Digital Development Gender Strategy

WORLD BANK GROUP

April 2021

Outline

1. Motivation and Approach

2. Gender Equality at the WBG

3. Gender Equality and Digital Development: Key Issues

4. Highlights on Gender Equality in Digital Development

5. Accelerating Progress on Gender in Digital Development: Potential Solutions

6. Practical Approaches for Implementation

7. Partnerships

8. Results Framework

9. Resources

10. Acknowledgments

1. Motivation and Approach

Motivation

The Digital Development Gender Strategy outlines how the Global Practice (GP) can actively close gaps between women and men, boys and girls through its operations, analytical work, and partnerships. It provides a high-level overview of key issues, identifies good practices, and notes gaps in data, research and evidence.

This Strategy responds to the World Bank Group Gender Strategy (2016-2023). It is also guided by IDA19, which highlights technology as a cross-cutting issue and includes commitments on adopting modern technology in agriculture in at least 66% of projects and expanding digital infrastructure under the Jobs and Economic Transformation special theme across 25 IDA countries. IDA19 also includes specific commitments at the intersection of gender equality and digital development under the Gender special theme (Slide 9)

Beyond institutional momentum, the COVID-19 pandemic has brought digital technologies to the fore. Access is no longer a luxury but a necessity. The pandemic has further revealed the disparities across and within countries as technology has become a lifeline for education, work, as well as access to information and services, among other functions.

The pandemic has had different impacts on women and men. For instance, women are over-represented in some of the hardest hit occupations by the pandemic, like retail, entertainment, and tourism; women are more likely to work informally in low and middle-income contexts with less access to safety nets; and women face increase time constraints due to care for children as a result of school closures as well as for the sick and elderly in their families and communities. Emerging research from high-income countries reflects these trends and also highlights that gender gaps in employment due to the pandemic are almost entirely concentrated among workers who are unable to telecommute. This may suggest that women have the most to gain from being able to work from home, but mothers also reported significantly larger productivity declines than fathers among parents of school-aged children.

Overall, COVID-19 threatens hard won gains on gender equality and has turned technology into a critical lifeline. Ensuring gender equality is at the center of the design and implementation of digital development interventions is essential to a resilient and inclusive recovery in the aftermath of COVID-19.

Approach

The Gender Strategy for Digital Development was informed by a desk review of secondary literature to identify key issues and potential solutions that may help bridge gender digital divides.

Given the lack of impact evaluations in digital development, the Strategy considers a wide range of qualitative studies, grey literature, and where possible, information from impact evaluations in adjacent fields that may inform the design and implementation of digital development programs.

A needs assessment was conducted with Task Team Leads in the GP to help inform the focus areas of the overall Strategy as well as include lessons learned from previously implemented projects relevant to gender inclusion.

After a draft of the Strategy was completed, unit-level feedback was sought from all units within the Global Practice to help enhance the relevance of the Strategy and its focus areas for all task teams. Feedback from the management team was also solicited and incorporated in order to further enhance the Strategy. A Decision Meeting with peer reviewers from within and outside the World Bank Group helped provide further insights and sharpen the Strategy document.

The Strategy is the first step in outlining the approach. The goal is to move forward on implementation through an action plan that includes supporting tools for operational teams, including insights on analysis, good practice interventions and components, sample indicators as well as a consultant roster and sample Terms of Reference documents.

2. Gender Equality at the WBG

World Bank Gender Strategy (2016–2023)

1 — **Improving Gaps in Human Endowments (Health/Education/ Social Protection)**

Addressing "sticky" first generation gaps in health (maternal mortality) and education. Working on emerging, second generation issues, such as, ageing and non-communicable diseases.

2 — **Removing Constraints for More and Better Jobs**

Lifting constraints to increase the quantity and quality of jobs and closing earnings gaps with a focus on women's labor force participation, occupational sex segregation, care services and safe transport.

3 — **Removing Barriers to Women's Ownership and Control of Assets**

Improving conditions under which women can secure ownership of and control over productive assets and access the finance and insurance needed to acquire those assets.

4 — **Enhancing Women's Voice & Agency and Engaging Men and Boys**

Helping to prevent and respond to gender-based violence and address adverse masculinity norms and enhance women's voice and agency.

Building the resilience of women and men to cope with natural (climate change) and human (conflict) shocks

(World Bank 2015)

World Bank Gender Strategy: Operationalizing the Objectives
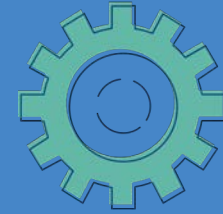
To achieve these objectives, the Strategy emphasizes:

1. Outcomes and results through strengthening the country-driven approach using better diagnostics, policy dialogue and sex-disaggregated data

2. Improving the evidence base to build on what works (especially investing in impact evaluations, especially on women's employment and asset ownership)

3. Building on what works—better identifying and disseminating sectoral good practices; building staff capacity and encouraging cross-sectoral collaboration

4. Adopting a strategic approach to project design (rather than gender mainstreaming everywhere) and developing a new monitoring system focused on results (the gender tag)

5. Leveraging partnerships for effective outcomes, especially with key UN agencies, among others.

Gender Strategy: Links to Digital Development

1 — Improving Gaps in Human Endowments (Health/Education/ Social Protection)

→ Increasing girls' enrollment and engagement in STEM; basic digital literacy and skills, and access to technologies as an endowment.

2 — Removing Constraints for More and Better Jobs

→ Digital technologies as a pathway to economic opportunities, especially through online work that may provide flexibility, and opportunities to overcome challenges to women's mobility; addressing occupational sex segregation by increasing women's participation in STEM employment.

3 — Removing Barriers to Women's Ownership and Control of Assets

→ Technology as an asset and key enabler of digital financial inclusion; digital tools to help women entrepreneurs start and grow businesses; better connecting women entrepreneurs to markets through e-commerce.
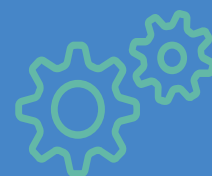
4 — Enhancing Women's Voice & Agency and Engaging Men and Boys

→ Enhancing women's access to information and knowledge through technology; digital platforms for organizing and building social and professional networks and capital; opportunities for civic participation.

IDA 19 Policy Commitments on Gender Equality and Technology

At least 60 percent of IDA19 financing operations for digital skills development will support women's access to higher productivity jobs, including online work.

All IDA19 financing operations for Digital Development will support women's increased access to and usage of digital services.

50 percent of entrepreneurship and Micro, Small and Medium Enterprises (MSME) projects will incorporate digital financial services and/or digital entrepreneurship elements and ensure they address constraints facing women and people with disabilities.

(IDA19 Final Replenishment Report)

10

Links to the Twin Goals

Closing gender gaps in access to and use of digital technologies is central to the World Bank Group twin goals of ending extreme poverty and boosting shared prosperity.

Fast and affordable connectivity can expand economic opportunities, create new jobs, facilitate access to digital financial services and enable the growth of digital businesses, thereby supporting the twin goals. Access and use of technology also helps improve public service delivery and fosters greater citizen engagement.

Yet, gender gaps exist across all these domains. For example, women's economic opportunities have stagnated, with women more likely to engage in lower paid work, lower productivity activities, and informal employment. Gaps between men and women and persist in ownership of physical and financial assets, such as land, housing and digital financial services.

Addressing gender gaps in identification can also help facilitate access to public services, along with enabling women's voice in decision-making and leadership. Access to opportunities through digital technologies offers women and girls an ability to leapfrog hurdles women from the physical world, boosting shared prosperity.

Closing the Gender Digital Divide is Key to a Green, Inclusive, and Resilient Recovery

Digital technologies can attract more women into agriculture and enable their growth by providing information on demand and supply, cropping techniques, prices, weather and transportation, providing access to digital financial services and credit, and providing access to a community of farmers, cooperatives and markets through social media and platforms.

If women farmers had the same access to resources as men, agricultural production in LMICs would increase by 2.5–4 percent, which can lead to a 12–17 percent reduction in global hunger (equating to 100–150 million fewer hungry people) *(FAO 2011)*.

Digital technologies enhance access to markets, services, and information, boosting women's agency, self-reliance, and economic activity. Women with daily Internet access are three times as likely to see their income increase compared to infrequent users.

Economies with higher levels of female entrepreneurial activity are more resilient to financial crises. If women were to fully participate in the economy identically to men, this would contribute US$28 trillion to annual global GDP by 2025 *(McKinsey 2015)*.

Access to digital technologies can help assess credit-worthiness and enhance lending for women-led businesses, which are currently financially underserved and see a $260–320 billion gap within formal small and medium enterprises (*World Bank 2010*).

Closing the gender gap in mobile Internet use in low- and middle-income countries can deliver an additional $700 billion in GDP growth (*GSMA 2019*).

3. Digital Development & Gender Equality: Key Issues

i. Digital Infrastructure*

*Digital infrastructure refers not only to the physical infrastructure of connectivity, but also the social and economic issues that affect access, such as affordability, usage, literacy and social norms.

Barriers to Access and Use

1

Barriers to ICT access and use for women are varied, these include lack of physical infrastructure, lack of a supportive policy environment that integrates gender targets in policy and regulatory frameworks, affordability, lack of digital literacy and skills, availability of relevant content, threats to safety and social norms. Even when physical infrastructure is present, social and gender norms may limit access and use. Due to affordability and other challenges, women may rely on sharing and borrowing devices more than men. Yet, these practices often raise privacy concerns and can also prevent women from developing their digital skills (*World Bank 2018*).

2

The cost of data and internet-enabled devices are especially prohibitive (*GSMA 2015; Broadband Commission 2017*). The prices of equipment are unnecessarily inflated because of various taxes, duties and royalty stacking on IT devices (*Broadband Commission 2013*). Regulatory challenges like a lack of healthy competition in telecommunications markets and the misuse and allocation of spectrum also impact costs and quality (*IGF CENB 2016*). However, low-cost devices tend to lack the functionality and design that users demand or prefer (*A4AI 2016*).
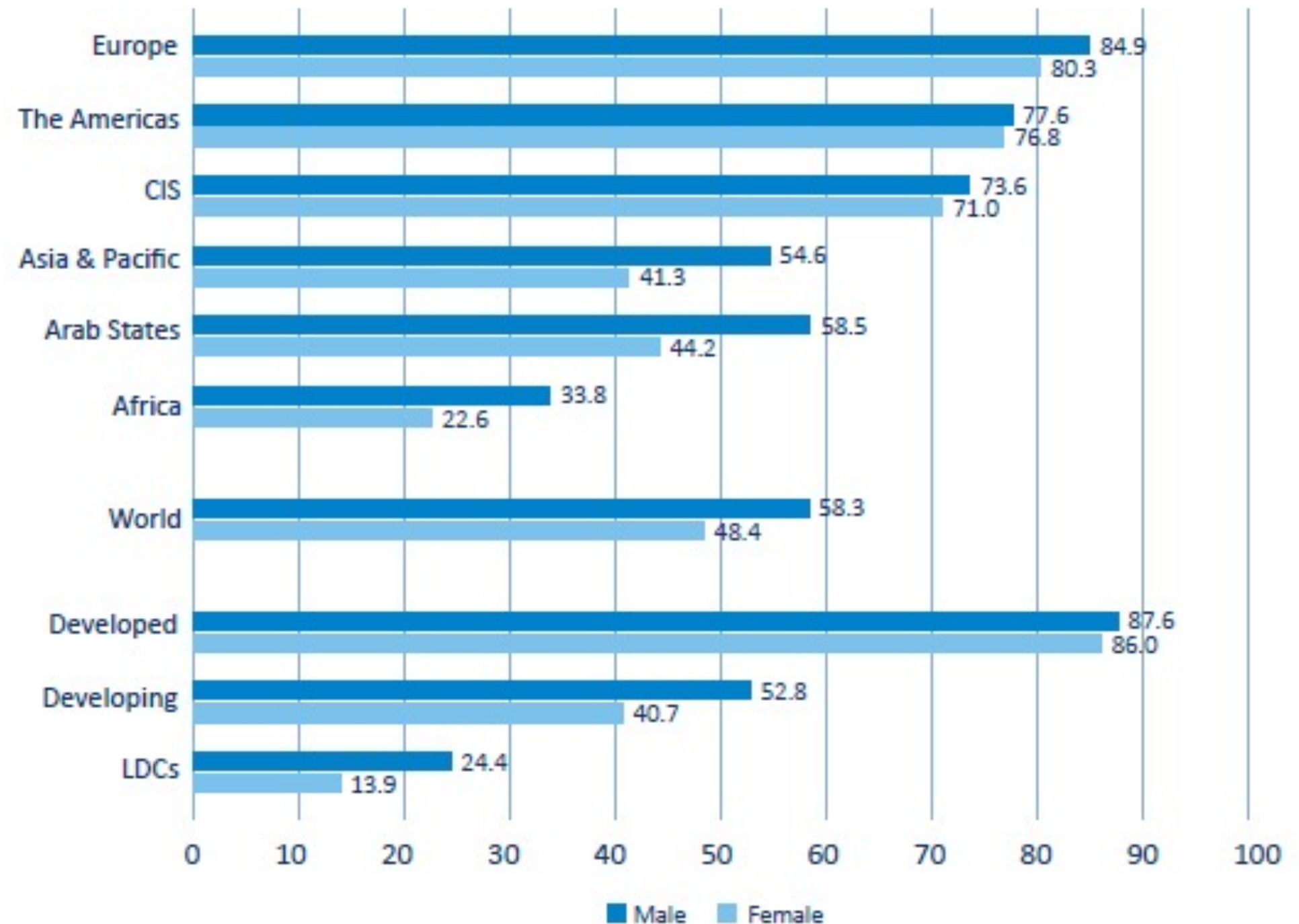
3

Due to gaps in economic opportunity, such as lower paying or less secure jobs, women may have less disposable income and fewer opportunities to access credit, as a result lower prices and costs could disproportionately benefit women. However, other measures need to be considered, such as digital skills and literacy, relevant content, social norms and safety considerations (*A4AI 2016; APC 2015; GSMA 2015*).

Gender gaps persist in access and use of digital technologies across low and middle-income countries

- Globally, *48.4%* of women are using the Internet versus *58.3%* men. In all Regions, men use the Internet more than women.

- Globally, gender gaps in Internet use have decreased in Europe and Central Asia but these disparities have increased in all other Regions between 2013 and 2019.

Internet penetration rate for men and women, 2019*

Region	Male	Female
Europe	84.9	80.3
The Americas	77.6	76.8
CIS	73.6	71.0
Asia & Pacific	54.6	41.3
Arab States	58.5	44.2
Africa	33.8	22.6
World	58.3	48.4
Developed	87.6	86.0
Developing	52.8	40.7
LDCs	24.4	13.9

■ Male ■ Female

Note: * ITU estimate. Penetration rates in this chart refer to the number of women/men that use the Internet, as a percentage of the respective total female/male population.

Source: ITU.

(ITU 2019)

Gender gaps persist in access and use of digital technologies across low and middle-income countries

82% Of women own a mobile phone, but women are *8% less likely to own a mobile phone than men*, equivalent to 165M fewer women than men.

54% Of women use mobile internet, *but women are 20% less likely to use mobile internet compared to men*.

1B *Women not using mobile internet.* Largest gender gaps are *in South Asia (51%)* and the *Africa Region (37%)*.

When looking at mobile internet, the coverage gap (referring to those living outside of areas covered by mobile broadband networks) continues to narrow and is just under 600 million people. The usage gap is much bigger — approximately 3.4 billion people who live in areas covered by a mobile broadband network that do not use mobile internet. The usage gap is 6 times bigger than the coverage gap and more significant.

(GSMA 2020a)

Key barriers to access and use

Affordability

The high cost of handsets and data are often cited as barriers to access. While this is often a challenge for both women and men, women's lack of access to economic opportunities tends to exacerbate exclusion. For e.g., 42% of female mobile users in Uganda who are aware of mobile internet cite the cost of handsets as the most important barrier to them using it, vs. only 29% of men.

Literacy/skills

Challenges related to skills, literacy and education also limit access and use for women. For e.g., 36% of female mobile users in Senegal who are aware of mobile internet cite problems reading and writing as the most important barrier to them using it, vs. only 12% of men. These limitations of contribute to a lack of confidence in using technology.

Social norms

Gender norms also play a strong role in limiting access for women and girls. In many cases, family members discourage women's use of the Internet. For e.g., In Pakistan, 38% of women who do not own a mobile phone cite family disapproval as the main reason, vs. only 7% of men.

These barriers tend to differ according to location, income, education, level among other factors. Exclusion is often worse for older women living in rural contexts as well as the urban poor. In many cases the urban/rural divide or age disparities are larger gaps than gender. Therefore, further analysis is typically needed. In many ways each of these barriers is cross-cutting and can compound other vulnerabilities, highlighting the need for intersectional analysis in design, implementation, and evaluations in this space.

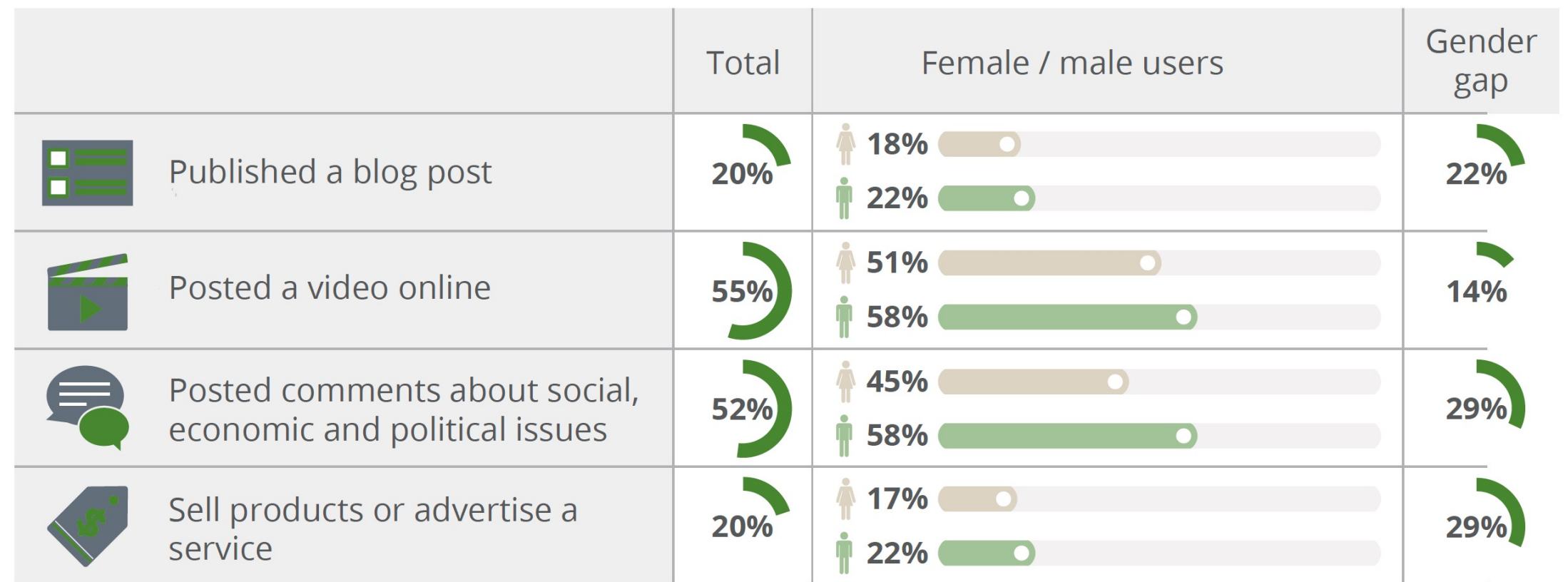*(GSMA 2015; Broadband Commission 2017; World Bank 2018; GSMA 2020a)*

The lack of relevant content is also a constraint

Many women are unsure about what the Internet is and sometimes equate it with social media. For women with little disposable income and even less time, this uncertainty coupled with the lack of relevant content on the Internet means that they do not see the value in sacrificing time and money to access and consistently use the Internet. The creation of more content relevant to women in their specific circumstances, and in languages they understand, is thus oft cited as crucial in generating demand. This is also linked to underrepresentation of women in STEM, highlighting the need for women to also participate in the creation of tech-related solutions.

(Wang and Wang 2010; Jouhki 2013; A4AI 2016; Broadband Commission 2017)

A survey conducted by the Web Foundation finds that women are less likely to publish content, such as blogs, videos, commentary of social issues or selling/advertising a product or service.

	Total	Female / male users		Gender gap
Published a blog post	20%	18% / 22%		22%
Posted a video online	55%	51% / 58%		14%
Posted comments about social, economic and political issues	52%	45% / 58%		29%
Sell products or advertise a service	20%	17% / 22%		29%

Source: Women Rights Online Nationally representative survey data in Colombia, Ghana, Uganda and Indonesia 2020[21]
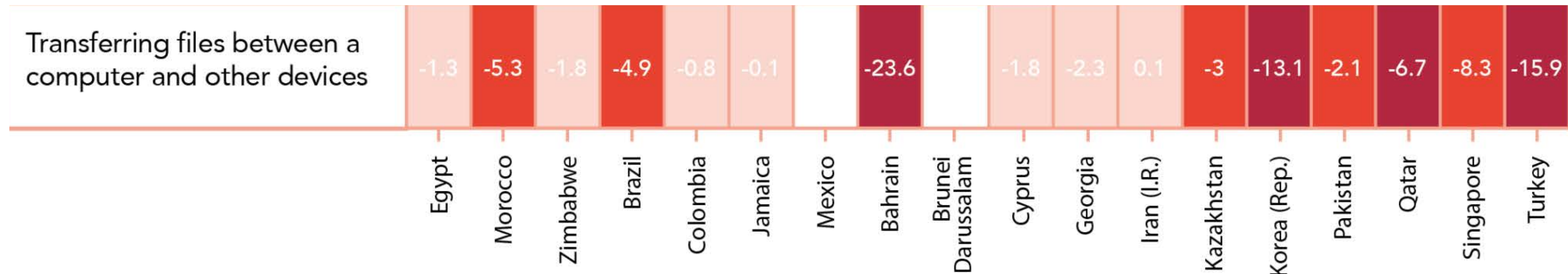
Content generation for men and women internet users %

(Web Foundation 2020)

</>

ii. Digital Skills

Gaps between women and men persist in basic ICT skills in countries across the world

- There is a gender data gap in the measurement of basic digital skills. ITU's indicators measuring basic digital literacy suffer from lack of coverage. Even among the countries that have shared data on basic ICT skills, only nine have data for all the skills ITU monitors (*EQUALS 2019*).
- Literacy and digital skills remains the primary barrier to mobile internet use among those have used a mobile and are aware of mobile internet, but have not used it in the last three months (*GSMA 2020a*).

Transferring files between a computer and other devices	Egypt	Morocco	Zimbabwe	Brazil	Colombia	Jamaica	Mexico	Bahrain	Brunei Darussalam	Cyprus	Georgia	Iran (I.R.)	Kazakhstan	Korea (Rep.)	Pakistan	Qatar	Singapore	Turkey
	-1.3	-5.3	-1.8	-4.9	-0.8	-0.1		-23.6		-1.8	-2.3	0.1	-3	-13.1	-2.1	-6.7	-8.3	-15.9

Difference in percentages between males and females on different aspects of digital skills in Africa, the Americas and Asia

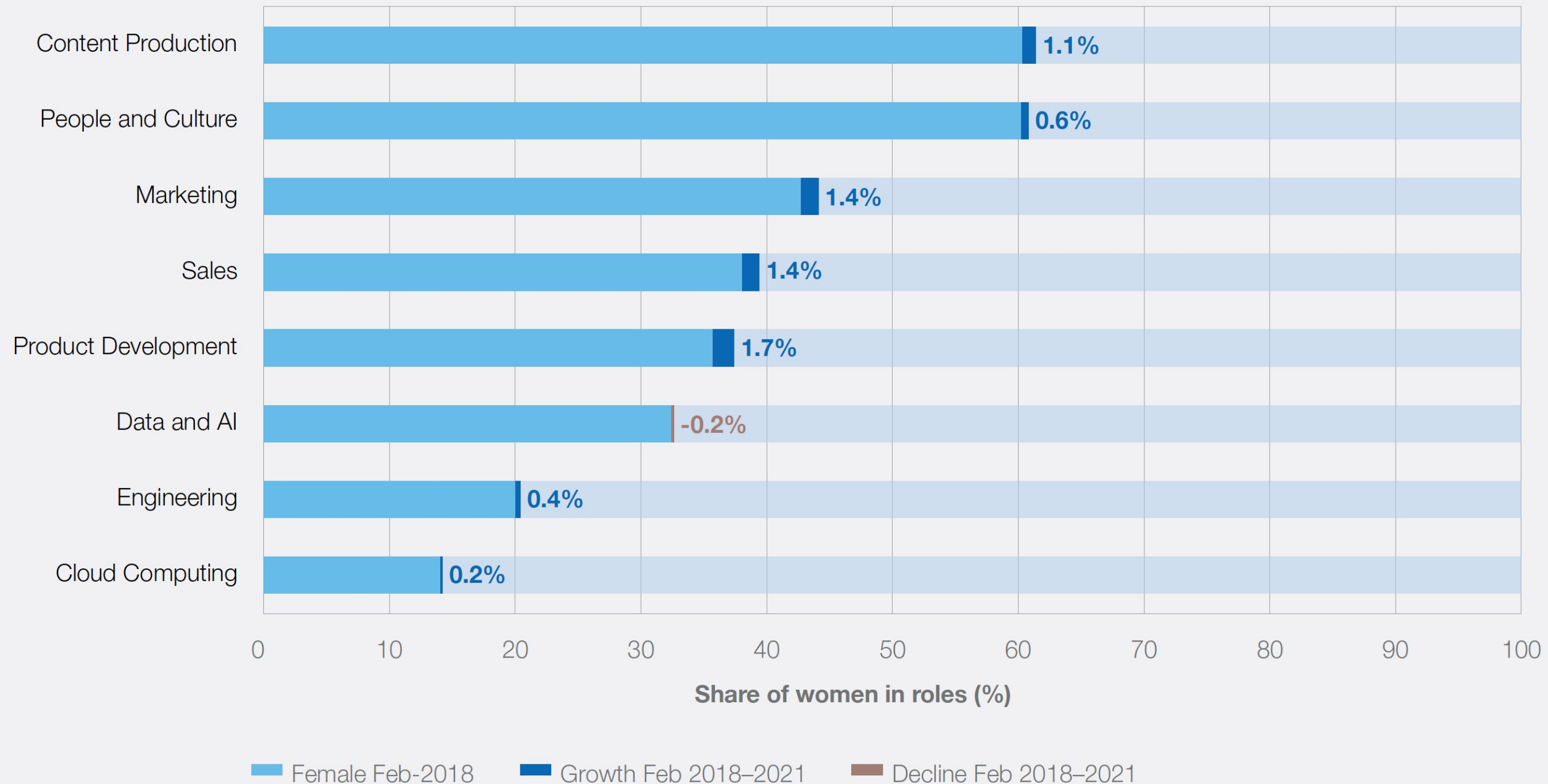# Women are underrepresented among those creating technologies

- The number of women studying STEM subjects has remained as low as 35% in the past 15 years.
- Women are underrepresented in the ICT labor market. When women do work in these fields, they face on average, a 21 percent pay gap.
- Although men and women are equally capable, women do not pursue STEM studies and careers at the same rate as men. This is likely linked to gender stereotypes and biases that also contribute to gender gaps in interest, aspirations and confidence.
- Occupational segregation contributes to persistent economic gaps between women and men. Job streaming is tied to differences in job quality, including dimensions such as wages, benefits, and opportunities for advancement.
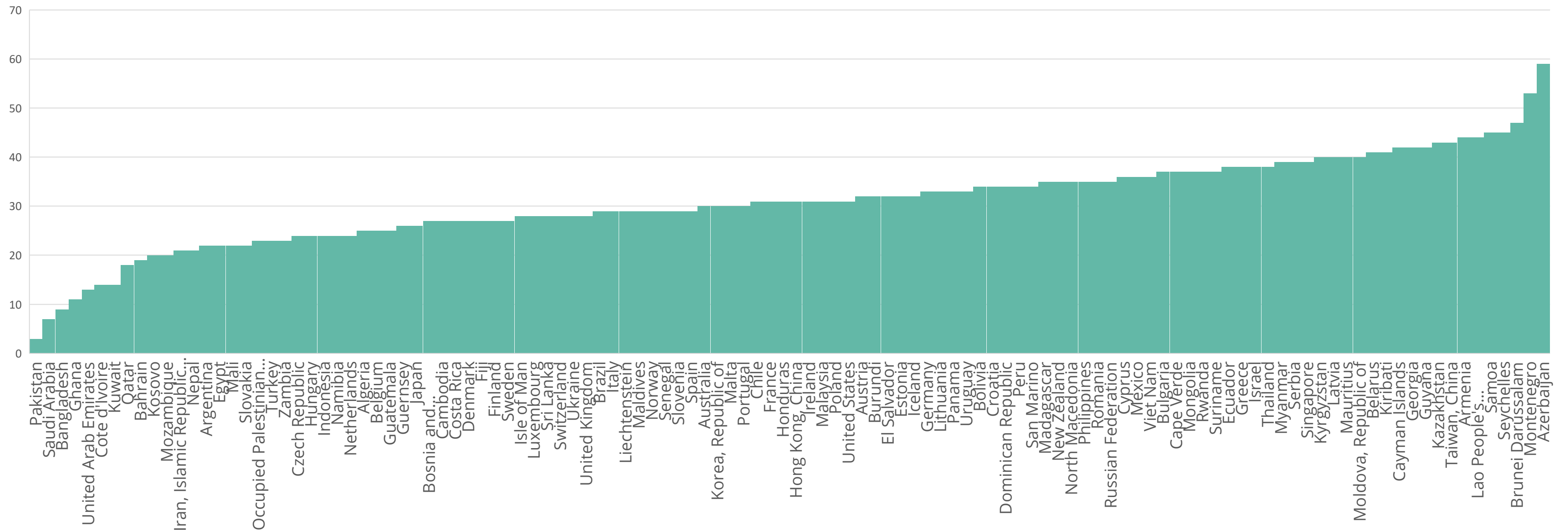
Share of women in information and communication (ILO)

(UNESCO 2017 data, latest available)

Women are underrepresented in jobs at the technical frontier

Gender gaps are more likely in fields that require advanced technical skills across 20 economies. Women make up 32% in data and artificial intelligence, 20% of the engineering workforce and 14% in cloud computing.

Role	Share of women in roles (%)
Content Production	1.1%
People and Culture	0.6%
Marketing	1.4%
Sales	1.4%
Product Development	1.7%
Data and AI	-0.2%
Engineering	0.4%
Cloud Computing	0.2%

Share of women in roles (%)

Legend:
- Female Feb-2018
- Growth Feb 2018–2021
- Decline Feb 2018–2021

(WEF 2021)

Women's jobs are at risk of automation

Available evidence shows that across 30 high-income countries, 10% of the workforce (54 million workers) are at high risk of losing their jobs due to automation. The IMF finds that compared to their male peers in the same occupations, women often perform more routine and less abstract tasks and in roles with less job flexibility and little on the job learning. As a result, a larger share of the female workforce is at risk than the male workforce (11% versus 9%, respectively) amounting to 26 million female jobs.*

Female workers with less education (typically younger women who have not yet had the chance to accumulate human capital through education), older female workers (over 40 years) and those in clerical, services and sales roles are disproportionately at risk.
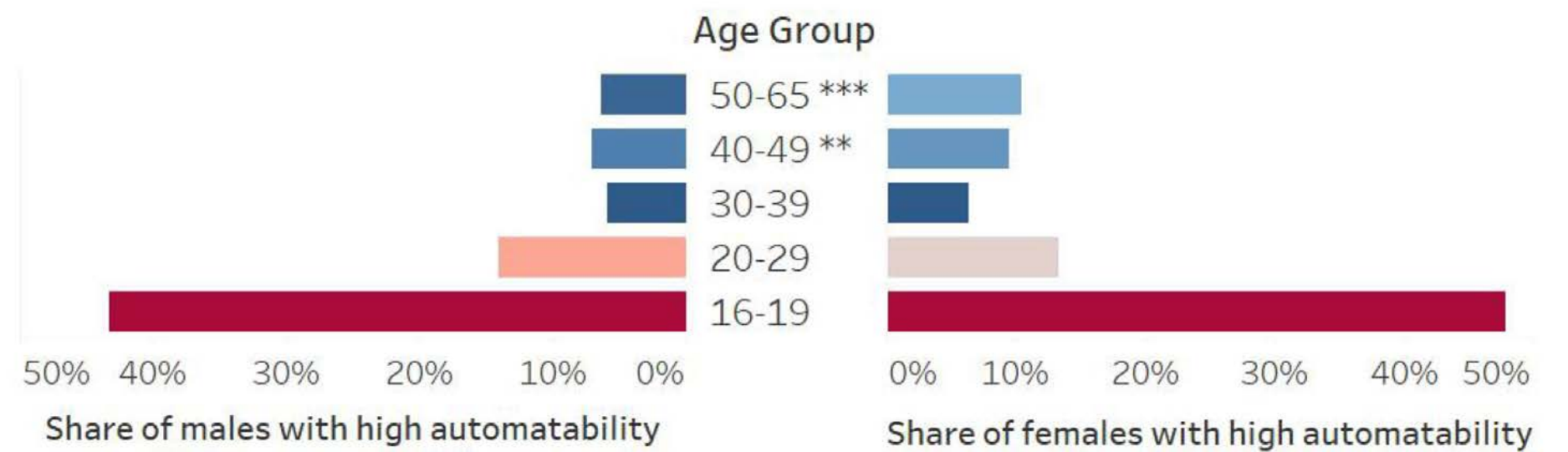
(IMF 2018)

Gender Gap in the Probability of Automation
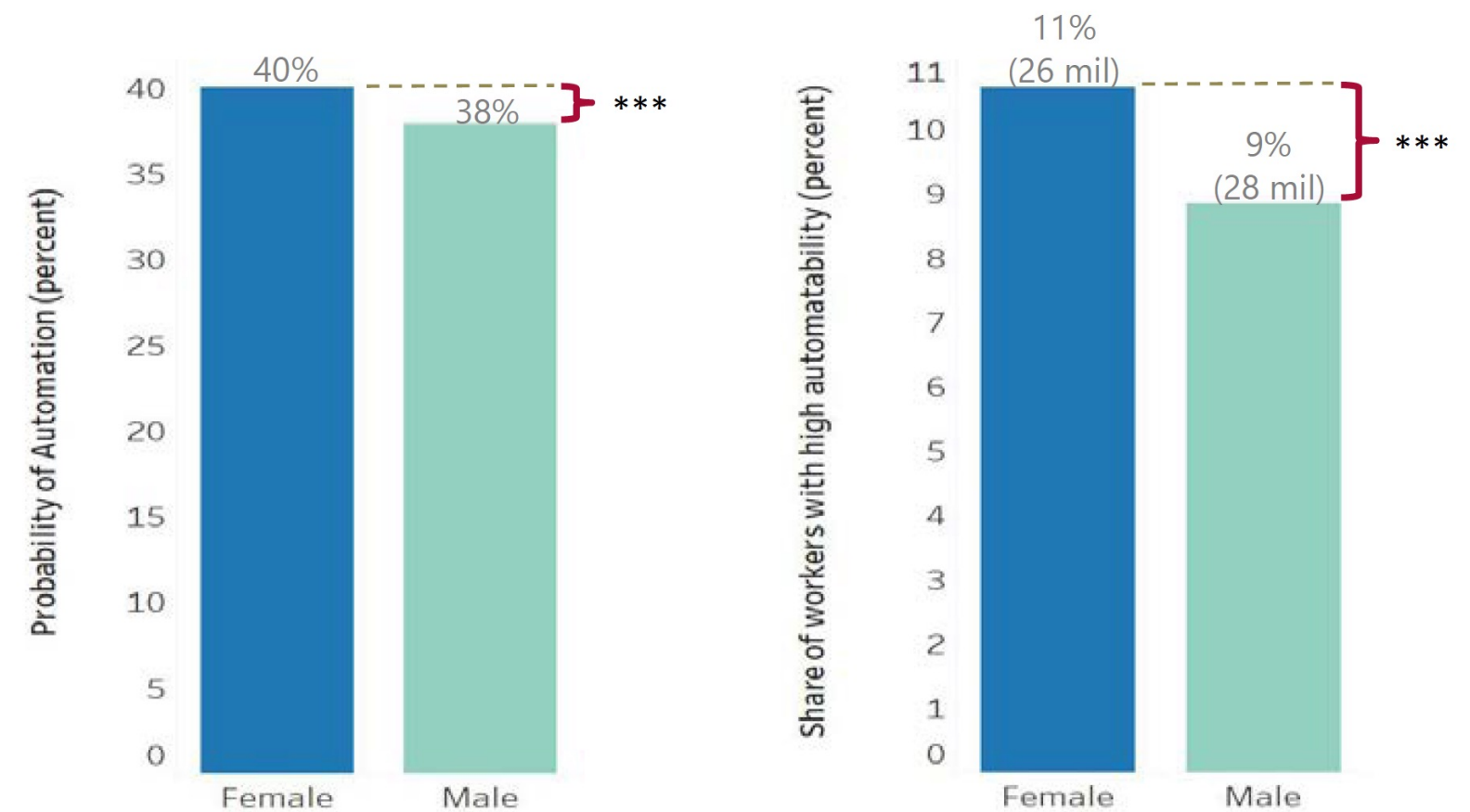
Sources: Frey and Osbourne (2017); PIAAC survey; and IMF staff estimates.

High Probability of Automation and Age

*However, since there are more men in the labor force than women, this still translates into a slightly larger number of men at high risk of being automated overall in the sample.

iii. Digital Platforms

A gender gap in digital identification prevents women and girls from accessing key public platforms and services

Women and girls are disproportionately affected by lack of government-recognized identification (ID) in developing countries.
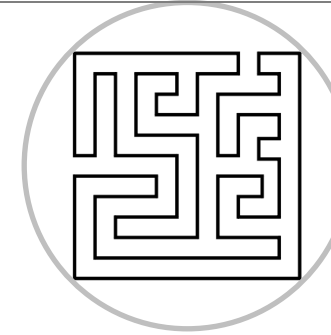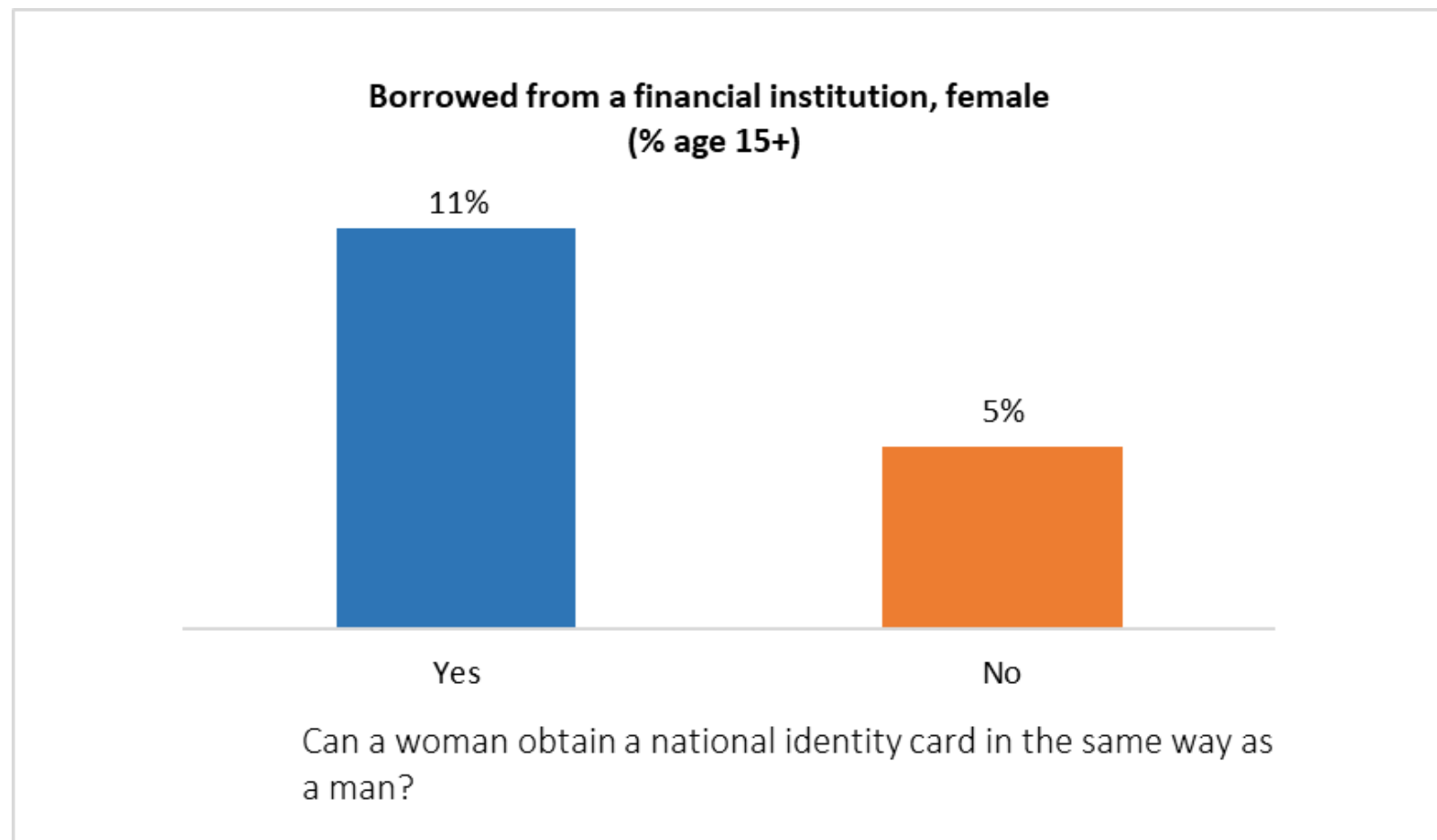
According to the 2017 ID4D-Findex survey, 44% of women in low-income countries – compared with 28% of men - do not have their country's national ID or similar foundational document, limiting their access to critical services and participation in formal political and economic life..

Many of the largest ID gender gaps are in Sub-Saharan Africa —in Chad, Niger, Benin, and South Sudan, for example, there is more than a 20-percentage point difference in ID ownership between men and women.

(World Bank 2019)

# Several barriers lead to a digital ID gap that then prevents women's access to critical services

Women are less likely to borrow from a financial institution where processes for getting national identity cards differ by gender

Borrowed from a financial institution, female (% age 15+)

11% — Yes
5% — No

Can a woman obtain a national identity card in the same way as a man?


The gender gap in women's access to identification is due to a combination of legal, procedural, economic, and social barriers to obtaining IDs.

Women may need to present additional documents, such as a marriage certificate, to obtain an ID, or even be accompanied by a male relative.
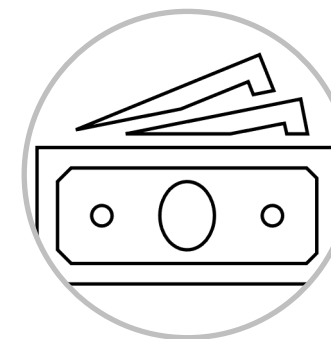
Women are also often less able to afford fees for identity documents, and do not have the time nor resources to travel to distant registration points.
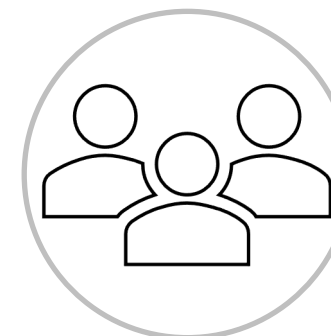
Lack of support or even opposition to registration from other family members can also be a barrier.

iv. Digital Financial Services

Source: Global Findex database.

Gender gaps persist in financial inclusion

- Globally, women are less likely than men to have an account, with 72% of men versus 65% of men reporting account ownership.

- In low and middle-income countries, 67% of men having an account versus 59% of women.

- In LICS/MICS economies, 43% of men have both a mobile phone and access to the internet, versus 37% of women.

- Men are twice as likely as women to have access to both these technologies in some economies, including Bangladesh, Ethiopia, and India. But men and women have equal access in China, Colombia, and South Africa.

(World Bank/Findex 2017)

Barriers to women's financial inclusion

Financial inclusion enables low-income women with the tools to save, borrow money, make and receive payments, manage risks, smooth income and guard against economic shocks.

These are all critical pathways to women's economic empowerment; however, a range of barriers are important to consider:

| Demand side barriers	Supply side barriers	Legal and regulatory barriers
• Lack of bargaining power in the household • Concentration in lower-paying economic activities • Time constraints due to care and domestic responsibilities • Lack of assets for collateral • Lack of formal identification • Reduced mobility due to restrictive gender and social norms • Lower rates of mobile phone ownership	• Lack of suitable products • Lack of gender lens for relevant policies, program design and marketing • Lack of appropriate distribution channels and mechanisms	• Requirements for opening accounts that disadvantage women • Barriers to obtaining formal identification • Legal barriers to owning and inheriting property • Credit reporting systems that are not inclusive

(IPA 2017)

v. Digital Entrepreneurship

# Women are underrepresented as entrepreneurs in the ICT sector

Available data suggest among women entrepreneurs: 1.7% participate in the ICT sector versus 4.9% of men.

(out of 59 economies)
(*Global Entrepreneurship Monitor 2018/19*)
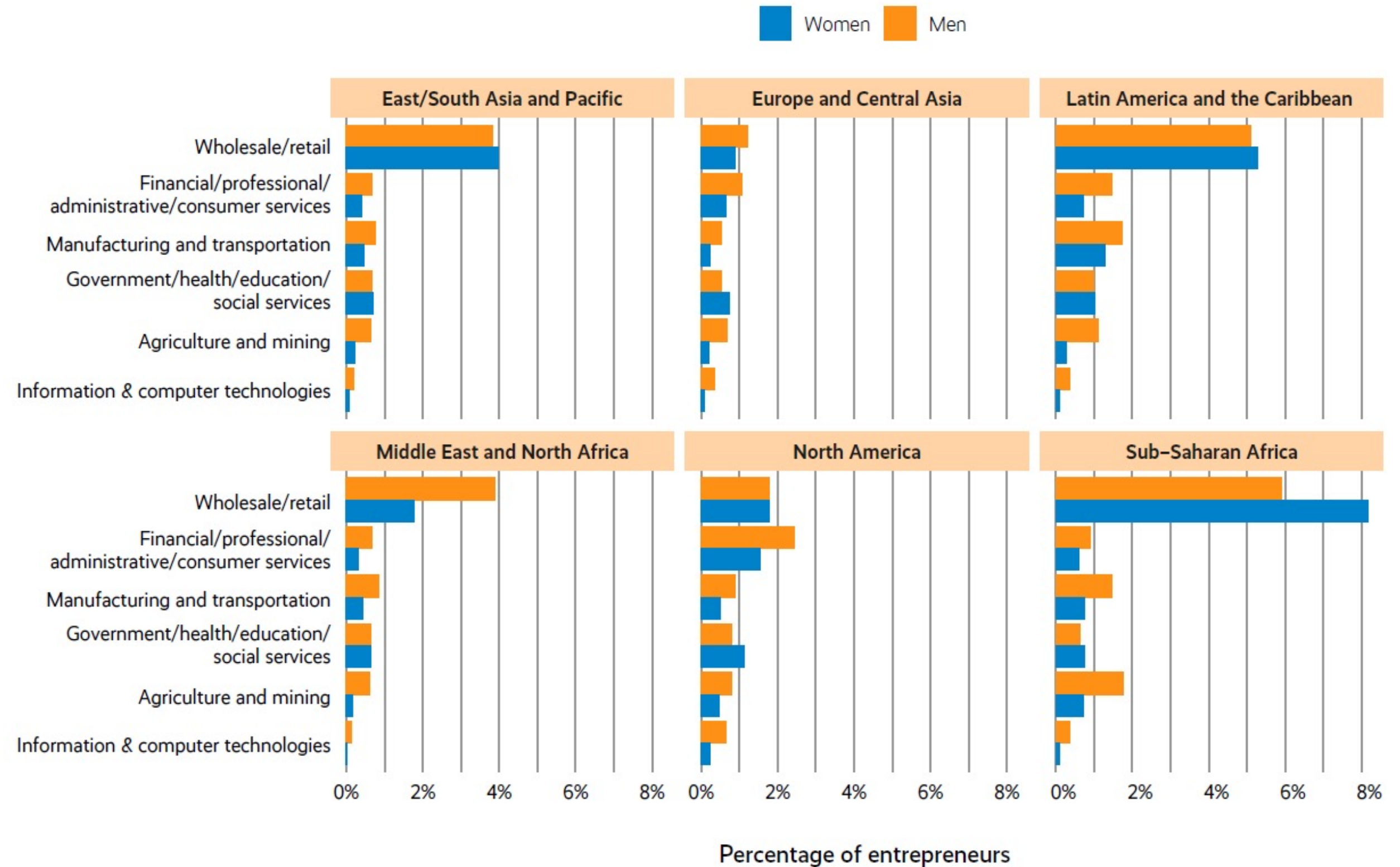
Female digital entrepreneurs are likely to face similar constraints to women entrepreneurs in other sectors

- Women entrepreneurs face a funding gap: In fact, the IFC reports a credit gap of up to $320 billion globally. Companies founded by women receive only 2.3% of venture capital investment (*TrustRadius 2020*).

- Women continue to face a range of gender legal barriers in entrepreneurship, including the inability to sign a contract, register a business or open a bank account in the same way as men.

- Preferences and personal qualities also influence women's entrepreneurship. For example, differences in risk-taking, confidence and perception of opportunities also contribute to gaps in numerous ways, including firm performance and sector of operation.

- In some contexts, restrictive social norms influence how women interact with with suppliers and buyers.

- Women also face constraints to their mobility, especially in relation to safe transportation and experience time constraints due to care and domestic responsibilities.
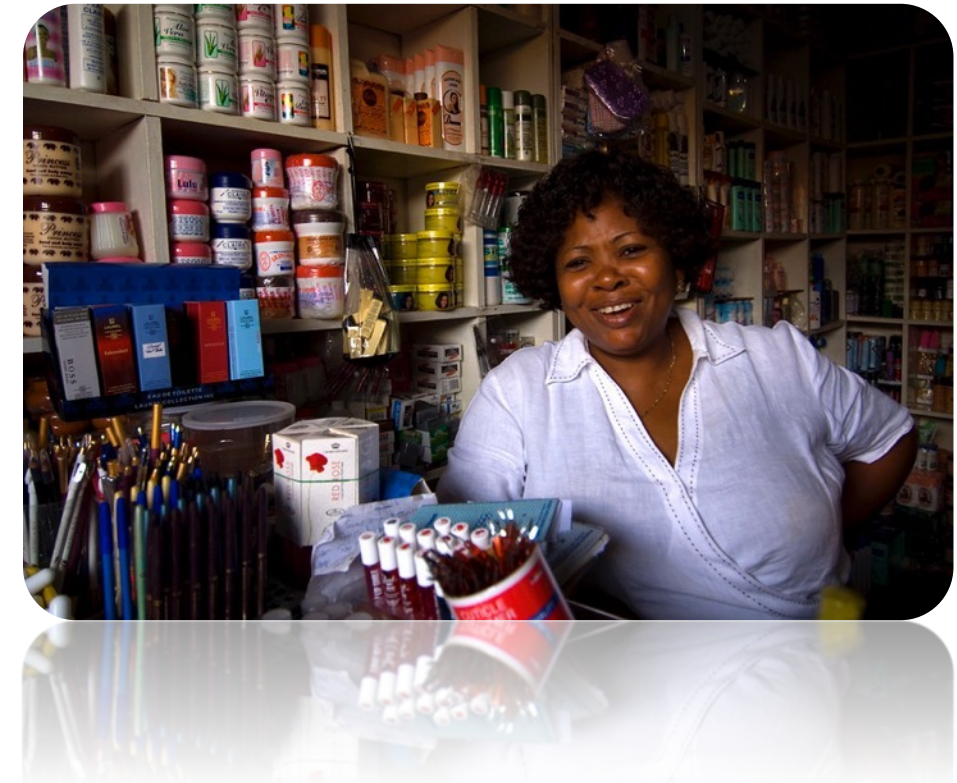
(Qasim/World Bank 2018)

vi. Online Safety and Security

Online safety is also a key concern for both women and men

- Despite the promise of digital technologies and the new opportunities they offer, there are also increased risks.

- Despite lacking a standard definition, online or cyber violence refers to gender-based violence that is perpetuated through electronic communication and the Internet.

- Once online, women face a range of risks including various forms of cyber harassment, cyberstalking, cyberbullying as well as infringements of privacy, surveillance and monitoring, misuse of non-consensual intimate images among other forms of abuse.

- In the EU, 11% of women have experienced cyber harassment. Highest risk among women 18-29 years. Rates are higher in countries with higher internet penetration.

- Data from LICS/MICS is especially challenging but small surveys help to fill the gap. For e.g., in Uganda, 45% of women versus 8% of men incidents of online harassment, bullying or stalking.

- In Kenya, these figure are 21% of women and 19% of men. Nigeria, reports higher rates of online violence among men than women.

- Women's concern about online safety could prevent or reduce use internet use. Women and girls with low levels of digital literacy may also lack full awareness of the threats of online violence, strategies to mitigate risk of online violence, and avenues to report incidents, if available.

- Online violence can also reduce women's voice as they self-censor or withdraw from the public sphere. There are also psychological impacts, with women reporting anxiety, panic attacks, stress and concerns about online violence escalating into physical or sexual violence.

- These risks might also limit women's willingness to explore digital jobs or participate more generally in the digital economy. These risks can also lead gatekeepers to forbid women and girls from using digital technologies and the internet.

(European Agency for Fundamental Rights 2015; Web Foundation 2015; APC 2017; World Bank 2018)

vii. Social Norms

Social Norms: A Cross-Cutting Issue in Digital Development

Social norms are the implicit rules that people follow and accept. These are embedded in both formal and informal institutions, and they are reproduced through social interactions. Gender norms are a subset of social norms that govern expectations, behaviors and beliefs linked to gender in a particular context (*Heise et al. 2019*; *Harper et al. 2020*).

Social and gender norms influence a range of issues in digital development. For example, restrictive gender norms can influence women's access and use of the Internet and devices. For instance, in Pakistan and Bangladesh, conservative social norms govern women's choices and behaviors with family disapproval acting as a main constraint (*GSMA 2020a*). Young women in Egypt, India, and Jordan, particularly from rural areas, often have their mobile phone use monitored and controlled by their families; this is said to protect them from harassment and to control their communication with men outside the immediate family (*GSMA 2015*).

Social norms also shape gender roles and stereotypes, which in turn affect digital skills and the participation of women and girls in technology through gender biases in families, schools and media; as well as the aspirations, interests and subject choice. Another stream of influence is career choice, occupational sex segregation, as well as sector choice in entrepreneurship (*World Bank 2020*; *2019*).

As a space for accessing information and engaging in dialogue, the Internet plays a key role in shaping values and opinions. However, the restrictive gender norms that existing offline and often reproduced online resulting in challenges to women's safety *Council of Europe*).

There are also concerns about these norms and biases being reproduced in frontier technologies. For instance, Artificial intelligence (AI) is increasingly used to improve human processes; however, there is concern about biases becoming embedded in machine learning algorithms. One study from MIT that analyzed 1270 unique faces shows that algorithms can embed not only gender, but also racial, bias. Facial recognition software performed better on male faces than female faces, and better than lighter faces than darker faces. Darker-skinned females had the highest error rate, of up to 34.7 percent (*Buolamwini 2018*).

viii. Algorithmic Bias amid the Rise of AI

Algorithmic Bias

o Algorithms are harnessing volumes of macro- and micro-data to influence decisions affecting people in a range of tasks, from making shopping recommendations to helping financial and non-banking financial institutions determine the creditworthiness of individuals

o Left unchecked, algorithms run the risk of replicating and even amplifying human biases, especially harming vulnerable groups, including those in low- and middle-income countries, and especially women and girls.

o Biases can occur due to:

– *Incomplete or unrepresentative training data*: If the data used to train the algorithm are more representative of some groups of people than others, algorithmic model outcomes may be systematically worse for unrepresented or under-representative groups. Given the disparities between women and men using the Internet, training data sets are likely to under-represent women and girls, especially in LMIC-contexts.

– *Historical human biases:* Historical biases are shaped by pervasive and often deeply embedded norms and cultural prejudices, which can lead to their reproduction and amplification in computer models. For instance, algorithms may associate women with domestic activities and chores more often than with industrial contexts, if an image classifier is run on a range of images online where more images of the former are likelier than the latter

– *Lack of transparent and comprehensive testing prior to deployment:* While more and more institutions are auditing their systems, data on testing and training is often kept confidential, preventing meaningful external accountability in several instances. When an algorithm is considering several types of identity factors at the same time (race and gender and income, for instance), it is particularly important to ensure that testing on bias occurs across intersectional dimensions, not merely in isolation.

ix. Lack of Relevant Sex–Disaggregated Data

Sex-Disaggregated Data and Evidence on Gender and ICT Access is Patchy, Non-Standardized and Available in Select LMICs Only

- There are **no standardized measurement methods** for the gender digital divide. Only 69 countries report sex-disaggregated data on Internet access to the ITU, and use indicators vary widely among organizations engaged in data collection. For instance, ITU data are narrowly focused on computer usage; indicators such as "copy and paste" and "transferring files," that are not relevant to mobile usage.

- There is **little statistically relevant data at a global level on use** – most available data is from country-level/cross country studies (GSMA, After Access) and are of sampled populations within these countries. Private Sector data is either not collected, or not publicly shared. Little to no data is available for girls, or teens aged 15-18 who are also increasingly internet users.

- There is also **limited rigorous qualitative or quantitative research** in this space. Issues such as intersectionality and negative and unintended consequences of gender-based digital initiatives require more targeted research, data collection, analysis, and reporting.

(USAID 2021)

4. Highlights on Gender Equality in the Digital Development Global Practice

Knowledge Work & Innovative Pilots

Building foundational knowledge on gender equality and digital development

The toolkit provides a comprehensive literature review as well as a range of practical solutions and sample sex-disaggregated indicators.

Innovative pilots demonstrate how to advance gender equality in operations

Click on Kaduna (Nigeria)

- The project empowers disadvantaged youth between the ages of 18 and 40—with a strong focus on gender equality--in fragile and conflict zones by training them to leverage employment opportunities in the digital economy.
- The program is using digital technologies to drive innovation, digital skills and job creation and break the cycle of unemployment, fragility and violent conflict.

Women in Online Work (Kosovo)

- The project trained women in coding, graphic design and digital marketing as well as online job bidding.
- Trainees also worked with career counselors, participated in networking events to build communication skills.
- Trainees found jobs in IT, started businesses and increased their incomes.

Good Practice Operations

HAITI DIGITAL ACCELERATION PROGRAM (FY 21) (P171976)

TTL: Axel Rifon Perez

Analysis

- Only about 7 percent of women and girls have access to internet, the lowest in the region.

- Given the population's low educational attainment and high unemployment rate, access to the internet and acquisition of digital skills is out of reach for many Haitians, especially women.

- Online violence and harmful digital content also pose a challenge in Haiti-- women's concerns about online violence might prevent them from getting online or result in women going offline after bad experiences, thereby restricting their online participation.

- Women and girls with low levels of digital literacy may lack full awareness of the threats of online violence and strategies to mitigate this risk.

Actions

- Conducting a digital economy assessment with policy recommendations and a roadmap for digital infrastructure, finance, entrepreneurship, platforms, and skills with a gender lens.

- Advanced tech training for cyber security professionals with a focus of targeting and increasing the skills of female cyber security professionals as a way to close gender gaps in STEM.

- Advanced, intensive tech and soft skills training with a focus on artificial intelligence, blockchain and coding with a target of 30% women.

- Working through women's groups to target and deliver digital literacy training. The activities will consider the differential needs of men and women, and other factors, such as flexibility, timing, care, and transportation needs. If appropriate, the project will hold gender-segregated sessions. These trainings will also incorporate a focus on online safety.
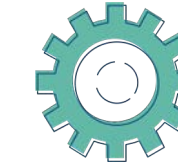
Indicators

- Digital economy strategy with an integrated gender and resilience lens (Yes/No)

- Development of national broadband strategy with a gender lens (Yes/No)

- General population: Percentage of women completing digital literacy training. Target: 50 percent

- Public sector employees: Percentage of women completing cybersecurity training. Target: 30 percent.

- Trainers and students: Percentage of women completing advanced skills training Target: 30 percent.

- Beneficiaries of the trainings will complete onsite assessment evaluations once trainings are completed.

Good Practice Operations

NIGER: SMART VILLAGES FOR RURAL GROWTH AND DIGITAL INCLUSION (FY 21)*
P167543

TTL: Timothy Kelly
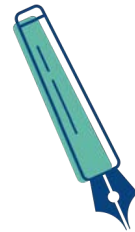
Analysis

- A gender gap in mobile phone ownership exists with 62% of men owning phones versus 43% of women (2017 figures)

- The gender gap in device ownership limits access to digital financial services for women: Only 5% of women have a mobile money account versus 12% of men.

Actions

- Support the establishment of public access centers that are suitable for women (adequate coverage and accessibility, adequate opening hours, availability of female intermediary).

- Support innovative pricing schemes for women (encouraging private mobile operators to pursue innovative pricing models for devices and connectivity)

- Support employment of women in the digital centers

- Support the development of digital financial products for women by financial institutions, startups and Fintechs.

- Support access to financial services through access to mobile money and at a later stage to credit (based on traceability of their mobile transactions, and eventually their credit scoring.

- Facilitate access to access due to e-KYC registry.

Indicators

- Mobile broadband (3G and above) estimated penetration rates for women (per 100 inhabitants) (Percentage). Baseline: 4.59%. Target: 25%

- Number of female adults (age 15 and above) with a mobile money account (Number). Baseline: 1,074,000.00. Target: 7,520,000.00

- Number of women who have been enabled, under the project, to make and receive mobile financial payments for the first time (Number). Baseline: 0. Target: 120,000.00

- Conduct impact evaluation in partnership with AFR Gender Innovation Lab to test effectiveness

Project included in the Gender Group's Gender Tag Good Practices Online Tool here (internal link).

Good Practice Operations

NIGERIA DIGITAL IDENTIFICATION FOR DEVELOPMENT PROJECT (FY 20) P167183

TTL: Ida S Mboob
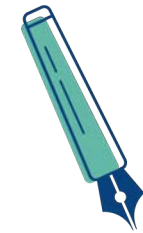
Analysis

- Over two-thirds of girls in the north of Nigeria (ages 15–19) are unable to read, compared with less than 10 percent in the south. In the north, only 3 percent of girls complete secondary school, which 76 percent are married by age 18 in the northwest.

- The gender gap in use of formal financial services is also large, with men nearly twice as likely as women to have bank accounts.

- Persistent gender-based violence and high fertility rates further disadvantage women, and women also face additional institutional and cost barriers (such as distance and price) in accessing services.

- Only 40 percent of those registered for national identity numbers (NINs) are women.

Actions

- The project will make a concerted effort to close gender gaps in access to identification through a gender action plan informed by the gender deep dive research project.

- The ID4D Initiative has financed a research study on gender barriers to identification in Nigeria as part of project preparation. This study is employing qualitative research methods to understand the barriers to women's access to identification as well as potential solutions to be included in the project, which will inform the gender action plan.

- The study considers the intersectionality of poverty, culture, religion, and gender and how this may compound barriers to identification for women.
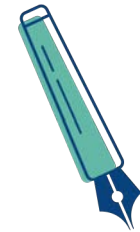
Indicators

- Persons who have a NIN (Number) Females who have a NIN (women and girls) (Number) Baseline 14,965,282.00. Target: 65,000,000.00

- Successful digital authentications on behalf of women (%). Baseline 0. Target: 50%.

Good Practice Operations

DIGITAL FEDERATED STATES OF MICRONESIA PROJECT (FY 20) P170718

TTL: James L. Neumann

Analysis

- There is no evidence of a gender gap in FSM for access to the internet or digital services—age and poverty are bigger barriers.

- Community consultations revealed major concerns about online safety— specifically, digital circulation of sexually degrading images and videos, often circulated without consent and including girls below the age of consent, including a number of examples of the circulation of 'revenge pornography' online.

- No legislation or policy framework on cyber safety or harmful digital communications.

Actions

- $1M allocated to support the Gender Development Office to contribute to the development of gender informed cyber safety materials, namely the passage of legislative reform criminalizing harmful digital communications, alongside targeted awareness activities to bridge knowledge gaps at a community level, which will include the development and rollout of digital literacy and digital entrepreneurship programs.

- The legislative reforms aim to deter, prevent and mitigate harms caused to individuals by digital communications--cyberbullying, harassment and/or 'revenge pornography' .
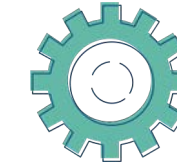
Indicators

- Progress towards closing this gap will be measured with the following indicator: (i) Passage of bill legislating against harmful digital communication (Y/N)

Good Practice Operations

KOSOVO DIGITAL ECONOMY (FY 19) P164188

TTL: Natalija Gelvanovska-Garcia; Rhedon Begolli
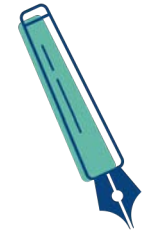
Analysis

- Women are underrepresented in the labor market – only 11.5 percent of 15 – 64-year-old women are actively contributing to the economy through employment.

- Within the ICT sector, only 20% of employees are female and the number of self-employed.

- Cultural attitudes to female employment and biases in employers' assessments of skills for men and women make it as difficult to attract more women to the ICT field specifically and in the labor force, more broadly.

Actions

- The project is working to to ensure that 50% of participants in the program are women. It builds on lessons learnt from the Women Working Online pilots, which found that female beneficiaries perceived greater confidence and ability to bid for jobs when technical ICT training was coupled with soft skills training.

- The Project will hold awareness activities for female only groups and at times convenient to females who have household/childcare duties
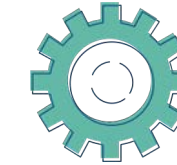
Indicators

- Beneficiaries of improved HEI access to high-speed broadband through the Project, of which female (%). Target: 80%.

- Youth (aged 18-35) provided with digital skills training under the YOU Program, of which female. Target 50% (1000 of 2000 beneficiaries)

5. Accelerating Progress on Gender in Digital Development

The Digital Transformation Initiative

For dynamic, inclusive and safe digital economies to emerge, a holistic approach is needed to enable use cases to flourish across a range of sectors (for e.g., e-agriculture, e-health, e-government applications, among others). With this approach in mind, the World Bank has identified five foundational pillars that are used as a framework for its digital transformation agenda.

1 **DIGITAL INFRASTRUCTURE:** Digital infrastructure provides the way for people, businesses, and governments to get online, and link with local and global digital services—thus connecting them to the global digital economy. For a flourishing digital economy, good connectivity given by internet or broadband is therefore a critical foundation.

2 **DIGITAL PLATFORMS:** Digital platforms offer products and services, accessible through digital channels, such as mobile devices, computers, and internet, for all aspects of life. For example, Digital ID systems and services such as electronic signatures, underpin trust in online transactions and create opportunities to innovate how products and services are delivered. Governments can stimulate usage of digital platforms by digitizing some of its own operations or processes, such as procurement, invoicing, or communications. Digital platforms enable producers and users to create value by interacting with each other, with network effects provided by users generating content, data and larger pools of buyers and sellers.

3 **DIGITAL FINANCIAL SERVICES:** Access to affordable and appropriate digital financial services is critical for the participation of individuals and businesses in the digital economy. Firms can leverage digital financial services to more easily transact with their customers and suppliers, as well as to build digital credit histories and seek financing. Governments can use digital financial services to increase efficiency and accountability in various payment streams, including for the disbursement of social transfers and receipt of tax payments.

4 **DIGITAL ENTREPRENEURSHIP:** Digital entrepreneurship and innovation create an ecosystem to bring the digital economy to life—with new, growth-oriented ventures, and transformation of existing businesses—contributing to net employment growth and helping enhance competitiveness and productivity of an economy. Digital entrepreneurship offers new products and services, leverages new technologies and business models, and opens new markets.

5 **DIGITAL SKILLS:** Economies require a digitally-savvy workforce in order to build robust digital economies and competitive markets. Digital skills constitute technology skills, together with business skills for building or running a start-up or enterprise. Greater digital literacy further enhances adoption and use of digital products and services amongst the larger population.

50

Goals of the Digital Transformation Initiative

DIGITAL INFRASTRUCTURE

Universal Internet network coverage

Affordable Internet for All at less than 2% of GNI per capita

Interim Milestone Doubling broadband connectivity by 2021

DIGITAL SKILLS

All 15-year-old students with basic 'digital skills' competencies

100,000 graduates in advanced digital skills programs annually

DIGITAL PLATFORMS

Doubling of Online Services Index rating for all Governments

All individuals are able to prove their identity digitally

At least 50% of the population regularly uses the Internet to access Government or Commercial services

DIGITAL FINANCIAL SERVICES

Universal Access to Digital Financial Services

Africa-wide payments infrastructure/platform in place

DIGITAL ENTREPRENEURSHIP

Tripling the number of new digitally-enabled businesses created annually

Financing for Venture Capital to reach .25% of GDP

i. Digital Infrastructure:

Potential Solutions Related to Access, Affordability and Usage

INFRASTRUCTURE SHARING

- Allow and encourage more infrastructure sharing among private sector telecom players. Example: Countries like Mauritius, Brazil, New Zealand, US, UK among others, allow for spectrum trading, allowing for cheaper telecom infrastructure availability (*Foster, 2008*).

PUBLIC ACCESS CENTERS

- Ensure adequate coverage in remote and poor locations, where women are often concentrated. Also, ensure that services at public access centers are safe and accessible for women; design separate areas for women and men, when appropriate; employee female trainers or staff to interact with female clients; consider childcare facilities; and ensure operating hours cater to women's time constraints and need for flexibility (*Adera et al. 2014*; *A4AI 2015 & 2016*; *GSMA 2015*; *Cummings, C. & O'Neil, T. 2015*).

UNIVERSAL SERVICE FUNDS

- Universal Service and Access Funds (USAFs) were established to expand access to connectivity for those who are the least likely to be connected. However, these funds typically go unused. For example, in the AFR Region, estimates indicate that about $400M has gone unused.

- Most USAFs also fail to properly include or cater for women. Therefore, teams can consider repurposing funds to close gender gaps in access and digital skills. Among 69 countries that established, an ITU report finds that only 4 countries had funds making provision for special digital inclusion for women.

- USAFs can also be used to subsidize devices. Caution needs to be exercised in the case of device vouchers/subsidies to prevent or minimize system leakage (i.e., male household/family members taking control of the device, either for their own use or for resale), corruption, cost of allocation exceeding benefits, and misdirection of subsidies.

- If not well-managed, these funds can be counterproductive. The GSMA recommends that USAFs should be targeted, time-bound and managed transparently.

i. Digital Infrastructure:

Potential Solutions Related to Access, Affordability and Usage

- Encourage private MNOs and retail sellers to pursue affordable/innovative pricing models that help women obtain devices or access the internet without large upfront costs. This includes installment plans, low-cost operating systems, subsidies and more research and development into affordable handsets.

- For e.g., as a part of Maishi ni Digital ("Life is Digital"), a partnership among GSMA, Google and Safaricom, designed to drive access to smartphones and to the internet, particularly among women in rural areas, introduced several solutions in Kenya:
  - The partnership launched Neon—an entry-level smartphone for $35-40 to help address affordability challenges.
  - Android Go, a lighter version of the operating system, also helps reduce data costs for customers.
  - Lipa Mdogo Mdogo, the smartphone financing plan, allows customers to purchase a smartphone via manageable daily installments.

(GSMA 2020b)

ii. Digital Skills: Potential Solutions

Girls in Technology
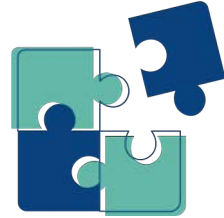
Design trainings with an intentional gender lens with the goal of mitigating gender stereotypes related to technology, eliminating gender bias among instructors and integrating design features that help to build technical skills and confidence in technology.

(*Jirout and Newcombe 2015; Patrick et al. 2009; Dabney et al. 2012; Gonsalves et al. 2013; Bhattacharyya et al. 2011 in Hammond, Rubiano- Matulevich, Beegle and Kumaraswamy 2020; Hammond,A. Mulas,V.; Nadres,Pilar L. 2018*)
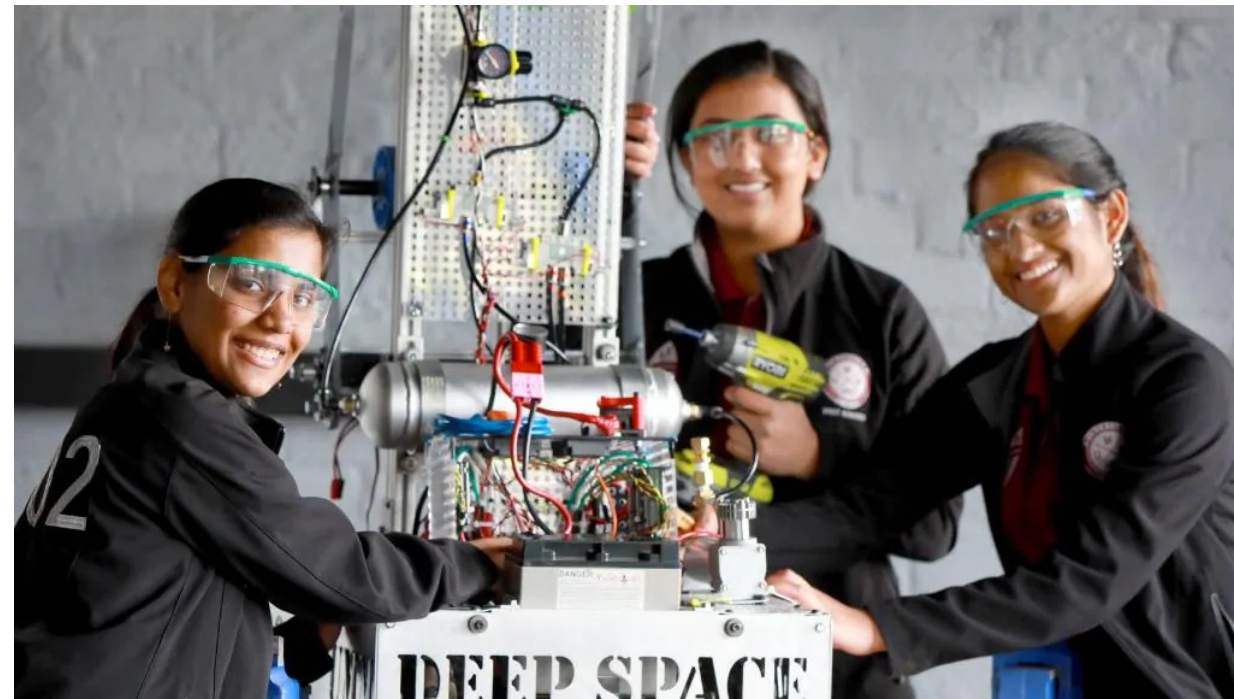
- o Review curriculum for potential gender biases in teaching materials. Instead use content that actively breaks gender stereotypes.
- o Guard against and address potential gender biases among instructors.
- o Make trainings as practical and hands-on as possible to build confidence.
- o Engage female mentors and female role models.
- o Explore single-sex sessions, if appropriate.
- o Try to have a gender-balanced teaching staff.
- o For voluntary extracurricular activities, ask teachers to directly encourage girls to participate.
- o Communicate how technology can help to solve social problems.
- o Emphasize the high-incomes that these skills could later help to provide.
- o Review curriculum for potential gender biases in messaging.
- o Consider setting up peer support groups for group-based learning.
- o Consider integrating a module on online safety.

ii. Digital Skills: Potential Solutions

Intensive Skills Training

- Explicitly target and engage young women using female role models, such as current women working in technology. Consider mentorships programs or community events with women leaders in technology. Also, helps to tackle the confidence gap and build self-efficacy.
- Address constraints to physical mobility, time burden, costs and care.
- Consider restrictive social norms. In contexts with restrictive social norms, it may be necessary to have sex-segregated training sessions. Likewise, the instructor may also have to be female.
- Incorporate socioemotional and life skills.
- Minimize women's risk of and exposure to sexual harassment. Programs can consider integrating a holistic approach, including anti-sexual harassment policies, a complaints procedure, defined consequences, training and awareness-raising as well as monitoring and evaluation.
- Providers can also consider including information to help prepare women for risks they may face online, like cyber violence. Include training on privacy, safety and encryption mechanisms.
- Include modules on professional development and ensure linkages to networks and the labor market through internships, apprenticeships, job matching and job placement.

Adult Digital Literacy

- Address constraints to physical mobility, time burden. Ensure timing does not conflict with care responsibilities. Build in flexibility into program design.
- In contexts with restrictive gender and social norms, engage the community as well as men to build trust and to mitigate potential exclusion.
- Integrate online safety training as well to help build trust in technology.

(*Hammond,A. Mulas,V.; Nadres,Pilar L. 2018* ; *Robinson, D. et al./World Bank 2018*; *Beegle & Rubiano-Matulevich 2020*)

iii. Digital Platforms: Potential Solutions in the Public Sector

DIGITAL IDENTIFICATION

- When developing identification systems, operations can gather sex-disaggregated data and evidence that help assess disparities as well as other pathways of exclusion, like location, income, disability, ethnicity, religion and other factors.
- Remove legal barriers to obtaining identification.
- Encourage women's registration by opening women-only registration counters
- Use mobile registration services that bring enrollment closer to women's homes can help reduce the transport and opportunity cost of registration. Also engage female agents where possible and relevant according to gender and social norms.
- Create tailored messaging on the benefits of identification and provide special incentives for women's registration.

DIGITAL GOVERNMENT SERVICES

- Use these activities as a way to improve the availability of sex-disaggregated data on the gender digital divide.
- Address digital skills gaps among employees and help women support women in STEM in government.
- Ensure measures to increase access to affordable infrastructure are integrated here as well.
- Consider other barriers, like access to electricity, constraints to device ownership, the high cost of voice/data services, lack of digital literacy, privacy concerns and lack of awareness about services .

(*Dahan,Mariana; Hanmer,Lucia C. 2015; UNESCAP 2016; World Bank 2018*)

iv. Digital Financial Services: Potential Solutions

A growing body of evidence suggests that digital financial services can be better designed to contribute to women's economic empowerment:

PAYMENTS

- Digitizing payments, such as wages, agricultural transfers or social assistance, can save women time, and provided added privacy, security and control.

- Emerging research suggests that digital payment products designed with women's control and privacy in mind can also increase women's bargaining power in the household, influence expenditure decisions and increase labor force participation.

- For example, in India when women's wages were digitized and placed in their own personal account as a part of a public works program, women's labor force participation increased *(Field et al., 2016).*

SAVINGS

- Since the costs of opening and maintaining accounts is often cited as a barrier, offering simplified, low-cost accounts could help to improve account ownership.
- However, experimental evidence is mixed highlighting the need for more research. In Chile and Nepal studies suggest that these accounts helped households better respond to health emergencies and increased schooling among daughters. However, in Uganda, Malawi and India there were no observable impacts on employment or earnings.
- In the Philippines, commitment savings accounts increased spending on goods preferred by women for married women with low bargaining power.

CREDIT

- Although gender gaps in access to credit persist, however available evidence is mixed when trying to identify impacts on women's economic empowerment.
- For example, one study from Mongolia finds moderate increases in business creation and profits as a result of women's access to group lending credit.
- On the other hand, studies from Mexico, Ghana and Sri Lanka suggests that access to credit has not increased women's empowerment particularly for micro-entrepreneurs.

(IPA 2017)

iv. Digital Financial Services: Potential Solutions

There are also regulatory and policy enablers that hold promise for women's empowerment.

- *Non-bank e-money issuance*. Fintechs and mobile network operators (MNOs) with a large female customer base often target DFS to women and others who are underserved.

- *Use of female agents.* Using a wide range of third-party agents helps facilitate wider access and also creates income-generating opportunities for women. Women agents can also help to further increase access for female clients in contexts with restrictive social norms.

- *Risk-based customer due diligence.* People with low incomes, especially women, often lack access to an official identification document. Traditional approaches tend to deepen exclusion. Regulation that helps simplify customer due diligence and recognizes a wider range of IDs can help to increase access.

- *Interoperability and ecosystem competition*. DFS solutions need to be safe, convenient and affordable. Interoperability makes it easier to send and receiving funds from different sources, thereby reducing transaction and time costs of cashing in and out. And, enabling interoperability between mobile money and bank accounts can help to increase women's access to savings accounts. Meaningful competition also increases incentives for banks, MNOs, fintech companies, and microfinance institutions to better tailor solutions to the needs of women and to provide better customer service.

- *Consumer protection*. Financial consumer protection that addresses women's needs and ensures data protection and privacy are vital. Good practices include clear, transparent and simple language about pricing and terms as well as effective redress mechanisms.

- *Key enablers and complements.* Facilitating access to digital identification and mobile devices are also key enablers of digital financial services, along with financial and digital literacy.

(*Bin-Humam et al. 2018 (CGAP); GPFI 2020*)

v. Digital Entrepreneurship: Potential Solutions

Solutions for women entrepreneurs more broadly are relevant for those operating in the digital sector or integrating digital solutions into businesses that operate in other sectors. These approaches include:

Facilitating Access to Funding

- Establish funding mechanisms that have ambitious targets for women entrepreneurs.
- Link high-growth women entrepreneurs to angel investors and venture funds; enabling access to digital credit could also be helpful for micro-entrepreneurs.
- Provide support and encourage special venture funds that specifically invest in female entrepreneurs.
- Attract more women investors into traditional male centered venture capital and angel networks.
- Consider facilitating the formation of women's venture capital funds supporting women-owned enterprises.
- Review funding processes for potential investor bias.

Enabling Access to Networks and Markets

- Facilitate or strengthen the development of networks for female digital entrepreneurs.
- Help women tap into existing networking events /trade fairs related to digital entrepreneurship.
- Organize specific women digital entrepreneurs only meetups, hackathons, and conferences.
- Facilitate awareness and linkages between local and international buyers and entrepreneurs/ female entrepreneur networks.

Combining Business Skills with Soft Skills Training

- Soft skills—especially those focused on developing an entrepreneurial mindset, persistence and future-oriented thinking has helped woman entrepreneurs to increase their profits, sales, motivation and confidence (South Africa, Togo, Uganda, Mozambique).

(World Bank Group. 2019. Profiting from Parity; Qasim 2018; World Bank 2018)

vi. Integrate a Gender Lens in the ICT Regulatory & Policy Framework

ICT policies often fail to integrate an intersectional lens and do not consider the differentiated needs, preferences and capabilities of population groups. Gender equality policies, strategies and action plans often do not leverage ICTs as enabling tools. An opportunity exists to more effectively bring these efforts together. To integrate a gender lens in ICT regulatory and policy frameworks, teams can consider the following:

- Set clear measurable targets for ICT sector outcomes, including on inclusive access, female digital livelihood opportunities and employment, as well as female and enrollment in STEM education.

- Set clear accountability structures for achieving targets and implementing gender strategies.

- Identify leadership to prioritize gender at the highest level of government. Consider the identification of a 'gender champion' to ensure commitments to gender equality are implemented. Also, consult and involve women as well as local communities and experts in the policy development process.

- Leverage procurement opportunities to create income-generating opportunities for women-owned businesses. These could include ICT infrastructure contracts, contracts to conduct digital skills training or contracts to run telecenters, among others.

- *Costa Rica's National Telecommunications Development Plan includes specific goals for providing female-headed households and women entrepreneurs with a subsidy for Internet service and devices.*

- *Botswana's National Broadband Strategy includes targets on the women's usage of smart devices, digital literacy as well as share of ICT graduates who are women.*

(A4AI 2020; Web Foundation 2017; World Bank 2018)

vi. Integrate Online Safety in the ICT Regulatory & Policy Framework

Training to address lack of awareness of cyber-risks:
- Public campaigns conducted in a manner that suit women's needs, intermediated through ICT can help target existing users. For example, a video on how to defend again online harassment can be shared through social media to increase awareness.
- Awareness on cybersecurity/online risks can also be incorporated as a module on online security at digital literacy training.
- Cybersecurity and online safety modules can also be integrated into school curricula or through school ICT clubs

Strengthen legislation for online safety:
- The gaps in policies and regulations that govern ICTs with respect to ethics, privacy, security and safety and which create significant risks for women and girls, such as public information act and cybersecurity policies with limitations on internet surveillance, need to be reviewed. In particular, access to information, freedom of expression, and right to know policy need to be reviewed to see if they cover the online environment. Protection measures and reporting mechanisms need to be strengthened, through legal and policy frameworks. Care must be taken to keep definitions precise, and ensure protection of free speech.

Capacity building for tackling cyber-crimes against women:
- Design or strengthen an appropriate and confidential mechanism for women to report complaints (special police desk/hotline/online crime reporting platform) in consultation with gender experts and women.
- Capacity building of law enforcement officers on: i) Tackling cyber-crime: by training officers on the latest developments on technological and legal aspects of cyber-crime investigation. Training would include cyber-forensic tools that empower law enforcement officers to investigate using digital evidence; ii) Providing enabling environment to women to seek legal redressal against crimes: this would help increase reporting of gender-based violence, irrespective of where it is encountered – online or otherwise. Some aspects to be addressed include victim shaming, aggressive/sexist interrogation, not taking crimes such as cyber-bullying or cyber-stalking seriously.

- Introduce mechanisms to recruit more women law enforcement officers, trained in dealing with cyber-crime as women survivors may be more comfortable with female interface at the time of reporting crime.

(World Bank 2018)

vii. Integrate Online Safety in Digital Skills Training and Address Social Norms

Integrate in-country resources on GBV and technology-facilitated GBV in curricula for digital skills training across all participant groups (men and women).

Educate children of digital skills training participants— both sons and daughters — on the risks of technology and how to mitigate these risks and where to turn to for help. Children can also act as change agents vis-á-vis fathers and other male gatekeepers, relatives, or the wider community.

Train multiple stakeholders, partner to avoid duplication of efforts, and engage in a community-wide approach to online safety. Parents, brothers, guardians, teachers, and caretakers can all be included within a wider approach to engage men and boys (besides women and girls) on online safety.

Train influential people in the community, such as local government officials, popular artists, and other community leaders on digital literacy and risks, to help overcome trust issues around mobile or the Internet.

(*USAID 2021*)

viii. Collect More Data and Evidence: A Cross-Cutting Enabler

Gender and sex-disaggregated data help us understand how various issues and policies related to the use, implementation, and coverage of digital technologies impact women differently. This can help inform policy and assess interventions' impacts.

Recommendations for Task Teams

Collect more sex-disaggregated data for standardized indicators across countries using a transparent methodology as part of results frameworks
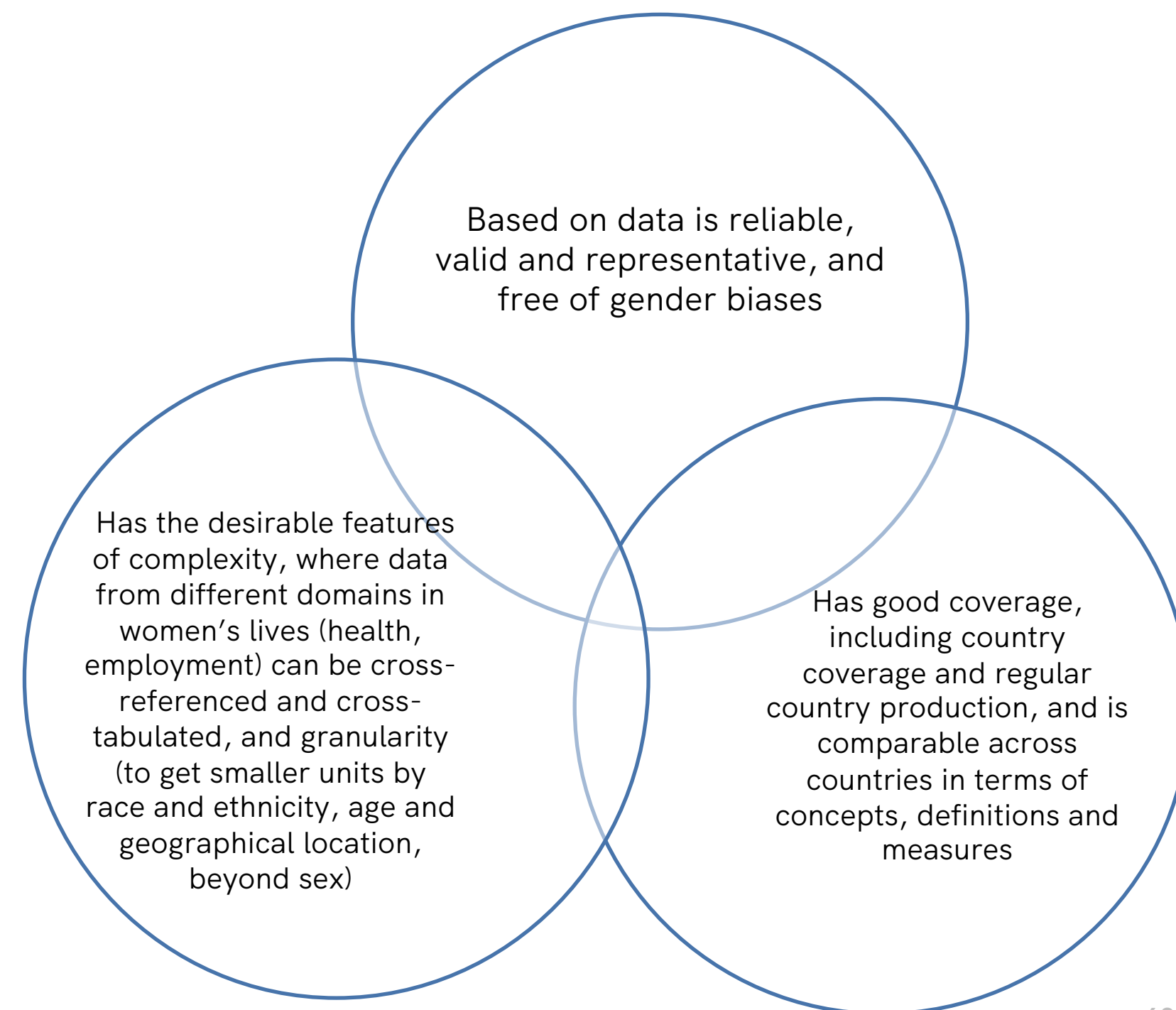
Partner with research and public interest organizations to collect data and assess the long-term impacts of interventions funded by WB projects

Make operational data and research more widely accessible in easily digestible formats to governments, researchers, and the wider public

Features of Good Evidence on Women and Girls

Based on data is reliable, valid and representative, and free of gender biases

Has the desirable features of complexity, where data from different domains in women's lives (health, employment) can be cross-referenced and cross-tabulated, and granularity (to get smaller units by race and ethnicity, age and geographical location, beyond sex)

Has good coverage, including country coverage and regular country production, and is comparable across countries in terms of concepts, definitions and measures

(*Buvinic et al 2015*)

Gender Equality, Digital Development and COVID-19: Key Questions for Project Teams

o Access to technologies during COVID-19 can enable access to information, education, economic opportunities as well as digitized social transfers. However, longstanding disparities in access to technologies as well as women's lack of access to economic opportunities could exacerbate outcomes for women and girls and deepen existing inequalities.

o The pandemic could contribute to loss of progress on girls' education. Are there ways that projects can enable access to digital technologies that enable learning? Are there norms at the household and community-level that might inhibit this access that teams will need to think about?

o Care and domestic responsibilities have likely increased for women and girls. Can interventions that aim to remotely deliver digital skills training provide additional flexibility to account for differences in time? How can enabling women to access digital services help to ease some of these responsibilities, including for children's education and accessing health advice?

o New modalities of income-generating are critical. How can projects increase access to e-commerce, and online work opportunities, like freelancing so that both women and men can gain incomes through the Internet?

o Gender-based violence has increased during the pandemic. Are there opportunities for projects to allocate resources or technology support for service providers?

6. Practical Approaches for Implementation

Upstream Support for TTLs

1 **Concept**

- Regional assessor will assign a color based on likelihood of achieving the gender tag (green, yellow, red). NB: Regional assessors do not provide technical support.

- Gender specialists work with yellow and green projects to further develop or refine gender entry points.

- Time of gender specialists covered off the top.

2 **Appraisal**

- Gender specialists provide just-in-time support— specialist integrated as a part of project team. Conducts desk research; and joins appraisal missions; co-leads gender consultations.

- Budget allocated for primary research as needed. Gender integrated into any analysis done to inform the project design.

3 **Negotiations**

- Gender specialists remain integrated in project team. Joins negotiations with government.

- Continues to work with team to refine design and relevant indicators.

- Best practice is to integrate gender into relevant components. Some project also have dedicated funding for gender activities.

4 **Approval**

- Gender specialists remain integrated in project team. Ensure final alignment with gender tag.

- Liaises with Gender Group for guidance as needed.

Management Levers

1 **Concept**

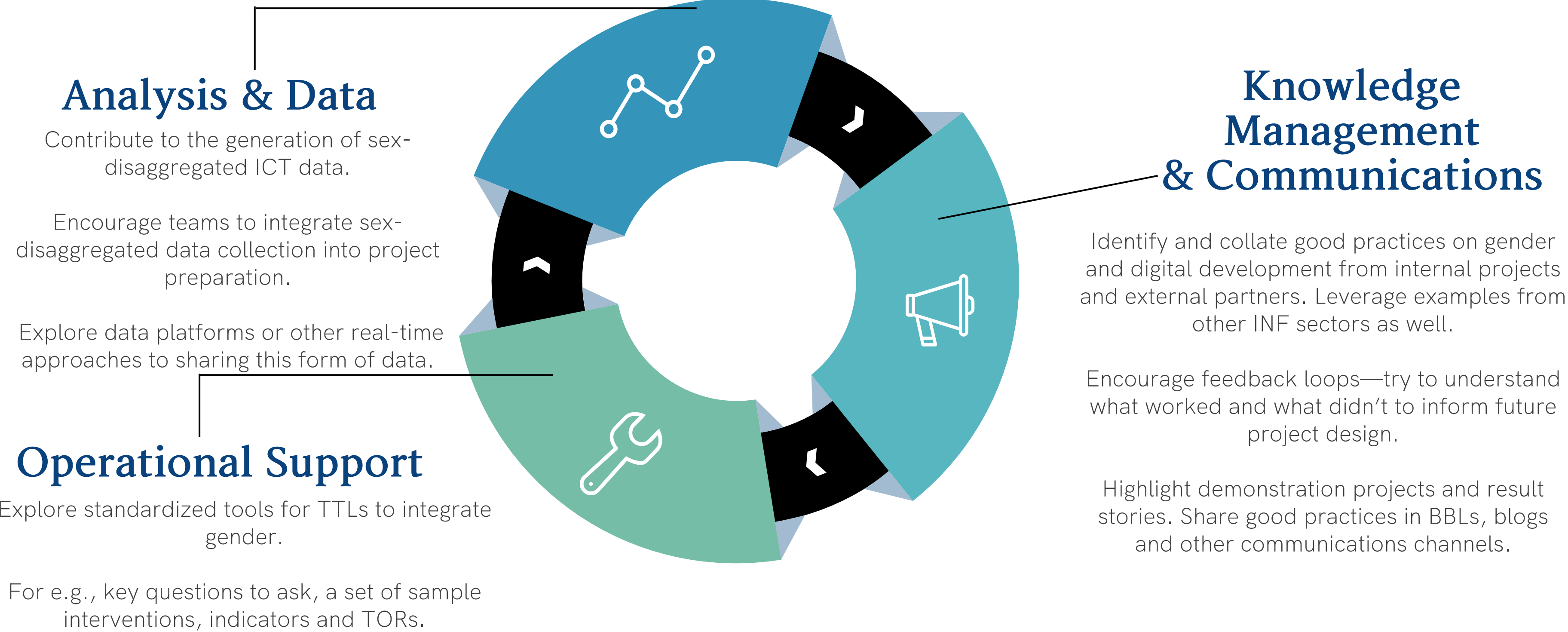**2** **Quality Enhancement Review**

3 **Negotiations**

- Regional assessor shares color assignment (green, yellow, red) with PCN Chair.

- During PCN Review, Chair discusses the likelihood of meeting the tag. Key questions:

  - Can the project address gender gaps? SCD/CPF helpful in identifying relevant gaps.
  - Is there existing external or internal analytical work to inform design, including impact evaluations?
  - Would support from gender specialist improve analysis, design or indicators?

- Requests update from the team on specific issues raised during PCN re: analysis, design and indicators.

Chair asks if team is likely to meet the gender tag:
- Did team receive support from gender specialist?
- Does PAD include a clear results chain on gender?
- Are proposed actions on gender meaningful and sustainable?
- Do indicators go beyond women as 50% of project beneficiaries (does not qualify for the tag)?

Higher–Level Strategic Approaches

Analysis & Data

Contribute to the generation of sex-disaggregated ICT data.

Encourage teams to integrate sex-disaggregated data collection into project preparation.

Explore data platforms or other real-time approaches to sharing this form of data.

Operational Support

Explore standardized tools for TTLs to integrate gender.

For e.g., key questions to ask, a set of sample interventions, indicators and TORs.

Knowledge Management & Communications

Identify and collate good practices on gender and digital development from internal projects and external partners. Leverage examples from other INF sectors as well.

Encourage feedback loops—try to understand what worked and what didn't to inform future project design.

Highlight demonstration projects and result stories. Share good practices in BBLs, blogs and other communications channels.
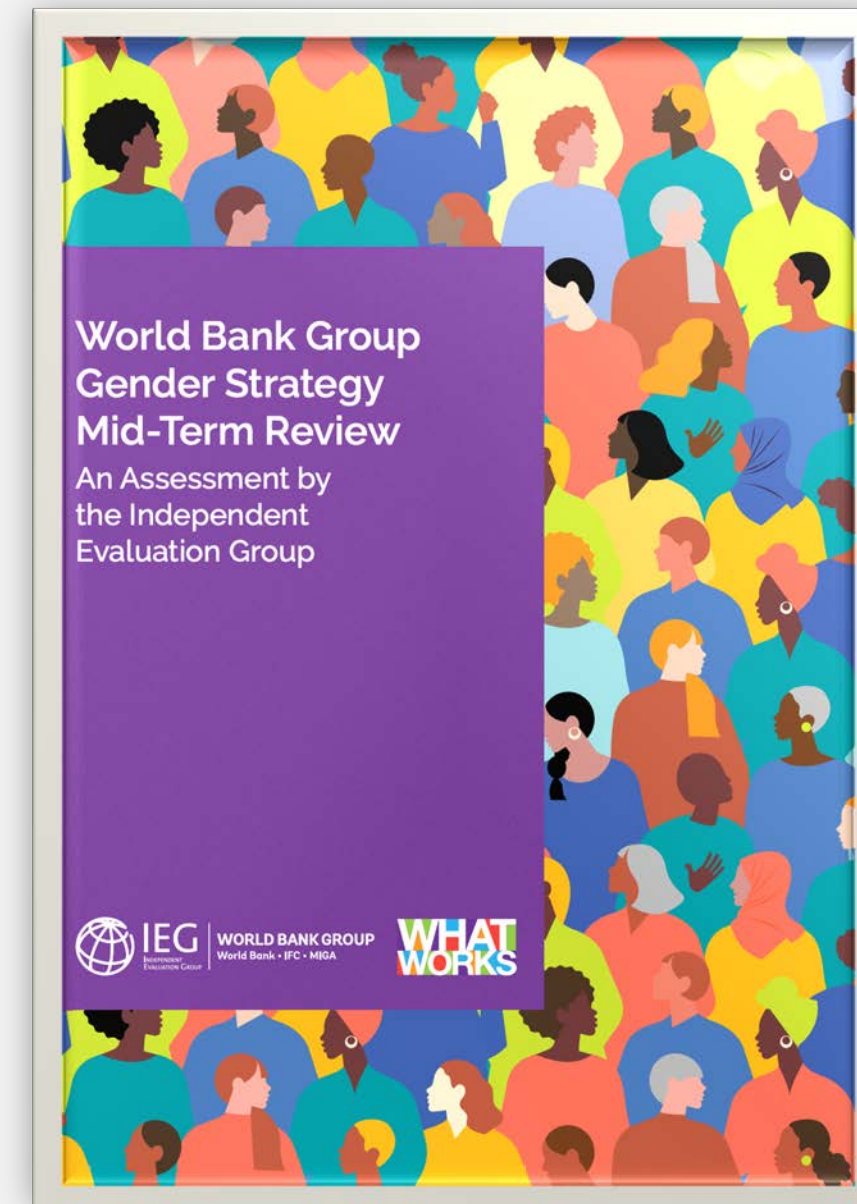
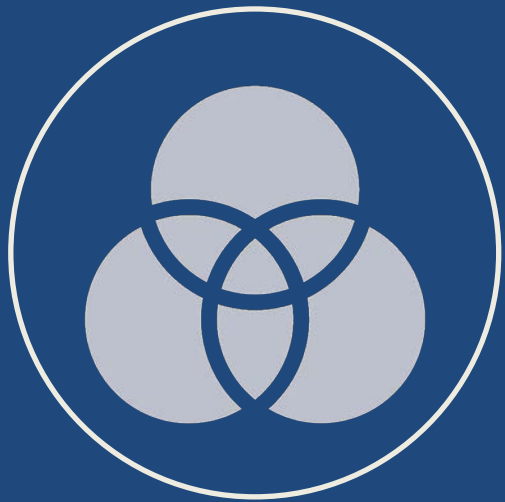# Enhancing results that close gender gaps during implementation

- Teams can integrate actions on gender equality into relevant TORs—explore results-based approaches.
- Hire a technical specialist to support the PIU during implementation to enhance gender inclusion (ensure that this team is well-integrated, has decision-making authority and is well- funded).
- Track relevant, standardized gender indicators across the project portfolio, tying to national and regional statistics where possible
- Track what works has worked and what has not — helpful for other teams in the future.
- Provide update on gender in ISRs.
- Provide detailed update on gender in ICR.
- Explore other ways to share results—blogs, BBLs, feature stories.

Insights from IEG's Mid-Term Review of the Strategy

- The Independent Evaluation Group's 2020 Mid-Term Review of the Gender Strategy provides additional insights on how to deepen work on gender equality in the Digital Development:

  - Strengthen synergies across Regions, Global Practices, and country teams and providing practical guidance on good practices that teams can test, refine and scale.

  - Ensure dedicated staff working on gender who can provide just-in-time technical advice and support to operational teams.

  - Enhance a focus on monitoring in implementation through the continuous collection of data and tracking results to ensure the intent of design translates in practice at the country-level.

World Bank Group
Gender Strategy
Mid-Term Review
An Assessment by the Independent Evaluation Group

IEG | WORLD BANK GROUP
World Bank · IFC · MIGA

WHAT WORKS

Interviews with Task Team Leads:
Key Challenges

One among many corporate priorities (Climate, CE, Gender)

Lack of knowledge sharing on good practices

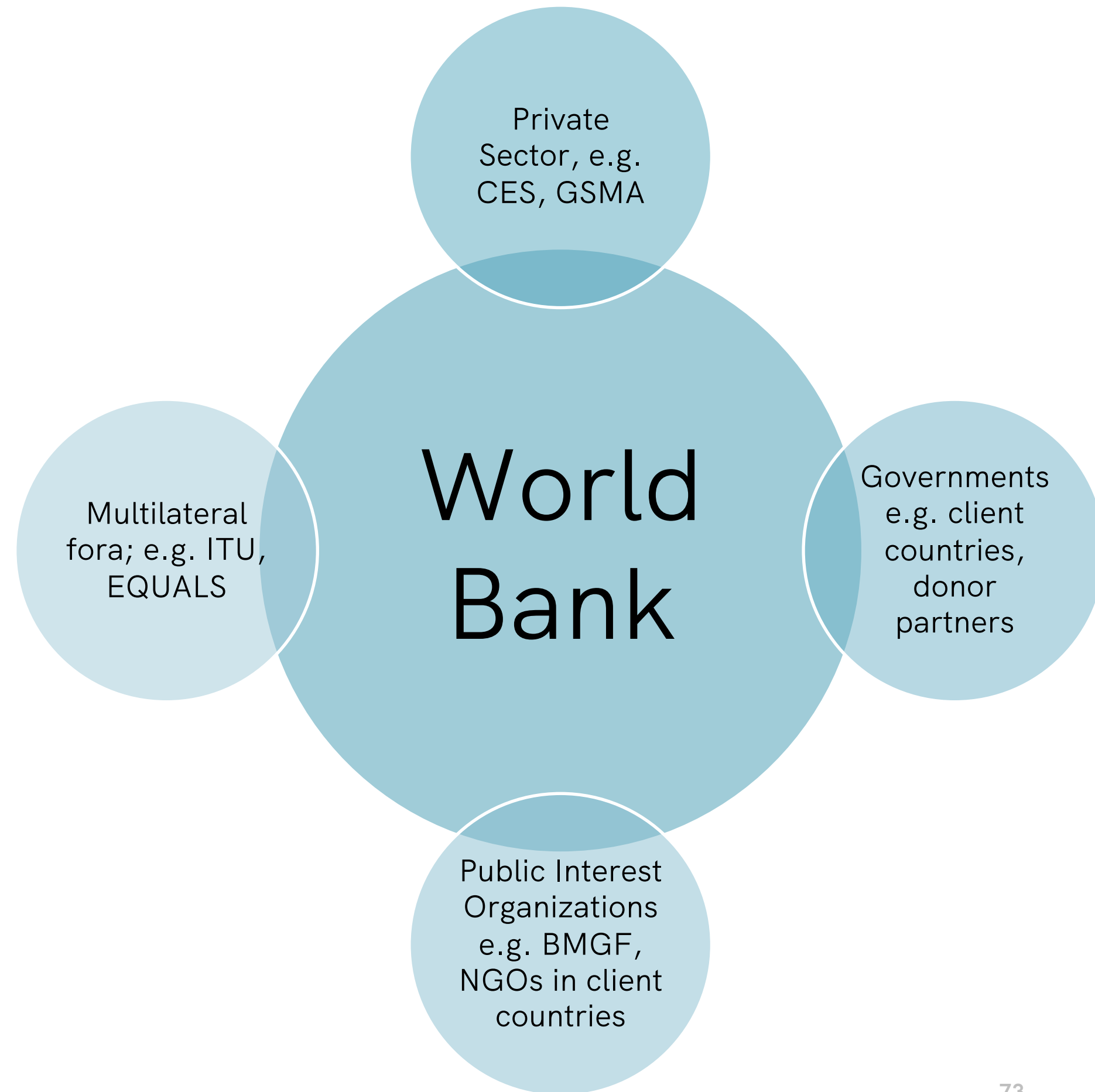Procurement can be difficult (lack of firms), long-drawn or cumbersome

Implementation resources

7. Partnerships

Partnerships: A Key Enabler of the Gender Strategy

- The World Bank Digital Development Global Practice engages in Partnerships within the Bank Group and across the Public and Private Sectors to help close the gender digital divide. Strategically, the World Bank engages with
  a) Multilateral organizations (ITU, EQUALS)
  b) Private sector partners (Consumer Technology Association, GSMA)
  c) Government Ministries and Regulators
  d) Public Interest and philanthropic organizations (BMGF, NGOs in client countries.

- Partnerships have strategically helped push forward the work on closing the gender digital divide through:
  - *Challenges* (such as the CES-WBG Solutions for Women Challenge 2020) to highlight and reward innovative solutions to bridge the gender digital divide.
  - *Grant Programs* (in partnership with EQUALS and supported by the Digital Development Partnership)
  - *Initiatives* (such as G2Px in partnership with BMGF) for knowledge-sharing, technical assistance to clients and operational support to task teams.

Private Sector, e.g. CES, GSMA

Multilateral fora; e.g. ITU, EQUALS

World Bank

Governments e.g. client countries, donor partners

Public Interest Organizations e.g. BMGF, NGOs in client countries

CES/WBG Gender Challenge

- CES-WBG Solutions for Women Challenge: Launched in 2020 in partnership with Consumer Technology Association. Winners were announced at CES2021.

- Seeks scalable, innovative technological solutions that seek to empower women in five areas: platforms, digital skills, online content, enhanced digital access and COVID-19 response.

Objectives:
- Generate awareness about the gender digital divide
- Catalyze innovative solutions to bridge the gender digital divide
- Broker partnerships between the public and private sectors to implement solutions at scale

Winners

Bridge for Billions is a digital entrepreneurship ecosystem and mentoring platform for early-stage entrepreneurs, focused on inclusivity and affordability. Since its creation in 2015, it has supported 717 female entrepreneurs from 70+ countries.

MicroMentor, a program of Mercy Corps, is a free mentoring platform which connects entrepreneurs and volunteer business mentors. Through MicroMentor, 12,481 women entrepreneurs have received business mentoring and opportunities.

Soochnapreneur is an entrepreneurship program by the Digital Empowerment Foundation which connects India's rural citizens to information, rights, government entitlements and other necessary digital services. Since its creation, it has trained 25,000 rural women to further empower more than 5 million rural women in India

Scale-up options for winners

- *RECOGNITION AWARDS:* project is given visibility and mentorship through CES 2021 and WB Platforms
- *POSSIBLE SCALE-UP THROUGH WBG PROJECTS*: project task teams are introduced to potential solutions for consideration for their own country work

G2Px

G2PX: DIGITIZING GOVERNMENT-TO-PERSON PAYMENTS

- The G2Px Initiative was launched in early 2020 in partnership with the Bill and Melinda Gates Foundation. This initiative contributes to the broader agenda of improving government-to-person (G2P) payments through digitization.

- The goal of the G2Px initiative is to move from digitizing cash transfer payments primarily to improve program efficiency to also contributing to long-term development outcomes such as financial inclusion, fiscal efficiencies and women's economic empowerment. G2Px aims to establish best practices and to radically improve G2P payments at scale, especially to the poor and to women, by focusing on end-to-end digitization and integration with digital payment ecosystems.

- Enhancing women's economic empowerment is a core principle of G2Px, with a focus on directing payments to women as a pathway to safer access and increased control over funds as well as access to financial services, including savings and credit. To achieve this, good practices include simplifying the onboarding and registration process, using differentiated outreach methods and working with women's groups to reach women, simplifying customer due diligence requirements to help overcome ID constraints, ensuring sufficient representation of women agents, establishing monitoring systems that collect sex-disaggregated data and setting up well-functioning grievance redress mechanisms.

EQUALS Access Coalition / Digital Development Partnership

Pilots

- *Joint effort between the DD GP and EQUALS to design interventions to address the digital gender divide by socially and economically empowering at least 500 young African women and girls with digital skills*

- *Three pilots in digital skills training will include analyses and assessments to identify gender gaps, design impactful programs, benchmarks results, and widely share the success stories and the findings.*

- *The pilots will be COVID-19 aware and seek to support women to access online/remote work opportunities and provide digital skills training to address the restricted mobility and security challenges women face.*

- *The results from these pilots will be scaled up through World Bank operational projects within the region.*

DIGITAL OPPORTUNITY TRUST (Rwanda): Digital skills training focused on digital entrepreneurship (business needs assessments, business formalization and business management, digital finances as branding/marketing). Two groups: *Young women entrepreneurs*: young women aged between 18-35 years, including those living with disabilities, who will receive the training; *Digital Champions*: youth leaders who will facilitate both virtual and F2F training sessions.

NATVIEW (Nigeria): Digital skills training focused on ICT skills (web development and programming, mobile app and game development, user interface and user experience, data analysis, creative industries (animation, Photoshop and video illustrations, content marketing) and business skills (legal consulting, data entry, content development and presentation).

TRICKLE UP (Uganda): Impact evaluation a digital literacy training (animated video and follow-up paper-based curriculum) in the context of a graduation approach livelihood program targeted toward women in rural areas as well as refugee and host populations.

8. Results Framework

Results Framework

Activity	Indicator	Baseline	FY 21	FY 22	FY 23
Establish mechanism for support on integrating gender into operations	Team established with funding	0	Pending	Established	Expanded
List of staff and consultants with expertise on gender and digital development	Directory of staff and consultants	0	Completed	Updated	Updated
List of good practices and interventions informed by impact evaluations, where possible.	List of good practices	Engendering ICT Toolkit 2018	Completed	Updated	Updated
Develop list of sample indicators	List of sample indicators	0	Completed	Updated	Updated
Review portfolio for upstream opportunities	Brief portfolio review	0	Completed	Updated	Updated
Training on gender in operations	Training session	0	Completed	Ongoing	Ongoing
Sample TORs collated	Directory of TORs on intranet	0	Ongoing	Ongoing	Ongoing

9. Resources

Internal Resources

- Gender Tag Good Practice Note
- Gender Tag training video
- Gender Tag, Good Practices Online Tool
- Gender Tag Early Assessment System video
- Gender Tag Dashboard
- Gender Group intranet page
- COVID and Gender Resource page
- List of Gender Experts
- List of Regional Assessors
- Engendering ICT Toolkit, World Bank 2018

Relevant Research and Data (Highlights)

- USAID Gender Digital Divide Toolkit 2021
- Advancing Women's Digital Financial Inclusion, Global Partnership for Financial Inclusion 2020.
- EQUALS 2019, Taking Stock: Data and evidence on gender equality in digital access, skills and leadership
- World Bank 2019, Achieving Universal Access to ID : Gender-based Legal Barriers Against Women and Good Practice Reforms
- World Bank Group Gender Strategy 2015
- ITU Facts and Figures 2019
- GSMA The Mobile Gender Gap Report 2020
- World Economic Forum Global Gender Gap Report 2020
- Global Entrepreneurship Monitor 2018/19
- Operational Guide to Women's Entrepreneurship Programs: An Overview 2018
- European Agency for Fundamental Rights 2015: Violence against women: an EU-wide survey 2015
- 4 Regulatory Enablers for Digital Finance: A Gender Perspective, Bin-Human, CGAP 2018

Digital Infrastructure

- Aker (2008) Does digital divide or provide? [Niger]
- Tengtrakul and Peha (2013) ICT in schools on residential adoption and adult utilization [Thailand]
- Aker and Fafchamps (2014) Mobile phone coverage and producer markets [Niger]
- Aker (2008) Does digital divide or provide? [Niger]
- Aker (2010) Mobile phones and agricultural markets [Niger]
- Tengtrakul and Peha (2013) ICT in schools on residential adoption and adult utilization [Thailand]
- Aker and Fafchamps (2014) Mobile phone coverage and producer markets [Niger]
- Aker (2008) Does digital divide or provide? [Niger]
- Aker (2010) Mobile phones and agricultural markets [Niger]

Digital Skills

- Aker and Ksoll (2015) Evidence from mobile monitoring experiment [Niger]
- Vahe (2013) Online educational sexual health and female cancer prevention intervention [Pakistan]
- Karlan et al. (2016) Information technologies on teenagers' sexual education [Colombia]
- Aker and Ksoll (2012) Information technology and farm households [Niger]
- Ksoll et al. (2010) Mobile phone literacy program on educational outcomes [Niger]
- Accelerating digital literacy: empowering women to use the mobile internet (2015b). Available: http://www.gsma.com/connectedwomen/wp-content/uploads/2015/06/DigitalLiteracy_v6_WEB_Singles.pdf

Digital Financial Services

- Measuring Women's Economic Empowerment in Financial Inclusion
- Embedding Digital Finance in e-Commerce Platforms During the COVID-19 Pandemic
- Fintech in the Time of COVID-19: Trust and Technological Adoption During Crises
- Gender Data in Financial Inclusion
- Digital Solutions for the Financial Sector and Their Contribution to Sustainable Economic Development
- Narrowing the Gender Gap in Mobile Banking
- Deconstructing Digital-Only Banking Models
- Digital Technology in Social Assistance Transfers for COVID-19 Relief: Lessons From Selected Cases

Digital Platforms

- Grossman et al. (2014) Effect of ICT on public service provision [Uganda]
- Chong et al. (2014) Impact of information technologies and national identification cards [Bolivia]

Digital Entrepreneurship (from Africa GIL)

- **Training** (Nigeria BPO IE) - Through an experiment in Nigeria, we found that an information and communications technology (ICT) training resulted in university graduates being 26 percent more likely to work in the ICT sector. This gain in ICT employment was only a shift in sectors, as overall employment did not significantly increase in response to the program. Also training does not have gender specific focus and works well both for male and female beneficiaries. But the switching was more pronounced for women who held deep-seated biases against women's professionalism and it induced their movement into a currently male-dominated sector.
- **Role Models and Social Networks:** Studies in Uganda and Ethiopia find that early exposure to a male role model plays a key role in a woman's decision to enter a male-dominated sector: Ugandan women with a male role model are 12 to 22 percent more likely to cross over to predominantly male sectors and qualitative work in Ethiopia suggests that a father's occupation could influence a women's likelihood of crossing over through providing start-up funds for a business or initiating introductions to appropriate contacts in male- business that women end up in.
- **Lack of Information**: [Paper forthcoming] We completed the data collection in the Skills Development for Employability Project in the Republic of Congo, which shows that young women who receive information on trade-specific earnings are more likely to apply for training in male-dominated trades as earnings prospects are higher in those trades compared to traditionally female-dominated trades. Women who cross-over after seeing the video had already overcome some barriers: they are 3x more likely to cross-over when seeing the video when they have higher technical experience and knowledge and a male role model.

Online Violence Against Women and Girls

- Evidence Review on Violence against Women and Girls (VAWG) and Its Relationship With Women's Economic Empowerment (WEE)
- Cyberviolence against women and girls: a worldwide wake-up call (2015). Available: http://www.broadbandcommission.org/Documents/reports/bb-wg-gender-discussionpaper2015-executive-summary.pdf
- Amnesty International (2017). *Amnesty reveals alarming impact of online abuse against women.* London, UK: Amnesty International, https://www.amnesty.org/en/latest/news/2017/11/amnesty-reveals-alarming-impact-of-online-abuse-against-women/.
- Backe, Emma Louise, Pamela Lilleston, and Jennifer McCleary-Sills (2018). "Networked Individuals, Gendered Violence: A Literature Review of Cyberviolence." *Violence and Gender* 5, no. 3: 135-146.
- Duggan, Maeve (2017). *Online Harassment 2017.* Washington, DC: Pew Research Center, https://www.pewinternet.org/2017/07/11/online-harassment-2017/.
- European Agency for Fundamental Rights (2015). *Violence Against Women: An EU wide survey.* Luxembourg: Publications Office of the European Union, https://fra.europa.eu/sites/default/files/fra_uploads/fra-2014-vaw-survey-main-results-apr14_en.pdf.
- Faye Mishna, Alan McLuckie, and Michael Saini (2009). "Real-world dangers in an online reality: A qualitative study examining online relationships and cyber abuse." *Social Work Research* 33, no. 2: 108-118.
- Natália, Juliana Pacetta Ruiz, and Mariana Giorgetti Valente (2018). *Fighting the Dissemination of Non-Consensual Intimate Images: A Comparative Analysis.* Brazil: InternetLab, https://www.internetlab.org.br/wp-content/uploads/2018/11/Fighting_the_Dissemination_of_Non.pdf.
- Pasricha, Japleen (2016). *Violence Online in India: Cybercrimes Against Women & Minorities on Social Media.* New Delhi, India: Feminism in India, https://feminisminindia.com/wp-content/uploads/2016/05/FII_cyberbullying_report_website.pdf.
- RIWI (2019). *Measuring Global Perceptions of Gender-Based Violence Online.* Toronto, Ontario: RIWI Corp, https://riwi.com/research/measuring-global-perceptions-of-gender-based-violence-online/.
- UN Women (2020). "Online and ICT facilitated violence against women and girls during COVID-19." *UN Women EVAW COVID-19 Brief Series,* https://www.unwomen.org/en/digital-library/publications/2020/04/brief-online-and-ict-facilitated-violence-against-women-and-girls-during-covid-19.
- *Activists.* London, UK: Womankind Worldwide, https://www.womankind.org.uk/docs/default-source/default-document-library/breaking-the-silence-policy-briefing.pdf?sfvrsn=0.
- World Wide Web Foundation (2015). *Women's Rights Online: Translating Access into Empowerment.* Washington, DC: World Wide Web Foundation, https://webfoundation.org/research/womens-rights-online-2015/.

See WORLD BANK 2018: Engendering ICT Toolkit for full list of references.

Certified GP Experts

VPU	Focal Point Name	Title	GP	Email Address
GGHVP - HD	Laura S. McDonald	Operations Officer	Education	lmcdonald@worldbank.org
	Shawn Powers	Economist	Education	spowers1@worldbank.org
	Sameera Al Tuwaijri	Lead Health Specialist	Health, Nutrition and Population	saltuwaijri@worldbank.org
	Alessandra Heinemann	Sr Social Protection Specialist	Social Protection	aheinemann@worldbank.org
GGIVP - Infrastructure	Gunjan Gautam	Operations Officer	Energy and Extractive	ggautam@worldbank.org
	Elisabeth Maier	Senior Operations Officer	Energy and Extractive	emaier@worldbank.org
	Ida Mboob	ICT Policy Specialist	Digital	imboob@worldbank.org
	Nato Kurshitashvili	Gender Specialist	Transport	nkurshitashvili@worldbank.org
	Karla Dominguez Gonzalez	Gender Specialist	Transport	kdominguezg@worldbank.org
GGEVP-VP, EFI	Anja Robakowski-Van Stralen	Analyst (EFI Gender Coordinator)	EFI Operations Unit	arobakow@worldbank.org
	Miriam Muller	Social Scientist	Poverty	mmuller1@worldbank.org
	Ana Maria Munoz-Boudet	Sr. Social Scientist	Poverty	amunozboudet@worldbank.org
	Tamoya Christie	Economist	MTI	tchristie@worldbank.org
	Qursum Qasim	Private Sector Specialist	FCI	qqasim@worldbank.org
	Komal Mohindra	Senior Private Sector Specialist	FCI	KMohindra@ifc.org
	Louise D Twining-Ward	Senior Private Sector Specialist	FCI	ltwiningward@worldbank.org
GGSVP - VP, SD	Patricia Van de Velde	Consultant	Agriculture	pvandevelde@worldbank.org
	Talajeh Livani	Social Development Specialist	Water	tlivani@worldbank.org
	Gaia Hatzfeldt	Consultant	Water	ghatzfeldt@worldbank.org
	Kamila Galeza	Social Development Specialist	Water	kkasprzycka@worldbank.org
	Sibani Karki	Consultant	Envir & Nat. Res.	skarki@worldbank.org
	Natsuko Kikutake	Urban Specialist (Primary) - DRM	Urban, Disaster Risk Management, Resilience and Land	nkikutake@worldbank.org
	Erisha Singh Suwal	ET Consultant	Urban, Disaster Risk Management, Resilience and Land	esuwal@worldbank.org
	Victoria Stanley	Sr Land Administration Specialist	Urban, Disaster Risk Management, Resilience and Land	Vstanley@worldbank.org
	Helle Buchhave	Sr. Social Development Specialist EAP	Social Development	hbuchhave@worldbank.org
	Claire Nicole Charamnac	Consultant	Social Development	ccharamnac@worldbank.org
	Kamakshi Nadisha Perera Mubar	Social Development Specialist	Social Development	kpereramubarak@worldbank.org
	Hiska Reyes	Sr. Social Development Specialist SAR	Social Development	hreyes@worldbank.org
	Anne Kuriakose	Sr. Social Development Specialist	Climate Change	akuriakose@worldbank.org
	Cristina Otano	Senior Operations Officer	Climate Change	cotano@worldbankgroup.org

Certified GP Experts for SAR (country-specific)

Regional Coordinator	Focal Point Name	Title	Country	Email Address
Hiska Reyes, Sr. Social Development Specialist (SAR)	Erisha Singh Suwal	Consultant (Urban)	India & Bangladesh.	esuwal@worldbank.org
	Sonya Sultan	Senior Social Development Specialist	Sri Lanka & Maldives	ssultan@worldbank.org
	Kamani Jinadasa	Consultant	Sri Lanka & Maldives	kjinadasa@worldbank.org
	Bandita Sijapati	Senior Social Development Specialist	Sri Lanka & Maldives	bsijapati@worldbank.org
	Sabah Moyeen	Senior Social Development Specialist	Bangladesh & Bhutan	sabah.moyeen@gmail.com
	Ferdous Jahan	Sr. SD Specialist	Bangladesh	fjahan@worldbank.org

Certified GP Experts for EAP (country-specific)

Regional Coodinator	Focal Point Name	Title	Country/GP	Email Address
	Fang Yang, China	E T Consultant	China	
Helle Buchhave, Senior Social Development Specialist (EAP)	Cheryl Christella Ng, Indonesia	Consultant	EAP	cng1@worldbank.org
	Alkadevi Morarji Patel	Senior Social Development Specialist	Laos	apatel5@worldbank.org
	Anna C. O'Donnell	Senior Social Development Specialist	Indonesia	aodonnell@worldbank.org
	Waafas Ofosu-Amaah	Consultant	Philippines	aofosuamaah@worldbank.org
	Maheshwor Shrestha	Economist	SPL - Social Protection & Labor	mshrestha1@worldbank.org
	Giang Nguyen	Social Development Specialist	Vietnam CMU (dual roles: Regional and GP Expert)	gnguyen3@worldbank.org
	Yong Jian Vun	Infrastructure Specialist	Urban and DRM, GPSURR	jvun@worldbank.org
	Maurice Andres Rawlins	Natural Resource Management Special	Environment and Nat. Res.	mrawlins1@worldbank.org

Certified Regional Assessors (Global) / Early Stage Gender Tag

Focal Point Name	Title	Region	Email Address
Victoria Gyllerup	Operations Adviser	AFR (Wes	vgyllerup@worldbank.org
Nelli Khachatryan	Operations Officer	AFR (Wes	nkhachatryan@worldbank.org
Nalini Kumar	Senior Operations Officer	AFR (East)	Nkumar@worldbank.org
John Elder	Operations Adviser	AFR (East)	JElder@worldbank.org
Irina Oleinik	Operations Officer	AFR (East)	ioleinik@worldbank.org
Helle Buchhave	Regional Gender Coordinator - Sr. SD Specialist	EAP	hbuchhave@worldbank.org
Claire Nicole Charamnac	Consultant EAP - SD	EAP	ccharamnac@worldbank.org
Kamakshi Nadisha Perera Mubara	Social Development Specialist	EAP	lkpereramubarak@worldbank.org
Naira Melkumyan	Senior Operations Officer	ECA	nmelkumyan@worldbank.org
Natalya Beisenova	Senior Operations Officer	ECA	nbeisenova@worldbank.org
Ashwini Bharat	Program Assistant	ECA	abharat@worldbank.org
Evelyn Awittor	Senior Operations Officer	LCR	Eawittor@worldbank.org
Maria Beatriz Orlando	Lead Social Development Specialist	SAR	morlando@worldbank.org
Hiska Reyes	Regional Gender Coordinator - Sr. SD Specialist	SAR	hreyes@worldbank.org
Erisha Singh Suwal	Consultant	SAR	esuwal@worldbank.org
Sarah Haddock	Social Development Specialist	SAR	shaddock@worldbank.org
Tanya D'Lima	Program Analyst	SAR	tdlima@worldbank.org
Leena Kemppainen	Consultant	SAR	lkemppainen@worldbank.org
Maria Luisa Masutti	Senior Operations Officer	MNADE	mmasutti@worldbank.org
Mayu Sakota	Operations Officer	MNADE	msakota@worldbank.org
Zhanar Abdildina	Operations Adviser	MNADE	zabdildina@worldbank.org

EAP - Certified Regional Assessors/ Gender Tag (Country Specific)

Focal Point Name	Title	Region	Email Address
Chatarina Ayu Widiarti	Program Analyst	Indonesia	cawidiarti@worldbank.org
Vincent M. Abrigo	Senior Program Assistant	Philippines	vabrigo@worldbank.org
Fang Yang	ET Consultant	China	fyang2@worldbank.org
Adyline Waafas Ofosu-Amaah	Consultant	Philippines	aofosuamaah@worldbank.org
Giang Nguyen	Social Development Specialist	Vietnam	gnguyen3@worldbank.org
Alkadevi Morarji Patel	Senior Social Development Specialist	Laos	apatel5@worldbank.org
Degi Young	Senior Operations Officer	Myanmar	dyoung3@worldbank.org
Cheryl Christella Ng	Consultant	Indonesia	cng1@worldbank.org
Anna C. O'Donnell	Senior Social Development Specialist	Indonesia	aodonnell@worldbank.org

10. Acknowledgments