

Proven Solutions for Closing the Gender Digital Divide in the Digital Economy – English Transcript

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00:16

Hey everyone, thanks for being here today! I hope you can hear us okay. I'm Diana Boncheva Gooley, a senior adviser with the USA's digital finance team at the innovation technology and research hub. Today, we're going to chat about some real solutions and effective practices for closing the gender digital divide. The development community has been tackling this issue for about 15 years now, and we know there are solutions out there—many have been proven to work and show promise.

00:56

Others have demonstrated that their solutions can be adapted and scaled up, but even though donors and stakeholders know about these solutions and the issues behind them, there's still a lack of momentum to bridge the gender digital divide and take collective action. That's why USAID has supported CGAP for many years; they're leaders in addressing the gender gap in financial inclusion. That's also why USAID, along with the Gates Foundation, has stepped up.

01:31

We're working with women in the Digital Economy Fund, which we call WIF. The goal is to speed up evidence-based solutions with financial and technical support, but also to build partnerships between public, private, and civil society groups to work together on closing the gender digital divide. It's not just about providing support; it's also about sharing resources and knowledge. We've created a community of practice called "the women" to help with this.

02:08

We're really excited about our growing digital economy community, and we'd love for you to join us! Just check it out and let us know if you're interested. Today, we've got some new funders on board, like Microsoft, Reliance Foundation, the UPS Foundation, and KOA. We've got over 50 organizations that have pledged more than a billion dollars to help close the gender digital divide. So, today we'll discuss what's been effective and where you can find useful resources.

02:43

To better tackle the gender digital divide, I have two speakers who have been working on this issue for quite a while. I'm really excited to introduce Gayatri Vikram Murthy, a senior financial sector specialist at CGAP, and Christian Pennotti, the managing director of the Women in the Digital Economy Fund at CARE. Gayatri, I'll hand it over to you first, and then Christian, you can share a bit about yourselves before we dive in.

03:14

"Thanks for having me! I'm the gender lead at C gap, and I focus on gathering insights about women and their financial inclusion. My background is in fintech, especially solutions for low-income communities, and I've also worked a lot in customer research. So, I bring both of those perspectives to my work. I'm based in Washington, DC, and it's great to be here. Oh, and Christian, I think you're on mute—happens to the best of us!"

03:54

"Yeah, thanks a lot! I'm really glad to be here. I'm Christian Pennotti, and I'm the managing director, or what you might call the chief of party, for the Women in the Digital Economy Fund. My background is mainly in economic development. I've worked on helping people access finance, supporting entrepreneurship, and I've done a lot in food security too. In all of these areas, I've noticed that we're always bumping up against issues related to access to technology."

04:28

"Let's talk about the internet and the opportunities and challenges it brings. Over the past few years, I've really been focused on addressing the digital divide. Thanks, Christian. So, to kick things off, let's first discuss the barriers before we dive into solutions. What do you think are the main barriers that women face when it comes to accessing and truly engaging with the digital economy?"

04:57

"Maybe we should kick things off with Christian. Yeah, sounds good! So, there are definitely a ton of challenges we're dealing with. We often talk about four or five main barriers: accessibility—can people actually get their hands on devices and a network? Affordability—can people afford not just the devices but also the data? And then there's power—do they have the energy to charge their devices? Also, relevant content is a big issue since a lot of what's online is only in English."

05:34

There's a big gap when it comes to accessible content, both in languages and distribution. You know, like for low literacy groups or people who can't read—how can they access the internet and find the solutions they need? Privacy and security are huge concerns. The GSMA has found that once people get to know the internet and have a device, privacy, safety, and security become some of the biggest challenges they face.

06:06

People need digital skills and the confidence to navigate online solutions. We consistently see that while men and women use the internet at similar rates, women often use it for fewer purposes. They aren't exploring all the options available as much as men are. These are some of the technology barriers we're facing.

06:35

You know, these issues can affect both men and women, but women are hit harder. We all see that women and girls deal with a lot of social norms and obstacles that guys just don't face in the same way. This shows up in different ways—like women who do go online often experience a lot more online harassment and violence. Plus, in their homes and communities, women are often talked out of getting online at all.

07:05

We're seeing a lot of everyday situations where there's domestic violence or social pressure within households, especially against women. There's this big fear that women going online might cheat on their husbands and stuff like that. One of the advisors for our Women in the Digital Economy Fund explained it really well, saying that for the peace in her home, she stays offline. So, I think there's a lot more we need to do about this issue.

07:39

When we think about how to really create opportunities, that's a big part of the puzzle. Thanks, Christian. I saw a message about some technical issues with the live stream being cut, but I hope everything's working now. I can try to troubleshoot if needed. Oh, good, we're good now. Thanks, Christian and Gayatri. So, I want to highlight something Christian mentioned about gender and social norms. I think that's really important.

08:19

We're starting to really recognize the role of players in women's financial inclusion. As Christian pointed out, gender norms in certain areas can heavily influence how women engage with the financial system and whether they can access specific financial services.

But I think we need to dig a little deeper and explore how these gender norms create barriers we need to address.

08:50

The financial system impacts not just what women go through on their own, but also how the system treats them. We need to put in a lot of effort to improve things like marketing materials, credit assessments, and the types of products offered to different groups. Another important aspect of financial inclusion is having access to high-quality data that's broken down by gender. Without that, we can't make real progress.

09:24

We really don't have a clear picture of how women can and can't access and use financial services. In many cases, we don't know what the problems are, both at the company level and even nationally. We struggle to understand how to better segment women and tailor different services for them. If we had solid gender-specific data on the supply side, it would really help us address these issues. I know there's been some work on this for a while now. Lastly, I think we need to get a bit more tactical about it.

09:55

When it comes to barriers, I think one thing we in this sector really need to work on is scaling up our interventions. A lot of the time, as people focused on financial inclusion and women's financial inclusion, we come up with solutions or get involved in innovations that work great for a specific area or group. But they often don't get the chance to grow and be replicated, which means we miss out on understanding their overall impact on women's inclusion. So, I'd say that's one of the biggest barriers I see. Thanks, Gayatri.

10:27

"Hey everyone, if you have any questions, feel free to drop them in the chat, and we'll try to answer them at the end. Thanks for that intro! Now, let's move on to Solutions. Can you share some examples of what's worked to bridge the gender digital divide in the digital economy? Also, are there any resources where people can find more information about this? Let's start with Gayatri this time. So, I think the approach to women's financial inclusion initiatives..."

11:01

What's worked really well is when services are actually part of women's everyday lives. For example, in many places around the world, financial services are integrated into groups like VSLA (Village Savings and Loan Associations) or what India calls self-help groups. In these

setups, women come together to support each other, offering services, training, and business skills. There are a lot of different initiatives around the globe that have taken this approach.

11:34

"I think another thing that's been really effective is large-scale payment systems designed for women. Whether it's government programs specifically for women or the successful wage-based payment system we see in Bangladesh, there are plenty of great examples around the world. These big payment systems and beneficiary programs really help women take that first step."

12:05

I think what we really need right now is more solid, high-level services beyond just payments. We should look into things like embedded finance, especially in areas like gig work where more and more women are entering the workforce. There's a lot of untapped potential there. We can't just focus on big payments for women; we need to do more. Thanks. Christian, you're on mute again! Alright, I'll stop muting myself to avoid the dog interruptions during these webinars. But I'm here to pick up on this.

12:47

"Before we dive into the SHG savings group, I want to touch on something Gayatri mentioned earlier about finding scalable solutions. It's really about figuring out how we can achieve sustainability and scale, which is honestly an ongoing challenge in the digital inclusion space. I think there's a lot of potential to bridge the gap when it comes to financial inclusion."

13:18

Digital inclusion and ICT are important, but as I mentioned, when it comes to those various barriers, we've noticed that tackling multiple issues together tends to be more effective. We've seen tens of millions, even hundreds of millions of dollars invested in initiatives aimed at addressing these challenges, whether it's through digital skills training, affordability programs, or infrastructure improvements.

13:52

When we actually take a moment to sit down and really get what it feels like to use human-centered design in women-centered design, and try to see it from their point of view, it's not as simple as solving one problem and dealing with the rest later. She's dealing with all

these challenges in the moment, and I think we can all relate to that, right? So, the solutions that are coming together are really about addressing those issues.

14:18

We're seeing more success and progress when we break things down in a way that works for her. For example, I'm really grateful to be involved with the Women in the Digital Economy Fund. We just announced 20 semi-finalists, which are amazing organizations from around the world doing great work. I encourage everyone to check them out. I won't go through all 20, but just...

14:49

Here are a couple of examples: There's an organization called Hay in Nigeria that's taking a combined approach to building digital skills, promoting entrepreneurship, and providing access to finance. In Kenya, they're focusing on making devices affordable and helping women in rural areas develop their digital skills. Meanwhile, Basali in Indonesia is working on boosting digital skills and building confidence among young people, especially young women, by creating content that's easily accessible in their local communities.

15:20

This kind of hackathon model is great for creating local content that's easy to access, and it tackles a bunch of other issues too. It's breaking down barriers and making it clear that women and girls can get involved, so it's not just a guy thing. I've noticed that when we address several challenges at the same time, we tend to have more success. Plus, it often overlaps with entrepreneurship, and if you focus solely on one part, you might miss out on the bigger picture.

15:46

She's not going to grow her business, and we all know that there are other limitations. For example, in the broader work we're doing, one thing we're focusing on is working with savings groups across East Africa. This helps us connect with women and girls and bring them online. The great thing is that not every member needs their own device or has to have all the necessary skills.

16:14

"They can definitely learn from each other and go at their own speed in the group when it comes to adopting digital tools, kind of like what we've noticed in financial services, you know? That's been really successful and exciting. Another example is with growth-focused entrepreneurs; we've been collaborating with the MasterCard Center for Inclusive Growth

for several years now in different countries, working on a comprehensive model that focuses on building digital skills. So, these women are..."

16:42

They're already running a business and have an online presence, but they're really stepping up their game with marketing and digital financial services. They're focusing on connecting with customers while also building their business skills. At the same time, they're making room at home and in social settings for men and boys to take on more household chores and support their wives and mothers as entrepreneurs.

17:14

"Helping them with that has been super impactful, and when we consider how to implement solutions on a larger scale, it's clear that this is one of the major challenges we face. Everything works fine on a smaller scale, but how do we actually make it bigger? How do we really bridge the digital divide worldwide? That's still a tough nut to crack. Thanks, Christian. So, what I'm getting is that tackling multiple barriers at the same time is usually the way to go—don't just focus on one thing, but try to tackle several."

17:46

A holistic approach means understanding and connecting with your audience in marketing materials. For instance, you want to meet her where she's at in her community and help women learn from one another. Another thing to think about is, what's the equivalent of large-scale payments in terms of bridging the gender digital divide? It's something worth considering. Also, you mentioned there are chances for embedded solutions.

18:23

"Paying gig workers through Finance SL would be really interesting, especially since we're talking about the digital economy where people need to get paid and be able to work. I've got a few questions for us to think about moving forward. But before we dive into the audience's questions, I want to ask how can the private sector team up with the government, civil society, and other stakeholders to develop and scale these proven solutions?"

18:55

To close the gender digital divide and share best practices, multi-stakeholder partnerships are key. You're involved in these partnerships, so I'd love to hear your thoughts. Let's start with H, ladies first. Thank you! I want to touch on something you mentioned about

embedded finance. I think that's a great direction for us to explore. It means that banks, fintechs, and others in the financial system will have to look for new types of partners.

19:27

They could be platforms or big organizations that unite women. This could include job groups, worker collectives, or business networks. We need to not only establish these partnerships but also make them bigger and more common. Right now, we're just at the beginning of the financial system collaborating with other types of systems and platforms. So, it's important for us to seek out these partnerships and show how they function. I've done some work in this area.

19:56

"We should consider how we can tackle this in the gig economy work we did at C a few years back. The space is still pretty new and definitely not set up for women at scale, but it's a direction worth exploring. Another thing that comes to mind is the role of financial institutions and governments. We already have some solid examples to look at, like the large-scale programs for opening bank accounts in India."

20:29

A lot of the time, you'll see that at first, the government really has to step in and set up the systems and ownership structures. But eventually, if the conditions are right, innovators can come in and build on what's already there. We do see some of that happening on a larger scale, but it's not fully reaching women and the women's segment. So, that's another thing to consider: how can the government show what's possible so that the private sector can step in and help?

21:00

Leveraging gender-specific supply side data is a solid starting point. I believe it's a fantastic idea. If more governments and central banks focus on this, it could really foster collaboration between the public and private sectors. Ultimately, I'd say that promoting women's financial inclusion requires a more comprehensive approach; just having a product isn't enough—women are more than just a market segment.

21:30

We're really focusing on women's financial inclusion right now. It's important for us to look at national-level agendas that are prioritized by the top markets. This might involve forming national coalitions or creating social and cultural programs that center on women's

inclusion to really highlight the issue. At CGAP, we're examining how different countries can develop programs to help close the gender gap.

22:04

Let's get different groups together, kind of like what YF does, and I hope we can collaborate in that space. We really need to focus on this issue because if we don't, we'll just end up with small solutions that look good in case studies but don't have the scale or impact we're all looking for. So, I'll pass it to Christian now. Thanks, Gayatri. We didn't plan our responses, but I think we might end up on the same page.

22:36

"Let's talk about what we need and the chances for partnerships. I totally agree with G's point about the importance of strong leadership in the public sector. Having a proactive government that works together across all departments is really crucial right now. When we look at the history of the financial inclusion gap, it's clear that this has been an ongoing issue for a long time."

23:10

"We made some good progress, but the closer we get to zero, the tougher it is to close the gap. I've noticed a similar trend with digital inclusion. Over the last five or six years, we saw great progress—we got down to 25%, then 15%. But then COVID hit, and that number shot back up. Now, we're heading in the right direction again, but we're right back where we were in 2020. It's just really hard to change. I think strong leadership from the public sector is crucial here."

23:40

The WIF team just released a report on public sector initiatives and leadership, which is definitely worth checking out. We'll make sure the website is up and running. I don't want to just repeat what you said, but I feel like we're on the same page. In a few weeks, YF will also publish a great collection of best practices to help close the gender digital divide, complete with some fantastic case studies.

24:11

"They're doing amazing work, and there's a lot of potential for growth in all of them. The challenge is figuring out how we can help these great ideas reach a national level. I really think it's going to require a more coordinated effort across the country. I think about things like the FSD Network and what those organizations were meant to achieve. A lot of them

have been really successful in driving systemic change over time in inclusive financial systems."

24:43

We need to take a similar approach going forward if we want to really make progress on digital inclusion. We often talk about the gender digital divide, but the truth is, there's a bigger digital divide overall. It's not like all men are online while only half of women are; there are huge gaps in digital access between urban and rural areas and between high and low incomes. We're facing a lot of overlapping challenges, and that definitely calls for strong leadership from the public sector, but also from other areas.

25:14

We're exploring ways to tackle this on a national level, figuring out how to invest our resources to ensure everyone has meaningful access and can actually use what's available. Thanks, Christian. And yeah, it's not just about access—sorry, go ahead. Absolutely! We've got about five minutes left, so just a quick note on resources because we promised you some. Gayatri has plenty of resources on the CGAPs website and the Fin Equity website.

25:50

"Hey, there was a report released by Wi Def about advocacy and some solutions they discussed. There's another report dropping soon, so keep an eye on the YEV website. Everyone's aware of CF, but those two are great resource spots. Alright, we've got five minutes left and I see a few questions. Gayatri the first one's for you. I'll read it out so everyone's on the same page: Have you seen any solutions that are starting to tackle this?"

26:21

Gender norms influence how financial services are created, and there are a few success stories to point to. However, it's not a huge area of experimentation just yet. There's still a need for some change management, whether that's within organizations or on a national scale. The first step is to recognize the impact of these norms, and honestly, that's where the industry still struggles. We're just starting to get there.

26:57

Check out the different impacts—one solid example that comes to mind is women financial agents. You see this in South Asia and parts of Sub-Saharan Africa, with varying degrees of success. The key thing here is that women's mobility, time, and safety are significant concerns in many areas. Because of this, women might not have the same

access to banking services at a physical branch as men do. This might work for agents in general, but women agents face their own unique challenges.

27:36

It seems that women agents connect really well with women customers, not just sharing info but also knowledge about using systems and what works best for them. The challenge, though, is figuring out how to scale this approach. How do you fairly compensate those women agents and make sure they're safe while doing their job?

28:07

They're trying to figure out how to get women involved in mobility, but it's been tough. Women agents are out there, but the challenge has been building a bigger, more scalable workforce of them. This really shows how things operate. First, you need to get a grip on the norms that are affecting the situation, and then you come up with a solution. It might not completely get rid of gender norms—because that's a huge social change—but at least you can find ways to work around them.

28:38

"How do we collaborate with them on this, and then how do we scale it? How do we make this solution the go-to option that organizations don't even think to question? I feel like we don't have much to show for that third step. Even if some banks put certain measures in place, we still don't know enough about how they actually succeed so that other banks can copy them. That's the big problem when it comes to norms and norm-based financial practices."

29:13

Thanks, everyone! I know we're short on time and folks are probably heading to the next session, but I just want to say a big thank you for being here. Thanks to Gayatri and Christian, and to all of you in the audience for joining us today. We really appreciate it! If you want to chat, you know where to find us. We can share our emails, but you can also connect with us on LinkedIn. We're always happy to talk! Thanks again, and enjoy the rest of your day!

29:41

"Have a good day, everyone! Thanks a lot for your time. I really appreciate it. I love how punctual everyone is. Thanks again!"