



WORLD BANK GROUP



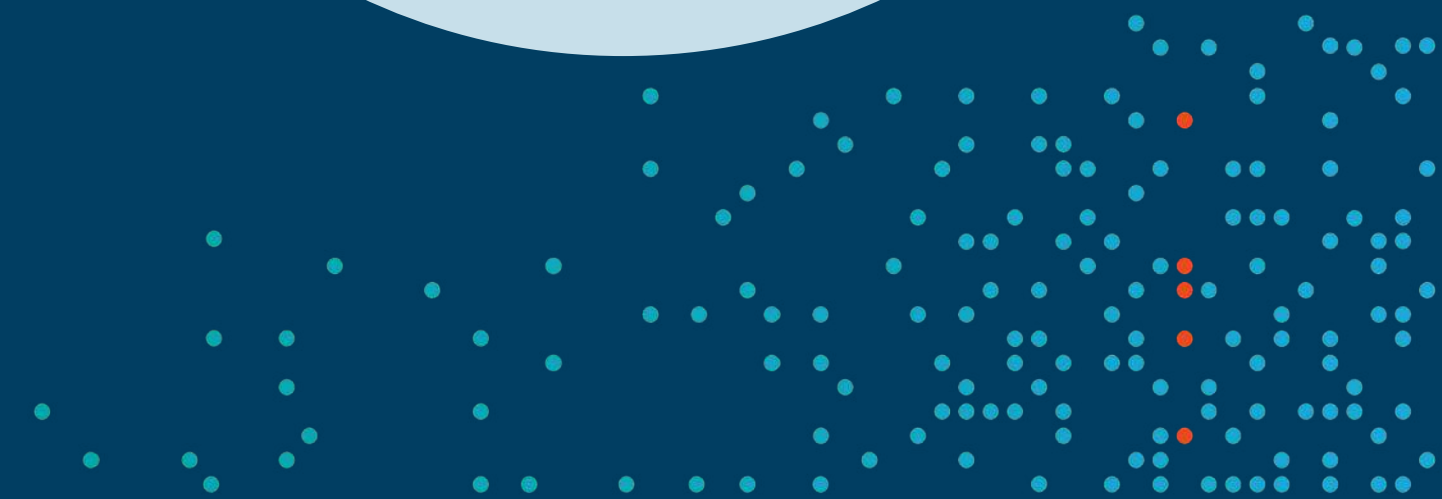
G2Px

Payments
That Empower



What Works to Advance Women's Digital Literacy?

Webinar: Tuesday April 29 8:30-9:30EST



Meet the Panel



Opening Remarks

Peter Kusek
Global Program Manager,
Digital Transformation,
World Bank



Moderator

Alicia Hammond
Gender Lead,
Digital Transformation,
World Bank



Presenter

Rim Melake
Report author,
Gender Lead G2Px,
World Bank



Program Spotlight

Maryam Lawal
Digital Specialist,
World Bank
(Gina Mata, Gina Al-Umma)



Program Spotlight

Ella Moffat
Manager, Financial Health, Reimaging
Industry to Support Equality
(RISE Digital Wages)



Program Spotlight

Innocent Cwinyai
Project Manager,
AVSI Foundation
(EQUALS Digital Literacy)

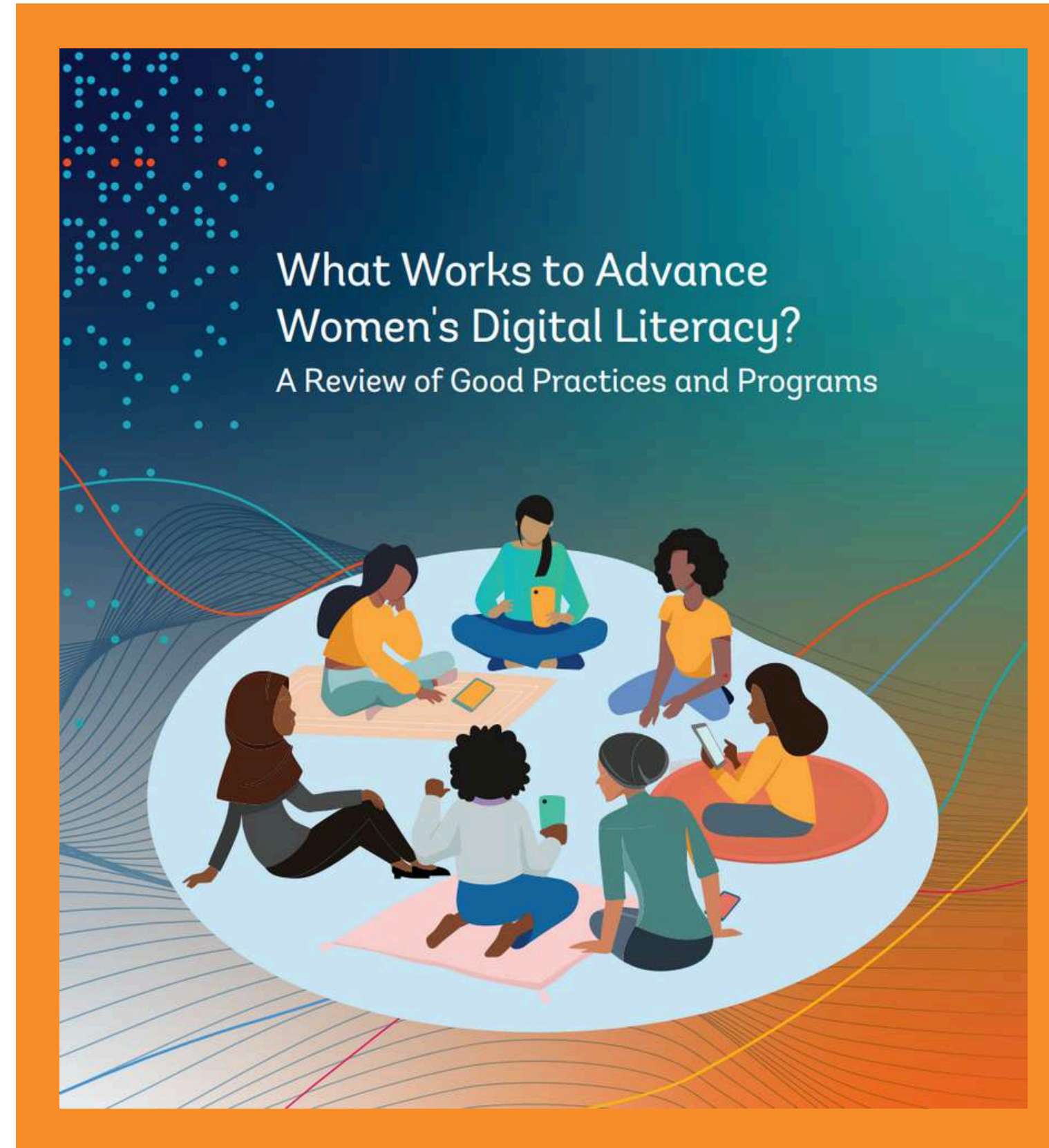


Presenter

Rim Melake
Gender Lead G2Px,
World Bank
(Report Author)



What Works to Advance Women's Digital Literacy



Download the report now
by using the link in the
chat box.





Key Barriers to Women's Digital Literacy



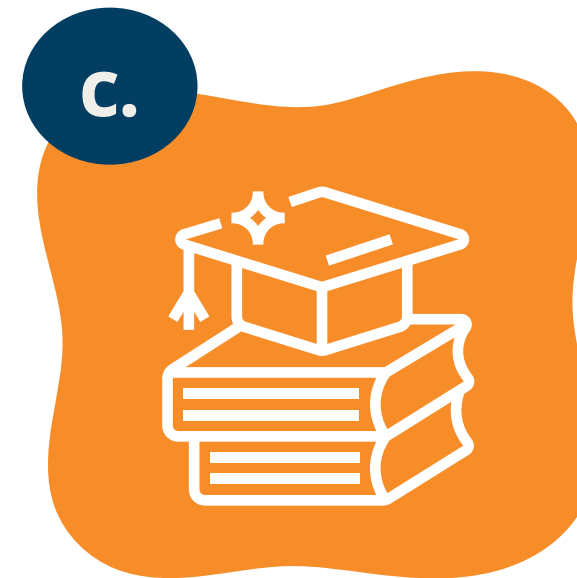
Key Barriers to Women's Digital Literacy



Insufficient digital connectivity



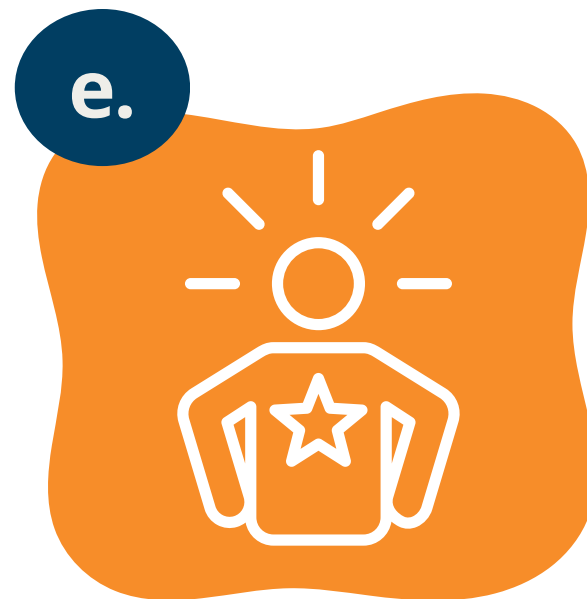
Affordability constraints



Low levels of education



Restrictive social norms



Limited awareness and low levels of digital confidence



Lack of appropriate design and relevant content



Limited online safety and security



What Works?



What Works?

i. Expand Inclusive Digital Connectivity

- a. Public Internet Access Points**
- b. End-user equipment and device access**
- c. Improve affordability**



ii. Implement Gender-Smart Digital Skills Training Programs

- a. Provide relevant content**
- b. Engage gatekeepers**
- c. Combat restrictive social norms**
- d. Facilitate access to role models and mentors**
- e. Provide extra support (e.g. transportation, childcare, meals)**
- f. Prioritize mobile literacy**
- g. Improve online safety and security**





Designing Women's Digital Literacy Programs



Design Framework

A structured framework to guide those designing digital literacy programs for women.

- Analysis of 100+ digital and financial literacy programs being delivered to women.
- Through analysis, “design categories” have been identified, to detail the effectiveness of different program features.
- Each design category explores the global evidence supporting it, as well as good practices and promising approaches currently being implemented across the globe.

A Design Framework for Digital Literacy Programs

DIGITAL LITERACY					DIGITAL FINANCIAL CAPABILITY PROGRAMS (SUPPLEMENTAL)	
DESIGN CATEGORY	1. DELIVERY CHANNELS The different channels through which content or learning experiences are delivered to learners.	2. INSTRUCTIONAL APPROACHES The manner by which instructors and learners interact with one another to enhance the learning process.	3. LEARNING MODELS The types of pedagogical methods and strategies that facilitate the actual learning process.	4. WRAPAROUND FEATURES The holistic program design features and logistical mechanisms that support and facilitate the learning process.	5. SECTOR-SPECIFIC USE CASES	6. GENDER-INCLUSIVE DIGITAL FINANCIAL SERVICES
PROGRAM FEATURES	<ul style="list-style-type: none"> • Print Media (books, articles, handouts, flyers, newspapers) • Broadcast Channels (television or radio) • Digital Channels (web, video, interactive voice response (IVR), multimedia, mobile applications, SMS) 	<ul style="list-style-type: none"> • Classroom-Based • Group-Based • Peer-Based • Training-of-Trainers 	<ul style="list-style-type: none"> • Learning-by-Doing • Bite-Size Learning • Gamification and Edutainment • Personalized Content • Nudges and Behavioral approaches 	<ul style="list-style-type: none"> • Mentoring • Community-Based Interventions • Engaging Gatekeepers • Providing Transportation, Childcare, and Meals 	<ul style="list-style-type: none"> • Entrepreneurship and Business Skills Development Programs • Social Assistance Programs 	<ul style="list-style-type: none"> • Women-centered Product and Service Design • Women Agents



1

Delivery Channels

The different channels through which content or learning experiences are delivered to learners.



Delivery channels include:

- Print media, including books, articles, handouts, flyers, or newspapers;
- Broadcast channels, including television or radio; and
- Digital channels, including websites, videos, interactive voice response (IVR), multimedia, SMS, and mobile applications.



Delivery Channels: Print Media

Resource: GSMA Mobile Internet Skills Training Toolkit

Purpose: Teach Basic Mobile Internet Skills

Approach: Train the Trainer Model

Key Features:

- Short, adaptable lessons
- Available PDFs & video formats
- Can be customized for local needs & languages



Training session checklist

Before each training session make sure you give yourself plenty of time to prepare. Ensure you leave enough time to set up the mobile phones. It can take longer than you think!

	Check that you have all the materials that you will need for your session (see the material needed on the overview page of each module)		Understand your training content
	Make sure that all of the phones are charged		Activate the mobile internet on all of the phones with a mobile network provider (remember that this can take a number of days)
	Download and set up all of the services you plan to use onto the phones.		Name your phones. Stick a label on the back of each phone with its name and mobile number so you can identify it during the training
	Make sure all of the mobile numbers you are going to use are stored on all the mobiles that will be used in training.		Check your connectivity - if using Mi-Fi/Wi-Fi, check that these are working and that all of the phones are signed in
	Clear all personal data (e.g. photos, messages, etc.) before handing it over to the participants		Load mobile internet data onto all of the phones



Delivery Channels: Interactive Voice Response

Program: Hey Sister! Show me the Mobile Money

Implemented by: USAID & Strategic Impact Advisors

Countries: Ghana, Uganda, Malawi, Rwanda, Kenya, and Tanzania

Objective: Empower women with digital financial skills

Key features:

- 25 interactive voice recordings on mobile money topics
- Audio and video content is available in 16 local languages
- Uses relatable storytelling & real-life scenarios

Impact:

From 2019 to 2022, the campaign reached 238,000 people —177,000 of them women—boosting confidence and usage of digital financial services.

LESSONS

Hey Sister! Show Me the Mobile Money!

On this page, you will find available resources you may use and adapt, to train clients, members of a program, family members, friends, colleagues, etc.

The audio files are available to download for free, in the following languages: English, French, Ga, Twi, Dagbani, Hausa, Ewe, Kassem, Runyakitara, Ateso, Luganda, Lugbara, Luo, Chichewa, Kinyarwanda and Swahili.

ENG >

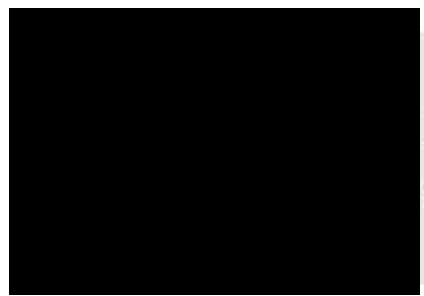
▶ Lesson 2: How do I set up a mobile money account? 0:58 / 3:36 Download





Delivery Channels: Interactive Voice Response

USING A SMARTPHONE EFFECTIVELY

	Lesson 21: How can I figure out airtime and data costs?	1:18 / 4:18 Download
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2



Instructional Approaches

The manner by which instructors and learners interact with one another to enhance the learning process.



Instructional approaches include:

- Classroom-based
- Group-based
- Peer-based
- Training-of-Trainers (ToT)



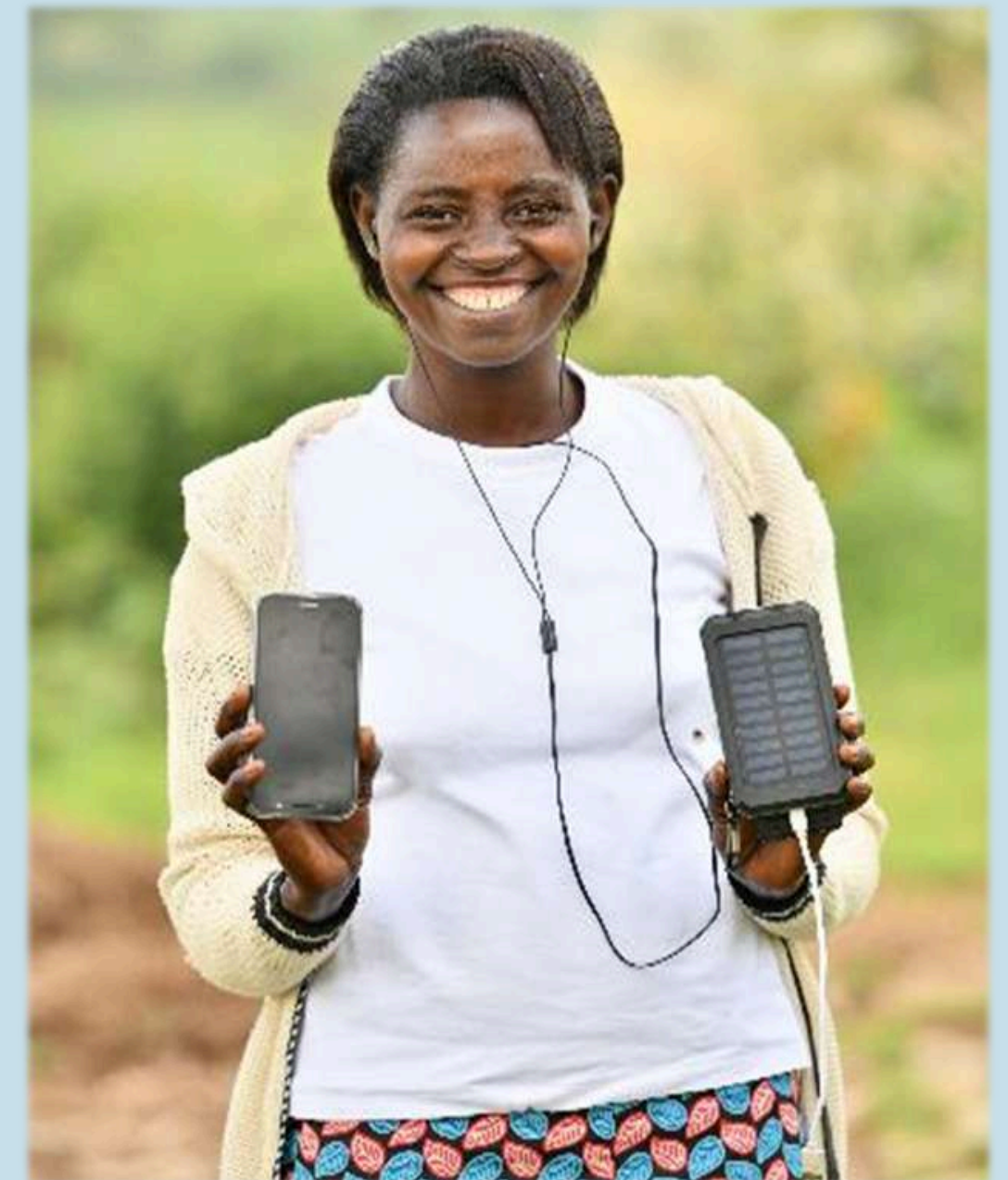
Instructional Approaches: Group-Based Approaches

Program: EQUALS Digital Literacy, Uganda

Innocent will tell us about this program shortly.



People for development





3

Learning Models

The pedagogical methods and strategies that facilitate the actual learning process.



Learning models include:

- Learning-by-Doing
- Bite-Size Learning
- Gamification and Edutainment
- Personalized Content
- Nudges and Behavioral approaches



Learning Models: Bite-Sized Learning

Program: RISE Digital Wages, Bangladesh

Ella will tell us about this program shortly.



আর্থিক পরিকল্পনা

আপনার আর্থিক লক্ষ্য কি?

স্থায়ী

আপনার আর্থিক লক্ষ্য কি? আপনার আর্থিক লক্ষ্য কি? আপনার আর্থিক লক্ষ্য কি? আপনার আর্থিক লক্ষ্য কি? আপনার আর্থিক লক্ষ্য কি?

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RISE

কাম্যেবকম্ৰোহচরিকা

কম্পিউটার

আপনার আর্থিক লক্ষ্য কি? আপনার আর্থিক লক্ষ্য কি? আপনার আর্থিক লক্ষ্য কি? আপনার আর্থিক লক্ষ্য কি? আপনার আর্থিক লক্ষ্য কি?

আপনার আর্থিক লক্ষ্য কি? আপনার আর্থিক লক্ষ্য কি? আপনার আর্থিক লক্ষ্য কি? আপনার আর্থিক লক্ষ্য কি? আপনার আর্থিক লক্ষ্য কি?

RISE



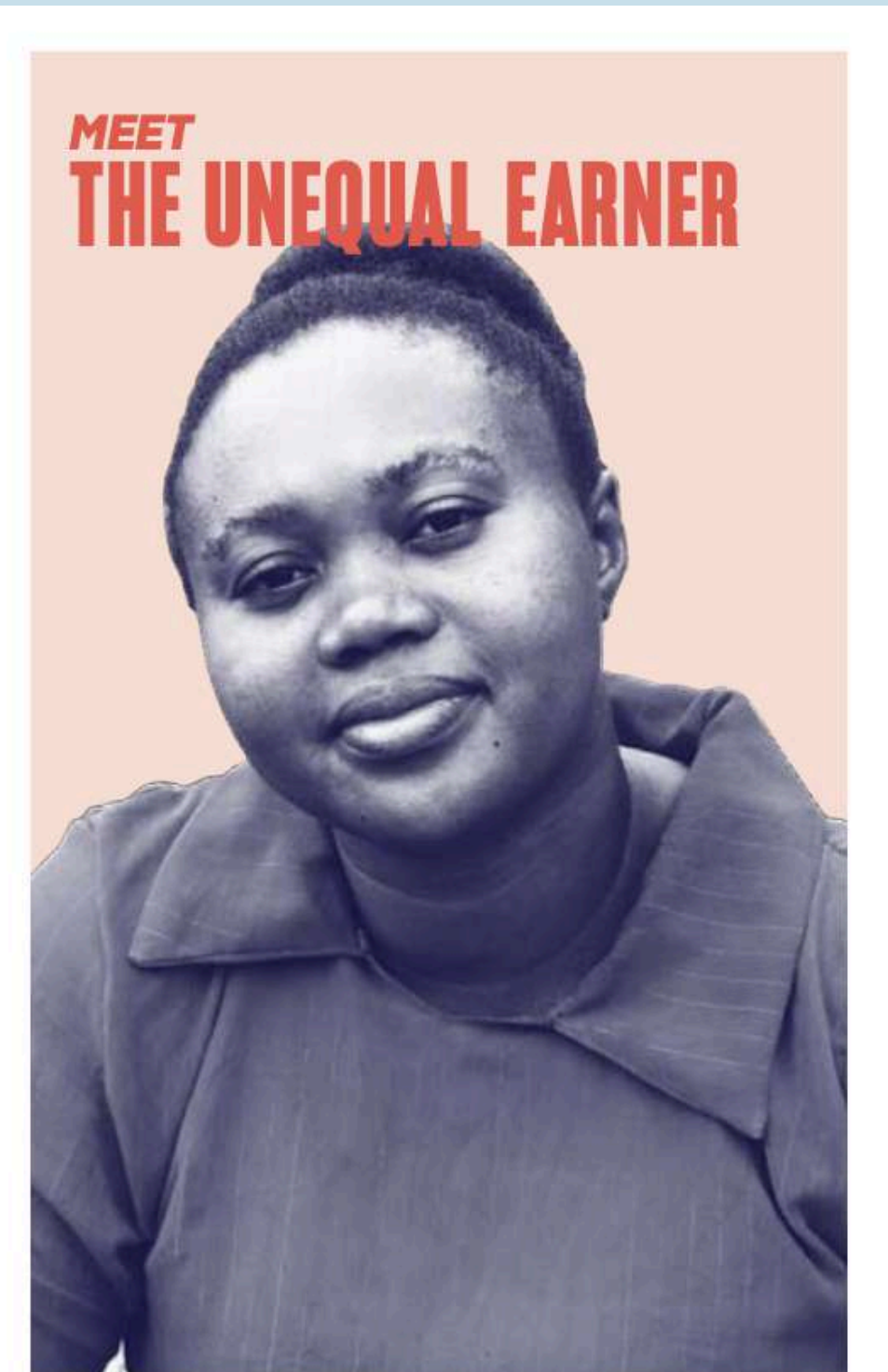
Learning Models: Personalized Content

Program: Interactive Voice Response (IVR) campaign based on the findings of the “Women and Money” project by IDEO.org & Gates foundation

Personalization: Immersive storytelling for better engagement

Concept:

- Features four global archetypes of women
- Immerses listeners in the various stages of the protagonist’s life, exploring their goals, challenges, and personal growth
- An example: Annette, expecting her first child, does occasional cleaning work to support her family. Her husband Kingsley is the main earner and encourages her financial learning. She’s unbanked, new to mobile money, owns a feature phone, and is part of a savings group.





Learning Models: Edutainment and Gamification

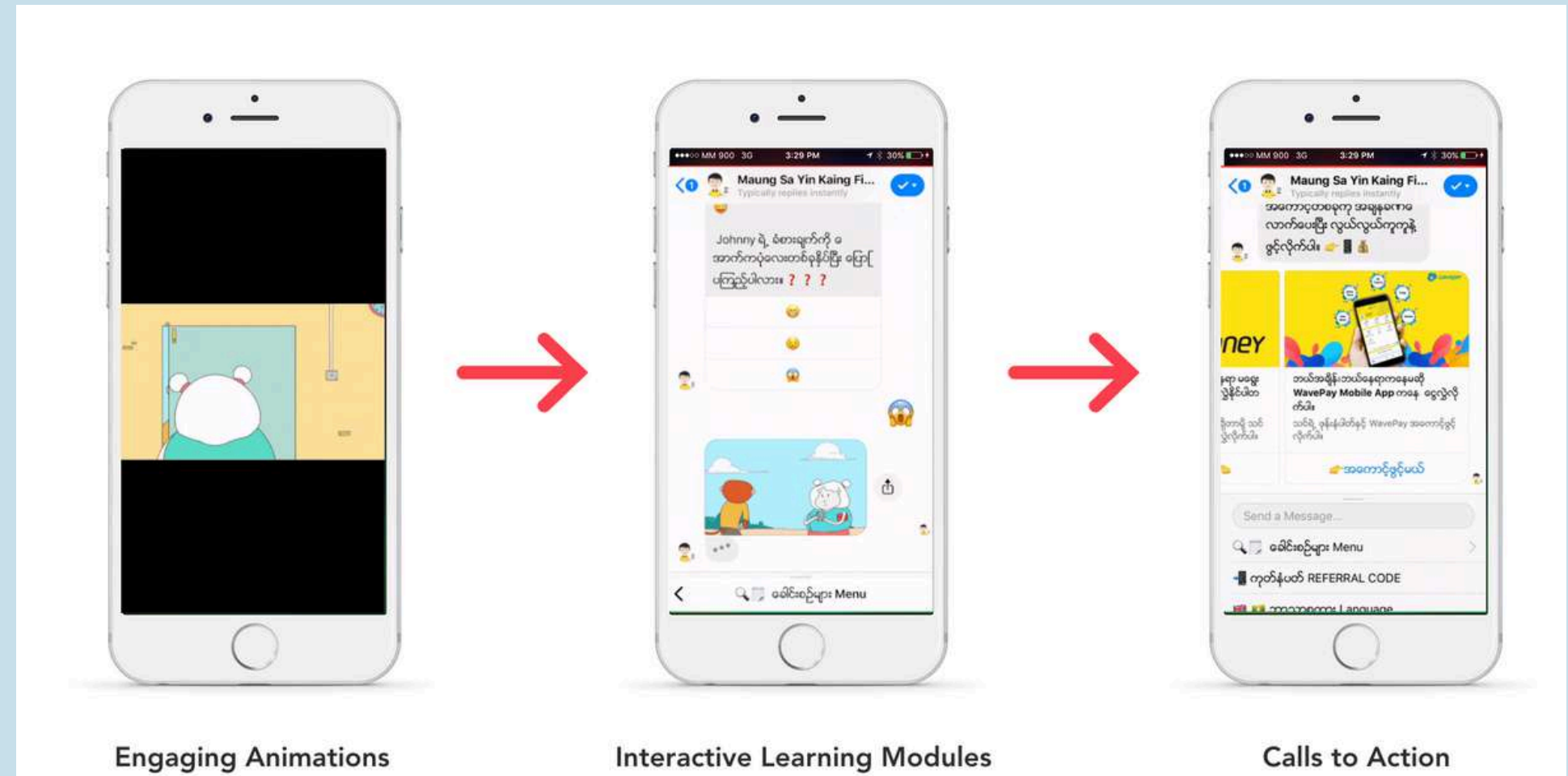
Program: ONOW Myanmar's digital financial literacy initiative

Concept: Engaging learners through Edutainment = Education + Entertainment

Key features:

- Chatbot and animated learning series
- Videos followed by interactive app-based testing
- 45-second quizzes reinforce key topics from animations

Goal: Boost confidence and engagement with digital financial services



4

Wraparound Features

The holistic program design features and logistical mechanisms that support and facilitate the learning process.



Wraparound features include:

- Mentoring and Role Models
- Community-Based Interventions
- Engaging Gatekeepers
- Providing Transportation, Childcare, Meals, and Flexible Schedules



Wraparound Features: Mentoring

Program: Gina Mata, Gina Al-Umma, Nigeria

Maryam will tell us about this program shortly.



Digital Financial Capability Programs (Supplement)



DIGITAL FINANCIAL CAPABILITY PROGRAMS (SUPPLEMENTAL)	
5. SECTOR-SPECIFIC USE CASES	6. DIGITAL FINANCIAL SERVICES DESIGN FEATURES
<ul style="list-style-type: none">• Entrepreneurship and Business Skills Development Programs• Social Assistance Programs	<ul style="list-style-type: none">• Women-centered Product and Service Design• Women Agents



Program Spotlight

Maryam Lawal
Digital Transformation
Specialist,
World Bank
(Gina Mata, Gina Al-Umma)



Design Category

Wraparound Features: Mentoring

Overview of Gina Mata, Gina Al-Umma

GMGA loosely translated as “Building Women, Empowering Communities” is a digital inclusion project aimed at delivering digital literacy and right based learning to young women while advocating for STEM, Innovation & digital transformation in unrepresented spaces.

1,295 Participants

Pilot Launch
250

Phase 1
220

Phase 2
825

120

Teachers in 8 Public schools





400

Catch them young female students in secondary schools

525

Disadvantaged & Digitally Excluded Communities

e

	<p>Disadvantaged & Digitally Excluded communities in FCVs (IDPs, Stay at Home Mums, Out of School girls/women, Orphans, GBVs etc.)</p>
	<p>Train the Trainers Program for Teachers in public schools.</p>
	<p>Catch them Young: Female Secondary School Students</p>
	<p>Young graduates, NYSC within the age of (18-35yrs) aspiring for a career in technology and entrepreneurship</p>



Jigawa

25 Young women within 18-35Yrs

30 Teachers

100 students enrolled for JETS Club



Gombe

25 Young women within 18-35Yrs

30 Teachers

100 students enrolled for JETS Club



Kano

25 Young women within 18-35Yrs

30 Teachers

100 students enrolled for JETS Club



Borno

25 Young women within 18-35Yrs

30 Teachers

100 students enrolled for JETS Club



FCT

200 Young women within 18-35Yrs

-

100 Disadvantaged & digitally Excluded communities



Kaduna

-

-

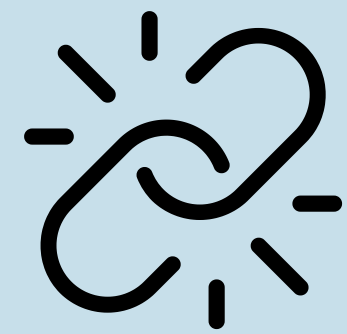
100 Disadvantaged & digitally Excluded communities

A- t D t i l Ha yt - m : : t D t t E t y - - t M y T : P E d Dt

JETS: Junior Engineers, Technicians and Scientists



r i u



Please reach out to receive access to the video highlighting the Training of Trainers Program 'Gina Mata: Gina Al-Umma'

d o d A n

Incentives are key levers for driving retention rates.

Focus on creating the right environment for learning.

Integrate local communities and empower them to take ownership of the program.

Location, location, location.

Prioritize digital infrastructure to drive participation.

Adapt training content, language, and style of delivery based on local context.

Create a community of learners.

Plan for language diversity. Build pathway of learning for those learners not fluent in English.



Program Spotlight

Ella Moffat

Manager, Financial Health,
RISE
(RISE Digital Wages)



Reimagining Industry to Support Equality

RISE: Reimagining Industry to Support Equality

Design Category

Learning Models: Bite-Sized Learning
+ Peer Approach

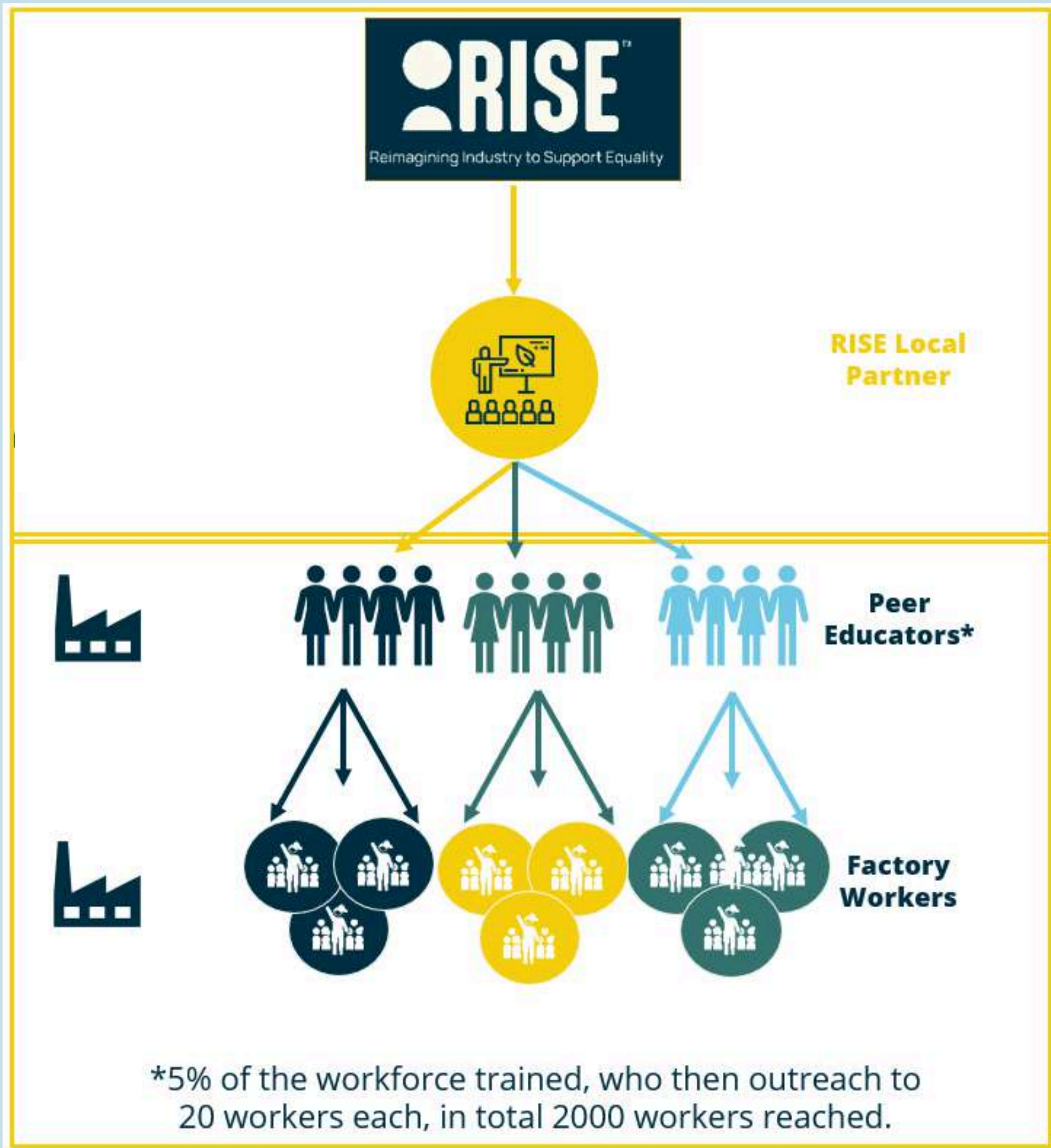




“After attending the financial training, I had the confidence to manage my finances and share my knowledge with my colleagues.”

*Ry
Sewing Operator & Peer
Educator
Cambodia*

Our MI M g



Our MP S I

RISE Training Modules

1. Financial Planning
2. Budgeting
3. Saving and Borrowing
4. Intro to Financial Services
5. Digital Financial Services
6. Talking about finances with family

Supporting Training Tools

- Audios
- Videos
- Tech Tools
- Flipbooks
- Posters

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USAGE OF FINANCIAL PRODUCTS & SERVICES

Ability to manage finances through safely accessing a range of financial products and services such as paying bills/school fees and sending remittances



FINANCIAL SECURITY

Ability to weather financial shocks, including through savings and social insurance



FINANCIAL HEALTH

Confidence in the financial future, and ability to make and act on economic decisions



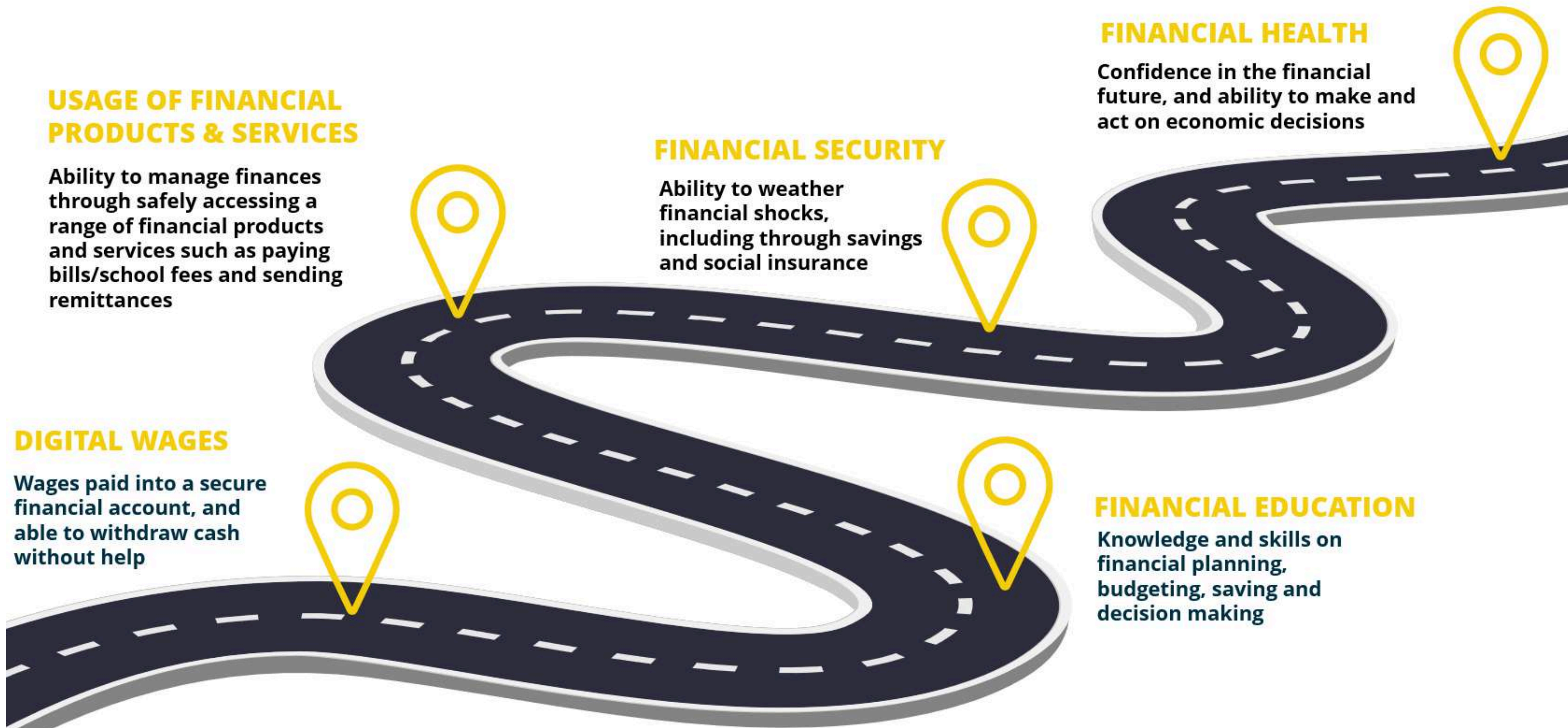
DIGITAL WAGES

Wages paid into a secure financial account, and able to withdraw cash without help



FINANCIAL EDUCATION

Knowledge and skills on financial planning, budgeting, saving and decision making



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BANGLADESH

Garment workers
in Bangladesh conduct

8-13
transactions
a month



18%

point increase in workers
in Bangladesh who started
**saving each
month**



CAMBODIA

55%

point increase in women
in Cambodia making
**mobile money
transactions**



25%

point increase in women
in Cambodia reporting
confidence
to manage **financial
emergencies**



Business Benefits

+50%

reduction in admin costs
dedicated to preparing and
disbursing payroll





Program Spotlight

Innocent Cwinyai
Project Manager,
AVSI Foundation
(EQUALS Digital Literacy)



Design Category

Instructional Approaches: Group-Based Approaches

World Bank EQUALS Project Overview

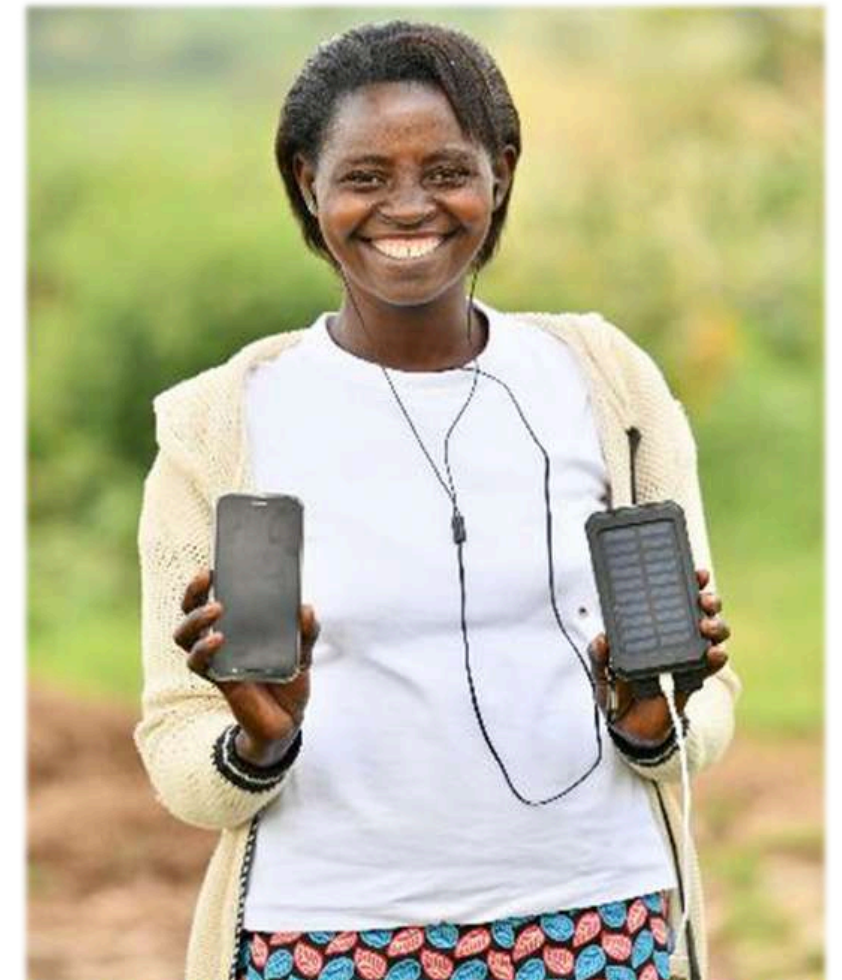
Project Goal: Improve women's digital literacy and inclusion for economic empowerment by increasing their agency, ownership and usage of Smartphones for livelihoods and access to services

Purpose: Increased women's access and use of digital information and services

Outcome 1.1: Increased women's access to digital devices

Outcome 1.2: Increased women's usage of digital devices and livelihood applications

Outcome 1.3: Increased women's ownership and decision making on the use of digital devices for their livelihoods including access to services and market information



Ps Air L

Leverage existing VSLA platforms to test 2 approaches to increasing digital literacy.

- Each person in Treatment VSLAs was provided a basic Smartphone

1.A1: Animated Video Only

2.A2: Animated Video Plus (follow on 4-week structured curriculum following 2 animated videos)

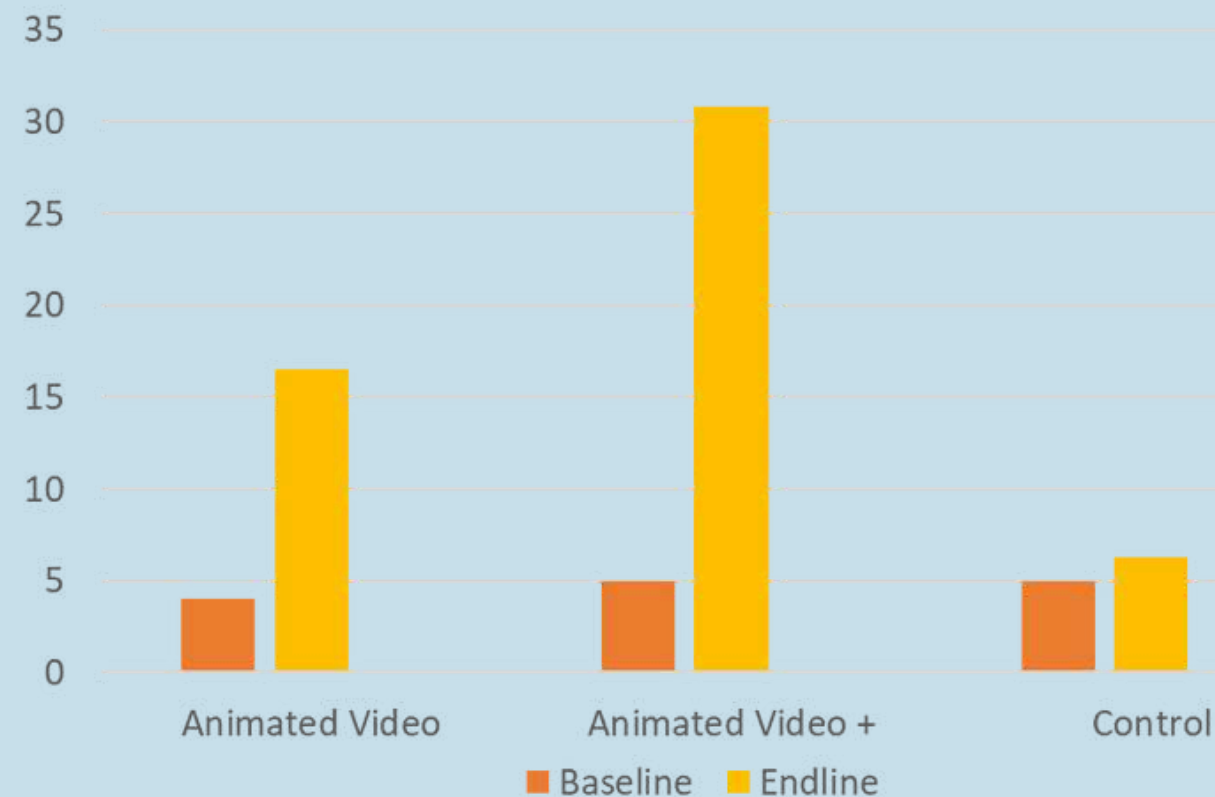
Curriculum Content:

- Basic Smartphone Operations, Intro to Mobile Money, Benefits and Risks of Your Smart Phone, Overview of Livelihood Application (MobiPay)

	Animated Video Only	Animated Video Plus	Control
# of VSLAs (n=12 total)	6 VSLA Groups (3 refugee/3 host)	6 VSLA Groups (3 refugee/3 host)	6 VSLAs (3 refugee/3 host)
Implementation Period (1 visit per week)	2 weeks	6 weeks	0 weeks (followed for M&E only)

Increased Digital Literacy

Digital Literacy Skills



		<i>% increase</i>
Host	Animated Video	0.6%
	Animated Video Plus	32.9%
	Control	-1.7%
Refugee	Animated Video	5.9%
	Animated Video Plus	21.3%
	Control	7.1%

Confidence in using digital devices:

Very Confident or Confident

Animated Video: 91.7%

Animated Video plus additional training (AV+): 81.3%

Resilience (18months After Graduation):

Animated Video: 59%

Animated Video plus additional training (AV+) 76%

Ownership of smartphones:

- Women experienced no conflict
- Woman identifies as the primary owner
- Women do not need permission to use the Smartphone

LI s A c o E c i D n

Digital literacy – Basic functional adult literacy to be incorporated.

Include mitigation measures to prevent the co-opting of digital devices by household members of participants.

Reconduct Endline Assessment 3 months from intervention to better understand actual digital literacy gains across all outcomes & indicators.

Scale up the digital literacy curriculum and tools to all participants or new digital literacy projects.

The model works!



We're now starting the Q&A—
please share your questions in
the comments section.





Please scan the QR code below to let us know what you thought of the event!



Would you like to share promising approaches to advance women's digital literacy & digital financial capabilities?

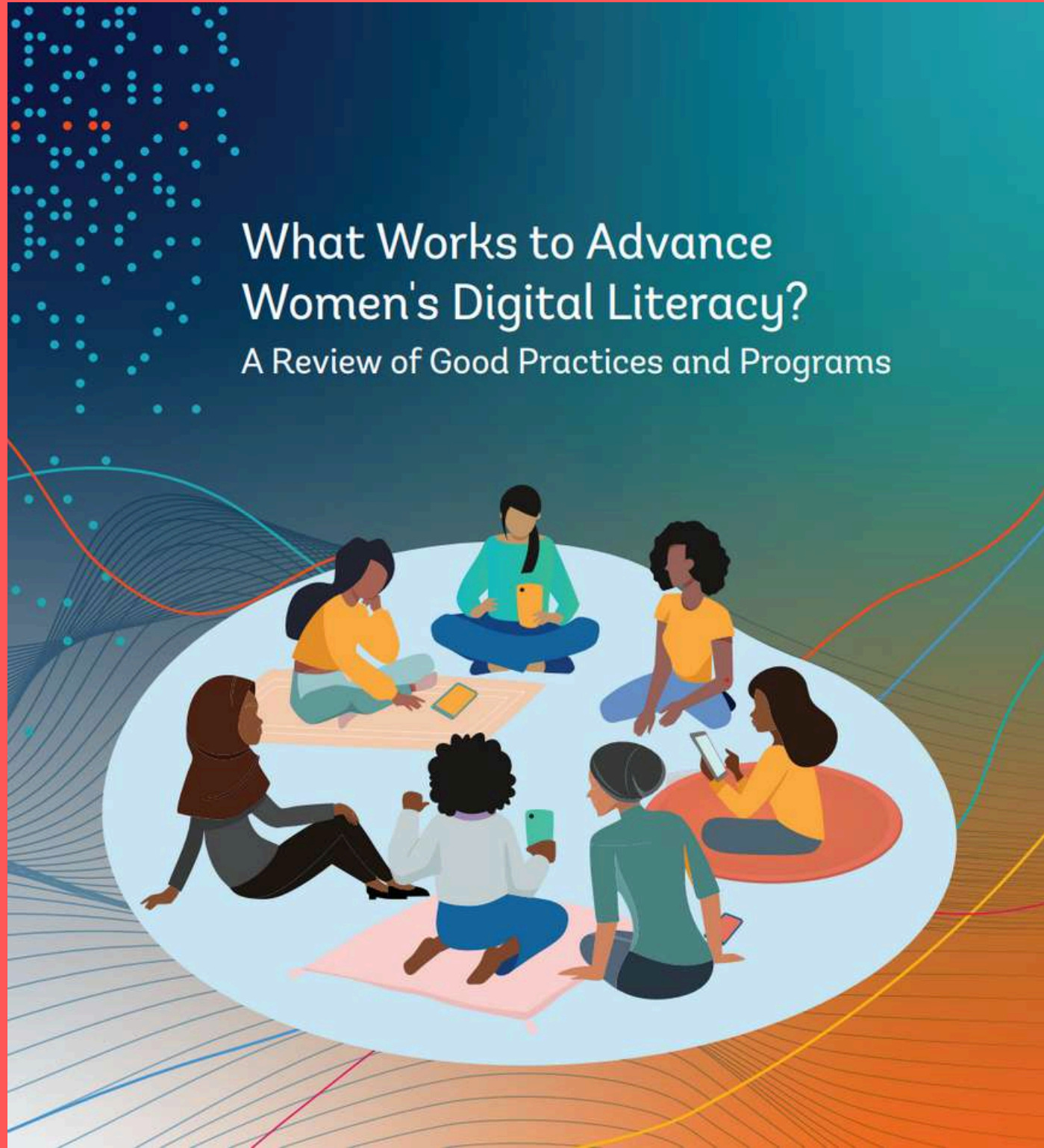
Please share them in the chat or contact us directly!



Alicia Hammond
ahammond@worldbank.org

Rim Melake
rmelake@worldbank.org

What Works to Advance
Women's Digital Literacy?
A Review of Good Practices and Programs



Download the
report now.

