



CONNECTED WOMEN | 2015
MOBILE SKILLS TOOLKIT





GSMA Connected Women works with partners to deliver socio-economic benefits to women and the broader mobile ecosystem through greater inclusion of women across the industry. The programme is focused on increasing women's access to and use of mobile phones and life-enhancing mobile services in developing markets, as well as closing the digital skills gender gap, attracting and retaining female talent, and encouraging female leadership in technology on a global basis.

For more information, please visit the GSMA Connected Women website at www.gsma.com/connectedwomen

Follow GSMA Connected Women on Twitter: [#GSMAM4d](https://twitter.com/GSMAM4d) [#ConnectedWomen](https://twitter.com/ConnectedWomen)



The GSMA represents the interests of mobile operators worldwide, uniting nearly 800 operators with more than 250 companies in the broader mobile ecosystem, including handset and device makers, software companies, equipment providers and Internet companies, as well as organisations in adjacent industry sectors. The GSMA also produces industry-leading events such as Mobile World Congress, Mobile World Congress Shanghai and the Mobile 360 Series conferences.

For more information, please visit the GSMA corporate website at www.gsma.com

Follow the GSMA on Twitter: [@GSMA](https://twitter.com/GSMA)



Mobile for Development brings together our mobile operator members, the wider mobile industry and the development community to drive commercial mobile services for underserved people in emerging markets. We identify opportunities for social and economic impact and stimulate the development of scalable, life-enhancing mobile services.

For more information, please visit the GSMA M4D website at:

<http://www.gsma.com/mobilefordevelopment>

The GSMA Connected Women Global Development Alliance is a programme in partnership with:



This Mobile Skills toolkit was created in partnership with:



Welcome



GSMA Connected Women invites you to take up the challenge and join us in promoting mobile technology to empower women in Papua New Guinea (PNG). Help us make a difference in the lives of women who are currently excluded from the global mobile phone revolution. Help us reach out to women who lack the ability to use mobile phones, and who lack awareness about the value mobile phones can bring to their lives. This toolkit will help practitioners to address the challenge of improving women's technical ability and awareness about mobile phones, to better enable women to take advantage of mobile phones and the life empowering services that they can offer. Thank you for your commitment to women's empowerment, and for encouraging the growth and welfare of women through mobile phones.

The GSMA Connected Women programme, together with our partners the Pacific Financial Inclusion Program (PFIP), MiBank, National Capital District Commission (NCDC) and the United Nations Entity for Gender Equality and the Empowerment of Women (UN Women), are proud to present the Mobile Skills toolkit. It has been designed to improve the way women in PNG use their mobile phones, and help them fully utilise the services available to them – improving their access to life enhancing services, and the lives of their families and communities.

Table of contents

Training guide	5
Day One	6
What to expect on Day One	7
Overview of mobile phone functions	8
Introduction to the toolkit	9
Workshop introduction and icebreaker	10
Lesson 1 – An introduction to mobile phones	11
Lesson 2 – Using SMS	14
Lesson 3 – An introduction to mobile money	18
What is mobile money	19
Day Two	20
What to expect on Day Two	21
Lesson 4 – Recap of Day One	22
Lesson 5 – Using mobile money and bill pay	23
Lesson 6 – Summary of workshop	31
Communication resources	32
Overview of communication resources	33
How to use these resources	33
Suggested distribution and dissemination channels	33
Stickers	34
Pamphlet	35
Story Scripts	37

Training guide

Here are some hints for running an effective workshop:

Before the workshop



Prepare



Know your content



Set ground rules



Manage your time

During the workshop



Be confident



Be creative



Use positive body language



Interact with participants



Listen carefully



Appreciate your participants



Speak clearly



Encourage action

Day 1

What to expect on day one

- The benefits and functions of mobile phones
- Mobile phone security
- SMS – the cheaper way to communicate
- Mobile money – saving and sending money on your mobile phone

1. Introduction and ice breaker



2. Lesson 1: An introduction to mobile phones



3. Lesson 2: Using SMS



4. Lesson 3: An introduction to mobile money



Resource requirements



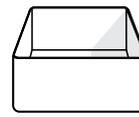
Pens



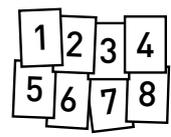
Printouts of posters and hand-outs



Flip chart and marker pens



One container



Two sets of numbered small pieces of paper



Printout of participants' activity sheets



SIM card x 4



Mobile phone x 4

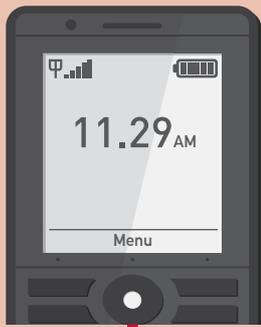
MiCash

MiCash account (Register by calling 16789)

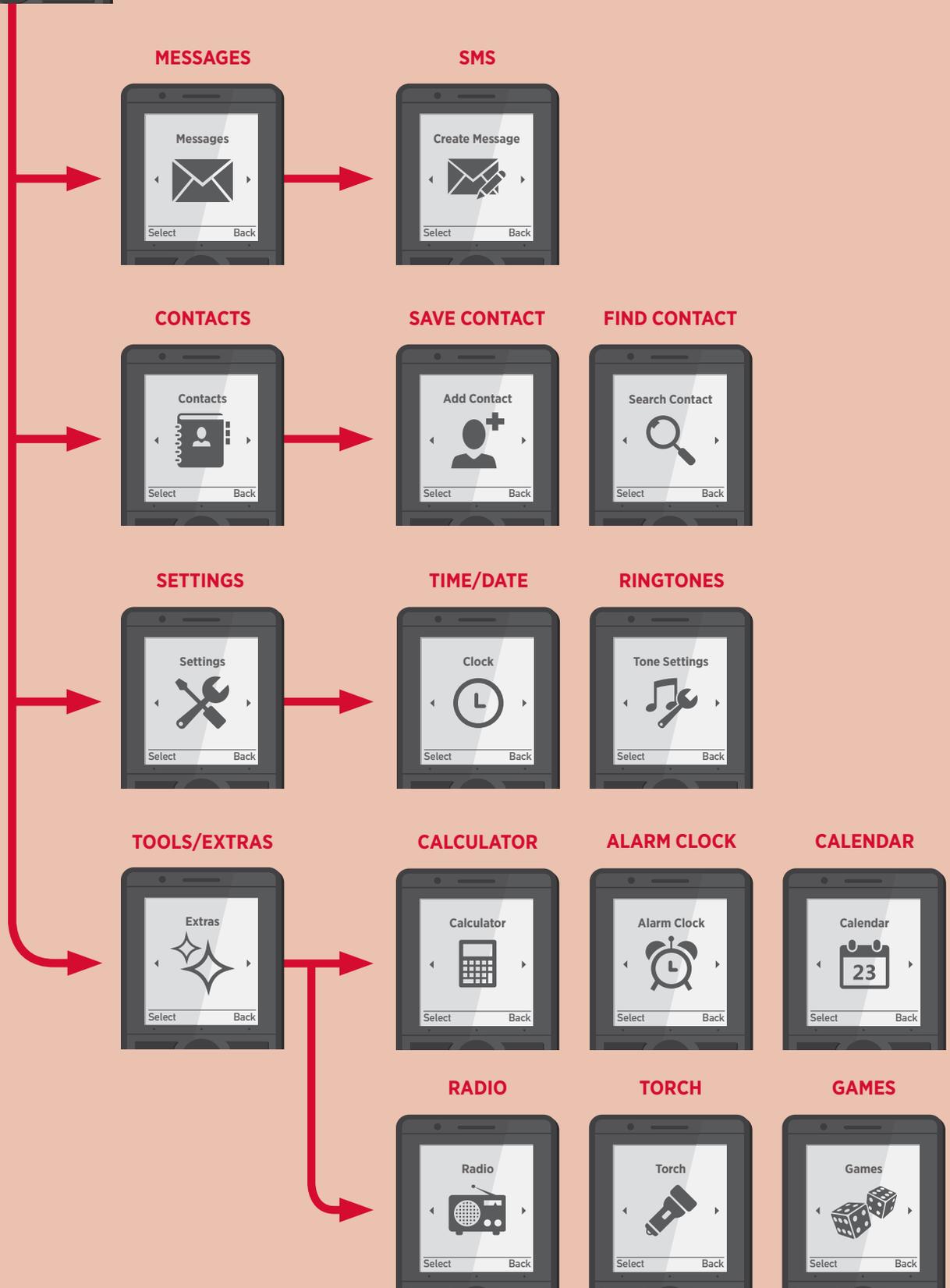


Flex cards

Please print the SMS poster on page 15, SMS Maths Quiz and answer sheet on pages 16 -17.



Overview of mobile functions

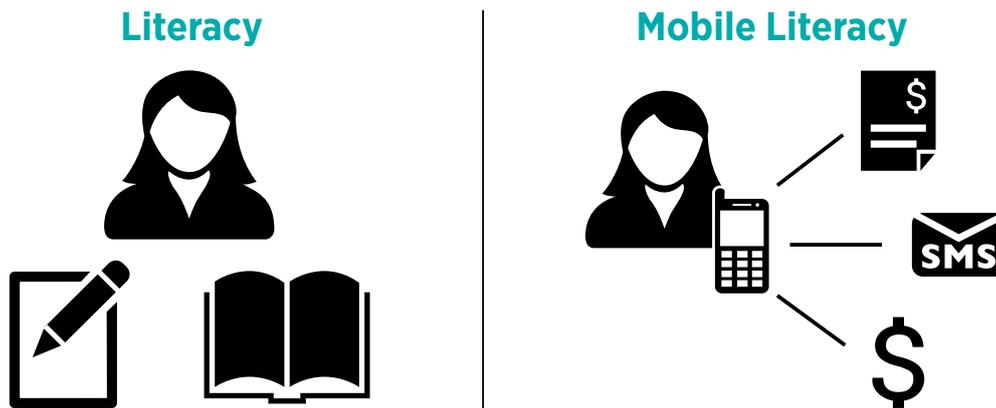


Introduction to the toolkit

This toolkit is for trainers and practitioners in Papua New Guinea who are considering using mobile solutions to improve women’s mobile phone literacy. It helps to address the challenge of increasing women’s technical ability and awareness about mobile phones, to better enable women to take advantage of the many uses of mobile phones and the life empowering services that they can offer.

What is mobile phone technical literacy?

‘Mobile phone technical literacy’ relates to a person’s ability to use a mobile phone and operate mobile phone functions and services. Mobile phones are much more than just a tool for making phone calls. They have other functions that require higher levels of technical ability, such as sending SMS (‘short message service’). There are also increased ‘value added’ services now available for mobile users, such as ‘mobile money’. Whilst these functions can provide a significant benefit to the user, accessing them often requires higher levels of technical ability and understanding, which makes people with lesser familiarity left out, unable to access these life enhancing services.



What is this toolkit trying to achieve?

By providing a set of usable tools and resources, this toolkit gives trainers the ability to illustrate the value and functionality of mobile technology to women in Papua New Guinea. As a result, participants are equipped with the ability to utilise basic mobile phone functions, such as sending SMS, adding phone contacts, or using the calculator. They will also be equipped with the ability to access ‘value added’ services such as ‘mobile money’ to support women’s financial independence and financial inclusion in Papua New Guinea. We believe that access to these tools will lead to increased awareness and use of life enhancing services in Papua New Guinea.



Workshop introduction and icebreaker

Objective:

Introduce the workshop

TIME:

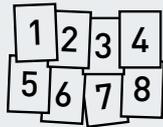


Outline the content of the workshop:

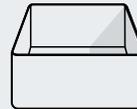
- What is mobile phone technical literacy?
- Why the focus on women?
- What will the participants learn from the workshop?

Ice breaker: Ringtone symphony

RESOURCES NEEDED:



Two sets of numbered small pieces of paper



One container

Instructions – Part 1:

- Shuffle one set of the numbered small pieces of paper and give one piece to each person in the group.
- Each participant introduces herself according to the number on the small piece of paper. The participant states her name and then sings mobile phone's ringtone (NOTE: if participants don't have a phone, they should sing the ringtone of the last phone that they owned or of a family member's phone).

"My name is _____ and my ringtone is _____" (hums ringtone)

Instructions – Part 2:

- Shuffle the second set of numbered small pieces of paper in a container, and pick out three numbers. The three people who have these numbers must sing their ringtones together.
- The facilitator repeats step 1, increasing the number of people drawn from the container with each round. On the final round, all numbers are drawn from the container and everyone in the group sings their ringtone together.

Lesson 1: An introduction to mobile phones

Components:

- Part 1: Mobile phone basic functions
- Part 2: 'Jane's first mobile' story (page 37)
- Part 3: The benefits and value of mobile
- Part 4 - 5: Mobile phone safety
- Part 6: Sort the participants into groups

TIME:



Part 1: Mobile phone basic functions

Objective:

Discuss the basic functions that participants often use on their mobile phone.

Instructions:

Ask the following questions to the group and write their answers as icons on a flip chart.

QUESTIONS	POTENTIAL ANSWERS	ANSWER ICONS TO STICK UP
What are some of the helpful functions on your mobile phone? When do you use them?	Calling Calculator Alarm Time/date Calendar Torch SMS	

Part 2: Story – 'Jane's first mobile'

Objective:

Provide an overview of the benefits of mobile phones and the potential issues of mobile phone theft and security.

Instructions:

Please read out loud to the audience.

Part 3: The value of mobile phones

Objective:

Discuss how mobile phones can become valuable and beneficial.

Instructions:

Ask the following questions to the group and write their answers as icons on the flipchart.

DAY 1	DAY 2	COMMUNICATION RESOURCES
-------	-------	-------------------------

QUESTIONS	POTENTIAL ANSWERS	ANSWER ICONS TO STICK UP
Why are mobile phones important? What are the major benefits of using a mobile phone?	Contacting loved ones overseas Distance no longer a barrier to communication Saves time Promotes safety Useful in emergencies Helps connect with friends and family	
Describe a situation when using a mobile phone has helped you save time?	Calling/SMS instead of sending a letter or visiting someone in person	
Describe a situation when being able to use a mobile has helped you financially?	Getting an update about cheap produce being sold at the market	
Describe a situation when being able to use a mobile has helped you get important information?	Sending SMS to contact the children after school to know they have made it home safely	
What was life like before you had mobile phones in PNG?	Some tasks were harder Communication was more difficult	

Part 4: Is it safe? (mobile phone security)

Objective:

Encourage participants to think of ways to keep their mobile phone safe, especially when in busy public places such as markets and bus stops.

RESOURCES NEEDED:				
Two mobile phones	Handbag	Bilum Bag	Pants/dress with pockets	Jacket or shirt with pockets

Instructions:

- Choose a participant to become the 'mobile phone model'. This person should leave the room and hide her mobile phone somewhere on themselves.
- When the 'mobile phone model' comes back into the room, the participants must try to guess where the phone is hidden.
- After the participants have all taken turns on guessing, the facilitator rings the phone to discover where it is. (Optional: anyone who guessed correctly should receive a lolly or small prize.)
- Once the phone has been found, ask the participants:
 - Was the mobile phone well hidden or not well hidden? Why?
 - Is this an appropriate place to hide your phone when you are at the market?
 - Where do you place your mobile phone when you are at the market?
- Repeat this process with the 'mobile phone model' leaving the room to hide the phone in a different place on her body each time. Here are five suggestions on where to hide the mobile phone:
 - Pants/dress pockets – phone visible out the top of the pocket.
 - Hand bag hanging on one side of the body.
 - Bilum bag hanging around the neck.
 - Inside the shirt pocket or jacket pocket.
 - Phone on silent and hidden anywhere on the body.

Part 5: Phone safety discussion

Objective:

Discuss mobile phone safety and security.

Instructions:

Ask the following questions to the group and write their answers as icons on a flip chart.

QUESTIONS	POTENTIAL ANSWERS	ANSWER ICONS TO STICK UP
Describe how your mobile phone has been lost or stolen?	Busy public places Phone not secure	 
When/ where should you be careful when using you mobile?	Markets, bus stops etc.	
What can you do to protect your mobile phone from being stolen?	Keep phone on silent in market place/ public transport. Keep phone in a secure place on your body. Use phone discreetly in busy places	 

Part 6: Sort the participants into groups

Objective:

To sort the participants into groups for next session.

Instructions:

Make a line down the middle of the room. Then mark three points on the line:



- Ask the participants to stand anywhere along the line that represents where they feel most comfortable with their ability to write/send an SMS message.
- Split the participants into small groups (maximum of four participants in one group), with a range of abilities in each group.
- These groupings will be used throughout the workshop.

Lesson 2: Using text / short message service (sms)

Objective:

Communicate the value and functionality of SMS to women.

TIME:



Preparation:

- Print the poster ‘A Guide to SMS’ (see page 14), and give one to each participant.
- Prepare materials for the game ‘SMS Math Quiz’ (page 16-17).

Components:

- Part 1: ‘Anna learns SMS’ story (page 38)
- Part 2: Discuss the instructional poster ‘A Guide to SMS’ (page 15).
- Part 3: Play the game ‘Math Quiz’ (page 16-17).

Part 1: SMS Story

QUESTIONS	POTENTIAL ANSWERS	ANSWER ICONS TO STICK UP
What are two key benefits of SMS compared to making phone calls?	Cheaper Contact many people at the same time	\$ 👤 ➔ 👥
What did Anna do each day to get really good at SMS?	Practise	PRACTISE

Part 2: Review the instructional poster “A Guide to SMS”

- Refer to the instructional poster ‘A Guide to SMS’ (page 15).
- As a group, go through each of the instructions on the poster with the participants.
- Request the group to take out their mobile phones and complete steps 1 and 2 on the poster. Ask the more advanced-level participants in each group to work with beginner-level participants on how to use the keypad to:
 - Type letters and words
 - Type numbers
- Ask the participants questions about sending an SMS:
 - What makes sending SMS difficult?
 - What can you do to get better at sending SMS messages?

A GUIDE TO SMS

SHORT, FAST & EASY!



Jane is calling her family to let them know she is working overtime.

What! No credit again! I spend so much money calling my family.



Why don't you send an SMS instead? You can write one message and send it to all your family at once.



But I don't know how to write an SMS?

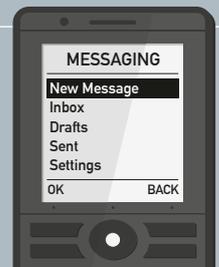


It's easy. Here I'll show you.



1

Open a new message by selecting NEW MESSAGE.



2

Write your message; look at your keypad to find the letters you need. When finished, select OPTIONS.



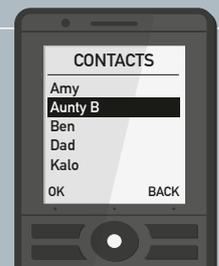
3

Select SEND TO or CONTACTS.



4

Select the person/people you want to send the message to and press OK.



5

When completed, your phone will tell you it has sent.



Wow, that looks easy!



It is, but you have to practise every day.

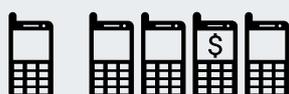


Game: Math Quiz

Overview:

This game uses math to help participants learn SMS; it requires minimal knowledge of reading or writing. Since questions are mathematical, there is less difficulty faced in understanding and answering the questions. The game has an emphasis on interactive learning, and participants are encouraged to help each other practise and learn.

RESOURCES NEEDED:



Mobile phones

One mobile phone for the facilitator and one mobile phone for each group (4 groups = 4 mobile phones)



Phone credit

- K10 facilitator phone
- K5 for each group's nominated phone



Printouts

of answer sheets and SMS instructional poster

Preparation:

- Write down each group's mobile phone number in the table below.
- Save the mobile phone numbers to your phone's address book as 'Group 1', 'Group 2', 'Group 3', 'Group 4'.
- Give each group an instruction sheet (page 17) and read each step to them.
- Clearly demonstrate the instructions and what they need to do.
- Encourage the women to sit close together.
- Encourage a minor competitive element to the game – it is a race!

Instructions:

- Send the first math question to each group's phone.
- The groups will then need to send their answers back to your mobile phone via SMS. If the answer is correct, send the group the next question. Tick off the answered question on the table below.
- Make sure that the participants take turns sending SMS.
- After a question is answered, the mobile phone must be passed on to the next person in the group.
- Encourage the advanced-level participants to help the beginner-level users.

Questions:

Use this table to tick off the questions that each group has answered:

WRITE MOBILE PHONE NUMBERS HERE ▲		GROUP 1	GROUP 2	GROUP 3	GROUP 4
QUESTION	ANSWER	PH	PH	PH	PH
1. $7 + 19$	[= 28]				
2. $12 + 7$	[= 19]				
3. $100 - 82$	[= 18]				
4. $33 + 45$	[= 78]				
5. $11 + 26$	[= 37]				
6. $23 - 13$	[= 10]				
7. 10×10	[= 100]				
8. $86 - 65$	[= 21]				

Answer sheet: SMS math quiz

Instructions:

1. You will receive a basic math question sent to your phone by SMS (e.g., $5 + 6 = ?$).
2. Write the answer down in the table below.
3. Send your answer back using SMS (text message) on your mobile phone.
4. If your answer is correct, you will receive the next question on your mobile phone by SMS.
5. Take turns sending the answer through SMS. After answering each question, pass your phone on to another member of your group to send the next answer.
6. Help each other write and send the SMS.

HINT: Use the calculator on your phone to help you solve the math questions!

QUESTION NUMBER	ANSWER
QUESTION 1	
QUESTION 2	
QUESTION 3	
QUESTION 4	
QUESTION 5	
QUESTION 6	
QUESTION 7	
QUESTION 8	
FINISHED!	

Lesson 3: An introduction to mobile money

Objective:

Communicate the value of mobile financial services available in Papua New Guinea.

Components:

Part 1: 'Martha and Mobile Money' (page 39)

Part 2: Discussion of the story and the benefits of mobile money

TIME:



Part 1: Story of 'Martha and Mobile Money'

Objective:

Provides an overview of the uses and benefits of mobile money.

Instructions:

Read 'Martha and Mobile Money' story out loud to audience (page 39).

Ask the group the questions listed below and write their answers as icons on a flipchart.aim

Part 2: Questions about the story

QUESTION	ANSWER
What are three things you can use MiCASH for?	Save money Send money Receive money Pay Market Fee
What does Martha use MiCASH for?	Receive money from her son
What number do you call to reach the MiCASH hotline?	16789
How much does it cost to register?	Free
Where can she go to withdraw money from her MiCASH account?	MiCASH Agent
How is MiCASH money kept secure?	Pin number
What happens if you lose your phone?	Call 16789 to reassign your account to a new number

What is mobile money?

Mobile money is like having a bank account on your phone. You can use your mobile phone to send and receive money, access savings, insurance, loans and check balances through any basic mobile phone.



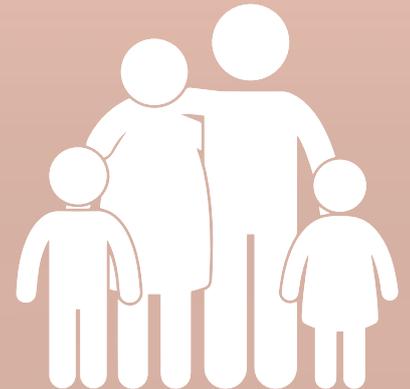
Mobile banking

Use your mobile to manage your bank accounts and check balances from anywhere.



Mobile bill pay

You can pay your electricity, water and other bills with your mobile. Set yourself up with mobile bill payments!



Money transfer

Send and receive money with your family from your phone without having to visit a bank.

Day 2

What to expect on day two

- Recap of Day One
- Mobile money – checking your account balance
- Mobile money – transferring money and paying bills on your mobile phone
- Overview of workshop

1. Lesson 4: Recap of Day One – second SMS game



2. Lesson 5: Using mobile money and market stall bill pay



3. Summary of workshop



Resource requirements



Pens



Printouts of posters and hand-outs



Flip chart and marker pens

MiCash

MiCash account
(Register by calling 16789)



Printout of participants' activity sheets



SIM card x 4



Mobile phone x 4



Flex cards

Please print the Money Transfer Activity Sheet (Page 26), MiCash Money Transfer Poster (Page 24), Market Bill Pay Activity Sheet (Page 29) and Market Bill Pay Poster (Page 28) for this session.

Lesson 4: Recap of day one

Objective:

Review the main lessons learned during the first day.

TIME:



Components:

Part 1: Ask questions to the group about things learnt from Day 1

Part 2: SMS Alphabet Game

Part 1: Ask questions to the group about things learnt from Day 1

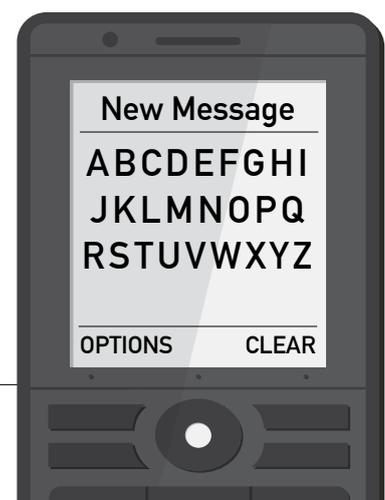
QUESTION	ANSWER
What are some of the benefits of using mobile phones?	Contacting loved ones overseas Distance no longer a barrier to communication Saves time Helps people stay safe Useful in emergencies Helps to connect with friends and family
Where should you be careful when using your mobile phone?	Markets, bus stops etc.
What can you do to protect your mobile phone from being stolen?	Set phone on silent in market place/ public transport. Keep mobile phone in a secure place on your body Use mobile phone discreetly in busy places
What are the two key benefits of using SMS compared to making phone calls?	Cheaper Multiple people
What are four things you can use MiCASH for?	Save money Send money Receive money Pay market fee
What is the MiCASH hotline number?	16789
How is MiCASH money kept secure?	Pin number
What happens if you lose your phone?	Call 16789 to reassign your account to a new number

Part 2: SMS alphabet game

Instructions:

Use the same groups as day one.

- Each group must write the letters of the alphabet into one SMS message.
- Each person in the group must type one letter then pass the phone to the next person.
- When finished, send the completed message to the facilitator.
- Encourage the advanced-level participants to help the beginner-level users.



Lesson 5: Using MiCash market fee bill pay

Objective:

Learn the functions of mobile financial services available in Papua New Guinea.

TIME:



Components:

- Part 1: Discuss the instructional poster 'MiCash Money Transfer' on page 24.
- Part 2: Run the MiCash Transfer Money activity on pages 25-26.
- Part 3: Discuss the instructional poster 'MiCash Market Bill Pay' on page 28.
- Part 4: Run the MiCash market pay activity on page 29.
- Part 5: Conduct the follow-up group discussion – MiCash Mobile Money

Preparation:

- Print copies of the instructional poster 'MiCash Money Transfer' (page 24) and 'MiCash Market Bill Pay'. (page 28) Give a copy of the poster to each participant.
- You will need to prepare materials for the MiCash activity. Refer to the instructional page for this activity on page 21 for a full list of required materials.

Part 1: Discuss the instructional poster 'MiCash Money Transfer'

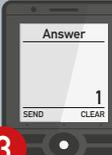
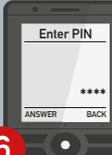
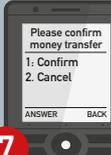
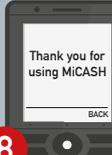
- Refer to the instructional poster 'MiCash Money Transfer'.
- As a group, go through each of the instructions on the poster with the participants.
- After this, ask them questions about mobile money. Facilitate the group discussion.
- Ask the group to take out their mobile phones and dial *678# to view the MiCash menu.

FEE STRUCTURE MiCash	
Opening account (new clients)	K20.00
Account conversion (existing clients)	K0
Deposits/Digicel topup	K0
Withdrawals/P2P/Bill Payments	
K0 - K50	
K51 - K100	K1.00
K101 - K150	K2.00
K151 - K200	K3.00
K201 - K250	K4.00
K251 - K300	K5.00
K301 - K350	K6.00
K351 - K400	K7.00
K401 - K450	K8.00
K451 - K500	K9.00
> K500	K10.00
	K15.00
Balance check	K0.05
Buy power	K0.75



ASK FOR A MiCASH MONEY TRANSFER



							
<p>1 Dial *678# into your phone and press CALL.</p>	<p>2 Note that 'Transfer Money' is number 1. Press ANSWER.</p>	<p>3 Press 1. Press SEND.</p>	<p>4 Press ANSWER. Enter recipient's phone number. Press SEND/OK.</p>	<p>5 Press ANSWER. Enter amount to send in toea. Press SEND/OK.</p>	<p>6 Press ANSWER. Enter your secret PIN. Press SEND/OK.</p>	<p>7 Press ANSWER. Enter 1 CONFIRM.</p>	<p>8 The money transfer is complete.</p>

Dial 16789 to register for MiCash

Part 2: Activity – MiCash money transfer

Overview:

This activity introduces participants to the functions of MiCash. The participants learn how to check the MiCash bank account balance and send money to another group’s phone. The activity emphasises interactive learning, as participants are encouraged to help each other by practising and learning together.

Resources needed:

- A mobile phone for each group with MiCash registration (call 16789 to register) and pin number.
- PGK 20 saved on each phone’s MiCash account.
- Printout of ‘activity instruction’ sheets for each group (page 26).
- Printout of the MiCash instructional poster for each group (page 24).

Setup for the activity:

1. Provide each group with a MiCash activated mobile phone.
2. Fill in the blank boxes on the ‘Activity Instructions’ sheet (page 26).
3. Provide each group with a MiCash instructional poster (page 24).
4. Before the activity begins, read through each step.
 - Clearly demonstrate the instructions and what they need to do.
 - Encourage groups to sit close together.

Instructions:

- Each participant in the group must complete Task 1 (balance check) and Task 2 (transfer money).
- Encourage the advanced-level participants to help the beginner-level users.

1 Phone screen: *678#
Dial *678# into your phone and press CALL.

2 MiCash screen: 1: Transfer Money, 2: Deposit-Withdrawal, 3: Digicel Topup, 4: Pay Bills, 5: My Account, 6: Balance Check
Note that ‘Transfer Money’ is number 1. Press ANSWER.

3 Answer screen: 1
Press 1. Press SEND.

4 Enter Recipient Mobile screen: 71577777
Press ANSWER. Enter recipients phone number. Press SEND/OK.

5 Enter amount in toea screen: 1000
Press ANSWER. Enter amount to send in toea. Press SEND/OK.

6 Enter PIN screen: ****
Press ANSWER. Write your secret PIN. Press SEND/OK.

7 Please confirm money transfer screen: 1: Confirm, 2: Cancel
Press ANSWER. Enter 1 CONFIRM.

8 Thank you for using MICASH screen
The money transfer is complete.

Activity: MiCash



- Complete Task 1 and Task 2
- Write the names of your group in the box below, tick when complete
- Your MiCash secret PIN is:

NAMES OF GROUP MEMBERS	TASK 1 – BALANCE CHECK <input checked="" type="checkbox"/> TICK	TASK 2 – SEND K10 <input checked="" type="checkbox"/> TICK
	<input type="checkbox"/>	<input type="checkbox"/>

Task 1: Check your MiCash balance

- 1** Dial *678# into your phone and press CALL.
- 2** Press ANSWER. Enter 6. Press SEND.
- 3** Press ANSWER. Write your secret PIN number. Press SEND.
- 4** You can now see your balance.

Task 2: Send K10 to the other group’s MiCash account

- Send K10 kina (1000 toea) to another group’s phone.
- The group’s phone number is:
- Use the ‘Transfer Money’ poster for instructions.

Part 3: Discuss the instructional poster 'MiCash Market Bill Pay'

- Refer to the instructional poster 'MiCash Market Bill Pay' (page 28).
- As a group, go through each of the instructions on this poster with the participants.
- Ask them questions about paying for their market fee with MiCash.

Overview:

This activity introduces the participants to Market Fee Bill Pay. The participants learn how to pay the market vendors fee using MiCash. This activity emphasises interactive learning, and participants are encouraged to help each other by practising and learning together.

RESOURCES NEEDED:



Mobile phones

A mobile phone for each group, with MiCash registration and pin number.

MiCash

MiCash

PGK10 saved on each phone's MiCash account.



Printouts

Print out 'activity instruction' sheets for each group (page 29) and a 'Market Fee Bill Pay' instructional poster for each group (page 28).

Setup for the activity:

1. Provide each group with a MiCash activated mobile phone.
2. Fill in the blank boxes on the 'Activity Instructions' sheet (page 29).
3. Provide each group with an instructional poster (page 28).
4. Before the activity begins, read through each step.
 - Clearly demonstrate the instructions and what the participants need to do.
 - Encourage groups to sit close together.

Instructions:

Each participant in the group must complete Task 1 (market fee bill pay). Encourage the advanced-level participants to help the beginner-level users.



NEED TO PAY YOUR MARKET STALL FEE?



USE YOUR PHONE TO MAKE PAYMENT

IT'S FAST AND EASY!



1

Dial *678# and press CALL.



2

Note that PAY BILLS is number 4. Press ANSWER and enter number 4. Press SEND/OK.



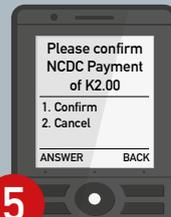
3

Select ANSWER/REPLY and enter number 4 (NCDC K2). Press OK/SEND.



4

Press ANSWER. Enter your secret PIN. Press SEND/OK.



5

Press ANSWER, enter number 1 CONFIRM. Press SEND/OK.



6

Finished. Your market bill is now paid.

Dial 16789 to register for MiCash

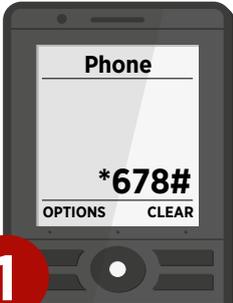
Activity: MiCash



- Complete Task 1 – Market Bill Pay
- Write the names of your group in the box below, tick when complete
- Your MiCash secret PIN is:

NAMES OF GROUP MEMBERS	TASK 2 – MARKET FEE BILL PAY <input checked="" type="checkbox"/> TICK
	<input type="checkbox"/>

Task 1: Market Bill Pay



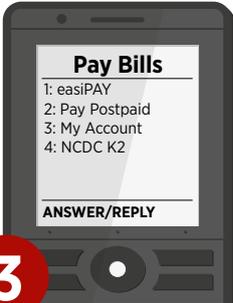
1

Dial *678# into your phone and press CALL.



2

Note that PAY BILLS is number 4. Press ANSWER then press number 4. Press SEND/OK.



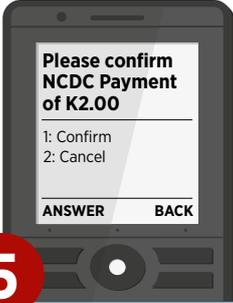
3

Press ANSWER/REPLY then press number 4 (NCDC K2). Press OK/SEND.



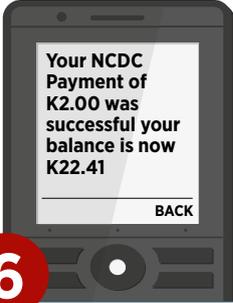
4

Enter you PIN. Press ANSWER and enter your secret PIN number.



5

Press ANSWER. Enter 6. Press SEND.



6

Press ANSWER. Write your secret PIN number. Press SEND.

Part 5: Follow-up group discussion – MiCash mobile money

Discuss the MiCASH mobile money service:

- What are the benefits of MiCash?
- How much does it cost to send money to someone?
- How can using MiCash save you time and money?
- How much does it cost to pay your market vendor fee?
- When might mobile money be most useful?
- How do you keep your MiCash account safe?
- What happens to your MiCash money if you lose your phone?
- How do you register with MiCash?



Lesson 6: Summary of workshop

Objective:

Summarise the key themes and topics covered during the workshop.

TIME:



Topics:

- Mobile safety/security
- Using SMS
- Mobile Money – MiCash

Instructions:

Discuss the main lessons learnt during the workshop:

- Facilitate the group discussion and talk about what the women have learnt during the workshop.
- Ask for comments and feedback from the women.
- Write the key points up on a flip chart or whiteboard.

QUESTION	ANSWER
What are some benefits of using mobile phones?	Contacting loved ones overseas Distance no longer a barrier to communication Saves time Helps people stay safe Useful in emergencies Helps to connect with friends and family
When/where should you be careful using your mobile?	Markets, bus stops etc.
What can you do to protect your mobile phone from being stolen?	Set phone on silent in market place/ public transport. Keep mobile phone in a secure place on your body Use mobile phone discreetly in busy places
What are two key benefits of SMS compared to making phone calls?	Cheaper than calling Contact multiple people at the same time
What are four things you can use MiCASH for?	Save money Send money Receive money Pay market fee
What is the MiCASH hotline number?	16789
How is MiCASH money kept secure?	Pin number
What happens if you lose your phone?	Call 16789 to reassign your account

Communication Resources

Overview of resources

This section outlines the communications resources used in the toolkit. These resources have been developed specifically to reach out to women and promote awareness about mobile phones, and improve their skills to use the various functions of mobile phones. The resources include posters, stickers, and pamphlets. This section also presents recommendations for utilising and distributing the resources appropriately.

How to use these resources

Posters (see pages 15, 24, 28)

The instructional posters have been developed as guidelines to understand SMS, Mobile Money, and Market Bill Pay. They are intended for use within the workshops and for wider distribution around the country. Posters should be placed in appropriate environments where women often spend time or congregate.

Stickers (see page 34)

The stickers are intended to promote awareness of mobile phone services including Mobile Money, Mobile Bill Pay, Mobile Banking, and SMS. Stickers should be distributed directly to women at workshops and placed at appropriate outlets for women to collect. The stickers should be printed to size 7cm (height) x 3cm (width), they are designed to fit on the back of most mobile phones.

Pamphlet (see page 35)

The instructional pamphlet has been developed as a guideline to learn about SMS, mobile money and mobile bill pay. It is intended to be a complementary resource for workshops, given to participants for future reference. Additionally, pamphlets can be distributed to wider networks around Papua New Guinea, and placed in appropriate environments where women often spend time or congregate.

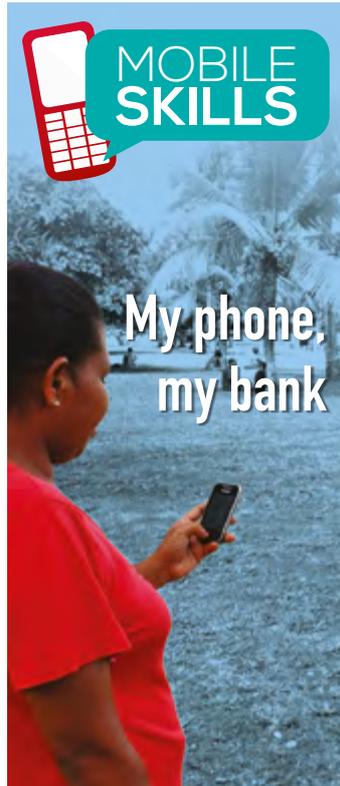
Suggested distribution and dissemination channels

There are a number of channels and community networks to distribute the toolkit's resources and disseminate the information to women at the grassroots. In Papua New Guinea, environments that are appropriate to engage women include:

- Health centres
- Hospital waiting rooms
- Bank waiting rooms
- Village health posts or aid posts
- Women's resource centres
- Community post offices
- Market places

Below are three designs for stickers intended to fit on the back of most mobile devices. They are primarily awareness raising resources intended to remind women about the wider functionality available to them on their mobile phone. These stickers are available free of charge at MiBank until stocks run out. High resolution files for printing purposes can be acquired by contacting GSMA Connected Women.

Sticker examples



Pamphlet example



A GUIDE TO SMS SHORT, FAST & EASY!

1

Open a new message by selecting NEW MESSAGE.

2

Write your message; look at your keypad to find the letters you need. When finished, select OPTIONS.

3

Select SEND TO or CONTACTS.

4

Select the person/people you want to send the message to and press OK.

5

When completed, your phone will tell you it has sent.

Pamphlet example

A GUIDE TO **MiCash MARKET BILL PAY**




Need to pay your market stall fee?

Use your phone to make payment

- 1

Dial *678# and press CALL.


- 2

Note that PAY BILLS is number 4. Press ANSWER and enter number 4. Press SEND/OK.


- 3

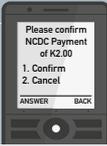
Select ANSWER/REPLY and enter number 4 (NCDC K2). Press OK/SEND.


- 4

Press ANSWER. Enter your secret PIN. Press SEND/OK.


- 5

Press ANSWER, enter number 1 CONFIRM. Press SEND/OK.


- 6

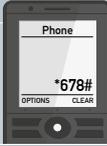
Finished. Your market bill is now paid.



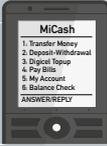
A GUIDE TO **MiCash MONEY TRANSFER**

- 1

Dial *678# into your phone and press CALL.


- 2

Note that 'Transfer Money' is number 1. Press ANSWER.


- 3

Press 1. Press SEND.


- 4

Press ANSWER. Enter recipient's phone number. Press SEND/OK.


- 5

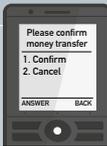
Press ANSWER. Enter amount to send in toea. Press SEND/OK.


- 6

Press ANSWER. Enter your secret PIN. Press SEND/OK.


- 7

Press ANSWER. Enter 1 CONFIRM.


- 8

The money transfer is complete.



Story Scripts

Story 1 – Jane’s first mobile

Jane watches the shop assistant place the blue box in the red plastic bag. “Thanks for shopping at ‘Value Phone’, Jane, have a nice day.”

“Thanks!” Jane smiles. She can barely contain her excitement as she rushes out of the store. She can’t wait to get home to open the box and turn on her first mobile phone. She has worked so hard to buy it.

On the bus back to her village, Jane day dreams about the many mobile phone uses her friends and family have shown her. Her sister Mary uses her phone to pay the power bill. Her uncle Legu uses his phone to transfer money to his son in Goroka. Even her eldest daughter Christina has a mobile to keep in touch with her friends using SMS.

Uncle Legu said, “A phone is a big investment, you should think carefully about what you really need.” Jane had thought a lot and finally chose one that had a torch to help her see at night in her dark village, an FM radio so she can listen to music whilst she’s at her market stall, and a big screen so she can read easily.

But the most important reason Jane wants a mobile, is so she can stay in touch with her family. Her daughter, Christina is off to university next month, and Jane is relieved that she will now be able to talk to her, especially if there is an emergency.

Over the next few weeks Jane spends all her spare time learning how to use her phone, Christina sits down with her each night and shows her the important tools like setting the alarm clock, using the calculator and reading the calendar. They even practice sending SMS to each other. By the time Christina leaves for university, Jane’s mobile has become an important part of her life – helping her with many things that were often difficult before. “How did I ever live without a mobile!” she thought.

One day, about a month after Christina left for Goroka, Jane is at the market packing up her stall. She turns off her radio and puts her phone in her side pocket, soon she’ll call Christina to say goodnight. But first Jane goes to find some vegetables to take home for dinner, squeezing past people in the busy market she stops at her friends stall to buy some tomatoes. “Hi Maria, can I get 10 of those please?” “Sure Jane, that’s 2 kina, I’ll put them in a bag for you.” As Jane leans over to pay Maria she feels something lightly brush past her, it feels strange, out of place, but she doesn’t worry about it, the market is busy and people often bump into each other. Maria passes the bag to Jane, “Thanks Maria, see you tomorrow.”

Jane leaves the market, even though she is tired after a long day, she is happy knowing she can call Christina on her way

home – when they talk Christina doesn’t seem so far away. Jane reaches for her pocket, expecting to feel the small bump of her phone pressed against her leg, but her pocket is empty. Panicking she rummages through her bag, nothing. Jane’s heart sinks as she remembers the out of place feeling, a person brushing past her at Maria’s stall. Someone has pick pocketed her, and now her phone is gone. Feeling angry she walks to a pay phone and calls Christina, “I lost my phone, Christina” she says, but she can’t hear her daughter over the noise of trucks driving past on the road. Jane hangs up and walks home.

The next morning Jane is setting up her stall. She can’t help but feel cut off, disconnected from the world, and especially from Christina.

Maria notices Jane’s mood, “Hey Jane, are you okay? You look worried.”

“I’m angry, someone stole my phone yesterday, they pickpocketed it right out of my side pocket, see here!” Jane motions to her empty pocket.

“Oh I’m sorry Jane, that’s horrible. But you should really keep your phone somewhere more secure.”

“What do you mean, Maria?”

“Well I keep my phone in a bilum and it hangs around my neck, see!” Maria shows Jane the small colourful bilum hanging in front of her, she opens it and Jane can see a phone sitting safely inside.

“You see, it’s always in front of me where I can see it, so no one can get their hands in there without me knowing!”

Jane nods, “Thanks Maria, I’ll be more careful next time.” Jane decides to work hard and save enough to buy another phone. She’ll be more careful this time.

Over the next month Jane sets up her stall at the market early each day, and works until the market closes. She works hard and saves enough to buy a new phone, and keeps a little extra money to buy a new bilum. She finds one that is small and strong with a zip she can shut to keep everything safe inside.

Jane walks to the market feeling confident and relaxed, knowing her phone is safe around her neck. She walks past Maria’s stall, “Nice bilum Jane, what’s inside?”

“Thanks Maria, it’s for my mobile, just like your bilum, safe from those pesky pick pockets eh!”

“True! Nice one, Jane!”

Story 2 – Anna learns sms

Anna has been working hard all morning picking coffee beans on the farm near her village and is now counting down the last hour until lunch break. She pulls another handful of coffee cherries from the tree she has been harvesting. Her mind is occupied with thoughts of the things that still needs to be done at home this afternoon— cooking, washing and getting the children to finish their homework.

“Please,” she thinks, “I hope it’s only a half day of work today.” Just then she spots her uncle walking towards her and her cousin, Lori. “Looks like overtime...” says Lori, working on the tree next to her.

“Ladies,” he says, hands in the air, “The truck’s coming tomorrow morning and I need it to pick up a full load of coffee beans or I’ll just be wasting money paying for a truck that’s only half full”

Anna groans to herself, there is so much to do at home, and this is the third full day she has worked in a row. She feels bad when she is not able to meet her children after school, and there is so much that needs to be done at home. But a full day of work also means more money and Anna knows she can’t say no.

“OK uncle,” she says, “May I take a small break to call my family?” Her uncle nods as he walks away, “Five minutes!” he calls over his shoulder.

Anna takes her phone from her bag. She presses the address book button, and calls Peter her eldest son’s number. Peter picks up almost instantly and Anna can hear the voices of other children laughing in the background.

“Hi Mum,” Peter answers, “Working all day again?”

“Yes” replies Anna, “I won’t be able to meet you and your brothers to walk home from school again today, can you please make sure to take them home with you this afternoon and help them with their homework?”

“Sure thing mum, we’ll see you at home.”

“OK, I better go. I need to call your father let him know.”

“OK mum, bye!” says Peter hanging up the phone.

Anna calls her husband Makalai to let him know she will be home late, but halfway through the call her phone goes dead. “No credit! Again!” Anna complains. This is the second time this week she has run out of credit, and she knows Makalai is going to be upset with her for spending money on credit.

After finishing work, Anna walks home tired. On her way, she pays for more credit for her phone and crumples the flex card into her bag.

That evening after Anna has prepared dinner, Makalai walks into the kitchen. He is holding the top up card from Anna’s bag.

“Anna,” he says “This is the second time this week you have topped up! What do you do all day? Talk on the phone to your friends? This is too much money!”

“No! I just call you and the kids to let you know if I’m working late, but the credit is used so fast,” Anna replies.

“Well, it’s no good!” exclaims Makalai, “This is the last top up this week so make it last!”

In the morning Anna returns to the coffee plantation. Lori is already there picking cherries. “Good morning Anna, are you OK? You look worried?” say Lori. “Oh no, it’s nothing, answers Anna. “I argued with Makalai last night, that’s all.” Lori nods. The two women work in silence for a while.

During the morning break Anna tells Lori about Makalai and the phone credit.

“All I use the phone for is calling my family!” complains Anna. “I just don’t know why it costs so much, it’s not as if I use it all day long!”

“Hey,” replies Lori, “You know you can use the phone to send a SMS message right? Instead of calling, you type a message and you can send it to your children and Makalai at once, it’s faster and much cheaper than calling.”

“No, I’ve never done that, I don’t know how. Is it hard?” Anna asks.

“Well, it takes a little bit of practice,” replies Lori, “but then it’s as easy as picking coffee! At lunch, I’ll show you how!”

During lunch break Lori shows Anna how to compose a text message. Anna finds it hard at first to find the right letters and it takes her a long time to write just one word.

Lori laughs “It will get easier I promise, but you have to practice every day!” Just then their uncle appears out of a row of coffee trees, and walks towards them.

“Oh– looks like we are working a full day again ... here’s the perfect chance to practice!” says Lori.

That afternoon Anna texts her family to say she is working the full day again. She does the same every day that week, and everyday the following week.

“Wow!” Lori jokes, “Look at your fingers flying on that phone! I told you you’d get the hang of it!” Anna smiles in response. She hasn’t topped up her phone since she and Makalai argued, even though she has worked full days every day since then.

That afternoon as her uncle approaches, Lori sighs, “Another full day.” “Not for me” replies Anna laughing, “I’ve saved so much money using text messages, I think I will have an early finish!”

Story 3 – Martha and mobile money

Martha watches as the old truck rumbles down the dirt road toward her village. The truck pulls into the yard and the cloud of dirt following it settles at her feet. The driver greets her and sticks his arm out the window—in his hand is a bundle of letters. She thanks him and waves him off, before sitting down to open her mail.

The first one is junk mail; Martha leaves this unopened. The second envelope is handwritten and she recognises the writing instantly. This letter is from her eldest son, Peter who lives and works in Port Moresby. He is a good son and often sends a little money back to Martha in her village.

Martha opens the envelope expecting to find the small sum of cash that Peter sends every month, but to her surprise the envelope is empty. She notices that the seal looks like it has been opened and stuck back together again.

That evening after putting her granddaughter Alice to bed, Martha calls Peter.

“Hello boy” she says,

“Mum, hi! How are you? Did you get my letter yet?”

“Yes, but ...” Martha pauses, she feels bad for what she is about to tell him, as she knows how hard he works to provide for her and his own family. “The envelope was empty... again...”

“Oh mum not again!” he cries, “That’s it we can’t have this happening over and over again! I need to send money to you in a safer way. Maybe you should get a bank account.”

“Oh but son, it’s such a long way to the bank.” Martha sighs as she thinks of the three hour bus ride, bouncing up and down on the bumpy roads.

“I know mum, I’m sorry but it’s just not safe to send the money this way.”

Martha is angry, someone has stolen from her again, but she knows her son is right, “OK boy, I’ll go into town tomorrow” she says quietly.

“OK, I’ll transfer some more money once you have an account Mum.”

The next morning Martha helps her granddaughter get ready for school. She walks Alice to school and then walks down to the main road to catch a truck into town. She doesn’t like visiting the bank, it makes her uncomfortable—all the business men in smart clothes—she feels unwelcome there.

During the ride, Martha’s back aches. When she sits for too long she becomes uncomfortable, and the heat and dust make her feel even more tired. As Martha watches the countryside go by, she shifts in her seat to try and get more comfortable. Feeling bored, Martha starts to read unopened SMS messages on her phone. She comes across a message from Digicel:

“Sign up for Cellmoni! Send, receive and save your money with your mobile! Anytime, anywhere. To register, call the FREE Cellmoni hotline at 16888.”

“Cellmoni?” Martha wonders. She stares at her mobile phone in her hand trying to imagine how she could store money inside her phone. She was puzzled.

Martha arrives at the bank to find a long winding cue of people waiting. She notices her old friend Jane waiting about halfway down the line, “Hi Jane,” she calls out.

“Martha! How are you? It’s been a while since I last saw you in town,” Jane answers.

“I’m good, yes I don’t travel much these days, how long have you been waiting here?”

“Oh about two hours so far, looks like I’m about half way though.”

Martha groans, she can’t manage waiting for hours after the long truck ride; she’s already tired. Pondering what to do, she recalls the SMS message about Cellmoni. “Well, it’s worth a try,” she says to herself. She gets her mobile phone and dials the Cellmoni hotline.

“Welcome to Digicel Cellmoni, you’re speaking with Mali, how can I help?”

“Hi Mali, I want to know Cellmoni, and can I use it?”

“You sure can! Digicel Cellmoni is an electronic wallet that you access with your phone, it gives you an alternative to banks for storing money, depositing and withdrawing cash, paying bills, buying and sending top ups and transferring funds.”

“So can I use it to receive money from my son in Port Moresby?”

“Yes, so long as he registers his phone with Cellmoni too, then he can send you money. All you need to do is take your phone to a local agent to get your cash out.”

“But what if I lose my phone, do I lose my money too?”

“No, your Cellmoni is safe. It cannot be accessed by anyone as it is PIN protected. Simply replace your SIM and your Cellmoni wallet will be accessible as normal.”

Martha goes through the steps to register for Cellmoni and Mali helps her locate the closest Cellmoni agent to her village. “There’s an agent at the store only a twenty minute ride from your house, says Mali.

“Well that’s much easier,” she says to Mali. “Thank you, I’m going to call my son now and get him to sign up, bye.”

Martha hangs up to find she has moved forward only a few meters in the line. She smiles to herself, proud of her problem solving and looking forward to telling her son about Cellmoni. She turns and excuses herself from the line. “Bye Jane,” she calls out.

“Hey, where are you going Martha?” Jane calls back, looking surprised.

“I just signed up with Cellmoni, it’s like a bank account you access from your mobile phone. I don’t need to wait in these long lines! Now I might just be able to catch the truck back home before it gets dark! Bye Jane!”

