Report on ICT Pilot Assessment

SHOUHARDO III

October 2021

Introduction

Strengthening Household Abilities to Respond to Development Opportunities (SHOUHARDO) III is a multi-sectoral and integrated program implemented in eight northern districts of Bangladesh, including Char and Haor. The Program is funded by the United States Agency for International Development (USAID) and the Government of Bangladesh. The Program is currently at its sustainability phase that started after five years of direct implementation. During its Fiscal Year in 2020, the COVID-19 pandemic struck the global community, severely impacting the Program's implementing areas. The Program launched a Recurrent Monitoring Survey (RMS) to measure the effects of the pandemic on the program participants. The RMS and other internal assessments conducted during the COVID-19 pandemic revealed that women and girls from the participating households had limited access to information and online services. Lack of this had several consequences on their lives, including health and livelihood implications. SHOUHARDO III's lessons from the COVID-19 pandemic suggested that the digital inclusion of participants living in the char and haor areas, especially girls and women, would be one of the critical factors to ensure that these groups continue to access service and support through digital platforms in FY21.

Bangladesh has the second-largest mobile phone ownership gender gap among 18 nations from Asia, Africa, and South America, with 33 percent of women owning a phone compared to men[1]. SHOUHARDO III RMS showed that only about 20% of females in households had access to a phone, with only 15% (66 of 425) of respondents surveyed having their phone. In rural Bangladesh, affordability, safety and security, accessibility-related barriers, applicability, and digital literacy are some major barriers for women's mobile ownership. However, there is no one-size-fits-all approach; a comprehensive strategy might encourage women to access and use mobile devices. In order to ensure access, the Program had already negotiated a reasonable price with a local mobile company. The priority target population to hand over the mobile phone was program participants from the deep haor and remote char areas. These areas are proven to be more remote with disrupted transportation and a broken service delivery chain.

ICT has been highlighted as a crucial facilitator and means of bringing the 2030 Agenda and its related Sustainable Development Goals (SDGs) into action. SHOUHARDO III designed a pilot named the 'Information, Communications and Technology (ICT) pilot' as part of implementing the Deep Haor and Remote Char Livelihood Recovery Assistance (DHRC-LRA)[2]. The Program initially selected 100 women and girls [out of the 22,000 participants already selected for livelihood support] to participate in the ICT pilot. An initiative of this kind was anticipated to break the digital barriers for women and girls from the Poor and Extreme Poor (PEP) households and enhance their access to information and services pertinent to their livelihood and health.

The smartphone provision was not an added part of the livelihood support. The total amount allocated for the livelihood support was divided into two parts; one portion for the cash grant and the remaining amount for the smartphone. The DHRC-LRA participants who completed their business plan are supposed to receive cash support of USD 100. The program participants selected for the pilot received a cash amount equivalent to USD 58, and the rest was being booked for the smartphone. SHOUHARDO III program emphasized that its activities "do no harm" to the participants while implementing this initiative. As a result, the Program conducted community entry[3] meetings to address

[1] Available at: GSMA-The-Mobile-Gender-Gap-Report-2019.pdf, last seen: October 21, 2021.
[2] An ongoing intervention to reach out to the most vulnerable program participants with livelihood support.
[3] Community entry is the process, principles and techniques of community mobilization and participation. This entails recognizing the community's leadership, people, and determine the most appropriate process in meeting, communicating, and working with them.

any potential risks or concerns such as Gender-Based Violence (GBV) or isolation emerging from participating in the pilot.

Background

The ICT pilot uses a digital inclusion approach to empower women and girls with an economic twist as part of implementing the DHRC-LRA strategy. This effort stemmed from COVID-19's reality, which revealed that most women do not have access to technology (as evidenced by the Program's community engagement and remote surveys). SHOUHARDO III have distributed 100 smartphones among the selected women participants in seven districts of Bangladesh on a trial basis in February 2021. This is to ensure their access to information on livelihoods and health care facilities. This intervention intends to improve business capacity, assist in implementing business plans, and provide access to information and digital platforms for women and support in enhancing women empowerment. For this pilot, the Program targeted adolescent girls, new brides, and young mothers, as they are the most vulnerable members of poor and extreme poor households. Before distributing smartphones, the Program consulted with local communities; it also continuously monitored and documented the lessons learned and outcomes from this pilot.

The distribution included the orientation of smartphones, which had pre-installed apps (Krishoker Janala, Livestock Diary, Fosholi, and Maya Apa). During the distribution, field colleagues demonstrated the apps and how to use smartphones. Influential community members like extension service providers, Union Parishad (UP) officials, religious bodies (*Imam*), teachers, VDC members, and other local elites attended the community entrance sessions. They welcomed the idea and stated that government and local help would be available. Family members of ICT participants were also consulted throughout the allocation process.

During the piloting phase, the Program performed two rounds of monthly follow-ups. The first round of follow-up with 50 percent of randomly selected ICT participants and 25% of their family members was undertaken in March 2021. In April 2021, the remaining (50%) ICT participants and 25% of their family members were contacted for the second round of follow-up. Both follow-ups recorded community feedback and insights on the Program's smartphone distribution.

Objectives

The overall objective is to test the key areas of action necessary in the Program's efforts in providing access to ICT services to women and girls in SHOUHARDO III participant households to enhance their access to information and services and enhance their social capitals. The specific objectives are:

a) To capture and document learning, insight, and reactions from the young brides and adolescent girls who received smartphones from the Program; and
b) To record the same information from the in-laws (focusing on the mothers-in-law/fathers-in-law), father/brother (of adolescent girls), husbands (of young brides), and the community.

Methodology

The pilot assessment included 187 participants[4] (Female: 135 and Male: 52). Table – 1 presents the gender-segregated sampling details for this assessment. The Program conducted a total of 140 interviews with the new brides, young mothers and adolescent girls (NBYMAs), guardians of adolescent girls, husbands, and in-laws of new brides and young mothers. The study conducted seven Focus Group Discussions (FGD) at each of the piloting districts with 47 people. The FGD respondents included Union Parishad members, religious leaders, schoolteachers, Village Development Committee (VDC) members, Village Savings and Loan Association (VSLA) members, and local elites. The data collection process followed a hybrid approach (both in-person and remote), considering the pandemic situation.

Table 1: Sample size

Category	Male	Female
NBYM&A	-	92
In-laws	3	16
Husbands	20	-
Guardians	7	2
FGDs	22	25
Total	52	135

Findings

The pilot assessment findings are presented in three major sections: (A) findings from the interview with 93 young brides and adolescent girls, (B) findings from the interview with 48 family members (guardians, husbands, and in-laws), and (C) findings from the seven FGDs with the 47 communities.

(A) Interview with the ICT participants

I. Average expendable cash at the disposal of the woman/girl

Income using smartphones: Smartphones served as a source of income for the new brides, young mothers, and adolescent girls (NBYM&As). Additionally, smartphone usage increased their trade-based earnings due to improved communication and continuous learning. Among the respondents, 23 percent (21 of 92) reported earnings in the first three months[5] of the piloting period by using the program-provided smartphones. In the fourth month, participants making money using their smartphones decreased to 21 percent (19 of 92). Nine of them were paid in cash for the services they provided, while the others were paid through their bKash accounts by offering mobile phone recharge services. Table – 2 provides the income summary for two phases separately (first three months and fourth month) from smartphones. They spent their incomes on voice calls, Internet usage, household expenses, purchasing business inputs, and saved their earnings.

Table 2: NBYM&A income summary using smartphones (in USD)

Income summary	Mar - May 2021	June 2021
Total	443.36	102.41
Average	22.16	5.39
Max	71.99	18.00
Min	0.90	0.48

Cash transfer status: 83 percent (76 of 92) of them have received cash supports from the Program as part of the DHRC-LRA cash transfer activity and, all of them reported receiving BDT4,900 (USD 58.80). In comparison, the remainder were waiting to complete the transfer process. They invested the money to purchase their trade-based inputs (i.e., livestock, poultries, sewing machine, cosmetics, grocery items, fishing net, and other raw materials). One participant partially used the money for debt repayment.

[4] The Program attempted to interview 100% of the ICT participants and 50% of their family members, with a tentative sample size of 191. However, some of them could be interviewed due to the difficulties to reach them.

[5] Smartphones were distributed in February 2021, and data for the pilot assessment was collected in July 2021. To capture differences, data was collected for two phases: (a) the first three months under Program follow ups– March to May 2021, and (b) the fourth month without follow up – June 2021.

Income from other sources: Among the 92 interviewed respondents, 74 percent (68 of 92) reported earning from their trades/other sources in the last three months. Table – 3 provides their income summary from other sources. The respondents spent their income on their family expenditures, treatment purposes, children's education, and purchasing raw materials. Some of them saved money through VSLA besides formal financial institutions.

Table 3: NBYM&A income summary from regular sources (in USD)

Summary	Income (68)	Spending (64)	Savings (46)
Total	3884.09	2518.00	801.30
Average	57.12	39.33	17.41
Min	3.60	1.80	1.20
Max	659.95	215.98	83.99

II. Participants' understanding of the values and use of the phone and ICT

All the participants shared that they used smartphones to communicate with their parents, siblings, husbands, relatives, and acquaintances. 68t percent of the respondents (63 of 92) reported using their smartphones for accessing any public/private service providers. Among the service providers, the participants reported communicating with the Local Service Providers (vaccinators, seed sellers, Water Quality Testers, Latrine producer (LP)), Sub-Assistant Agricultural Officer (SAAO), Department of Agricultural Extension (DAE), Department of Livestock (DLS) offices, veterinarians, doctors (within and beyond community), Community Clinic personnel, teachers, UP representative, NGO personnel, and SHOUHARDO III staff.

Konika (27) from Kurigram uses Fosholi and YouTube mainly, "*There's been a white-colored insecticides attack on my paddy, I identified the problem through the Fosholi app and received medicine suggestions. This smartphone has been a great help for my tailoring activity, before I used to stitch only simple designed dresses (round necks) and received BDT-50-100 maximum. I have learned multiple designs by using YouTube videos and earn up to BDT150 for each dress. Sometimes I make one/two dresses for myself if I like the (newly-learned) design.*"

86 percent (79 of 92) of the participants learned new information about agriculture, livestock, and health. They learned about smartphone-based Apps (Fosholi, Krishoker Janla, Livestock Diary, Maya Apa, Doctor Bhai) usage, agricultural advice (disease identification, seed, and pesticide usage), livestock rearing (feeding practice, vaccination, and treatment), health advice and child care, disaster risk reduction measures, and COVID advisory. Many shared developing new or trade-based skills (e.g., tailoring, handicrafts, cooking, beautician) by watching YouTube content.

III. Restrictions imposed by the family (perceived or otherwise)

The respondents spent two hours on average per day on their smartphones. The minimum duration was 10 minutes, whereas the maximum period was four hours. The respondents (61 out of 92) spent BDT10 (USD 0.12) on an average per day for voice calls and internet usages; the minimum spending amount was BDT1.67 (USD 0.02) compared to the maximum spending amount of BDT100 (USD 1.20). Ninety-five percent of the respondents could use their smartphones alone and anytime without experiencing any family restrictions. The remaining five percent of respondents could not use their smartphones alone as there had to abide by the restrictions imposed by their family members. Ninety-one percent (84 of 92) respondents shared that their family members did not restrict using any mobile apps. Families advised eight respondents not to browse any obscene sites, videos, or photos.

IV. Quarterly (or total) cost of services sought

Fifty-four percent (50 of 92) of respondents spent on voice calls to access agricultural/ livestock/ early warning/ health services and reported gender-based violence in the last three months by using their smartphones. They spent most on accessing health services, followed by agricultural and livestock services and early warning information. Ninety percent (83 of 92) of respondents spent on data usage for accessing several services. They reported accessing services using applications (Livestock Diary,

Fosholi, Krishoker Janala, Dactar Bondhu, Maya Apa, and Telemedicine), social media, YouTube, and Google search engine.

V. Access to supportive services

The ICT participant found recharging their smartphones through multiple measures; 82 percent of the respondents recharged their smartphones at the nearest market or recharging points. Another 22 percent took their family member (husband/ father) and neighbors' supports, and nine percent recharged from personal mobile wallet (bKash account). For 96 percent of respondents, 15 minutes required on average to travel and recharge their smartphones. Seventeen (18 percent) respondents incurred an average travel cost of BDT20 (USD 0.24) for recharging their smartphones, while the rest did not require any traveling.

Most of the respondents (98% of 92) reported having mobile phone charging facilities in their own homes. Two respondents reported being out of that facility and having to charge their smartphones at their relatives' and neighbors' places. Seven respondents had to repair their smartphones to fix the battery, charger, display, and speaker. They reported spending BDT700 (USD 8.40) on average for repairing, and it took two hours and forty-five minutes on average to travel. Some participants reported that their smartphones had dropped or fallen into the water. As a result, they paid higher repairing costs from visiting the customer service centers multiple times to fix them.

Table 4: Quarterly/total spending for the services obtained (in USD)

Summary	Voice call (50 people)	Data Usage (79 people)[6]
Total	64.72	352.74
Average	1.32	4.46
Max	6.60	22.80
Min	0.10	1.08

(B) Interview with the family members

Perception of family members: The family members shared that their daughters/ wives spent 2 hours and 25 minutes on average per day on their smartphones. Seven respondents expressed their ignorance, and 41 (of 48) shared that the young mothers/adolescent girls spent BDT13.14 (USD 0.16) on average per day on their smartphones. All the guardians, husbands, and in-laws stated that they were "okay" if the (ICT pilot) participants used the mobile phone in their/other family members' absence. All respondents mentioned that young brides and adolescent girls used their phones alone and in their spare time (in the absence of a male or mother-in-law).

> *"I am happy that Munna is doing such type of social work using a smartphone and helping our neighbors."*
>
> - Zohirul, husband of an ICT participant, Netrokona

The participants shared that their daughters/wives use smartphones whenever they need them. They mentioned purposes such as (i) communication (with parents, relatives, friends, business clients, UP members, government officials, service providers, Program staff, etc.); (ii) serving the community (through personal bKash account, educating on COVID situation, agriculture, livestock rearing, and health advisories); (iii) using mobile apps and develop their trade-relevant skills (i.e., tailoring or handicrafts); (iv) entertainment (watching serials, movies, dramas and listening music) and education purposes, and (v) electric bill payment.

(C) FGD with the community

Perceived benefits of using smartphones: The FGD respondents shared that they benefited from ICT participants' advising through the apps installed on their smartphones. They received agriculture (disease identification, insect control in paddy field, identify good quality seeds, fertilizer usage, appropriate times for cultivation) and livestock-related suggestions (feed management, disease of goats,

[6] Four respondents could not recall their Internet/data usage balance.

poultry treatment). They also received information about health services (pregnant women received treatment, communicated with health professionals through Doctor Bhai, Maya Apa Apps) without traveling. Weather forecasts made them aware of upcoming disasters (early warning SMS helped them take precautionary measures) through smartphones. Al Amin (35), a religious leader from Netrokona, stated, "*Smartphones are now an unavoidable device for people and everyday activities. If someone does not possess a smartphone, it seems the world separated from them*."

The community received fast service/information through smartphones by communicating with different stakeholders (i.e., Union Parishad representatives; officials of agriculture, livestock, and health department from remote hoar). The ICT participants with bKash wallets offered Flexiload facilities. They used smartphones for everyday communication and information gathering through audio and video calls with relatives, news updates, COVID-19 awareness, lockdown information, browsing social media (YouTube, Facebook), etc. They also used smartphones for entertainment purposes (e.g., movies, songs, religious speeches, sports). Some of them developed business skills and educated themselves by using the Internet.

> "*Nadi, a four-month-pregnant woman, experienced a miscarriage and was in immense pain. When she reached me, I took her to my neighbor Sufia (ICT participant). Sufia looked through 'Maya Apa' app and found the primary treatment. We took her to Chowhali Health Complex for further treatment, as recommended by the app. Nodi is now in good health*."
>
> - Mst. Peyara Khatun (37), Chawhali, Sirajganj

Perceived downsides of using smartphones: Five groups discussed the disadvantages of using smartphones for anyone in general. They claim that using adult/pornographic sites can demoralize youth, Internet and social media browsing for a long duration can hamper education and everyday activities. In addition, people can record and leak private information/adult content, and boys/men can use smartphones to harass girls/women. The rest of the two groups did not perceive any downsides of using smartphones. Sirin Mia (50), from Sunamganj, commented, "*the interests of the users determine the appropriate use of smartphones*."

Community perception on smartphone transfer: The FGD participants reported benefiting from the transfer of smartphones in their community as they could access various services. They received suggestions on emergency health and telemedicine services through mobile-based apps (i.e., SARA platform), agriculture and livestock-related advice, mobile wallet facilities (home-based cash transfer and mobile recharge opportunities through bKash). People who do not have access to smartphones or the Internet may visit ICT participants to get these services and personal communication (audio/video calls). They perceived that an increasing number of smartphones would help people to learn about mobile-based apps.

> Sirajganj resident Lipi Akhter (36) stated," *My paddy field went reddish. I reached Zosna (ICT Participant) who showed me some photos (using app) and I found one of them similar to my paddy field. She recommended a pesticide, which I bought and sprayed to my field. My problem was solved!*"

Preferences for mobile apps: The respondents shared their preferences for several types of mobile-based apps. They mentioned (i) agriculture-related apps (i.e., Krishoker Janala, Livestock diary), (ii) legal aid services providing apps to prevent Violence Against Women (VAW), and child marriage, (iii) health service providing apps (i.e., Maya Apa). They also suggested introducing them to market information and education-related apps. They perceived the apps are beneficial where government services are unavailable.

Perceived safety concerns - restrictions, social commentary, and moral anxiety: Some respondents expressed that young girls and brides using smartphones might develop unwanted/extra-marital affairs or degrade moral values. However, none of them reported experiencing any such

incidents yet. Some respondents shared concerns that many youths lack netiquette[7] and might misuse the benefits of smartphones and Internet facilities. Some were concerned that extreme usage of smartphones would hamper children's education, and they recommended guardians monitoring them. "*Self-consciousness is the best way to prevent such misuse of smartphones. Moreover, family members (parents/husbands) should remain alert on how they are operating smartphones*." Al Amin, a religious leader from Netrokona.

All respondents shared not imposing any restrictions on using mobile apps from their end. Few of them shared imposing restrictions on visiting adult sites or sites that destroy someone's morality. While most respondents claimed to be at ease since there are no social commentaries relating to adolescent girls' mobile phone use, some expressed their anxiety that adolescent girls might misuse or develop an addiction to their smartphones.

Suggestions: The respondents offered some suggestions to address the earlier mentioned concerns. *Firstly*, raising awareness to make people realize that smartphones are not a luxury item; rather, they are essential devices, and people need to use them carefully. *Secondly*, most communities are unaware of ICT participants and this great initiative taken by the SHOUHARDO III program due to minimum coverage. Thus, they recommended promoting the ICT participants and their services. *Lastly*, they strongly recommended increasing follow-ups and monitoring by the program staff and guardians to tackle young people's inappropriate use of smartphones.

Overview of key findings

The following figure presents the key study findings from three categories of the participants:

Participants	Family	Community
• ***Positive:*** income potential; cash transfers; instant communication; accessing services and information; learning new information	• ***Positive:*** Income potential; communication; serving the community; supporting family; developing skills	• ***Positive:*** Accessing services and information; health services; use for cash transfers; mobile apps usage; communication
• ***Negative:*** Family restrictions; poor network facilities; battery problems; device issues and repairing costs	• ***Negative:*** Accessing inappropriate content; distractions from education; hamper domestic chores; smartphone addictions	• ***Negative:*** Accessing inappropriate contents; distractions from education; can be used to harass; influence morals
• ***Mitigate:*** dialogues with families and communities, educating participants on safe usage, utilizing device warranty	• ***Mitigate:*** Promote services by ICT participants; careful use; raising awareness; educating users	• ***Mitigate:*** Promote services by ICT participants; careful use; raising awareness; educating users

Conclusion

[7] Netiquette is short for "Internet etiquette." Netiquette represents the importance of proper manners and behavior online. For example, respect others' privacy by not sharing personal information, photos, or videos that another person may not want published online.

The digital inclusion of participants (girls and women) living in the char and haor areas will be one of the major critical factors in the Program's implementation period, as per lessons learned from the COVID-19 pandemic. The objective of the pilot study was to capture the learning reactions of new brides, young mothers, and adolescent girls who received smartphones from the Program and deliver the required responses. The findings suggest how smartphones have shifted the implications of family power dynamics for new brides, young mothers, and adolescent girls. Smartphones empowered them, making women more connected and safer and allowing them access to information, services, and life-enhancing possibilities such as health information and guidance, financial services, and employment prospects, for the first time, in many cases. The communities and family members who benefited from the smartphones in regions where government-provided services are inaccessible welcomed the initiative. On the other hand, they discussed some safety concerns regarding the misuse of this device and Internet facilities. They advised raising awareness and constant supervision by the family members and the Program to overcome the potential challenges. They also recommended sustaining similar digital inclusion efforts. The Program might perform another appraisal with the ICT participants a year later, with no follow-up mechanism. The approach will help the Program to compare current smartphone usage trends and reflect the actual situation.