



Digital Access and Use Index

The Digital Access and Use Index (DAUI) is a composite metric designed to capture how well individuals in low resource settings can access and use mobile-phone and internet technologies. The DAUI seeks to expand the measurement of the digital gender gap beyond device ownership to consider quality of access, digital skills, digital agency, safety and security, and the real-life relevance of digital activities. The accompanying survey questions proposed to measure the Index have been developed following cognitive testing in India, Kenya and Nigeria. The listing below represents a sub-set of a broader bank of digital access and use questions available for use (Annex 1).

Components of Digital Access and Use

Table 1. Components of Digital Access and Use *

Dimensi	on	Components			
	Connectivity	Network access, quality SIM cards Electricity			
Access	Physical access	Ownership, Sharing Phone type and condition Periodicity of access			
	Affordability	Device and connectivity expenditure			
Use	Digital competency	 Information and data literacy Communication and collaboration Digital content creation Safety Problem solving Device, software operation Digital financial skills 			
	Safety and security	Data protection and privacy; Fraud			
	Social norms, Attitudes	Social norms and attitudes towards phone ownership, internet use, use of phones for financial transactions			
	Digital agency	Decision-making; Permissions; Restrictions / constraints			

^{*}Annex 1 contains a more comprehensive listing of items associated with Digital Access and Use





Each domain in the Digital Access and Use Index captures a distinct aspect of how individuals interact with mobile and internet technologies. These domains ranging from physical access and digital skills to safety, autonomy, and use-case relevance of digital activities are designed to reflect how meaningfully they use the devices or internet. A sub-set of priority items within the domains listed in Table 1 have been used to derive the Digital Access and Use Index. By drawing from items across these domains, the Index allows for targeted insights into which barriers different populations face and where interventions may be most needed.

Minimum set of Digital Access and Use Items

Table 2. Minimum set of questions used in the digital access and use index

Physical Acc	Physical Access Score					
Access score = (A*B) + C + D		Questions to measure item	Response Options	Item Scoring criteria		
	101	Have you ever used a mobile phone?	1-Yes, 2-No	0 - No access		
A. Ownership Score	102	Do you have your own mobile phone?	1-Yes, 2-No	1 - Sharer		
55515	103	Is there a mobile phone that you use?	1-Yes, 2-No	2 - Owner		
				0 - No Access		
		What type of mobile phone do you have?	1-Basic phone	1 - Basic Phone		
B. Phone Type	104		2- Feature phone 3- Smart phone	2 - Feature Phone		
				3 - Smart Phone		
	For the phone, please assess the following components:					
C. All components	105	Can the mobile phone remain on without being connected to the charger?	1-Yes, 2-No	0 - No Access		
of the phone working	106	Screen cracked so severely content cannot be read	1-Yes, Screen Cracked 2- No, Screen Intact	1 - Some components not working		
	107	Touch screen works and/or all keys work	1-Yes, 2-No	2- All components working		
			1-Whole day	0 - No Access or Not at all		
D. Access during morning, afternoon or whole day		When was the mobile phone within your reach yesterday? In the morning, in the afternoon, in the evening, or in the night?	2- Morning (6am - 12pm) 3- Afternoon (12pm - 6pm) 4-Evening (6pm - 10pm) 5-Night (10pm - 6 am)	1 - Night/ Evening Only		
	108			2 - Morning/Afternoon Only		
Wiloic day			6-Not at all	3 - Whole Day		





Safety	and Se	curity	Score
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App (1)		Questions to measure item	Response Options	Item Scoring criteria
Have lock on	201	Is there a lock, pin, or passcode on the		1 - Yes
phone	201	mobile phone you use?	98-Don't know	1 - 1 es
Harra lock on	202	lic there a lock on any of the	1-Yes, 2-No	1 Voc
Banking App	202	applications you use? - Banking apps	3-I don't use this	1 - Yes

Digital Agency Score

Agency Score (1)		Questions to measure item	Response Options	Item Scoring criteria
Decision- making on phone use	301	who makes decisions about who can use the phone and when they can use it?		Agency Score = 1 if respondent solely makes decisions about who can use the phone and when

Digital Competency Score

Competency Score = x/15		Questions to measure item	Response Options	Item Scoring criteria
skills reported				
Sent SMS or	401	Have you ever typed and sent a message on WhatsApp, Facebook messenger or other chat apps?	1-Yes, 2-No	1 - Yes, to either
WhatsApp	402	Have you ever written and sent an SMS text message?	1-Yes, 2-No	
Navigated auto prompts (IVR)	403	Which key you would press if you want to talk to a doctor? (After playing an audio sample of an IVR)	1-Completed the task 2-Did not complete the task	1 - Completed the task
Made a phone	404	Have you ever made a phone call by dialing a number?	1-Yes, 2-No	
or WhatsApp call	405	Have you ever made a call on WhatsApp, Facebook Messenger or any other such apps?	1-Yes, 2-No	1 - Yes, to either





Shared media via app	406	Have you ever shared a document, picture, or video through a message on WhatsApp, Facebook Messenger or other such apps?	1-Yes, 2-No	1 - Yes	
Took a photo	407	Have you ever taken a photo with a mobile phone?	1-Yes, 2-No	1 - Yes, to either	
or video	408	Have you ever taken a video with a mobile phone?	1-Yes, 2-No		
Created a social media account	409	Have you ever created an account on Facebook, Twitter, Instagram etc.?	1-Yes, 2-No	1 - Yes	
Made a post or story on social media		Have you ever made a reel, story, or short on YouTube, Facebook, Instagram, etc.?	1-Yes, 2-No	1 - Yes	
Downloaded an app	411	Have you ever downloaded an app on a mobile phone?	1-Yes, 2-No	1 - Yes	
Created a hotspot	412	Have you ever created a hotspot using a mobile phone?	1-Yes, 2-No	1 - Yes	
Searched the internet (Google)	413	Have you ever searched for information on the internet (e.g. Google, YouTube)?	1-Yes, 2-No	1 - Yes	
Scanned a QR	414	Have you ever used a mobile phone to scan a QR code?	1-Yes, 2-No		
code	415	Have you ever used a mobile phone to scan a QR code and buy something?	1-Yes, 2-No	1 - Yes, to either	
Used G Pay/Paytm	416	Have you ever used Google Pay/G pay, PhonePe, Paytm or similar apps to receive money?	1-Yes, 2-No	1 Van de side en	
(send/receive money)	417	Have you ever used Google Pay/G pay, PhonePe, Paytm or similar apps to send money?	1-Yes, 2-No	1 - Yes, to either	
Used mobile banking	418	Can you access your bank account using your mobile phone?	1-Yes, 2-No	1 - Yes	
Blocked a number	419	Have you ever blocked a number on a mobile phone?	1-Yes, 2-No	1 - Yes	
Lock on phone	420	Is there a lock, pin, or passcode on the mobile phone you use?	1-Yes, 2-No	1 - Yes	

Scoring Approach

1. **Empirical reduction**: Structural Equation Modelling (SEM) and Principal Component Analysis (PCA) were applied to the original item pool to identify latent dimensions, drop weak items (e.g., "Attitudes", network-strength, electricity), and confirm the five-domain





structure. These methods allowed us to narrow the universe of items to the current set used for the index.

However, the data used for the empirical measure is only relevant to an extremely niche and homogenous population which might not be representative globally. The decisions to include or exclude certain items cannot be entirely based on data. Theoretical and logical considerations are required. Item weighting cannot be accomplished by a data driven approach for this Index. Methods of measurement play a significant role in the value contributed to the index. This is why we require an expert consensus.

2. **Expert consensus on weighting (Delphi method)**: Iterative survey rounds with sector specialists converged on relative weights for each retained item. This step moves beyond sample-specific statistics to a weighting scheme. *Link to working Delphi Questionnaire*

Summary of scores assigned to components

Table 3. Composition and scoring of the DAU

Digital Access and U	Max score	%	#Q	%	
Digital Competency	Digital skills	15	52%	20	67%
	Ownership x Phone type	6	21%	4	13%
Physical Access	Condition of phone	2	7%	2	7%
	Access during the day	3	10%	1	3%
	Lock on phone (device)	1	3%	1	3%
Safety and Security	Lock on banking app	1	3%	1	3%
Digital Agency	1	3%	1	3%	
Total	29	100%	30	100%	

Two domains drive the Digital Access and Use Score: Digital competence and Physical Access. The Index itself is generated by splitting a continuous score into four levels: No Access (0), Low (1 - 10), Medium (11 - 20), High (21 - 29).

¹ https://docs.google.com/document/d/10YwBHXLKTgSeJ3A_7cUWzpyss8BK-VyE/





Index uses

1. Conceptualized as a continuous variable:

The DAU Index can be visualized as a continuous variable to identify trends in the digital access and use in various populations as well identify differences in various groups. Fig 1a. Shows the distribution in a tested sample population between men and women which showed how the DAU index can highlight a significant gender gap in the sample population. Fig 1b. further shows the trends by various socioeconomic factors.

Figure 1a. DAU Scores distribution in a tested sample population

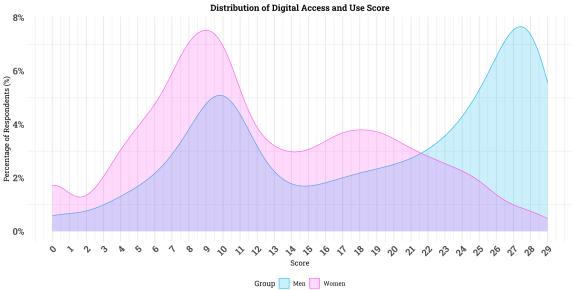
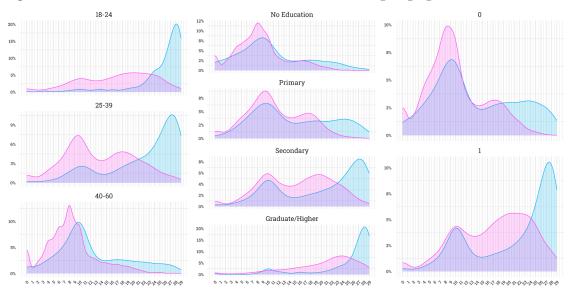


Figure 1b. DAU Scores distribution in a tested sample population







2. Break out the "Digital Access" from the "Digital Use" → helps to showcase that removing physical access barriers alone is insufficient

Further, we can disaggregate the Access components from the Use components of the index to differentially assess trends. Figures 2a and 2b show a shortened scale of the index with only three Use components. An example of programmatic significance of the index comes in fig 2b where we look at the use scores for a population with Smartphone ownership and still note a significant gender gap in use. This indicates that even in people who own smartphones, which is theoretically the highest level of digital access, a gender gap in skills persists which is not explained by the underlying differences in access.

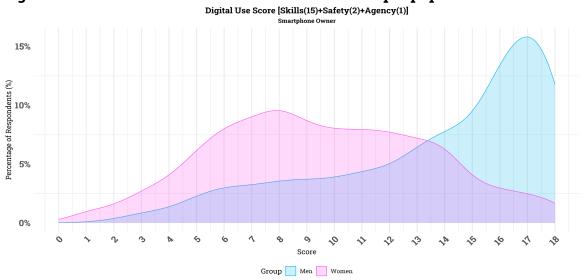
Digital Use Score [Skills(15)+Safety(2)+Agency(1)] 12% 9% 6%

Figure 2a. DAU Scores distribution in a tested sample population

Percentage of Respondents (%) S. 1 **√**8 Score

Group Men Women

Figure 2b. DAU Scores distribution in a tested sample population







3. Monitoring, learning and evaluation \rightarrow evidence generation

The DAUI provides a structured and standardized way to assess how different populations interact with digital technologies. By disaggregating data by SES factors, the index can help evaluate the effectiveness of digital inclusion interventions.

4. Comparisons over time, across geographies, and by gender

A core strength of the DAUI is its ability to make comparative assessments. The index can be used to track progress in digital access and use within a community or region over time, benchmark performance between groups, and identify pockets of digital exclusion that require focused interventions. This temporal comparability can enable policymakers and researchers to understand which populations are being left behind and tailor strategies accordingly.

5. Inform program design, resource allocation, advocacy

Insights from the DAUI can guide the development and refinement of digital programs. Programs can be designed to target populations with low competency scores despite high access levels. Resources can be allocated to the most critical barriers, whether it's affordability, agency, or digital skills. By pinpointing exactly where gaps lie, the Index aims to inform evidence-based decision-making and facilitate more equitable digital development.





Annex 1. Full listing of items and survey questions available on Digital Access and Use

	T=	1	
Domain	Definition	Sub-domains	Items
			Device ownership
			Shared access
		Physical Access	Primary use of device
	The ability of individuals or groups to access		Device characteristics: type of phone, condition Characteristics of Access: device movement, timing of access, duration of
	digital technology through: (1) Physical access		access, recency, frequency
Access	to the device, (2) Mobile networks , and (3) the		Electricity: availability, source, duration of supply
	Affordability of these mobile devices and	Connectivity	Network access: type of network, strength of network
	connectivity.	·	SIM cards: availability, number, validity
1			Expenditure on devices: Device acquisition, cost of maintenance/ repairs
		Affordability	Expenditure on connectivity: type of subscription, credit availability, amount
		Throradomity	spent in last 30 days, recency of last top-up, who performed last top up
		Information and data	Browsing, searching and filtering data, information and digital content
		literacy	Evaluating data, information and digital content Managing data, information and digital content
			Interacting through digital technologies
		Communication and	Sharing through digital technologies
		collaboration	Engaging in citizenship through digital technologies
		Collaboration	Collaborating through digital technologies
			Managing digital identity (digital footprint)
		Digital content	Developing digital content
Dining 1	The confident, critical and responsible use of,	creation	Integrating and re-elaborating digital content
Digital competence	and engagement with, digital technologies for learning, at work, and for participation in		Programming Protecting devices
Sompetence	society. (EU JRC)	Safety and security	Protecting devices Protecting personal data and privacy
	, , , , , , ,		Protecting health and well-being
		Problem col	Solving technical problems
		Problem solving	Identifying digital competence gaps
		Devices and software	Physical operations of digital devices
		operations	Software operations on digital devices
		Digital financial and economic skills	Online banking
			Use of Mobile Money
		Career related competencies	Cadre specific
		competencies	Online harassment
			Abuse, sexual assault
		Digital violence	Cyberstalking
		Digital violence	Image based abuse
			Hate speech
			Doxxing
		Digital forms	Fraud (online sales, trading, employment)
		Digital fraud	Financial identity scams (phishing)
			Financial identity scams (catfishing) Identity theft
		Privacy and data	Surveillance
	Experiences of and behaviors related to data	protection	Data breaches, doxing, hacking
Safety and	protection and privacy, digital violence, digital		Neck and shoulder strain, posture
security	fraud, physical and mental health impact of tech, misinformation and disinformation,		Sleep health
	biases.	Physical and mental	Headaches
		impacts of tech use	Addiction (incl. online gambling)
			Depression, anxiety Enabling drug abuse, disordered eating, self-harm
			False information, fabricated content, mal-information
		Misinformation/	Deepfakes
		Disinformation	Bots
			Data bias: sampling, historical, selection, reporting
			Algorithmic bias,
		Biases in AI	Confirmation bias
			Group attribution bias User bias
			Attitudes (What I believe is good or bad and what ought to be) towards phone
			ownership, internet use, social media
			Injunctive norms (What I believe others will approve/disapprove of me doing):
Social and	The societal and cultural expectations, norms, and biases that affect engagement with digital	Attitudos Narros	reported approval of key stakeholders (mother in law, husband) towards
gender norms	technologies and online spaces.	Actitudes, NOTIIIS	women's phone ownership, internet use, use of phones for financial
	commologies and online spaces.		transaction
			Descriptive norms (What I believe others do): do most women own
			smartphones, use the internet, use the phone for financial transactions
			Making calls/ texting Answering calls/ texts
		Permission	Watching videos
1			Posting content
			Searching for information / content
Digital a man s-	The ability of individuals to critically		Social media use
Digital agency	understand, navigate, and influence digital environments to meet their goals. (OECD 2021)	Supervision/	Phone calls: making/receiving
	January Commerce their goals. (OLOD 2021)	monitoring	Internet use
			Posting content
		Bandadan na 11	Device purchase, type
	İ	Decision-making	Data / talktime
		Ì	Phone use: chatapps, videos, calls
		Pencenc for limited	Pensons for not having a phone or a smooth have a reason of a met and a state of the
		Reasons for limited or no access to phones.	Reasons for not having a phone or a smartphone, reasons for not using the internet, using the phone for various purposes. Response options cut across
CROSS		Reasons for limited or no access to phones, access to	Reasons for not having a phone or a smartphone, reasons for not using the internet, using the phone for various purposes. Response options cut across access and use domains to cover issues related to connectivity, affordability,
CROSS CUTTING	Barriers	no access to phones, access to smartphones, use of	internet, using the phone for various purposes. Response options cut across
	Barriers	no access to phones, access to smartphones, use of the internet, and other	internet, using the phone for various purposes. Response options cut across access and use domains to cover issues related to connectivity, affordability,
	Barriers	no access to phones, access to smartphones, use of	internet, using the phone for various purposes. Response options cut across access and use domains to cover issues related to connectivity, affordability,