

EMPOWERING WOMEN IN AND THROUGH ICT

A COMPREHENSIVE EXPLORATION
FOR DEVELOPING A MORE EMPOWERED
AND INCLUSIVE DIGITAL ECONOMY.

MAY 2024

TABLE OF CONTENTS

	Executive Summary	05
1	Enhancing Women's Workforce Participation in and through ICT	12
	1.0 The Importance of Women's Workforce Participation in and Through ICT	13
	1.1 Key Barriers to Women's Participation in ICT	14
	1.2 Key Enablers for Women's Workforce Participation in and through ICT	16
	1.3 Role of Key Stakeholders in Enhancing Women's Workforce Participation in and through ICT	20
2	Women's Economic Empowerment through Digital Financial Inclusion (DFI)	23
	2.0 The Importance of Women's Economic Empowerment	24
	2.1 Key Barriers to Digital Financial Inclusion of Women	26
	2.2 Key Enablers for Women's Digital Financial Inclusion	28
	2.3 Role of Key Stakeholders in Enhancing Women's Financial Inclusion	29
3	The Unified Framework for Empowering Women in and through ICT	31
	3.1 Key Design Considerations of the Unified Framework	33
	3.2 Lenses and Categories of the Unified Framework	34
	3.3 Key Questions to leverage the Unified Framework for Designing Initiatives	38
	3.4 The Unified Framework Lenses and Categories – A Deep Dive	41
	3.5 Application of the Unified Framework – An Illustrative Use Case	47
4	Concluding Remarks: Making an Impact	52
5	Glossary of Terms	54
6	Appendices	58
	6.1 APPENDIX 1	59
	6.1.1 Long-list of initiatives	59
	6.1.2 Short-list of initiatives	90
	6.1.3 Short-list of initiatives matrix	91
	6.2 APPENDIX 2	92

6.2.1 Enhancing Women's Workforce participation in and through ICT Case Studies	92
Middle East - UN Women's initiative for Women in ICT in Jordan [32]	92
Africa African Girls can Code [33]	94
Europe The European Parliament [34]	96
Europe The European Centre for women and technology [35]	98
Europe Women4IT [36]	100
Asia-Pacific IBM STEM for girls [37]	102
The Americas Latinas in STEM [38]	104
Global Women's Empowerment Principles Gender Gap Analysis Tool [39]	106
Global UNCTAD – Fostering Women's Entrepreneurship using ICT in the Digital Economy [41]	108
Global Deloitte [42]	110
Global UNESCO [43]	112
Global G20 Empower [45]	114
6.2.2 Women's Economic Empowerment through Digital Financial Inclusion Case Studies	116
The Middle East GPFI and G20 [46]	116
Middle East Bank Muscat [47]	118
Africa UNCDF and Women in World Banking [48]	120
Africa M-Pesa [49]	122
Europe European Bank for Reconstruction and Development, Sweden, and Banca Intesa – Serbia [50]	124
Europe Altfinator Project [51]	126
Asia-Pacific Indian Financial Services Policies [52]	128
Asia-Pacific Bangladesh - Bill and Melinda Gates Foundation and HerFinance Project [46]	130
Americas Banco BHD León (BHDL), Dominican Republic [54]	134
Global IFC Scale X [55]	136
6.3 APPENDIX 3	59
Summary of Primary and Secondary Research Key Insights and Takeaways	138
6.4 APPENDIX 4	143
Global Survey on Empowering Women in and through ICT	143
6.5 APPENDIX 5	147
Gap and Opportunity Assessment for DCO Member States (MSs)	147
Key Data Points Enhancing Women's Workforce participation in and through ICT Socio-economic assessment.	147
Summary of Key Gaps and Opportunities for the DCO Member States	158
References	172

DOCUMENT DISCLAIMER

The following legal disclaimer ("Disclaimer") applies to this document ("Document") and by accessing or using the Document, you ("User" or "Reader") acknowledge and agree to be bound by this Disclaimer. If you do not agree to this Disclaimer, please refrain from using the Document.

This Document, prepared by the Digital Cooperation Organization (DCO). While reasonable efforts have been made to ensure accuracy and relevance of the information provided, the DCO makes no representation or warranties of any kind, express or implied, about the completeness, accuracy, reliability, suitability, or availability of the information contained in this Document.

The information provided in this Document is intended for general informational purposes only and should not be considered as professional advice. The DCO disclaims any liability for any actions taken or not taken based on the information provided in this Document.

The DCO reserves the right to update, modify or remove content from this Document without prior notice. The publication of this Document does not create a consultant-client relationship between the DCO and the User.

The designations employed in this Document of the material on any map do not imply the expression of any opinion whatsoever on the part of the DCO concerning the legal status of any country, territory, city, or area or of its authorities, or concerning the delimitation of its frontiers or boundaries.

The use of this Document is solely at the User's own risk. Under no circumstances shall the DCO be liable for any loss, damage, including but not limited to, direct or indirect or consequential loss or damage, or any loss whatsoever arising from the use of this Document.

Unless expressly stated otherwise, the findings, interpretations and conclusions expressed in this Document do not necessarily represent the views of the DCO. The User shall not reproduce any content of this Document without obtaining the DCO's consent or shall provide a reference to the DCO's information in all cases.

By accessing and using this Document, the Reader acknowledges and agrees to the terms of this Disclaimer, which is subject to change without notice, and any updates will be effective upon posting.

A woman with dark hair in a teal shirt is pointing at a computer monitor. She is in a dimly lit office environment. In the background, there are large screens displaying lines of code. The overall mood is professional and focused.

EXECUTIVE SUMMARY

EXECUTIVE SUMMARY

The Digital Cooperation Organization (DCO) launched the Digital Space Accelerator (DSA) initiative to bring together a thematic group of thought leaders, subject matter experts, and decision-makers from governments, the private sector, international organizations, academia, and civil society. This effort aims at identifying solutions that address the key barriers to enabling a thriving, sustainable, and inclusive digital economy.

In the constantly evolving landscape of technological progress, the intersection with gender inequality unveils a complex narrative. Technology and innovation possess the potential to challenge and perpetuate disparities in the digital economy. The United Nations (UN) Report states that women make up only two in every ten Science, Technology, Engineering, and Mathematics (STEM) jobs and comprise of just 33% of the workforce in the top 20 largest technology companies.^[1] Omitting women from the digital economy has curtailed USD 1 trillion from the Gross Domestic Product (GDP) of low-and middle-income nations in the past decade. This loss is expected to grow to USD 1.5 trillion by 2025, unless significant corrective actions are taken.^[2]

Against this context, the Empowering Women in and through ICT Thought Paper explores the barriers preventing women's '**workforce participation**' and their '**economic empowerment** through digital financial inclusion (DFI)' in the digital economy. These barriers encompass a spectrum of challenges including gender-based stereotypes, systemic biases, limited access to education and technology, unequal representation in leadership roles, cybersecurity risks, career breaks, low financial awareness, inadequate funding and limited entrepreneurship opportunities. Based on insights gained from extensive primary and secondary research including global case studies, roundtables and surveys, this Thought Paper outlines effective enablers and proposes initiatives across multiple dimensions for advancing women's empowerment and financial inclusion.^{[3] [4]}





Figure 1: Approach and methodology for Empowering Women in and through ICT Thought Paper.

The key enablers for women's empowerment in and through ICT identified through extensive primary and secondary research have been outlined below:



Figure 2: Key insights and takeaways on the enablers of women's empowerment in and through ICT from primary and secondary research.



Education and Skilling

- STEM education programs and STEM clubs are perceived as effective instruments to drive women's growth in the ICT sector.
- Promoting interest and passion in technology is seen as a driver for ICT careers.
- Both soft and hard skills are important for career growth in both, ICT, and non-ICT fields.



Corporate Support

- Having inclusive work policies and gender sensitization are considered important.
- Work-life balance opportunities are key for women to sustain in their careers.
- Support after work breaks and programs to transition back to work are key for women to remain in the workforce in the long-term.



Digital Financial Inclusion (DFI)

- Early intervention solutions are key for women's financial inclusions. Examples include training in schools on finance, access to affordable internet and devices, and improved servicing of Banks.
- Use of mobile banking and payments, access to government benefits and schemes, and access to microfinance and crowdfunding platforms are some novel ways through which ICT can enhance financial inclusion for women.



Policy and Advocacy

- Policymakers are responsible for providing leadership in setting policy agendas, thus giving direction in meeting developmental goals.
- Regulators play a crucial role in bringing more women into the ICT sector as well as empowering them through the use of ICT, providing training programs, setting gender quotas, and driving an inclusive environment.



Leadership Development

- Women leaders are instrumental to drive change in ICT careers and for inclusive representation in emerging technology.
- Leadership programs, Women-focused accelerators, Government funding, and Alternative financing platforms for women (crowdfunding, peer-to-peer lending, micro loans, etc.) are top ways through which more women leaders and entrepreneurs can be encouraged in ICT.



Promoting Entrepreneurship

- Importance of entrepreneurship is emphasized, with women entrepreneurs generating employment for themselves and others, serving as leaders, and role models.
- Receiving networking and mentorship opportunities, constant up-skilling, use of social media and e-commerce platforms for the growth of startups, are some of key factors driving women-led startups.

Furthermore, our research also identified a gap in the adoption of a consistent approach to planning and executing initiatives focused on empowering women in and through ICT. Thereby necessitating the development of a Unified Framework focused on designing and implementing high impact women's empowerment initiatives globally.

The comprehensive Unified Framework aspires to enable, enhance, and accelerate the design and implementation of initiatives for empowering women globally. It embraces a pragmatic and structured approach with a rigorous focus on execution to drive continuous results for the concerned stakeholders



Overview

- The Unified Framework has been designed and developed through a research-led, collaborative process actively engaging with the concerned stakeholder groups.



Key Objectives

- The Unified Framework aims to be an enabler for accelerating the planning and implementation of initiatives for empowering women globally.
- It focuses on providing a holistic, transparent, and targeted view of the initiatives for driving early and consistent results.

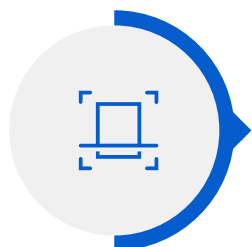


Expected Benefits

- To serve as a catalyst and accelerate the inclusion of women in the digital economy through structured initiatives.
- To aid in short-listing the funding sources, varied enablers, and deliverables for bringing initiatives to life.

Figure 3: The Unified Framework overview, key objectives, and expected benefits.

The Unified Framework for formulating initiatives for Empowering Women in and through ICT – the Methodology and Process.



Scan

The Unified Framework has been formulated after **embracing learnings** from sources such as UNCTAD, the European Training Foundation, and UN Women. Best practices were synthesized from secondary research, surveys, and global case studies.



Analyze

The Unified Framework has **incorporated feedback and inputs from leaders and experts**. It has been pilot-tested by using it to propose possible use cases and initiatives for DCO Member States.



Recommend

An agile approach was embraced for developing and **validating the Framework across global roundtables** in Africa, Europe, and the Middle East.

Figure 4: The Unified Framework methodology and process.

The Unified Framework has been leveraged to formulate pioneering and targeted initiatives outlined in Section 6 for enhancing the workforce participation and the economic empowerment of women.

In conclusion, this Thought Paper summarizes that fostering women's workforce participation and financial empowerment in and through ICT is not only a matter of gender equity; it is an economic imperative and a catalyst for innovation. As the digital economy navigates towards a more inclusive growth, it is incumbent on stakeholders to dismantle barriers, champion diversity, and create environments that empower women to thrive. Achieving this necessitates enhanced collaboration and synergies for accelerating the implementation of facilitative enablers and targeted initiatives. Over time, paving the way for a future marked by increased prosperity and equity for all.



1

ENHANCING WOMEN'S **WORKFORCE PARTICIPATION IN AND THROUGH ICT**



ENHANCING WOMEN'S WORKFORCE PARTICIPATION IN AND THROUGH ICT

As we navigate the complexities of a rapidly evolving digital landscape, it becomes increasingly evident that women's meaningful participation in the ICT sector is not just a matter of inclusion, but a fundamental prerequisite for societal progress and economic growth. This section delves into the pivotal role of women's workforce participation in and through ICT, dissecting the barriers hindering their involvement, highlighting enablers for enhancing their engagement in the digital economy, and mapping out the diverse array of stakeholders essential for advancing this imperative cause.

1.0 The Importance of Women's Workforce Participation in and Through ICT



"To create a more diverse and inclusive tech world, we need to inspire and empower the next generation of female role models to pursue and develop their career in technology and become innovators, leaders and entrepreneurs. It's a process and it's not always straightforward. It takes time, action and support. Join us on a mission! Together we can make a difference."

Anna Radulovski, Founder and CEO at WomenTech Network



As the world becomes increasingly connected through technology, the imperative for developing new skills, and diverse perspectives is gaining an unprecedented importance. The evolving nature of emerging technologies necessitates constant re-skilling and up-skilling even for those with advanced education and experience^[6]. To address this surge in demand, there is a growing need to actively encourage women to participate more extensively in the digital economy, adopting, and enabling technologies for unleashing its full potential.

Students in STEM worldwide (Higher Education)

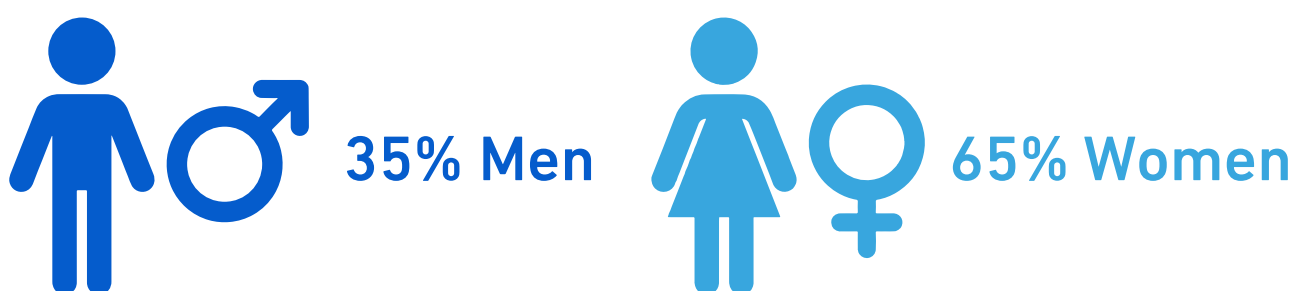


Figure 5: Gender disparity in students in STEM worldwide^[7]; Source: World Bank, Statista

Concomitantly, research conducted by the Turing Institute indicates that women are falling behind men in skills such as computer science, data preparation and exploration, general-purpose computing, databases, big data, machine learning, statistics and mathematics that are essential in shaping the digital economy.^[8] Consequently, concerted effort needs to be expended towards upskilling women for enhancing their workforce participation in and through ICT to foster inclusive economic growth, innovation, and societal advancement.^[9]

Globally, the technology related roles and jobs are poised to increase faster than other categories over the next eight years.^[10] Enhancing women's workforce participation in and through ICT positively impacts all stakeholders across the ICT sector.^[11] Empowering women to participate in the ICT workforce enables access to a wider pool of talent and fosters diversity and creativity in technology-driven industries. Women bring unique perspectives and insights that can drive innovation and improve the relevance and effectiveness of ICT solutions.

Moreover, utilization of ICT-enabled technology offers the means to address barriers that women encounter in their professional journey. Digital education, remote work resources, virtual networking, career development applications, and mentor-matching platforms represent innovative avenues through which technology can enable and empower women to access opportunities and progress in their careers.^[11]

1.1 Key Barriers to Women's Participation in ICT

Increased participation of women in the ICT workforce contributes to broader societal benefits, such as enhanced economic development, reduced gender inequality, and improved access to technology for all. Therefore, it is essential to remove barriers and create opportunities for women to thrive in ICT careers, ensuring that they can contribute fully to the digital economy and shape the future of technology.



Figure 6: Summary of Key Barriers and Challenges

Access and Inclusion- What are the current barriers to accessing technology?

- A key barrier to accessing technology is that women have lesser access compared to men, including **access to devices and networks**. Higher pricing also represents a barrier to higher mobile data consumption in several regions. On a purchasing power parity (PPP) basis, the average cost in Africa and Arab States is higher than the average price in the APAC, CIS and European countries.^[12]
- Women who live in not so developed, and remote parts of the world are disproportionately affected by **poor network coverage**. Global internet usage for women is 35% in Africa as compared to 89% in Europe.^[3]
- Limited inclusion of women in the **use of ICT and digital platforms**, mobile phones, and digital payment space can be seen by the fact that 17% more males in Africa own a mobile phone as compared to women.^[3]

Digital Literacy- How is limited education escalating the digital gender divide?

- Women and girls are unable to study progressively when there is irregular access, which leads to irregular use of technology thereby, impacting the quality of their education.
- Adolescent pregnancies can also hinder career and education scope, and this is identified as a critical issue that needs addressing in many rural regions, especially in the developing and least developing countries (LDCs). This issue is recognized as one of the significant challenges in many areas globally, with limited resources for family planning.

Online Safety- How are cyber threats limiting women's participation in ICT?

Cybersecurity risks have proven to be a key deterrent to women's participation in the digital economy. With limited digital literacy, women are vulnerable to online risks. These cyber-risks are further exasperated in the wake of emerging technologies such as AI. UNICEF documents insights (through a survey) on serious cybersecurity risks for women, where:

- 52% of young women worldwide have suffered digital harm, and 87% believe the issue is worsening.^[13]
- 35% of young women report that online sharing of private content without consent was a top concern.^[13]
- Situation on social media is seen particularly concerning with 68% of online abuse of women has been reported to occur on the social media.^[13]



1.2 Key Enablers for Women's Workforce Participation in and through ICT

Key enablers to women's workforce participation in the ICT sector have been included in figure 7 below. The enablers can be classified into the demand side, supply side, and both-sides enablers. The demand-side enablers have the potential to enhance the skill sets and capabilities of women to join the workforce including their ability to join the ICT sector. The supply-side enablers highlight the ecosystem changes or incentives that can attract more women workforce participants and entrepreneurs into the digital economy in and through the ICT. Some enablers touch upon both the demand and supply side and have been highlighted separately.















Key Enablers						
1. Demand-side			2. Supply Side	3. Demand and Supply Side		
 Education	 Mentorship	 Parents and Caregivers	 Participation in Ai/ML models	 Policy	 Cultural and attitude changes	 Tools and toolkits
 Skilling	 STEM clubs	 Women role models	 Funding and accelerators	 Entrepreneurship	 Corporates and tech firm initiatives	 Multi-stakeholder partnerships

Figure 7: Key Demand-Side and Supply-Side Enablers for enhancing Women's Workforce Participation in and through ICT

1. Demand-side enablers:



a. Education:

Modern education is pivotal for employment, career growth, and pay parity for women. It is also necessary to provide a level playing field in the era of new-age technology. Education allows girls to participate in STEM streams by being offered the necessary training to participate in the digital economy from an early age.



b. Skilling and Up-skilling:

A Stanford Graduate School of Business (GSB) study found that practical skill sets are more important than solely having a degree in STEM for increased employability. GSB researched the Dare IT 'challenges' program, a three-month online program to support women job seekers.

The program allows participants to work on tech-based projects and receive feedback from Women professionals. The online training increased candidacy for technology/ IT roles by 45% in comparison to women with similar qualification not enrolled in the program.^[14]



c. Mentorship:

Mentorship provides invaluable guidance, support, and knowledge transfer, facilitating personal and professional growth of women. The previously mentioned GSB research highlighted the impact of individual mentoring on women's job prospects. The study concluded that tailoring the program to suit individual requirements and backgrounds increased the prospect of landing a technology job by an additional 13%.^[14]



d. Women role models:

To dispel gender biases, inspire young girls, and combat stereotypes, women role models in technology are crucial. They contribute to a more diverse and inclusive technology business by offering concrete career pathways that may be emulated and by fostering ties between mentors and mentees with accomplished women.



e. STEM clubs and related activities:

Students who take advantage of an encouraging technology environment in schools have an edge when securing internships and jobs in STEM. Girls introduced to technology and ICT industries at a young age through STEM clubs and related activities are likely to play a more meaningful role in the technology development.^[15]



f. Support systems:

In cultures where girls and women are expected to participate in caregiving obligations, having a supporting atmosphere is essential.

It is simpler to attain a work-life balance with support, especially with caregivers on hand to help with responsibilities. Thus, corporates and governments need to develop progressive policies and initiatives to support work-life balance, especially, post-maternity.

2. Supply-side enablers



a. Participation in building AI/ML models:

Considering that both men and women rely on digital technologies and share a common stake in shaping their digital future, parity of involvement is crucial. ^[16] There is a likelihood of the values and inherent biases of those developing technology to be transferred to the final products.

As big data, algorithms, and artificial intelligence start to play increasingly prominent roles in people's daily experiences, the inclusion of diverse teams in the technology and model development could help identify inherent biases early and eliminate them proactively.



b. Funding and accelerators:

Funding and accelerators are important for ideation, testing, and rolling out along with financial resources to enable women-led startups to be sufficiently vetted and provided a platform to accelerate their support, launch and growth.

3. Demand and supply-side enablers



a. Policy:

As per the survey conducted for this Thought Paper (refer to section 9), when asked to identify and rank the four most important stakeholders in relation to empowering women in and through ICT, policymakers/regulators and corporates were ranked highest for emphasizing the role of policies in making a positive impact to women's workforce participation.

Policies that enable the creation of opportunities for women to operate in the public and private sectors can accelerate the development of leadership skills and enhance contributions to society. For example, women in rural India, via 50% reservation quota, can participate in local village governance and secure jobs and leadership opportunities through National programs for women at the grassroots level. ^[17]



b. Entrepreneurship:

Encouraging entrepreneurship can increase employment for others and enhance self-employment opportunities. Incentivizing entrepreneurship offers a two-fold benefit of providing women with meaningful jobs opportunities and developing women role models for future the young and generations.

To provide an impetus to innovative start-ups owned, led, or managed by women residing in the Middle East region, the 'Women in Tech Startup Competition' was launched by the United Nations World Tourism Organization (UNWTO) to enhance capacity building and visibility across tourism, future tech, social impact. ^[18]



b. Entrepreneurship:

Encouraging entrepreneurship can increase employment for others and enhance self-employment opportunities. Incentivizing entrepreneurship offers a two-fold benefit of providing women with meaningful jobs opportunities and developing women role models for future the young and generations.

To provide an impetus to innovative start-ups owned, led, or managed by women residing in the Middle East region, the 'Women in Tech Startup Competition' was launched by the United Nations World Tourism Organization (UNWTO) to enhance capacity building and visibility across tourism, future tech, social impact.^[18]

Women-led startups benefit from digital tools to expand their learning and network, among other opportunities. The primary research survey conducted (refer to section 9) identified key means through which more women entrepreneurs could be encouraged in ICT. Highest number of respondents identified the usefulness of networking events and e-commerce platforms to boost women entrepreneurs.



c. Corporates and technology organizations:

Industry leaders from technologies, media, and telecommunications (TMT) organizations recognize that diverse teams and executives are good for business.^[19] Many technology companies have made public commitments to enhance gender diversity by increasing women in their technical and leadership roles.

As per the primary research survey conducted (see section 9) participants identified remote/hybrid working opportunities and online learning programs to up-skill/re-skill are the leading ways by which technology can reduce the workforce gender gap. The survey participants also identified leading corporate initiatives for enhancing women's participation such as enhancing work-life balance, 'returnship' initiatives, policies for women's healthcare, gender-inclusive work culture, and employer recognition of women employees.



d. Cultural and attitude changes:

Though cultural attitudes are changing, deep-seated stereotypes, and residual biases still shape many facets of the workforce. Consequently, it is essential to introduce targeted initiatives and policies to counter generational and inherent biases against women, including working women.

As part of the primary research survey conducted (see section 9) for this Thought Paper, work-life balance challenges, gender bias, and limited women representation in leadership are the top challenges identified for women in their careers. To address key challenges faced, it is pivotal for corporate and government institutions to create a safe and conducive ecosystem for women employees.



e. Tools and Toolkits:

There are several gender equality and employability tools to help accelerate workforce participation, including those for women in technology. Several digital tools are available that can support women's career growth across sectors. For example, Deloitte leverages an in-house digital personal branding toolkit for 'Women in Technology'.

This tool comprises a self-assessment brand score and a personal branding template for guidance.

Women4IT, an initiative run by European Centre for Women and Technology (ECWT) has introduced online tools to provides skills assessment and career guidance.^[20]



f. Multi-Stakeholder Partnerships:

Collaborative efforts from concerned stakeholders channel resources towards a more inclusive workforce. Partnerships with corporates and research organizations, for example, have been beneficial in developing programs for women's professional needs.

In Saudi Arabia, the Saudi Data and Artificial Intelligence Authority (SDAIA) in collaboration with Google Cloud launched the Elevate Program, offering free sessions to 1,000 women across 28 countries on AI/ML.^[21]

1.3 Role of Key Stakeholders in Enhancing Women's Workforce Participation in and through ICT

Workforce participation for women in and through ICT have been incentivized by many stakeholder groups including Governments, Educational Institutes, Corporates, Financial Institutions, Regulators, Multilateral Organizations, Local and Regional NGOs, Investors, Incubators and Research Institutions.

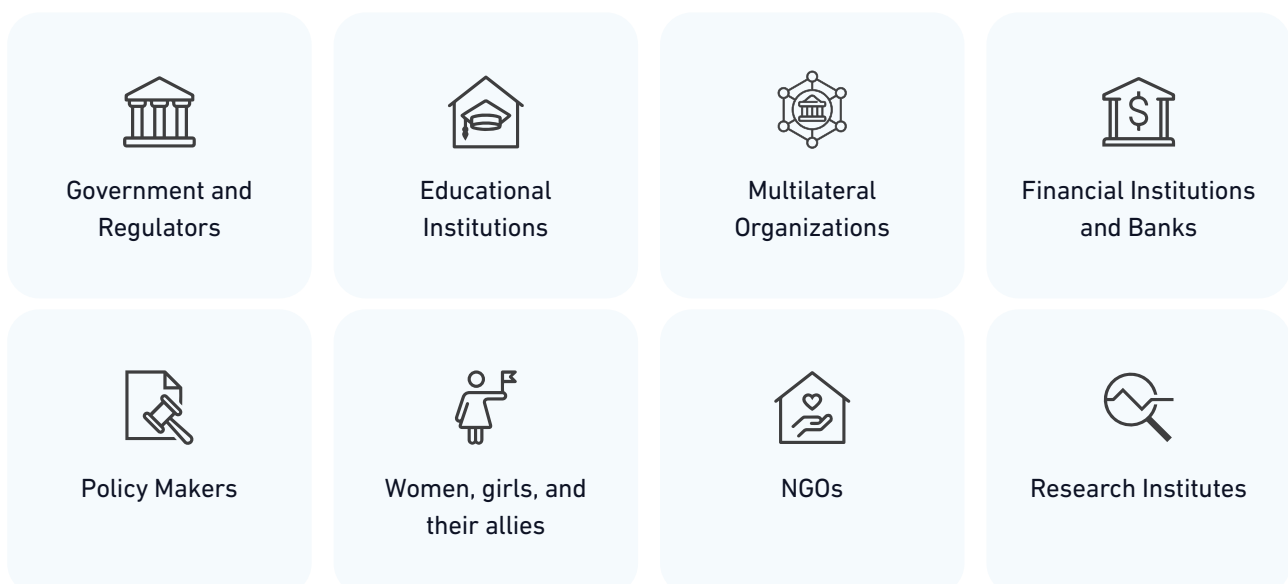


Figure 8: Key Stakeholders affecting women's workforce participation in and through ICT

The below outlines current and prospective role played and initiatives undertaken by various stakeholders globally to support the empowerment of women in the workforce in and through ICT.

1. Government and Regulators:

Governments play a pivotal role in promoting and empowering women in and through ICT through development and implementation of enabling strategies, policies and initiatives.

- Governments have been channeling their efforts to bring more women into the ICT sector and the digital economy to capitalize on growing technology jobs that are typically also high-paying.^[10]
- Regulators implement legislative, regulatory, and administrative measures to advance gender equality in the ICT sector; in particular, enact laws addressing gender equality in various sectors.
- There has been a proven benefit of establishing gender-sensitive regulatory tools when tackling ICT policy challenges such as universal access, infrastructure, and labor regulations.
- Governments have the opportunity to fund or introduce gender equality training and capacity-building programs such as InfoLit^[22] that build information literacy skills.^[23]

2. Educational Institutions:

- Sponsoring STEM-related internships for girls including, providing seats for girls in capacity-building programs, funding research fellowships and scholarships to study ICT, educational institutes and other organization can directly boost professional ICT prospects for women.
- Educational institute undertake e-learning initiatives for women who cannot commute to work or work in remote/hybrid setting.

3. Multilateral Organizations:

- International organizations work with governments and other relevant parties to support vocational training and distance learning programs that improve digital skills for women.
- Several multilateral organizations are also working towards raising awareness, advocacy and funding towards enhancing women's workforce participation.

4. Corporates and other Private Institutions:

The corporates and private sector are:

- Embarking on efforts to create a safe and meritocratic environment for women to grow and prosper can attract and retain the best talent, encourage an inclusive workplace and enhance productivity.
- Encouraging the development of networks, mentorship programs, and connections between the national and regional diaspora to support and enhance women's entrepreneurship in the ICT sector.
- Mobilizing resources to assist in creating initiatives promoting gender parity in the ICT industry and increasing the representation of women in ICT-related businesses and professional associations.

5. Financial Institutions and Banks:

- Financial institutions like banks play a key role in empowering women by providing them with better economic opportunities and the tools they need to start and grow their enterprise.
- Peer-to-peer lending platforms and microfinance have both grown significantly in recent years. These platforms have the potential to provide access to finance and credit that women may not receive through traditional banking channels.
- Investment platforms and funds catering to women entrepreneurs can support the growth of women-led startups through early-stage investments and access financial resources.

6. Women, girls, and their allies

- Women need to garner support from other women and support networks including parents, caregivers at home, role models, mentors, co-workers at the workplace, or teachers/professors at educational institutions.
- Allies, including male allies, are essential in achieving gender equality in the workplace to support and drive the growth of women's counterparts.
- Male allies are essential at home to support women in their education and career journeys and to help break existing stigma or barriers against women. It is also important to have male allies at corporations and government organizations who may be leaders and drivers of change supporting women's growth in the workplace.

7. Research Institutions

- Research institutions focus on findings, statistics, deep-dive data analysis, and research on workplace participation and technology from a gender and equity lens. Research institutes can plan an active role in garnering gender-disaggregated data to support policymakers, governments, regulators, and other decision-makers on topics and issues of gender imbalance.
- With the advancement of emerging technology, research institutes can play a role in further exploring (through meaningful research and studies) the effects of emerging and spatial technologies in enhancing or thwarting women's workplace participation and their role in women's online safety.

8. Non-Governmental Organizations (NGOs)

- NGOs are essential in supporting pro-bono activities to support women in entering the workforce. They can be critical in providing training and knowledge for those in rural areas who cannot fund themselves e.g. by offering scholarships and grants for STEM education.

To conclude, the integration of women into the digital economy workforce in and through ICT sector is crucial for realizing the full potential of the digital economy. Despite significant progress, barriers such as unequal access to technology and connectivity, online safety, and lack of digital literacy are impeding women's participation in this vital domain. However, by leveraging key enablers such as targeted education and training programs, supportive policies, and fostering a culture of inclusivity, we can create pathways for women to thrive in the digital economy. Moreover, recognizing the importance of collaboration among diverse stakeholders, including governments, NGOs, academia, and the private sector etc., is essential for driving meaningful change and ensuring that women are empowered to contribute meaningfully to the digital transformation of society. Ultimately, by championing women's workforce participation in and through ICT, we not only promote gender equality but also foster innovation, economic growth, and enable digital prosperity for all.

2

WOMEN'S ECONOMIC EMPOWERMENT THROUGH **DIGITAL FINANCIAL INCLUSION (DFI)**

WOMEN'S ECONOMIC EMPOWERMENT THROUGH DIGITAL FINANCIAL INCLUSION (DFI)

In the realm of women's empowerment in and through ICT, one particularly vital aspect is the promotion of women's economic empowerment through digital financial inclusion. As the digital economy increasingly relies on digital transactions and financial services, ensuring that women have equal access to and participation in these platforms is paramount for fostering economic autonomy and closing gender gaps in financial inclusion. This section explores the critical importance of using ICT for empowering women economically through digital financial services, elucidating the barriers that hinder their access and utilization of such services, identifying key enablers to enhance their digital financial inclusion, and mapping out the diverse stakeholders essential for advancing this crucial agenda.



The UN defines economic empowerment as the ability of women to participate equally in existing markets. It includes access to, and control over productive resources, access to decent work, and increased voice and participation in economic decision-making.^[24]



Financial inclusion means that individuals and businesses have access to valuable and affordable financial products and services that meet their needs responsibly and sustainably.^[25] Access to various financial services allows for economic, cultural, and emotional empowerment. It gives opportunities to generate income and participate in wholesome economic activities. In the case of women, financial inclusion holds heightened importance, which impacts their control over household expenses, savings, and investments.

Globally, there are still 742 million women who are outside the financial system. A study states that a woman is 20% less likely than a man to have a bank account and 17% less probable to have taken a formal loan. In addition, globally across the digital spectrum, there are 300 million fewer women than men who own a mobile phone, which inhibits their access to Digital Financial Services (DFS). Thus, the aspiration is to make financial services available, accessible, and affordable to women for a more inclusive and resilient growth.^[26]

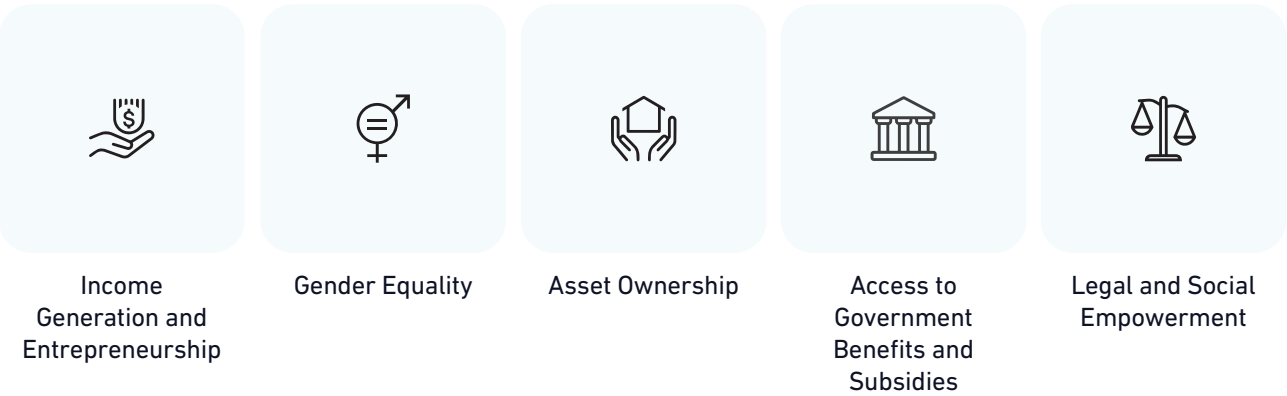


Figure 9: Key benefits of Women's Financial Inclusion

Some of the key benefits of financial inclusion for women include:



1. Income Generation and Entrepreneurship: Access to savings and credits allow women to start and expand their businesses and invest in income-generating activities, leading to economic stability.



2. Gender Equality: Financial inclusion helps women break barriers in male-dominated areas of the financial ecosystem, thus establishing gender equality.



3. Asset Ownership: Financial inclusion allows women to accumulate assets and own property. This improves their financial security and stability.

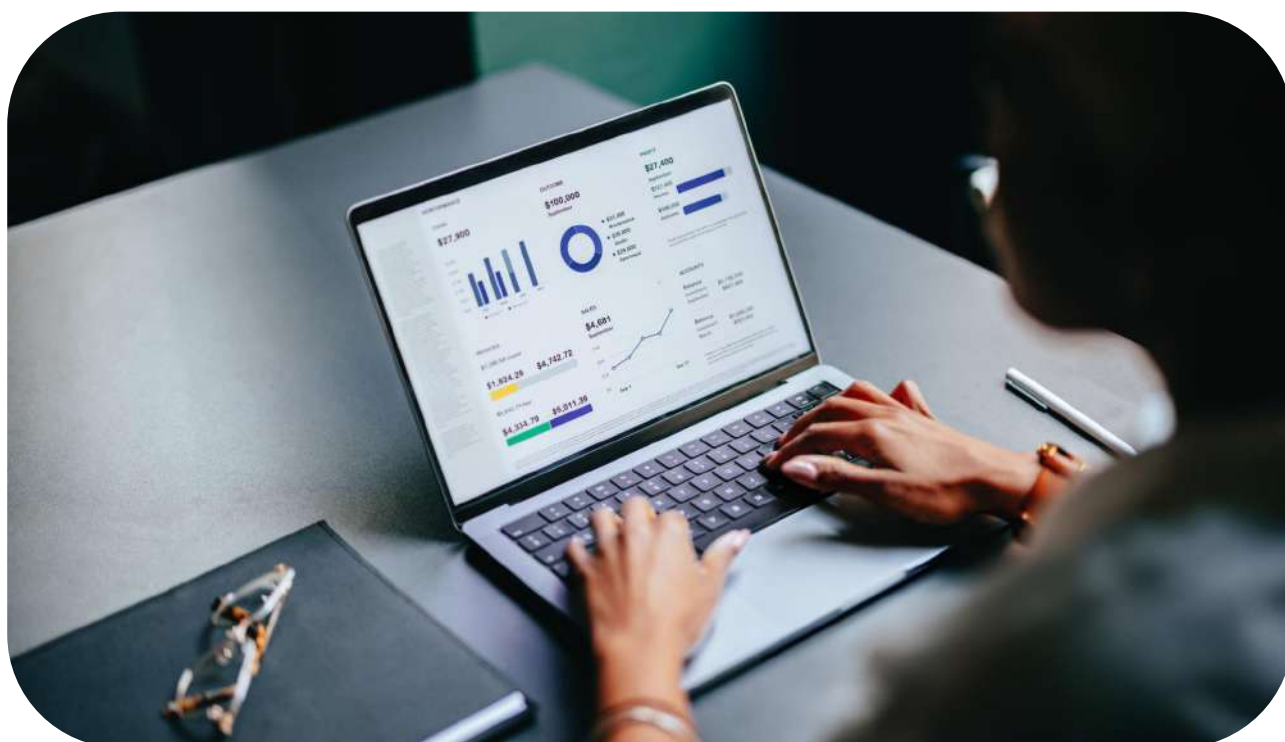


4. Access to Government Benefits and Subsidies: Financial security can enable women to become aware of, and receive government benefits, subsidies, and social welfare payments directly, reducing leakages from the financial system.



5. Legal and Social Empowerment: An increased legal and social empowerment brought about by financial inclusion reinforces women's rights and provides protection against financial exploitation.

Thus, empowering women economically through Digital Financial Inclusion (DFI) holds paramount importance to accelerate the pace of economic growth and innovation across the globe.



2.1 Key Barriers to Digital Financial Inclusion of Women

Despite a push for women's financial inclusion, with governments and corporations worldwide realizing the social and economic benefits in the long run, barriers that require immediate attention persist. The leading challenges identified by the primary research survey conducted for this thought paper (see section 9) include limited education and awareness, limited digital literacy and limited access to credit.

Key challenges identified include the below:

Key Challenges

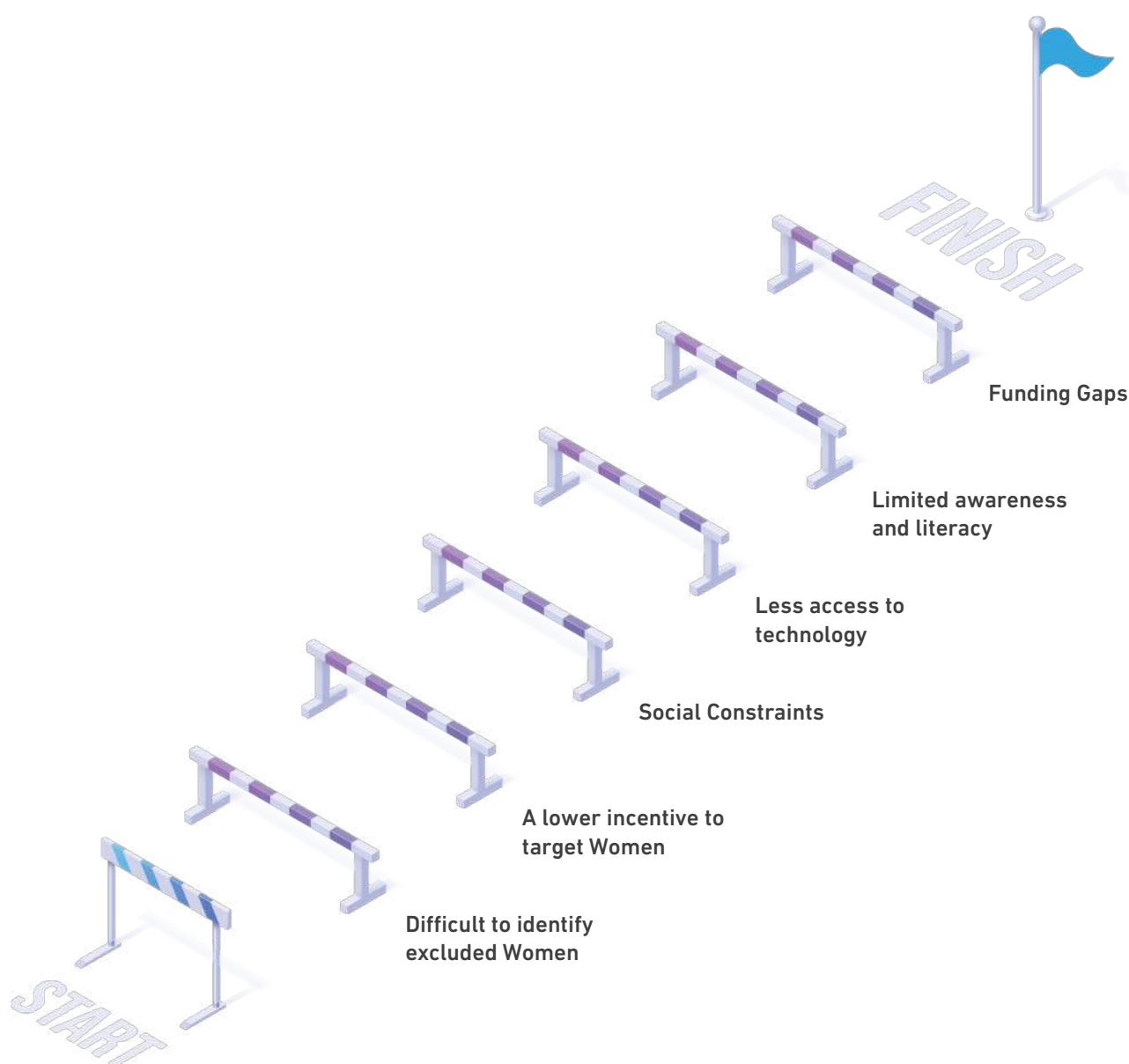


Figure 10: Key barriers to digital financial inclusion of women



1. Difficulty in identifying the excluded women:

The only way to identify women outside the banking system is through extensive national data and surveys, which are expensive and hard to conduct. Also, women outside the financial system are informationally disadvantaged, with smaller and less diverse networks and lower chances of referrals from people within the system.



2. A lower incentive to target women:

Women often prefer informal products, notably savings, which involve higher per unit costs to service. Hence, conventional financial service providers are not necessarily incentivized to target women due to high upfront costs and the need for financial training of customers.



3. Social constraints:

Women are not expected or encouraged to aim for financial independence in many cultures and societies. In some instances, men may prevent the women in their family from having ownership and accountability of their finances.



4. Less access to technology:

Global System for Mobile Communications Association (GSMA) estimates that 200 million fewer women than men own a mobile phone globally.^[4] This disparate access to technology devices puts women on the backseat when it comes to participating in and benefiting from digital financial inclusion that is especially enabled by the mobile service providers.



5. Limited awareness and literacy:

Lack of awareness and literacy about financial services often means women are under confident, ill-prepared, and generally unaware about properly handling finances. This issue is heightened in less developed and emerging regions but is also prevalent in the developed countries.



6. Gap in funding:

When it comes to growing their start-ups, women entrepreneurs face a formidable gender finance gap. Only 11% of seed funding in emerging markets goes to firms with a woman on their founding team, with even lower figures for later-stage funding. This gender financing gap means lost opportunities for both start-ups and investors.^[27]

2.2 Key Enablers for Women's Digital Financial Inclusion



1. Fintechs:

Despite the persistent challenges that women encounter in accessing capital, the emergence of cutting-edge Financial Technologies (Fintech) presents a promising prospect for improvement towards women's financial inclusion. As financial technologies become more advanced, easier to use, and more readily accessible, the Fintech influence on bridging the gender gap is becoming more substantive, especially for low-income and underserved groups. The primary research survey conducted (refer to section 9) highlighted the importance of digital banking and payments applications to increase financial inclusion for women.



2. Government Support:

Government support is crucial for women's financial inclusion, by driving policy changes at national and regional levels. An effective way to provide financial information and skills to girls is to embed technology into financial education programs that can be spear-headed by Governments. An essential government intervention for Women's economic empowerment could be instituting union coverage for women, setting minimum wages and establishing more centralized pay-setting systems which reduces both the overall wage dispersion and the gender pay gap.



3. Digital Public Infrastructure (DPI):

In conjunction with Government policy support, it is important to emphasize the need for rapid expansion of DPI. Facilitating the creation of a Digital ID is fundamental to enable the creation of bank accounts with ease, documenting credit histories, and reducing identity verification costs. Another utility of DPI is to enable women to trust and leverage Digital Financial Services by designing protection mechanisms that address consumer risks including those affecting women.



4. Gender-Intentional Financing:

Ensuring equitable and gender-intentional financing procedures require aggressively combating stereotypes. Lending processes can be more equitable if the unintentional prejudices of those creating the financial apps are monitored, and all aspects of the procedure are examined. Biases appear in the data gathering process since online lending tools gather various kinds of data from the user's mobile device, like daily internet usage. There are more suitable standards to determine if someone is eligible for certain financial products. ^[28] The primary research survey (see section 9) highlighted the importance of microfinancing and crowdfunding platforms for women's financial inclusion.



5. Emerging Technologies:

While there are concerns about potential exacerbation of gender biases by AI and machine learning, if fed with credible and un-biased data, these technologies that could significantly facilitate women's financial inclusion and enhance their ability to obtain loans. To assess creditworthiness and draw more women into the credit funnel, these emerging technologies might be used to produce alternative data to establish a proxy score. In addition to using the customer's collateral and credit history, behavioral data from transactions, such as the informal to formal or concurrent loan ratio, can be used to create a consumer profile to lend to undocumented segments.

2.3 Role of Key Stakeholders in Enhancing Women's Financial Inclusion



Figure 11: key stakeholders in enhancing women's financial inclusion

The World Bank Group identifies four stakeholder levels crucial to achieving greater financial inclusion by applying digital innovations: ^[29]



Macro: (Policymakers, Regulators, and Donors): Policymakers are responsible for providing leadership in setting policy agendas, thus providing direction in meeting developmental goals. Regulators are tasked to develop an enabling, non-prohibitive regulatory environment that may be layered iteratively as the market matures.



Meso: (Organizations supporting Financial Service Providers): Enabling institutions to create a clear roadmap and develop a rich ecosystem and infrastructure where digital finance can grow with synergy between different financial service offerings.



Micro: (Digital Financial Services Providers): DFS providers provide options, develop and operate various digital solutions for the customer. The objective is to ease customer experience and create, preserve, and enhance positive value propositions for customers who come predominantly from the base of the pyramid and are looking for ways to ease their financial dealings.



Customer : Customers must have the opportunity to acquire and keep abreast of the latest financial technologies. They should also get the required financial knowledge to understand better how they can benefit from financial inclusion.

To conclude, the imperative of advancing women's economic empowerment through digital financial inclusion cannot be overstated. Access to digital financial services not only enhances women's financial autonomy but also enables them to participate more fully in the formal economy, thus contributing to overall economic growth and development. However, numerous challenges including difficulty in identifying the excluded women, lowers incentive by the conventional financial institutes to target women, social constraints, less access to technology, limited financial awareness and literacy, and funding gaps, continue to impede women's digital financial inclusion. Nonetheless, by leveraging key enablers such as targeted education and training initiatives, innovative financial products tailored to women's needs, and supportive policy frameworks, significant strides can be made in bridging the gender gap in financial access and utilization. Moreover, recognizing the importance of collaboration among various stakeholders, including governments, financial institutions, technology providers etc., is essential for driving sustainable change and ensuring that women are empowered to harness the full potential of digital financial services. Ultimately, by prioritizing women's digital financial inclusion, we not only advance gender equality but also foster more inclusive and resilient economies that benefit everyone.

Further to the insights outlined in chapters one and two, the research phase of this Thought Paper also highlighted a gap in the adoption of a consistent approach towards planning and executing of initiatives for empowering women. The potential benefits of an integrated approach subsequently led to the development and enhancement of the comprehensive Unified Framework. The overview and details of this framework is discussed in the subsequent chapter.

3

THE UNIFIED FRAMEWORK FOR **EMPOWERING WOMEN IN AND THROUGH ICT**

THE UNIFIED FRAMEWORK FOR EMPOWERING WOMEN IN AND THROUGH ICT

Recognizing the current gap and acknowledging the significant potential for digital economy growth through the empowerment of women, several efforts and initiatives have been directed toward women globally and within the DCO Member States. However, the absence of a cohesive framework has been noted, one that would offer a robust structure for the identification, planning, and implementation of high-impact initiatives, especially to 'empower women in and through Information and Communication Technologies (ICT)'.

To address this gap, the DCO has developed a Unified Framework on 'Empowering Women in and through ICT'. The framework aims to act as a tool and a structured guide to serve governments, corporates, NGOs, and multilateral organizations that are evaluating impactful initiatives and/or developing actionable recommendations to enhance women's participation in the digital economy.

Women empowerment in the digital economy can be looked at through multiple lenses, and accordingly the initiatives to empower women in and through ICT can focus on different objectives. The unified framework outlines several dimensions and details various aspects across demographics, socio-economic profiles, economic brackets, age groups etc., that are relevant to driving women's empowerment in the digital economy. Initiatives created using this framework can target specific geographies, socio-economic groups, age groups, challenges, sectors, UN Sustainable Development Goals (UN SDGs) and national/organizational goals and objectives. The initiatives can also address different stakeholders and need-varied enablers. The framework is flexible enough to accommodate different contexts and needs while providing a clear structure for planning and execution of the initiatives.

The Unified Framework has been curated and designed through a research-led, collaborative process by engaging with a diverse range of concerned stakeholders. A thorough primary and secondary research was conducted, that incorporates insights and feedback from multiple sources. This includes input from experts across different organizations based on a global survey, a series of global roundtable discussions, and a panel of global experts consulted on women's empowerment. As part of the secondary research, learnings from various credible sources including UNCTAD, European Training Foundation, and UN Women etc. were synthesized.



3.1 Key Design Considerations of the Unified Framework



SCOPE

The framework aims to act as a tool and a structured guide to serve governments, corporates, NGOs, and multilateral organizations evaluating impactful initiatives or developing actionable recommendations across demographics, socio-economic profiles, and economic brackets for driving women's empowerment in the digital economy.



CUSTOMIZATION

The Framework actively considers the lenses through which certain challenges are addressed and enablers are implemented based on the target groups selected and the stakeholders defined. Highlighting the lenses through which the initiatives are formulated allows for the selected initiative(s) to be more customized and focused.



RESEARCH-LED

The designed framework incorporates insights and feedback from the relevant digital economy leaders and experts. This includes input from experts across different organizations based on a global survey, a series of global roundtable discussions, and a panel of global experts consulted on women's empowerment.



CONTEXTUAL

The framework includes the ability to map the lenses and categories across a high, medium, and low scale with quantitative and qualitative ranking to understand the relevance and applicability of various factors based on the context in which the framework is applied.



HOLISTIC

The framework includes broad-based lenses such as socio-economic and cultural factors in the challenges categories and several stakeholder engagements (family, organizations, government) in the enablers categories to provide a holistic perspective and a definitive starting point for deep dive assessment.



DYNAMIC

The sectors and sub-sectors included in the framework are dynamic and will continue to evolve based on the nature of technology, specifically for the emerging technologies. Consequently, the framework will continue to be updated periodically based on the evolving context.

Figure 12: Key design considerations

3.2 Lenses and Categories of the Unified Framework

The framework aims to acts as a canvas for unpacking potential initiatives and action recommendations for those working on solving key challenges withing the subject of Women in and through ICT. The subsequent sections explain how this framework can be leveraged for achieving a more layered and nuanced understanding of different facets of the possible initiatives using various 'Lenses', and 'Categories' under those lenses.



Coverage and Scope

Global | Regional | National | Sub-National | Local



Geographical Landscape

Middle East and North Africa | Sub-Saharan Africa | South Asia
East Asia and Pacific | Europe and Central Asia | North America
Latin America and Caribbean | Others | All (Global)



Economic and Human Capital Status

Income | Urban/Rural | Education and skills | Health and Nutrition
Socio-cultural Factors



Sectors Impacted

Agriculture | Education | Energy and Extractives | Financial Sector
Healthcare | Manufacturing and Production | Consumer Industries
Technology and ICTs | Government and Public Services | Others
All



Target and Influencing Groups

Students | Unemployed | Self-Employed | Employed
Investors | Leaders/Managers | Entrepreneurs
Government and Regulators | Multilateral Organizations
Private Organizations | Support structure/caregivers (Including family)
Educational Institutions



Age Groups

5-12 (Child) | 13-18 (Adolescence) | 19-30 (Young Adult)
31-45 (Adult) | 46-64 (Middle Age) | 65 and above (Senior)



Nature of Work and Seniority

Internship | Trainee | Entry-level | Mid-level Management
Senior-level Management | Executive | Entrepreneur



Gaps and Challenges

Financial Inclusion | Workforce Inclusion | Skills and Knowledge
Funding | Leadership Inclusion | Gender Bias
Access and Digital Divide | Cybersecurity |
Socio-economic, Cultural factors | Legislation and Regulation | Others



Implementation Medium/Channel

Digital (Virtual) *Website, Mobile App, Platform, Social Media etc.*
Phygital (Physical and Digital) *Hybrid Channels*
Physical (Offline) *In-person Channels*



Enablers

Family and community support | Funding | Healthcare access
Networking and mentorship | Partnerships
Policy, regulation, and advocacy | Government support / Incentives
Incubators/ Accelerators | Digital Public Goods and Infrastructure
Childcare support | Education / Literacy | Cultural factors
Others



Deliverables

Research and White Papers | Education Programs
Toolkits and Platforms | Leadership Development Programs
Scholarship and grants | Incubator Programs
Government support / incentives | Impact Funds and Social VC
Recognition and awards | National strategies, policies and regulations
Workplace diversity programs | Gender inclusive AI/ML models



Funding Magnitude and Sources

Development Banks | Public-Private Partnerships (PPP)
Corporate Social Responsibility (CSR) | Crowdfunding
Non-Governmental Organizations (NGOs) | Multilateral Organizations
Government Grants | Impact Accelerators/Incubators
Others



UN SDGs Impacted

3 - Good Health and Well-being | 4-Quality Education
5-Gender Equality | Decent Work and Economic Growth
Industry, Innovation and Infrastructure | 10-Reduced Inequalities
11-Sustainable Cities and Communities
16-Peace, Justice & Strong Institutions
17-Partnership for the goals



National/Org. Goals and Objectives Impacted

Economic Equity and Inclusion | Social Innovation and Entrepreneurship
Job Creation and Employment | Cooperation on Development Assistance
Diversity and Inclusion | Thriving Cross-Border Digital Market
Data-Driven Digital Economy | Responsible Digital Economy
Others



Operationalize and Measure

Key Activities | Timelines | Stakeholders | Teams

Contingencies | Key Performance Indicators (KPIs)

Milestone | Reporting and Monitoring | Outcomes

3.3 Key Questions to leverage the Unified Framework for Designing Initiatives

The different facets of the framework and how it intends to offer a holistic perspective on including the key considerations for designing impactful initiative(s) are depicted below:

It is important to note the questions in points 1 to 8 aim at studying the current state of play in the focus area(s) for which the initiatives are to be designed, while from 9 to 15 aim at designing the actual initiatives to solve challenges identified within the focus area.



1. Coverage and Scope

What is the scale of the government, corporate, NGO, or multilateral organization? Where is their presence and interest? What will be the coverage area and scope of the initiative?



2. Geographical Landscape

Which region/country is being targeted for initiative(s)?



3. Economic and Human Capital Status

How is the target region placed in terms of its income, literacy levels, and women's economic inclusion?



4. Sectors Impacted

Which sector(s) need support? Which sector(s) are the initiatives for?



5. Target Groups and Influencing Groups

What are the target and influencing group(s)? How are they positioned in terms of women's empowerment? Which groups are marginalized and need support?



6. Age Groups

What is the target age group? Which age groups do the challenges affect?



7. Nature of Work and Seniority

What stage of their career are the target groups in and what is their nature of work?



8. Gaps and Challenges Observed

*What are the key challenges being faced? What is the identified cause of the challenge?
How will the initiative(s) address one or more of these challenges?*



9. Implementation Medium/Channel

How can the challenges be addressed? What medium and channel is most suited?



10. Enablers

What enablers could be used to solve the challenges, based on the medium and channel chosen?



11. Deliverables

How best could the impact be delivered, and in what form? What is the tangible output?



12. Funding Magnitude and Sources

How much funding is required to meet the desired scale? Who will fund the action?



13. UNSDGs Impacted

Is the initiative aligned to the UNSDGs? Which SDG(s) does it support, and how can it help accelerating the progress on SDGs?



14. National/ Organizational Goals and Objectives Impacted

Is the initiative aligned with the national/ organization's goals and objectives? (e.g., for DCO, what is the alignment with the 2030 Strategic Roadmap?)



15. Operationalize and Measure

How can the initiative be brought to life? How can the impact and progress be measured?

3.4 The Unified Framework Lenses and Categories – A Deep Dive

This section presents various lenses and categories that are included in the unified framework and explains their significance in formulating high-impact initiatives for women empowerment in and through ICT.



1. Coverage and Scope

a.Purpose:

'Coverage and scope' lens provides guidance on the level at which the body e.g., a government, corporate, NGO, or multilateral organization intends to roll-out and scale the planned initiative(s).

b.Reasoning:

Set a coverage and scope range to address women's empowerment-related issues in the digital economy based on the presence and interest(s) of a government, corporate, NGO, or multilateral organization that aims to design and deliver the initiative(s).

c. Categories:

The categories under this lens can be a Global, Regional, National, Sub-national, or Local based on an organization's presence and/or interest e.g., a state-level government organization is looking to develop initiative(s) for targeted support at a micro scale with local coverage.



2. Geographic Landscape

a.Purpose:

'Geographic landscape' is a guiding lens to identify which region to short-list for implementing the initiative(s).

b.Reasoning:

Study women's empowerment-related issues globally and narrow down a region that requires intervention to solve specific challenges and gaps. While targeting a region, understand the socio-economic outlook of the region from a gender lens and study factors like reported internet and mobile penetration, education levels, demographic factors, workforce participation, financial inclusion, political freedom, and cultural norms, among others, which are affecting the women.

c. Categories:

Middle East and North Africa, Sub-Saharan Africa, South Asia, Europe and Central Asia, North America, Latin America and the Caribbean could be identified as geographic categories based on globally bucketed regions as acknowledged by leading international organizations such as the World Bank, OECD, World Economic Forum, UN, amongst others. The categories can narrow down the region or the country/city/town/village within an area to specify the scope of an initiative or action. However, some organizations/ individuals may be solving global and systemic problems without targeting a specific landscape; in this case, more than one or all regions shall be in scope.



3. Economic and Human Capital Status

a.Purpose:

'Economic and human capital status' is a guiding lens to understand which economic group(s) to target, along with their GDP, income, lifestyle, economic activity, investment, propensity to spend and save, and other similar monetary economic factors, and to gauge the maturity of human capital for the target groups e.g., literacy levels, and skills of the women in the identified region.

b.Reasoning:

Evaluate the economic and human capital landscape of the target regions. Understand the nuances of the region and the role women and girls play in the economy.

c. Categories:

Broader categories under this lens could be income, urban/rural, education and skills, health and nutrition, and sub-cultural factors. While we break up the economic and human capital landscape into income group categorization outlined by the World Bank ^[30] across low-income, lower-middle-income, upper-middle-income, and high-income sub-categories among both the urban and the rural dwellers, it is essential to keep in mind that there are further nuances such as consumption, saving, investment, lifestyle, capital accumulation, etc. that could be considered. Within these categories it is important to study the current state of human capital across rural and urban areas. Literacy can be mapped to the OECD's defined 6 literacy levels. ^[31] The categories mentioned above are only the starting point to pinpoint at a high-level the target segment(s) for which initiative(s) are being proposed.



4. Sectors Impacted

a.Purpose:

'Sectors impacted' is a guiding lens that could be used to understand the sector specific needs and challenges for women-empowerment and to focus the initiative(s) that could address those challenges across various sectors.

b.Reasoning:

Understand which sectors, need intervention and support to empower women within those sectors through ICT.

c. Categories:

The categories include different sectors across the range of primary, secondary, and tertiary sectors, e.g. In the short-listed region, and based on the economic and human capital status, we identify maternity care support to be inadequate in the region of interest, thus, healthcare sector could be short-listed for intervention.



5. Target and Influencing Groups

a.Purpose:

'Target and influencing groups' is a guiding lens to identify the target group(s) that stand to benefit and group(s) that influence the planning and implementation of the possible initiative(s).

b.Reasoning:

Based on the region, economic and human capital landscape, and sectors impacted, identify the key target groups that are marginalized or need support on account of the challenges/ empowerment gaps they face. Also identify the stakeholders that may influence the proposed initiative(s).

c. Categories:

The categories under this lens identify the target group(s) for the initiative(s) to address, e.g., unemployed, self-employed, employed, entrepreneurs etc., and the possible influencers of the initiative(s) e.g., family and caregivers, investors, educational institutions, NGOs etc. Based on the context of the gap studied, other groups that are not currently listed may be included.



6. Age Groups

a.Purpose:

'Age group' is a guiding lens to select the target age group for which an intervention is intended.

b.Reasoning:

Assess the participation of women and girls across different age groups and identify the pain points and restrictions faced across these groups.

c. Categories:

The categories under this lens can help identify distinctive characteristics of specific age groups, to help understand pain points, and devise initiative(s) based on the maturity levels, and specific needs of the target group(s). Age groups considered can include e.g., Child (5-12), Adolescence (13-18), Young Adult (19-30), Adult (31-45), Middle Aged (46-64), and Senior (65 and above).



7. Nature of Work and Seniority

a.Purpose:

'Nature or work and seniority' is a guiding lens to break the age group further by the type of skill set, education and experience levels, and exposure of the target groups.

b.Reasoning:

Understand where a gap/challenge is faced by the concerned target audience for e.g. a woman entrepreneur or employee's lifecycle. Study the different challenges faced across the stages throughout their career.

c. Categories:

The categories cover the seniority of women and girls based on their education, skills, and exposure across various levels, from internship, trainee, entry-level, mid-level management, senior-level management, and executive positions, and as entrepreneurs.



8. Gaps and Challenges Observed

a.Purpose:

'Gaps and challenges observed' is a guiding lens to highlighting specific gaps, challenges, and barriers that need to be addressed through potential/proposed initiative(s).

b.Reasoning:

Study the detailed gaps to understand the nuances and critical challenges. It is important to study the gaps within the broad categories identified e.g. access/digital divide include several gaps/challenges/barriers for example, access divide in using mobile phones, computers, internet, telecommunication, electricity, and other enablers. It is also important to note that certain gaps may be correlated or interlinked for example, socio-economic and cultural factors may lead to inherent and generational biases within the target group(s) being studied which may be the root cause for the access and digital divide, in leadership inclusion, among others.

c. Categories:

The categories aim to focus the potential initiative(s) to address specific challenges facing women including financial/ workforce/ leadership inclusion, skills and knowledge, funding scarcity, access and digital divide, cybersecurity, socio-economic and cultural factors, legislation and regulation gaps and biases etc.



9. Implementation Medium/Channel

a.Purpose:

'Implementation medium/channel' is a guiding lens to identify the best suited medium and channel for the formulation and implementation of the proposed initiative(s).

b.Reasoning:

Study the most effective medium/channel to roll-out the initiative(s) based on the lens and categories selected above, and also in line with the scope and reach intended for the initiative(s).

c. Categories:

The categories range from online, to hybrid/phygital, to the physical mediums. Based on the chosen medium, specific channels can be utilized to implement the initiative e.g., a mobile app, a digital platform, physical university course, e-commerce, or a social media campaign.



10. Enablers

a.Purpose:

'Enablers' is a guiding lens to identify the key enablers/ enabling factors that can be leveraged to implement the proposed initiative(s) effectively and efficiently.

b.Reasoning:

Map the key enablers/enabling factors to effectively capitalize on existing resources and structures to deliver maximum impact.

c. Categories:

The categories of enablers range from family and community support to funding, to healthcare access, networking and mentorship, to education and literacy, to partnerships, to conducive policies and regulations, to government support and incentives, to business incubation and acceleration, to Digital Public Goods and infrastructure, to childcare support, to cultural support, and others based on their relevance to the scope and magnitude of the proposed initiative(s).



11. Deliverables

a.Purpose:

'Deliverables' is a guiding lens highlighting the possible nature of initiatives along with their outcomes and action(s) to address the identified gaps and challenges. The action taken to address the gaps can be for example, in the form of a toolkit, database, education program, legislation etc.

b.Reasoning:

Based on the above selected categories and identified enablers, the final deliverable(s) and actions should be identified for the proposed initiative(s) to deliver tangible results. Deliverables and actions should be impactful, sustainable, and implementable e.g., a law or regulation to mandate a certain percentage of women in the ICT workforce.

c. Categories:

Categories could include research and white papers, education programs, toolkits and platforms, leadership development programs, scholarships and grants, government support and incentives, impact funds and social VCs, recognition and awards, national strategies, policies and regulations, workplace diversity programs, and gender-inclusive AI/ML models etc. Categories can be further broken down e.g., mentorship program can be in the form of an e-mentorship platform.



12. Funding Magnitude and Sources

a.Purpose:

'Funding Magnitude and Sources' is a guiding lens for assessing the magnitude of the funds required and identification/ short-listing of the funding source(s) to reach the scale and target groups when scoping the deliverables.

b.Reasoning:

Based on the final short-listed enablers, deliverables, and the final scope of the initiative(s), the funding magnitude and sources to meet the scale and scope will need to be studied. This means exploring the possible national and supra-national funding avenues and sources, especially whose objectives are aligned with the proposed initiative(s).

c. Categories:

Based on the required scope and the funding amount, the source of funding could include Public-Private Partnerships, development banks, Corporate Social Responsibility funds, NGOs, philanthropic foundations, multilateral organizations, government grants, impact accelerators and incubators, and crowdfunding etc.



13. UN Sustainable Development Goals (SDGs) Impacted

a.Purpose:

'UN SGD's Impacted' lens provides guidance to identify the positive role the proposed initiative(s) can play in accelerating progress on the UN SDGs, especially the ones that are directly relevant to women's empowerment in the digital economy.

b.Reasoning:

Evaluate the impact of the proposed initiative(s) to achieve UN SDGs through the initiative. Also, measure the broader impact on gender equality and sustainable development.

c. Categories:

Various SDGs can be positively impacted through Women Empowerment in and through ICT Initiatives. These include e.g. SDG 5 – Gender Equality, SDG 8 – Decent Work and Economic Growth, SDG 4 – Quality Education, 10 – Reduced Inequalities etc.



14. National/ Organizational Goals and Objectives Impacted

a.Purpose:

The 'National/ organizational goals and objectives impacted' lens guides identification of the national ambitions, strategic goals, and organizational objectives that can be fulfilled through the proposed initiative(s), and to assess the impact of initiatives towards achieving the goals and mission of the implementing nation or organization.

b.Reasoning:

Assess the expected impact and outcome of the initiative(s) towards achieving the national/organizational ambitions, strategic goals, and objectives.

c. Categories:

The planned initiative may help achieve national/ organizational goals e.g., economic equity and inclusion, social innovation and entrepreneurship, job creation and employment, cooperation on development assistance, diversity, and inclusion etc. For DCO, goals set in its Strategic Roadmap 2030 are Thriving Cross-Border Digital Market, Data-Driven Digital Economy, Responsible Digital Economy.



15. Operationalize and Measure

a.Purpose:

'Operationalize and measure' is a guiding lens to plan for the different moving parts to detail the initiative and ensure the targeted expectations are effectively achieved through the operations. The initiative's measurement must also be planned to provide monitoring and accountability.

b.Reasoning:

To bring the initiative to life and roll it out, understand the different activities, and plan for the details of the initiative based on the funding expected/received and the scale targeted.

c. Categories:

Categories include multiple elements required to detail the design of initiative(s), and measurement of the impact. These include key activities, delivery timelines, stakeholders, teams, contingencies, KPIs, milestones, reporting and monitoring, and outcomes etc.

3.5 Application of the Unified Framework – An Illustrative Use Case

The below use case illustrative below outlines how the Unified Framework can be leveraged to formulate initiatives to solve targeted issues in the realm of Women's empowerment in and through ICT.

Use Case: National Initiative to Enhance Women's Financial Inclusion through a Literacy Program

This Initiative was designed to:

- Enhance women's financial inclusion through a literacy program.
- Enable women to access financial literacy programs in an accessible way.
- Allow women the opportunity to gain the skills needed to empower them to enter the workforce.



1. Coverage and Scope

What is the scale of the organization? Where is their presence and interest? What will be the coverage area and scope of the initiative?

- Identify the scope and scale of the initiative(s) [based on the presence, interest, and beneficiaries.]
- Narrow down coverage based on whether the organization is interested in national, sub-national, or local initiatives.
- For example, the organization is looking to implement national-level initiative(s).



2. Geographic Landscape

Which region/country are we studying?

- Study issues relating to gender equality in [region of interest.]
- Short-list a nation based on the topic-specific focus, e.g., financial inclusion [topic of interest.]
- Narrow down on [country of interest] based on research across macro factors. For example, less than half of women in the selected country have an account with a financial institution, compared to two-thirds of men.



3. Economic and Human Capital Status

How is the region that we are studying placed in terms of its income and literacy levels of women?

- Study the income and education levels of the women/girls in the selected country.
 - Identity the vulnerable economic groups where financial inclusion is low, including digital financial inclusion.
 - Evaluate data and literature on digital literacy, financial literacy, wage digitalization, skill gaps, internet and mobile penetration, and rural v/s urban disparities in gender, among others.
-



4. Sectors Impacted

Which sectors need support? Which sector are the initiatives for?

- Short-list [sectors of interest] based on the [sectors impacted] and directly linked to the information identified.
 - For example, We short-list the Banking and Financial Services sector to solve for financial inclusion and financial literacy related issues.
-



5. Target and Influencing Groups

What are the target and influencing group(s)? How are they positioned? Which groups are of need support?

- Short-list the target group(s) that are in urgent need of banking and financial services access. Influencing groups include Banks and Government in the nation.
 - For example, we short-list groups where the percentage of women without bank accounts is less than the country average.
-



6. Age Groups, Nature of Work and Seniority

Which age groups does the challenge affect? What stage of their career are they in?

- Based on the target group identified, we further review the group through an age, seniority, and career lens.
- For example, women who are self-employed and unemployed girls and women across age groups 18 and above in the selected country are the most vulnerable within the target group.
- We then study the group's challenges and gaps to understand the root causes.



7. Gaps and Challenges Observed

What is the key challenge being faced? What is the root cause of the issue?

- In our current scenario, access and lack of knowledge of financial services are identified as critical gaps for the target group i.e., self-employed and unemployed women in the selected country.
- To further deep dive, a significant challenge identified among women in the target group is the lack of financial inclusion due to a lack of basic financial planning and banking literacy.



8. Implementation Medium/Channel

What medium/channel can we use to solve the gap?

- Select the best-fit medium to solve the short-listed gap based on a cost-benefit analysis.
- In this case, an online-only option will be most suited to reach a larger audience and to scale.
- Mobile phones and social media would be relevant and cost-effective to disseminate information quickly.



9. Enablers and Deliverables

What enablers are based on the chosen medium? What is the tangible output?

- Outline enablers to solve the short-listed challenges by enhancing financial literacy and access.
- After evaluating different options, we short-list education and literacy as a key enabler and education programs as a key deliverable.
- We proceed with disseminating basic financial knowledge through YouTube, Whatsapp and SMS in the local language of the selected country target group(s).



10. Funding Magnitude and Sources

Who will fund the initiative(s) based on the expected scope and scale?

- To achieve the deliverable based on the scope and scale, we evaluate the potential funding sources.
- We short-list the most relevant funding sources, e.g, CSR-based funding from Banks/Financial Services.



11. UNSDGs & National/Org. Goals/Objectives Impacted

Which UNSDGs and the organization's goals is it aligned to?

- Select the potential UNSDGs and organization flagship goals we intend to achieve through this initiative.



12. Operationalize and Measure

How can it be brought to life? What is the scope?

- Operationalize the initiative by planning key activities of designing a course curriculum to educate about financial literacy via Whatsapp/Youtube and engage in potential partnerships to roll-out the initiative.
 - Determine other aspects, such as timelines to roll out the initiative, e.g., a short-term, accelerated roll-out.
 - Measure effectiveness using KPIs such as the number of women reached, the number of bank accounts opened, etc.
-



4

CONCLUDING
REMARKS:
**MAKING AN
IMPACT**

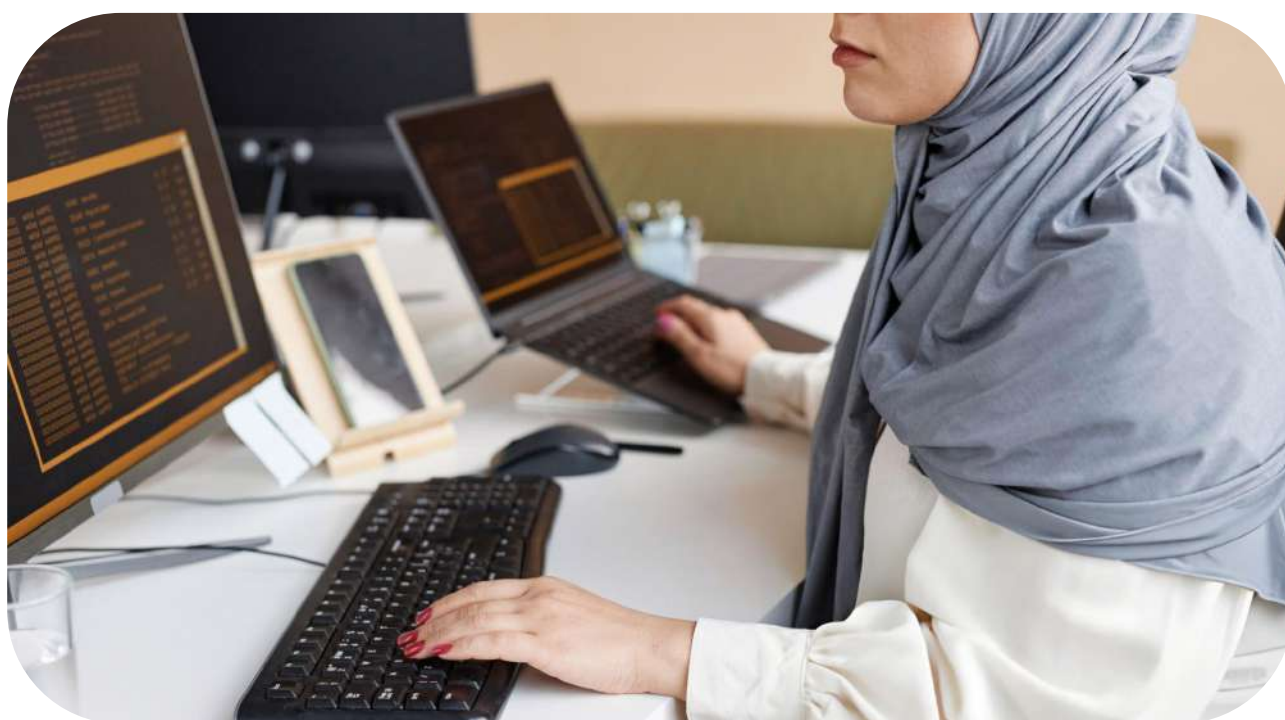
CONCLUDING REMARKS: MAKING AN IMPACT

This Thought Paper summarizes that enhancing women's workforce participation and financial inclusion requires a concerted, multi-faceted approach addressing economic, social, and cultural factors shaping opportunities in the digital economy. The key barriers to women's participation in the ICT workforce include access to technology, digital literacy, and cybersecurity. By harnessing the potential of key enablers including access, education, entrepreneurship, advocacy, and collaboration across stakeholder groups, there is a significant opportunity to collectively propel towards a more inclusive digital future for all.

Embracing a research-led approach, this Thought Paper addresses the gap in adoption of a consistent approach to designing and executing initiatives through the development of the Unified Framework. The novel Unified Framework has been leveraged for formulating pioneering and targeted initiatives for driving impactful change.

DCO's proposed Unified Framework on 'Empowering Women in and through ICT' serves as an invaluable tool and structured guide for governments, corporates, NGOs, and multilateral organizations seeking to design and deliver impactful initiatives or develop actionable recommendations to enhance women's participation in the digital economy. The framework comprises 15 lenses, each encompassing several categories, covering essential aspects such as the coverage and scope of initiatives, economic landscape, age groups, nature of work, challenges observed, key enablers and deliverables of potential women empowerment in and through ICT initiatives.

Finally the proposed high impact initiatives (included in Appendix 1), using the Unified Framework focus on enhancing support systems for working women, creating targeted returnship programs, promoting e-gaming through a scalable platform, rolling-out a phygital rural incubator, curating financial literacy courses, and forming a co-operative Bank focused on serving women. By challenging barriers, promoting opportunities, and leveraging the power of technology, DCO's proposed initiatives aspire to unlock the potential of women in the workforce for accelerated growth in the digital economy of DCO Member States and beyond.



5

GLOSSARY OF **TERMS**



GLOSSARY OF TERMS

Sr. No.	Abbreviation	Full form
01	AF	African Union
02	AGCCI	African Girls Can Code Initiative
03	AI	Artificial Intelligence
04	APAC	Asia Pacific
05	API	Application Programming Interface
06	AR	Augmented Reality
07	ATM	Automated Teller Machine
08	AU	African Union
09	AWS	Amazon Web Services
10	BBK	Bank of Bahrain and Kuwait
11	BHDL	Banco BHD León
12	BHIM	Bharat Interface for Money
13	BIBF	Bahrain Institute of Banking and Finance
14	BPO	Business Process Outsourcing
15	CAGR	Compound Annual Growth Rate
16	CAS	Chinese Academy of Sciences
17	CEO	Chief Executive Officer
18	CFLE	Center for Financial Literacy Education Africa
19	CIS	Commonwealth of Independent States
20	COO	Chief Operating Officer
21	CSR	Corporate Social Responsibility
22	CV	Curriculum Vitae
23	DCO	Digital Cooperation Organization
24	DEI	Diversity, Equity, and Inclusion
25	DFS	Digital Financial Services
26	DPI	Digital Public Infrastructure
27	DSA	Digital Space Accelerator
28	DST	Department of Science and Technology
29	DWE	Dubai Women's Establishment
30	EBRD	European Bank for Reconstruction and Development

Sr. No.	Abbreviation	Full form
31	ECA	Economic Commission for Africa
32	ECWT	European Centre for Women and Technology
33	EEA	European Economic Area
34	EFIN	European Financial Inclusion Network
35	EIB	European Investment Bank
36	EU	European Union
37	G2P	Government-to-Person
38	GATI	Gender Advancement for Transforming Institutions
39	GCC	Gulf Cooperation Council
40	GDP	Gross Domestic Product
41	GSB	Graduate School of Business
42	HR	Human Resources
43	ICT	Information and Communication Technology
44	IFC	International Finance Corporation
45	ILO	International Labour Organization
46	ILOSTAT	International Labour Organization Statistics
47	IOT	Internet of Things
48	IRR	Internal Rate of Return
49	IT	Information Technology
50	ITU	International Telecommunication Union
51	JAM	Jan Dhan-Aadhaar-Mobile
52	KPIs	Key Performance Indicators
53	MAFWR	Ministry of Agriculture, Fisheries and Water Resources
54	MENA	Middle East and North Africa
55	MFIs	Microfinance Institutions
56	ML	Machine Learning
57	MSMEs	Micro, Small, and Medium Enterprises
58	MSs	Member States
59	NCVET	National Council for Vocational Education and Training
60	NGOs	Non-Governmental Organizations

Sr. No.	Abbreviation	Full form
61	NIELIT	National Institute of Electronics and Information
62	NPCI	National Payments Corporation of India
63	OECD	Organisation for Economic Co-operation and Development
64	PE/VC	Private Equity/Venture Capital
65	PMJDY	Pradhan Mantri Jan Dhan Yojana
66	PNU	Princess Nourah University
67	PPP	Public-Private Partnership
68	RHC	Renewable Heating and Cooling
69	ROI	Return on Investment
70	SBI	State Bank of India
71	SDAIA	Saudi Data and Artificial Intelligence Authority
72	SGDs	Sustainable Development Goals
73	SME	Small and Medium-sized Enterprises
74	SSO	Sector Skills Organization
75	STEM	Science, Technology, Engineering, and Mathematics
76	TMT	Technology, Media, and Telecommunications
77	UAE	United Arab Emirates
78	UI/UX	User Interface/User Experience
79	UN	United Nations
80	UNCDF	United Nations Capital Development Fund
81	UNDP	United Nations Development Programme
82	UNESCO	United Nations Educational, Scientific and Cultural Organization
83	UNWTO	United Nations World Tourism Organization
84	UPI	Unified Payments Interface
85	USA	United States of America
86	USD	United States Dollar
87	VR	Virtual Reality
88	WBC	Women Business Council
89	WDFI	Women's Digital and Financial Inclusion
90	WEF	World Economic Forum
91	WEP	Women Empowerment Principles

6

APPENDICES

APPENDIX 1

PROPOSED INITIATIVES

Based on thorough primary and secondary research carried out throughout the development of this thought paper, following initiatives for empowering women in and through ICT are proposed. Various dimensions of these initiatives have been mapped using the DCO's Unified Framework.

6.1.1 Long-list of initiatives

The below use case illustrative below outlines how the Unified Framework can be leveraged to formulate initiatives to solve targeted issues in the realm of Women's empowerment in and through ICT.

Initiative #1	PostNutura Empowering women in the workforce, enabling care for their infants
Theme	Women's Workforce empowerment through ICT: An online platform to find postnatal caretakers.
Objectives	Opportunity to provide working women with caretakers to provide support post-pregnancy and transition back to work in a smooth manner.
Rationale	<ul style="list-style-type: none"> • Assist maternity leave recipients in juggling their postpartum schedules. • Enable women to stay in the workforce after having children. • Give caregivers work opportunities to empower them financially. • Over time, it will allow women to pursue mid- to upper-level positions with sufficient support at home.
Description	<ul style="list-style-type: none"> • Develop a technology enabled platform to link working women with maternity caregivers through a website and mobile application. • Geolocation-based identification of the most appropriate caregivers through APIs. • Tailored packages, such as part-time, full-time, or temporary options like a one-month stay, etc. • Form partnerships with corporations to support or pay for maternity caretakers for female employees and identify early adopters. • Adaptable payment methods for various maternity assistance programs. • A pool of caregivers that the platform team will screen. • Website and mobile application features to include: <ul style="list-style-type: none"> - Customer ratings and reviews - User-friendly interface - Discounts and loyalty programs - Live chat support - Accessibility features - Education resources and 'how to' guides/handbook
Coverage and Scope	Regional
Geographical Landscape	Middle East, Africa, and Asia

Economic and Human Capital Status	<ul style="list-style-type: none"> • Upper middle income • Urban areas • Across high to moderate literacy rates
Sectors Impacted	All
Target and Influencing Group(s)	<p>Target Groups</p> <ul style="list-style-type: none"> • Self-employed • Entrepreneurs • Employees at private organizations or government organizations • Caregivers <p>Influencing Groups</p> <ul style="list-style-type: none"> • Support structure /caregivers (including family) • Multilateral organization(s) • Private organization(s) • Governments
Age Groups	18-50
Nature of Work and Seniority	<ul style="list-style-type: none"> • Mid-level management • Senior-level management • Entrepreneur
Gaps and Challenges Observed	Workforce inclusion
Implementation Medium/ Channel	Phygital; online platform
Enablers	<ul style="list-style-type: none"> • Childcare support from the workplace • Pipeline and training of caretakers • Marketing and outreach
Deliverables	Toolkits and platforms
Funding Magnitude and Sources	<ul style="list-style-type: none"> • Public-Private Partnership • PE/VC funding and guidance • Government allocated budgets • Non-Governmental Organizations (NGOs) / International foundations
UN SDGs Impacted	<ul style="list-style-type: none"> • Gender equality • Decent work and economic growth • Reduced inequalities
National/ Organizational Goals and Objectives Impacted	<p>DCO specific:</p> <ul style="list-style-type: none"> • Better digital skills and jobs • Positive digital

Operationalize and Measure	
DCO MSs Champion	All DCO MSs
Technology Leveraged	<ul style="list-style-type: none"> • Website, online platform • Data insights and analytics • AI-enabled chatbot • API Technology • Website • Mobile
Stakeholders	<ul style="list-style-type: none"> • Women returning to work post maternity leave • Corporates • Maternity caretakers and nurses
Key Performance Indicators (KPIs)	<ul style="list-style-type: none"> • Turnaround of time for women to re-join work • Number of women recruited as caregivers • Increased participation of women in the workforce
Implementation Timelines	6 to 18 months
Outcomes	<ul style="list-style-type: none"> • Enable smooth re-entry into the workforce • Enable women leaders in the workforce • Generate employment • Overcome barriers that hinder women to pursue mid to long-term careers • Enhance diversity at the workforce

Initiative #2	BeyondBreak Women's Online-only Re-integration Platform
Theme	Women's Workforce empowerment through ICT: Back-to-work program for those with break-from-work.
Objectives	Target women who took early retirement, are coming out of maternity leave, or have taken a long break due to personal reasons.
Rationale	<ul style="list-style-type: none"> • Start with mentor-mentee matching for a few workstreams, e.g., marketing, product, UI/UX and expand to other sectors. • Confidence building and training is required for women who are taking breaks. • Women on breaks in their career are often pushed towards unemployment. To avoid being out of labor force a re-integration program can connect them with suitable corporates. • Serve as an incubator to re-launch women into the workforce.
Description	<ul style="list-style-type: none"> • Technology-enabled platform to connect employers and prospective employees, where women are looking to re-enter, and corporate partners are looking for new hires. • Connect with corporates on freelance, part-time, contractual work, virtual only, and hybrid work. • Integrated mentor-mentee network for confidence building. • Learning platform with a repository of relevant soft skills and essential software to transition back to work. Learning platforms to have mock interviews to build confidence based on the type of job one is applying for, e.g., marketing, consultant, research, UI/UX, product, banking, technology, etc. • Screening: Online video screening, CV screening, and project-based performance screening of candidates by the platform to allow appropriate matching with employers. • Digital skill development: Update participants on industry trends and technologies, e.g., using software such as teams, Microsoft Office, and AI chatbots. • Mentorship: Pair with mentors who provide guidance, support, and insight into the workplace culture. This can be valuable in navigating the challenges of returning to work. • Corporates to offer mock or real-world projects: participants to work on real-world like projects or assignments, allowing them to apply their skills in a practical setting and build current, relevant experience. • Networking Opportunities: List networking events, allowing participants to connect with professionals in their industry and build a support network. • Generate profile report card with CV, courses completed, mentorship session completed, and mock project completed to offer to potential corporates.
Coverage and Scope	Regional
Geographical Landscape	Middle East, Africa, and Asia

Economic and Human Capital Status	<ul style="list-style-type: none"> • Upper middle income • Urban areas • Across high to moderate literacy rates
Sectors Impacted	All
Target and Influencing Group(s)	<p>Target Groups</p> <ul style="list-style-type: none"> • Unemployed • Self-employed • Past employees at private organizations or governments organizations <p>Influencing Groups</p> <ul style="list-style-type: none"> • Private organizations • Governments • Multilateral organizations
Age Groups	30-65 and above
Nature of Work and Seniority	<ul style="list-style-type: none"> • Mid-level management • Senior-level management • Executive
Gaps and Challenges Observed	<ul style="list-style-type: none"> • Workforce inclusion • Skills and knowledge • Digital divide • Access divide
Implementation Medium/ Channel	Online (virtual) ; online platform
Enablers	<ul style="list-style-type: none"> • Collaborative partnerships with corporates, academic institutes, and mentors. • Regular training programs for confidence building and skill development. • Continuous feedback mechanisms for program improvement. • User-friendly interface design of the platform for seamless navigation. • Regional language customization for wider accessibility.
Deliverables	Toolkits and platforms
Funding Magnitude and Sources	<ul style="list-style-type: none"> • Public-Private Partnership • PE/VC funding and guidance • Government allocated budgets
UN SDGs Impacted	<ul style="list-style-type: none"> • Gender equality • Decent work and economic growth • Reduced inequalities

National/ Organizational Goals and Objectives Impacted	DCO specific: <ul style="list-style-type: none"> • Better digital skills and jobs • Positive digital
Operationalize and Measure	
DCO MSs Champion	Start with GCC MSs in DCO (due to a more developed women's workforce and access to internet/smartphones) and expand across other DCO MSs.
Technology Leveraged	<ul style="list-style-type: none"> • Open-source platform • Social media integration to match mentors-mentees • AI-enabled chatbot and CV screening software • Regional languages to generate and translate content
Stakeholders	<ul style="list-style-type: none"> • Women in early to mid-career level with breaks • Corporates across sectors offering virtual/part-time jobs • Mentor pool to help in guidance and interview prep • Corporates or academic institutes offering mock projects
Key Performance Indicators (KPIs)	<ul style="list-style-type: none"> • Number of jobs secured • Number of mentors listed • Number of mentees trained • Turnaround time from learnings completed to jobs secured
Implementation Timelines	6 to 18 months
Outcomes	<ul style="list-style-type: none"> • Connect employees with corporates • Polish basic digital and soft-skills • Pre-screen candidates • Mock project assessment • Learning repository • Connect with mentors with similar career trajectory

Initiative #3	BeyondBreak Women's Online-only Re-integration Platform
Theme	Women's Workforce empowerment through ICT: Breaking barriers, Defying stereotypes: Empowering women in E-sports, one game at a time.
Objectives	Establish a women-only e-sports technology-enabled platform for DCO MSs to empower women, break barriers, and foster talent, diversity, and professional growth in the upcoming esports industry.
Rationale	<ul style="list-style-type: none"> • Traditional e-sports landscape often lacks representation from women, mainly from DCO MSs. Developing a female-only platform addresses this disparity and provides a dedicated safe space for women to thrive. • By focusing on DCO countries, the team aims to include women who may face additional challenges due to economic, social, or political factors, fostering inclusivity within the esports community. • The team empowers women within specific cultural contexts, breaking down barriers that may limit their participation in esports due to societal norms or expectations.
Description	<ul style="list-style-type: none"> • Identify, nurture, and highlight the gaming talent of women from DCO countries. Develop a tech platform and provide a supportive environment for skill development, recognition, and global opportunities. • Challenge gender norms in esports, promoting diversity. Demonstrate women from DCO countries excelling in esports, inspiring industry-wide change. • Empower women for careers in esports, spanning players, coaches, analysts, and creators. Create diverse opportunities for professional growth within the esports industry. • Establish a positive environment fostering camaraderie and mentorship. Connect women from DCO countries, encouraging collaboration to overcome esports challenges.
Coverage and Scope	Regional
Geographical Landscape	Middle East
Economic and Human Capital Status	<ul style="list-style-type: none"> • Lower income • Lower middle income • Upper middle income • Urban areas • Moderate to high literacy levels
Sectors Impacted	Consumer industries and Technology/ICT

Target and Influencing Group(s)	Target Groups <ul style="list-style-type: none"> • Students • E-sports influencers, gamers, Youtubers, e-sports enthusiasts • Unemployed • Self-employed Influencing Groups <ul style="list-style-type: none"> • Private organizations – Startups • Government organizations • Sports authorities • Multilateral organization(s)
Age Groups	18-45
Nature of Work and Seniority	<ul style="list-style-type: none"> • Internship • Trainee • Entry-level • Mid-level management
Gaps and Challenges Observed	<ul style="list-style-type: none"> • Gender bias • Digital divide • Financial inclusion
Implementation Medium/Channel	Phygital (online platform and in-person gaming experience center)
Enablers	<ul style="list-style-type: none"> • Social media partners and platforms • Reach and views of e-gaming streams • Access to Internet and electronic devices • Pipeline of content creators and gamers
Deliverables	Toolkits and platforms
Funding Magnitude and Sources	<ul style="list-style-type: none"> • Public-Private Partnership • PE/VC funding and guidance • Government allocated budgets • Social media platforms
UN SDGs Impacted	<ul style="list-style-type: none"> • Gender equality • Decent work and economic growth • Industry, innovation, and infrastructure • Reduced inequalities Partnership for goals
National/ Organizational Goals and Objectives Impacted	DCO specific: <ul style="list-style-type: none"> • Better digital skills and jobs • Positive digital

Operationalize and Measure	
DCO MSs Champion	DCO MSs in the Middle East
Technology Leveraged	<ul style="list-style-type: none"> • Online learning platforms • Gaming platform and software • Immersive, spatial technology • Online streaming platforms • Social media and content creation tools

Stakeholders	<ul style="list-style-type: none"> • Female gamers • Sponsors and partners • Fans and supporters • E-sports organizations and leagues
Key Performance Indicators (KPIs)	<ul style="list-style-type: none"> • Tournament success rates • Streaming reach • Sponsorship • Community engagement metrics
Implementation Timelines	6 to 18 months to be rolled out in an agile methodology
Outcomes	<ul style="list-style-type: none"> • Professional growth • Increased visibility and representation • Alternative career and revenue streams • Building of E-sports culture

Initiative #4	TechSHE Hub Digital Skilling Cohort Hybrid action for dual impact of Skills + Confidence
Theme	<ul style="list-style-type: none"> • Women's workforce participation in ICT • Women's workforce empowerment through ICT
Objectives	<ul style="list-style-type: none"> • Getting blue-collar workers equipped and empowered with basic digital and ICT skills. • Confidence building to be secure and effectively use technology devices. • Understanding e-commerce and social commerce for enhancing job opportunities.
Rationale	<ul style="list-style-type: none"> • DCO MSs of Gambia, Nigeria, Djibouti, and Ghana have low levels of education/skills, including digital literacy skills, as per UN Women data. • Opportunity to start with cohorts in Nigeria – where internet access and the ICT sector are growing and take labor force participants online. • For example, blue-collar workers such as household helpers, tailors/seamstresses, or salon workers can list themselves on an e-commerce platform to get other job opportunities online through freelance listing and e-commerce websites for blue-collar work.
Description	<ul style="list-style-type: none"> • Bite-sized learning content shared through WhatsApp and SMS. • Leveraging WhatsApp groups for sharing reading materials, doubts, and peer-to-peer learning. • Sharing animated and podcast content on WhatsApp groups. • Having in-person cohorts with women tutors/trainers to learn basic digital skills and computer skills. • Women tutors to function as guidance counselors and mentors for the cohorts. • Leveraging educational institutes, libraries, technology parks, corporates, NGOs, and government offices infrastructure 'after hours.' • Knowledge and skills in the curriculum: <ul style="list-style-type: none"> - Understanding the purpose and usage of different devices – computers, printers, fax machines, and using essential functions on a computer. - Using broadband and Wi-Fi networks. - Learning WhatsApp effectively for medium to advanced functions beyond simple messaging. - Using basic arithmetic formulas in spreadsheets. - Copying or moving a file or folder. - Using copy-paste to duplicate or move information within a document. - Finding, downloading, installing, and configuring software. - Creating electronic presentations with presentation software. - Connecting and installing new devices. - Transferring files between a computer and other devices. - Leveraging the internet for different uses – learning, social media, email, video content, podcasts, etc. - Staying safe on social media and other internet platforms. - Understanding and using e-commerce websites for one's career growth.

Coverage and Scope	Regional
Geographical Landscape	Middle East, Africa, and Asia
Economic and Human Capital Status	<ul style="list-style-type: none"> • Lower income • Lower middle income • Rural areas • Low literacy rates
Sectors Impacted	Education and Technology/ICT
Target and Influencing Group(s)	<p>Target Groups</p> <ul style="list-style-type: none"> • Students • Unemployed • Self-employed • Employees • Leaders/Managers • Entrepreneurs <p>Influencing Groups</p> <ul style="list-style-type: none"> • Governments • Private Organizations • Educational Institutions
Age Groups	25-50
Nature of Work and Seniority	<ul style="list-style-type: none"> • Mid-level management • Senior-level management • Entrepreneur
Gaps and Challenges Observed	<ul style="list-style-type: none"> • Skills and knowledge • Digital divide • Financial inclusion • Workforce Inclusion
Implementation Timelines	Phygital; Hybrid channels
Outcomes	<ul style="list-style-type: none"> • Social media platforms • Content creators • Access to internet • Access to educators
Deliverables	<ul style="list-style-type: none"> • Toolkit and platforms • Leadership development program • Scholarship and grants • Recognition and awards

Funding Magnitude and Sources	<ul style="list-style-type: none"> • Government-allocated budgets • Development banks • Public-Private Partnership • NGOs
UN SDGs Impacted	<ul style="list-style-type: none"> • Quality education • Gender equality • Decent work and economic growth • Reduced inequalities • Partnership for the goals
National/ Organizational Goals and Objectives Impacted	DCO specific: <ul style="list-style-type: none"> • Better digital skills and jobs • Positive digital
Operationalize and Measure	
DCO MSs Champion	DCO MSs in Africa
Technology Leveraged	<ul style="list-style-type: none"> • WhatsApp • Computer devices • Broad-band and Wi-Fi • Microsoft office software
Stakeholders	<ul style="list-style-type: none"> • Blue-collar workers • Volunteer trainers • Fund/Sponsor for internet and device access • Corporates, governments, and educational institutes providing infrastructure
Key Performance Indicators (KPIs)	<ul style="list-style-type: none"> • Number reported to feel confident in their digital skills • Number reported to clear primary coursework material • Number reported to go 'online' by listing on social media and e-commerce platforms, using WhatsApp business, social commerce apps, etc. • Number of one-on-one mentorships provided to go online and list online • Number of cohorts completed
Timelines	12 to 24 months
Outcomes	<ul style="list-style-type: none"> • Literacy building on primary computer and ICT skills • Confidence building and one-on-one mentoring • Opportunity for current labor force participants to 'go online' with their skills

Initiative #5	FinHer Gender lens investing fund – for women-focused financial services
Theme	Women's digital financial inclusion: Novel fintech investment fund to increase women's financial inclusion.
Objectives	<ul style="list-style-type: none"> • For-profit investment fund to increase women's digital financial inclusion. • Multi-stakeholder collaboration with anchor investors and fintech platforms.
Rationale	<ul style="list-style-type: none"> • Start the fund in economically mature countries such as Saudi Arabia and expand to other DCO MSs. • Start with portfolio companies in DCO MSs as fund #1 and expand globally based on traction and ROI. • Opportunity to reach and impact a wider audience faster. • Data collection from portfolio companies (banks and fintechs) to better understand market trends for women's digital financial inclusion, leveraging this data for gender-disaggregated data analysis.
Description	<ul style="list-style-type: none"> • Gender lens investing for fintechs with high women clientele (50% or more), those focusing on financial inclusion and access to funds for women. • Target fintech companies in the DCO MSs. • Increase the reach of financial services to women through the portfolio company's gender-focused investment strategy by innovative financial service providers. • Provide dedicated technical assistance facility to help portfolio companies achieve strategic objectives toward gender inclusion. • Opportunity to collect gender-disaggregated data with demonstrated gender inclusion results. • Collaborative-partnership model. • Data-driven insights and performance by leveraging learning from one portfolio company to another. • Target fintechs in personal finance, micro-enterprise finance, SME finance, and insurance, and expand to the larger pool with the evolution of fund.
Coverage and Scope	Regional
Geographical Landscape	North Africa and Sub-Saharan Africa
Economic and Human Capital Status	<ul style="list-style-type: none"> • Lower income • Lower middle income • Upper middle income • Urban and rural areas • Across all literacy levels

Sectors Impacted	Financial Services
Target and Influencing Group(s)	<p>Target Groups</p> <ul style="list-style-type: none"> • Unbanked students • Unemployed • Self-employed • Employed • Entrepreneurs <p>Influencing Groups</p> <ul style="list-style-type: none"> • Governments • Private organizations i.e. Banks and Fintechs • Investors
Age Groups	18 to 65 and above
Nature of Work and Seniority	<ul style="list-style-type: none"> • Mid-level management • Senior-level management • Executive
Gaps and Challenges Observed	Financial inclusion
Implementation Timelines	Phygital; Hybrid channels
Enablers	<ul style="list-style-type: none"> • Access to capital • Access to talent • Access to a pipeline of investments
Deliverables	<ul style="list-style-type: none"> • Impact funds and social VCs • Toolkits and platforms
Funding Magnitude and Sources	<ul style="list-style-type: none"> • Government allocated budgets • Corporate sponsorships • Grants from international organizations and NGOs • Public-Private Partnerships
UN SDGs Impacted	<ul style="list-style-type: none"> • Gender equality • Decent work and economic growth • Reduced inequalities • Partnership for the goals
National/ Organizational Goals and Objectives Impacted	<p>DCO specific:</p> <ul style="list-style-type: none"> • Cross-border business cooperation • Positive digital

Operationalize and Measure	
DCO MSs Champion	DCO MSs in Africa
Technology Leveraged	Data Insights
Stakeholders	<ul style="list-style-type: none"> • Anchor sponsors • Fintechs • Investors and finance professionals to run-fund
UN SDGs Impacted	<ul style="list-style-type: none"> • Number of investments made • Number of women clients reached by portfolio companies (fintechs) • Number of fintech's mentored for gender-inclusive policies • Increase in women reached through portfolio companies
Implementation Timelines	24 months and above
Outcomes	<ul style="list-style-type: none"> • Fund to accelerate growth of women's financial inclusion through fintechs. • Assistance to fintechs in making their portfolio more gender-inclusive. • Data collection from portfolio companies (banks and fintechs) to better understand market trends for women's digital financial inclusion.

Initiative #6	SHECo-operatives Rural Co-operative Bank providing targeted services for Women
Theme	Women's financial inclusion: Empowering Women, Banking for Her: Your Financial Future, For Women, By Women.
Objectives	A rural co-operative bank that will exclusively serve women, focusing on being the primary depositors and sole recipients. The goal is to provide a uniquely tailored savings, credit / micro-finance, insurance, pension (financial) and non-financial services thereby promoting economic empowerment for women within a supportive community.
Rationale	<ul style="list-style-type: none"> • Rectify gaps and overlooked financial needs of women with tailored services. • Break gender norms with an all-women leadership and staff. Actively place women in leadership and decision-making roles. • Boost women entrepreneurs with financial resources and networking. Recognize cultural sensitivities for women in financial matters.
Description	<ul style="list-style-type: none"> • Provide exclusive financial products and services tailored to meet the unique needs of women / women entrepreneurs. • Empower women economically by extending micro-business loans / credit exclusively to women, fostering entrepreneurship, career development, and overall economic independence. • Provide micro-pensions and micro-insurance in collaboration with government and private organizations to women. • Actively hire women employees to spearhead services provided by SheCo-operative, ensuring that the team resonates with the diverse needs of women in identified target areas. • Advance women's careers within the bank, ensuring leadership roles with decision-making authority. • Establish mechanisms for increased representation of women in decision-making processes, including leadership roles and board positions. • Create a sense of community within the bank, offering women a platform for financial learnings, through regional business schools, mutual support, networking, and shared experiences. • Leverage new-age technology for a simple, secure, and user-friendly banking experience, ensuring accessibility for all women. • Continuously expand the digital bank's accessibility by diversifying access points, enabling women from various locations and socio-economic backgrounds to connect with the bank conveniently.
Coverage and Scope	Regional
Geographical Landscape	Rural areas of Middle East, Africa, and Asia

Target and Influencing Group(s)	Target Groups <ul style="list-style-type: none"> • Unbanked students • Unemployed • Self-employed • Employed • Entrepreneurs Influencing Groups <ul style="list-style-type: none"> • Regulators • Governments • Private organizations
Economic and Human Capital Status	<ul style="list-style-type: none"> • Lower income • Lower middle income • Rural areas • Low literacy rates
Sectors Impacted	Financial Services
Age Groups	18 to 50
Nature of Work and Seniority	<ul style="list-style-type: none"> • Entry-level • Mid-level management • Senior-level management
Gaps and Challenges Observed	<ul style="list-style-type: none"> • Financial inclusion • Workforce inclusion • Digital divide
Implementation Timelines	Phygital; Hybrid channels
Enablers	<ul style="list-style-type: none"> • Need for banking license • Robust banking technology • Access to money in order to lend/provide micro-finance • Partnership with insurance companies • Roster of women staff • Roster of women customers
Deliverables	<ul style="list-style-type: none"> • National strategies and regulations • Toolkit and platforms • Education programs • Workplace diversity programs
Funding Magnitude and Sources	<ul style="list-style-type: none"> • Government allocated budgets • Corporate sponsorships • Grants from international organizations and NGOs focusing on women's financial inclusion • Public-Private Partnerships

UN SDGs Impacted	<ul style="list-style-type: none"> • Quality education • Gender equality • Decent work and growth • Reduced inequalities • Partnership for goals • Peace, justice, and strong institutions
National/ Organizational Goals and Objectives Impacted	DCO specific: <ul style="list-style-type: none"> • Better digital skills and jobs • Positive digital • Cross-border business cooperation
Operationalize and Measure	
DCO MSs Champion	All DCO MSs
Technology Leveraged	<ul style="list-style-type: none"> • Biometric authentication • E-passbook • Regional languages used to generate and translate content • Banking technology (e.g., core banking platform) • Mobile banking • SMS and Tele-banking
Stakeholders	<ul style="list-style-type: none"> • Women depositors • Women borrowers • Women leadership and staff • Technology partners • Co-ordination with government regulators
Key Performance Indicators (KPIs)	<ul style="list-style-type: none"> • Number of loans disseminated • Number of micro-loans issued • Number of insurance / pension customers • Number of active users on mobile / net banking • Roster of women customers • Number of women employees / staff
Implementation Timelines	24 months and above
Outcomes	<ul style="list-style-type: none"> • Financial inclusion for women • Gender equality in finance • Economic empowerment • Community impact • Inclusive fintech solutions • Gender-inclusive data analytics

Initiative #7	Digi Hub Digital Startups Mentorship Platform
Theme	Technology-enabled platform to enable women to receive all support to build their startups.
Objectives	To provide a single platform that fulfills the needs of entrepreneurs in digital startups and helps connect with the right mentors.
Rationale	<ul style="list-style-type: none"> • Enable women to find the suitable support to build sustainable and profitable businesses. • Provide support to navigate complex regulatory requirements. • Allow more women to bring their business ideas to life. • Connect more women with potential investors
Description	<ul style="list-style-type: none"> • Provide women with a guide on the regulatory requirements to establish digital startups in various member nations. Further, provide repository on the schemes available in respective member nations that potential entrepreneurs can leverage. • Build a connection with mentors in the same field as the entrepreneurs running their startups, thereby allowing entrepreneurs to receive guidance and help them build business associations. • Assist with frameworks and checklists that a digital start-up founders can use to fulfill regulatory requirements. • Connect with learning resources and digital tools to improve efficiency in business processes.
Coverage and Scope	Regional
Geographical Landscape	Middle East, Africa, and Asia
Economic and Human Capital Status	<ul style="list-style-type: none"> • Lower income • Lower middle income • Upper middle income • Urban and rural areas • Across all literacy levels
Sectors Impacted	Financial Services

Target and Influencing Group(s)	Target Groups <ul style="list-style-type: none"> • Students • Unemployed • Self-employed • Employed • Leaders/Managers • Entrepreneurs Influencing Groups <ul style="list-style-type: none"> • Private organizations • Governments • Leaders/Managers • Entrepreneurs
Age Groups	18 to 50
Nature of Work and Seniority	<ul style="list-style-type: none"> • Internship • Trainee • Entry-level • Mid-level management
Gaps and Challenges Observed	<ul style="list-style-type: none"> • Workforce inclusion • Digital divide • Access divide • Gender bias • Leadership inclusion • Skills and knowledge
Implementation Timelines	Online (virtual); online platform
Enablers	<ul style="list-style-type: none"> • Collaborative partnerships with government agencies, mentorship organizations, and investors • Regular training programs • Continuous feedback loops for platform enhancement • Easy UI/UX for seamless navigation
Deliverables	<ul style="list-style-type: none"> • National strategies and regulations • Toolkit and platforms • Leadership development program • Scholarship and grants • Recognition and awards • Workplace diversity programs
Funding Magnitude and Sources	<ul style="list-style-type: none"> • Government allocated budgets • Corporate sponsorships • Grants from international organizations / NGOs • Public-Private Partnership

UN SDGs Impacted	<ul style="list-style-type: none"> • Quality education • Gender equality • Decent work and growth • Reduced inequalities • Partnership for goals
National/ Organizational Goals and Objectives Impacted	DCO specific: <ul style="list-style-type: none"> • Better digital skills and jobs • Positive digital
Operationalize and Measure	
DCO MSs Champion	All DCO MSs
Technology Leveraged	<ul style="list-style-type: none"> • Open-source technology • AI-enabled chatbot • Data insights and analytics • Integration with government websites
Stakeholders	<ul style="list-style-type: none"> • Digital startup founders • Potential investors • Government agencies • Mentors listed
Key Performance Indicators (KPIs)	<ul style="list-style-type: none"> • Number of startups at various stages of funding • Number of mentors listed • Number of active participants • Number of startups listed • Community engagement metrics
Implementation Timelines	24 months and above
Outcomes	<ul style="list-style-type: none"> • Access to resources to start a business • Employment generation • Connect with investors

Initiative #8	FemInfo Action-Oriented Data Dashboard - Gender-inclusive data and analytics for action-oriented steps
Theme	<ul style="list-style-type: none"> • Women's workforce participation in ICT • Women's workforce empowerment through ICT • Women's digital financial inclusion
Objectives	Creating a dashboard with gender-related data for DCO MS, including parameters for ICT and digital financial inclusion (Internet software and services).
Rationale	<ul style="list-style-type: none"> • DCO MSs of Africa do not have sufficient coverage on women's empowerment in and through ICT. • Databases from international organizations do not always cover all nations, particularly less developed nations; their databases may have figures for the region but do not always have all figures and parameters for individual nations that are part of DCO. • Start with ICT sector and financial inclusion-related data and expand to others.
Description	<ul style="list-style-type: none"> • Creating a dashboard with gender-related data, including parameters for ICT and digital financial inclusion for women. • Collect data through government agencies, e.g., health, education, electricity, transport, social security, education, labor and employment agencies, etc. • Leveraging data analytics, AI tools, and data visualization. • Customize dashboards to read in regional languages. • Leverage open data technology to help extract, export, and analyze data, E.g., R, Python, STATA, and back-end API technology. • Database to include (non-exhaustive list): <ul style="list-style-type: none"> - Demographic information - Education levels - Economic participation - Financial inclusion parameters - Political participation
Coverage and Scope	Regional
Geographical Landscape	Middle East, Africa, and Asia
Economic and Human Capital Status	<ul style="list-style-type: none"> • Lower income • Lower middle income • Upper middle income • High income • Urban and rural areas <p>Across literacy rates</p>

Sectors Impacted	Financial Services
Target and Influencing Group(s)	<p>Target Groups</p> <ul style="list-style-type: none"> • Unbanked students • Unemployed • Self-employed • Employed • Entrepreneurs <p>Influencing Groups</p> <ul style="list-style-type: none"> • Investors • Regulators • Private organizations • Governments • Multilateral organizations • Educational institutions
Age Groups	18 to 65 and above
Nature of Work and Seniority	<ul style="list-style-type: none"> • Internship • Trainee • Entry-level • Mid-level management • Senior level management • Executive
Gaps and Challenges Observed	<ul style="list-style-type: none"> • Financial inclusion • Workforce inclusion • Digital divide • Access divide • Gender bias • Leadership inclusion • Skills and Knowledge
Implementation Timelines	Online (virtual); online platform
Enablers	<ul style="list-style-type: none"> • Collaborative partnerships with government agencies and corporates • Capacity building for statisticians and economists • Regional language customization for wider accessibility • Training programs for stakeholders on utilizing the dashboard effectively
Deliverables	<ul style="list-style-type: none"> • Toolkit and platforms • Research and data collection • Government support and incentives • National strategies and regulations

Funding Magnitude and Sources	<ul style="list-style-type: none"> • Government allocated budgets • Corporate sponsorships • Grants from international organizations / NGOs
UN SDGs Impacted	<ul style="list-style-type: none"> • Gender equality • Reduced inequalities • Partnership for goals
National/ Organizational Goals and Objectives Impacted	DCO specific: <ul style="list-style-type: none"> • Data-driven digital economy • Cross-border business cooperation • Positive digital
Operationalize and Measure	
DCO MSs Champion	All DCO MSs
Technology Leveraged	<ul style="list-style-type: none"> • Data analytics and AI tools for processing and interpreting large datasets. • Data visualization tools for creating accessible and understandable dashboards. • Programming languages such as R, Python, and STATA for data extraction and analysis. • Open data technology for efficient extraction, export, and data analysis through back-end API technology.
Stakeholders	<ul style="list-style-type: none"> • Government and government agencies across DCO MSs • Corporates across DCO MSs • Team of statisticians and economists
Key Performance Indicators (KPIs)	<ul style="list-style-type: none"> • Number of parameters covered in the database • Number of updates made to the database • Number of exports, downloads, and views on the microdata library
Implementation Timelines	12 to 24 months
Outcomes	<ul style="list-style-type: none"> • Create a repository of gender-disaggregated relevant to education, workforce, health, sanitation, and ICT. • Roll-out targeted initiatives based on gap areas.

Initiative #9	AfriCatalyst Nurturing innovation in the heart of Africa
Theme	<ul style="list-style-type: none"> • Women's workforce participation in ICT • Women's workforce empowerment through ICT • Women's digital financial inclusion
Objectives	<ul style="list-style-type: none"> • To provide a conducive environment for women to innovate and bring their ideas to fruition. • To empower women to participate in innovation, contributing to socio-economic progress actively.
Rationale	<ul style="list-style-type: none"> • DCO MSs of Africa do not have incubators that promote women empowerment and economic upliftment in the rural towns and cities in Africa. • Incubation of business addresses the specific challenges related to health, education, workforce participation, and socio-economic biases by tailoring programs to local needs. • Additionally, it contributes to localized economic growth by supporting women-led businesses at the regional level.
Description	<ul style="list-style-type: none"> • Providing guidance, one-on-one mentorship, and resources (physical space, internet, mobile access, social media presence, education) to help women with ideas to bring them to life. • The above includes rural incubators where working, self-employed, homemakers, entrepreneurs, and students can pitch business ideas, suggest gaps or solutions in the market that can be filled, and brainstorm collectively on topics to develop concepts/ solutions/business ideas on the topic of women's empowerment across health, family planning, literacy, breaking socio-economic biases, enhancing workforce participation, and technology and telecom access. • Networking opportunities for micro-entrepreneurs in the locality to connect with aspiring entrepreneurs or students to launch/accelerate their ideas. • Inviting role model speakers to motivate and inspire women in their region to help solve issues, whether macro or micro, to help improve the quality of life for African women and girls. • Launching offline innovation hubs specifically designed for women in key African cities and towns. • Connect women with organizations, foundations, NGOs, and governments to further launch and scale their ideas. • Facilitating mentorship programs connecting aspiring women innovators with established leaders. • Hosting pitch events and competitions exclusively for women-led startups in key African cities and towns. • Collaborating with women-focused organizations to provide holistic support.
Coverage and Scope	Regional
Geographical Landscape	North Africa and Sub-Saharan Africa

Economic and Human Capital Status	<ul style="list-style-type: none"> • Lower income • Lower middle income • Rural areas • Low literacy rates
Sectors Impacted	All
Target and Influencing Group(s)	<p>Target Groups</p> <ul style="list-style-type: none"> • Students • Unemployed • Employed • Self-employed • Entrepreneurs <p>Influencing Groups</p> <ul style="list-style-type: none"> • Regulators • Governments • Funds and investors
Age Groups	18-50
Nature of Work and Seniority	<ul style="list-style-type: none"> • Internship • Trainee • Entry-level • Mid-level management • Senior level management • Executive
Gaps and Challenges Observed	<ul style="list-style-type: none"> • Skills and knowledge • Funding
Implementation Timelines	Phygital; hybrid channels
Enablers	<ul style="list-style-type: none"> • Offering tailored training programs. • Partnerships with tech companies for mentorship and resource support. • Inclusive community engagement events to encourage collaboration. • Addressing barriers to entry, such as access to funding and resources.
Deliverables	Impact funds and social VC
Funding Magnitude and Sources	<ul style="list-style-type: none"> • Government allocated budgets • Corporate sponsorships • Collaboration with international organizations/NGO/CSR supporting women in STEM • Public-Private Partnership

UN SDGs Impacted	<ul style="list-style-type: none"> • Quality education • Gender equality • Decent work and growth • Reduced inequalities • Partnership for goals • Peace, justice, and strong institutions
National/ Organizational Goals and Objectives Impacted	DCO specific: <ul style="list-style-type: none"> • Better digital skills and jobs • Positive digital • Thriving cross-border digital market
Operationalize and Measure	
DCO MSs Champion	DCO MSs in Africa
Technology Leveraged	<ul style="list-style-type: none"> • Offline platforms for collaboration, idea-sharing, and networking. • Mentorship programs connecting women innovators with industry experts. • Innovation management tools and platforms tailored for women-led startups. • Social media and digital marketing for community building and outreach.
Stakeholders	<ul style="list-style-type: none"> • Ministry of Science and Technology • Women's empowerment organizations • Technology industry leaders • Female innovators and entrepreneurs • Educational Institutions • Local government authorities
Key Performance Indicators (KPIs)	<ul style="list-style-type: none"> • Percentage increase in women's participation in innovation and entrepreneurship • Success rate and growth of women-led startups and projects • Levels of leadership and innovation skills improvement among women
Implementation Timelines	12 to 18 months
Outcomes	<ul style="list-style-type: none"> • Increased representation of women in innovation and entrepreneurship. • Growth and sustainability of women-led startups and projects. • Strengthened leadership and innovation skills among women.

Initiative #10	FinConnect: Empowering women and girls through financial literacy in Pakistan and Bangladesh
Theme	Women's digital financial inclusion: financial literacy campaign for continuous economic empowerment.
Objectives	<p>To enhance financial literacy among women and girls.</p> <p>To empower women and girls to take control of their financial future, thereby allowing them to contribute to economic stability in their households and communities.</p>
Rationale	<p>Addresses the unique challenges that women and girls face in achieving financial independence.</p> <p>Addresses the need for tailored financial education and resources for women and girls in rural areas.</p> <p>Enable rural women and girls to be empowered to take control of their financial journeys.</p>
Description	<ul style="list-style-type: none"> • Create culturally respectful financial literacy content tailored to the specific needs of women and girls in Bangladesh and Pakistan. Cover basic concepts such as: <ul style="list-style-type: none"> - Opening a bank account, filling a cheque, opening and operating a bank locker, creating digital identification documents. - Basics of Islamic finance and their products (where relevant). - Concepts of Income, expenses, assets, liabilities, cash management, savings, the need for emergency funds, budgeting, modes of savings, lending products (for business and personal use), insurance, investment, pension, and retirement. - Knowledge and training on digital transactions and using mobile phones for banking. - Financial inclusion schemes are offered by the government and other international organizations, and the procedure to avail of these schemes. - Fraud protection to caution against Ponzi schemes, unregistered investment advisers, and grievance redressal. • Develop a user-friendly content module (basic Word, Excel, and paper booklets) with support for local languages to make financial literacy content accessible. • Form agreements with local NGOs, women's organizations, financial institutions, and government organizations in both countries to disseminate content in the rural areas. • Train educators, volunteers, and community leaders to become financial literacy trainers to disseminate content. • Organize participatory, neighborhood-focused seminars to connect with diverse groups of women, addressing questions and encouraging participation. • Launch an outreach campaign through SMS marketing, community events, local radio, and social media to raise awareness of the program. • Establish a robust monitoring and assessment mechanism to measure FinConnect's impact, including participant feedback, knowledge retention, and changes in financial practices.

Coverage and Scope	<ul style="list-style-type: none"> • Regional
Geographical Landscape	Asia
Economic and Human Capital Status	<ul style="list-style-type: none"> • Lower income • Lower middle income • Rural areas • Low literacy rates
Sectors Impacted	Financial Services, Education, and ICT
Target and Influencing Group(s)	<p>Target Groups</p> <ul style="list-style-type: none"> • Students • Unemployed • Self-employed • Employed <p>Influencing Groups</p> <ul style="list-style-type: none"> • Women entrepreneurs • Private organizations i.e. Banks and fintechs • Regulators • Governments
Age Groups	18-50
Nature of Work and Seniority	<ul style="list-style-type: none"> • Internship • Trainee • Entry-level • Mid-level management
Gaps and Challenges Observed	<ul style="list-style-type: none"> • Skills and knowledge • Financial inclusion • Workforce inclusion • Digital divide • Access divide • Gender bias
Implementation Timelines	Phygital; hybrid channels

Enablers	<ul style="list-style-type: none"> • Training and capacity-building for local educators focusing on girl and women-centric financial education. • Have a designated agent/ leader for the community that promotes financial literacy. • Partnerships with microfinance institutions for expertise and support. • Community-based initiatives to encourage peer-to-peer learning among women and girls. • Culturally sensitive content tailored to address financial challenges faced by women and girls.
Deliverables	<ul style="list-style-type: none"> • Toolkits and platforms • Government support/incentives • National strategies and regulations
Funding Magnitude and Sources	<ul style="list-style-type: none"> • Government allocated budgets • Corporate sponsorships from financial institutions • Collaboration with international development agencies / NGOs • Public-Private Partnerships
UN SDGs Impacted	<ul style="list-style-type: none"> • Quality education • Gender equality • Decent work and growth • Reduced inequalities • Partnership for goals • Peace, justice, and strong institutions
National/ Organizational Goals and Objectives Impacted	<p>DCO specific:</p> <ul style="list-style-type: none"> • Better digital skills and jobs • Positive digital
Operationalize and Measure	
DCO MSs Champion	DCO MSs in Asia-Pacific (Pakistan and Bangladesh)
Technology Leveraged	<ul style="list-style-type: none"> • Online webinars and virtual classrooms • Social media platforms for awareness campaigns and community engagement • Personal finance management tools
Stakeholders	<ul style="list-style-type: none"> • Ministry of Finance • Central Banks of Pakistan and Bangladesh • Women's empowerment NGOs • Microfinance institutions • Educational institutions • Local women leaders and community organizations

Key Performance Indicators (KPIs)	<ul style="list-style-type: none"> • Percentage increase in financial literacy rates among women and girls • Number of women and girls completing financial education programs • Levels of financial confidence and decision-making skills improvement among women and girls • Participation rates in women-focused community outreach events.
Implementation Timelines	12 to 18 months
Outcomes	<ul style="list-style-type: none"> • Increased financial literacy rates among women and girls in targeted communities. • Enhanced financial decision-making skills leading to economic empowerment. • Improved economic stability and resilience at the individual and community levels.

6.1.2 Short-list of initiatives

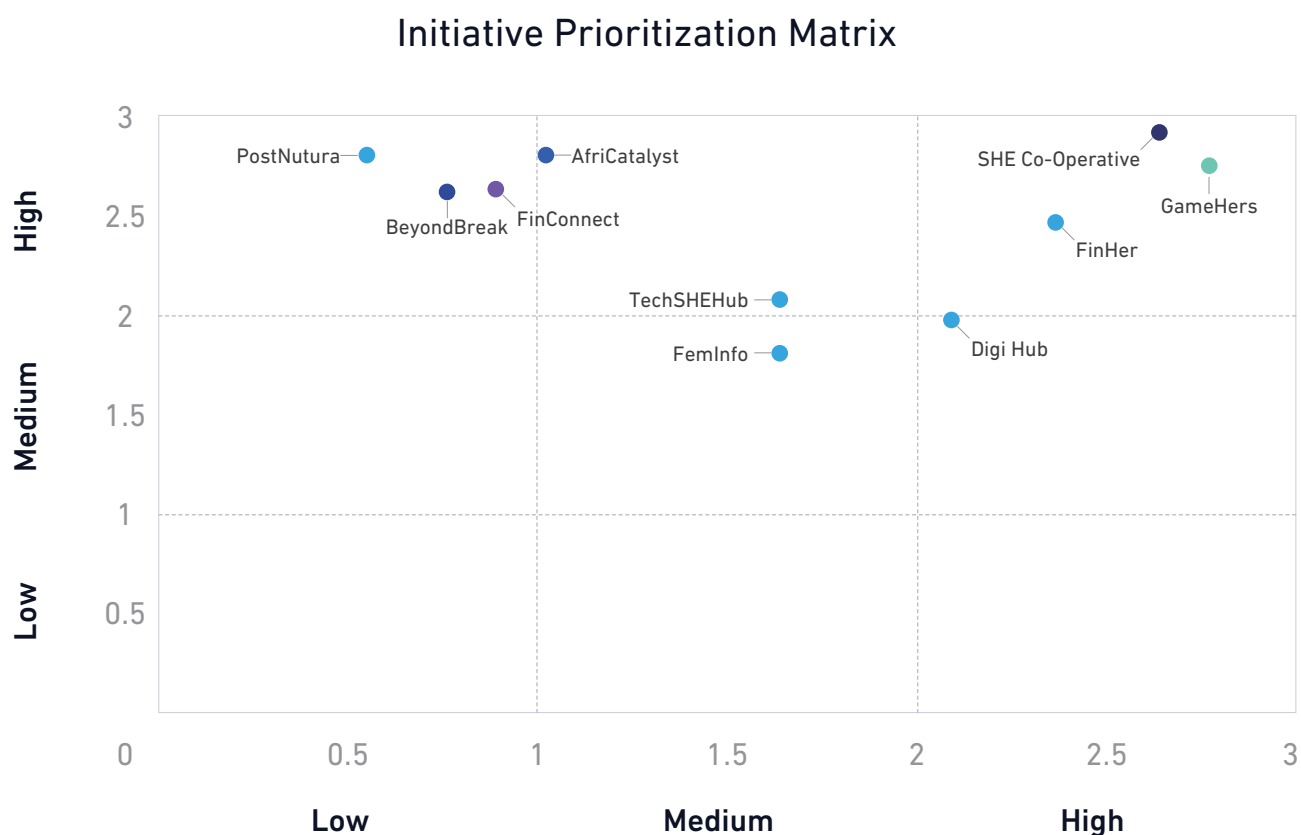


Figure 13: Initiative prioritization

Based on the high ranking provided for effort (that is low effort required) and/or for impact (high impact expected) the below initiatives have been short-listed as shown:

1. **PostNutura:** Empowering women in workforce, ensuring care for their infants.
2. **AfriCatalyst:** Nurturing innovation in the heart of Africa.
3. **BeyondBreak:** Women's Online-only Re-integration Platform fall in this best-case category.
4. **FinConnect:** Empowering Women through Financial Literacy in Pakistan and Bangladesh
5. **SHECo-operatives:** Female-only rural Co-operative Bank
6. **GameHers:** An E-sports Platform for Women across DCO MSs with the potential for establishing an e-gaming League for Women

The top-3 initiatives for DCO roll out are **PostNutura, AfriCatalyst, and BeyondBreak** to enhance Women's empowerment in and through ICT given the novelty, high scalability, and global applicability of these initiatives.

GameHers could be a 'game changing' initiative with the potential for impacting next-generation talent using emerging tech and sowing the seeds of 'first-of-its-kind' scalable initiative hence included for consideration

Given the impact and effort requirements of FinConnect and SHECo-operatives, it is recommended that DCO roll out these initiatives to enhance Women's economic empowerment through digital financial inclusion.

6.1.3 Short-list of initiatives matrix

Ranking Details Outlined Below

Scale	High	Medium	Low
	>2	>1 but <=2	<1
Effort	<ul style="list-style-type: none"> • Time-taken : Time-taken for implementing the initiative is long-term (more than 24 months). • Monetary considerations : High funding and sponsorship requirements. • Regulatory requirements : Need for lengthy government approvals. • Need for resources : High requirement of people, process, stakeholders and ICT/technology. 	<ul style="list-style-type: none"> • Time-taken : Time-taken for implementing the initiative is medium-term (more than 12 to 24 months). • Monetary considerations : Medium funding and sponsorship requirements. • Regulatory requirements : Need for regulatory and government approval(s) and paperwork. • Need for resources : Medium requirement of people, process, stakeholders and ICT/technology. 	<ul style="list-style-type: none"> • Time-taken : When time taken to implement the initiative is short-term (6 to 18 months). • Monetary considerations : Low funding and sponsorship requirements. • Regulatory requirements : Low regulatory/ government approvals and paperwork. • Need for resources : Less requirement of people, process, stakeholders, and ICT/technology.
Impact	<ul style="list-style-type: none"> • Scope : High impact in terms of amount of people/ communities/type of stakeholders benefiting. • Coverage : Large number of objectives met e.g. UNSDGs and DCO flagship actions met. • Innovation and Transformation : Introducing / leveraging emerging technology and novel strategies. 	<ul style="list-style-type: none"> • Scope : Medium impact in terms of amount of people/ communities/type of stakeholders benefiting. • Coverage : Medium number of objectives met e.g. UNSDGs and DCO flagship actions met. • Innovation and Transformation : Introducing / leveraging existing technology and prevailing strategies. 	<ul style="list-style-type: none"> • Scope : Low impact in terms of amount of people/ communities/type of stakeholders benefiting. • Coverage : Low number of objectives met e.g. UNSDGs and DCO flagship actions met. • Innovation and Transformation : Introducing / leveraging no or limited technology and traditional strategies.

Each of the probable initiatives listed, were scored based on the 'Effort' (time to implement, capital requirements, complexity of regulations, resources requirement) and 'Impact' created (scope of impact and coverage of objectives).

APPENDIX 2

GLOBAL CASE STUDIES

6.2.1 Enhancing Women's Workforce participation in and through ICT

Middle East - UN Women's initiative for Women in ICT in Jordan ^[32]

To increase women's participation in the labor market as well as in ICT, the UN has put forward several recommendations under the three following buckets:



Education and Labor Market Bridging

- Promote the exchange of expertise between the private sector and universities through the involvement of the private sector in graduation projects.
- Support the establishment of internship programs for graduating woman/girl students.
- Encourage companies to develop CSR programs that Support efforts of the private sector and ICT vendors to introduce relevant programs at universities.
- Develop a model training program between a leading ICT firm and an educational institution.
- Activate the role of media in spreading awareness and highlight success stories of women in the ICT sector.
- Introduce means of parental control over the internet content to increase ICT penetration among girls and women; Increase awareness about ICT as an economic and social enabler by spreading e-culture.
- Activate the role of career advisory and guidance centers in spreading awareness; develop an integrated information system on the labor market supply and demand.



Women in Business and Entrepreneurship

- Encourage the sharing of knowledge and extend the Gender Equity Seal initiative to encompass the ICT sector and enterprises.
- Create web-based training programs covering both the technical and essential managerial skills essential in ICT.
- Initiate an advocacy campaign to lobby for an equitable labor law.
- Augment the participation of women, particularly those hailing from the governorates, in existing entrepreneurship programs.
- Support existing startup initiatives to have a gender focus, especially for women residing outside Amman.
- Support women entrepreneurs to gain financial resources to support them to purchase computers.



Women in the ICT Workplace

- Help implement the National Qualifications Framework for the ICT sector in Jordan, thus supporting the 'Intaj' initiative. Including gender aspects in Intaj's awareness efforts to better educate students.^[32]
- Leading the 'ICT Bridging Academy' by assisting the Sector Skills Organization (SSO).
- Expand the scope of Knowledge Stations. Spreading the latest information on the ICT sector using different modes of media.
- Putting in place safe transport facilities to help women commute to the place of internship from their homes.
- Broadening the internship program to offer remote internships as well as developing an appropriate compensation framework, and a specific contract. Set up an internship program for women at the Oasis 500 premises.
- Assist HR systems within organizations and develop an HR manual.
- Offering rehabilitation support after one takes an extended leave from work.
- Create a platform to guide women with information on outsourcing and work-from-home opportunities.

Key Insights

- Leverage deep-dive research to propose interventions for Women in the ICT sector.
- Leverage cross-stakeholder collaboration across government, multilateral organizations, and private organizations to create jobs for women in the ICT sector.
- Ensure interventions are holistic, ranging from education business incubators to national strategies for women.
- Highlights the opportunity for targeted content to be created to be both simply understood and freely available to a wider audience without any limitations.
- Proposes the effectiveness of dissemination of skills through training centers and mentorship, ensuring that individuals can finish the course.



Launched in 2018, UN Women, in partnership with the African Union Commission (AUC) and the International Telecommunication Unit (ITU) implemented the African Girls Can Code Initiative to train African girls in critical coding and technology skills.

Initiatives:

- The first phase of the African Girls Can Code Initiative (AGCCI) developed a guide on mainstreaming ICT, gender and coding in national curricula across the continent, launched and hosted a series of webinars to keep the learning going in the pandemic.
 - Includes coding camps and mainstreaming ICT, coding, and gender into the national curricula.
 - It promotes the implementation of national media campaigns involving role models (e.g. women in ICT, women teachers in schools) and utilizes an online platform to enhance networking among the girls, trainers and mentors.
 - AGCCI eLearning platform is developed and run by International Telecommunication Union (ITU). The platform provides online mentorship, courses, training tools, job opportunity postings and promotion of innovative programs developed by participants.
- In the second phase, AUC and UN Women in partnership with and ITU, ECA, UNESCO and UNICEF and supported by the Government of Belgium began to roll out initiatives in April 2022.
 - Training of Trainers (ToT) initiative targeted to reach 2,000 girls in selected 11 African countries by 2030.

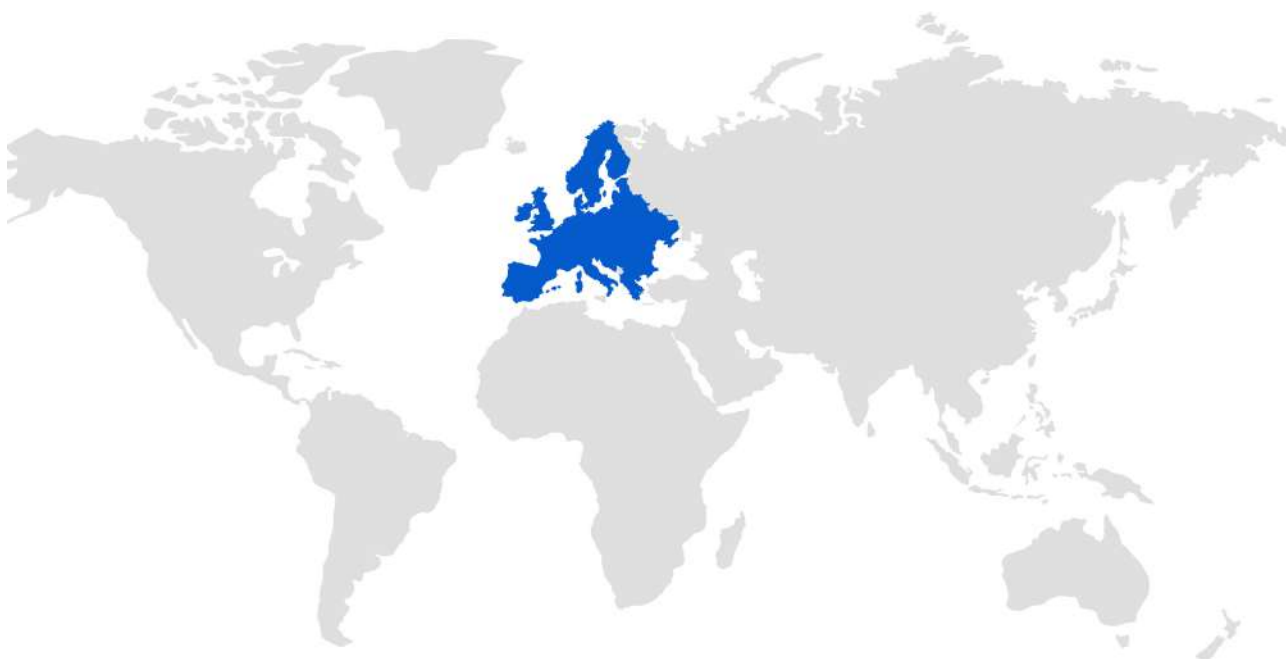
- Set up of AGCI learning centers by partnering with local training institutions in the participating countries.
- Reviving the previously launched e-learning platform by ITU.

Impact:

- 600 girls have been trained in the coding camps nationally and regionally.
- The regional coding camps were conducted in Pretoria, South Africa (2019) and Addis Ababa, Ethiopia (2018).
- The national coding camps were hosted in Ethiopia with participants from various countries in Africa including countries where UN Women has presence such as: Ethiopia, Burundi, Cote D'Ivoire, DRC, Kenya, Liberia, Mali, Malawi, Rwanda, Senegal, Sierra Leone, Sudan, South Sudan, South Africa, Uganda, Tanzania, and Zimbabwe.
- Phase 2 aims to train a minimum of 2,000 girls aged 17-25 by 2030 as computer programmers, creators, and designers.

Key Insights

- Highlights the need for targeted content to be created, which is both simply understood and freely available to a wider audience without any limitations.
- Opportunity for easier dissemination through training centers and mentorship, ensuring that individuals can finish the course.



In a resolution in March 2023, the European Parliament called for better access for women and girls to digital tools to enable the closing of the digital gender gap and the growth of women's participation in the digital economy.

Policy recommendations included:

- Calls to align with measures fostering digital transition with the Union's goals on gender equality.
- Calls to address gender gaps within the ICT sector in the digital agenda, the European digital strategy, and all other digitalization skills and education policies/initiatives.
- Stress the importance of promoting digital literacy, as well as access to and the affordability of digital tools, and accessing the labor market.
- Calls for women and girls to be provided better access to digital tools, training them in its use, and for measures to be taken to promote their advancement in the STEM professions.
- Cooperation between internet platforms to address online platforms' responsibilities regarding user-disseminated hate speech, harmful, abusive, and sexist content, to protect women online.
- Tackle the digital exclusion of all vulnerable groups in society, to make ICT education accessible by adapting teaching methods for several factors determining women's access to education.
- Stress the need for further regulatory efforts to ensure that AI respects the principles and values of gender equality and non-discrimination.
- Calls to work with the private sector to create role model campaigns encouraging women professionals in cybersecurity to reduce the skill gap and improve the resilience of cybersecurity.

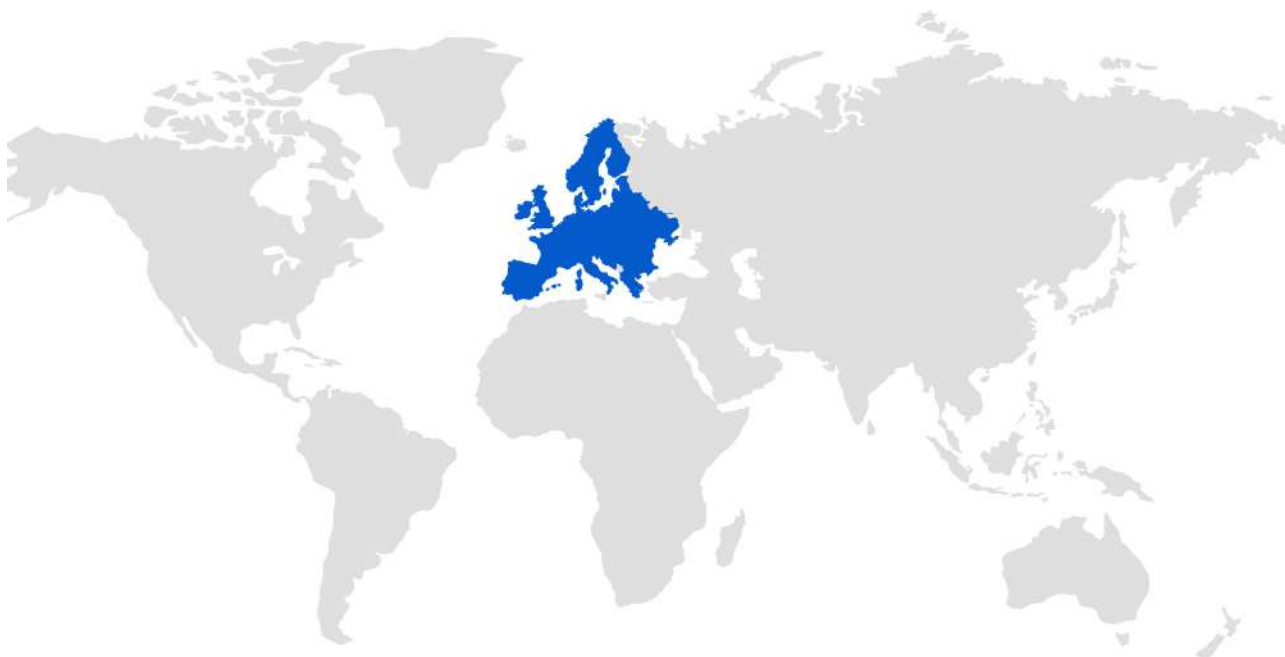
Impact:

- Challenging digital stereotypes, advocating for more women entrepreneurs, promoting digital skills and education, and empowering women and girls in ICT across Europe to build capacity in ICT-related fields.

Source: European Parliament

Key Insights

- Encouraging public-private partnerships is vital to guarantee women's involvement in the digital economy.
- Opportunity for formulating laws and regulations to achieve country-specific women's inclusion goals.



The European Centre for Women and Technology (ECWT) is the largest network of women in the digital world in Europe. It has been created to attract more girls to STEM, as well as to nurture and retain women in ICT through some of the following policies and actions:

Initiatives:

- **DISCO:** DISCO aims to promote the development of innovation and entrepreneurship skills, through student training, advisory, and coaching support for start-ups and scale-ups. The initiative also aims to build the capacity of Higher Education Institutions by training and mentoring the scientific and non-scientific staff.
- **EcoVem:** EcoVem was founded to establish a transnational cooperation platform for Centers of Vocational Excellence in Microelectronics. The initiative helps tackle current challenges that are continuously evolving, such as digitalization, Artificial Intelligence, green technologies, gender equality and technology, integration of migrants.
- **Women4IT:** The Women4IT initiative run from 2018 till 2023 and was launched by the EEA and Norway Grants Fund for Youth Employment to train 1000 women between the ages 19-29 years. The initiative helps raise awareness on the best strategies to advance women employment in ICT, develops innovative tools to measure candidate employability, as well as builds a network of women in ICT.
- **E-women:** This initiative conducts scientific research on the possibility of effective use of ICT and social media creating new employability paths for women. The project will also research on how social networks and the internet can address unequal employment opportunities while at the same time promote new entrepreneurship and employment opportunities for women and girls in Greece.

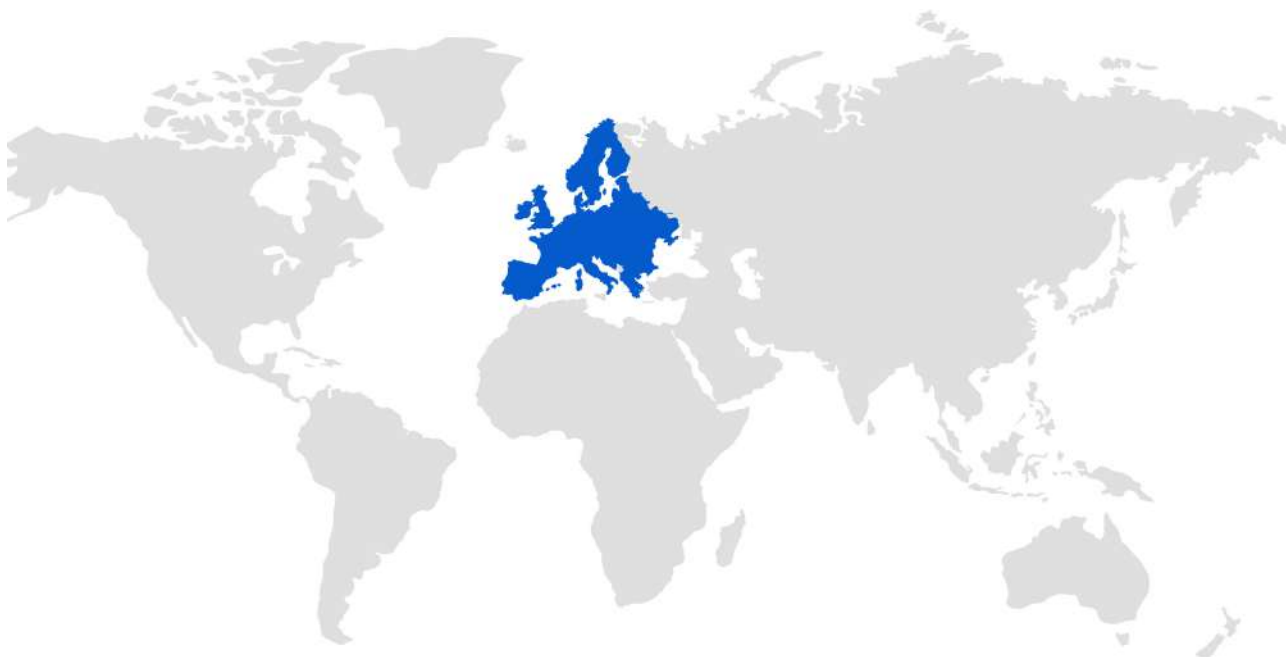
- **ALTFINATOR:** This is an Alternative financing (AF) initiative for businesses across Europe, since AF has increased in recent years, and has also become an important source of finance for entrepreneurs, startups, and SMEs. This initiative also helps the transfer of knowledge and best practices from more advanced to less advanced markets.
- **IGMA3:** This is a course available on Moodle for participants who work to integrate young people into the labor market by providing them with the necessary resources and support. It also focusses on adult education and offers career counselling as well.
- **W4Fares:** This project aims to increase the participation of women in the market deployment and uptake of Renewable Heating and Cooling (RHC) solutions.
- **WISE:** WISE was developed to increase the number of women entrepreneurs in STEM by helping them get access to relevant training from entrepreneurship VET institutions in the UK, Ireland, Germany, and Norway.

Impact:

- Disco initiative is expected to train and mentor nearly **1,200 people across the EU**.
- E-women initiative provided tools to improve employability such as online networking tools, vocational and educational social networks, e-learning platforms, among others.
- IGMA3 provided a platform-based training on Moodle for participants and by creating a curriculum for immigrant participants which was further integrated into policy levels in partner countries.
- W4RES project is working with 12 partners from 8 European countries to co-create initiatives for 50 women-led renewable solution projects to support employment opportunities and increase renewable energy uptake. The project involves organizing hackathons, training, and creating a guide with best practices and recommendations.
- WISE project has delivered 100+ scan cards giving an overview of European STEM good practices across skills, training programs, supporting ecosystems, policy and government interventions, WISE online learning and knowledge exchange platform, learning placements frameworks, women entrepreneurs in STEM alliances and action plan, curricula for STEM startups and online learning resources.

Key Insights

- Highlights the need for an international collaboration platform for addressing gender equality and emerging technological issues. Through this, nations can work together across boundaries to exchange information and address shared concerns, promoting inclusivity and creativity.
- Multinational organizations / international corporation platforms can benefit from adopting targeted programs for mentoring and training women's groups to eliminate gender imbalance in the technology sector.



Women4IT is a multi-stakeholder entity with partner organizations from 9 countries: Latvia, Lithuania, Malta, Greece, Ireland, Spain, Romania, Norway and Belgium. It calls to align with measures fostering digital transition with the Union's goals on gender equality. This initiative has the following objectives: It calls to align with measures fostering digital transition with the Union's goals on gender equality.

Initiatives:

- **Awareness creation:** Promotes understanding of the essential nature, advantages, methods, and optimal approaches for advancing innovative solutions in women's employment through ICT.
- **Stakeholder engagement:** Fosters comprehension and encourages the involvement of stakeholders and the broader community to champion increased employment opportunities, particularly for women, through ICT.
- **Research and publications:** Disseminates project results and findings that leverage employability and profiling tools, learning plan; materials (such as online flyers and video).
- **Policy:** Prepares for further broad European level actions and exploitation of project results; reinforce partners' engagement and expand the outreach to new stakeholders.
- **Funding:** Ensures visibility of the EEA and Norway Grants Fund for Youth Employment.
- **Outreach:** Strengthens the brand of the project ensuring visual and messaging unity; Facilitates the exchange of best practices.

Profiling Tool

- **Online platform** to match women and jobs with 24/7 access from anywhere.
- Covers **digital profiles** such as data analyst, designer, testing, custom service representatives, data protection roles etc.
- Identifies the **existing skills, competences**, attitudes and experience against jobs profiles.
- Defines **individual training** needs and experiences to achieve personal objectives.

Training Roadmap

- **Facilitates employers** by co-designing customized learning plans for young women.
- Offers learning/training on an **online project platform** hosted by Women4IT.
- Provides an innovative approach to job acquisition and **long-term sustainable employment** for the targeted young women.
- **Incorporates adaptable learning modules** considering lifestyle constraints of trainees; Address the **specific skills shortages**.

Impact:

- **39,000+** | Number of women (19-29 years) reached by digital career awareness activities.
- **2,482** | Number of young girls and women assessed by the profiling tool.
- **900** | Number of target group enrolled in education and training, including work.
- **700+** | Women enrolled and trained.
- **€2.714.304** | Grant from Iceland, Liechtenstein and Norway from the €60 million EEA and Norway Grants Fund for Youth Employment.

Key Insights

- Outlines effectiveness in increasing women's knowledge about ICT career prospects, financing initiatives that improve women's employment in the field, and giving women a 24/7 accessible platform to connect their skills with ICT career opportunities.
- Highlights the effectiveness of working with employers to develop tailored learning plans for women to reduce the skills gap and help them up-skill for the ICT sector.



IBM in India started the IBM STEM initiative to improve STEM education for girls in schools thereby, enabling them to pursue a career in the field.

Initiatives:

- **Exposure Visits:** Girl students underwent an immersive workshop on biological sciences at the Indian Institute of Science. At the institute, they engaged in activities such as attending lectures, conducting laboratory experiments, visiting the facility and also engaging in research-based experiential study.
- **Pico Satellite Launch:** Girl students were trained in satellite, drone, and space technology. A total of 135 girls were trained in Uttarakhand in 2021 and 140 girls in Haryana in 2022.
- **Hackathons including INSPIRE Manak:** Students went through the Ideathon process and participated in Hackathons to build prototypes of their ideas. Student prototypes also qualified for the INSPIRE Manak.

Impact:

- 200,000 girls to date have benefitted by the STEM for Girls initiative by IBM.
- IBM has enabled girls to pursue STEM pathways through scholarships, career counselling, and creating experiential learning experiences, amongst others.

Source: IBM website

Key Insights

- IBM has empowered girls to pursue STEM careers through scholarships, career counseling, and experiential learning experiences.
- Opportunity to introduce targeted educational initiatives for female students in STEM in high school/school.



Latinas, Black, and Indigenous women represent less than 10% of the STEM workforce, while making up 17% of the total U.S. population. Latinas represent about 7% of the total workforce but hold less than 2% of STEM occupations. Latinas in STEM's mission is to inspire and empower Latinas to pursue, thrive and advance in Science, Technology, Engineering and Mathematics (STEM) fields.

Initiatives:

- K-12 Outreach: Latinas in STEM's core curriculum is the Latinas in STEM 101 Conference. The Conference focuses on inspiring students in underserved communities to consider pursuing a STEM career. Our aim is to educate parents, as well as the students, so that they may be in a better position to support their daughters.
- Post-Secondary Support: Collaborating with community colleges and four-year institutions we create a substantive college volunteering pipeline for K-12 outreach. We also match Latinas majoring in STEM fields to Latina role models who will provide students with the support and encouragement they require to achieve their educational and career goals.
- Professional Development: We support Latina professionals in achieving their career goals through mentorship, networking, and recognition. We provide our members with professional development as well as career development opportunities to help them achieve success and become leaders in their community.
- Website resources offering students, parents, teachers, and professional information on scholarships, internships and job opportunities.

Impact:

- Early intervention programs across K-12 outreach, college student support, and professional development.
- Online repository on website for STEM Videos, parent resources, TED Talks, career resources, coding resources, professional resources, teacher resources, STEM activities and statistics, scholarship and internship opportunities, among others.
- Opportunity to be a member and donate to the organization on the website.
- Listing of volunteer, job, and special event opportunities available on website in a consolidated manner.
- Content availability in Spanish to aid non-English speaking audience.
- 'Latinas Esquinas' section on website to answer FAQs and create an interactive page for comments and queries.

Key Insights

- To address the underrepresentation of women in STEM a multi-stakeholder collaboration among parents, students, and employers, is effective.
- There is a need for school interventions, STEM clubs, and K -12 outreach to stir a passion for technology amongst women at a young age.



The Women's Empowerment Principles (WEP) was formed through a collaboration with UN Global Compact, UN Women, IDB Invest and IDB Lab and has since partnered with government as well as private organizations such as the government of Japan, German Federal Ministry for Economic Cooperation and Development (BMZ), Itaipu Binacional, The Coca-Cola Company, and KPMG International. WEPs are a set of Principles aimed at guiding businesses in promoting gender equality and women's empowerment in the workplace, marketplace and community. ^[40]

Initiatives:

- Women's Empowerment Principles Gender Gap Analysis Tool (WEPs Tool) was created as a business-driven tool with a view to helping companies from around the world evaluate their performance in practicing gender equality within their workplace, marketplace, and community.
- WEP provides a guidance document to help companies understand the steps to prepare and complete the self-assessment, which covers the following topics: Commitment, Implementation, Measurement, Transparency

Impact:

- Participants across 8,203 companies and 163 countries benefitted from the programme.

Key Insights

- Organizations across sectors can leverage global tools such as UN Women's WEP to evaluate performance in practicing gender equality.
- Such tools not only help one to analyze the current state of gender balance/imbalance at the workplace but also provide guidance to solve the same.
- Encouraging public-private partnerships is vital to guarantee women's empowerment in the workplace.



UNCTAD, a multi-stakeholder partnership, through ICTs (SDG target 5. B) is promoting the ‘eTrade for Women’ initiative to boost the empowerment of women. It acts as a bridge connecting beneficiary countries, partners, and donors to ensure access to information and resources.

Initiatives:

- **Masterclass:** To better train and equip the next generation of women entrepreneurs from developing countries with the necessary skills in the ICT domain, UNCTAD runs empowerment events such as eTrade for Women Masterclasses. These masterclasses train women entrepreneurs in ICT domains to thrive in a fast-changing digital landscape.
- **Community:** To expand connections, acquire new skills, foster solutions to overcome common challenges that can have an impact on their ecosystem and generally increase people’s networks, the eTrade for Women Communities gathers women digital entrepreneurs from across the world to share experiences and gain visibility.
- **Policy Dialogue:** Provides a platform that facilitates inclusive policy dialogues at the local, regional and global levels amongst women digital entrepreneurs, policymakers, and other key stakeholders, to foster more gender-responsive and enabling policy and regulatory environments.

Impact:

- Tangible impact on 220+ women-led digital businesses.
- Regional communities of women entrepreneurs activated.
- Wide global reach across 40 countries.

Key Insights

- Highlights the opportunity to create online communities where women from all backgrounds may interact, share ideas, and offer support to one another. These networks facilitate collaboration by encouraging teamwork, ingenuity, and support.
- Highlights the need for hosting inclusive policy discussions online to bring stakeholders and decision-makers together. This guarantees a range of viewpoints, resulting in all-encompassing policies that cater to different demands.



From the boardroom to the lab, the Deloitte AI Institute and other firm-wide initiatives leverage deep industry knowledge to lead the emerging technology conversation and uncover insights into the ecosystem.

Initiatives:

- Ground-breaking reporting on 'Women in AI' leading AI-related leadership positions e.g., chief scientists, heads of AI-related business development and product integration, and CEOs and founders at AI firms.
- Developing a long-term metaverse strategy with a pilot program by creating an immersive learning experience using VR-led virtual worlds, 3D designs assets, AI-embedded role-playing experiences, and more for women leaders.
- Leading conversations in AI by initiating a series of monthly 'meetups' focusing on top-of-mind AI topics with leading experts from startups, enterprises, academia, and research groups.
- In collaboration with the Schwartz Reisman Institute for Technology and Society, six modules with seven Deloitte lectures and six academic lectures for women are given, followed by 'Ask Me Anything' sessions hosted by the Academic researcher.
- Five mentor-led pod meetups that are self-directed regional networks of six program participants paired with a data and AI mentor.
- Panels with leading women voices from companies around the globe.
- Collaborating with organizations such as Girls Who Code, Ella Project, and Female Quotient Alliance to promote women in technology.

Impact:

- Promoting Women's leadership in technology.
- Mentoring girls and women in AI.
- Training, re-skilling, and up-skilling women/girls in technology.

Key Insights

- Panels with a variety of female perspectives from multinational corporations should be organized to inspire and highlight role models and encourage the next generation of ICT users.
- Establish peer-supported, self-directed regional networks for women in technology by implementing mentor-led pod meetups.
- Work with academic institutions to develop lectures and education modules specifically for women in technology, which will improve the educational experience.
- Highlights the opportunity to create a long-term metaverse strategy with a focus on women leaders for immersive learning opportunities.



UNESCO's work in this area has laid down the groundwork for improving participation, strengthening capacity, and enhancing awareness of importance of women in emerging technology. It is acknowledged that emerging technology can foster greater inclusion for women, a group experiencing discrimination in the labor market. To reduce the digital gender divide among the working population UNESCO promotes initiatives leveraging emerging technology. By better understanding AI systems and their outputs, one can not only develop gender-aware algorithms but also allow one to match the characteristics of vacancies with the skills of the candidate. Further, with appropriate and responsible use of AI search options, one can speed up service processes, optimize them to mitigate biases, thereby limiting employment discrimination for women.

Initiatives:

- **Promoting women's digital and STEM skills:** The UN supports the Global Partnership for Gender Equality in the Digital Age. Laboratoria, a Latin American non-profit organization, specializes in empowering young women from disadvantaged backgrounds by providing coding training and web development expertise.
- **Tackling workplace harassment:** UNESCO with a Brazilian bank launched BIA Against Harassment, a chat bot to help clients visiting the bank's website. Project included changing BIA's responses to react more directly and firmly against harassment.
- **Market Opportunities for Women:** 'Buy from Women' is an open-source, cloud-based enterprise and an e-commerce platform developed by UN Women. This platform enables women farmers to access additional markets, information, and finance.

- **Digital Skilling with Private Partnerships:** Is a project launched by UNESCO and Google through which they want to inspire the next generation of thinkers and makers with accessible, hands-on robotics and ML experiences. To do so they plan to use educational tools and recycle old smartphones to provide solutions for scientific learning 'One Tool + One Problem = One Solution.'
- In collaboration between L'Oréal and UNESCO, the 'Women in Science Middle East Regional Young Talents Program' was formed. The program, through its ethos, "the world needs science and science needs women," encourages women to develop their skills in science.^[44]

Impact:

- Laboratoria has trained 1,849 women since it began more than six years ago. In 2020, 407 women graduated as web programmers, or front-end or UX designers, 81% of whom started working in this field in the first six months after graduation.
- BIA Against Harassment, has had more than 1.5 million clicks and 115 million people reached.

Key Insights

- Outlines the need for AI-driven remedies to combat workplace harassment, such as the chatbot that the Brazilian bank and UNESCO developed. To build safer settings, these technologies can be customized for a variety of sectors and organizations.
- Highlights the need for using interactive and practical teaching resources, such as the UNESCO and Google robotics and machine learning activities. For learners, these technologies increase the accessibility, interest, and usefulness of complex subjects.
- Highlights the need for open-source e-commerce sites that resemble UN Women's 'Buy from Women' campaign. These platforms have the potential to empower women entrepreneurs by giving them access to new markets, resources, and funding.
- Highlights the need for laws that promote gender parity in the IT industry. Work with legislators and business executives to establish a supportive atmosphere that will allow women to succeed in cutting-edge technical industries.
- Opportunity to establish reliable systems for monitoring and evaluating programs to measure their efficacy over time. Frequent evaluations assist in pinpointing areas in need of development and guarantee that programs continue to be pertinent and effective.
- Create a global network to exchange insights and best practices for encouraging women to engage with future technologies. Progress can be accelerated, and unnecessary efforts can be avoided through cooperation and knowledge sharing.



G20 EMPOWER endeavors to be the most inclusive and action-driven alliance among businesses and governments to accelerate women's leadership and empowerment across G20 countries. This Playbook is a compilation of best practices related to four focus areas:

- Measuring to improve, building, and nourishing an efficient and sustainable women talent pipeline.
- Enabling women to lead the future.
- Supporting women entrepreneurs and leaders at the local level.
- The fourth focus area, 'Supporting Women Entrepreneurs and Leaders at the Local Level', has been added to the Playbook this year by the India G20 EMPOWER Presidency (2023) to further strengthen the commitment of the private and public sectors to women's advancement and empowerment.

Initiatives:

- **Women's Entrepreneurship:** A win-win for equity and economy creating a partnership for promoting Women's leadership at all levels.
- **Education:** Game-changing pathway to Women's empowerment.
- Created a working group on the empowerment of Women.
- Working group on Financial Inclusion and Business Acceleration (FIBA) : Working Group on Mentorship, Working Group on Corporate Women Empowerment, Working Group on STEM, Working Group on Digital Inclusion (Cross cutting priority)

- **Legal Reforms:** Advocating for changes in regulations to grant women equal legal rights as men in running businesses, owning property, and accessing financial resources.
- **Education and Training:** Encouraging gender-inclusive education and skills training to allow women to compete effectively in the business sphere.
- **Financial Inclusion:** Emphasizing the need to enhance women's access to credit and other financial services crucial for business growth.
- **Supportive Infrastructure:** Urging the creation of infrastructure such as childcare facilities and transportation that help women juggle business and domestic responsibilities.
- **Social Norms Transformation:** Stressing the importance of altering traditional gender norms that restrict women's entrepreneurial activities via targeted societal and cultural interventions.

Impact:

- Key Deliverables: Pledge, KPI Dashboard, Communique, Playbook, Inspiring Stories, Issue Notes, and Working groups/Mentorship Platform/Digital Fluency Platform

Key Insights

- Recognizing the significance of equipping women with the skills and resources necessary for empowerment, organizations employ technology, establish partnerships, and place a strong focus on enhancing digital and financial literacy to provide women with the necessary tools for achieving success.
- G20 Empower programs are both scalable and sustainable with the aim to extend their reach to a diverse network of women, including those residing in rural areas.

6.2.2 Women's Economic Empowerment through Digital Financial Inclusion

The Middle East | GPFI and G20^[46]



The report prepared for the G20 global partnership on financial inclusion aimed to make policy recommendations to promote Digital Financial Inclusion for Women.

- Financial service providers are to be encouraged and provided with incentives to prioritize the **creation of products that address women's needs** and challenges.
- Develop systems that provide accessibility of official **identity systems and documents universally** to all including women and girls.
- Improve women's **universal ownership of mobile phones** and access to the internet.
- Enable inclusive, **interoperable digital financial payments services** that help bring about gender equality and help build a trustworthy, robust digital financial system.
- To strengthen women's digital skills and financial capability, **leverage technology and behavioral insights**.
- Take steps to improve women's full economic and financial participation and **reform discriminatory laws**.
- Provide an impetus and incentive to financial service providers to increase representation of **women working in financial institutions** and in **decision-making positions** with financial access points.
- Bolster **national financial inclusion strategies** that take care of both women's and men's experiences and needs in all aspects.

Impact:

- Provides policy recommendations and national financial inclusion strategies recommendations for regulators and governments.

Key Insights

- Highlight the need for a global database and knowledge repository so that other nations/ organizations can leverage learnings.
- Recognizes the critical role that these technologies play in promoting financial inclusion and work to advance global programs aimed at increasing women's access to and ownership of mobile phones and the internet.



To boost financial inclusion for women, Bank Muscat has taken several steps by designing products and services exclusively for women.

Initiatives:

- The Bank has a line of products called the Zeinah Suite, through which it provides **women with dedicated banking services and facilities**.
- One such product is the **Zeinah Credit and Debit card, which offers tailored merchant discounts and a health and beauty finance scheme**.
- As a rewards program, Zeinah customers also have **specially reserved prizes, including monthly draws**, to encourage women to open bank accounts and save with them.
- The Bank launched Omnichannel **m-Banking and Internet Banking, Contact Centre, and its e-payment gateway to ease banking**.
- It offers **educational opportunities** and '**on-the-job training**' to provide financial independence to Omani women.
- **To encourage inclusiveness, it has trained several employees in Arabic Sign Language** in partnership with the Omani Association for the Hearing-impaired to facilitate better customer service. Another first for the Bank was launching the **first ATM in Oman for visually impaired persons**.
- It has also **enabled a QR code scanning option, making it easy** for customers to make merchant payments quickly and securely.

- As part of its social outreach, the Bank launched a free **Maliyat financial literacy** program in 2019. The Bank also hosts one-on-one Irshad sessions conducted online for financial coaching of individuals and entrepreneurs who can learn from the Bank's experts.

Impact:

- The **Maliyat financial literacy program** targets diverse groups and has seen growth in participants, leading to an upgraded website for learning to achieve one's personal financial goals.

Source: Bank Muscat website

Key Insights

- Targeted products for women and curated campaigns to attract women into the banking ecosystem, e.g., raffles to encourage women to open bank accounts.
- The bank's on-the-job training opportunity is novel to empower women by providing financial literacy and a job that helps solve women's economic and workforce inequality issues.
- Bank Muscat leverages in-house teams, i.e., banking professionals, to provide financial education to individuals and entrepreneurs, providing specialist professionals to educate women on their finances.
- Dedicated customer service for women and one-on-one financial coaching sessions highlight the effectiveness of individual-focused targeted initiatives.
- Leverages QR code technology to allow for seamless payments by women.
- Both online and offline engagement provide 360-degree interventions for financial inclusion.



The aim of the UNCDF Policy Accelerator program, in collaboration with Women's World Banking, is to work sustainably with stakeholders in priority countries to drive the agenda for women's digital and financial inclusion (WDFI) among national, regional, and global decision-makers. The first chapter of this partnership was rolled out in Ethiopia.

Initiatives:

- A 'Global Hub' provides a single platform bringing together development partners and leaders in digital and financial services at coordinated times to advocate for priority issues.
- National stakeholders meet in 'Local Coalitions' to discuss and collaborate on market and policy solutions to support women's digital financial inclusion in crucial markets.
- Tailored training towards coalition members from the Fletcher Leadership Program for Financial Inclusion (FLPFI).
- This program provides financial resources for coalition members to support their projects, including a budget template, work plans, etc. For any issue or opportunity members identify, UNCDF coordinates focused local advocacy campaigns.
- UNCDF also allows members to gain visibility on regional and global platforms.

Impact:

- As part of the WDFI Advocacy Hub, UNCDF provides a platform to committed young Ethiopian champions (aged 18-30) to push for women's economic empowerment
- The network comprises young entrepreneurs, professionals, and activists who contribute their knowledge, experience, skills, and ideas to advance financial and digital inclusion in Ethiopia.

Source: UNCDF, WDFI, Deloitte Analysis

Key Insights

- Highlights the importance of multi-stakeholder engagements in solving for women's economic empowerment. There is a need for dialogue among different stakeholder groups to understand the root cause of financial and digital exclusion and to solve it.



M-Pesa, launched in 2007 in Kenya was initially developed as a bank product in a partnership between Safaricom (a telecommunications company) and the Commercial Bank of Africa. This product has become a celebrated case study in achieving financial inclusion in Africa.

Initiatives:

- **Mobile Money Services:** Before the launch of M-Pesa, mobile phone customers in Kenya would trade pre-paid airtime. Thus, using this pre-existing understanding among Kenyan users of value transfer via mobile phones, M-Pesa built an enabling environment for rapid adoption by both agents and customers.
- **Cross-Border Remittances and Merchant Payments:** In simple terms, M-Pesa is a person-to-person (P2P) money transfer system that allows individuals to make payments and send cross-border remittances.
- **Access to Credit:** M-Pesa has transformed to be a channel of credit supply to retail and business customers through commercial banks, microfinance institutions, and cooperatives (SACCOs)
- **Access to bank account:** Kenyan financial institutions have used M-Pesa as a platform to handle micro accounts, increase client deposits, and expand their clientele, enhancing the government's goal of financial inclusion.
- **NGO disbursements:** Social money transfers have become more accessible and transparent and have removed geographical barriers to payment.
- **Business Collections and Disbursement:** The Business One Account service enables organizations to use one Lipa na M-PESA short code to collect and disburse funds.

- **Cash-In/Cash-Out:** Safaricom established a network of agents who form the point of service where customers can convert cash into electronic units of money to load onto their mobile SIM card and vice versa.

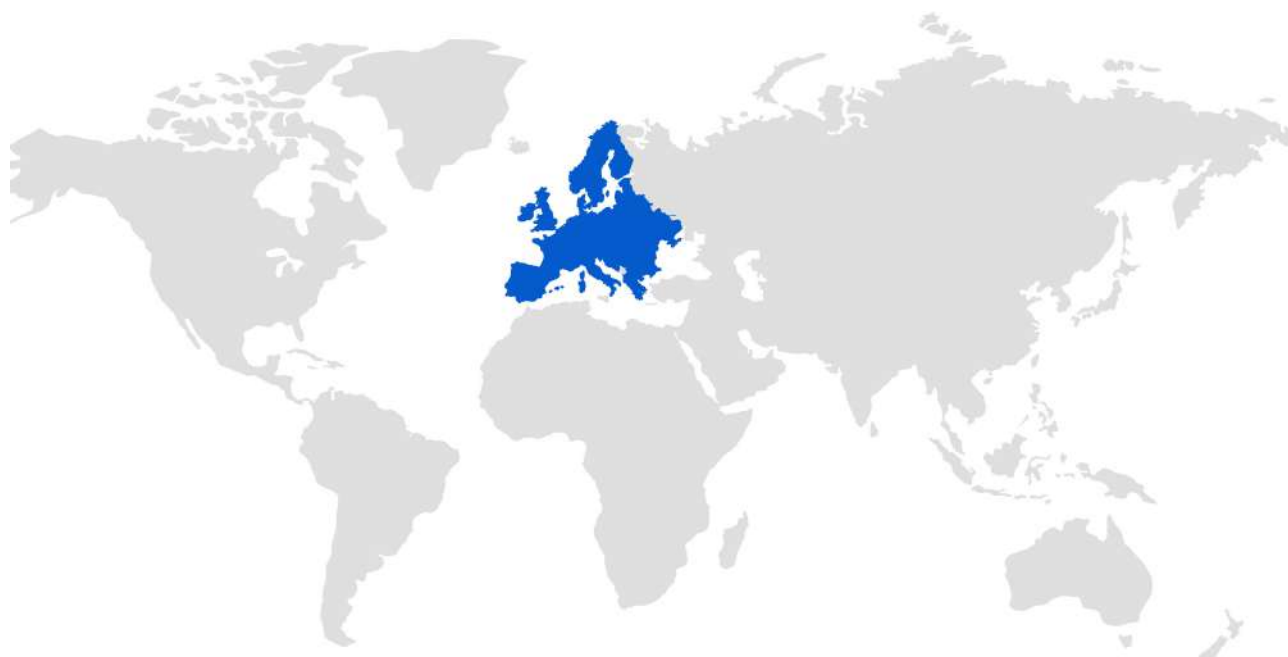
Impact:

- Established a 0.6 million active agent network across Africa, which eased access to Financial Services for women in rural areas.
- Supports 51 million customers to transact over USD 314 billion per year, the substantial number being women.
- Increased financial inclusion from only 26 % in 2006 to 84 % in 2021 in Kenya.

Source: M-PESA website

Key Insights

- Highlights the opportunity for agent networks, especially in rural regions for women, for decentralized cash-in and cash-out services.
- Match government objectives with telecom companies for greater financial inclusion by encouraging financial services on mobile.
- Connect microfinance and mobile money systems to give marginalized groups more access to financing.
- Encourages cooperation for creative solutions between financial services and telecommunication companies.



In general, women led small and medium sized enterprises (SMEs) are considered as a risky segment to invest in due to their size and lack of collateral to provide cover. The new credit line that Banca Intesa Belgrade in Serbia and the European Bank for Reconstruction and Development (EBRD) are offering has the potential to help women businesses. A credit line of euro 5 million backed by Sweden with technical assistance and support grants, will in effect boost investments by women entrepreneurs.

Initiatives:

- Women entrepreneurs can get risk insurance from EBRD up to 8% of their loan amount. This makes it possible for more women business owners to apply for and receive funding even though they otherwise would not be able to offer tangible collateral.

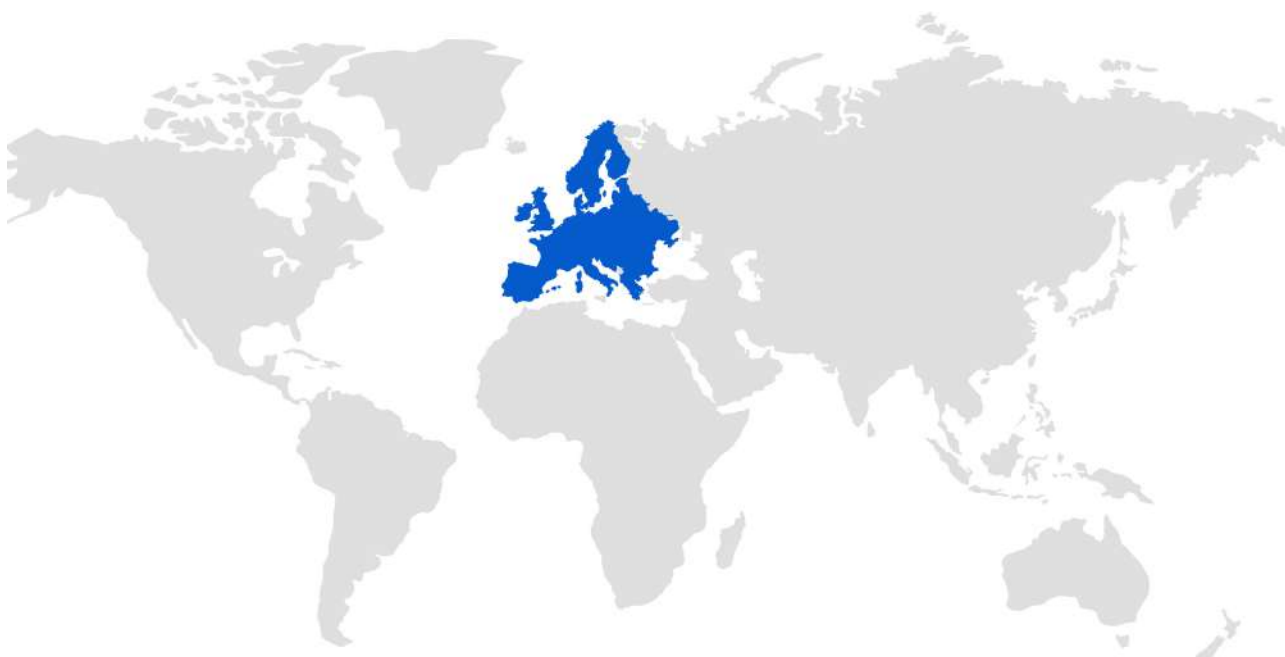
Impact:

- Banca Intesa Belgrade, an established EBRD partner, has so far provided credit totaling more than euro 33 million, assisting in funding more than 3,000 investments made by women-led companies, the majority of which are situated outside of Belgrade.
- Equal opportunities for women in business is not only an equal opportunity issues but is also important for the holistic progress of any country to reach its full potential.

Source: European Bank for Reconstruction and Development

Key Insights

- Highlights the need for the regulator or the central bank to lead lending programs geared towards women entrepreneurs as women-led enterprises are considered riskier by traditional banks and financial institutions.
- Outlines the need for partnership through which rapid dissemination of funding for women entrepreneurs can be undertaken.



Alternative Financing (AF) as a means of financing for business has increased considerably in recent years. However, this is prevalent in Western and Northern Europe with Southern, Central and Eastern European regions lagging in terms of AF volume (total and per capita). To bridge this gap, the Altfinator project transfer best practices from more advanced to less advanced markets.

Initiatives:

- To improve access to Alternative Financing in countries in South, Central and Eastern Europe, Altfinator which focus on the following activities:
 - Maps and analyses AF stakeholders in countries to design a capacity-building strategy and lays down an implementation plan.
 - Creates an online information hub with materials, resources and tools for use across Europe.
 - Taps into the AF community to enable provision and absorption of financing for innovative SMEs in the target countries.
 - Reviews project influence and provide the evidence-base for adaption and sustainability of the scheme.
 - Provides information about project activities and achievements to stakeholders at European and international level.
- The Altfinator project targets the following groups to carry out these activities:
 - Alternative finance providers.
 - Small and Medium Enterprises (SMEs).

- Providers of online marketplaces, balance sheet business loans, business angel networks, venture capital funds, invoice trading, profit-sharing crowdfunding, reward-based, equity-based, real estate, invoice trading, and debt-based securities.
- Create strategies for connecting creative SMEs with AF schemes and providers and raise their awareness of and comprehension of the many AF options available based on their needs and stage of development.
- Facilitators, Initiatives, frameworks, networks and structures supporting SMEs awareness, understanding to access to alternative finance.
- General public, policy makers and traditional financial suppliers.

Impact:

- Altfinator sees a future in which SMEs in all phases of development in South and Central Eastern Europe can access a variety of alternative financial instruments by tapping into alternative forms in finance.
- Contributes to the competitiveness and development of European innovative SMEs.
- Innovative SMEs and their suppliers receive resources and online tools for training on AF.

Source: Crowdfunding Hub

Key Insights

- The initiative highlights the effectiveness of alternate funding with the use of digital platforms for enterprises including women-led enterprises.
- Emphasizes the use of alternative financial instruments to solve the issue of lack of funding for women entrepreneurs.



In recent times, the Indian Government has launched multiple financial inclusion initiatives have deep rooted societal benefits.

Initiatives:

- **JAM Trinity:** This refers to a set of three government initiatives 'Jan Dhan Yojana,' 'Aadhar' and 'Mobile.' These initiatives are as listed below:
 - **Pradhan Mantri Jan Dhan Yojana (PMJDY - Jan Dhan Yojana):** This program, which was started in 2014, is focused on giving all citizens inexpensive access to financial services such bank accounts, insurance, and pensions. Ensures that every Indian household has a bank account and that those who are financially disadvantaged have access to financial services is the goal.
 - Over 460 million bank accounts have been opened since 2014, with 56% of them being held by women and 67% of them being in rural or semi-urban areas, according to the Ministry of Finance. Another parameter showing greater financial inclusion is the average deposit amount in Jan Dhan accounts which has increased nearly three times from INR 1,279 in 2015 to INR 3,761 in 2022.[52]
 - Aadhar: This program creates a digital identity by assigning a 12-digit Aadhar number to every Indian resident for access to various government services. It is based on biometric and demographic data.
 - Mobile: The 'Mobile' aspects point to the greater access of mobile phones and digital technology, thus enabling government services and benefits to be delivered directly to individuals.
- **United Payments Interface (UPI):** This method enables the fusion of various banking functions by powering numerous bank accounts into a single mobile application (of any participating bank). Although more than 48 % of women prefer cash over digital payments^[53], there have been varying growth rates (5% to 20 %) of UPI adoption pointing to greater openness of women to digital payments.

- **Bharat Interface for Money (BHIM):** Launched in December 2016 and developed by National Payments Corporation of India (NPCI), BHIM is a payment app on which an individual can make simple, easy and quick transactions using UPI.

Key Impact:

- Owing to these developments, the % of adult transaction account owners has risen from a meager 25% in 2008 to an astounding 80% in the present.
- The numbers speak for themselves: Jan Dhan has opened an astounding 400 million bank accounts, and monthly UPI transactions have surpassed 5 billion.

Source: Deloitte Analysis

Key Insights

- India has smartphones available at a low price of USD 20-30 making it widely used.
- Building back-end technology for the national digital infrastructure enhances use of digital payments which has helped India's rural income stabilize and boosted revenues for organizations in the informal sectors.
- Digital identity dramatically lowers the cost of confirming identity and increases use cases of fintech products.
- UPI and India stack allows for interoperable payments where non-bank firms can exchange payments with banks; this allows for small mom and pop shops to receive payments via digital wallets which reduces the time for transactions, receiving wages, receiving payments from customers, paying to suppliers etc. Overall cash flow cycles are optimized and the overall turnaround time for transactions are reduced.
- With the easy access of smartphones and advent of digital financial applications and UPI payments women and other marginalized players in the ecosystem have received easy access to financial instruments in a cost-effective manner.
- The universal ID system also pays attention to stringent privacy and security norms that are reassuring for women and girls to use.



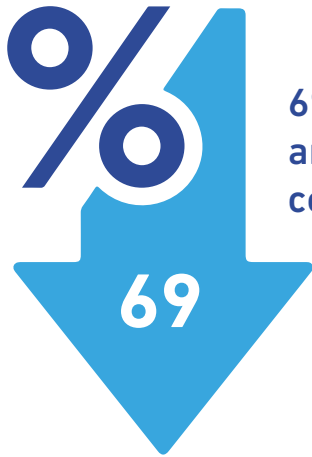
As the transition from cash to digital wages accelerates, there has been a rapid increase in the number of low-income workers' wages being paid into accounts. In 2021, 165 million unbanked adults were estimated to receive their private sector wages in cash, compared to 230 million adults in 2017, an improvement of 28 %. This is a positive trend and with the right support can benefit workers and employers because digital wages move people and businesses from transacting in risky, expensive cash payments to using safer, more efficient, more effective banking systems. Reimagining Industry to Support Equality (RISE) and Mastercard Center for Inclusive Growth jointly developed a tech tool to aid managers in the transition from cash to digital wages.

Initiatives:

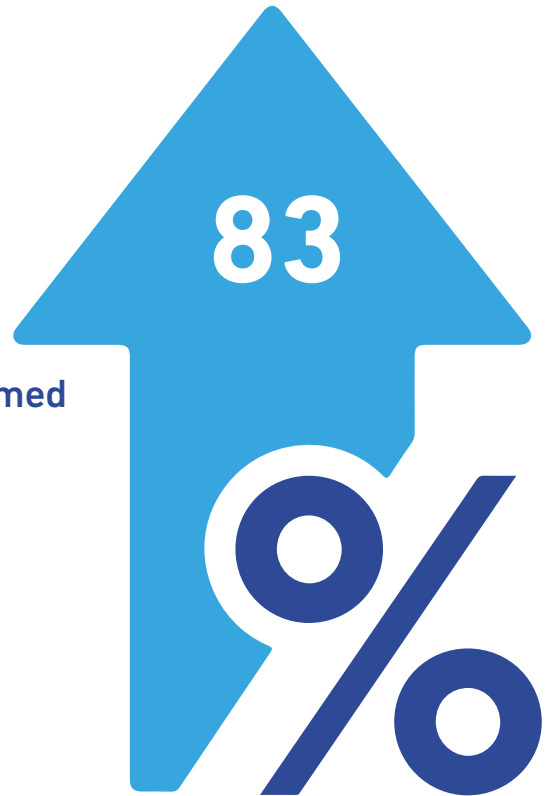
- Payroll digitalization by ready-made-garment factories in Bangladesh has benefitted factories, financial service providers and, most importantly, employees — 60% of whom are women.
- Leading apparel companies — H&M, Marks and Spencer, Target, Li and Fung, Lindex, Debenhams and Fast Retailing — have collaborated on Herfinance platform to improve worker well-being through payroll digitization at their suppliers in Bangladesh.
- Created a digital wages toolkit for managers.
- This toolkit is designed to support factory managers to transition from cash to digital wages, which can benefit both employers and workers, especially women. It takes about ten months for the RISE Transform Financial Health initiative to guarantee a seamless switch from cash to digital payroll. Three phases of transition management are outlined in this toolkit.

Key Impact:

- 69% decrease in the number of women citing an inability to save because a family member controls their salary.
- 83% women claimed to prefer digital wages.
- Women in the digitized neighborhood were 2.5x more likely to use a mobile account.
- 1 in 5 workers started saving regularly.
- 1 in 8 women had increased confidence to meet unexpected expenses.
- 1 in 5 women were making joint decisions of their finances.
- 1 in 10 women stopped giving their salary to others.
- Increase in access to savings accounts.
- Access to formal financial accounts.
- Savings in staff time for their admin and finance teams.
- Increased managers' understanding of women workers' barriers to financial inclusion.
- Peer educators conduct outreach to the entire workforce.
- Deliver financial capability training on financial services, management, savings, and budgeting.
- Address gender norms and cultural barriers during training.
- Peer educators conduct outreach to friends and family.
- Increased financial resilience and financial health.
- Increased decision making and control over wages.



69% decrease in the number of women citing an inability to save because a family member controls their salary.



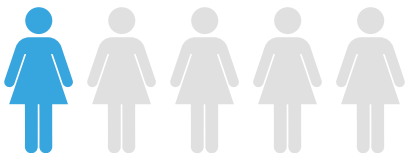
83% women claimed to prefer digital wages.

2.5x

Women in the digitized neighborhood were 2.5x more likely to use a mobile account.



1 in 5 workers started saving regularly.



1 in 5 women were making joint decisions of their finances.



1 in 8 women had increased confidence to meet unexpected expenses.



1 in 10 women stopped giving their salary to others.

Key Insights

- It targets an industry with many women workers and is economically significant to Bangladesh.
- Engaged key stakeholders, global brands, financial service providers, and employers by making a business case for gender-responsive wage digitization.
- The Herfinance Digital toolkit by Herfinance is available in multiple languages, including English, Arabic, Bangla, Khmer, and simplified Chinese—an opportunity for various nations and organizations to leverage such a tool in collaboration with Herfinance.
- The tech learning tools by her finance leveraged open-source tech, which are effective as they have different learning formats and languages.
- The transformation of digital wages was done along with gender-sensitive training by understanding gaps faced by women in factories and introducing gender-sensitive training.
- The refinance toolkits create an end-to-end curriculum for implementing a wage digitization toolkit for managers to learn and teach the employees in the organization.
- Powerful toolkits such as her finance digital toolkit encourage financial inclusion through digital channels across saving, financial planning, and budgeting. Opportunity to not only increase digital financial inclusion but also instill confidence in women to manage and take control of their finances.
- The digitization toolkit leverages video and animation content to simplify e-learning for factory workers.
- Provides systems for tracking and evaluating the program's results, considering indicators like the decline in women who report being unable to save money and the rise in the number of women who have access to official bank accounts. This data-driven strategy makes it possible to improve continuously.
- Develops a more inclusive understanding of financial practices by addressing gender norms and cultural barriers in financial competence training. This strategy ensures that the effort aligns with the target population's cultural background.
- Expand employee outreach programs to include friends and family for a more significant community effect. This broadens the scope of financial inclusion and education programs.



The Dominican Republic's second-biggest private commercial bank is Banco BHD León (BHDL). By focusing on women's requirements and preferences, BHDL could innovate, increase its profitability, and get recognition from the public by collaborating with International Finance Corporation (IFC).

Initiatives:

- **Recognizing Women:** In 2015, BHDL launched a nationally recognized awards program: Women Who Change the World. The aim was to reward women who helped solve social challenges in their communities by their actions, thus demonstrating its commitment to gender equality in the Dominican Republic. After one year, BHDL has received more than 130 nominations.
- **Promoting internal gender equality:** Besides monitoring gender-specific hiring and promotion practices and offering gender-sensitive training to its employees, BHDL has established mechanisms to verify pay equity for men and women employees. Because of these initiatives, the bank has become the preferred option for women in the Dominican Republic.
- **Working conditions:** To improve the working conditions for women, especially working mothers, BHDL opened lactation centers at two of its offices. It was the first private entity in the country to sign onto the UN Women's HeForShe initiative.
- **Gender-Smart Solutions:** BHDL identified the particular requirements of market niches for women's products with IFC. This enabled the bank to create and promote customized financial and nonfinancial services under the Mujer ('Woman Woman') initiative, better serving each market segment.

- **Product innovation:** To better serve the needs of the four segments targeted within the women's market, BHDL has developed savings, credit, and insurance products. BHDL has extended its standard products by offering nonfinancial services, such as legal assistance via the Tarjeta Mujer and Tarjeta Emprendedora, to differentiate these products. Both cards have proven to be a draw for women consumers.

Key Impact:

- Due to its internal measures closing the gap between male and women employees, 64% of the BHDL's senior managers are women.
- The initial results of the Mujer Programme are as below:
 - IRR: 35%
 - Individual ROA: 20%
 - Small Business ROA: 14%
 - Medium Business ROA: 12%
 - Commercial Loan Growth: 26%
 - Car Loan Growth: 19%
 - Consumer Loan Growth: 8%
- Banco BHD León (BHDL), by selectively targeting four specific segments of women customers, has been able to improve women's financial inclusion while also providing a solid business case by creating a new women's business line under the 'Mujer-Mujer' ('Woman-Woman') program, yielding a return of 35%.

Source: World Bank

Key Insights

- Highlights the need to work with global financial institutions to gain knowledge and assistance.
- Outlines the need to create financial products specifically for women's markets.
- Showcases the need for better circumstances for mothers who work.
- Highlights the need to put in place employment and promotion policies that are gender specific.
- Outlines the need for pay fairness and gender-sensitive training.



IFC and the Women Entrepreneurs Finance Initiative (We-Fi) created IFC ScaleX. This global program aims to enhance access to early-stage risk capital for women-led enterprises in emerging countries to help bridge the gender finance gap. It aims to incentivize accelerators to help women unlock funding opportunities, targeting to deploy USD 40 million into women-led startups over the next two years. Offering a series of virtual workshops and training on gender-lens investment to funds and accelerators interested in learning more about the newest resources and research on the subject is one of the agenda items for IFC ScaleX.

Initiatives:

- In 2022, the IFC introduced a performance-based award for business accelerators that effectively assisted women-led businesses in emerging economies in obtaining equity financing to promote their outreach to these companies.
- Accelerators who want to become members of the ScaleX Community to participate in online workshops and recommend entrepreneurs from their network to the Investor Coalition.

Key Impact:

- IFC received approximately 170 applications from across the world through an open call. Five accelerators were recognized for their innovative efforts to assist women-led firms in obtaining finance after acceleration with a ScaleX award, which was deserved.
- Performance-based initiative to up to USD 25,000 accelerators that have helped women-led startups raise equity funding in emerging markets.

Key Insights

- Highlights the opportunity to work with incubators, accelerators focusing on gender-inclusive startups, and financial inclusion of women through digital means.
- Highlights the importance of providing private equity/venture capital (VC) funds, accelerators, and investors with specialized gender-lens investment seminars.
- Need to use performance-based awards / provide financial incentives for regional accelerators to support women-owned businesses in obtaining equity capital.
- Highlights the need for Private Equity (PE)/Venture Capital (VC) funds to adopt innovative financing models for startups/businesses run by women entrepreneurs.

APPENDIX 3

SUMMARY OF PRIMARY AND SECONDARY RESEARCH | KEY INSIGHTS AND TAKEAWAYS

A.

Women's workforce participation in ICT: Through the significant primary and secondary research undertaken for this Thought paper, key insights and takeaways have been summarized below:



Mentorship | Mentorship programs are more effective for women and girls from rural areas, while online and collaborative tasks are more effective for women from urban and developed economies.



Skill building | Even when women have a STEM education background, it is often their confidence levels that hold them back. This highlights the need for hands-on training experience for women. Soft-skill building to boost confidence, manage expectations, and build a personal brand for women in ICT.



Gig economy participation | Participation in the gig economy can be a significant enabler for women by providing options to work part-time, hybrid, fully online, and have the flexibility for managing work and family while pursuing their interests through freelance work and project-based gigs.



Cross-border initiatives | As observed in the Women4IT initiative, many toolkits and projects can be rolled out through cross-border initiatives across culturally and economically similar nations.



Open source-learning platforms | Open-source e-learning platforms for STEM-related content to create a community and offer learning modules across different languages.



Women role models | Promoting the implementation of *national media campaigns* with women role models in ICT by leveraging media to play a role of a responsible enabler in spreading awareness.



Government and policy support | Encouraging Public-Private Partnerships is vital for guaranteeing women's involvement in the digital economy. It is also important to develop government policies that incentivize private organizations to provide internships and permanent roles in the ICT domain.



Resource building and dissemination | **Deploying interactive and practical teaching resources**, such as UNESCO and Google robotics and AI/ML initiatives to increase access and interest in STEM.



Participation in AI/ML | Given the possibility of AI/ML models to have unintended bias designs, deployment principles, and discriminatory data, it is important to involve women in building AI/ML models, a field, that is currently male-centric.



Technology Parks | Supporting and sharing resources and infrastructure can help start-ups incubate and technology companies' set-up in technology parks.



Forum for women in technology | Working group to promote regional and cross-border collaboration for women's workforce participation in ICT across DCO Member States (MSs).



Returnship programs | Working with organizations to introduce returnship programs for women who have taken breaks in their careers and are looking to re-enter the workforce.



Organization-level Policies and initiatives | For example, Hewlett-Packard has committed to achieving 50% gender equality at the director level roles and above by 2030. A few technology companies have set up apprenticeship programs to recruit and up-skill unconventional talent, such as career-switchers, and provide 'returnship' programs that offer training and mentorship.

Opportunity for organizations to incorporate different policies to promote women in technology across the below outlined initiatives and policies:

- Policy quotas for diversity at different managerial and leadership positions

- Policy quotas for diversity at different managerial and leadership positions
- STEM training programs for girls and women in the organization
- Work-life balance policies and actions
- Cultural and social sensitization of male colleagues
- Returnship programs

B. Women's Workforce participation through ICT:



Digital Public Infrastructure | To achieve successful digital inclusion, it is essential to provide access to data networks. Collaborative efforts between stakeholders is to enable widespread access.



Gender-sensitive tools | Gender gap analysis tools can help organizations identify gaps in teams at corporates/organizations lacking gender-inclusive policies or those lacking sensitization.



AI/ML | Leverage AI/ML technology to enhance opportunities for women to self-learn, increase productivity, and automate manual work. AI/ML can also eliminate bias in recruitment process.



Social Media | Use social media to create awareness and sensitization around the topic of gender inclusivity in the workplace.



Entrepreneurial culture | The opportunity to introduce women-only e-commerce platforms such as UNESCO's 'Buy from Women' , a platform to promote a market exclusively for women-led entrepreneurs. [56] To give an impetus to innovative start-ups owned, led, or managed by women residing in the Middle East region, the 'Women in Tech Startup Competition' was launched by the United Nations World Tourism Organization (UNWTO) to enhance capacity building and visibility across tourism, future tech, social impact.^[57]



Online Toolkits | Develop **digital career entry toolkits** for women, covering aspects like crafting CVs for specific roles. Provide toolkits in **local languages** to increase information dissemination to women.



Data collection | Building gender disaggregated databases to form gender-inclusive and equity-driven solutions at the workplace.

C.

Women's economic empowerment through digital financial services:



Policy Action and Advocacy | Overcoming obstacles and realizing comprehensive financial inclusion necessitates adopting gender-focused strategies and cooperative efforts involving governments, businesses, policymakers, and the global financial services sector.



Digital Public Infrastructure (DPI) and Technology Stack | DPI has become a key to promote financial inclusion. Governments must build DPI to enhance digital financial inclusion for underserved communities, including women by creating robust technology stacks and open banking policies.



Universal Identification | National Strategies and policies around rolling out universal ID and creating digital identification can be instrumental in adopting DFS.



Consumer Protection Policies | In order to promote ethical and just behaviors that increase public confidence in the financial system, consumer protections and solid laws are also essential.



Digital wages and wage digitization tools | These have proven instrumental in Cambodia, Bangladesh, Vietnam, and China. There is a compelling case for uptake in DFS, increasing women's confidence in making personal finance decisions by introducing wage digitization.



Accelerator Programs | Opportunity to build a Fintech accelerator program to promote digital financial inclusion based fintechs targeted towards women.



Database and research | Build a database to learn more about women's access to and usage of financial products and create a **women-centric financial data base** for further research and analysis.



Literacy programs | Cross-stakeholder collaboration to enhance financial literacy, e.g., introduce financial awareness sessions and leverage financial literacy toolkits in schools.



Blockchain technology | Peer-to-peer lending and crowdfunding are alternative finance options that should be encouraged for small firms that do not meet the requirements to get loans from banks.



Women-centric financial services products | Targeted products for women and curated campaigns to attract women into the banking ecosystem, e.g., raffles to encourage women to open bank accounts or mobile-only applications for women to learn about personal finances and investment opportunities.



Digital lending platforms | Digital lending platforms will make it feasible for women to obtain loans without the usual documentation necessities or drawn-out creditworthiness tests.



Accelerators and incubators | Funding accelerators and incubators can provide a launching pad for other women-led startups, as seen in the IFC Scale X program. [55] Accelerators to promote women-only startups and entrepreneur can address both a resource and a funding gap.

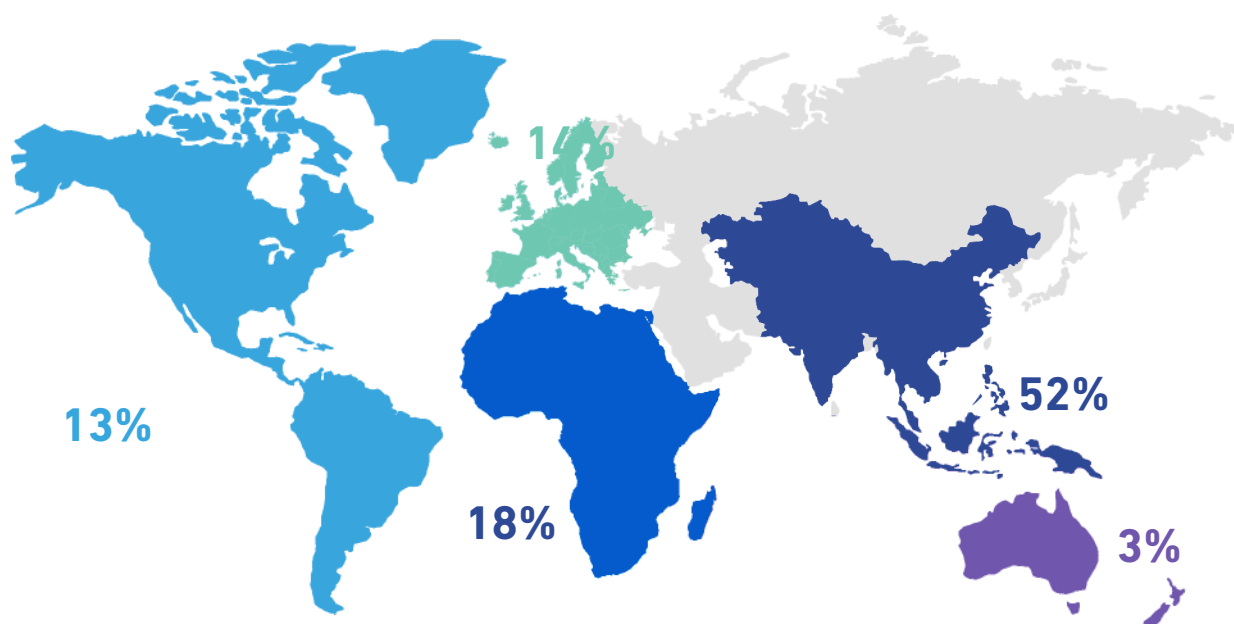


Government tenders and grants | Opportunity for governments globally to roll out tenders and grants for women entrepreneurs to launch and scale their startups and create employment for others.

APPENDIX 4

GLOBAL SURVEY ON EMPOWERING WOMEN IN AND THROUGH ICT

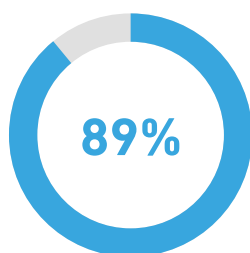
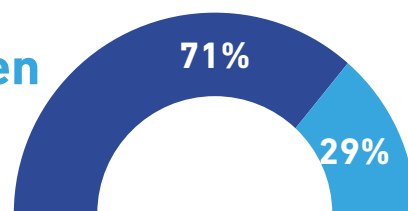
The Survey consists of total number of **~101 participants**; **52%** of the respondents were from Asia, **18%** from Africa, **14%** from Europe, **13%** were from America and **3%** were from Australia.



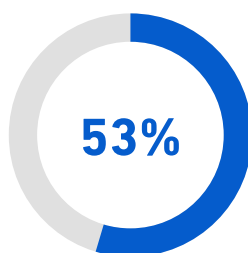
Insights from Global Survey on Empowering Women in and through ICT



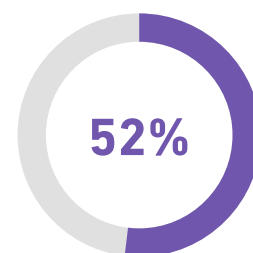
Survey Respondents
71% Men
29% Women



Women in their country have moderate to high access to technology



Top challenges identified are work-life balance, gender bias, and limited female representation

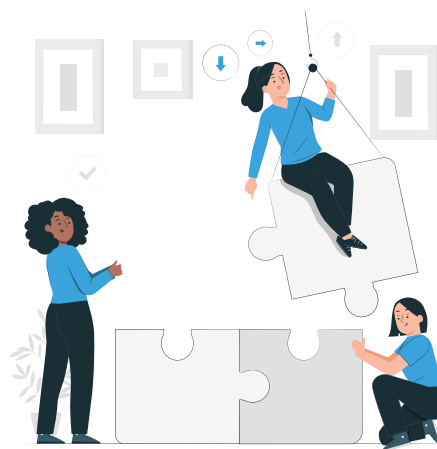


Believe women in their nation do not have access to digital literacy programs or are neutral/unaware

4 Important stakeholders in relation to empowering women in and through ICT



Policy Makers/Regulators



Support Structure and caregivers (including family)



Corporates



Leaders/Managers

1. Key Findings on Women's access to technology and digital literacy:



Technology Access

- 89% of the survey respondents believe that women in their country have moderate to high access to technology.

Digital Literacy

- 48% respondents stated to have access to digital literacy programs with 35% being neutral while 17% either do not have access or are not aware of such digital literacy programs.

STEM education programs

- In relation to the perceived effectiveness of current educational programs in their respective countries in promoting STEM, 70% of respondents have either a neutral stance or find them very effective.

2. Key findings on important enablers for women's workforce empowerment:



Countering key challenges

- Key Work-life balance challenges (19%), Gender Bias (18%), and Limited female representation in leadership (16%) are some of the top challenges women face in their careers.

Key stakeholders

- When asked to identify and rank 4 important stakeholders in relation to empowering women in and through ICT, policymakers/regulators and corporates got the most votes (18%) to be the most important stakeholders.

Key enablers

a. Developing interest in technology

- Career growth opportunities and a passion for technology got 27% and 26% of votes, respectively, as the factor that motivates women to pursue careers in technology/ICT.

b. Skilling and education

- Confidence-building, soft skills, communication training, training modules for new-age tech skills, career counseling platforms, and seminars and conferences run by women count as the topmost promising and novel initiatives among the proposed initiatives for enhancing Women's workforce participation in a country.

c. Work-life balance options

- Remote/hybrid working opportunities (17%) and Online learning programs to up-skill/re-skill (14%) are the top two ways respondents felt technology could help close the gender gap in the workforce.

d. Corporate programs

- Some of the top corporate initiatives to enhance women's participation in the workforce in ICT include enhancing work-life balance, e.g., hybrid programs and part-time work, etc., 'Returnship' initiatives for women to re-enter the workforce, support, and policies for women's healthcare, the establishment of daycares within business complexes and support and policies for women's healthcare and awareness and sensitization workshops for gender-inclusive work culture, employer recognition of women employees in ICT/ Technology.

e. Leadership programs

- To encourage more women to grow into leadership positions in organizations, respondents suggested running women leadership development programs (24%) and mentorship towards and sponsorship for women (21%).

3. Key findings on important enablers for women entrepreneurs:



Opportunities to support the startup ecosystem

- Networking events (19%), E-commerce platforms launched to boost women entrepreneurs (17%), Leadership programs (15%), Women-only incubators/accelerators (15%), Government funding initiatives (grants) (15%) and Alternative/flexible financing platforms for women (crowdfunding, peer-to-peer lending, micro loans, etc.) (15%) are top ways through which more women entrepreneurs can be encouraged in ICT.

Skilling opportunities for entrepreneurs

- Development of skills for digital marketing, website development, social media, e-commerce listing etc. (23%), Mentorship programs and networking events for women entrepreneurs with digital businesses (22%) and Education and awareness of new-age and emerging technology (20%) are the Top 3 initiatives that can be introduced to make women entrepreneurs digitally enabled.

4. Key challenges for women's financial inclusion



Awareness and access challenges

- Top 3 challenges identified through primary research survey (see section 9) were limited financial education and awareness, limited digital literacy, and limited access to credit.

5. Key findings on enablers for financial inclusion including digital financial inclusion:



Literacy building

- Enhanced financial literacy (17%), Mobile banking and payment services (15%), Access to government benefits and schemes, (15%), Digital payments (15%) and Access to microfinance and crowdfunding platforms (14%) are novel ways through which ICT can enhance financial inclusion for women.

Early intervention solutions for financial inclusion

- Training in schools on finance and financial planning (16%), Access to affordable internet connectivity and mobile devices (13%), Improved servicing for online (e.g. Banking apps) and offline (Bank branches) banking (12%), Financial literacy through conferences, gamification and Ed-tech (12%) count as the topmost promising and novel initiatives which have enhanced financial inclusion of women in a country.

The roles of Fintechs in driving women's financial inclusion

- Digital payment applications (e.g., PayPal, Google pay, M-PESA) (35%) and Digital banking applications (31%) are commonly used fintech products by women in a country.

APPENDIX 5

GAP AND OPPORTUNITY ASSESSMENT FOR DCO MEMBER STATES (MSS)

Key Data Points | Enhancing Women's Workforce participation in and through ICT | Socio-economic assessment.

1. There remains a labor income gap across all regions globally where women are paid unequally as compared to men. The share of labor income also remains significantly lower for women than for men. The issue is particularly exasperated in developing regions of Africa and Asia that are lower than the world average figures.

2. Globally, the average data for the nominal price of the fixed broadband basket is USD 20.7. In Africa and the Arab States, the nominal value is in line with or higher than the global average in USD terms. On a purchasing power parity (PPP) basis, the cost for African and Arab states is significantly higher than the other regions – APAC, CIS, Europe, and the Americas. The high price of fixed broadband is a key deterrent to accessing the internet and can drastically limit participation in the digital economy.

3. In America, Europe, CIS the % of female and male, using the internet are equivalent. However, in Africa, Asia Pacific and the Arab states, the % of male population using the internet is higher than the % of female population using the internet, with the difference being 7% in Asia-Pacific, 11% in Africa and 9.4% in Arab states.

4. In America, Europe, CIS and Arab nations the percentage of male and female, owning a mobile phone are equivalent. However, in Africa and Asia Pacific, the percentage of males owning a mobile phone is higher than that of the percentage of females owning a mobile phone, with the difference being 11% in Asia-Pacific and 17% in Africa.

5. The average % of people in DCO who have access to the internet is 72%; however, countries like Bangladesh, Pakistan, Rwanda, and Ghana only average 31%. The average GDP contribution from the ICT sector is 6% in DCO countries, which is much lower than that of the APAC (China, India, Japan, South Korea and Australia) and America (USA, Canada and Brazil) regions, which are 17% and 12%, respectively.

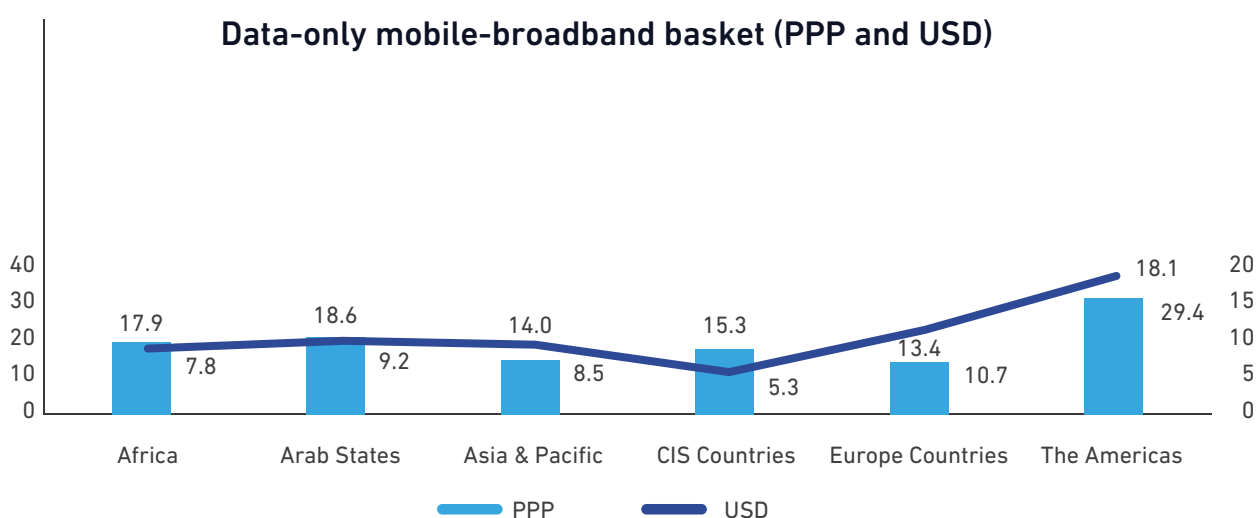


Figure 14: Price comparison of data-only mobile broadband basket across regions(2022)^[12]

Source: World Bank; 2022

Percentage of Individuals using the internet, by Gender and Region

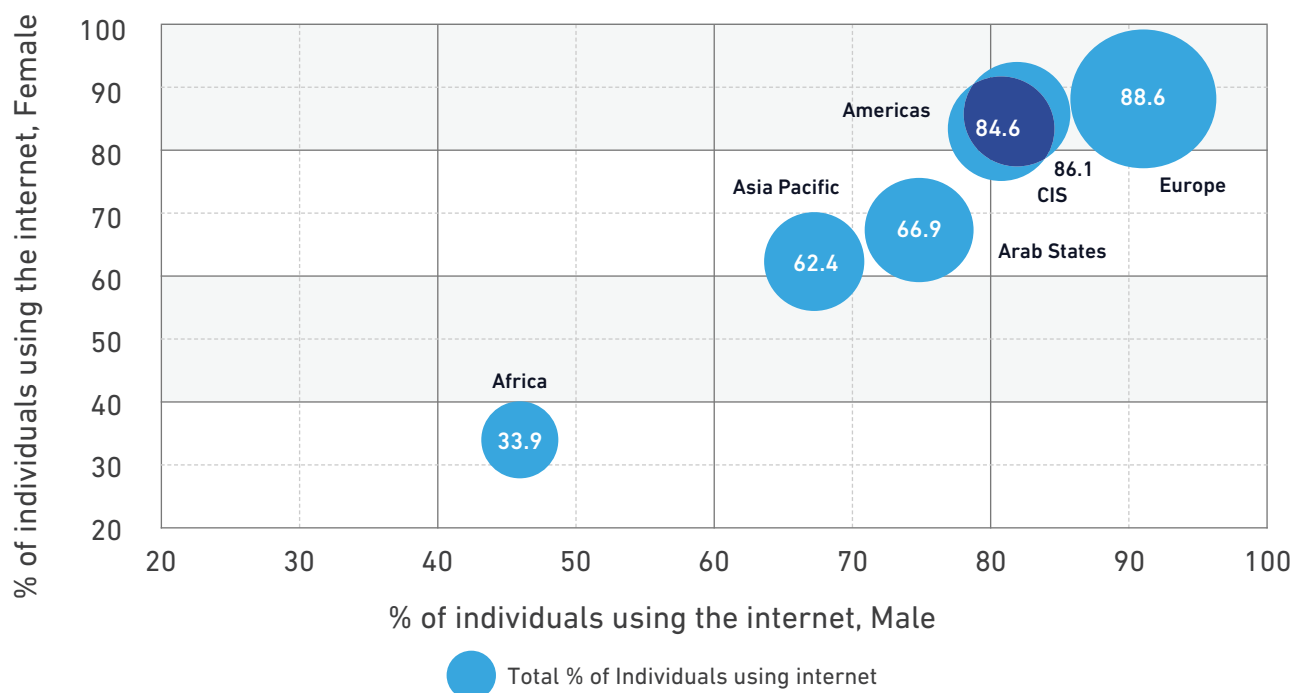


Figure 15: Percentage of individuals using the internet, by gender and region^[3]

Source: World Bank; Note: The figures in the circle indicate the total percentage of individuals using the internet. 'CIS Countries' mean the countries of the Commonwealth of Independent States, including Armenia, Azerbaijan, Belarus, Kazakhstan, Kyrgyzstan, Moldova, Russian Federation, Tajikistan, Turkmenistan and Uzbekistan.

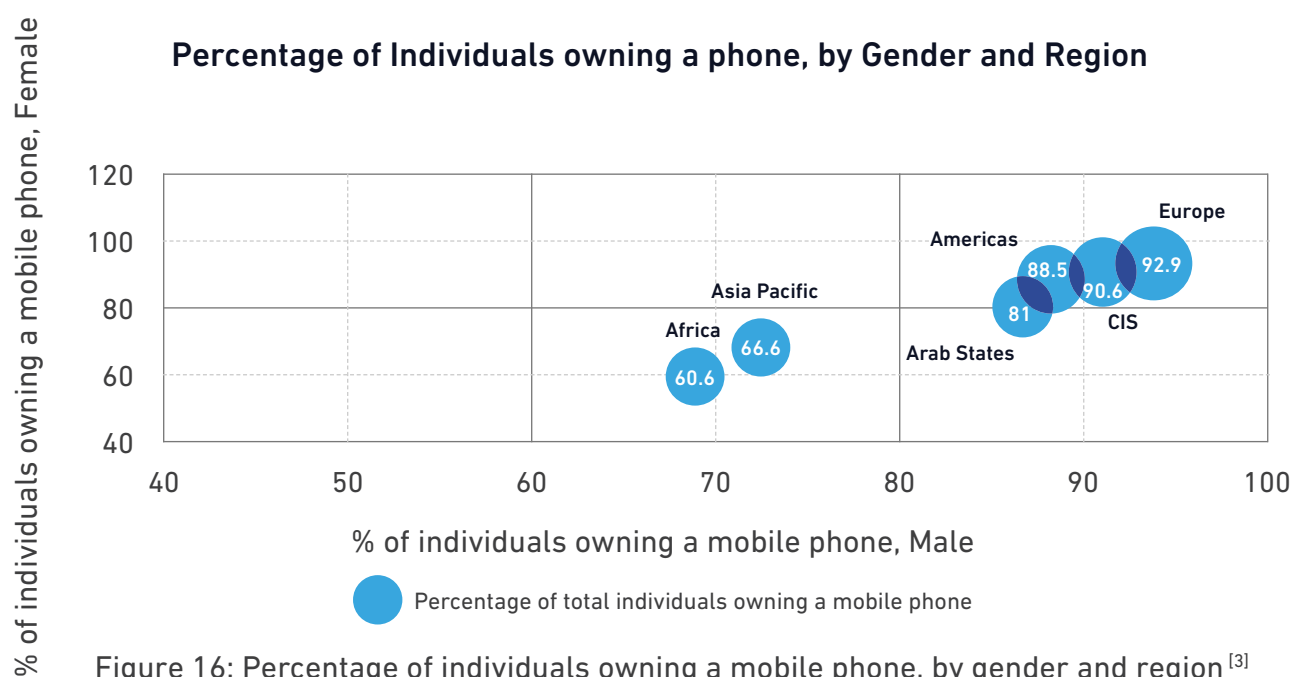


Figure 16: Percentage of individuals owning a mobile phone, by gender and region^[3]

Table 1: Economic Landscape

	Latest GDP (USD Billion)	Contribution of ICT sector to GDP (% share)	Total population (million)	Female population %	Labor force participation rate %	Individuals with Internet (% of population) (2021)
DCO Member States (MSs)						
Bahrain	36	7%	1.5	38%	72%	100%
Cyprus	27	12%	1.3	50%	64%	91%
Djibouti	3	-	1.1	50%	31%	69%
Ghana	68	4%	33.5	50%	69%	68%
Jordan	43	4%	11.3	48%	40%	86%
Kuwait	114	-	4.3	39%	71%	100%
Morocco	125	5%	37.5	50%	46%	88%
Nigeria	535	17%	218.5	50%	59%	55%
Oman	86	2%	4.6	39%	67%	96%
Pakistan	362	1%	235.8	50%	53%	21%
Rwanda	13	2%	13.8	51%	55%	30%
Saudi Arabia	767	4%	36.4	42%	59%	100%
The Gambia	2	4%	2.7	50%	61%	33%
Bangladesh	306	13%	171.2	50%	59%	39%
Qatar	172	2%	3.1	28%	65%	100%
Europe						
Germany	36	-	84.1	51%	62%	91%
United Kingdom	27	5%	67.0	51%	62%	97%
France	3	5%	67.9	52%	56%	86%
Italy	68	4%	58.9	51%	49%	75%
Spain	43	3%	47.6	51%	58%	94%
Portugal	114	10%	10.4	53%	59%	84%
Asia-Pacific						
China	16325	42%	1,425.7	49%	67%	73%
Japan	4509	9%	123.3	51%	62%	83%
India	2955	13%	1,428.6	48%	49%	46%
South Korea	1737	13%	51.6	50%	64%	98%
Australia	1579	9%	26.0	50%	66%	96%
GCC						
UAE	428	2%	9.4	31%	82%	100%

Americas						
USA	20953	24%	333.3	51%	63%	92%
Canada	1748	5%	39.6	50%	68%	93%
Mexico	1244	-	127.5	51%	64%	76%
Brazil	1901	7%	215.3	51%	69%	81%
Africa						
South Africa	360	3%	59.9	51%	57%	72%

Source: World Bank, Latest data available from 2020-2022

Table 2: Female workforce participation

	Labor force participation rate of female %	Labor force participation rate of male %	Ratio of female to male labor force participation rate
DCO Member States (MSs)			
Bahrain	44%	87%	51%
Cyprus	58%	70%	83%
Djibouti	18%	45%	40%
Ghana	65%	72%	90%
Jordan	15%	62%	24%
Kuwait	48%	86%	56%
Morocco	21%	70%	31%
Nigeria	52%	66%	79%
Oman	32%	87%	37%
Pakistan	25%	81%	30%
Rwanda	49%	62%	79%
Saudi Arabia	28%	80%	35%
The Gambia	57%	66%	87%
Bangladesh	38%	81%	47%
Qatar	61%	97%	62%
Europe			
Germany	75%	82%	84%
United Kingdom	74%	80%	88%
France	71%	77%	87%
Italy	56%	74%	70%
Spain	70%	78%	84%
Portugal	73%	63%	87%

Asia-Pacific			
China	71%	81%	84%
Japan	74%	87%	76%
India	25%	76%	33%
South Korea	60%	77%	74%
Australia	75%	83%	88%
GCC			
UAE	55%	96%	58%
Americas			
USA	67%	68%	84%
Canada	82%	92%	88%
Mexico	46%	77%	59%
Brazil	54%	73%	73%
Africa			
South Africa	51%	64%	80%

Source: World Bank; 2020-2022 data

There are twofold more men than women who know how to write a computer programme. The below parameters in Table 1 and 2 show the landscape of women in ICT across different regions, including that of DCO MSs.

1. The highest rates of female labor force participation in the industrialized world are found in North America (USA and Canada), where it is 75%, and Europe, at 70%.
2. Emerging Latin American countries like Brazil and Mexico have moderate participation rates of 50%, while China and India have lower rates at 48%.
3. Of the top nations in the Middle East and North Africa (MENA), the UAE and South Africa have the highest % of female labor force participation—both at 53%.
4. In developing nations, the average rate of female labor force participation is 41%; the lowest rates are 15% in Jordan and 18% in Djibouti.
5. Average labor force participation rate of males in DCO MSs stands at 74% which is at par with Europe and Americas region i.e., 76% and 78% respectively.
6. DCO MSs have the lowest average of ratio of female to male labor force participation rate (55%), lower than that of Europe, APAC, UAE, Americas (76%) and South Africa (80%).

Table 3: Internet Usage from any Location by Gender

Region	Year*	Total	Gender	
		Individuals	Male	Female
DCO Member States (MSs)				
Bahrain	2021	100%	100%	100%
Cyprus	2022	90%	88%	91%
Djibouti	-	-	-	-
Ghana	-	-	-	-
Jordan	2021	86%	89%	83%
Kuwait	2021	100%	100%	100%
Morocco	2021	88%	90%	86%
Nigeria	-	-	-	-
Oman	2020	95%	94%	97%
Pakistan	2020	19%	24%	14%
Rwanda	-	-	-	-
Saudi Arabia	2022	100%	100%	100%
The Gambia	-	-	-	-
Bangladesh	2021	39%	45%	33%
Qatar	2020	100%	100%	99%
Europe				
Germany	2022	92%	93%	91%
United Kingdom	2020	95%	95%	94%
France	2022	85%	86%	85%
Italy	2022	85%	86%	84%
Spain	2022	95%	95%	95%
Portugal	2022	85%	86%	84%
Asia-Pacific				
China	2022	76%	76%	75%
Japan	2021	83%	86%	80%
South Korea	2022	97%	98%	97%
Australia	-	-	-	-
GCC				
UAE	2022	76%	76%	75%
Americas				
Canada	-	-	-	-
Mexico	2021	76%	77%	75%
Brazil	2022	81%	80%	81%
Africa				
South Africa	-	-	-	-

*Latest available year for the database; Source: World Bank ; Note: Data for USA is not considered as data post 2020 is not available.

1. 'Average individuals using internet from any locations' in DCO MSs is 82%, this is less than that of developed countries in Europe, leading economies in APAC and UAE which are 90%, 85% and 100% respectively.
2. 'Average females using internet from any locations' in DCO MSs is 80%, this is less than that of developed countries in Europe, leading economies in APAC and UAE which are 89%, 84% and 100 % respectively.



Table 4: Women Digital Financial Inclusion Global data points

	Owns a debit or credit card, male (% age 15+)	Owns a debit or credit card, female (% age 15+)	Made or received a digital payment, female (% age 15+)	Made or received a digital payment, male (% age 15+)	Made a digital in-store merchant payment: using a mobile phone, female (% age 15+)
DCO Member States (MSs)					
Bahrain	-	-	-	-	-
Cyprus	86%	81%	86%	88%	27%
Djibouti	-	-	-	-	-
Ghana	23%	13%	59%	72%	8%
Jordan	42%	22%	24%	47%	3%
Kuwait	-	-	-	-	-
Morocco	42%	22%	21%	39%	1%
Nigeria	45%	26%	23%	45%	4%
Oman	-	-	-	-	-
Pakistan	13%	2%	11%	24%	0.20%
Rwanda	-	-	-	-	-
Saudi Arabia	79%	52%	63%	81%	50%
The Gambia	-	-	-	-	-
Bangladesh	8%	3%	34%	58%	1%
Qatar	-	-	-	-	-
Europe					
Germany	97%	97%	99%	100%	7%
United Kingdom	96%	97%	99%	99%	28%
France	91%	90%	99%	98%	15%
Italy	91%	87%	95%	96%	16%
Spain	94%	89%	96%	99%	33%
Portugal	92%	82%	88%	93%	22%
Asia-Pacific					
China	78%	77%	85%	87%	78%
Japan	90%	90%	96%	96%	34%
India	35%	20%	28%	41%	4%
South Korea	93%	91%	98%	98%	57%
Australia	96%	98%	100%	98%	46%
GCC					
UAE	71%	76%	77%	77%	13%

	Owns a debit or credit card, male (% age 15+)	Owns a debit or credit card, female (% age 15+)	Made or received a digital payment, female (% age 15+)	Made or received a digital payment, male (% age 15+)	Made a digital in-store merchant payment: using a mobile phone, female (% age 15+)
Americas					
USA	89%	94%	96%	90%	32%
Canada	97%	99%	98%	98%	28%
Mexico	-	21%	-	-	15%
Brazil	77%	63%	73%	80%	19%
Africa					
South Africa	63%	54%	82%	79%	24%

Source: World Bank, latest data available from 2020 to 2022

1. The highest rates of females with financial services account in the industrialized world are found in North America (USA and Canada), where it is 98 %, and Europe (Germany, France and UK), at 99.9%. Of the top nations in the Middle East and North Africa (MENA), Saudi Arabia and South Africa have % of 63.4% and 86.1%. In developing nations such as China and India, the average rate is 83% %; however, in DCO MSs like Jordan and Morocco, 34.6% and 32.7 %, respectively.

2. Men (age greater than 15) own more debit or credit cards than women (13%), which is a significantly greater % than in Europe and APAC (around 3%). Males (age greater than 15) outnumber females by 17% in the DCO MSs when it comes to digital payments, indicating a notable gender disparity. With a differential ranging from 0.3% to 3.5%, this discrepancy is significant compared to Europe, APAC, and America, indicating a more marked disparity in digital payment usage in the DCO Member States (MSs).

3. In the DCO MS, only 18% of females (age greater than 15) utilize the internet or their mobile phones to make online purchases. This is less than the range of 54% to 59% observed in Europe, APAC, and America. Males (age greater than 15) in the DCO MSs use their phones or the internet 8% more frequently than females do for money transactions. Compared to Europe, Asia, and America, where the disparity ranges from 0.3% to 3.7%, this gender gap is noticeably larger.

Table 5: Women Mobile Usage Financial Inclusion Global data points

	Made a digital in-store merchant payment: using a mobile phone, male (% age 15+)	Used a mobile phone or the internet to buy something online, female (% age 15+)	Used a mobile phone or the internet to buy something online, male (% age 15+)	Used a mobile phone or the internet to send money, female (% age 15+)	Used a mobile phone or the internet to send money, male (% age 15+)
DCO Member States (MSs)					
Bahrain	-	-	-	-	-
Cyprus	28%	45%	48%	35%	35%
Djibouti	-	-	-	-	-
Ghana	18%	6%	12%	43%	59%
Jordan	7%	16%	13%	2%	7%
Kuwait	-	-	-	-	-
Morocco	7%	9%	11%	4%	8%
Nigeria	7%	3%	4%	10%	1%
Oman	-	-	-	-	-
Pakistan	05%	1%	1%	2%	10%
Rwanda	-	-	-	-	-
Saudi Arabia	53%	62%	62%	47%	64%
The Gambia	-	-	-	-	-
Bangladesh	4%	2%	4%	8%	28%
Qatar	-	-	-	-	-
Europe					
Germany	7%	62%	57%	31%	31%
United Kingdom	25%	63%	66%	53%	49%
France	14%	56%	49%	30%	27%
Italy	22%	56%	56%	21%	30%
Spain	39%	55%	60%	54%	53%
Portugal	31%	33%	49.90%	26%	52%
Asia-Pacific					
China	76%	84%	77%	67%	72%
Japan	38%	50%	55%	12%	13%
India	12%	5%	11%	5%	16%
South Korea	61%	78%	78%	73%	70%
Australia	42%	80%	75%	67%	59%
GCC					
UAE	17%	26%	25%	7%	13%

	Made a digital in-store merchant payment: using a mobile phone, male (% age 15+)	Used a mobile phone or the internet to buy something online, female (% age 15+)	Used a mobile phone or the internet to buy something online, male (% age 15+)	Used a mobile phone or the internet to send money, female (% age 15+)	Used a mobile phone or the internet to send money, male (% age 15+)
Americas					
USA	32%	78%	72%	48%	44%
Canada	31%	69%	71%	63%	64%
Mexico	22%	19%	25%	17%	24%
Brazil	29%	28%	41%	26%	40%
Africa					
South Africa	23%	14%	14%	45%	43%



Source: World Bank; Latest data available from 2020-2022




4. The total amount of aid allocated to programs with women's empowerment and gender equality as their primary goal was USD 5.7 billion in 2020–2021, or about 4% of all bilateral aid— a significant decline from 5% in prior years. There is a general lack of financing for gender equality across all sectors, but the energy and humanitarian aid sectors have the lowest overall investment for gender equality.





The below section highlights the current status and some of the critical initiatives taken to promote gender equality in financial services across corporates, governments, and regulators in different regions, namely, the Middle East, Africa, Europe, Asia-Pacific, and the Americas.





Summary of Key Gaps and Opportunities for the DCO Member States


Based on the key takeaways from the secondary and primary research conducted across the document, gaps were highlighted for different regions, the tables below summarizes the DCO MSs-specific gaps and opportunities. This section proposes the critical considerations for MSs to enhance women's empowerment through initiatives and policy action.



Member States (MSs)	Key Challenges/ Gaps
 Bahrain	<ul style="list-style-type: none"> • Lower women's labor force participation rate (participating women as % of total women's labor force) at 44% compared to men at 87%. • Women's participation in leadership positions stands at a low of 20%. • The low presence of women in representative bodies is at 15%.
 Bangladesh	<ul style="list-style-type: none"> • Internet usage by gender is 33% for females compared to 45% for males. • The low labor force participation percentage ratio (women) of the total labor force is 38% compared to men's 81%. • According to the 2017 Global Findex Database, 65% of men in Bangladesh have bank accounts compared to only 35.8% of women.^[58] This means that around 64% of women in Bangladesh are unbanked. Thus, the gender gap is 29% points or 45%, one of the largest in the world. • Only 38% of females are a part of the labor workforce compared to 81% of males, which is a gap of 43%. • Only 3% of females (age 15+) in Bangladesh own a debit or credit card. • Only 1% females in Bangladesh made a digital in-store merchant payment using a mobile phone.
 Cyprus	<ul style="list-style-type: none"> • The low labor force participation percentage ratio (women) of the total labor force is 58% compared to men's 70%. • Cyprus has a low proportion of women in managerial positions at 21.4%. • As per UN Women, Cyprus has a low score in overarching legal frameworks that promote, enforce, and monitor gender equality, with a 70 on a scale of 100. • Across all Gender Gap Report subindexes defined by the World Economic Forum, Cyprus ranks lowest across Europe, while Europe has the highest gender parity across all regions. • According to the Gender Gap Report by the World Economic Forum, the value of the advancement of women's leadership roles is at ~4.7 on a scale of 7. • The gender wage gap is at 16.6%, according to the Gender Gap Report by the World Economic Forum. • Firms with female majority ownership are at 7.7%, and firms with female top managers are at 8.2%, according to the Gender Gap Report by the World Economic Forum. The same report also reports only 28.5% of women attain graduation in ICT as compared to 71.5% of men.

 <p>Djibouti</p>	<ul style="list-style-type: none"> • The low labor force participation percentage ratio (women) of the total labor force is 18% compared to men's 45%. • 12% of women in the country are in managerial positions. • There are only 8.8% of women adults (15 years and older) with an account at a financial institution or mobile money service provider by sex (% of adults aged 15 years and older compared to 16.6% of men.)^[59] • The proportion of female individuals who own a mobile telephone by sex (%) was 51.6%, while men were 61.3%.
 <p>The Gambia</p>	<ul style="list-style-type: none"> • The low labor force participation percentage ratio (women) of the total labor force is 57% compared to men's 66%. • The proportion of youth and adult females with ICT skills across types of skills ranges from 1.2%-4.1%. • Only 4% of women, children, and young people achieve a minimum proficiency level in reading and mathematics. While the proportion of individual women who own a mobile telephone (%) is 74% compared to 85% of men. • The proportion of children and young people achieving a minimum proficiency level in reading and mathematics is only 4.8% for women.
 <p>Ghana</p>	<ul style="list-style-type: none"> • The low labor force participation percentage ratio (women) of the total labor force is 65% compared to men's 72%. • There is a knock-on effect in health and education which exasperates women's participation in the labor force. • Only 79% attend primary school in rural areas compared to 86% in urban areas; 18% in rural areas are teenage mothers, and 11% in urban areas.^[60] • In many parts of Africa, including Ghana, it is still expected of women to take on reproductive responsibilities and provide unpaid care for their families. As a result, they do not have equal access to opportunities in education, land, capital, and employment. • As seen across the region, gender barriers have adverse effects that worsen during a woman's lifetime and are passed down from generations, which inhibits young women's opportunities. There is, hence, a need to break down socio-cultural norms and traditional gender roles. • In Ghana, there is a pervasive mismatch between education and the skills required for the future workforce; for example, there is a gap in sector-specific skills in the agriculture, BPO, ICT, and tourism and hospitality sectors.^[61] • Proportion of women in managerial positions (%) at 17.4%.^[62] • 263 women die per 100,000 live births due to pregnancy-related causes in Ghana. • In 2021, 46.3% of women in Ghana reported not having a bank or financial services accounts. • Only 13% of females (age 15+) in Ghana own a debit or credit card. • Only 8% females in Ghana made a digital in-store merchant payment using a mobile phone.

 <p>Jordan</p>	<ul style="list-style-type: none"> • The low labor force participation percentage ratio (women) of the total labor force is 15% compared to men's 62%. • Jordan has one of the lowest female labor force participation rates worldwide. Currently, Jordan has the lowest female workforce participation rate among the DCO MSs, which is 15%. • Women had a greater borrowing rate (12.1%) than males (8.2%) while having fewer bank accounts (27.2%) than men (37.6%). This suggests that women open bank accounts primarily for borrowing rather than saving money or carrying out other activities that result in higher debt levels. • Only 3% of females in Jordan made a digital in-store merchant payment using a mobile phone. • Jordan has a prevalent wage gap where men are paid 40% more than women.^[63]
 <p>Kuwait</p>	<ul style="list-style-type: none"> • Lower women's labor force participation rate (participating women as % of total women's labor force) at 48% compared to men at 86%. • Women's participation in leadership positions stands at a low of 12%. • The low presence of women in representative bodies is at 6%.
 <p>Morocco</p>	<ul style="list-style-type: none"> • The low labor force participation percentage ratio (women) of the total labor force is 21% compared to men's 70%. • The gender disparity in financial service access remains at 25%, and merchant adoption and use of digital financial services need to be strengthened.^[64] • Labor force participation for females is at a low of 21%. • Only 1% of females in Morocco have made a digital in-store merchant payment using a mobile phone.
 <p>Nigeria</p>	<ul style="list-style-type: none"> • The low labor force participation percentage ratio (women) of the total labor force is 52% compared to men's 66%. • Nigeria's ICT sector contributed 18% to the country's GDP in the second quarter of 2022, up from less than 1% in 2001. • Nigeria is ranked at 139th out of 153 nations in the 2021 Global Gender Gap Report. These numbers emphasize the disparity between men's and women's participation in the country's technological ecosystem, with men actively developing it and women using it passively.^[65] • According to data, Nigeria is a 'country of the young' with almost half the entire population of 180 million, 46%, currently under the age of 15. • Over one in three of Nigeria's entire population lives below the poverty line; among children, the proportion is approximately 75%.^[66] • Only 41% of eligible females in Nigeria's northeast and 47% in the northwest receive a primary education. • Education rates can also be adversely affected by social attitudes, particularly in northern Nigeria. 29% and 35% of children in the northeast and northwest, respectively, attend education courses, which excludes the study of fundamental subjects like reading and numeracy.^[67]

	<ul style="list-style-type: none"> • The participation of women in the Nigerian technology sector is low. Only approximately 30% of technology companies in Nigeria, primarily those offering enterprise and ecommerce solutions, were owned by women, according to a survey done by the ONE Campaign and the Center for Global Development. The median ownership proportion of women-owned businesses is 20%. The number of female top managers is low, with Just six of the 93 tech companies examined having a female senior manager.^[68] • Approximately 60% of tech companies surveyed stated that obtaining credit was a significant or severe challenge. The respondents say finding funding to sustain or grow their business is challenging. Female entrepreneurs have a lower chance of obtaining finance for their firms than men.^[69] • Only 4% females in Nigeria made a digital in-store merchant payment using a mobile phone.
 <p>Oman</p>	<ul style="list-style-type: none"> • Lower women's labor force participation rate (participating women as % of total women's labor force) at 32% compared to men at 87%. • Women's participation in leadership positions stands at a low of 13%. • The low presence of women in representative bodies is at 2%.
 <p>Pakistan</p>	<ul style="list-style-type: none"> • Internet usage by gender is at 14% for females compared to 24% for males. • The low labor force participation percentage ratio (women) of the total labor force is 25% compared to men's 81%. • Lack of Identity (ID), which proves to be a hindrance to receiving mainstream financial services. • Only 26% of adults reported to be financially literate in Pakistan.^[70] • Only 13% of women in Pakistan reported to own bank accounts.^[71] • Only 2% of females (age 15+) in Pakistan own a debit or credit card. • Only 11% of females (age 15+) in Pakistan made or received a digital payment. • Only 0.2% of females in Pakistan made a digital in-store merchant payment using a mobile phone.
 <p>Qatar</p>	<ul style="list-style-type: none"> • Lower women's labor force participation rate (participating women as % of total women's labor force) at 61% compared to men at 97%. • Women's participation in leadership positions stands at a low of 16%. • The low presence of women in representative bodies is at 10%.
 <p>Rwanda</p>	<ul style="list-style-type: none"> • The low labor force participation percentage ratio (women) of the total labor force is 49% compared to men's 62%. • According to a recent survey on gendered social norms, 71% of Rwandans in rural areas think that women should not start their own businesses if they have children.^[72] • The proportion of women in managerial positions is at only 28.6%.

	<ul style="list-style-type: none"> • The proportion of youth not in education, employment, or training by women and 15-24 age (%) is 37.8%. • Participation rate in organized learning (one year before the official primary entry age) for women (%) at 53.2%. • Average hourly earnings of employees across all occupations is 52% more for men than women.
 <p>Saudi Arabia</p>	<ul style="list-style-type: none"> • Lower women's labor force participation rate (participating women as % of total women's labor force) at 28% compared to men at 90%. • Women's participation in leadership positions stands at a low of 13%. • The low presence of women in representative bodies is at 20%.

Member States (MSs)	Opportunities	Proposed Key Considerations and Focus Areas
 <p>Bangladesh</p>  <p>Pakistan</p>	<ul style="list-style-type: none"> • Opportunity to improve female financial literacy through training programs and job quotas. • Opportunity to increase the reach of Computerized National Identity Card (CNIC in Pakistan) across the country to accelerate the digital financial inclusion of women. • Opportunity for the government to reduce documentation and paperwork by introducing digital identity and building digital public infrastructure. • Opportunity to increase the percentage of women availing banking and financial services. 	<p>Banking and other financial institutions support </p> <ul style="list-style-type: none"> • Increase access to capital for women entrepreneurs relying on Microfinance Institutions (MFIs). • Set a national target for banks and financial institutions to lend to women to improve their credit availability. • Financial literacy and educational campaigns in rural areas led in collaboration with international organizations, NGOs, and foundations. • Opportunity for Banks and financial services players in the country to target women and girls by launching customized and tailored products for this segment to activate existing customers and attract new bank customers. • Bank-led financial literacy programs to educate customers and acquire new-to-bank customers. <p>Government and policy support </p> <ul style="list-style-type: none"> • Build Digital Public Infrastructure (DPI) to increase access to internet and mobile services to enhance literacy, education, workplace opportunities, and digital financial services.



Djibouti



The Gambia

- Promoting gender-inclusive financial policies.
- Building digital public infrastructure and digital public goods.
- Promoting access to financial services.
- Enhancing internet usage and technology savviness among women. Mainly address digital safety for women.
- Collecting data to learn about women's access to and use financial products and understand what would benefit them.
- Encouraging young girls to develop an interest in STEM and empower women through ICT.

Policy and advocacy |

- Consider policy measures to access essential internet, mobile services, and smartphone devices.
- The government could consider introducing gender-inclusive policies for women's education and literacy.

Education and Literacy |

- Teachers could consider using a gender-inclusive (girl-friendly) approach in teaching Technology and Science subjects.
- Consider focusing on ICT literacy courses in regional languages - French and Arabic instead of English.
- Consider introducing technical and vocational training camps to deliver knowledge and skills training in ICT.
- Consider collaborating with organizations such as ICDL that build ICT skills globally to offer ICDL in higher education institutions in the country.
- Consider introducing awareness sessions and trainings in schools on the fundamentals of finance and the importance of financial planning.
- Consider using apps and online courses to enhance literacy, ICT, and financial inclusion.
- Consider government scholarships and grants to pursue secondary and tertiary level education for girls and women in STEM-related fields.
- Consider introducing training and skilling programs run by private organizations or through Public-Private Partnerships.
- Consider boosting confidence for women to pursue jobs and excel in their careers with confidence-building programs and soft skills training.

		<p>Mentorship and role models </p> <ul style="list-style-type: none"> • Consider mentorship programs for small-scale self-employed individuals, e.g., seamstresses, salon workers, and house cleaners, to go online by listing on e-commerce websites and using Whatsapp to expand their business opportunities, etc. <p>Financial inclusion </p> <ul style="list-style-type: none"> • Consider support from international organizations such as Women's World Banking has led successful campaigns to increase financial inclusion in Ethiopia. • Consider working towards increasing smartphone and telecom access nationwide to make digital financial services available and build on digital public infrastructure. <p>Collaboration with International Organizations and private partnerships </p> <ul style="list-style-type: none"> • Family planning and health assistance by the government to combat issues of early pregnancies. Opportunity to introduce health camps and health education programs for adolescent girls. • Initiatives to collaborate with private organizations to support maternal health and allow smooth post-natal transition for women to enter the workforce. • Collaboration and funding from International Organizations can also be used to run social media campaigns to break the taboo around women's workforce participation and financial participation.
--	--	--



Ghana



Nigeria

- More coordinated and intentional credit penetration of sectors that contribute to a large part of the economy, such as the agricultural sector, which accounts for ~19% of the economy, to ensure financial inclusion of rural workers.
- Working with organizations such as **Equity** that have initiatives **across Africa** to train youth/ women/ MSMEs and support MSMEs to receive entrepreneurship, financial, and digital literacy training across Africa.
- Preparing individuals for employment by strengthening youth entrepreneurship and work readiness skills by creating stronger connections between industry needs and technical and vocational training.
- Opportunity to leverage social media and mobile applications such as WhatsApp to create a business network and expand social commerce potential.
- Opportunity to solve confidence issues that girls and women face by providing soft skills training and mentorship.
- Potential to solve family planning and early pregnancy-related issues that may thwart one's career aspirations due to lack of family or caregiver support.

Policy and advocacy |

- Policy formulation, infrastructure development, Public-Private sector co-implementation.
- Using weekends and after-school to develop digital skills and educate.
- Family planning and health assistance by the government to combat issues of early pregnancies. Opportunity to introduce health camps and health education programs for adolescent girls.
- Consider initiatives to collaborate with private organizations to support maternal health and allow smooth post-natal transition for women to enter the workforce.
- Consider working with foundations and NGOs to expand internet cafes and cyber hubs in rural areas of Ghana.
- Consider working in partnership with ILO, UNDP, Mastercard Foundation, and UN Women that are active in the region to roll out women empowerment-related initiatives for skilling and education.
- Consider collaborating and funding from International Organizations can also be used to run social media campaigns to break the taboo around women's workforce participation and financial participation.

Financial inclusion |

- Support from international organizations, such as the Women's World Bank, which has led successful campaigns to increase financial inclusion in Ethiopia.
- Working towards increasing the nation's smartphone and telecom access to make digital financial services available.
- Initiatives to educate girls and women on the importance and process of starting banks and financial services accounts.

	<ul style="list-style-type: none"> • Encouraging women in STEM to engage in international and national collaborative scientific research, particularly with more advanced countries. • Exploring online engagement to strengthen participation and awareness. • Sponsoring women to participate in STEM workshops, conferences, seminars, and exhibitions. 	<p>Vocational training and skills </p> <ul style="list-style-type: none"> • Introduce training and skilling programs run by private organizations or Public-Private Partnerships to solve skill gaps in agriculture, BPO, ICT, tourism, and hospitality industries. Provide these programs exclusively for women to meet the supply gap in these sectors and generate employment for women. • Boost confidence for women to pursue jobs and excel in their careers with confidence-building programs and soft skills training. <p>Workforce Participation Tools </p> <ul style="list-style-type: none"> • Develop digital career entry toolkits for women, covering aspects like crafting CVs for specific roles such as graphic designer, social media manager, and data analyst.
 <p>Rwanda</p>	<ul style="list-style-type: none"> • It is evident that encouraging gender mainstreaming in scientific endeavors is necessary. This could be accomplished by making initiatives that support the development of networks and mentorship. • To oversee the development of female involvement, committees for women in STEM fields and the mobilization of resources are also required. • Another opportunity that can lead to greater inclusiveness is the promotion of collaborative work mindsets.^[73] 	<p>Policy and advocacy </p> <ul style="list-style-type: none"> • Online and in-person campaigns to educate women to raise financial literacy. • Policy and legal support to allow women to start businesses. • Government grants and funds to encourage and promote women entrepreneurs. • Social media and other marketing campaigns to promote female role models in business, ICT, and entrepreneurship. <p>Workforce Participation Tools </p> <ul style="list-style-type: none"> • Develop digital career entry toolkits for women, covering aspects like crafting CVs for specific roles such as graphic designer, social media manager, and data analyst. <p>Entrepreneurship </p> <ul style="list-style-type: none"> • Building a fintech accelerator program to promote digital financial inclusion-based Fintechs targeted towards Women.



Bahrain



Kuwait



Oman



Qatar



Saudi Arabia

- Opportunity to increase women's participation in the workforce across DCO MSs in GCC region.
- Opportunity to increase women's participation in leadership positions across DCO MSs in GCC region.
- Opportunity to increase women's presence in representative bodies across DCO MSs in GCC region.
- Opportunity to increase women's pay and bring it to par with male counterparts across DCO MSs in GCC region.
- Increases awareness of gender equality laws and improved opportunities for women's employment.

Organization-level policies and initiatives |

- ✓ Opportunity for organizations to incorporate different policies to promote and increase women's participation in the workplace, remove gender pay disparity, and increase women's presence in leadership positions:
 - Policy quotas for diversity at different managerial and leadership positions.
 - STEM training programs for girls and women in the organization.
 - Up-skilling and re-skilling opportunities through ed-tech platforms, soft skills, and confidence-building training.
 - Work-life balance policies and actions, e.g., health checks, transport facilities, hybrid work, part-time work opportunities, and daycare facilities on office premises/ industrial areas.
 - Cultural and social sensitization of male colleagues towards inclusive and gender-balanced work culture. This will create a more inclusive and supportive work environment for women and help others counter any biases and sub-conscious pre-dispositions towards working women.

Returnship programs |

- Work with organizations to introduce returnship programs for women who have taken career breaks and are looking to re-enter the workforce.
- Roll out job opportunities for women with previous experience transitioning into new-age ICT roles after taking a career break.

		<p>Government and policy support</p> <ul style="list-style-type: none"> • Encourage public-private partnerships to guarantee women's involvement in the economy. • Formulate Laws and Regulations to achieve country-specific women's inclusion goals in STEM. • Develop government policies incentivizing private organizations to provide internships and permanent roles. <p>Government tenders and grants</p> <ul style="list-style-type: none"> • Need for governments in GCC to roll out tenders and grants for women entrepreneurs to launch and scale their startups and create employment for other women in the economy. <p>Government Quota</p> <ul style="list-style-type: none"> • National quotas in both the public and private sectors. Gender quotas will also increase women's representation in the representative bodies, and their representation will be crucial to making gender-inclusive policies at the national level. <p>Policy Action and Advocacy</p> <ul style="list-style-type: none"> • Overcoming obstacles regarding pay disparity necessitate adopting gender-focused strategies and cooperative efforts involving governments, businesses, policymakers, and the global financial services sector. <p>Digital Financial Literacy</p> <ul style="list-style-type: none"> • Online and offline programs to increase awareness, adoption, and knowledge of digital financial services and combating financial frauds on these platforms. <p>Public-Private Partnerships</p> <ul style="list-style-type: none"> • Improve public-private partnerships, in collaboration with the Chamber of Commerce, in support of a more robust workforce development eco-system.
--	--	--

		<p>Gender-disaggregated data and analytics</p> <ul style="list-style-type: none"> • Opportunity to introduce the DEI dashboard, which displays real-time information across the country and organizations in GCC MSs in DCO. The dashboard provides gender pay disparity numbers on women's presence in government and public-private organizations.
 <p>Cyprus</p>  <p>Jordan</p>  <p>Morocco</p>	<ul style="list-style-type: none"> • Opportunity to improve female participation in the workforce and at leadership levels. • Opportunity to incentivize and cultivate interest in girls and women from an early age to pursue ICT and STEM education to increase women's workforce participation in the ICT sector. • Opportunity to increase the visibility of women in STEM in Cyprus to inspire women and girls across Cyprus and other DCO MSs and global nations. • Opportunity to enable more women to access financial products. 	<p>Government and policy support</p> <ul style="list-style-type: none"> • Government mandates and quotas to improve women's representation in managerial positions. • Participation of women in leadership positions and in making government policies to ensure gender-inclusive actions and measures. • The government will introduce specialized scholarships and grants for women to pursue AI and emerging ICT degrees, including tertiary-level education. Diversity quotas at national institutes to ensure women's representation in emerging ICT education. • Enact legislation to safeguard the interests of lenders, support debtors' efforts at restructuring, and advance the long-term sustainability of businesses and initiatives. This expedites the process and allows money to be transferred to new projects and the prompt resolution of business issues. • Regulate the rates charged by Microfinance Institutions (MFIs). • Introduce gender-inclusive and supportive labor laws. • Government-backed national strategies for ICT • Research and science initiatives sponsored by the government to support women in ICT.

		<p>Organization-level policies and initiatives</p> <ul style="list-style-type: none"> • Opportunity for organizations to incorporate different policies to promote/increase women's participation in the workplace, to remove gender pay disparity, and to increase women's presence in leadership positions. • Introduce diversity quotas at managerial levels and board levels. <p>Education and literacy</p> <ul style="list-style-type: none"> • Promoting skill camps and digital literacy programs leveraging Ed-tech platforms • Providing government grants and scholarships for women and girls to pursue STEM degrees. • Having STEM clubs and chapters at educational institutions to promote skill development, knowledge, interest, and confidence in ICT and STEM-related fields for females. • Introducing Ed-tech platforms and courses on emerging ICT education such as AI/ML and spatial technologies. <p>Entrepreneurship</p> <ul style="list-style-type: none"> • Introducing startup platforms for women and girls to access resources, networks, and mentors to launch and scale their startups. • Introducing Government grants and support for women-led startups • Launching funds, accelerators, and incubators to support women entrepreneurs. • Specialized funds to promote women entrepreneurs in AI/M, spatial technologies, and other emerging technologies.
--	--	--

		<p>Bank and other Financial Institutions Support</p> <ul style="list-style-type: none"> • Set a national target for banks and financial institutions to lend to women to improve their credit availability. • Expand outreach programs, legal aid, and financial planning support to women. • A new legal framework for microfinance institutions allowing them to receive deposits and increase their outreach, laws to expand microinsurance, and a new law on credit bureaus for processing non-financial data so that the unbanked people can get a history to access credit.
--	--	---

REFERENCES

- 1 [Online]. Available: https://www.unwomen.org/sites/default/files/2022-09/Progress-on-the-sustainable-development-goals-the-gender-snapshot-2022-en_0.pdf .
- 2 [Online]. Available: <https://unric.org/en/international-womens-day-2023/#:~:text=According%20to%20UN%20Women%2C%20women's,trillion%20by%202025%20without%20action.> .
- 3 [Online]. Available: <https://www.itu.int/en/ITU-D/Statistics/Pages/ICTprices/default.aspx>.
- 4 [Online]. Available: <https://www.cgap.org/blog/5-challenges-for-womens-financial-inclusion#:~:text=Often%2C%20these%20women%20have%20to,reinforces%20the%20cycle%20of%20poverty.>.
- 5 [Online]. Available: <https://www.women-in.tech/quote/anna-radulovski-womentech-network>.
- 6 [Online]. Available: <https://www.worldbank.org/en/topic/tertiaryeducation> .
- 7 [Online]. Available: <https://www.unesco.org/en/articles/girls-women-and-stem-how-ingeniosas-foundation-helps-discover-vocations-science-and-technology-chile>.
- 8 [Online]. Available: https://www.turing.ac.uk/sites/default/files/2021-03/where-are-the-women_public-policy_summary-report.pdf .
- 9 [Online]. Available: <https://www.weforum.org/agenda/2021/07/ai-machine-learning-bias-discrimination/>.
- 10 [Online]. Available: <https://www.forbesindia.com/article/stanford/a-lowcost-scalable-way-to-get-more-women-into-tech/87339/1>.
- 11 [Online]. Available: <https://www.forbes.com/sites/kimelsesser/2016/06/23/the-truth-about-womens-impact-on-corporate-boards-its-not-good-news/#:~:text=Catalyst's%20researchers%20ranked%20the%20Fortune,those%20in%20the%20bottom%20quartile..>
- 12 [Online]. Available: https://www.itu.int/en/ITU-D/Statistics/Documents/publications/prices2022/ITU_Price_Brief_2022.pdf.
- 13 [Online]. Available: <https://webfoundation.org/2020/03/the-online-crisis-facing-women-and-girls-threatens-global-progress-on-gender-equality/>.
- 14 [Online]. Available: <https://www.ilo.org/infostories/en-GB/Stories/Employment/barriers-women>.
- 15 [Online]. Available: <https://query.prod.cms.rt.microsoft.com/cms/api/am/binary/RE1UMWz>.
- 16 [Online]. Available: [https://www.europarl.europa.eu/RegData/etudes/ATAG/2023/739380/EPRS_ATA\(2023\)739380_EN.pdf](https://www.europarl.europa.eu/RegData/etudes/ATAG/2023/739380/EPRS_ATA(2023)739380_EN.pdf).
- 17 [Online]. Available: <https://www.ciiblog.in/the-role-of-women-in-indias-economic-growth-story/>.
- 18 [Online]. Available: <https://www2.deloitte.com/us/en/insights/industry/technology/women-tech-leadership.html>.

REFERENCES

- 19 [Online]. Available: <https://www.arabnews.com/node/2296376/saudi-arabia>.
- 20 [Online]. Available: <https://corp.credoreference.com/collections/instruct.html>.
- 21 [Online]. Available: <https://icdl.org/>.
- 22 [Online]. Available: <https://www.unwomen.org/en/what-we-do/economic-empowerment>.
- 23 [Online]. Available: <https://www.worldbank.org/en/topic/financialinclusion#:~:text=Financial%20inclusion%20means%20that%20individuals,a%20responsible%20and%20sustainable%20way..>
- 24 [Online]. Available: <https://elibrary.worldbank.org/doi/10.1596/1813-9450-9100#:~:text=The%20analysis%20finds%20that%2035,loan%20allocations%20by%206%20percent..>
- 25 [Online]. Available: [https://elibrary.worldbank.org/doi/10.1596/978-1-4648-0462-5_ch3#:~:text=Identifies%20four%20levels%20of%20stakeholders,%5D%20providers\)%3B%20and%20\(4\).](https://elibrary.worldbank.org/doi/10.1596/978-1-4648-0462-5_ch3#:~:text=Identifies%20four%20levels%20of%20stakeholders,%5D%20providers)%3B%20and%20(4).)
- 26 [Online]. Available: <https://jordan.unwomen.org/en/digital-library/publications/2014/6/jordanian-women-in-the-ict-space#view>.
- 27 [Online]. Available: <https://africa.unwomen.org/en/where-we-are/eastern-and-southern-africa/liaison-office-to-au-and-uneca/african-girls-can-code-initiative-agcci>.
- 28 [Online]. Available: [https://www.europarl.europa.eu/RegData/etudes/ATAG/2023/739380/EPRS_ATA\(2023\)739380_EN.pdf](https://www.europarl.europa.eu/RegData/etudes/ATAG/2023/739380/EPRS_ATA(2023)739380_EN.pdf).
- 29 [Online]. Available: <https://ecwt.eu/>.
- 30 [Online]. Available: <https://women4it.eu/>.
- 31 [Online]. Available: <https://www.ibm.com/impact/stem-for-girls>.
- 32 [Online]. Available: <https://www.latinasinstem.com/>.
- 33 [Online]. Available: <https://weps-gapanalysis.org/>.
- 34 [Online]. Available: <https://www.weps.org/about>.
- 35 [Online]. Available: <https://unctad.org/publication/fostering-women-entrepreneurship-digital-economy>.
- 36 [Online]. Available: <https://www2.deloitte.com/content/dam/Deloitte/us/Documents/deloitte-analytics/us-consulting-women-in-ai.pdf>.
- 37 [Online]. Available: <https://www.unesco.org/en/articles/harnessing-power-artificial-intelligence-women-around-world>.
- 38 [Online]. Available: <https://www.unesco.org/en/prizes/women-science>.
- 39 [Online]. Available: <https://g20empower-india.org/en>.
- 40 [Online]. Available: <https://www.gpfi.org/sites/gpfi/files/sites/default/files/saudig20women.pdf>.

REFERENCES

- 41 [Online]. Available: <https://blackandwhiteoman.com/bank-muscats-maliyat-programme-for-financial-planning-and-budgeting/>.
- 42 [Online]. Available: <https://www.womensworldbanking.org/insights/womens-world-banking-and-uncdf-launch-strategic-partnership-to-advance-womens-economic-empowerment-in-emerging-markets-and-least-developed-countries/>.
- 43 [Online]. Available: <https://www.geg.ox.ac.uk/sites/default/files/M-Pesa%20-%20a%20success%20story%20of%20digital%20financial%20inclusion%20-%20Njuguna%20Ndung%E2%80%99u.pdf>.
- 44 [Online]. Available: <https://www.ebrd.com/news/2023/ebrd-sweden-and-banca-intesa-support-women-entrepreneurs-in-serbia.html>.
- 45 [Online]. Available: <https://www.crowdfunderhub.eu/altfinator-project-facilitating-access-to-alternative-financing/>.
- 46 [Online]. Available: <https://www.orfonline.org/research/financial-inclusion-of-women/>.
- 47 [Online]. Available: <https://idronline.org/article/gender/making-digital-financial-services-work-for-women/>.
- 48 [Online]. Available: <https://documents1.worldbank.org/curated/es/386481511504671516/pdf/121530-WP-DR-Gender-Case-Study-BHD-PUBLIC.pdf>.
- 49 [Online]. Available: <https://www.ifc.org/en/what-we-do/sector-expertise/venture-capital/gender-initiatives/ifc-scalex#:~:text=IFC%20ScaleX%20Gender%20Lens%20Investing,portfolio%20companies%20improve%20gender%20inclusion..>
- 50 [Online]. Available: <https://www.buyfromwomen.org/>.
- 51 [Online]. Available: <https://www.unwto.org/news/unwto-launch-women-in-tech-startup-competition-middle-east>.
- 52 [Online]. Available: Alliance for Financial Inclusion. 2017. Expanding Women's Financial Inclusion in Bangladesh through MSME Finance Policies. Kuala Lumpur.
- 53 [Online]. Available: Country Fact Sheet | UN Women Data Hubv.
- 54 [Online]. Available: <https://blogs.worldbank.org/nasikiliza/reach-gender-equality-ghana-needs-prioritize-social-and-economic-inclusion>.
- 55 [Online]. Available: <https://acetforafrica.org/research-and-analysis/insights-ideas/articles/special-series-young-women-future-world-work-ghana-senegal/>.
- 56 [Online]. Available: Country Fact Sheet | UN Women Data Hub.
- 57 [Online]. Available: <https://jordan.unwomen.org/en/digital-library/publications/2014/6/jordanian-women-in-the-ict-space#view>.
- 58 [Online]. Available: <https://www.worldbank.org/en/news/press-release/2023/04/03/world-bank-continues-to-support-morocco-s-financial-and-digital-inclusion-reforms#:~:text=Important%20challenges%20remain%2C%20nonetheless%3A%20the,digital%20financial%20services%20by%20merchants>.

REFERENCES

- 59 [Online]. Available: <https://www.weforum.org/agenda/2023/02/how-technology-can-help-close-nigeria-gender-gap/>.
- 60 [Online]. Available: <https://www.unicef.org/nigeria/situation-women-and-children-nigeria>.
- 61 [Online]. Available: <https://www.unicef.org/nigeria/situation-women-and-children-nigeria>.
- 62 [Online]. Available: <https://www.cgdev.org/blog/nigerias-tech-sector-may-be-booming-where-are-women>.
- 63 [Online]. Available: <https://www.cgdev.org/blog/nigerias-tech-sector-may-be-booming-where-are-women>.
- 64 [Online]. Available: <https://www.pakistantoday.com.pk/2022/12/12/making-our-children-financially-literate/#:~:text=The%20Standard%20and%20Poor's%20Ratings,below%2030%20years%20of%20age..>
- 65 [Online]. Available: <https://asia.nikkei.com/Spotlight/The-Big-Story/Pakistan-s-financial-gender-gap-aggravates-chronic-poverty>.
- 66 [Online]. Available: [Rwanda's efforts to improve women's financial inclusion - \(thebanker.com\)](https://www.thebanker.com).
- 67 [Online]. Available: <https://unctad.org/news/challenges-nigeria-attract-more-girls-and-women-stem-career>.
- 68 [Online]. Available: International Labour Organization; <https://weps-gapanalysis.org/case-for-gender-equality/>.
- 69 [Online]. Available: <https://weps-gapanalysis.org/> .
- 70 [Online]. Available: <https://weps-gapanalysis.org/> .
- 71 [Online]. Available: <https://www.hindustantimes.com/ht-insight/gender-equality/more-women-in-the-workforce-are-crucial-to-economic-growth-101678246495637.html#:~:text=Achieving%20gender%20equality%20and%20women's,founder%20%26%20CEO%20of%20AROH%20Foundation..>
- 72 [Online]. Available: See Cuberes, D., & Teignier, M. (2016). Aggregate Effects of Gender Gaps in the Labor Market: A Quantitative Estimate. Journal of Human Capital, 10(1), 1–32. <https://doi.org/10.1086/683847> and Ferrant, G. <https://doi.org/10.1086/683847> and Ferrant, G. [http](http://).
- 73 [Online]. Available: Source: Cumulative Gallup Workplace Studies ; <https://weps-gapanalysis.org/case-for-gender-equality/>.
- 74 [Online]. Available: World Bank ; <https://weps-gapanalysis.org/case-for-gender-equality/>.
- 75 [Online]. Available: https://eige.europa.eu/publications-resources/thesaurus/terms/1246?language_content_entity=en.

REFERENCES

- 76 [Online]. Available: <https://www.economist.com/graphic-detail/2019/02/05/how-indias-men-can-learn-to-treat-women-better#:~:text=Moreover%2C%20the%20share%20of%20Indian,many%20women%20worked%20as%20men..>
- 77 [Online]. Available: <https://www.undp.org/china/blog/designing-fairer-future-why-women-tech-are-key-more-equal-world>.
- 78 [Online]. Available: <https://www.forbes.com/sites/ashleystahl/2022/04/08/5-industries-experiencing-double-digit-growth-over-the-next-decade/?sh=7eda454a13ec> ; <https://www.entrepreneur.com/starting-a-business/top-5-fastest-growing-industries-for-2023/434789> .
- 79 [Online]. Available: https://www.unwomen.org/sites/default/files/2022-09/Progress-on-the-sustainable-development-goals-the-gender-snapshot-2022-en_0.pdf.
- 80 [Online]. Available: <https://www.ilo.org/infostories/en-GB/Stories/Employment/barriers-women#unemployed-vulnerable>.
- 81 [Online]. Available: <https://www.enago.com/academy/empowering-women-in-stem-2023/>.
- 82 [Online]. Available: <https://www.adb.org/publications/female-labor-force-participation-asia#:~:text=In%20Asia%2C%20female%20labor%20force,Leste%20to%2089%25%20in%20Nepal..>
- 83 [Online]. Available: <https://www.undp.org/china/blog/designing-fairer-future-why-women-tech-are-key-more-equal-world>.
- 84 [Online]. Available: <https://technation.io/insights/diversity-and-inclusion-in-uk-tech-companies/> .
- 85 [Online]. Available: <https://go.451research.com/women-in-tech-india-employment-trends.html> .
- 86 [Online]. Available: <https://www.nationalskillscommission.gov.au/reports/state-australias-skills-2021-now-and-future/chapter-2-australian-labour-market-2020/trends-labour-force-participation-gender>.
- 87 [Online]. Available: <https://www.statista.com/chart/4467/female-employees-at-tech-companies/> .
- 88 [Online]. Available: <https://www.statista.com/chart/4467/female-employees-at-tech-companies/> .
- 89 [Online]. Available: <https://app.powerbi.com/w?r=eyJrIjojNmUwM2E2ODEtNWJjNC00ODdILTlkZGQtZmY3ZmZjNWFiODI1IiwidCI6Ijlk0MjYwZjZjZTA3OTMtNDg0YS05MWNmLWJlYmU1ODQzMtliYyslImMiOjEwfQ%3D%3D>
- 90 [Online]. Available: <https://www.zippia.com/advice/women-in-technology-statistics/>
- 91 [Online]. Available: <https://nces.nsf.gov/pubs/nsf23315/report/science-and-engineering-degrees-earned>

REFERENCES


- 92 [Online]. Available: <https://www.cio.com/article/201905/women-in-tech-statistics-the-hard-truths-of-an-uphill-battle.html>
- 93 [Online]. Available: <https://www.cio.com/article/201905/women-in-tech-statistics-the-hard-truths-of-an-uphill-battle.html>
- 94 [Online]. Available: <https://www.empowerwomen.org//media/files/un%20women/empowerwomen/resources/hlp%20briefs/unhlp%20full%20report.pdf?la=en>
- 95 [Online]. Available: <https://www.credit-suisse.com/about-us-news/en/articles/news-and-expertise/entrepreneurial-gender-gap-funding-is-still-a-struggle-202201.html>
- 96 [Online]. Available: Global Financial Inclusion (Global Findex) database, World Bank.
- 97 [Online]. Available: <https://documents.worldbank.org/en/publication/documents-reports/documentdetail/184111468010872394/the-global-findex-database-financial-inclusion-in-latin-america-and-the-caribbean>
- 98 [Online]. Available: <https://www.imf.org/en/Publications/Policy-Papers/Issues/2022/07/28/IMF-Strategy-Toward-Mainstreaming-Gender-521344>
- 99 [Online]. Available: <https://www.imf.org/en/Publications/Policy-Papers/Issues/2022/07/28/IMF-Strategy-Toward-Mainstreaming-Gender-521344>
- 100 [Online]. Available: <https://www.pakistantoday.com.pk/2022/12/12/making-our-children-financially-literate/#:~:text=The%20Standard%20and%20Poor's%20Ratings,below%2030%20years%20of%20age>
- 101 [Online]. Available: <https://doi.org/10.1086/683847> and Ferrant, G. and A. Kolev (2016), Does gender discrimination in social institutions matter for long-term growth?: Cross-country evidence. OECD Development Centre Working Papers, No. 330, OECD Publishing, Paris, <https://doi.org/10.1086/683847>
- 102 [Online]. Available: <https://www.womensworldbanking.org/insights/check-your-bias-gender-bias-scorecard-for-lenders/>
- 103 [Online]. Available: <https://www.womensworldbanking.org/insights/check-your-bias-gender-bias-scorecard-for-lenders/>
- 104 [Online]. Available: <https://www.un.org/en/desa/women%E2%80%99s-job-market-participation-stagnating-less-50-past-25-years-finds-un-report>
- 105 [Online]. Available: <https://www.imf.org/external/pubs/ft/fandd/2019/03/pdf/fd0319.pdf>
- 106 [Online]. Available: <https://data.worldbank.org/indicator/IT.NET.USER.ZS?locations=XD-XT-XP-XN-XO-XM>
- 107 [Online]. Available: <https://www.ilo.org/infostories/en-GB/Stories/Employment/barriers-women>
- 108 [Online]. Available: <https://etradeforall.org/wp-content/uploads/2022/12/eT4W-Legacy-Paper-2019-2021-Fostering-Women-Entrepreneursip-in-the-Digital-Economy.pdf>

REFERENCES

- 109 [Online]. Available: <https://www.itu.int/en/ITU-D/Statistics/Pages/ICTprices/default.aspx>
- 110 [Online]. Available: <https://www.paisabazaar.com/business-loan/mahila-udyam-nidhi-scheme/>
- 111 [Online]. Available: <https://www.paisabazaar.com/business-loan/mahila-udyam-nidhi-scheme/>
- 112 [Online]. Available: <https://www.unicef.org/eap/media/8311/file/What%20we%20know%20about%20the%20gender%20digital%20divide%20for%20girls:%20A%20literature%20review.pdf>
- 113 [Online]. Available: <https://asiapacific.unwomen.org/en/stories/op-ed/2023/07/technology-has-placed-womens-financial-inclusion-within-reach>
- 114 [Online]. Available: <https://www.wipro.com/newsroom/press-releases/2016/saudi-aramco--pnu-and-wipro-inaugurate-first-all--women-business/#:~:text=21%2C000%20Saudi%20women.-,Dr.,with%20societal%20and%20international%20partnerships>
- 115 [Online]. Available: <https://documents1.worldbank.org/curated/en/300021552881249070/pdf/Ethiopia-Gender-Diagnostic-Report-Priorities-for-Promoting-Equity.pdf>
- 116 [Online]. Available: <https://ec.europa.eu/eurostat/web/products-eurostat-news/-/ddn-20220505-1/1000>
- 117 [Online]. Available: <https://www.orfonline.org/expert-speak/lighting-up-homes-in-villages-will-bharatnet-live-up-to-its-promise>
- 118 [Online]. Available: <https://www.oxfordeconomics.com/resource/more-females-in-japan-starting-work-but-in-part-time-roles/>
- 119 [Online]. Available: <https://www.accenture.com/content/dam/accenture/final/a-com-migration/pdf/pdf-136/accenture-resetting-tech-culture.pdf>
- 120 [Online]. Available: <https://www.unwomen.org/sites/default/files/Headquarters/Attachments/Sections/Library/Publications/2020/RESPECT-implementation-guide-Strategy-summary-Empowerment-of-women-en.pdf>
- 121 [Online]. Available: <https://www.gsma.com/mobilefordevelopment/programme/connected-women/rural-women-have-so-much-to-gain-from-mobile-but-are-being-left-behind/#:~:text=Rural%20women%20are%20the%20most%20digitally%20excluded&text=Rural%20women%20also%20have%20lower,woman%20ar>
- 122 [Online]. Available: <https://hbr.org/2014/08/why-women-dont-apply-for-jobs-unless-theyre-100-qualified>



Follow us on

   @dcorg |  www.dco.org

© 2024, The Digital Cooperation Organization, all rights reserved.