

# CLOSING THE GENDER DIGITAL DIVIDE TO IMPROVE USAID SECTOR OUTCOMES

*Photo: Michael Dawson/FHI 360*



ICT can be, and has been, employed across all USAID sectors to benefit women and girls. Successfully addressing the gender digital divide would ensure that ICT can improve sector outcomes for all beneficiaries equally.

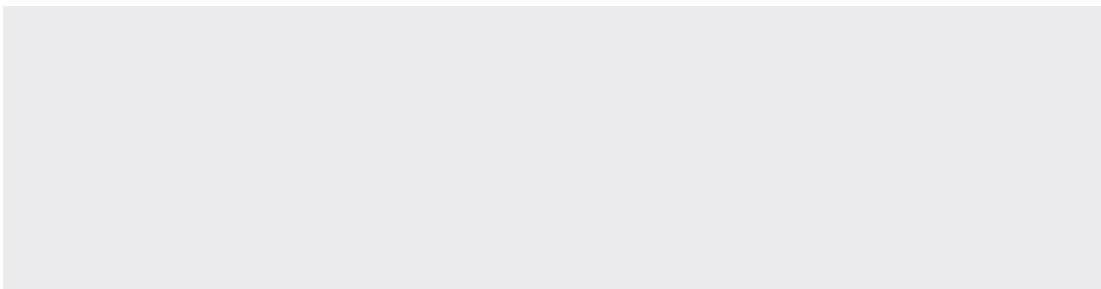
This section details how ICT can be used to achieve outcomes for women and girls in each USAID sector, including descriptions of existing examples and links to suggested practical steps.

## | AGRICULTURE AND FOOD SECURITY

### HOW CAN ICT HELP IMPROVE AGRICULTURAL AND FOOD SECURITY OUTCOMES FOR WOMEN?

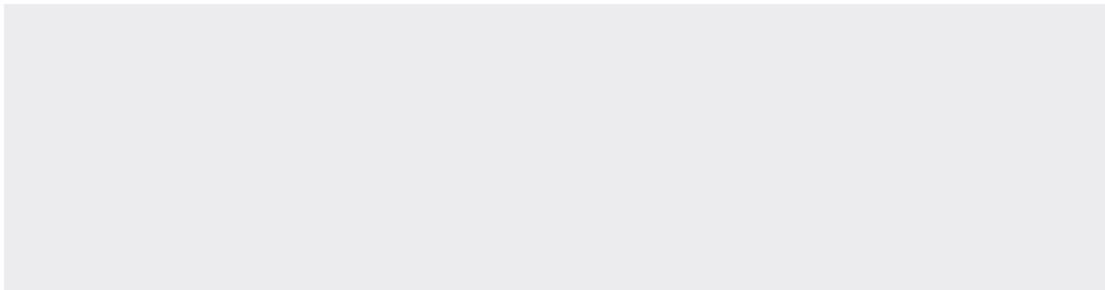
- Mobile phones and the Internet can help overcome the structural barriers faced by female farmers (who make up 43 percent of the agricultural labor force) by giving them information on production, storage, prices, transportation, or weather (as long as the content is tailored to female farmers' specific needs).

How can we use mobile phones and the Internet to help overcome structural barriers?



- **ICT can provide access to digital finance as well as access to credit through mobile banking and savings.**

How can we utilize and employ digital finance?



## WEEGE IN ACTION



*Photo: Chris Burns/ USAID*

### Digital entrepreneurial training and resources for female farmers in Senegal

As part of the [USAID Women Connect Challenge](#), United Purpose, in collaboration with women community collectives in Senegal, developed Tekki Jigeen, a digital program that provides rural female farmers with entrepreneurial training, resources, and banking services to help them overcome barriers they face in agricultural value chains.

### Access to finance and markets for female farmers in Africa

AgriFin, run by Mercy Corps, uses digital platforms to provide a range of services for small-holder farmers in eight countries in sub-Saharan Africa. Over 50 percent of their users are women, for whom these digital tools and platforms provide access to finance, digital literacy training, agronomic knowledge and practices, and market linkages.

## WHAT ARE SOME SUGGESTED ACTIVITIES?

For a checklist of approaches with a gender digital divide lens that should be included in all agriculture and food security projects or activities that have digital components, see [Tool 3: Checklist for Project and Activity Design](#).

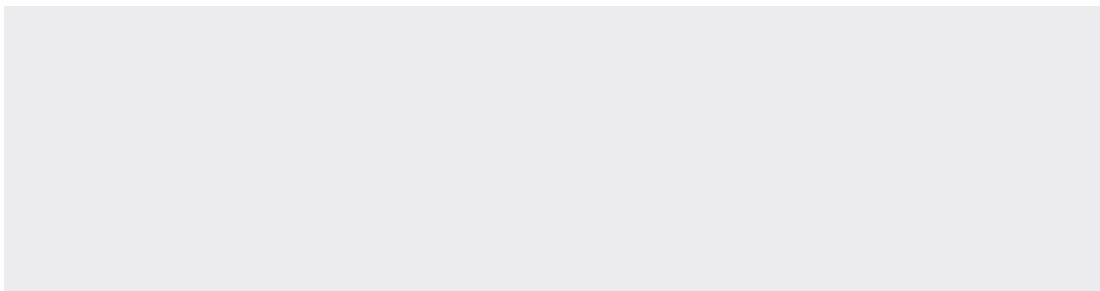
For a checklist of approaches to mitigate any risks associated with ICT use by women and girls in any agriculture and food security projects or activities, see the [Gender Digital Divide Risk Mitigation Technical Note](#).

## CRISIS AND CONFLICT

### HOW CAN ICT HELP IMPROVE CRISIS AND CONFLICT OUTCOMES FOR WOMEN?

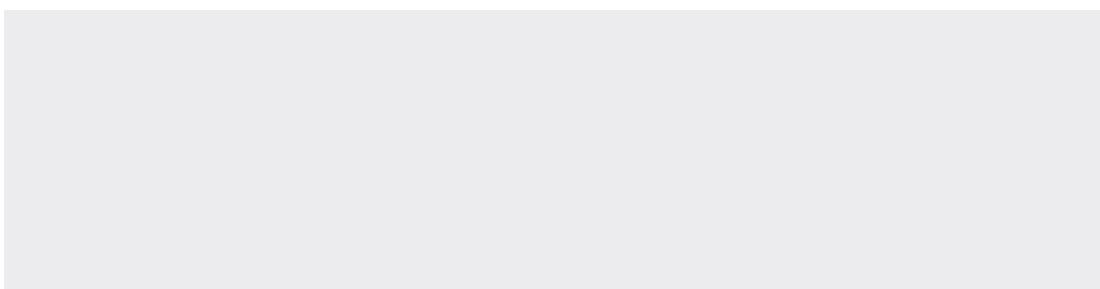
- Access to mobile and the Internet can provide displaced women (who constitute 75 percent of refugees) with services they may not otherwise be able to access—for example, financial services and pay-as-you-go (PAYG) energy solutions.**

What services would our users be able to access with mobile/Internet access?



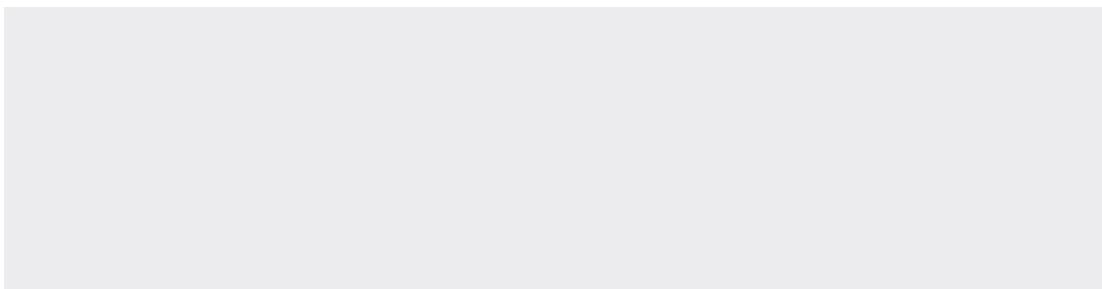
- In refugee camps and settlements, mobile and the Internet can play several roles for women's livelihoods and wellbeing. Women can use them not only to run businesses, but also as a way of getting important information, both within the camp and about political developments back home.**

How else can mobile and the Internet affect women's livelihoods?



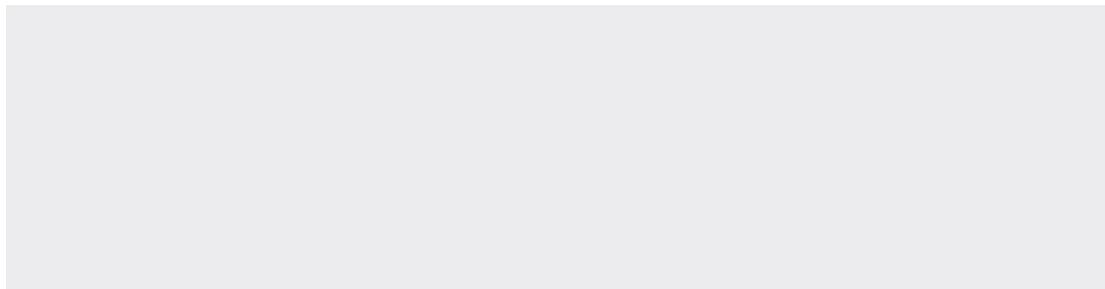
- ICT can be used for digital cash transfers and voucher assistance.**

How are we examining the impact of digital cash transfers and voucher assistance?



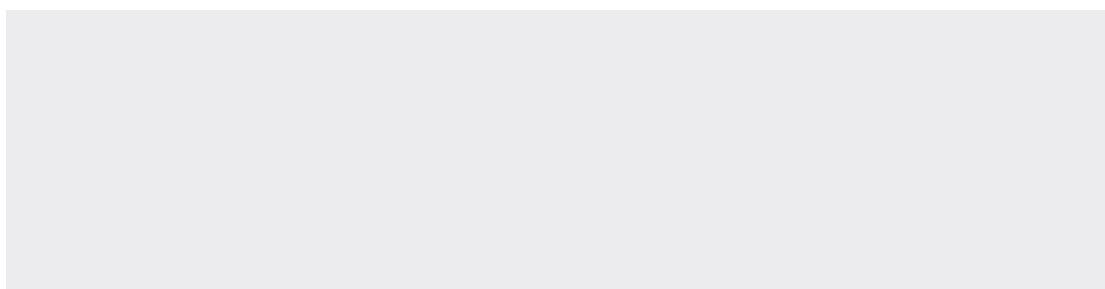
□ **ICT can be used for early warning systems and reporting during conflicts.**

How can we utilize ICT for early warning and reporting?



□ **ICT can connect women and girls to vital information during a crisis—for example, during the 2020 COVID-19 pandemic.**

How are we ensuring women and girls get access to vital information during times of crisis?



### WEEGE IN ACTION



*Photo: KC Nwakolor for USAID / Digital Development Communications*

#### | **Digital cash transfers in refugee camps**

In six countries, the International Rescue Committee made the switch to digital cash transfers and e-vouchers in humanitarian settings, leveraging mobile money. Most of the recipients were women, and the digital payments increased their sense of physical safety as well as being discreet, fast, and convenient. Female users also reported improved financial and digital literacy skills.

#### | **Digital GBV support networks during COVID-19**

During the 2020 COVID-19 crisis, although instances of domestic violence soared, crisis centers could not operate in their usual face-to-face way. Many services moved online or to social media and messaging platforms, where users could contact help centers via secure messaging platforms like Telegram or Signal. Hotline in a Box created a [step-by-step toolkit](#) to help organizations go digital and reach more women and girls via ICT.

## WHAT ARE SOME SUGGESTED ACTIVITIES?

For a checklist of approaches with a gender digital divide lens that should be included in any crisis and conflict projects or activities that have digital components, see [Tool 3: Checklist for Project and Activity Design.](#)

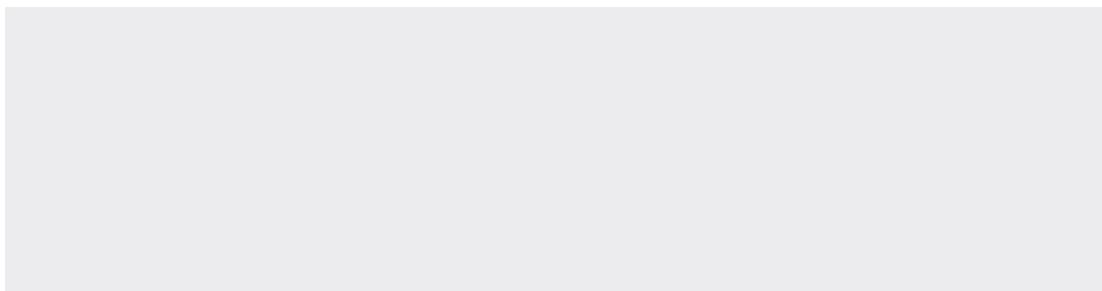
For a checklist of approaches to mitigate any risks associated with ICT use by women and girls in any crisis and conflict projects or activities, see the [Gender Digital Divide Risk Mitigation Technical Note.](#)

## | DEMOCRACY, HUMAN RIGHTS, AND GOVERNANCE

### HOW CAN ICT HELP IMPROVE DEMOCRACY, HUMAN RIGHTS, AND GOVERNANCE OUTCOMES FOR WOMEN?

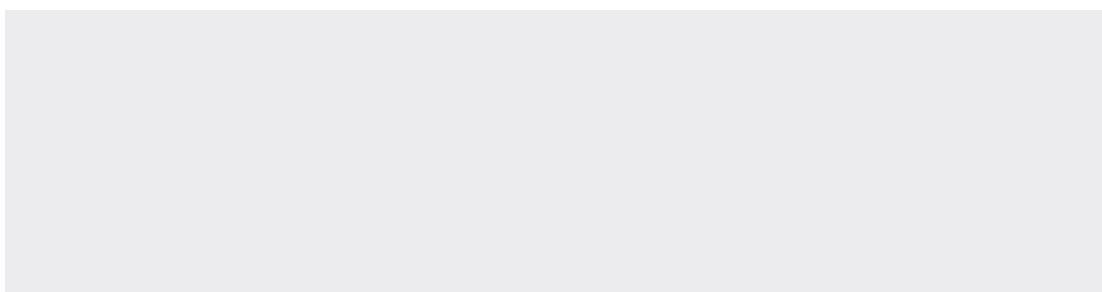
- Through learning new skills and using digital platforms, women and girls have been able to build self-confidence, increase their economic power and independence, and make better-informed decisions.

How are we encouraging women and girls to learn new skills and use digital platforms?



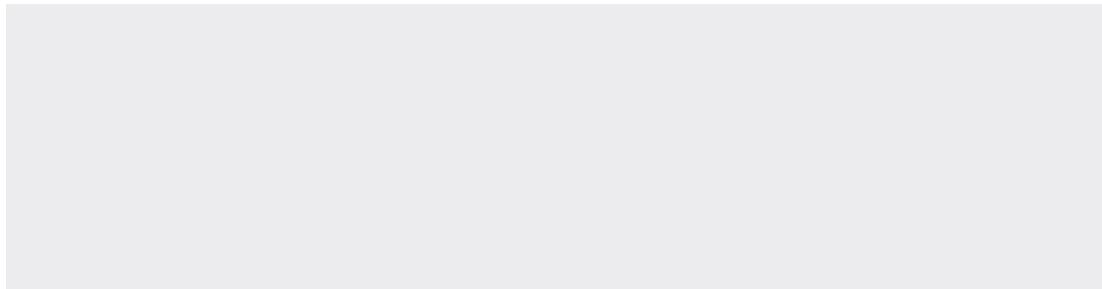
- Mobile and Internet can enable women to communicate with peers online, to exchange information and build solidarity, and to lobby decision-makers.

How are we encouraging women and girls to communicate with peers online and build solidarity?



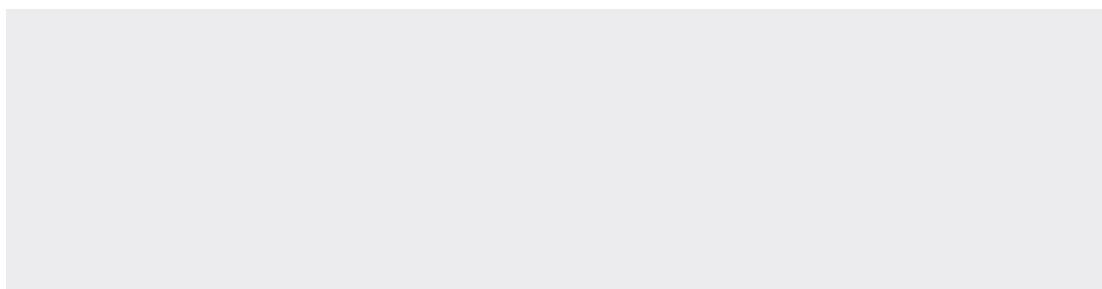
- Women using the Internet in emerging markets often report that they increasingly recognize and value the Internet as a space for commentary on important issues, and report that the Internet has made it safer for women to express their views.

How are we encouraging women and girls to use the Internet as a space for commentary?



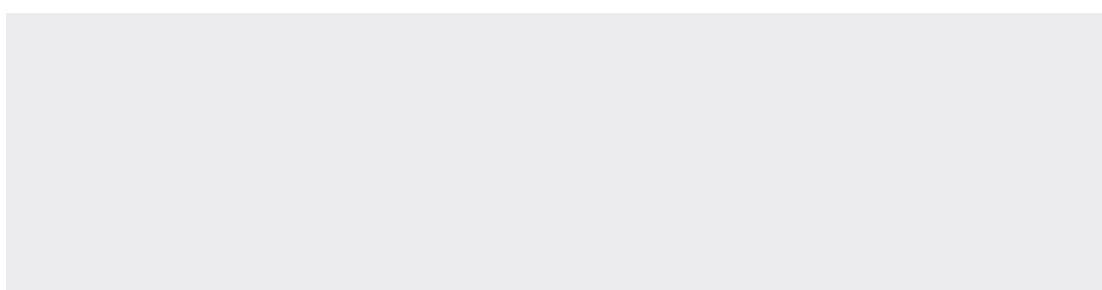
- Internet use can also make women and girls more aware of their rights, including government assistance and pension rights, and protection from gender-based violence.

How are we encouraging women and girls to become more aware of their rights?



- There is evidence that women's increased access to mobile and the Internet has increased female participation in government elections.

How are we encouraging women and girls to increase participation in government elections?





## WEEGE IN ACTION



### Mapping GBV, child marriage, and sites of support in Tanzania and Zambia

As part of the USAID Women Connect Challenge, the Humanitarian Open Street Map Team (HOT) and the Youth Mapping communities have been working with women in Zambia and Tanzania to create and use open maps to track incidences of female genital mutilation and child marriage, as well as provide information and raise awareness about places to get support and information about GBV and child violence.

### GBV and legal rights information in Madagascar

The 321 mobile service in Madagascar gives users information about their rights and about the laws regarding education and gender equality, among other areas. Many female users reported reduced instances of GBV in the household; knowing their legal rights, and what the law can do to protect them, gave these women the confidence to stand up to their husbands. Many male users also reported greater knowledge of women's rights and GBV, which led to changes in their own behavior.

### Fighting corruption and sexual harassment of female traders in Nigeria

The Trade Route Incident Mapping System (TRIMS) is an app in Nigeria through which traders can anonymously record requests for unofficial payments from (unnamed) government authorities and so expose corruption. Users can also report incidents of sexual or physical harassment. The app collects information on location, bribe amount paid, sexual or physical harassment suffered, any time delays, the entity involved, the commodity traded, and the sex of the trader. These trade route incidents are mapped and made accessible to the public in real time, providing female traders with valuable information on safety and risk, as well as helping governments identify departments and authorities where corruption is rife.

## WHAT ARE SOME SUGGESTED ACTIVITIES?

For a checklist of approaches with a gender digital divide lens that should be included in any democracy, human rights, and governance projects or activities that have digital components, see [Tool 3: Checklist for Project and Activity Design](#).

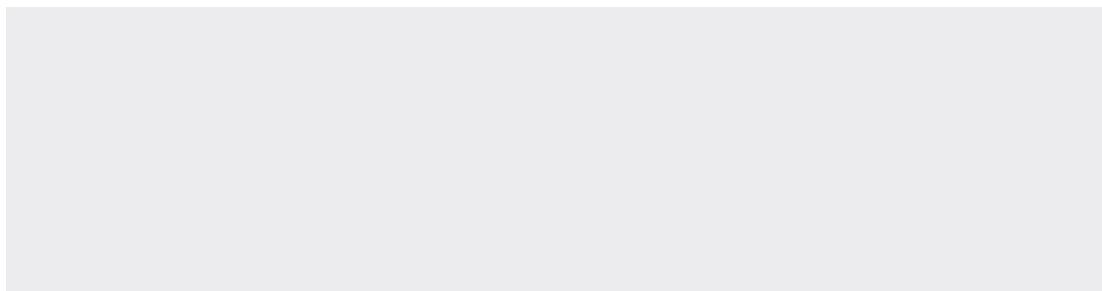
For a checklist of approaches to mitigate any risks associated with ICT use by women and girls in any democracy, human rights, and governance projects or activities, see the [Gender Digital Divide Risk Mitigation Technical Note](#).

## | ECONOMIC GROWTH AND TRADE

### HOW CAN ICT HELP IMPROVE ECONOMIC OUTCOMES FOR WOMEN?

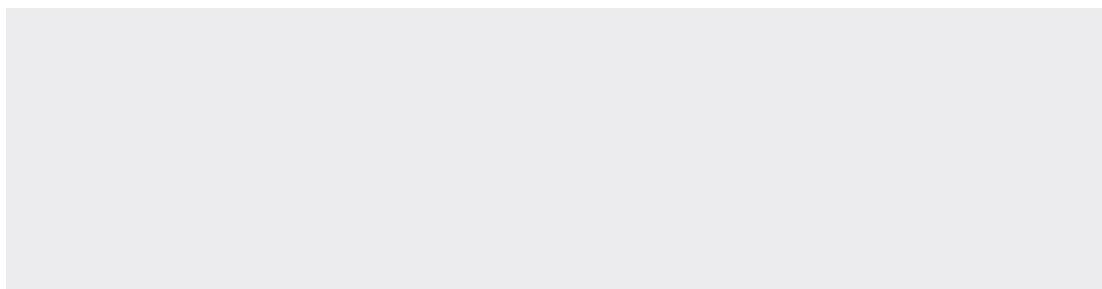
- Access to mobile and the Internet offers female entrepreneurs increased access to markets, services, and information, helping smooth the path to self-reliance through economic activity.

How are we encouraging women and girls to access markets, services, and information?



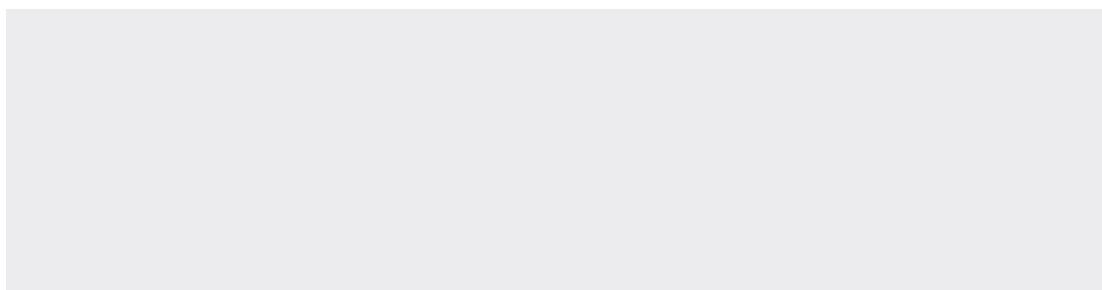
- Financial technology and access to mobile and the Internet can help overcome the credit gap for female entrepreneurs by offering opportunities for women to increase revenues and savings, making them more resilient to risk.

How are we encouraging women and girls to increase revenues and savings?



- Mobile and mobile services have been used to assess creditworthiness and lending for female-led businesses, where more traditional financial institutions are not as engaged.

How are we encouraging women and girls to increase their creditworthiness?





## WEEGE IN ACTION



### Linking female dairy farmers to supply chains in Bangladesh

As part of the [USAID Women Connect Challenge](#), Solidaridad linked women dairy farmers in Bangladesh to formal supply chains. Women across five districts were enrolled in a mobile money program that included financial literacy trainings, resources to improve joint decision-making in the family, as well as access to modern dairy practices.

### Digital platforms for female entrepreneurs across the world

The International Trade Centre's [She Trades app](#) is a platform for female entrepreneurs that connects them to markets by connecting buyers with sellers, while offering online training on business skills; it aims to connect over 3 million female-led businesses to markets across the world.

### Mobile money: lifting female-headed households out of poverty in Kenya

In Kenya, there is evidence that female-headed households that use M-PESA (mobile money) experience greater increases in consumption than male-headed households. These impacts appear to be driven by changes in financial behavior—in particular, by increased financial resilience and saving—and by improved labor market outcomes.

## WHAT ARE SOME SUGGESTED ACTIVITIES?

For a checklist of approaches with a gender digital divide lens that should be included in any economic growth and trade projects or activities that have digital components, see [Tool 3: Checklist for Project and Activity Design](#).

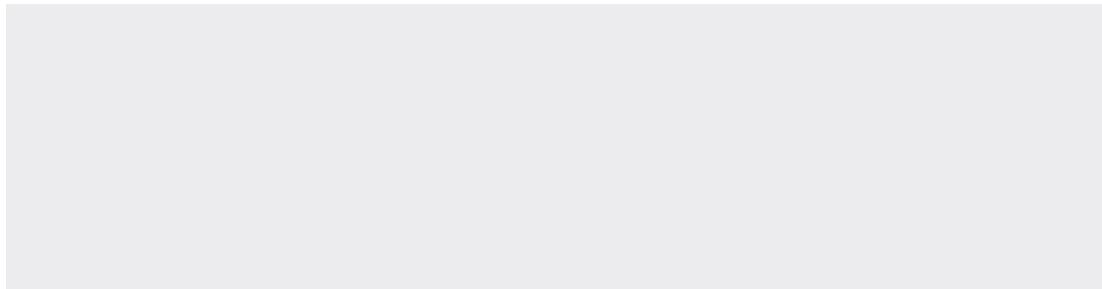
For a checklist of approaches to mitigate any risks associated with ICT use by women and girls in any economic growth and trade projects or activities, see the [Gender Digital Divide Risk Mitigation Technical Note](#).

## EDUCATION

### HOW CAN ICT HELP IMPROVE EDUCATIONAL OUTCOMES FOR WOMEN?

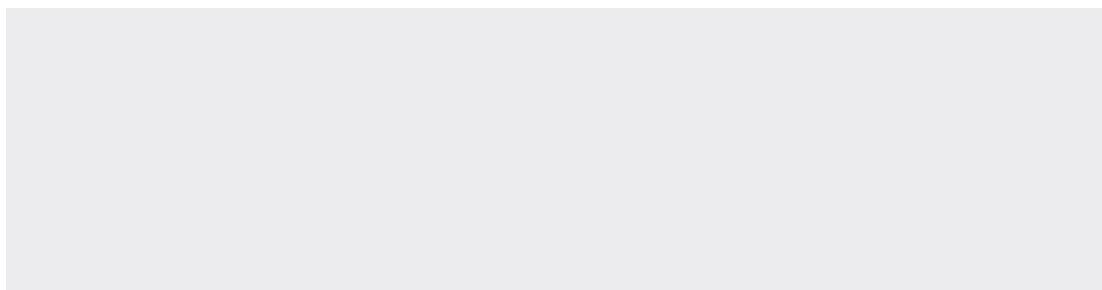
- Mobile phones and the Internet can provide education and training opportunities for school-aged girls who are out of school, as well as for adult women, giving them opportunities for “any time, any place” learning through their devices.

How are we encouraging women and girls to explore “any time, any place” learning opportunities?



- ICT brings learning into the private sphere, giving women and girls greater control over their learning and knowledge development and allowing them to juggle learning activities with work or domestic duties.

How are we encouraging women and girls to take control over their learning and knowledge development?



### WEEGE IN ACTION



#### Teaching literacy through mobile in Pakistan

Mobilink in Pakistan is a mobile-based literacy program for girls who are out of school or illiterate, providing female users literacy training materials through their mobile device.

#### Vocational training through chatbots in Rwanda

As part of the [USAID Women Connect Challenge](#), Dimagi, in partnership with Women for Women International (WfWI) and IDEO.org, created Coach Carene, a chatbot that provided vocational and financial literacy training and resources for women in Rwanda.

## WHAT ARE SOME SUGGESTED ACTIVITIES?

For a checklist of approaches with a gender digital divide lens that should be included in any education projects or activities that have digital components, see [Tool 3: Checklist for Project and Activity Design](#).

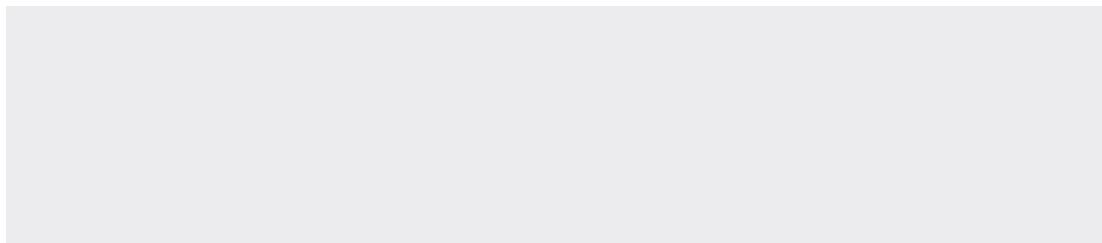
For a checklist of approaches to mitigate any risks associated with ICT use by women and girls in any education projects or activities, see the [Gender Digital Divide Risk Mitigation Technical Note](#).

## ENVIRONMENT AND GLOBAL CLIMATE CHANGE

### HOW CAN ICT HELP IMPROVE ENVIRONMENTAL OUTCOMES FOR WOMEN?

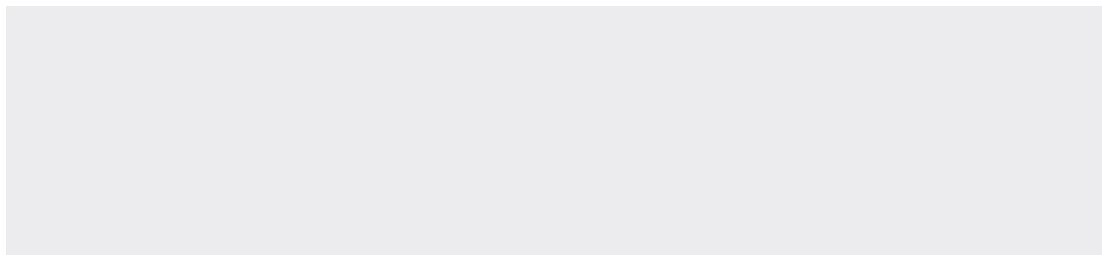
- Women need to have access to mobile devices to use Pay-As-You-Go (PAYG) solar home systems for their families and communities. These systems allow users to pay for their energy through mobile money, can help reduce time spent collecting fuels by women and girls.

How are we encouraging women and girls to use PAYG solar home systems?



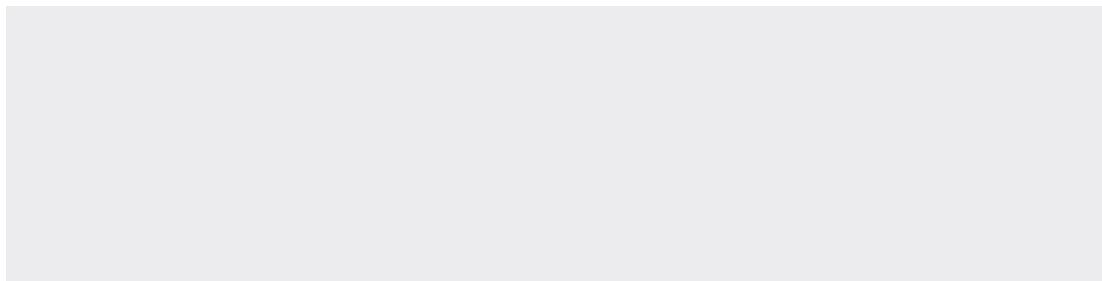
- These PAYG solar home systems also increase the personal safety of women and girls, who no longer must collect fuels in unsafe areas where they risk being attacked or sexually assaulted. They also improve lighting in public places that makes it safer for women and girls to move around.

How could encouraging PAYG systems make women safer in our target communities?



- The better energy supply from PAYG solar home systems can increase women's access to information, by providing a reliable electricity source for phone battery charging.

How can PAYG systems help women's access to information in our target communities?



- PAYG solar home systems that integrate mobile money have also been used to increase female entrepreneurs' access to credit: monthly repayments on lease-to-own solar home systems have been used to establish credit ratings, and so increase women's access to capital.

How can PAYG systems help women's access to credit repayments in our target communities?

- PAYG clean cookstoves have been used by women to open their own cooking businesses.

How can we encourage women to open their own cooking businesses?

- PAYG clean cookstoves and solar home systems also improve health outcomes for women and girls, through improved air quality and reduced indoor air pollution.

How can PAYG systems help improve health outcomes for women and girls in our target communities?



### WEEGE IN ACTION



#### Clean PAYG cooking stoves and access to credit in Tanzania and Kenya

KopaGas clean cooking stoves in Tanzania and Kenya create opportunities for women entrepreneurs to use cookstoves for businesses. They also use digital finance for repayments, which has provided access to finance for female entrepreneurs through credit scoring.

## WHAT ARE SOME SUGGESTED ACTIVITIES?

For a checklist of approaches with a gender digital divide lens that should be included in any environment and global climate change projects or activities that have digital components, see [Tool 3: Checklist for Project and Activity Design](#).

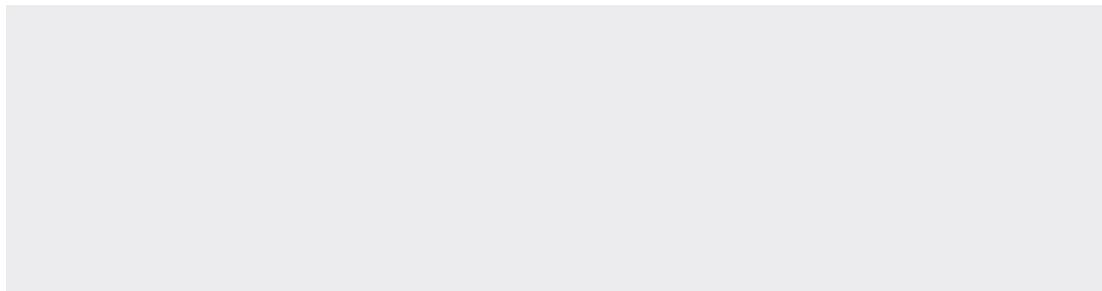
For a checklist of approaches to mitigate any risks associated with ICT use by women and girls in any environment and global climate change projects or activities, see the [Gender Digital Divide Risk Mitigation Technical Note](#).

## GLOBAL HEALTH

### HOW CAN ICT HELP IMPROVE HEALTH OUTCOMES FOR WOMEN?

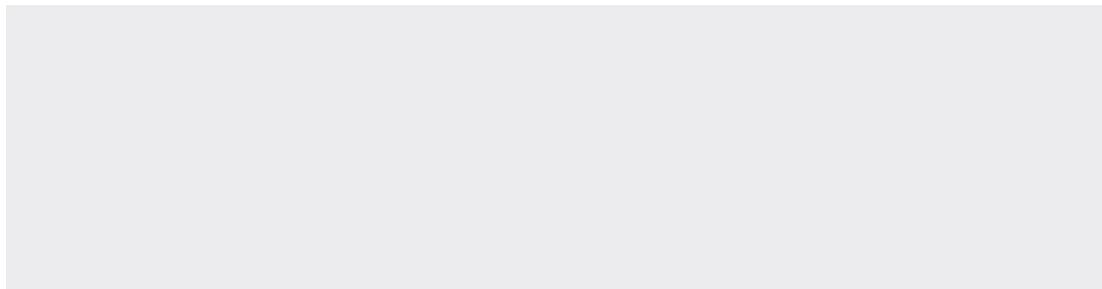
- Access to and use of mobile and the Internet gives women increased access to information, which can improve their access to treatments and healthcare, especially maternal health.

How can we provide women increased access to information to help improve access to healthcare?



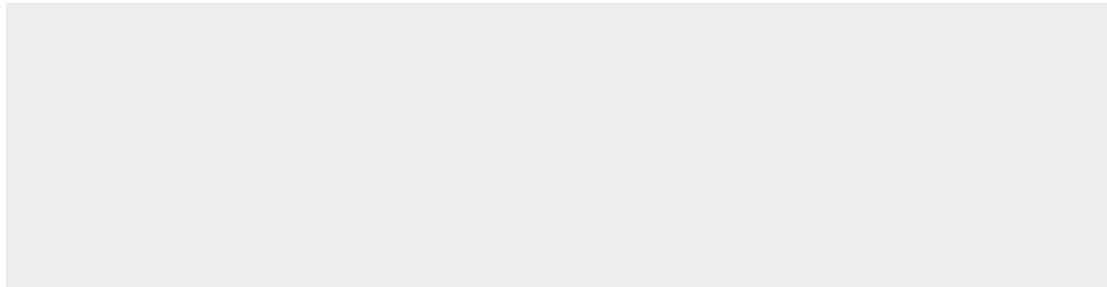
- Giving life-saving information to women through mobile or Internet can shape healthy behaviors to address the main causes of maternal, newborn, and child deaths (for example, information about safe delivery of babies and preventive prenatal and postnatal care). It can provide life-saving information for other health areas, such as HIV/AIDS.

How can we provide women with life-saving information to help prevent maternal, newborn, and child deaths?



- mHealth can also benefit women more indirectly, by allowing data collection through ICT that may complement socioeconomic statistics, especially in areas where data is scarce.

How can we allow for data collection through ICT to complement socioeconomic statistics?



## WEEGE IN ACTION



### Delivering mobile health information to women's savings groups in Mali

As part of the [USAID Women Connect Challenge](#), Mali Health developed a locally-developed, voice-based app called Lenali that delivered health education services to women in their savings group program.

### Maternal health messages through voice in India

The Kilkari mobile service in India reaches 8.95 million women with life-saving messages about pregnancy, child-birth, and childcare—sent directly to the women's (and their family members') mobile phones.

### Mobile birth registration in Tanzania

In Tanzania, mobile phones have helped to facilitate [birth registrations](#) by mothers, as part of improving health, education, and other public services.

## WHAT ARE SOME SUGGESTED ACTIVITIES?

For a checklist of approaches with a gender digital divide lens that should be included in any health projects or activities that have digital components, see [Tool 3: Checklist for Project and Activity Design](#).

For a checklist of approaches to mitigate any risks associated with ICT use by women and girls in any health projects or activities, see the [Gender Digital Divide Risk Mitigation Technical Note](#).

## WATER AND SANITATION

### HOW CAN ICT HELP IMPROVE WATER AND SANITATION OUTCOMES FOR WOMEN?

- Using digital platforms to pay water bills rather than having to travel to a payment office can save women time and money that they can use for other activities.

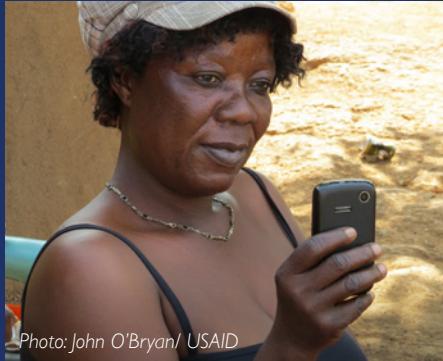
How can we encourage women to use digital platforms to pay water bills?

- Having a water supply near their homes, facilitated by mobile money or digital finance, can reduce the risk of sexual assault or harassment that women and girls face when collecting water (which is often a woman's responsibility).

How can we make safer environments for women?



## WEEGE IN ACTION



## Paying for water through mobile money in Niger

In urban Niger, CityTaps installed prepaid water connections and pumps in households and communities; customers paid for the water using mobile money, rather than going through the water utility. Women in the community particularly benefited: 90 percent of female customers reported a significant reduction in the time they spent collecting or paying for water, freeing them for other activities, such as running businesses.

## WHAT ARE SOME SUGGESTED ACTIVITIES?

For a checklist of approaches with a gender digital divide lens that should be included in any water and sanitation projects or activities that have digital components, see [Tool 3: Checklist for Project and Activity Design](#).

For a checklist of approaches to mitigate any risks associated with ICT use by women and girls in any water and sanitation projects or activities, see the [Gender Digital Divide Risk Mitigation Technical Note](#).

## CROSS-CUTTING: EMPOWERMENT AND SOCIAL COHESION

## HOW CAN ICT HELP IMPROVE EMPOWERMENT OUTCOMES FOR WOMEN?

- Increased access to information through ICT makes women feel safer, more autonomous, and self-confident. This is not true just for female users, but also for their community and networks.

How can we encourage women to feel safer, more autonomous, and self-confident?

- For younger girls, a major reason for owning a phone is ensuring that she can contact her family; this is often the main reason parents allow or provide a mobile device.

How can the ability to contact their families make younger girls feel safer?

- Women report that having a mobile phone and access to mobile services saves them time and money.

How can we encourage use of phones to save women time and money?



### WEEGE IN ACTION



Photo: Nandini Hariharan/USAID

#### Empowering mothers and female teachers through digital school fees in Côte D'Ivoire

In Côte D'Ivoire the government has introduced paying school fees and teacher salaries through mobile money, thus reducing the risk of armed robbery for schools and for teachers (the vast majority of whom are female).

Mothers also benefit, as they no longer stand in long lines to make cash payments for their children's school fees, and thus have more time for income-generating activities.

### WHAT ARE SOME SUGGESTED ACTIVITIES?

For a checklist of approaches with a gender digital divide lens that should be included in any empowerment or social cohesion projects or activities that have digital components, see [Tool 3: Checklist for Project and Activity Design](#).

For a checklist of approaches to mitigate any risks associated with ICT use by women and girls in any empowerment or social cohesion projects or activities, see the [Gender Digital Divide Risk Mitigation Technical Note](#).

# DOCUMENTS IN THE GENDER DIGITAL DIVIDE GENDER ANALYSIS TECHNICAL RESOURCE



## HOW TO USE THIS GENDER DIGITAL DIVIDE GENDER ANALYSIS TECHNICAL RESOURCE



## UNDERSTANDING THE GENDER DIGITAL DIVIDE



## TOOL I: GENDER DIGITAL DIVIDE ILLUSTRATIVE QUESTIONS



## TOOL 2: CLOSING THE GENDER DIGITAL DIVIDE TO IMPROVE USAID SECTOR OUTCOMES



## TOOL 3: ADDRESSING THE GENDER DIGITAL DIVIDE IN PROJECT AND ACTIVITY DESIGN



## TOOL 4: GENDER DIGITAL DIVIDE ILLUSTRATIVE INDICATORS



## RESOURCES I–4: KEY DATA AND DOCUMENTS