for access to news and information.** For many in the focus groups (especially in Bidi Bidi) there were a lot of discussions amongst mobile phone users around how they enable them to stay on top of news regarding the political situation back home (both in terms of online news and information from those who remain there).

In focus group discussions, women said that they would be happy to communicate with UN agencies or NGOs on their mobile phones; such as information via SMS³². This means that where mobile penetration is high (and the mobile ownership gender gap is low), mobile presents

a valuable tool for organisations to disseminate important information regarding services and engagement. This came through strongly in discussion with refugees in Kiziba; refugees able to read said information via SMS would mean they would not need to be in public spaces (which may be far from their home) to see information (regarding the camp and their situation) and would not rely on hearing potentially inaccurate information from others.

At the same time, it is worth noting that seven in ten refugees in Bidi Bidi (regardless of gender) were 'very concerned' about privacy and security when giving their personal information to UN officials or NGOs. GSMA discusses the importance of data security and privacy in 2018 Mobile for Humanitarian Innovation Annual Report, and the role that humanitarian organisations can play in increasing trust among its beneficiaries³³.

Mobile phones facilitate women maintaining relationships with loved ones

Refugees' friends and family are often widely geographically spread. Many have family back home, in other refugee camps or even resettled to Europe or North America. Men and women were equally likely in the survey to say that mobile phones are important for feeling connected with friends and family (more than 98 per cent in both refugee contexts, regardless of gender).

However, this factor came through more strongly in FGDs with women compared with men, suggesting this is front of mind. For many women, connecting with their diasporic family and friends was driving the high value they place on calling as a functionality.

"The biggest change [in having a mobile phone] is having relatives who are in another camp. Before you wouldn't know if they were alive and you would keep on worrying, but now with the phone we can keep checking on each other"

Kiziba, Woman, Under 25, Smartphone

32. 11 per cent of women in Kiziba and 20 per cent in Bidi Bidi reported currently using their phone to communicate with NGOs about their situation

33. GSMA (2019) Mobile for Humanitarian Innovation: 2018 Annual Report

Mobile as a vehicle for improved livelihoods

Whilst only a minority of refugees of either gender reported using their mobile phones for business purposes (2 per cent of phone using women in Kiziba and 13 per cent in Bidi Bidi), women that did do so were vocal about the powerful benefits it brought. For women with businesses as diverse as agriculture, food stalls and beer breweries - using their mobile phones to organise deliveries, contact suppliers and market their goods to potential customers - the power of mobile, as a means of generating an income in refugee contexts is clear.

"I am using [my] business to survive - if you have a business you have to advertise. I use phone and WhatsApp. If I use my phone properly, your location can be known and I have a business card for people to get your number. For me [business] is the most important use [of my phone]."

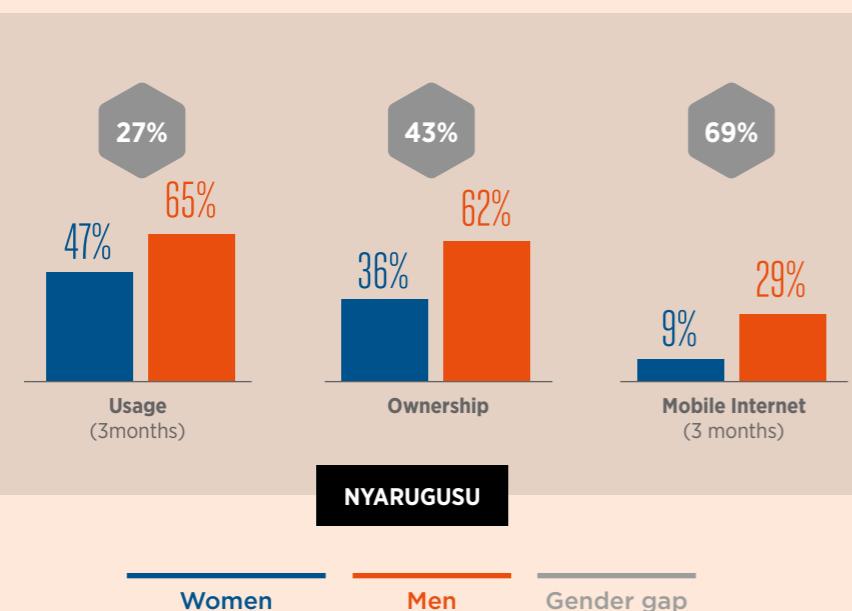
Bidi Bidi, Women, 26 to 50, Basic phone

The mobile gender gap in Nyarugusu, Tanzania³³

GSMA conducted similar research in Nyarugusu camp in Tanzania in 2017. Applying the gender gap analysis to the data from that research reveals a pattern of disparity similar to that of Bidi Bidi.

Figure 4

The mobile usage, mobile ownership and mobile internet gender gap in Nyarugusu.



Base: all respondents (484 | Women:243, Men:241)

Q: When was the last time you **used** a mobile phone or SIM card for any reason? (Within the last 3 months)

Q: Do you personally **own** a mobile phone? (Yes)

Q: Have you used the **internet on a phone** within the last 3 months? (Yes)

34. GSMA (2017) Mobile is a lifeline: Research from Nyarugusu refugee camp, Tanzania.

Closing the Gap: Benefits of closing the gender gap

Benefits for refugee women

Closing the gap will have demonstrable positive effects on women. It will allow more women an increased sense of safety, better access to important information and an ability to connect with diasporic loved ones. It can also support entrepreneurial women to build businesses and improve livelihood opportunities and provide the potential for financial inclusion through mobile money.

Well delivered CVA through mobile money can give agency to women in making their own economic decisions and can lead to auxiliary benefits such as access to mobile enabled health services. When women thrive, societies, businesses and economies thrive with them.

Benefits for humanitarian organisations

Closing the gap will help humanitarian organisations better support women. Women are a large proportion of the beneficiaries supported by humanitarians and in many instances are the head of the household (or designated by organisations as such), and have responsibility for caring for children.

Closing the gap will mean humanitarians are better able to communicate with beneficiaries and allow them to deliver digital services and information (such as mobile money enabled CVA and online education)³⁵. These services are known to be cost- and time-efficient³⁶.

Benefits for mobile network operators (MNOs)

Closing the gender gap in terms of access and ownership represents a significant commercial opportunity for MNOs. In Kiziba and Bidi Bidi alone, if stakeholders were able to close the gender gap today in terms of mobile ownership, **it would lead to an additional 16,000 connected women**³⁷. If the gap for mobile internet use were closed in Bidi Bidi for those who already own a mobile phone it would result in 7,000 new female mobile internet customers³⁸. **If this were extrapolated out even just across the refugee populations of Rwanda and Uganda, it would result in a notable increase of customers for operators.**

A concerted effort across all refugee contexts could increase this manifold. In 2017 there were 6.3 million refugees and 14.5 million internally displaced people (IDPs) in Sub-Saharan Africa³⁹, if the trends seen in Kiziba and Bidi Bidi were to carry across the whole continent then this represents a major potential source of new customers for MNOs.

35. This does not however decrease the value of communal meetings for women and as such humanitarians should be cognizant to ensuring this behavior continues and is encouraged.

36. GSMA (2018) Landscaping the digital humanitarian ecosystem

37. Based on UNHCR population data (2018)

38. Based on UNHCR population data (2018)

39. UNHCR (2018) Regional Summaries: Africa

Recommendations

Humanitarians and the private sector both have an important role to play in bridging the mobile gender gap in refugee contexts. Stakeholders will be most effective if they are coordinated, and base actions on an understanding of the context specific barriers affecting refugee women.

Ensure data in refugee contexts is disaggregated by gender wherever possible.

Where possible it is essential that actors are able to measure the gender gaps in terms of access, ownership and usage of mobile phones and to have protocols in place to respond to them.

Humanitarian organisations

Collaborate to ensure data is collected and disaggregated by gender across all actors. This will help optimise the design of appropriate mobile enabled programmes such as CVA or health programmes delivered by mobile.

Mobile network operators

Ensure data in refugee contexts is gender disaggregated. This will allow analysis to understand the percentage of female customers and whether women's usage is deepening and inform strategies and initiatives to support where it is not.

Help women move from borrowing into owning.

Women rely heavily on borrowing mobile phones and so they are less likely to make full use of the opportunities presented by mobile.

Humanitarian organisations

Consider offering innovative finance schemes to women to help them spread the cost of ownership across a period of time⁴⁰.

Avoid free distributions of low quality handsets which can distort the market and are often only a short term solution. Ensure durable and affordable handsets are readily available within refugee contexts.

Consider providing specific livelihood opportunities to women to support the development of new economic pathways.

Mobile network operators

Consider offering innovative finance schemes to women to help them spread the cost of ownership across a period of time.

Develop marketing campaigns aimed specifically at women, addressing their barriers and highlighting relevant benefits.

Foster good handset distribution networks in refugee contexts to ensure a reliable supply of reasonably priced devices are available.

Improve the literacy and digital literacy of female refugees.

Until women have the foundational skills required, they are unlikely to make use of the full suite of benefits available to them via mobile. Improved literacy can enable women to use text based services such as SMS can help facilitate the advantages of connectivity. Digital literacy can help facilitate the advantages of connectivity.

Humanitarian organisations

Deliver literacy and digital literacy educational programmes which support women in adopting mobile.

Leverage existing technologies such as conversational interfaces (chatbots) that can deliver educational programmes in innovative, engaging and culturally appropriate ways.

Enable female frontline staff to act as champions for digital literacy and support the learning of female refugees.

Mobile network operators

Deliver training to women about the value of mobile technology and how they can use it. Tools such as GSMA's Mobile Internet Skills Training Toolkit (MISTT) could be a starting point⁴¹.

Enable agents to act as champions for digital literacy and support the learning of female refugees.

Consider recruiting female agents. Women often find it easier to ask for advice from other women.

Improve relevance by delivering mobile enabled services tailored to women's needs.

Programmes, products and services should be built considering the specific challenges and requirements of women, especially with regard to their mobile phone access and adoption. Not doing so risks entrenching the imbalance between genders.

Humanitarian organisations

Continue to conduct and share research on women's digital needs and preferences within each refugee context. Not all women are the same and socio-cultural dynamics will vary.

Support the private sector to develop products and services that meet the requirements for specific refugee contexts.

Mobile network operators

Market directly to women in refugee contexts. They have unique requirements that mobile services can support. They are also a relatively untapped customer base.

Partner with humanitarian organisations to ensure products are suitable for specific refugee contexts and are tailored to the needs of particular groups of women. These organisations may also be able to support targeted marketing where they see tangible benefits for their beneficiaries (such as income enhancing opportunities).

Raise awareness of the life-enhancing role of mobile technology for men and women.

Educating beneficiaries in the value of mobile may increase interest amongst women and it may also support in diffusing restrictive intra-household dynamics.

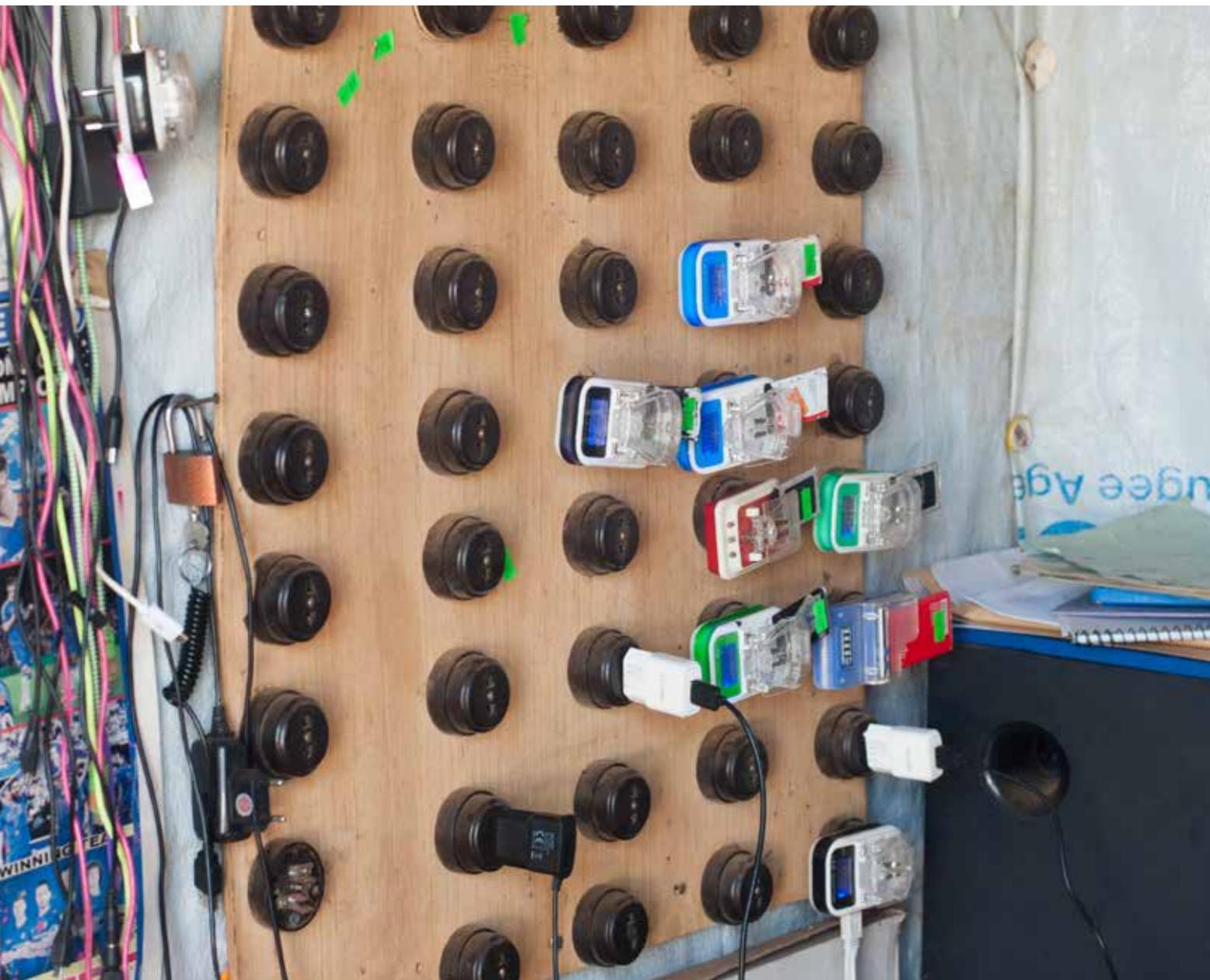
Humanitarian organisations

Ensure that all beneficiaries (men and women) are knowledgeable in the value of mobile connectivity and the ways in which it can be utilised in their lives.

Where awareness is low, educate women on mobile internet, what it is, the benefits it can deliver and how it can be used.

Mobile network operators

Where awareness of services is low, consider using targeted marketing or distribution networks as a tool for informing potential customers of the value of mobile products.



Appendix 1: Definitions

The definitions in this case study are different to those in the GSMA Mobile Gender Gap analysis. This is to ensure that analysis accounts for the context specific patterns of usage and ownership in refugee contexts.

- **Gender gap:** The gender gaps in this case are calculated using the same formula as the GSMA Mobile Gender Gap analysis. It is a percentage reflecting how much less likely a woman is to own/use a mobile phone or certain features of one:

Gender gap in ownership / use (%)

=

Male owners / users (% of male population)

Female owners / users (% of female population)

Male owners / users (% of male population)

- **Mobile owner** or ‘mobile phone owner’, someone who personally owns a mobile handset.
- **Mobile user** or ‘mobile phone user’ is someone who either owns or borrows (in the last 3 months) a handset for personal use.
- **Mobile internet user:** A mobile user who has used the internet on a mobile phone at least once in the last three months.
- **Mobile money user:** A person who reports using mobile money on any device they currently use. This is not time limited.

Appendix 2: Methodology

This case study uses data from upcoming GSMA research and full methodological details are located in that report (coming Q2 2019). A brief summary of how the data used in this case study was collected is below:

Face-to-face surveys with refugee populations, collected using Kobo Collect software. Sampling ensured a representative sample of the population based on gender, age, nationality and other relevant demographics.

Focus group discussions (FGDs) used to explore mobile access and usage, drivers and barriers of different groups in detail. Discussion groups lasted approximately 60 minutes.

Digital day case studies are a ‘day in the life’ methodology that asks a participant to walk through their typical daily mobile phone usage. Participants were identified through FGDs.

| Tool | Kiziba | Bidi Bidi | Total |
|--|--------|-----------|-------|
| Face-to-face surveys with refugees | 727 | 755 | 1,482 |
| Focus groups with refugees | 19 | 19 | 38 |
| Digital day case studies with refugees | 5 | 5 | 10 |

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