



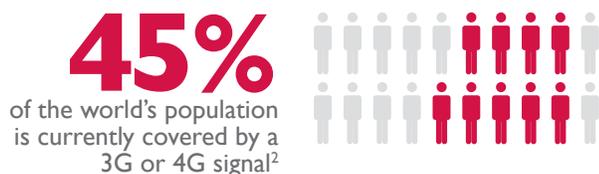
# DIGITAL INCLUSION

Access to technology is the foundation upon which transformational products and services are built

Digital inclusion means more than an available mobile connection. It also means an individual's ability to afford the services provided, value them, and have the ability to use them. Only then will digital applications and platforms, like digital finance and mobile data, reach their full potential. Ensuring universal inclusion is going to take a combined effort of companies, governments, NGOs, and the international development community to create an enabling policy and regulatory environment, build new business models, and cultivate relevant local content.

## MAXIMIZING THE MOBILE OPPORTUNITY

While the reach and rate of adoption of mobile technologies has been unprecedented, there is still a massive growth opportunity in most markets, particularly among underserved populations.



## DID YOU KNOW?

While the number of mobile handheld devices around the world surpassed the global population in 2013, the story of inclusion is much more complicated.



### CONSUMER AWARENESS

- Despite the tremendous value of agricultural information, only 5 percent of base of the pyramid users in Kenya are aware of commodity pricing services and applications<sup>3</sup>



### AFFORDABILITY

- In the least developed countries, basic mobile services can cost nearly 16 percent of average monthly income<sup>4</sup>
- In some African countries, broadband costs are 1,000+ percent of average monthly income<sup>5</sup>



### LOCALLY RELEVANT CONTENT

- 78 percent of all available Internet sites originate in the U.S. or EU<sup>6</sup>
- There are more Wikipedia articles written about Antarctica than any country in Africa or South America<sup>7</sup>



### ATTAINABILITY

- 548 million mobile users do not have access to the power grid<sup>8</sup>



### CONNECTIVITY

- 90+ percent of the people in the world's 49 least developed countries lack internet access<sup>9</sup>

1 <https://gsmintelligence.com/analysis/2012/10/global-mobile-penetration-subscribers-versus-connections/354/>

3 [http://www.infodev.org/infodev-files/final\\_kenya\\_bop\\_study\\_web\\_jan\\_02\\_2013\\_0.pdf](http://www.infodev.org/infodev-files/final_kenya_bop_study_web_jan_02_2013_0.pdf)

5 <http://www.youtube.com/watch?v=ex4OsiBptOc>

8 <http://www.gsm.com/mobilefordevelopment/wp-content/uploads/2012/04/chargingchoices2011.pdf>

2 <http://www.itu.int/ITU-D/ict/facts/2011/material/ICTFactsFigures2011.pdf>

4 <http://www.undpegov.org/mgov-primer.html>

6 [http://www.nsn.com/system/files/document/information\\_changes\\_lives.pdf](http://www.nsn.com/system/files/document/information_changes_lives.pdf)

9 [http://www.itu.int/net/pressoffice/press\\_releases/2013/36.aspx](http://www.itu.int/net/pressoffice/press_releases/2013/36.aspx)

7 <http://www.oil.oil.ac.uk/vis/?id=4e3c02dd>

## PARTNERING TO ACHIEVE IMPACT



### CLOSING THE GENDER GAP

A woman is 21 percent less likely than a man to own a phone in low and middle-income countries. Globally, this equates to a mobile phone gender gap of roughly 300 million women. USAID's partnership with GSMA, AusAID, and Visa, the **GSMA mWomen Program**, aims to enable 150 million underserved women to own and effectively use mobile phones to access vital information, networks, and services.

 **300 MILLION**  
the mobile phone gender gap

### REACHING TWO MILLION IRAQI WOMEN

In 2011, only 20 percent of Iraqi mobile operator Asiacell's subscribers were women. Research produced that year through the **GSMA mWomen Program** program sparked Asiacell to design a new product catering to women called the Almas Line, which includes features like rate reductions during off-peak hours and a "bye-bye" option to block potential harassers. In two years, more than two million women have enrolled, doubling the proportion of Asiacell's female customers.



**STEP CHARGING**  
discounts after 3rd minute of usage address women's purchasing power constraints and cater to women's longer average call time

**CHOOSING OFF-PEAK HOURS**  
flexible accounts for different daily call patterns than men



**DISCOUNTED OFF-NETWORK CALLS**  
lower rates maintain brand loyalty as women are less likely to have SIMs from various operators

**FREE: "BYE-BYE" SERVICE**  
ability to block numbers helps prevent harassment



**VALUE ADDED SERVICES**  
counts on female-focused content create utility and personalization

### BRINGING INTERNET PRICES WITHIN REACH

Today, in many developing countries, more than half of Internet users access it exclusively through mobile devices. This is set to grow as smartphones and tablets become more available. Access to the Internet drives economic growth, but mobile broadband costs are prohibitively high for most people in developing countries. USAID's partnership with Google.org, Omidyar Network, DFID, and a host of other governments, technology providers, civil society groups, and academia is empowering policy makers with the tools and resources to facilitate more open, competitive markets. This partnership, the **Alliance for Affordable Internet**, aims to bring broadband prices down to no more than 5 percent of monthly income, enabling the next two billion users to come online.



"The Alliance's innovative efforts to bring Internet prices within reach will not only expand opportunities for students and entrepreneurs around the world, but spur economic growth and development."

DR. RAJIV SHAH  
USAID Administrator

#### CONTACT US

USAID's Digital Development team fosters transformative and market-driven solutions to empower individuals through financial inclusion, data-driven evidence, and access to mobile technology. We offer knowledge tools and support to dramatically increase the adoption of mobile technology throughout USAID's programs, and we partner with other donors, governments, companies, and NGOs to accelerate proven solutions that impact millions.

#### FIND OUT MORE



[www.usaid.gov/digital-development](http://www.usaid.gov/digital-development)



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