GSMA mWomen invites you to take up the challenge and join us in promoting mobile phones for women’s empowerment. Help us make a difference in the lives of women in developing countries that 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.

Research by GSMA mWomen has revealed that women in low income communities are 21% less likely to access mobile phones compared to men. Whilst many women were comfortable with making and receiving phone calls, less than 50% of women showed confidence sending and receiving SMS. However, women in low income communities expressed a strong desire to learn how to use additional features and value add services, such as paying electricity bills, accessing health advice, using mobile banking and accessing the internet. These are services with strong socio-economic benefits that are locally available in Fiji. Still, access to these services using a mobile device requires a level of technical literacy that is often limited within low income communities. Socio-economic factors as well as gender, age and rural isolation play a role in influencing levels of technical literacy, and women in particular are prone to having low levels of technical ability.

The GSMA mWomen Mobile Skills project will address the challenge of improving women’s technical ability and awareness about mobile phones in Fiji. The toolkit will include resources, activities, games and guidelines for engaging and educating women. The toolkit aims to be contextually relevant, and is grounded in a participatory design process involving direct input from women in both i-Taukei and Fijian-Indian communities, from both rural and urban settings. Additional discussions with stakeholders and subject experts in Fiji have helped to develop resources that are usable and appropriate.

Ultimately the Technical Literacy Toolkit will assist stakeholders to illustrate the value and functionality of mobile technology to women. As a result, women will be better equipped to utilise basic mobile phone functions, such as sending SMS, adding phone contacts, or using the calculator. Women will also be better equipped to access life enhancing services, such as mHealth or Vodafone’s mWomen which are an avenue for women’s social empowerment, as well as accessing mobile financial services which will allow women to access their finances from remote regions and manage their money more securely.
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SECTION 1: An INTRODUCTION TO THE TOOLKIT

1.1 Take on the challenge

GSMA mWomen invites you to take up the challenge and join us in promoting mobile phones for women’s empowerment. Help us make a difference in the lives of women in developing countries that 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.

Developed in partnership with UNCDF-UNDP Pacific Financial Inclusion Programme, this toolkit will help practitioners 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. This toolkit includes resources, activities, games and guidelines for engaging and educating women. These tools will help women who lack technical literacy skills to access the life changing opportunities that are offered by mobile phones.

Thank you for your commitment to women’s empowerment, and for encouraging the growth and welfare of women through mobile phones.

1.2 What is mobile technical literacy?

Similar to ‘literacy’ which relates to a person’s ability to read and write, ‘technical literacy’ relates to a person’s ability to operate a technical device, in our case we are specifically focusing on the ability to operate a mobile phone device, which we call ‘mobile phone technical literacy’.

Mobile phones are much more than just a tool for making phone calls. There are many core functions installed on mobile devices that require higher levels of technical ability. Some important core functions include ‘Short Message Service’ (commonly known as SMS or text messaging), ‘Contacts’, ‘Calendar’, ‘Calculator’, ‘Torch’, ‘Alarm Clock’, and ‘Time/Date’. These all require differing levels of technical ability meaning people who are challenged with technical literacy are less likely to be using these core functions effectively, if at all.

In addition, we are increasingly seeing new and emerging technologies which integrate with mobile phones and which require higher levels of understanding to operate. Platforms such as USSD allow mobile devices to communicate securely with financial services and information services. Mobile network operators have developed ‘mobile money’ services, banks have developed ‘mobile banking’ services, and even civil society and government agencies are providing important social education and public awareness services via mobile phones. Whilst these services provide a significant ‘value add’ to the user, their functionality often requires higher levels of technical ability and understanding, meaning people with technical literacy issues are often left out, unable to access these life enhancing services.

1.3 What is this toolkit trying to achieve?

The toolkit aims to assist practitioners to illustrate the value and functionality of mobile technology to women within their target audience, by:
• Providing a set of usable tools and guidelines for engaging women.
• Outlining appropriate workshops and lessons for teaching women.
• Presenting a set of usable communications resources that engage women.

Through assisting practitioners to demonstrate the value and functionality of mobile phones to women, the toolkit hopes to achieve two key outcomes:

• Women are equipped with the ability to utilise basic mobile phone functions, such as sending SMS, adding phone contacts, or using the calculator.
• Women are equipped with the ability to access life enhancing services to support financial inclusion, health, education and emergency preparedness.

### 1.4 Why is it important to engage women?

Women need to be selected as an audience because globally they still make up the larger proportion of those left behind – whether in literacy, education, access to information, health or financial services, or general socio-economic empowerment. Women still make up the bulk of the illiterate population across the world, and this divide becomes increasingly evident in developing regions and conservative societies.

In developing regions, an ongoing gender divide persists, where women have less access to mobile phones and wider ICTs compared to men. Research by GSMA mWomen revealed that women in low income communities are 21% less likely to access mobile phones compared to men. Whilst many women were comfortable with making and receiving phone calls, less than 50% of women showed confidence sending and receiving SMS. There are many reasons for this, ranging from gender discrimination to limitations in physical location or the reality that often women have less free time or disposable income. More often, low levels of literacy and overall education is a key barrier, while lack of freedom and control can also constrain access.

If this gender divide persists and women remain excluded from mobile phones, they risk becoming increasingly marginalized, and this poses a threat to many of the benefits gained by the global push for women’s empowerment and gender equality. This toolkit aims to counter this prevailing divide. If implemented effectively, the toolkit can be an effective mechanism for helping women effectively use mobile phones and for improving their awareness of life enhancing mobile services. There are clear benefits to empowering women to use mobile phones, including helping them gain access to financial services, giving them access to socially empowering information, giving them the ability to communicate freely to become socially active in their communities, and giving them the power to secure their livelihoods.
SECTION 2: THE MOBILE TECHNICAL LITERACY WORKSHOP

2.1 Guidelines for delivering the workshop

This section covers the guidelines for delivering the mobile technical literacy workshop to women. It recommends a number of methods and strategies for teaching women effectively and reaching out to them appropriately. It also outlines a detailed plan for running a workshop, including workshop materials, talking points, games and activities.

2.1.1 Key strategies for teaching women about mobile phones

A number of key learning strategies were identified during the grassroots participatory research conducted as part of the development of this toolkit.

A. Interactive Group Learning

Women are most effectively reached, not as individuals, but as groups. The workshop brings women together in a relaxed interactive learning environment. It consists of a number of games and activities designed to facilitate interactive learning. There is an emphasis on participants learning together and teaching each other, with more technically literate participants encouraged to help those who are less knowledgeable. All participants are encouraged to be part of the learning and teaching process.

B. Visual Storytelling

This toolkit embraces storytelling as an important component of Pacific culture. It includes stories developed to strike at women’s motivations and priorities, including themes surrounding sustenance, food security, education, and financial stability. The toolkit utilises a number of storytelling strategies that encourage women to relate to the stories and characters.

A number of visual resources have been designed to complement the workshops interactive games and activities. These resources include visual instructional stories with women being the central focus. They incorporate real life photos rather than drawings or illustrations of women. A story telling component has been integrated into these instructional guides to make them more engaging and easier to understand.

C. Drama and role play

Our research revealed that women prefer to watch or hear a story, rather than read a story. However, the realities of running workshops in remote areas means that visual tools such as the television are not accessible. Therefore, the toolkit uses a drama activity to communicate the value and use of mobile phones to women.

The role plays are written into scripts that are clear and simple, with different roles allocated for less literate and literate women. Participants actively play the part of a character, acting out a story which describes how and why mobile phones and mobile services can improve livelihoods and empower women.

Alternatively, if the facilitators feel that participants are unable to undertake this exercise, they themselves can act out these role plays to the workshop.
2.1.2 Workshop – suggested lesson plan/ outline

Duration of Lesson: 3 Hours

<table>
<thead>
<tr>
<th>Sessions</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Introduction and ice breaker</td>
<td>10 Min</td>
</tr>
<tr>
<td>2 Lesson - role plays</td>
<td>30 Min</td>
</tr>
<tr>
<td>3 Lesson – using SMS</td>
<td>30 Min</td>
</tr>
<tr>
<td><strong>Break / refreshments</strong></td>
<td>20 Min</td>
</tr>
<tr>
<td>4 Lesson – using USSD to access services</td>
<td>20 Min</td>
</tr>
<tr>
<td>5 Lesson - accessing your money from your mobile</td>
<td>30 Min</td>
</tr>
<tr>
<td>6 Summary of workshop and final game</td>
<td>20 Min</td>
</tr>
</tbody>
</table>

Resource requirements

There are a number of things that will need to be prepared for running this workshop:

- Pens and paper for participants
- Flip chart or white board and marker pens
- Printing of posters and hand-out resources
- Printing of participants activity sheets
- Mobile phone top up cards – for participants that want to use their own phones during activities.

Additionally it is recommended that a small number of basic mobile phones are purchased and provided for use within the workshop. There should be one phone for every four participants. Each phone should include:

- SIM card with an active mobile number.
- Mobile phone credit – $10
- Vodafone M-PAISA + $5 deposit – Each phone should be registered for M-PAISA at a Vodafone outlet and have $5 loaded on the account.
  or
- Digicel Mobile Money + $5 deposit – Each phone should be registered for Mobile Money at a Digicel outlet, and have $5 loaded on the account.

1. Workshop introduction and icebreaker

Time Allocated: 10 Minutes

Facilitator Instructions:

- **Introduce**: Begin the workshop by introducing the facilitators, and ask for brief introductions from the women participating. Following this, briefly introduce the content of the workshop ‘teaching mobile phone awareness and technical literacy’. Explain:
  - Why the workshop is taking place and what they are going to learn
  - Why women are being targeted specifically
  - What is technical literacy

- **Icebreaker activity**: Following the introduction it may be appropriate to run a simple group ice breaker in order to relax and energise the participants for the workshop. The selection of an icebreaker is at the discretion of the facilitator.
2. Lesson: group drama and role plays

Time Allocated: 30 Minutes

Objective:
Communicate the value of key mobile phones functions to women by acting out role plays. These plays tell a story about mobile phones and how they can add value to women’s lives.

Role play - topics
In the following section there are three play scripts, including:
- Group Play 1: Premila and Mobile Banking
- Group Play 2: Sulu and Mobile Money
- Group Play 3: Roshni Learns SMS

Outcome:
By the end of this lesson participants will understand the benefits and value of:
- Mobile Banking
- Mobile Money
- SMS

Preparation
- Print out or photo copy the scripts for participants to use. The scripts are located on pages 32-43 of this handbook. You should make 5 copies of each script, preferably in colour.

Facilitator instructions:
1. Split the workshop up into three groups
2. Give each group a set of scripts
3. Each person in the group should choose a character to play
4. Give the groups 15 minutes to practice.
5. Following practice, sit together as each group acts out their play.
6. Following each play the group performing asks the audience 3 questions about the main messages within their play.
7. Using these questions, facilitate discussion amongst the group about the value of mobile phones and how they can help women. Write the main points up on a flip chart or white board.
3. Lesson: using SMS

**Time allocated:** 30 minutes

**Objective:**
Communicate the value and functionality of SMS to women.

**Outcome:**
By the end of this lesson participants will understand:
- The value of SMS
- How to read, write and send an SMS Message

**Topics:**
- What is SMS?
- When to use SMS
- How to read, write and send an SMS
- Operating the keypad

**Preparation:**
- Print copies of the instructional poster ‘A Guide to SMS’ (See page 26), one per participant.
- You will need to prepare materials for the games ‘SMS Trivia’ (Page 10) and ‘Math Quiz’ (Page 12), refer the instructional page for these games for a full list of required materials.

**Facilitator instructions:**
- Part 1: Use the instructional poster ‘A Guide to SMS’ (Page 26)
- As a group go through this poster step-by-step with the participants.
- After this ask them questions about sending an SMS.

- Part 2: Play the game ‘SMS Trivia’
- Divide the workshop up into groups, maximum 4 per group.
- Refer to the instructions page for ‘SMS Trivia’ (Page 10)

- Part 3: Play the game ‘Math Quiz’
- Keep the same groups
- Refer to the instructions page for ‘Math Quiz’ (Page 12)
Overview

SMS Trivia is a group game designed to encourage participants to use SMS through asking them ‘general knowledge’ questions and then receiving their answers via SMS. The game has an emphasis on interactive learning, and participants are encouraged to help each other practice and learn through sending SMS.

Resources you will need:
- A mobile phone for the facilitator (preferably a smartphone)
- Phone credit for facilitator, $10 will be enough for up to 4 groups.
- A mobile phone for each group (4 groups = 4 phones) with $2 phone credit. Each group should only use 1 phone to answer all the questions. You can either:
  - Provide the groups with a phone to borrow. Or,
  - Let the groups nominate one of their personal phones to use.
- Print answer sheets to give to each group (e.g. 4 groups = 4 answer sheets)
- Print an SMS instructional poster for each group.

Setup for the activity
1. Setup your phone, you can use a ‘Smartphone’ or a ‘Feature phone’ (i.e. Standard Mobile Phone):
   **A. Setup with a smartphone (Recommended)**
   - Before the game, write the questions and save them on the smartphone device.
   - You can then Copy/Paste each question into a new SMS message and send to the groups, throughout the activity.
   **B. (or) Setup with a feature phone**
   - Write all the questions out and save them to the drafts of your feature phone device. You will need to save each question multiple times depending on how many groups are participating in the game (4 groups = save each question 4 times).
2. Split the participants into SMALL groups, maximum 4 people.
3. Write down each group’s phone number in the table below and save them to your phone’s address book as ‘Group 1’, ‘Group 2’, ‘Group 3’, ‘Group 4’ etc.

Instructions
- Firstly, using SMS send ‘Question 1’ to all the phones in a single ‘mass message’.
- The groups will then send their answers back to your phone. Answer each group individually, if they are correct send them the next question, and tick off the correctly answered question on the table.
- Make sure participants take turns writing and sending each SMS, each person in the group must have a turn. Encourage the participants to help each other.

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

<table>
<thead>
<tr>
<th>QUESTIONS</th>
<th>Write phone numbers here</th>
<th>Group 1</th>
<th>Group 2</th>
<th>Group 3</th>
<th>Group 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. What is the capital of Fiji?</td>
<td>Ph:</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>2. How many mobile network providers are there in Fiji?</td>
<td>Ph:</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>3. How much does it cost to subscribe to mWomen?</td>
<td>Ph:</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>4. What is 22 x 16?</td>
<td>Ph:</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>5. What service lets you send and receive money on your mobile phone?</td>
<td>Ph:</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>6. Name any business that is an mPaisa Agent?</td>
<td>Ph:</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>7. What time does Abba play on FBC TV?</td>
<td>Ph:</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>
## Instructions

1. You will receive a trivia question sent to your phone by SMS.
2. Answer the question and write it down in the table below.
3. Send your answer back using SMS (text message).
4. If you are correct, you will receive the next question via SMS (text message).
5. Take turns sending the SMS answer. 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.

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Question 1</td>
<td></td>
</tr>
<tr>
<td>Question 2</td>
<td></td>
</tr>
<tr>
<td>Question 3</td>
<td></td>
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<tr>
<td>Question 4</td>
<td></td>
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<tr>
<td>Question 5</td>
<td></td>
</tr>
<tr>
<td>Question 6</td>
<td></td>
</tr>
<tr>
<td>Question 7</td>
<td></td>
</tr>
<tr>
<td>Question 8</td>
<td></td>
</tr>
</tbody>
</table>

FINISHED!
Overview
This game works well if language and reading/writing literacy is a barrier to mobile phone learning. Teaching using math, as opposed to teaching using English or vernacular, requires minimal knowledge of the language. Since questions are mathematical, there is less difficulty faced in understanding the questions, for example $31 + 15 = ?$

Punching in numbers in a text message is often a challenge for users, and increasingly many of the VAS and mobile phone tools require correct input of numbers. This exercise helps to promote a better understanding of entering numbers. The game has an emphasis on interactive learning, and participants are encouraged to help each other practice and learn.

Resources you will need:
- A mobile phone for the facilitator (preferably a smartphone)
- Phone Credit for facilitator, $10 will be enough for up to 4 groups.
- A mobile phone for each group (4 groups = 4 phones) with $2 phone credit. Each group should only use one phone to answer all the questions. You can either:
  - Provide the groups with a phone to borrow. Or,
  - Let the groups nominate one of their personal phones to use.
- Print answer sheets to give to each group (e.g. 4 groups = 4 answer sheets)
- Print an SMS instructional poster and pamphlet for each group.

Setup for the activity
4. Split the class into SMALL groups, maximum 4 people.
5. Setup your phone, you can use a ‘Smartphone’ or a ‘Feature phone’ (i.e. Standard Mobile Phone).
6. Write down each group’s phone number in the table below and save them to your phone’s address book as ‘Group 1’, ‘Group 2’, ‘Group 3’, ‘Group 4’ etc.

Instructions
- Firstly, using SMS send ‘Question 1’ to all the phones in a single ‘mass message’.
- The groups will then send their answers back to your phone via SMS, answer each group individually, if they are correct send them the next question, and tick off the correctly answered question on the table below.
- Make sure participants take turns writing and sending each SMS, each person in the group must have a turn. Encourage the participants to help each other.

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

<table>
<thead>
<tr>
<th>Questions</th>
<th>Answer</th>
<th>Group 1</th>
<th>Group 2</th>
<th>Group 3</th>
<th>Group 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. $7 + 19$</td>
<td>(= 26)</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>2. $12 \times 7$</td>
<td>(= 84)</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>3. $200 - 82$</td>
<td>(= 118)</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>4. $33 \times 45$</td>
<td>(= 1485)</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>5. $1102 + 426$</td>
<td>(= 1528)</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>6. $4000 – 300$</td>
<td>(= 3700)</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>7. $100 \times 100$</td>
<td>(= 10,000)</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>8. $20,000 – 650$</td>
<td>(= 19,350)</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>
**INSTRUCTIONS**

1. You will receive a math question sent to your phone by SMS (E.g. 5 + 6 + ?)
2. Answer the question; write it down in the table below.
3. Send your answer back using SMS (text message) on your phone.
4. If you are correct, you will receive the next question back to your phone via text message.
5. Take turns sending the SMS answer. 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!

<table>
<thead>
<tr>
<th>Question Number</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Question 1</td>
<td></td>
</tr>
<tr>
<td>Question 2</td>
<td></td>
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<tr>
<td>Question 3</td>
<td></td>
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<tr>
<td>Question 4</td>
<td></td>
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<tr>
<td>Question 5</td>
<td></td>
</tr>
<tr>
<td>Question 6</td>
<td></td>
</tr>
<tr>
<td>Question 7</td>
<td></td>
</tr>
<tr>
<td>Question 8</td>
<td></td>
</tr>
</tbody>
</table>

**FINISHED!**
Time: 20 minutes

Objective:
Communicate the value and functionality of USSD to women.

Outcome:
By the end of this lesson participants will understand:
- The value of USSD
- USSD services mWomen and mHealth
- How to interact with a USSD platforms

Topics:
- What is USSD
- How to access and use USSD
- What services are available?

Preparation:
- Print out the USSD mWomen and mHealth activity sheets on Page 15 and Page 16.

Facilitator Instructions:

- Part 1: Explain USSD – Use a flip chart to write up these key talking points:
  - When you enter a code on your phone’s keypad that contains asterisk (*), a number, and a hash (#) you are using USSD. For example: *727#
  - USSD is a like a messaging tool which connects your phone to a service such as Mobile Money and Mobile Banking.
  - It is faster than SMS and interactive, you get information back almost instantly.
  - It is supported by all mobile phones (feature phones and smartphones)

- Part 2: Services that use USSD Platforms
  - Discuss the mWomen Service *727#, available for Vodafone and Inkk subscribers.
    - It provides a number of services free for Women:
      - Subscription to daily text messages with advice for women
      - Counselling (mCounselling)
      - Business Advice for Women (mBizWomen)
      - Legal Aid Directory
      - Police Directory

- Part 3: USSD Activity (Page 15 and 16)
  - The USSD activity involves participants using their phones to subscribe to the mWomen and mHealth service by using USSD.
  - Follow the instructions on the activity hand outs. This activity only works with Vodafone and Inkk mobile phones.
Use USSD to sign up to Vodafone mWomen’s free subscription service. You will get women’s tips and ideas sent to your phone for free! Follow steps 1-4 to subscribe:

1. **Dial *727#** into your phone, and press send

2. **Decide the service you want and remember its number.**
   - **Subscribe is number ‘1’**
   - Select ANSWER

3. **Enter the number of the service you want, press ‘send’.**
   - E.g. enter ‘1’ to subscribe to mWomen

4. **Wait for a text message back to your phone to confirm subscription.**

mWomen is a service provided by the Vodafone Foundation and the Ministry of Women and Social Welfare. It is available for Vodafone and INKK Subscribers.
Use USSD to sign up to the Vodafone mHealth free subscription service. Get health tips and ideas sent to your phone for free! Follow steps 1-4 to subscribe.

**Activity – Subscribe to the mHealth service**

1. **Dial *979# into your phone, and press send.**

   PHONE

   *979#

   OPTIONS CLEAR

2. **Decide the service you want and remember its number. **

   **Subscribe is number ‘1’**

   Select ANSWER

   Vodafone mWomen
   1: Subscribe
   2: mCounseling
   3: Donate
   4: mBizWomen
   5: Legal Aid Directory
   6: Police Directory

   ANSWER BACK

3. **Enter the number of the service you want, press ‘SEND’.**

   Answer

   1

   SEND CLEAR

4. **Decide the service you want to subscribe to then select ‘ANSWER’**

   Subscribe
   1: mWellness
   2: mCancer

   ANSWER BACK

mWomen is a service provided by the Vodafone Foundation and the Ministry of Women and Social Welfare. It is available for Vodafone and INKK Subscribers.
5. Lesson: Accessing your money from your mobile

**Time:** 30 Minutes

**Objective:**
Communicate the value and functionality of financial services available on mobile phones to women.

**Outcome:**
By the end of this lesson participants will understand:
- The value of mobile money and mobile bill pay
- How to use mobile money platform to send money and check balance

**Topics:**
- Mobile Banking
- Difference between mobile money and mobile banking
- Mobile Money
- Mobile Money – Bill Payment
- Mobile Money – Transfer Money

**Preparation:**
- Print copies of the instructional poster ‘A Guide to Mobile Money’ (Page 27) and ‘A Guide to Bill Pay’ (Page 28), one per participant.
- You will need to prepare materials for the activity ‘Mobile Money / M-PAiSA’, refer the instructional page for this activity (Page 18) for a full list of required materials.

**Facilitator instructions:**

**Part 1:** Use the instructional poster ‘A Guide to Mobile Money’ (Page 27)
- As a group go through this poster step-by-step with the participants.
- After this ask them questions about mobile money, facilitate group discussion.

**Part 2:** Use the instructional poster ‘A Guide to Bill Pay’ (Page 28)
- As a group go through this poster step-by-step with the participants.
- After this ask them questions about mobile bill pay, facilitate group discussion.

**Part 3:** Discuss with the Group the difference between Mobile Money and Mobile Banking, and the other kinds of financial services that mobile phones can offer.

**Part 4:** Run the M-PAiSA activity with the group
- Divide the workshop up into groups, maximum 4 per group.
- Refer to the instructions page for the ‘Mobile Money / M-PAiSA’ activity (Page 18)
Overview
Mobile Money is an activity designed to introduce participants to the functions of Mobile Money and/or M-PAiSA. Participants learn how to use mobile money by using the phone provided to check the balance and to send money to another group’s phone. The activity has an emphasis on interactive learning, and participants are encouraged to help each other practice and learn together.

Resources you will need
- A mobile phone for each group (e.g. 4 groups = 4 phones). Each group should use 1 phone.
- Each mobile phone will need to have Mobile Money or M-PAiSA activated and at least $5 in each account. To activate, take the phones to a mobile network operator and request that they are activated with either M-PAiSA (Vodafone/Inkk) or Mobile Money (Digicel).
  - You will be asked to set a secret pin. For the sake of simplicity set the same secret pin number for each phone (e.g. 5555)
- Print an ‘activity instruction sheet’ for each group (see next page). On each sheet fill out the secret pin number, and the phone number of another group that they will send money to.
- Print an mPAiSA or Mobile Money instructional poster and pamphlet for each group.

Setup for the activity
1. Split the participants into small groups, maximum 4 people per group.
2. Give each group an mPAiSA or Mobile Money activated mobile phone.
3. Provide each group with the ‘Activity Instructions’ handout (See next page). But first you will need to fill in some information in the spaces provided on the sheet:
  - Write down the secret pins that you nominated when registering the phones.
  - Find the mobile numbers of the phones you registered for Mobile Money or M-PAiSA. Write down each mobile phone number onto one instruction sheet per phone. The groups will be sending money to this mobile number, so when handing out the sheets make sure to give each group an instruction sheet with a different mobile number to the one that they are using for this activity.
4. Provide each group with an mPAiSA or Mobile Money instructional poster and pamphlet.

Instructions
- Each participant is required to complete both Task 1 and then Task 2.
- Task 1 requires the participant to use the phone to check the M-PAiSA or Mobile Money balance.
- Task 2 requires the participant to use the phone to send $1 to another group within the workshop. The instruction sheet has a space to write another group’s mobile number.
- Once a participant has completed both Task 1 and Task 2, they then pass the phone to the next participant in the group to complete the tasks.
- Women in each group should be encouraged to help each other achieve the tasks, working together.

Follow up group discussion
Following the activity, sit down with the group and discuss the ‘pros’ and ‘cons’ of Mobile Money:

Questions to ask:
- Looking at the balance you recoded, how much does it cost to send money to someone?
  - What are the benefits of mobile money?
  - How does it save you time and money in other ways?
- When might mobile money be most useful?
- Etc.
Activity: M-PAiSA (Vodafone and Inkk)

- Use the mobile phone provided.
- Each person in the group must complete Task 1 and Task 2.
- Write the names of your group in the box below.
- Fill in the box below when tasks are completed.

<table>
<thead>
<tr>
<th>Names of Group Member</th>
<th>Task 1 Write How Much Money is in the Account</th>
<th>Task 2 Send $1 Tick ✔</th>
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Task 1: Check your ‘mPAiSA balance’

Step 1: Dial *181#
Step 2: Choose Option 5, ‘mPAiSA Balance’
Step 3: Enter your mPAiSA Secret PIN: _________
Follow the steps as directed…

IMPORTANT: Write down how much money is in the account.

Task 2: Send $1 to the other group’s mPAiSA account

Step 1: Dial *181#
Step 2: Choose Option 2, ‘send money’
Step 3: Enter your mPAiSA Secret PIN: _________
Follow the steps as directed…

The group’s phone number is: _________________
Activity: Mobile Money (Digicel)

- Use the mobile phone provided.
- Each person in the group must complete task 1 and task 2.
- Write the names of your group in the box below.
- Fill in the box below when tasks are completed.

<table>
<thead>
<tr>
<th>Names of Group Member</th>
<th>Task 1 Write How Much Money is in the Account</th>
<th>Task 2 Send $1</th>
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**Task 1: Check your ‘Mobile Money’ balance**

Step 1:  Dial *888#
Step 2:  Choose Option 5, ‘My Account’
Step 3:  Enter your Mobile Money Secret PIN: ____________
Follow the steps as directed…

IMPORTANT: Write down how much money is in the account.

**Task 2: Send $1 to the other group’s account**

Step 1:  Dial *888#
Step 2:  Choose Option 2, ‘Transfer money’
Step 3:  The group’s phone number is: ________________
Step 4:  Enter amount: $1
Step 5:  Enter your Mobile Money Secret PIN: __________
Time allocated: 20 minutes

Objective:
Summarise the key themes and topics covered during the workshop.

Topics:
- Using SMS
- Using USSD to access services
- mWomen and mHealth
- Accessing your money from your mobile
- Mobile money
- Mobile bill pay

Preparation:
- A Flip chart or white board.
- You will need to prepare materials for the Game ‘SMS Who Am I’, refer the instructional page for this game (Page 22) for a full list of required materials.

Facilitator instructions:
Part 1: Discuss and summarise the main things learned during the workshop
- Facilitate group discussion about what the women have learned during the workshop
- Ask for comments and feedback from women
- Write the key points up on a flip chart or whiteboard

Part 2: Run the ‘SMS Who Am I’ game with the workshop
- Divide the workshop up into groups, maximum 4 per group.
- Refer to the instructions page the game on Page 22
Overview
SMS ‘Who Am I?’ is a team game designed to encourage participants to use SMS through asking each other simple yes/no questions and then receiving the answers via SMS. The game has an emphasis on interactive learning, and participants are encouraged to help each other practice and learn through sending SMS.

Resources you will need
• A mobile phone for each team (4 teams = 4 phones) with $4 phone credit. Each team should only use one phone to answer all the questions. You can either:
  o Provide the teams with a phone to borrow. Or,
  o Let the teams nominate one of their personal phones to use.
• Print answer sheets to give to each team (e.g. 4 teams = 4 answer sheets)
• Print an SMS instructional poster and pamphlet for each team.

Setup for the activity
• Decide on a number of famous people relevant to Fiji, and write them onto the activity sheets in the space labelled “You Are__________”
  o Here are some suggestions:
    • Famous Fijian Sports Stars
    • Bollywood actors
    • Celebrities
    • Fijian Politicians
    • Famous Fijians

Instructions
• Split the workshop into an even amount of teams, up to four people in each team.
• Give an activity sheet to each team.
• Give each team a mobile phone, or ask them to nominate one from their group.
• Pair the teams up, one side to complete ‘Task 1’ (they are a famous person), and the other to compete ‘Task 2’ (they are trying to figure out who the famous person is).
• The question team has to ask the other team, up to 10 yes/no questions, using SMS.
• The answer team can only reply ‘Yes’, ‘No’, or ‘Don’t Know’, using SMS.
• The goal is for one team to figure out who the other team is within the 10 question limit.
• Make sure participants take turns writing and sending each SMS, each person in the team must have a turn. Encourage the participants to help each other.
Task 1
You are: ____________________________________

Can the other team work out who you are?

Instructions:
1. The other team will send you an SMS message asking you questions about this person is.
2. You can only answer: ‘yes’, ‘no’, or ‘don’t know’.
3. Send your answer back to them in an SMS message.
4. They can ask you up to 10 questions.
5. If you answer ‘don’t know’, they get an extra question.
6. After you answer each question pass the phone onto another person in the team to answer the next question.
7. You can help each other write and send the SMS.

☑ Question Tally (Keep track of how many questions the other team have asked you)

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Task 2
Who are they? ____________________________________

Find out who the other team is!

Instructions:
- Use the phone provided
- You can ask the other team up to 10 ‘yes or no’ questions, to find out who they are.
- Send your questions to them using SMS
- The other team’s mobile number is: ________________________
- If you discover who they are, write it down in the space above.

Examples of questions you could ask
- Are you a politician?
- Are you a sports star?
- Are you a TV Star?
- Do you live in Fiji?
- Do you live in India?
- Do you play rugby sevens?
- Are you alive?

☑ Question Tally (Keep track of how many questions you have asked)

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SECTION 3: Communication Resources

3.1 Overview of resources

This section presents the range of communications resources that make up the toolkit; they have been developed specifically to reach out to women for promoting awareness about mobile phones and understanding of technical skills for operating various functions. Resources include posters, stickers, pamphlets, and a guide for public radio. This section also presents recommendations for utilising and distributing the resources appropriately.

3.1.1 How to use these resources

Posters (See pages 26, 27, 28)
Instructional posters have been developed as guidelines to SMS, Mobile Money, and Mobile Bill Pay. They are intended for use within the workshops as well as for wider distribution around the country. Posters should be placed in appropriate environments where women often spend time or congregate, for further ideas on appropriate distribution networks see Section 3.1.2.

Posters may be printed in any size. However it is important that they are printed to scale, and the quality is clear and readable. If posters are to be placed outside or in harsh environments, it is recommended that printing is done onto durable and waterproof banner material.

Stickers (See page 29)
The stickers are intended to promote awareness and value about mobile phone services including Mobile Money, Mobile Bill Pay, Mobile Banking, and SMS. The stickers should be printed to size 7cm (Height) x 3cm (Width), at this size they have been designed to fit on the back of most mobile phones. Stickers should be distributed directly to women at workshops and placed at appropriate outlets for women to collect.

Pamphlet (See page 30)
The instructional pamphlet has been developed as a one-stop guideline to learning about SMS, Mobile Money and Mobile Bill Pay. It is intended to be a complementary resource for workshops to give participants to keep for future reference. Additionally, pamphlets should be distributed to wider networks around Fiji, and placed in appropriate environments where women often spend time or congregate, for further ideas about appropriate distribution networks see Section 3.1.2.

Radio (See page 31)
The radio planner is a guideline tool for community groups, government agencies, NGOs and practitioners who are able to work with community radio stations and also mainstream radio networks if possible. The guide is designed to help groups to plan and run a radio show about mobile phones which reaches out to women listeners and improves awareness about useful mobile phone functionality.
3.1.2 Suggested distribution and dissemination channels

There are a number of appropriate channels and community networks for distributing the toolkit’s resources and disseminating the information to women at the grassroots. Through looking at common social habits and behaviours we have identified a range of environments that are appropriate for engaging women:

- Health centres
- Hospital waiting rooms
- Village health posts
- Garment factories, specifically rest areas or break rooms
- Women’s resource centres
- Community post offices
- Marketplaces

Additionally, for the toolkit and resources gain significant widespread adoption, it is important to engage with particular networks that exist at the community level. A number of these networks have been identified as appropriate for their ability to engage women and disseminate resources and information:

- Health networks – especially rural clinics where there is prenatal and postnatal work, clinics have an ongoing relationship with women in the community
- Women’s resource centres – these are important focal points for women’s development at the community level.
- Religious institutions – they have close ties to the community and often have active women’s groups already established in many areas.
- Media - utilising media is also a highly appropriate channel for disseminating information to women. Refer to the community radio show planner for a guideline on appropriate interviews and questions for running a talk back style radio show.
Jane is calling her family to let them know she is working overtime.

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

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.

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

Open a new message by selecting NEW MESSAGE.

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

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

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

Wow, that looks easy!

It is, but you have to practice every day.
A GUIDE TO MOBILE MONEY

Do you want to be able to send and receive money from your phone, without having to visit a bank? If you’ve got a mobile, you’ve got a bank!

**STEP 1**
Register with an M-PaISA Agent

**STEP 2**
Deposit or withdraw money from your M-PaISA account at any M-PaISA Agent

---

1. **PHONE**
Dial *181# into your phone and press send.

2. **M-PAISA**
Decide the service you want and remember its number (e.g. Send Money & number “2”), then press ANSWER

3. **Answer**
Enter the number of the service you want, press SEND

---

4. **PHONE**
Press ANSWER and then enter your secret PIN.

5. **M-PAISA**
Enter recipient mobile

---

6. **PHONE**
Press ANSWER and then enter the amount in dollars that you want to send.

7. **M-PAISA**
Press ANSWER and then enter: 1 to confirm that the transfer details are correct.

---

8. **Thank you for using Vodafone mPAISA**
The money transfer is complete and the recipient will receive the money in their mMoney account.

---

9. **Vodafone | M-PAISA**

---

10. **mWomen | Australian Aid | USAID | PIFIP**

---

**Oh no! What am I going to do?**
My poor son.

---

Why don’t you use M-PAISA? It’s so easy! I’ll show you on my phone.

---

Yes – keep it to yourself, that way no one can take your mobile money.

---

Thanks Mum! You’re the best.
A GUIDE TO BILL PAYMENT

1. Dial *181# into your phone and press send.

2. Select 7 for BILL PIN then press ANSWER.

3. Select the company for which you want to pay your bill.

4. Enter your secret PIN.

5. Enter your account number.

6. Enter the amount you wish to pay in dollars and cents without the decimal point. E.g. $60.00 is 6000.

7. Confirm the amount and FEA account number.

8. You will receive a text confirming payment.

Great! The lights are still on, now I can read my book tonight.
Below are a set of four stickers intended to fit on the back of most mobile devices. They are primarily awareness raising resources intended to remind women about wider functionality available to them on their mobile phone. High resolution files for printing purposes can be acquired by contacting GMSA mWomen.
High resolution files for printing purposes can be acquired by contacting GMSA mWomen
Radio shows and community debate - ideas

Radio is common in Fiji and thus it is an appropriate means of disseminating information to women. This section outlines radio show ideas for community groups, government agencies, NGOs and practitioners who want to work with community radio stations or mainstream radio networks to disseminate information about women and mobile phone technical literacy. It is designed to help groups to plan and run a radio show about mobile phones to improve women's awareness about the value and functionality of mobile. Equally, community groups provide an excellent forum to hold a live debate/ moderated conversation between members/ participants who have different views on mobile services, and for others to learn from/ question these champions.

Talkback radio show/ group discussion – mobile money/ bill pay/ SMS
This section takes two community profiles – someone who is a champion of the service and someone who is not comfortable/ does not see the service’s value. Ask each the below questions, comparing their experiences.

Champion questions
1. Explain how you are using bill pay
2. How is this service improving your life (saving you time/ money, enabling new activities?
3. Who told you about the service
4. Was it hard to learn?
5. Who taught you how to learn?

Non-user questions
1. How do you currently a) send money to friends/ family/ b) pay bills c) keep in touch with friends and family
2. What is good about these methods?
3. What is challenging? (ie. Power goes off in the middle of the night as you didn’t have time to queue to pay your bill)
4. How do you deal with these challenges?
5. What are the reasons you haven’t tried bill pay/ mobile money/ SMS
6. What would convince you to try?

Talk show debate - calling vs. SMS
This debate looks at two perspectives/people – someone who prefers oral communication, and someone who likes the brevity of SMS. There are questions for each side of the debate; the moderator asks each of the participants the following questions:

- Why is SMS/ voice your preferred method of mobile communication?
- Do you ever text/ SMS? (opposite from what is preferred)
- Are there advantages/ disadvantages in terms of time and cost with your chosen mobile communications method?
- How much credit do you go through each week?
- Are there special promotions from the operators which you can take advantage of with lower cost calling/ SMS?
- How long did it take you to become familiar with this method?
- What other services does calling/ SMS help you to access (prompt bill pay, mobile money, audio libraries if applicable)
- What is the major reason you don’t use the other method?
It’s a Saturday morning and the market is busy with people. Premila has been busy selling her family’s produce from her stall all morning. Business is good but she is worried. She looks around at the busy market place and sees the large clock on the wall showing 2pm. The bank will only be open for 1 more hour.

Veena, could you watch my stall for 30 minutes?

Sorry Premila not today, I’m too busy.

Premila sighs, it looks like she won’t be able to make it to the bank today as she cannot leave her stall alone. Last week several of the other vendors were robbed when they weren’t in their stalls.

Maybe tomorrow, Premila.

Thank you. Hmm tomorrow is not good. My FEA bill is due today and if I can’t make it to the bank my power is going to be cut.
Sitting at her stall, Premila tries to forget her problems. She turns on her radio hoping for some music, but instead a talk show is playing. “Today we have Liga here from BSP to talk to us about mobile banking, an easy way to access your money from your phone. Hi, Liga, can you tell us about mobile banking?”… “Well, it’s really quite simple. With mBanking you can use your phone to check your account balance, and transfer money to someone, and you can even pay FEA bills”…. “That sounds like a great service, Liga”… “It is! But first you have to register at your local bank”

Wow! This is just what I need.

Premila decides to finish up a little early and starts to pack down her stall. In the next stall Veena looks at Premila.

What are you doing Premila? There are still many customers, you’ll lose money.

Bye, Veena, I’ll see you tomorrow, I need to get to BSP before it closes.

Premila hurries to the bank; she arrives and is greeted by a young man at the customer service desk.

Hello, I just heard on the radio about mobile banking; do you think I could use this?

Absolutely! You just need to complete a registration form and then I will explain to you how to use mobile banking.

The next morning Premila is setting up her stall when Veena arrives.
Premila: Good morning Veena.

Veena: Good morning, yesterday afternoon was really busy and you missed it.

Premila: Really, oh well it was for a good reason.

Her daughter: Priya is helping her unload the last bundle of cabbage before she has to leave for school. Once all the produce is out Priya picks up her school bag and then stops suddenly.

Priya: Oh no Mum, I forgot. I need some money today to buy a new school book.

Narrator: Premila looks in her purse but it is early in the day and she has not made any money yet.

Premila: That’s ok – I can transfer you some money using my phone.

Narrator: Premila goes through the steps for transferring funds that the bank teller had shown her. Shortly after she receives a text on her phone, “Bula Premila, payment successful, Thank you.”

Priya: Thanks Mum!

Narrator: Premila realises that Veena and some of the other women in the stalls have been watching her and Priya with interest.

Veena: Premila how did you do that?
Premila: This is what I was doing yesterday afternoon. It's really great, now I don't have to rush to the bank, I can pay my bills sitting here and I can transfer money to anyone anytime. All I needed to do is visit the bank to register.

Narrator: Over the day Premila shows the other women mobile banking. And that evening Premila notices Veena finishing early.

Premila: Veena what are you doing packing up early? It's a busy afternoon, you'll lose profit!

Veena: I'm off to the bank to register for mobile banking. So tomorrow I can work all day AND pay the bills! Two jobs at one time eh!

The End

Task: as a group, think of 3 questions to ask the audience at the end of your play. These questions should be about the main message in the play. Write them down in the space below:

1.

2.

3.
### Group play 2: Sulu and Mobile Money

<table>
<thead>
<tr>
<th>Character</th>
<th>Participant’s name</th>
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<tr>
<td>Narrator</td>
<td></td>
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<tr>
<td>Sulu</td>
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<tr>
<td>Kami</td>
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<td>Laisa</td>
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**Narrator**  
Sulu watches as the old truck rumbles down the dirt road toward her village. The truck pulls into Sulu’s 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, Sulu leaves this unopened. The second envelope is handwritten and she recognises the writing instantly. This letter is from her eldest son, Kami, who lives and works in Suva. He is a good son and often sends a little money back to Sulu in the village.

**Narrator**  
Sulu opens the envelope expecting to find the small sum of cash that Kami sends every month.

**Sulu**  
Oh no, the envelope is empty! Not again! The seal looks like it has been opened and stuck back together again

**Narrator**  
That evening after dinner, Sulu calls Kami.

**Sulu**  
Bula luvequ.
Bula Na! Bulabula? Did you get my letter yet?

Yes but.....

Sulu pauses as 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.

Oilei Na not again! That's it! We can’t have this happening every time, from now on we can only send money to your bank account.

Isa..... but luvequ, it’s such a long way to the bank.

I know, I’m sorry but it’s just not safe to send the money through mail.

Sulu feels sad and angry, someone has stolen from her, and she knows her son is right.

OK luvequ.

Na I will transfer some more money and you can pick it up from the branch tomorrow....sa set ya?

The next morning Kami texts Sulu that he has deposited some money in her bank account. She makes breakfast for her and her granddaughter Laisa, and then walks her to school, carrying on down to the main road to catch the bus to town to go to the bank. During the bus ride Sulu’s back aches, when she sits for too long she becomes uncomfortable, and the heat and dust make her feel even more tired. Sulu watches the countryside go by trying to ignore the pain in her back, just then the bus stops next to a large
billboard which catches her eye. ‘Mobile Money!’ It exclaims. Underneath are the words: ‘Your money on your mobile, anytime, anywhere. Visit a local Mobile Money agent to register’

Sulu: What on earth is Mobile Money? (looking at her phone)

Narrator: At the bank Sulu waits in line, looking around she notices a sign ‘Westpac is a Mobile Money Agent!’’. She hands a withdrawal slip to the teller, who hands her cash across the counter. “Is there anything else I can help you with?” the teller asks. Sulu wants to ask about Mobile Money, but she feels afraid. Her phone is old and small, and she doesn’t know how to use it very well, she often has to get Alisi to help her. She doesn’t want to look silly, and is worried she won’t understand.

Sulu: No that’s all.

Narrator: On the bus ride home Sulu is upset with herself. Silly old me, she thinks, now you’ll have to make this bumpy bus trip every time, she winces as the bus hits a pot hole. She meets Laisa outside the school and they walk back to the house together. Sulu is hot and tired and sore from her bus ride, but her granddaughter can tell that something else is bothering her.

Laisa: Are you ok Bu?

Sulu: No, I’m annoyed at myself. I saw a sign for this thing called ‘mobile money’, I thought that maybe I can use it instead of going to the bank, but I was too afraid to ask anyone about it.

Laisa: smiles, “Oi bu that’s easy, I can show you how to do it!”
E dina? You know how to do it?

Lo bu Mobile Money is like a bank on your phone, it lets you send and receive money. You can even pay your power and water bills. And there’s a Mobile Money agent in the village at the Post Office, we can go and see her on the way home.

They walk to the Post Office, and Sulu registers her mobile number, the agent activates her account and sets her up with a secure pin number.

That was easy!

nods, “You know Momo Kami uses it too, so next time we’ll ask him to send money to your Mobile Money account. That way you’ll be able to take your phone to the agent and get your cash”.

Oilei no more bus ride eh

Lo bu no more bus ride

Task: As a group, think of 3 questions to ask the audience at the end of your play. These questions should be about the main message in the play. Write them down in the space below:

1.
2.
3.
Narrator: Roshni has been working hard all day in the garment factory and is now counting down the last hour of the day. She pulls another garment from the pile and starts hemming.

Roshni: Phew, it’s almost 4pm, I hope there’s no overtime tonight, I have so much to get done at home.

Narrator: Just then she spots her boss walking towards her table.

Roshni: Oh no, looks like overtime again.

Boss: Ladies, we still have orders to fill, and we’ve a lot more to do. I need you to work overtime tonight if you can.

Narrator: Roshni is upset, this is the third night she has worked late in a row. She feels bad when she is not able to meet her children after school. But overtime also means more money and she knows she can’t say no.

Roshni: Yes boss. Can I take a small break to call my family?

Boss: Yes Roshni, you have five minutes!
Narrator: Roshni takes her phone from her bag. She calls Naziah her eldest son’s number. He picks up immediately.

Naziah: Hi Mum, are you working overtime again?

Roshni: Yes, I won’t be able to meet you and your brothers to walk home from school, can you please make sure to find them and take them home with you this afternoon.

Naziah: Ok mum, we’ll see you at home.

Roshni: Ok, I better go, I need to call your father and let him know.

Naziah: Ok bye mum.

Narrator: Roshni dials her husband Raj to tell him she will be home late, but she hears a voice message on her phone. “You do not have enough credit to make this call, please top up”

Roshni: No credit! Again! This is the second time this week; Raj is going to be upset with me for spending too much money on credit. I only use my phone to call my family, but the credit is used so fast.

Narrator: Roshni finishes her overtime and walks home. On the way home she pays for more credit for her phone and crumples the top up card into her bag. When she gets home Raj is mad that she has spent more money on phone credit. “It’s no good!” he exclaimed, this is your last top up this week so make it last!” In the morning Roshni returns to the factory, her friend Mere is already at her machine.
Morning Roshni are you ok? You look worried.

Oh no, it’s nothing. I argued with Raj last night that’s all.

About your phone again?

All I use the phone for is calling my family to let them know I will be late. I don’t know why it costs so much; I don’t use it all day!

Do you know that you can just send a text message right? Instead of calling you type a message and you can send it to the kids and Raj at once, it’s faster and much cheaper than calling.

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

Well, it takes a little bit of practice but then it’s as easy as making roti! At lunch I’ll show you ok.

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

It will get easier I promise, but you have to practice every day!

Just then their boss opens his office door and walks towards them.

Oh look more overtime. Here’s the perfect chance to practice!
That afternoon Roshni texts her family to say she is taking overtime. She does the same every night that week, and then every night the following week. Mere notices her improvement.

Wow! Look at your fingers flying on that phone! See I told you you’d get the hang of it!

Thanks Mere. Ever since I started using text messages, I haven’t had to top up my phone even though I’ve worked overtime every night since then. It’s great.

That afternoon the boss approaches their table, a stern look on his face.

Oh no, overtime again.

Not for me I’ve saved so much money using text messages, I think I will finish early today.

The End

Task: As a group, think of 3 questions to ask the audience at the end of your play. These questions should be about the main message in the play. Write them down in the space below:

1.

2.

3.