



# ACCOUNTABILITY REPORT 2024:

## G7 Partnership for Women's Digital Financial Inclusion in Africa

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OCTOBER 2024



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ADFI	Africa Digital Financial Inclusion Facility
APA	Africa Policy Accelerator
ATMs	Automated Teller Machines
BMGF	Bill & Melinda Gates Foundation
CGAP	Consultative Group to Assist the Poor (original name, now known as CGAP)
CNEF	National Economic and Financial Committee
DFI	Digital financial Inclusion
DFS	Digital Financial Services
DigiFI	Digital Identification and Finance Initiative
DNIC	National Directorate of Civil Identification (Mozambique)
DPI	Digital Public Infrastructure
ECOWAS	Economic Community of West African States
EDGE	Digital Governance and Economy Project
G7P	G7 Partnership for Women's Digital Financial Inclusion in Africa
GDD	Gender-Disaggregated Data
ID4D	Identification for Development Initiative
ID4D	Identification for Development Initiative
J-PAL	Abdul Latif Jameel Poverty Action Lab
MIT	Massachusetts Institute of Technology
MoMo	Mobile Money
NFIS	National Financial Inclusion Strategy
NGOs	Non-Governmental Organizations
UNCDF	United Nations Capital Development Fund
UNGA	United Nations General Assembly
UNHCR	United Nations High Commissioner for Refugees
UNSGSA	United Nations Secretary-General's Special Advocate for Inclusive Finance for Development
WDFI	Women's Digital Financial Inclusion



## ACKNOWLEDGEMENTS

The 2024 Accountability Report was prepared by the SDSN's Maryam Rabiee and Stephanie Pietras, with support from Anela Layugan.

First, we would like to thank Her Majesty Queen Máxima of the Netherlands, the United Nations Secretary-General's Special Advocate for Financial Health (UNSGSA), French Finance Minister Bruno Le Maire, and Melinda French Gates of the Bill & Melinda Gates Foundation (BMGF) for all their advocacy efforts in support of the G7 Partnership for Women's Digital Financial Inclusion in Africa.

We would also like to express our sincere gratitude to the G7P partners from the World Bank's Identification for Development Initiative (ID4D), the African Development Bank's Africa Digital Financial Inclusion Facility (ADFI), the Africa Policy Accelerator (APA) of the United Nations Capital Development Fund (UNCDF), and the Abdul Latif Jameel Poverty Action Lab (J-PAL) for all their work and support over the past five years. In particular, we would like to thank Marie Eichholtzer (ID4D), Julia Michal Clark (ID4D), Louis Simpson (ADFI), Sheila Okiro (ADFI), Ahmed Dermish (UNCDF), and Abdoulaye Ndiaye (J-PAL), as well as Peter McConaughy (UNSGSA), for all their contributions and hard work.

This work was made possible through funding from the BMGF and the Direction générale du Trésor (French Treasury), with special thanks to Thao Hong (BMGF) and Duncan Toulon (French Treasury) for all their support over the course of this project.

Finally, we would like to extend our gratitude to all former staff and partners for their contributions in developing this project to where it is today.

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# 1. EXECUTIVE SUMMARY

In 2019, with nearly 250 million Sub-Saharan African women facing financial exclusion, the G7 recognized the potential of digital financial services (DFS) for promoting social equality and narrowing the digital gender divide. Under the French presidency, the G7 Partnership for Women's Digital Financial Inclusion in Africa (G7P) was created. The goal was to bring together existing institutions working in Africa on complementary issues of research, investment, and regulation around digital financial inclusion and its potential benefits for women (Gates Foundation, 2019).

These core institutions include:

- The World Bank's Identification for Development Initiative (ID4D) to improve access to services through inclusive and trusted ID and civil registration systems.
- The African Development Bank's Africa Digital Financial Inclusion Facility (ADFI) to catalyze inclusive digital financial services through the gender-intentional development of infrastructure, policies, regulations, and product innovation.
- The Africa Policy Accelerator (APA) of the United Nations Capital Development Fund (UNCDF) to accelerate inclusive policy for digital financial services.
- The Abdul Latif Jameel Poverty Action Lab (J-PAL) to research and test the impact of digital identification and e-payment systems.

The G7P is innovative in three primary ways. First, its principal objective is to promote collaboration and generate synergies between the core partners to foster greater impact across multiple African countries. Second, it achieves its objectives without a formal governance arrangement, which allows for quick adaptation to changing circumstances and facilitates decision-making. Third, this partnership presents an opportunity for donors to collaborate on a shared development objective and align their contributions with the implementing partners' activities.

Monthly and quarterly meetings were set to enhance communication and strategic discussion among partners. These meetings foster knowledge exchange, coordination, and planning for bilateral and joint collaborations. They support joint events, training, and country visits, reinforcing partnership efforts to achieve the objectives of the G7P. High-level events play a crucial role in advocacy. They build momentum and draw attention to spur action toward financial digital inclusion for women in Africa.

In 2024, women in the region continue to face significant barriers to financial inclusion compared to men. Despite the G7P's initiatives aimed at improving access, ongoing challenges in closing the gender gap in financial inclusion demonstrate the need for a more collaborative, focused, and intersectional framework. This approach is essential for addressing these challenges in the next phase of the Partnership to ensure that the combined efforts will enhance sustainability and support more women in the rapidly evolving digital financing landscape.

In the fifth and final year of the G7P, partners unanimously agreed that they are each making significant progress in addressing various challenges related to digital financial inclusion for women in their respective domains. However, the absence of joint projects and the lack of a results and evaluation framework to measure and monitor the Partnership's impact beyond individual partners were noted as critical gaps. The partners acknowledged that this framework is needed for the Partnership to continue and to transition from knowledge exchange to joint implementation efforts.

The report concludes with recommendations to establish the building blocks for a joint framework before the next phase of the G7P begins. It supports incorporating the findings from the French Treasury's evaluation assessment, which was conducted in the final year of implementation. The primary objective should be to develop a more precise and dynamic framework that clarifies each partner's role within the Partnership to avoid siloed efforts. Addressing the multidimensional challenges women face in accessing digital financial services within this comprehensive framework will help ensure that long-term solutions are implemented. It will also support reducing gender gaps in the digital financial landscape over time.

# MAIN RECOMMENDATIONS

- **FUTURE DIRECTION:** Set a sustainable agenda with clear indicators and roles for partners. Focus on women's barriers to financial inclusion, such as connectivity and financial literacy. Consider adding new collaborators to address these barriers.
- **RESULTS FRAMEWORK:** Establish a robust framework to measure and evaluate the Partnership's impact and address barriers. Use specific, measurable indicators for progress at both the Partnership and country levels.
- **ADVOCACY AND COMMUNICATIONS:** Develop a unified strategy to enhance visibility and support. Include key messaging, target audiences, and a shared website. Use a communications sub-group for consistent support.
- **SUSTAINED SUPPORT:** Plan for consistent, dedicated support with resources and capacity development to ensure countries are engaged in planning and implementing to reflect their specific contexts.
- **INTERSECTIONAL COORDINATION:** Implement a coordination approach to address multifaceted barriers by integrating efforts across technology, finance, education, and gender equality. Coordinate with local organizations to enhance effectiveness.
- **JOINT FUNDING:** Establish joint funding mechanisms to facilitate cross-institutional contributions, support focused implementation in selected countries, and avoid siloed efforts. This will help ensure more impactful and integrated solutions.



## 2. BACKGROUND

In 2019, Ministers of Finance under the French G7 presidency pledged to close the digital gender gap in Africa by expanding digital financial services (DFS). This commitment led to the forming of the G7 Partnership for Women’s Digital Financial Inclusion in Africa (G7P or “the Partnership”). The G7P aims to assist African governments, regulators, banks, and financial institutions to build more gender-inclusive, sustainable, and responsible digital financial systems. The G7P focused on establishing essential infrastructure and policies to support digital financial inclusion (DFI) and has identified five key pillars for extending DFS to women in Africa:

- Interoperable payments
- Digital identification
- Regulation
- Investments and policies
- Gender-specific research

Over the past five years, the G7P has brought together five institutions to implement these pillars. Four of the original five institutions<sup>1</sup> remain involved and are working to address the complementary aspects of DFI for women throughout Africa.

Table 1: G7P pillars and their respective domains

G7 Pillar Partner	Engagement Area
The African Development Bank’s <a href="#">Africa Digital Financial Inclusion Facility</a>	Catalyzing gender-intentional development of infrastructure, policies, regulations, and product innovation
The World Bank’s <a href="#">Identification for Development Initiative</a>	Helping countries build inclusive and trusted ID and civil registration ecosystems that increase access to – and the quality of – services and economic opportunities, promote the realization of rights, and empower people with more control over their personal data
The United Nations Capital Development Fund’s <a href="#">Africa Policy Accelerator</a>	Accelerating inclusive policy for digital financial services
The <a href="#">Abdul Latif Jameel Poverty Action Lab</a>	Funding and generating policy-relevant evidence on the effects of digital identification and e-payment systems

The Partnership also benefits from advocacy and awareness-raising from global leaders such as Her Majesty Queen Máxima of the Netherlands, in her capacity as the United Nations Secretary-General’s Special Advocate for Financial Health (UNSGSA), as well as the French Finance Minister, Bruno Le Maire, and Melinda French Gates of the Bill & Melinda Gates Foundation (BMGF). These leaders have worked to promote women’s DFI in Africa by advocating for key reforms within the public and private sectors. They have also raised awareness of the G7P’s objectives and initiatives and the importance of DFI.

<sup>1</sup>The fifth partner at the inception of the G7P was the Digital Pathways program at Oxford Blavatnik School of Government. It aimed to assess national government policies and programs to facilitate a “whole of government” digital strategy for inclusive economic growth. The school terminated Digital Pathways in 2022, thus concluding its participation in the Partnership. The program’s work on the Digital Economy Kit, a cross-cutting framework and process that coordinates a country’s actions in the digital space, was completed in Ethiopia, Lesotho, and Malawi and is available on the school’s website: <https://pathwayscommission.bsg.ox.ac.uk/digital-economy-kit/>

## BOX 1

# HIGH-LEVEL ADVOCACY EVENTS WITHIN THE G7P FOR WOMEN'S DFI IN AFRICA

On the sidelines of the 2020 and 2021 United Nations General Assembly (UNGA), the UN Sustainable Development Solutions Network (SDSN) hosted virtual high-level events on behalf of the G7P that highlighted key issues around women's digital financial inclusion (DFI) in Africa. These events featured several champions of DFI as well as leaders from the public, private, development, and academia sectors.

In September 2020, the high-level event "Catalyzing Digital Financial Services for Women Across Africa: Supporting Recovery, Resilience, and Innovation During COVID-19" featured UNSGSA Queen Máxima; H.E. Matamela Cyril Ramaphosa, President of South Africa and Chair of the African Union; Melinda Gates, Co-Chair of the BMGF, and H.E. Nicolas de Rivière, the Permanent Representative of France to the United Nations.

This event brought together leaders including Dr. Tavneet Suri, Professor of Applied Economics at MIT and Scientific Director, JPAL-Africa; Dr. Benno Ndulu, Co-Director, Pathways for Prosperity Commission and High-Level Advisory Council, The World Bank ID4D; Cina Lawson, Minister of Posts, Digital Economy and Technical Innovation, Republic of Togo; Dr. Eyob Tekalign Tolina, State Minister, Ministry of Finance, Ethiopia; and Patricia Obo-Nai, CEO, Vodafone, Ghana. They discussed financial inclusion and economic resilience for women in Africa in the context of the COVID-19 pandemic.

Key outcomes from this event included:

- Reflecting on digital money and its role in poverty alleviation and economic resilience
- Discussing the need for governments and service providers to ensure the widespread adoption of digital IDs and to focus on access, usage, and value-add for women who are excluded from the financial sector
- Reflecting on the devastating effects of COVID-19 but recognizing how it opened the door for innovative and lasting solutions, accelerating new digital approaches across the continent
- Encouraging a regulatory environment that protects consumers, interoperable payment systems, and inclusive financial regulations and policies to reduce the digital divide and safeguard the use of new technologies
- Fostering cross-sector collaboration for developing innovative digital solutions

The following year, the UNGA side event, Digital Financial Inclusion for Women in Africa: A Path to Recovery, Resilience, and Innovation, emphasized the importance of this work and how it is even more urgent since the COVID-19 pandemic. Featured speakers included Queen Máxima, UNSGSA; Bruno Le Maire, French Finance Minister; Melinda Gates, Co-chair of the BMGF; Mariam Djibo, CEO Advans Côte d'Ivoire; and Grace Majara Kibombo, Deputy Director, CARE Global VSLA Team.

Highlights from this event include:

- Queen Máxima emphasized the links between women's economic empowerment and women's financial inclusion and why digital financial inclusion for women is foundational to economic recovery.<sup>2</sup>
- Minister LeMaire highlighted France's continued support of women's equality and economic empowerment.
- Grace Majara and Mariam Djibo, two leaders serving underbanked and unbanked women in Africa, discussed with Melinda French Gates what policymakers and service providers need to know when designing digital public infrastructure that supports women.

The visibility of the G7P through these events, with high-level advocates publicly supporting the Partnership, demonstrates their sustained commitment and reinforces expectations for collaboration.

<sup>2</sup> The recording of the UNSGSA's remarks is available on YouTube: <https://www.youtube.com/watch?v=XfQcJLXE1ZY>.  
website: <https://pathwayscommission.bsg.ox.ac.uk/digital-economy-kit/>



# THE 2024 ACCOUNTABILITY REPORT

The UN Sustainable Development Solutions Network (SDSN) acts as an independent entity within the G7P. The network fosters knowledge exchange, coordination, and collaboration and evaluates the pillars' work to ensure the Partnership is effective and efficient. SDSN operates under the Secretary-General and mobilizes global scientific and technological expertise to promote practical solutions for sustainable development.

The 2024 Accountability Report concludes this phase of activities of the five-year Partnership. From the project launch in 2020, it brought together leaders in the public, private, development, and academic sectors to discuss financial inclusion and economic resiliency for women in Africa. Up to the release of this year's report, the Partnership has diligently worked toward advancing women's digital financial inclusion (DFI) in Africa as countries grappled with COVID-19 as well as political, social, and economic challenges.

Each iteration of the Accountability Report focused on a theme:

- [2021 report](#): Impacts of COVID-19 on women's DFI in Africa
- [2022 report](#): Trust to advance women's DFI in Africa
- [2023 report](#): Digital safety to advance women's DFI in Africa

This final report will encapsulate the cumulative efforts and progress made and will set the stage for the next phase of this impactful partnership.

## 3. FUNCTION OF THIS REPORT

This report evaluates the progress of the G7P over the past year. It offers a high-level overview of advancements and setbacks and analyzes the impact of global macroeconomic and social changes. Prepared by SDSN at the request of the French G7 presidency, it aims to enhance transparency and accountability across G7P initiatives.

This progress report conducts its analysis at two levels: the Partnership and implementation levels. At the Partnership level, it examines how G7P donors and implementation partners collaborate and work with other entities to support the development of gender-focused policies and programs that address digital safety barriers. At the implementation level, it assesses how these partners have advanced their operational modalities and strategies to deliver support to their clients during the recovery period of the COVID-19 pandemic.

The report draws its findings from the following sources:

- **A literature review** to inform the report's assessment framework and identify best practice capabilities for steering a partnership where implementing institutions have separate governance arrangements.
- **Document and database reviews** by implementation partners. These provide targets and goals for each program, as well as qualitative impacts of specific country-focused interventions.
- **Semi-structured interviews** with each of the principal donors and pillar partners to gain insights into what staff perceive as partnership enablers and constraints for harnessing opportunities and mitigating implementation risks.

This year's report includes findings from an evaluation outcomes report prepared by the French Treasury. It also contains findings from an exercise to develop a results framework for monitoring the Partnership's activities and progress. The 2024 Accountability Report concludes this phase of the Partnership. It highlights the partners' achievements over the past five years and provides the G7P with insights to help frame the next phase of work.

# 4. CHALLENGES IN ADVANCING WOMEN'S DIGITAL FINANCIAL OPPORTUNITIES

Since the Partnership began, there have been areas of improvement for women's digital financial inclusion (DFI). For example, in Kenya, Tanzania, and Uganda, young women aged 18 to 20 took a decade (between 2011 and 2021) to become fully active users of financial services compared to men of the same age. However, in 2021, women and men aged 18 to 20 reached active use at an equal rate within just four years (M'Bale et al., 2024). While this is encouraging, barriers to more inclusive access to digital financial services (DFS) in Africa persist. In Tanzania and Kenya, financial inclusion is on the rise. However, a lack of awareness of what is needed to open a bank account and the lack of implementation of digital payment mechanisms continue to be barriers to women's financial inclusion.

In 2020, women represented 49% of mobile money account holders in Africa (GSMA, 2020). This figure increased to 51% by 2023 (GSMA, 2023). According to The World Bank's Global Findex Database, the gender gap in mobile money account ownership was 7% in Sub-Saharan Africa in 2021. While the gap has narrowed over time, the G7P is tackling a range of barriers and challenges to sustainably support countries and various groups with initiatives that will continue to improve access.

Some of the challenges the partners have been working to address include the need to address:

- Policy reform
- Digital infrastructure
- Gender data
- Impact assessment
- Local vs. global needs
- Capacity-building

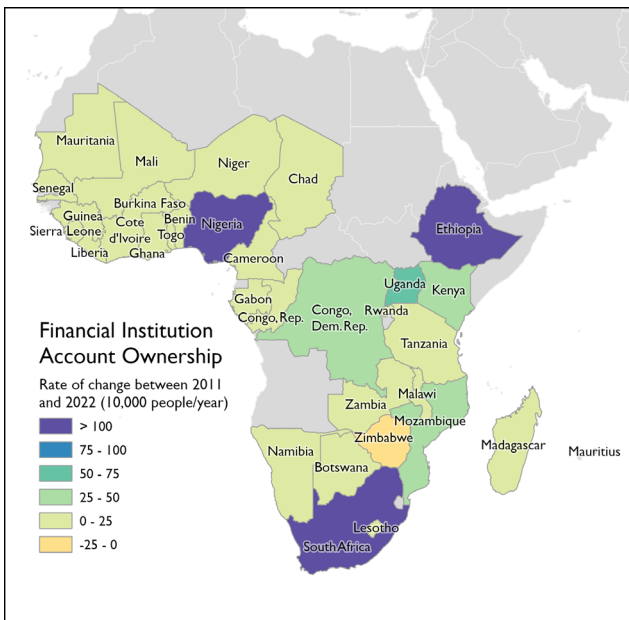


Figure 1: Financial Institution Account Ownership (Sub-Saharan Africa) | Data: The Global Findex, The World Bank | Map: SDGs Today, SDSN

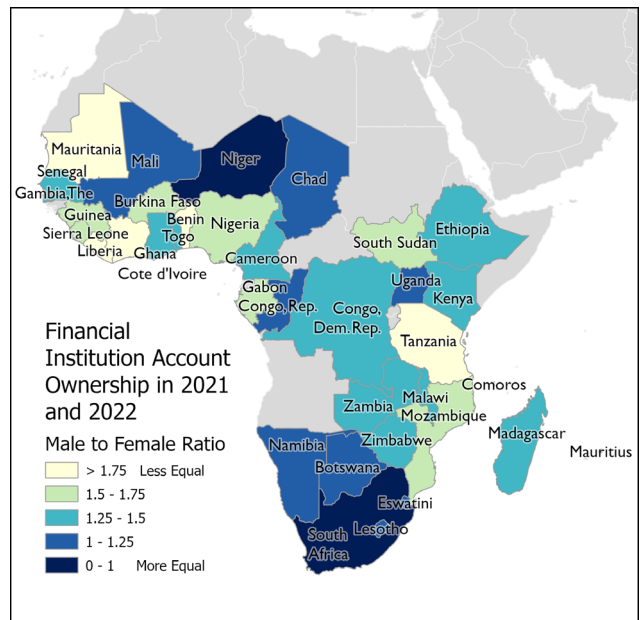


Figure 2: Financial Institution Account Ownership, Male to Female Ratio (Sub-Saharan Africa) | Data: The Global Findex, The World Bank | Map: SDGs Today, SDSN

## Financial Institution Account Ownership

Year	Female	Male
2011	101,976,472	126,286,135
2014	134,167,334	174,483,985
2017	160,068,700	224,431,547
2021	222,324,450	302,361,095

Table 2: Financial Institution Account Ownership (Sub-Saharan Africa) | Data: The Global Findex, The World Bank | Table created with Datawrapper

## POLICY REFORM: DEVELOPING POLICIES THAT CONSIDER DIVERSE SOCIAL AND CULTURAL NORMS

Challenges in policy reform stem from a combination of socio-economic, cultural, and institutional factors. They include a fragmented regulatory environment, gender-specific policy considerations, and cultural and social barriers. Inconsistent policies across the continent result in a lack of cohesive, consistent, and comprehensive regulations related to DFS, making it difficult to implement continent-wide reforms that can benefit all women. Furthermore, the financial and telecommunications sectors often operate under separate regulatory bodies. This leads to regulatory silos due to a lack of policy coordination that is critical for women's DFI.

These policies also lack gender-specific considerations. They are often designed in a gender-neutral manner, so they fail to address the unique barriers women face in accessing DFS. For example, women with low incomes and those living in rural areas often have lower digital literacy, fewer financial skills, limited access to technology, less awareness of their rights, and a general distrust of complaints mechanisms and technology. These factors increase their vulnerability to risks associated with DFS (WWB, 2024a).

Finally, women often must overcome cultural and social barriers. These barriers should be considered for policy reform. Some deeply ingrained cultural norms and practices limit women's participation in financial systems, particularly in rural areas, where traditional gender roles are more prevalent (WWB, 2024a). The partners focused on addressing challenges related to policies that keep up with technological innovations, are informed by local research, and are inclusive of DFS in this phase. However, further efforts are needed to address the interconnectivity of these challenges and to align policy capacity-building efforts to tackle various dimensions of locally driven policy reforms in the future.

## DIGITAL INFRASTRUCTURE: CREATING DIGITAL INFRASTRUCTURES THAT BUILD WOMEN'S TRUST IN FINANCIAL SERVICES

Limited access to digital infrastructure exacerbates demand-side barriers for women in accessing financial services (Appaya and Abbas, 2024). Inadequate access to digital infrastructure, such as limited internet access and unreliable mobile networks, hinders efforts to increase DFI for women. In addition, inconsistent access to electricity affects women's ability to use digital mobile devices, a critical component of accessing DFS. Digital infrastructure investments are often concentrated in urban areas, leaving rural areas with insufficient access. As such, women living in these rural areas become more vulnerable to exclusion from DFS. The G7P focused on the role of digital public infrastructure for growth. Yet, the need for more affordable infrastructure and services continues to persist.

# GENDER DATA: IMPROVING THE COLLECTION OF TIMELY AND ACCURATE GENDER-DISAGGREGATED DATA

Gender-disaggregated data (GDD) is crucial for developing gender-informed policies and programs (UNSGSA, 2020). Without accurate and comprehensive data, it is difficult to understand the specific barriers women face and to design effective policies and interventions. However, collecting high-quality GDD can be challenging due to inconsistent data practices that result from outdated methods or lack of rigorous data collection standards. This makes it difficult to compile a comprehensive picture of women’s DFI. Furthermore, gaps in data collection, quality, and usage pose a major barrier to raising awareness and developing strategies to support women’s financial inclusion (Data2x, May 2023).

Data related to women’s DFI are often scattered across multiple sources. These include banks, mobile money operators, non-governmental organizations (NGOs), and government agencies with little coordination or integration. Although the financial sector is typically the main user of GDD, the telecommunications sector, development partners, policymakers, and the general public also use GDD. One significant challenge that banks face is the time-consuming data verification process, which is required by their regulatory frameworks. That, in turn, requires banks to confirm or rectify data discrepancies (FinEquity, 2024). This makes it difficult for different organizations and sectors to aggregate and analyze GDD across various platforms or regions.

Various partners within the G7P have produced and utilized different gender data sources over the past five years. Moving forward, enhanced collaboration between governments, financial institutions, and international organizations to improve GDD is essential to overcome these challenges and advance women’s digital financial inclusion in Africa.

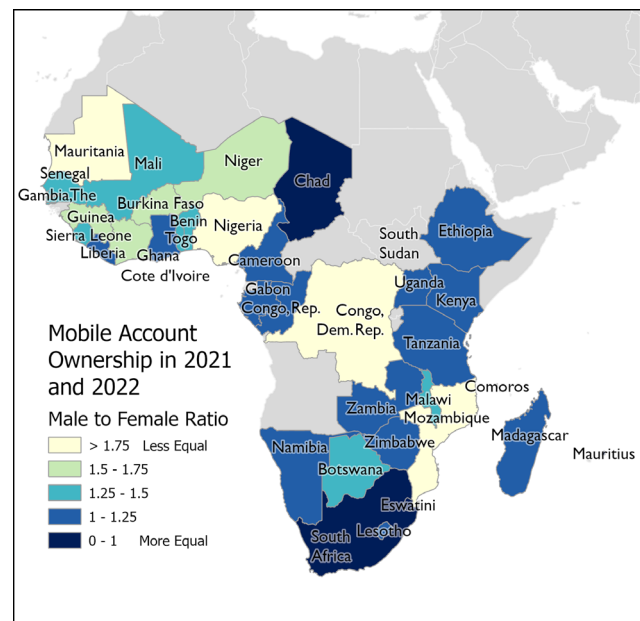
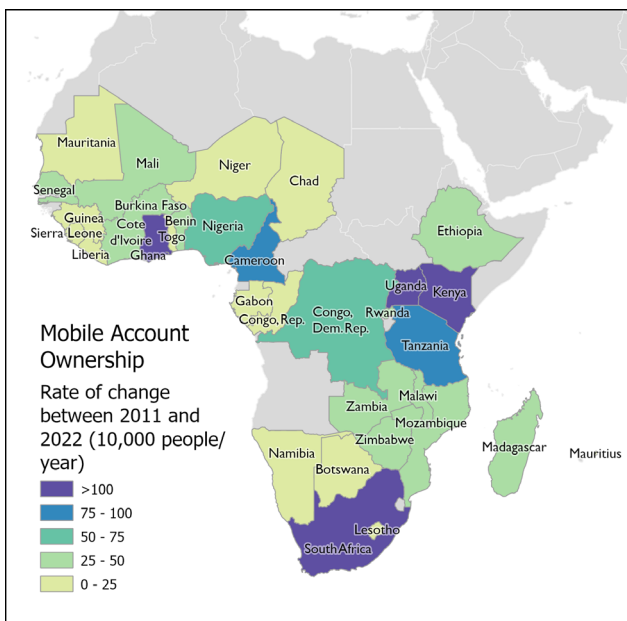


Figure 3: Mobile Money Account Ownership (Sub-Saharan Africa) | Data: The Global Findex, The World Bank | Maps: SDGs Today, SDSN

Figure 4: Mobile Money Account Ownership, Male to Female Ratio (Sub-Saharan Africa) | Data: The Global Findex, The World Bank | Maps: SDGs Today, SDSN

### Mobile Money Account Ownership

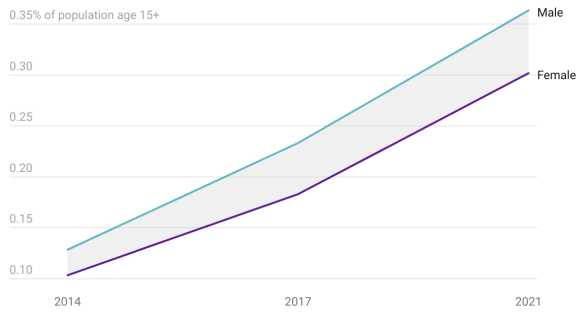


Figure 5: Mobile Money Account Ownership (Sub-Saharan Africa) | Data: The Global Findex, The World Bank | Graph created with Datawrapper

### Mobile Money Account Ownership

Year	Female	Male
2014	55,024,722	68,422,181
2017	106,634,838	135,957,275
2021	198,758,460	239,379,610

Table 3: Mobile Money Account Ownership (Sub-Saharan Africa) | Data: The Global Findex, The World Bank | Table created with Datawrapper

## IMPACT ASSESSMENT: EVALUATING THE LONG-TERM EFFECTS OF INNOVATIVE TOOLS AND MODELS ON WOMEN'S LIVELIHOODS

Assessing the impact of women's DFI in Africa is crucial to understanding how effective various initiatives are and identifying areas for improvement. This effort can provide insights into how DFI impacts women's economic empowerment, social status, and overall well-being. Evaluating the impact includes assessing whether women have better access to credit, insurance, and investment opportunities. The impact can also be evaluated by examining women's entrepreneurship and business growth and analyzing their access to capital, markets, and business tools. This can simultaneously lead to women's social empowerment by improving their social status, reducing their dependency on other family members, and increasing participation in community decision-making. While there is some comfort in the fact that account ownership for both men and women saw a slight increase between 2021 and 2022, the gap between men and women measured by bank account ownership remains significant for several countries (IMF, 2023).

How impact assessment will be built around digital financial inclusion remains a topic for the G7P to explore. These discussions will be crucial for developing the next phase of the Partnership and determining how each partner can contribute to this evaluation.

## LOCAL VS. GLOBAL NEEDS: BRIDGING THE DISCONNECT BETWEEN LOCAL REQUIREMENTS AND GLOBAL INITIATIVES

Local needs focus on the specific cultural, economic, and infrastructural contexts within individual countries or communities. Global needs encompass broader trends, best practices, and international standards. Understanding context, the policy and regulatory environment, and the challenges and solutions needed to bridge the gap between local and global needs is essential. As such, efforts have been made to create a guide to help identify opportunities for regional harmonization. To support women's DFI, the basic enablers for DFS must be aligned at a regional level after being adopted so other member countries can operationalize it. This would help harmonize DFS policies with other countries and across an entire region (UNCDF, n.d.).

Some partners have made significant efforts to engage local communities and civil society organizations to identify challenges and devise solutions over the past five years. As interconnectivity increases across localities worldwide, a more local-to-global approach must be maintained in future endeavors to ensure that challenges and opportunities address global, national, and local priorities.

# CAPACITY-BUILDING: ENHANCING CAPACITY AROUND INFRASTRUCTURE, SERVICES, AND EMERGING TECHNOLOGIES

Building capacity involves empowering institutions, organizations, and women to support digital financial inclusion initiatives. For example, multi-week global blended learning programs hosted by Women’s World Banking (WWB) and Oxford University’s Saïd Business School have been created to bring together senior officials from central banks and other regulatory agencies in emerging markets. These programs teach skills and equip officials with the tools they need to create an enabling environment for women’s DFI (WWB, 2024b).

On a global scale, forming partnerships and conducting advocacy efforts are key to advancing women’s financial inclusion. The G7P has effectively established the need, purpose, and function of such a partnership in this context. A “train the trainers” approach is needed to jointly influence global policies, secure funding, and develop literacy and training programs for women and relevant institutions in tools and technologies that promote gender equality in financial systems.

## BOX 2

# THE STATE OF FINANCIAL INCLUSION IN TANZANIA

FinScope Tanzania offers a comprehensive understanding of the financial services landscape across the country, presenting insights from a survey into the financial needs, preferences, and behaviors of Tanzanians aged 16 and older (FinScope Tanzania, 2023). According to the report, formal financial inclusion grew from 65% to 76% between 2017 and 2023, with the rise in mobile money and banking contributing to this increase. However, key barriers to financial inclusion remain:

- Varying perceptions on what is needed to open a bank account
- Income instability (due to seasonal or occasional income)
- Lack of widespread implementation of digital payment mechanisms
- Challenges related to literacy, numeracy skills, and proximity to financial service providers

Respondents were asked if they had saved money or put money aside in the last 12 months: 44.60% of female respondents (from a sample of 5,527) said yes, compared to 46.62% of all respondents (from a total of 9,915).

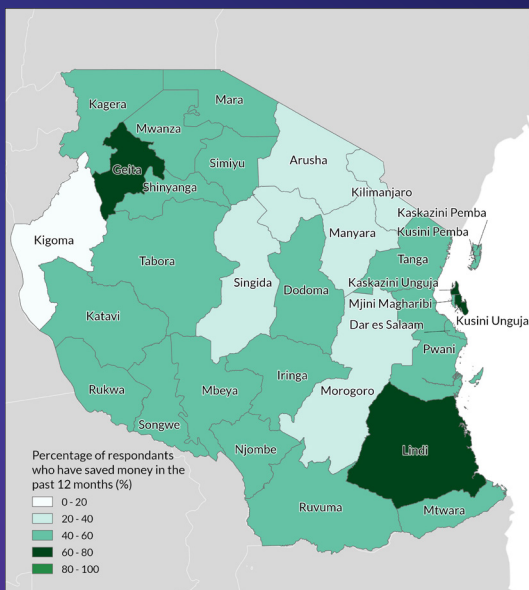


Figure 6: Percentage of respondents who have saved money | Data: FinScope Tanzania 2023 | Map: SDGs Today, SDSN

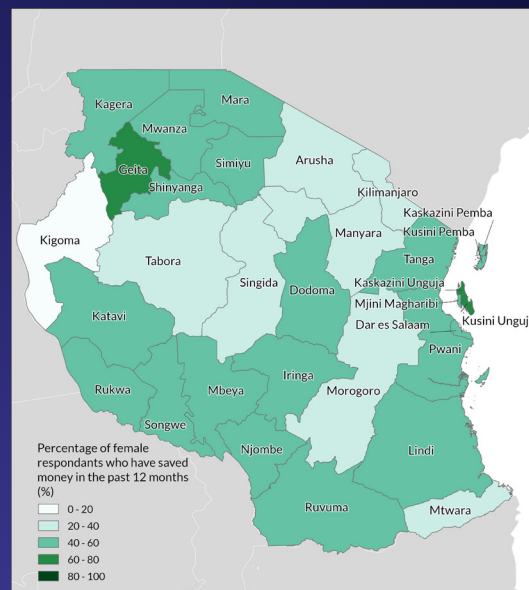


Figure 7: Data: Percentage of female respondents who have saved money | Data: FinScope Tanzania 2023 | Map: SDGs Today, SDSN

When asked whether they had downloaded a mobile banking app, 17.79% of female respondents said yes, whereas 20.40% of all respondents had done so.

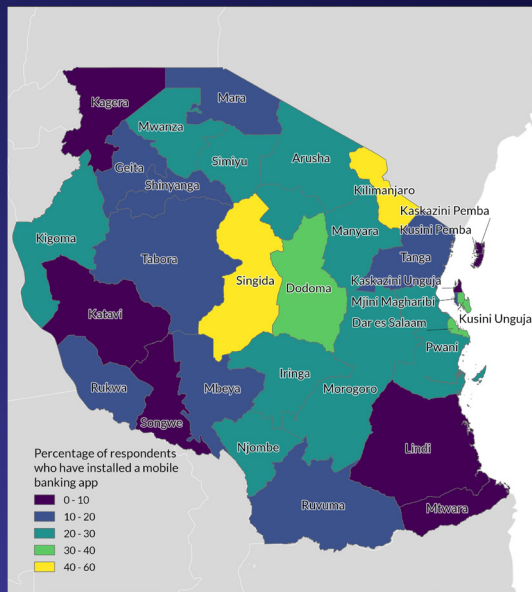


Figure 8: Percentage of respondents who installed a mobile banking application | Data: FinScope Tanzania 2023 | Map: SDGs Today, SDSN

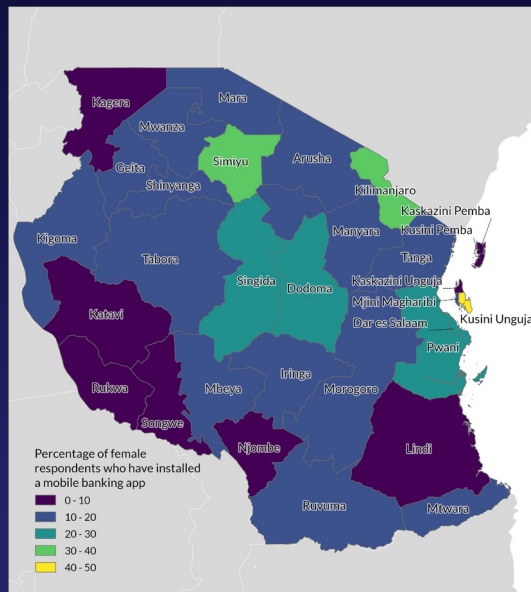


Figure 9: Percentage of female respondents who installed a mobile banking application | Data: FinScope Tanzania 2023 | Map: SDGs Today, SDSN

Female respondents were asked about their preferred banking methods. Automated teller machines (ATMs) are most frequently used in 22 regions. In nine regions, women preferred agents, based on a total of 444 respondents. Across all respondents, ATMs were favored in 24 regions and agents were preferred in seven regions, out of a total of 1,053 respondents.

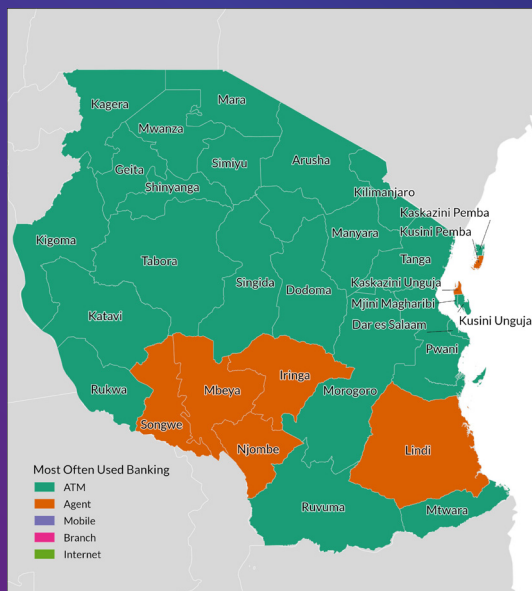


Figure 10: Most often used banking method by respondents | Data: FinScope Tanzania 2023 | Map: SDGs Today, SDSN

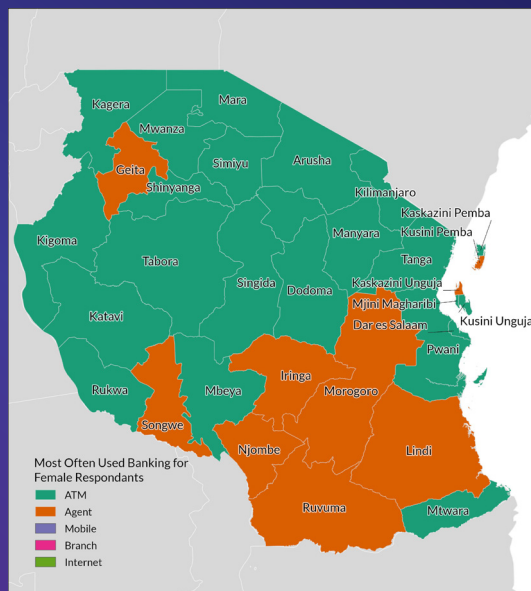


Figure 11: Most often used banking method by female respondents | Data: FinScope Tanzania 2023 | Map: SDGs Today, SDSN

## BOX 3

# THE STATE OF FINANCIAL INCLUSION IN KENYA

The FinAccess Household Survey 2021 offers insights into financial inclusion across all 47 counties in Kenya. It explores challenges and opportunities in green finance and the impact of technology on financial transactions. The survey evaluates financial inclusion through four dimensions: access, usage, quality, and impact/welfare. It includes responses from 1,552 participants, 846 of whom were female (KNBS, 2021).

According to the survey, 76.03% of respondents had used financial services, with a slightly lower rate of 75.65% among females. In this context, services included savings:

- At a microfinance institution
- Through mobile banking
- Through a mobile money provider
- At a SACCO society (savings and credit cooperative)
- At a group or chama (informal cooperative)
- With a group of friends
- Given to a family member or friend to keep
- Kept in a secret hiding place

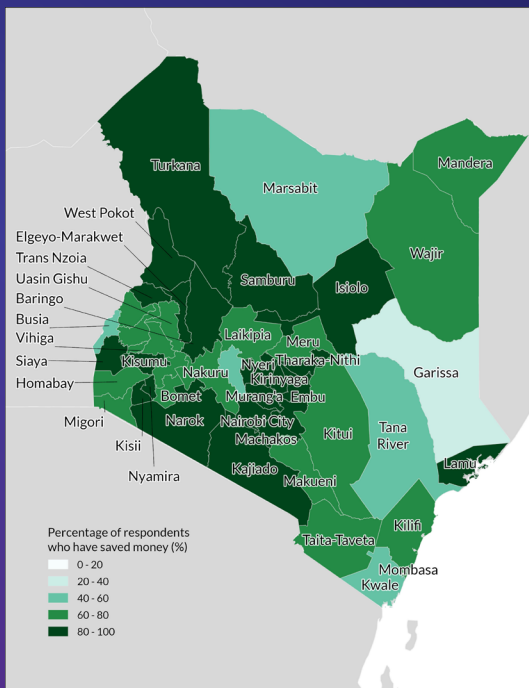


Figure 12: Percentage of respondents who have saved money | Data: FinAccess Household Survey 2021 | Map: SDGs Today, SDSN

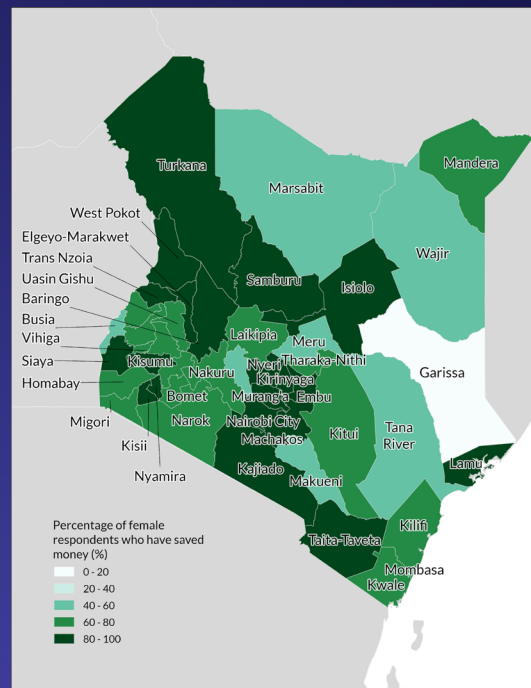


Figure 13: Percentage of female respondents who have saved money | Data: FinAccess Household Survey 2021 | Map: SDGs Today, SDSN

In terms of service usage, 21.20% of respondents said they had never used financial services, compared to 16.43% of females. Here, the service consists of being registered with a mobile bank.



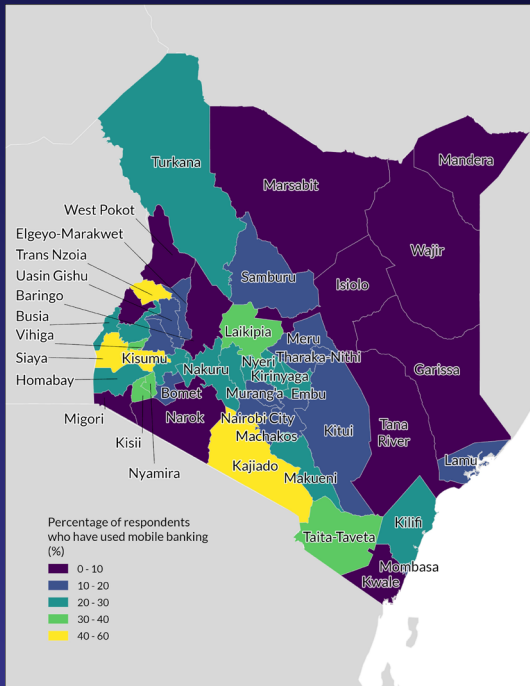


Figure 14: Percentage of respondents who have used mobile banking | Data: FinAccess Household Survey 2021 | Map: SDGs Today, SDSN

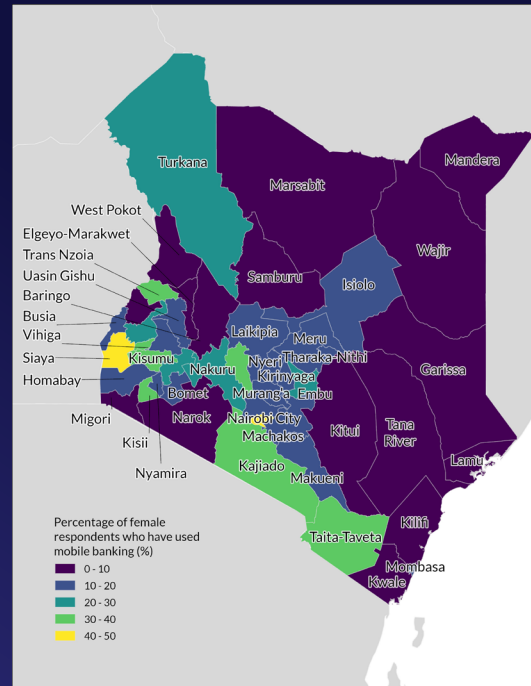


Figure 15: Percentage of female respondents who have used mobile banking | Data: FinAccess Household Survey 2021 | Map: SDGs Today, SDSN

The primary channels for accessing bank accounts varied. Mobile banking led in 14 counties, agents in 13, ATMs in 11, and branches in nine. Notably, females mainly accessed their accounts through branches in 26 counties, while agents and ATMs were more common in nine and six counties, respectively. Mobile banking was less frequent, at six counties.

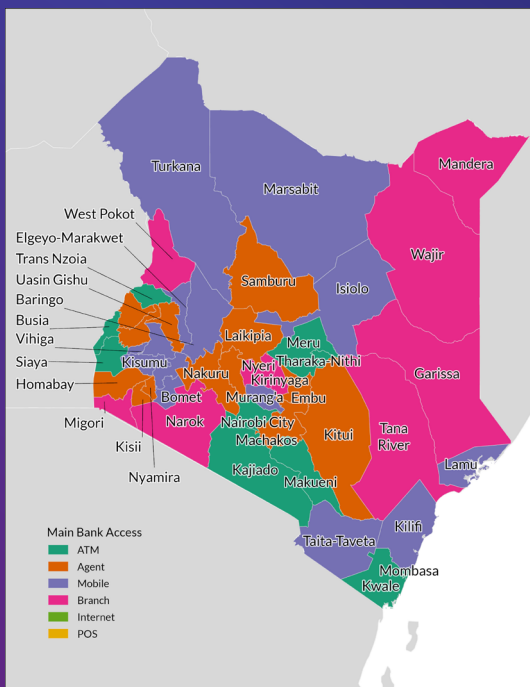


Figure 16: Main banking method used by respondents | Data: FinAccess Household Survey 2021 | Map: SDGs Today, SDSN

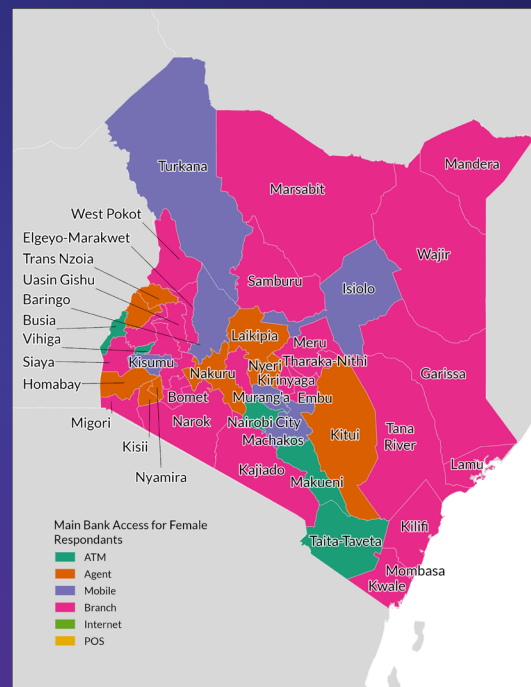


Figure 17: Main banking method used by female respondents | Data: FinAccess Household Survey 2021 | Map: SDGs Today, SDSN

## 5. IMPLEMENTATION PROGRESS

Each of the G7P members is advancing financial inclusion in their own domains (Table 1). The Partnership aims to support members through a coordinated approach, facilitating discussions to identify synergies between complementary research, technical, and policy efforts. Each partner reports their organization's progress through annual reports and internal mechanisms. They share updates during monthly, quarterly, and annual virtual and in-person meetings. These discussions are opportunities for collaboration on in-country support, events, and implementation strategies. This section presents a high-level overview of the partners' progress and their most recent significant activities within the G7P Framework.

### 5.1 THE AFRICA DIGITAL FINANCIAL INCLUSION FACILITY

The Africa Digital Financial Inclusion Facility (ADFI) was launched in June 2019 with the mission of expanding investments into digital financial services to include and empower all Africans. Current partners in the multi-donor trust fund include l'Agence française de développement; the Bill & Melinda Gates Foundation; the French Treasury in the Ministry of the Economy, Finance and Industry; the Ministry of Finance of the Government of Luxembourg; and the Women Entrepreneurs Finance Initiative. ADFI is hosted and managed by the African Development Bank.

As a leading pan-African multi-donor fund, ADFI catalyzes financial inclusion by investing in the expansion of digital financial services across Africa, specifically supporting interventions to improve digital infrastructure, policy regulation, and innovative product development. Capacity-building and gender are mainstreamed across all interventions, with 15% of investments earmarked for gender-transformative projects and 60% for gender-intentional projects.

At its launch, ADFI set the goal of extending financial inclusion to an additional 332 million Africans by 2029. Women comprise 60% of this target population. This group represents the number of adults in Africa who have access to a cellular phone but are excluded from mobile money, bank, or non-bank accounts. Specifically, ADFI aims to spur financial inclusion by investing in digital financial solutions across the continent. Funding recipients include regional bodies and economic communities; government ministries, central banks, and other regulators; mobile money operators; remittance and payments companies; bank and non-bank institutions; and financial technology (fintech) companies.

ADFI is working to achieve this objective by investing in interventions that pilot and test scalable digital financial solutions. With 11 projects in implementation and significant portfolio growth planned for the short term, all operations are mainstreamed within the African Development Bank. They follow well-established processes to ensure effective implementation and sustainable impact.

As announced in August 2023, the Indian government contributed \$2 million USD to ADFI to boost women's DFI in Africa (Simpson, August 2023). This collaboration has enabled ADFI and the Government of India to share best practices and help scale up initiatives to meet the needs of financially excluded and underserved people in Africa. Furthermore, in September 2023, ADFI participated as a partner in the launch of the Microfinance Development Support Project for Women and Youth Entrepreneurship in Chad (Simpson, September 2023; AfDB, 2021).

### SCALING ADFI'S FOOTPRINT

The work the ADFI partnership completed in 2022 to review the Theory of Change, Mission, and Results Matrix Framework formed the foundation for the project prioritization strategy for 2024–2026 interventions. The ADFI partnership is working to significantly scale the portfolio over 2024 to increase the number of projects to at least 20.

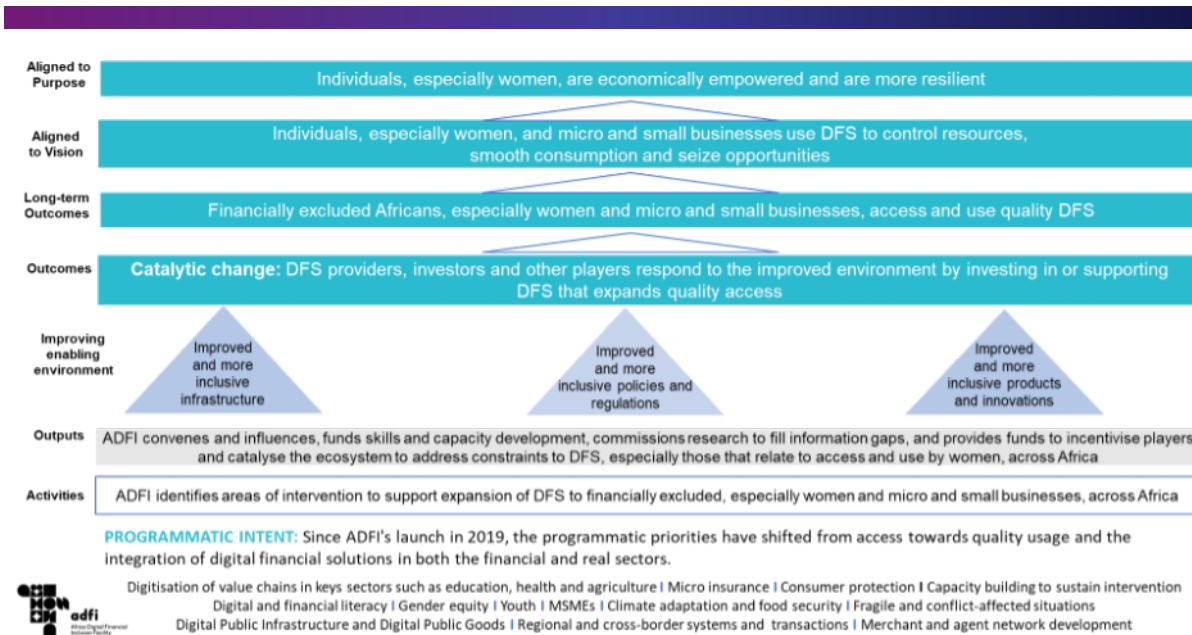


Figure 18: ADFI Theory of Change

In 2022, the project prioritization strategy targeted nine countries and all regions on the continent. The goal was to further scale up the project portfolio and secure additional implementation resources to meet the rising and evolving demand for digital financial solutions across Africa.

With a keen focus on digital infrastructure, policy and regulation, and products and innovation – with gender inclusion and capacity-building as cross-cutting themes – ADFI launched a call for proposals that aligns with its pillars of intervention and enhances access to and use of digital financial solutions in Africa (ADFI, n.d.-a). ADFI received 133 project proposals in 2023 at both the country and regional levels: 125 proposals were considered eligible. These were narrowed down to 32 and then prioritized to a shortlist of 13 projects.

Many past proposals focused on challenges related to specific groups being excluded from accessing digital financial services and suggested approaches to address these issues. Reflecting on the evolving role of digital finance in supporting economic, social, and sustainable development, the shortlisted projects aim to leverage digital finance to integrate technology-based solutions within both the financial and real sectors. The projects aim to achieve social development goals, enhance economic harmonization across regions, contribute to digital public goods, or foster economic empowerment through capacity-building and digital financial inclusion.

Key themes include enhancing the digital public infrastructure not only through instant payment systems, but also through merchant and government payment systems and central banks' e-currencies:

- Building capacity among policymakers to drive the digital financial agenda and sandbox fintech innovation
- Bridging financial inclusion gaps among forcibly displaced populations
- Strengthening food security by leveraging financial technology within agricultural value chains and digitizing agricultural markets
- Contributing to greater regional and cross-border harmonization

The 13 projects that ADFI's Governing Council has approved for prioritization will undergo further technical evaluation in 2024 as part of the processes of the African Development Bank Group.

## ADFI PORTFOLIO IN IMPLEMENTATION

Following an initial call for proposals in 2019 that generated over 300 proposals, 11 selected projects are being implemented, along with those developed through co-ideation within the African Development Bank and externally. Highlights of the ADFI's current investment portfolio showcase the breadth of innovative digital financial solutions:

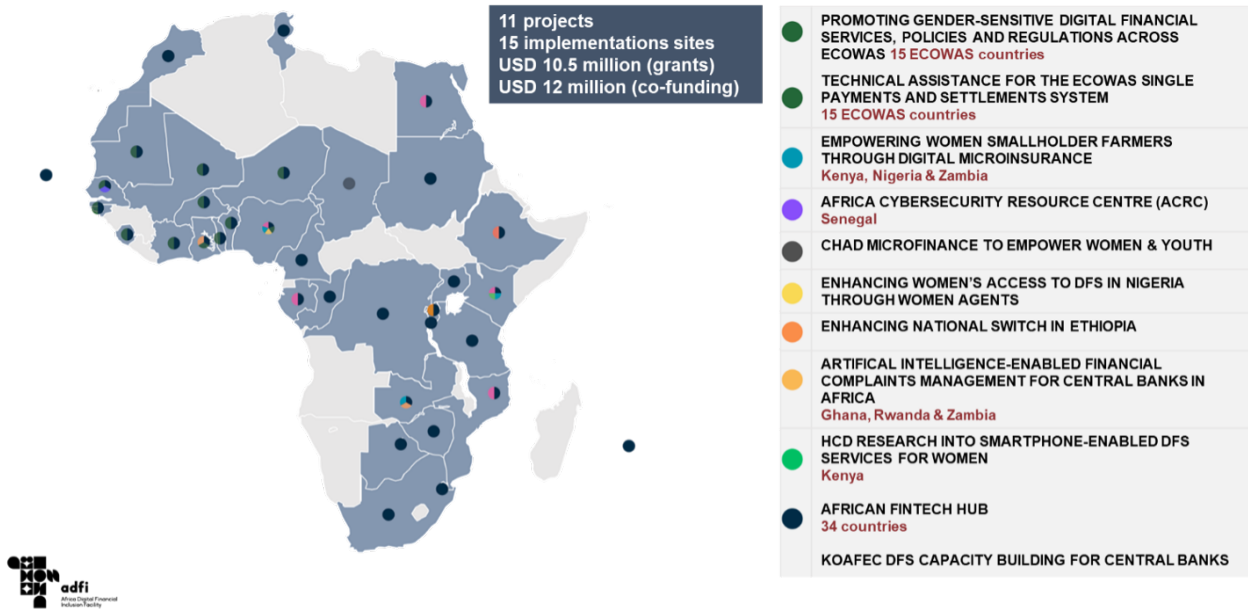


Figure 19: ADFI's Portfolio

## FINANCING DIGITAL INFRASTRUCTURE

Within the current portfolio, ADFI is directing 51% of funds toward digital infrastructure projects across the continent, providing a critical foundation upon which innovative and responsive products are built (ADFI, n.d-b). ADFI finances DFS infrastructure projects that span diverse areas of intervention and aim to establish inclusive and interoperable digital payment and settlement systems. ADFI supports initiatives that contribute to regional economic, finance, and real sector development.

### ENHANCING THE NATIONAL SWITCH OF ETHIOPIA (ETHSWITCH)

Working under a parallel finance approach with the Gates Foundation, ADFI is providing technical and financial support via a grant of \$2,330,000 USD. The project supports a critical platform that will ensure digital financial services interoperability for multiple services and use cases in Ethiopia. It will advance financial inclusion in Ethiopia through enhancing the national payment system, upgrading from the current card-only payment system to multiple digital payments channels.

Significant progress has been made in the development, piloting, and testing of the instant payment switch, payment system gateway, and shared e-wallet technology components with onboarding and participation of banks and non-banks. Full deployment is planned to facilitate efficient, affordable, secure transactions and to enable the development of robust security platforms and ecommerce platforms across the region.

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## HARMONIZING THE EXISTING PAYMENTS SYSTEM ACROSS ECOWAS

ADFI is providing \$1 million USD for the West Africa Monetary Agency to conduct technical and business analysis for the proposed Economic Community of West African States (ECOWAS) payments and settlements system. This is part of the roadmap toward achieving a single central bank for West Africa and a single currency. Technical assistance is focused on functional design and scheme rules for an instant retail payment system and a real-time gross settlement system. The project is building on work ECOWAS has commissioned in the past.

## BUILDING CAPACITY

ADFI promotes capacity-building initiatives, including projects like the initiative in Chad to boost entrepreneurship among women and youth and the pan-African initiative to strengthen the fintech sector.

## IMPROVING ACCESS THROUGH THE CHAD MICROFINANCE DEVELOPMENT PROJECT

Contributing to a \$12.8 million USD African Development Bank initiative to bolster women's economic empowerment and youth entrepreneurship in rural Chad, this grant of \$650,000 USD from ADFI helps to make it easier for vulnerable groups to access innovative and secure financial and non-financial services. The initiative aims to build the capacity of microfinance institutions to develop new digital financial and non-financial services for excluded women and youth. It also plans to assess the supply and demand of financial services through the first FinScope study in Chad.

The project will promote gender equality, women's economic empowerment, and youth entrepreneurship in rural areas. It will achieve this goal through four specific objectives:

- Building the capacities of partners on both the supply and demand sides of financial services
- Increasing the access of vulnerable populations to sustainable socio-economic and financial services
- Developing the managerial and productive capacities of women and youth through the development of income-generating activities and small enterprises
- Contributing to strengthening the microfinance ecosystem

## IMPROVING CONNECTIONS THROUGH THE AFRICA FINTECH HUB

ADFI is providing \$525,000 USD in funding and technical assistance to the [Africa Fintech Network](#) to host and manage the Africa Fintech Hub. The Hub seeks to improve connections between investors and fintech businesses. It has a particular focus on women-owned fintech businesses and is conducting a needs assessment to define the Hub's business model. It recognizes the need to balance demand and supply considerations in financial inclusion projects and showcase the work of fintech businesses on the continent, including those that are female-led or -owned.

## HUMAN-CENTERED DESIGN RESEARCH

Across the portfolio, ADFI is investing 29% of its resources in sustainable digital products and innovations that demonstrate a positive impact on the livelihoods of low-income consumers, including women and vulnerable communities. ADFI works with stakeholders to ideate, develop, and scale innovations that address community development priorities at the country and regional levels.

To identify responsive solutions that meet the needs of marginalized groups, ADFI has adopted a human-centered design research approach to gain a better understanding of the barriers to accessing financial services. Desk research can provide important insights into social and cultural barriers to women's access to financial services. But it can miss nuances related to community dynamics, attitudes of stakeholder groups, and discrepancies between demand-side solutions and supply-side considerations. By including target groups in all stages of design, human-centered design research provides great insight to test whether hypotheses align with or diverge from emerging evidence. It

has also explored interventions such as enabling women to become mobile money agents, impact local economies, and contribute to economic development more broadly. The projects outlined below highlight ADFI's investment in a portfolio that employs a human-centered design approach.

## EMPOWERING WOMEN SMALLHOLDER FARMERS THROUGH DIGITAL MICROINSURANCE

This project supports women smallholder farmers to increase their crop yields through a bundled microinsurance solution. The primary offering is agricultural microinsurance, which covers seeds, fertilizers, specific growing periods, and other needs (Pula Advisors and ADFI, 2022).

Traditionally, agronomy knowledge is passed down from father to son, often based on outdated information. This project integrates timely agronomy advice informed by satellite weather data and provides women farmers with up-to-date information, such as alerts about unexpected weather patterns. It also offers practical recommendations for crop protection.

The project has successfully registered over 1.5 million people, of whom 700,000 are women smallholder farmers. This exceeds the initial target of 360,000. The final evaluation of its impact on increasing crop yields has not yet been completed. Pula is using the project results to upgrade its product offering, improve awareness, and generate demand for insurance. Human-centered design research has highlighted the need to consider the local context and build this into product design and development (Pula Advisors and ADFI, 2022).



Photo: Pula Advisors/ADFI

## SUPPORTING SMARTPHONE-ENABLED DIGITAL FINANCIAL SERVICES FOR WOMEN

This project seeks to address the gap in gender-sensitive financial solutions for women small traders in Kenya. It acknowledges that women's incomes often vary over the year and that current credit options may be either too costly or inadequate for their needs.

Using human-centered design research, the project aims to create a customized financial solution by using pay-as-you-go smartphones to offer a more accessible and affordable credit option that is customized to meet the needs of women small traders in Kenya. Focus group discussions and phone surveys were conducted in Eldoret, Kisumu, Machakos, and Nairobi to guide the development of a prototype for piloting small loans. The project is uncovering valuable insights into the best way to support these women traders (ADFI, 2022).

## ENHANCING ACCESS TO FINANCIAL SERVICES FOR WOMEN IN NORTHERN NIGERIA THROUGH FEMALE MOBILE MONEY AGENT NETWORKS

Using human-centered research to develop a gender-focused network of women mobile money (MoMo) agents, this project aims to help overcome barriers to access for women customers, such as cultural and social norms. In addition, the project trains women entrepreneurs on digital financial solutions to increase their economic activity. Over 10,000 mobile money users and 6,000 mobile money agents have been consulted since the project's launch in 2021

## POLICY AND REGULATION

ADFI is dedicating 20% of its resources across its portfolio to invest in financial regulation and policies that keep pace with digital infrastructure improvements and technology innovations across Africa. Some of the biggest bottlenecks to digital financial service expansion in Africa are due to stringent and unsupportive regulatory frameworks (ADFI, n.d.-c).

ADFI aims to work with key regulatory bodies to create an enabling environment for financial inclusion. These regulatory bodies include central banks, competition authorities, regional economic integration bodies, and government ministries. This enables ADFI to advocate for changes in policies and regulations that strengthen partnerships among DFS actors and address policy barriers that hinder women from accessing DFS and other opportunities, such as agency banking, microloans, savings, and insurance through investments. ADFI is supporting an initiative to mainstream gender within DFS policies and regulations across ECOWAS (ADFI, n.d.-d).

### BOX 4

## INVESTING IN INNOVATIVE RESEARCH TO ENHANCE FINANCIAL INCLUSION AND INCREASE ECONOMIC EMPOWERMENT

Like many women across Africa, Judith Laokwali runs her own small tailoring business for customers in her community. She lives in northern Nigeria's Kano State. The banking services in her remote location are limited, which sometimes leads to challenges with customer payments. Also, the social and cultural norms of her community limit her income opportunities.

Evidence suggests that eliminating the barriers to digital solutions could boost the economic participation of millions of financially excluded women, youth, rural dwellers, and small business owners like Judith. In response, the Africa Digital Financial Inclusion Facility (ADFI) is investing in innovative



research approaches like human-centered design to better understand these barriers to access and how consumers might better use digital financial solutions. ADFI's approach places participants at the center of the process and enables them to be co-creators of responsive, inclusive products and services that are relevant to them. Designed to create appropriate, affordable, and accessible solutions, ADFI provides powerful tools to build resilience, mitigate risk, and achieve potential, particularly for marginalized populations.

Yello Digital Financial Services Ltd., a fintech subsidiary of MTN Nigeria Communications PLC, is using human-centered research to develop a gender-focused network of women mobile money (MoMo) agents who can help overcome barriers to access for women customers, including cultural and social norms. In addition, they will train women entrepreneurs like Judith on digital financial solutions to increase their economic activity. Becoming a MoMo agent, Judith said, "will help me boost myself with my customers. If they say they want to pay with money, I will have ways for them to withdraw ... and not for them to tell me that the transfer is not working, and they should go to another place."

Human-centered design research is also being used to inform the development of mobile phone retailer M-KOPA's digital credit solutions. They offer flexible and tailored loan repayment options and the opportunity to access digital credit using pay-as-you-go smartphone services, with other data as collateral. Piloted in Kenya, M-KOPA explored what influenced women's uptake and use of mobile and digital financial services and increased their participation in a pay-as-you-go financial inclusion pathway.

The same research approach, relying on users to define and design a viable mobile app, influenced Pula Advisors' development of a responsive digital microinsurance solution for women smallholder farmers in Kenya, Nigeria, and Zambia. More than 1.49 million farmers registered, including over 700,000 women.



Photo: M-KOPA/ADFI

Source: AfDB. "Investing in innovative research to enhance financial inclusion and increase economic empowerment." 2024. African Development Bank. <https://www.afdb.org/en/news-and-events/investing-innovative-research-enhance-financial-inclusion-and-increase-economic-empowerment-68068>



## REFLECTIONS ON ADFI PROGRESS

ADFI is significantly scaling its efforts to finance projects across Africa. ADFI leverages technology across the African Development Bank and works with private and public sector partners to fund and implement projects that address systemic barriers to the growth, uptake, and use of DFS. Its particular focus is on women and micro-, small, and medium-sized businesses. ADFI is able to leverage resources, expertise, and data capacities to support the expansion of this work in cohesion with the diverse priorities of women in accessing DFS through the Partnership. To achieve the planned impact and reach of this work, in addition to the crucial ongoing support and commitment from donors, ADFI is seeking additional partnerships to scale impact by scaling investment.

## 5.2 ABDUL LATIF JAMEEL POVERTY ACTION LAB

The Abdul Latif Jameel Poverty Action Lab (J-PAL) is a global research network based out of the Massachusetts Institute of Technology (MIT). The lab works to reduce poverty by ensuring that policy is informed by scientific evidence. The network has been recognized for its pioneering use of randomized control trials and evaluations to rigorously evaluate the impact of policy options. J-PAL Africa, J-PAL's regional office based at the University of Cape Town, leads the organization's work in Sub-Saharan Africa.

One of its core research programs is the Digital Identification and Finance Initiative (DigiFI). DigiFI aims to generate rigorous evidence on how African governments, private companies, and NGOs can leverage digital payments and identification systems to improve lives through better public service delivery, governance, and financial inclusion (DigiFI, 2019). The initiative funds rigorous impact evaluations, in the form of randomized control trials or randomized evaluations, to assess the impact of innovative digital identification and payment reforms. The goal is to identify the most (cost-)effective design and implementation approaches to maximize benefits and mitigate risks to citizens.

Through its African Scholars Program, DigiFI also provides research funding, mentorship, and training support to African scholars to create more opportunities for local researchers to drive the research agenda in their communities. Apart from funding research projects through a request for proposals, DigiFI staff build and matchmake new research opportunities on digital ID and e-payments in Sub-Saharan Africa. J-PAL also works with policymakers, researchers, and other stakeholders to use existing evidence to inform policy and global thinking.

Since 2019, DigiFI Africa has funded 44 projects on digital identification and e-payment systems across 15 Sub-Saharan African countries. These projects include six randomized evaluations, 14 pilot projects, and 24 proposal development grants. They amount to a \$2,197,035 USD total commitment to research projects over the life of DigiFI. [J-PAL's website](#) provides an overview of all research projects that DigiFI funds.



Figure 20: DigiFI Africa's Approach

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## EARLY INSIGHTS FROM FUNDED STUDIES

### MASS DIGITIZATION OF GOVERNMENT TRANSFERS IN TOGO

The effective targeting of social assistance programs can be a challenging exercise for governments and humanitarian organizations. In response to the COVID-19 pandemic, the Togolese government launched an [ambitious relief aid program](#) to support affected vulnerable households. This impact evaluation sought to evaluate methods for improving geographic targeting by building high-resolution poverty maps using a combination of satellite imagery, multiple nationally representative survey data, and machine learning to better allocate emergency cash transfers in Togo.

Researchers found that this approach reduced exclusion errors by 4 to 21%, compared to traditional geographic targeting schemes. However, it slightly increased errors by 9 to 35% relative to social registries (hypothetical in the Togolese context). The study showcases the potential of using mobile data to complement traditional targeting methods, especially in delivering emergency assistance (Aiken et al., 2022).

### INCREASING MOBILE BANKING USE AMONG RURAL POPULATIONS IN GHANA

To encourage the adoption of DFS, a randomized control trial in Ghana tested the effects of individual incentives and peer endorsements on the [adoption of mobile banking](#). The study found that while individual incentives increased adoption by 50%, adding peer endorsement doubled this effect. Peer endorsements particularly boosted confidence in handling fraud and promoted interactions around mobile banking. Six months later, participants showed a 30% increase in savings in linked accounts, underscoring the importance of peer influence in driving technology adoption and financial inclusion (Riley et al., 2024).

### THE ROLE OF DIGITAL FINANCIAL SERVICES IN WOMEN'S EMPOWERMENT

A randomized control trial in Tanzania explored whether shifting female microfinance groups to mobile money for loan repayments could enhance women's empowerment. The study found that using mobile money significantly increased women's use of the service for other transactions, leading to greater financial control and higher household empowerment. This shift also resulted in spending that was aligned more with women's preferences. These findings demonstrate the positive impact of DFS on women's empowerment and financial autonomy (Heath and Riley, 2024).

## RESEARCH FUNDING OPPORTUNITIES

DigiFI has four research funding categories. These include policy outreach grants, proposal development grants, pilots and monitoring systems, and full randomized evaluations.

J-PAL is poised to fund more research projects on digital IDs and digital payments. To date, 64% of its research funds have been committed to support innovative research in this space. Furthermore, the DigiFI team is actively engaging with policymakers across the continent to generate and matchmake new research projects within the scope of DigiFI's themes.

## AFRICAN SCHOLARS PROGRAM

DigiFI remains committed to ensuring that local researchers and policymakers drive the research agenda on digital identification, payments, and governance topics in the region. Over half (60%) of DigiFI's portfolio of funded studies is led by African researchers, representing 34% of the total research funding that DigiFI grants. The remaining projects are led by J-PAL affiliated professors, invited researchers, DigiFI post-doctoral fellows, and PhD students.

Along with funding research by local researchers, DigiFI's African Scholars program matches African scholars with academic mentors from our network and provides training on randomized control trials and research development.

Table 4: DigiFI funding categories and allocation

<b>Policy outreach</b>	<p>Up to \$10,000 USD</p> <p>These grants are intended to co-fund conferences, workshops, events, or other policy outreach activities to disseminate evidence from DigiFI-funded evaluations or other randomized evaluation research conducted by J-PAL affiliates, DigiFI-invited researchers, and African scholars whose work addresses the initiative’s research priorities.</p>
<b>Proposal development</b>	<p>Up to \$15,000 USD</p> <p>These grants cover exploratory work related to preliminary research ideas. Examples include conducting background research, developing partnerships, visiting field sites, and collecting preliminary data.</p>
<b>Pilots and monitoring system</b>	<p>Up to \$75,000 USD</p> <p>These grants are for studies with a clear research question where the design and implementation require further testing and pilot data. Pilots do not have to include randomized methodology as long as they test for the logistics or first-stage results of a treatment/policy intervention using administrative data or surveys or build a monitoring system.</p>
<b>Full randomized evaluation</b>	<p>Up to \$400,000 USD</p> <p>These grants are for research projects at a mature level of development. Not only must the research question be clear, but applicants must also demonstrate clear first-stage results (through a pilot or administrative data), commitment from implementing partners, a method of randomization, well-defined instruments, and sample-size estimates.</p>

## REFLECTIONS ON J-PAL PROGRESS

Much effort has been invested in connecting with identification and civil registration offices and technology authorities to conceptualize and implement projects focused on new ID systems (e.g., biometric IDs) and DFS. The co-development of methodologies to address gaps in each collaborating country required an extended period for research, including the collection of qualitative and quantitative data. This research will lead to technology-driven solutions that close the gender gap in access to DFS.

Building trust with partners at local and national levels has been a priority for J-PAL over the past year, leading to the consolidation of a diverse and multi-stakeholder group of experts, researchers, and policymakers. Notable advancements in the development of these partnerships have been made in Benin, Senegal and Somalia. Joint efforts and events with the ID4D team in Ethiopia and Morocco also highlighted the value of the G7 Partnership in fostering synergies to support countries with locally applicable solutions.

## BOX 5

# AFRICAN SCHOLAR SPOTLIGHT

An interview with Nneka Esther Osadolor, a PhD candidate in economics at the University of Ibadan, Nigeria.



Photo: Matt-Geo Photography

### WHAT ARE YOU USING INITIATIVE FUNDS TO DO?

With a grant through DigiFI, my coauthors Evans Osabuohien (a fellow African scholar), Michael Mba, Owen Omorogbe, Obianuju Nnadozie, and I are assessing the potential for digital payments and flexible payment options to increase health insurance take-up among informal workers in Nigeria. The grant will allow us to establish relationships with implementation partners, conduct a needs assessment of the program, and meet with health insurance providers. Our hope is that this project will further our understanding of health insurance markets, the needs of informal sector workers, and the reasons behind why they are unable to access health insurance.

### WHAT ARE THE BIG UNANSWERED RESEARCH QUESTIONS IN YOUR CONTEXT THAT RANDOMIZED CONTROL TRIALS MAY BE ABLE TO HELP ANSWER?

Randomized evaluations hold the potential to address numerous research questions. One such question is tackling the size and challenges of the informal work sector, which is particularly significant in Africa. Workers in this sector face suboptimal conditions. Unfortunately, only a small percentage of workers can access the formal labor sector. This leaves many struggling in the informal sector, necessitating a systemic solution.

Multiple factors drive people to choose informal work, including limited education, limited opportunities, or a skills gap. These reasons sparked my interest in our current proposal development grant. We have found that despite the availability of health insurance since 2006, uptake remains below 20%. Our goal is to increase uptake while also raising awareness about the importance of health insurance for those in the informal sector.

Randomized evaluations can also be used to answer key questions in the education space, such as improving school attendance and enhancing teaching quality. I'm particularly enthusiastic about J-PAL's Learning for All Initiative, as it will help generate the evidence that can replace intuitive decisions when it comes to education policy, leading to more efficient use of government funds. The ability to craft evidence-based policies is one of the main reasons that randomized evaluations appeal to me.

### HOW HAS THE SUPPORT FROM J-PAL ASSISTED YOU IN YOUR CAREER? HOW CAN ORGANIZATIONS LIKE J-PAL CONTINUE TO BUILD ON THE SUPPORT THEY PROVIDE TO LOCAL RESEARCHERS IN RUNNING RANDOMIZED EVALUATIONS?

Being connected to J-PAL has been transformative. Resource constraints are a significant hurdle for scholars in Africa. J-PAL's support to provide access to resources like online courses, books, and mentorship has been crucial in shaping my career. For example, J-PAL connected me to Nathan Fiala for mentoring. The network of scholars within J-PAL has enabled me to seize various opportunities and progress in my research and career.

Looking back, exposure to these opportunities several years ago paved the way for my current position. I strongly believe that organizations like J-PAL can continue to assist local researchers by maintaining their current efforts and incorporating feedback from scholars. By offering financial support, mentorship, and access to opportunities, organizations like J-PAL can help unlock Africa's potential. It's encouraging to note that outreach to universities across Africa can yield positive feedback from both students and faculty.

In the second half of 2023, I will be interning with Innovations for Poverty Action (IPA) Nigeria through the support of J-PAL Africa. I am hoping to dive more deeply into randomized evaluations, including taking courses, learning from colleagues, and gaining hands-on experience in this field of research. Working with an organization like IPA and with local policymakers will allow me to take what I have learned and apply it practically.

Source: Spencer, Tyler. "African Scholar Spotlight: Nneka Osadolor." 2023. The Abdul Latif Jameel Poverty Action Lab (J-PAL). 3 October 2023. <https://www.povertyactionlab.org/blog/10-3-23/african-scholar-spotlight-nneka-osadolor>.

## 5.3 UNITED NATIONS CAPITAL DEVELOPMENT FUND

The United Nations Capital Development Fund (UNCDF) operates the Africa Policy Accelerator (APA) as a pillar of its Inclusive Digital Economies and Financial Inclusion practice area. The APA supports governments to achieve their DFS-related policy and regulatory goals by providing expert-guided advice on inclusive policy for DFS. It supports multi-stakeholder dialogue on regulatory issues and introduces countries to global best practices to strengthen their regulatory environments around DFS.

UNCDF works primarily with central banks and government ministries to co-create learning agendas, policy implementation strategies, and tools that address markets and specific needs of their institutions. It collaborates with training and academic partners to provide scholarships for courses that can help governments achieve their DFS-related policy and regulatory goals. Upon completion of the coursework, it helps identify opportunities to deliver additional technical assistance and support.

Since 2021, APA has successfully accelerated progress toward 14 policy and regulatory changes across the continent (UNCDF, 2023). The number of countries where the APA is now engaged, and the wide range of policy challenges it is helping to address, demonstrates the impressive scope of its impact.

The UNCDF Africa Policy Accelerator focused on three key initiatives this year:

- Advancing women's financial inclusion through strategic collaboration in Ethiopia
- Expanding and deepening capacity-building
- Committing to financial inclusion in Cameroon

### ADVANCING WOMEN'S FINANCIAL INCLUSION THROUGH STRATEGIC COLLABORATION IN ETHIOPIA

The Women's Digital Financial Inclusion (WDFI) initiative is dedicated to empowering women economically by improving their access to DFS tailored to their unique needs. In March 2024, Addis Ababa, Ethiopia served as the hub for a week-long series of events that brought together a diverse group of stakeholders committed to advancing this crucial agenda. The focus was on integrating gender-sensitive approaches into policy and practice.

The UNCDF team led the session by presenting real-world case studies and showcasing successful agent banking models. Breakout groups then explored strategies to increase female agent participation and make financial services more accessible and user-friendly for female customers.

The session concluded with three key takeaways:

- The critical need for gender-disaggregated data to tailor financial products and services to women's specific needs
- The importance of supportive regulatory frameworks that facilitate the collection and use of such data while removing barriers to women's participation as financial agents
- The recognition of operational and sociocultural challenges hindering women's involvement in agent networks, with strategies proposed to address these issues by promoting female agents, improving data analysis, and creating innovative financial products for women

The session also underscored the need to build trust, visibility, and accessibility in expanding agent networks to effectively empower women economically.



## BOX 6

# FIELD VISITS IN ETHIOPIA: STRENGTHENING COLLABORATION AND KNOWLEDGE EXCHANGE

In March 2024, UNCDF undertook field visits aimed at bolstering collaboration and facilitating knowledge exchange between the WDFI coalitions in Ethiopia and Indonesia. The day began with a visit to the African Union, where the WDFI delegation – made up of representatives from UNCDF, WWB, and members of the Indonesian WDFI Coalition – engaged in discussions with Dr. Tapiwa Uchizi Nyasulu, Head of the Women and Gender Policy and Development Division at the African Union. These discussions focused on aligning the WDFI Advocacy Hub’s efforts with the priorities of the African Union.

Following the African Union visit, the delegation met with Women in Self Employment (WISE), a local Ethiopian coalition member. WISE Director Tsigie Haile presented the organization’s objectives and highlighted a “train the trainers” program designed to equip over 2,000 network members with digital financial literacy skills. The day concluded with a visit to the Ethiopian Youth Entrepreneurs Association. Founder and president Samiya Godu facilitated connections with the Indonesian Consulate, laying the groundwork for future collaboration.

These field visits underscored the importance of ensuring that WDFI advocacy efforts reach women at the grassroots level. The visits fostered valuable connections and identified opportunities for collaboration among various stakeholders within the ecosystem. This collaborative approach is essential for achieving the goals of women’s financial inclusion and empowering women economically through digital finance on a global scale.

## EXPANDING AND DEEPENING CAPACITY-BUILDING

The APA has successfully advanced its capacity-building initiatives by leveraging partnerships to deliver targeted training for stakeholders. These efforts aimed to equip policymakers and regulators with the knowledge they need to navigate digital finance regulation. In collaboration with the Toronto Centre, the Fletcher School Leadership Program for Financial Inclusion at Tufts University, and the Digital Frontiers Institute, the APA awarded scholarships to 182 participants from 13 countries and 22 institutions. The programs focused on emerging consumer protection issues, supervision of DFS, and agent network models to prepare government officials for effective policy changes.

The APA's partnership with the Toronto Centre to deliver the Digital Financial Inclusion Supervision 1.0 course was a success. Developed with the Digital Frontiers Institute and enhanced with gender-specific content from UNCDF's Advisory Panel tool, the course saw 181 participants (58% male, 35% female, 7% preferred not to say) from 21 countries complete it across five cohorts from 2022 to 2023. Due to the Toronto Centre's efficient use of resources, two additional cohorts were scheduled for 2024, with the first completed in the second quarter and the second cohort took place in September.

In 2023, the APA conducted a comprehensive assessment of capacity-building investments by the Bill & Melinda Gates Foundation and UNCDF, evaluating their effectiveness and impact. The findings and recommendations were discussed at a workshop in London on 10 June 2024. Representatives from assessed institutions and the donor community explored challenges and future visions. As a result, attendees agreed to form a working group to enhance collaboration among providers. UNCDF, through the APA, will continue to engage with this network by bridging donors, content developers, training providers, and regulators to ensure the program is sustainable and to support in-country partners.

## COMMITTING TO FINANCIAL INCLUSION IN CAMEROON

Cameroon is working to make its National Financial Inclusion Strategy, which launched in 2023, a reality for all citizens. The National Economic and Financial Committee (CNEF) is at the forefront, committed to safeguarding financial consumers. The strategy aims to broaden access to a diverse range of financial products and services, with a particular focus on vulnerable populations. These include rural communities, women, youth, the elderly, and small and medium-sized enterprises.

Among the strategy's key pillars, consumer protection and education are fundamental for fostering the use of all types of financial services, including digital. A primary lever for the development of the financial sector is to enhance public trust in the services it offers. This involves improving transparency, sharing information, handling complaints, and focusing on customer relations.

One ongoing initiative supporting the strategy's implementation is CNEF's supervision of digital financial consumer protection. This includes the organization of financial mediation processes, as mandated by community texts on the protection of banking and financial consumers. This mediation process will complement the internal complaint-handling mechanisms of both banking and non-banking institutions that provide financial products and services. CNEF has been tasked with arbitrating claims related to the Guaranteed Minimum Banking Service for over a decade, following Decree No. 000005/MINFI of 13 January 2011. The execution of this mission has revealed the broad scope of consumer complaints and digital financial consumer needs, particularly regarding transparency, fair and equitable treatment, data protection, and complaint handling.

UNCDF supports CNEF in implementing the National Financial Inclusion Strategy through capacity-building and direct technical support, particularly for the consumer protection aspects of digital financial services and good practices to be adopted by all financial sector professionals. UNCDF is developing a good practice guide to help with the implementation of the Economic and Monetary Community of Central Africa regulation on financial consumer protection. In the past, UNCDF has contributed to the development of Cameroon's National Financial Inclusion Strategy.

The CNEF has also embarked on a journey to accelerate the digital transformation of Cameroon's financial sector. It organized the first edition of its scientific days on the digital economy on 6 and 7 June 2024 in partnership with UNCDF. Experts from the United States, Europe, China, Cameroon, and other African countries analyzed the impact, risks, and challenges of digital innovations in the financial sector at the international and national levels.

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To capitalize on the lessons and recommendations of the scientific days, the CNEF created a working group in charge of developing an action plan to mitigate the various obstacles identified and to accelerate the digital transformation in the Cameroonian financial sector in the coming years.

The agenda's actions to accelerate the financial sector's digital transformation must be aligned with the measures public authorities have already defined and undertaken to promote the digital economy in Cameroon.

To strengthen the support of all stakeholders concerned by the acceleration of the financial sector's digital transformation, the UNCDF and the CNEF scheduled a workshop to validate this agenda on 16 and 17 October 2024.

With its mandate and positioning at the crossroads between sub-regional regulators (Central African Banking Commission and Bank of Central African States) and national actors who have direct contact with financial products and services consumers, CNEF is well placed to make a positive impact on digital financial consumers and financial inclusion in Cameroon (UNCDF "Analysis: Cameroun," n.d.) more generally.

## REFLECTIONS ON UNCDF'S PROGRESS

UNCDF is working toward supporting capacity-building for civil society organizations to advocate for themselves, particularly in empowering women. They have successfully engaged women in advocacy, contributing to positive change and driving policy reform and institutional regulatory reforms designed to address their needs (Policy Accelerator, 2024).

Despite this progress, challenges persist due to social norms and diverse use cases that affect transparency and access to information. The capacity-building efforts among regulators and local actors have been effective, addressing infrastructure needs and integrating new technologies while adapting to evolving social norms. Collaborations with technical partners like CGAP and bilateral G7P meetings have been impactful, especially in fostering gender-intentional approaches. Moving forward, better harmonization among partners will be crucial for more cohesive support for women's financial inclusion at the country level. Similarly, a focus on literacy has emerged as a priority, given that it is fundamental to capacity development and enables women to navigate and benefit from advancing financial technologies.

## 5.4 THE WORLD BANK'S IDENTIFICATION FOR DEVELOPMENT INITIATIVE

People need a reliable ID to access financial services, from opening accounts to applying for a loan or making transactions. Identification enables dependable and secure engagement with the formal financial sector. The World Bank's Identification for Development Initiative (ID4D) works to accelerate inclusive growth and the achievement of a wide range of development outcomes by enabling all people to access inclusive and trusted ID and civil registration systems.

The ID4D partnership platform and a multi-donor trust fund were launched in 2016 to support the development of improved ID systems. The goal was to expand access to services, resources, and opportunities for individuals, governments, and businesses to deliver services more effectively and inclusively. ID4D is a cross-sectoral initiative, working across more than 13 practice groups: from digital development and financial and private sector development to social protection and gender issues. It covers all regions of the globe.

In addition to providing technical and financial assistance to over 70 countries, ID4D serves as a knowledge hub on identification and a global convener around the digital identification agenda. ID4D structures its work around three mutually reinforcing pillars: thought leadership and analytics; global platforms and convening; and country and regional action for implementing robust, inclusive, and trusted digital ID. In 2023, ID4D played a crucial role in supporting India's G20 presidency, championing digital public infrastructure (DPI) as a global development priority and building consensus among stakeholders (World Bank, 2024a).



ID4D's effort relates directly to target 16.9 of the Sustainable Development Goals, which commits to providing legal identity for all, including free birth registrations. It also recognizes that trusted and inclusive ID systems can play a critical and foundational role across several areas of development, including financial inclusion and integrity, social protection, health, women's empowerment, and more.

This year, ID4D expanded its research and data collection efforts by enhancing monitoring, evaluation, and learning in client countries (Cameroon, Ethiopia, Indonesia, and Mozambique). They conducted time and motion studies to assess the impact of digital ID integration, which was successfully completed in the Philippines, and launched DPI Research Labs in several countries to develop dedicated research communities. The first two labs were established in India and Ethiopia (World Bank, 2024a).

Significant progress at the implementation level was made in several countries with the World Bank and ID4D support. With over 80 million registrations in its ID system:

- Philippines experienced one of the most rapid rollouts of a new system
- Morocco registered approximately 18.5 million social protection beneficiaries
- West Africa's Unique Identification for Regional Integration and Inclusion initiative registered 1.3 million people (with a majority of women) in Benin
- Indonesia enrolled over six million residents in its new digital ID app

Moreover, the World Bank has approved over \$500 million USD in new projects aimed at strengthening ID and civil registration systems. This contributes to the target of providing a new or improved ID to 550 million people by 2025. In Ethiopia, the goal is to issue new digital IDs to 90 million people. Indonesia will focus on filling coverage gaps and enhancing its digital ID infrastructure and cybersecurity. In Honduras, the focus is on improving birth registration and promoting the use of the national ID system for services centered on human needs.

ID4D's contribution to the G7 Partnership goals revolves around three key areas this year:

- Establishing a comprehensive understanding of coverage gaps by developing a robust dataset to identify current gaps in ID coverage and access to financial services
- Analyzing key drivers of exclusion through detailed gender gap analyses to understand the primary factors contributing to exclusion
- Measuring impact and collecting evidence on effective strategies to improve women's access to ID and financial inclusion, with a focus on measuring the impact of these interventions

## **ESTABLISHING A COMPREHENSIVE UNDERSTANDING OF COVERAGE GAPS BY DEVELOPING A ROBUST DATASET TO IDENTIFY CURRENT GAPS IN ID COVERAGE AND ACCESS TO FINANCIAL SERVICES**

A key highlight of ID4D's contributions is the publication of the latest global dataset and related analysis. It provides comprehensive figures on the number of people lacking proof of legal identity – estimated at 850 million as of 2021 – and includes data on the gender gap in access to identification across various countries (Clark et al., 2022). This work is essential for supporting operational teams making informed decisions on where and how to focus efforts to support increasing women's access to services.

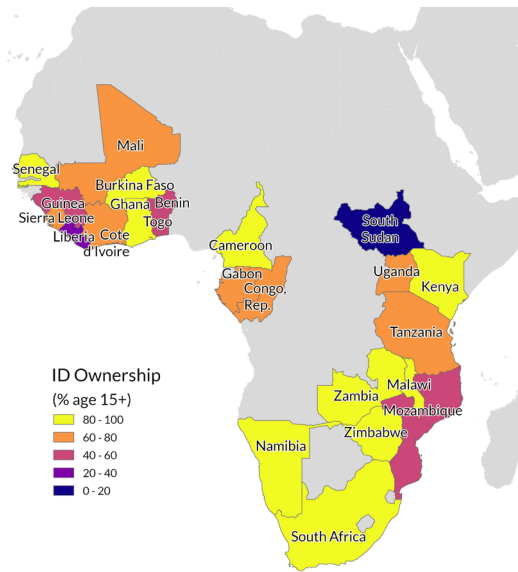


Figure 20: Percentage of ID ownership in Africa | Data: ID4D, World Bank | Map: SDGs Today, SDSN

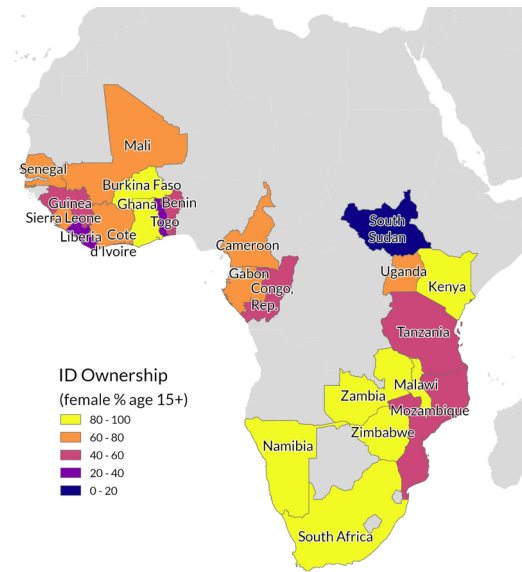


Figure 21: Percentage of female ID ownership in Africa | Data: ID4D, World Bank | Map: SDGs Today, SDSN

## ANALYZING KEY DRIVERS OF EXCLUSION THROUGH DETAILED GENDER GAP ANALYSES TO UNDERSTAND THE PRIMARY FACTORS CONTRIBUTING TO EXCLUSION

ID4D led several efforts across various countries. A study on ID ownership in Ethiopia uses the statistical analysis of ID4D Global Findex data alongside qualitative data from focus group discussions and key informant interviews to investigate gaps in ID ownership and their adverse impacts on women (Casher and Clark, 2024). The study identifies and discusses four potential causes of these gaps: legal and policy barriers, social and community barriers, economic and procedural barriers, and information and knowledge barriers.

This study resulted in the Government of Ethiopia adding gender-sensitive features to the design and implementation plans for the new digital ID system, known as Fayda. The government is actively collaborating with the financial sector to use the new ID for customer onboarding. This has significantly reduced the amount of evidence required to open a bank account in the country.

Also, ID4D conducted a study on end-user perspectives on the Fayda ID for marginalized and vulnerable groups. The study aimed to anticipate the challenges and social risks associated with its rollout, particularly among these groups. Data for this study were gathered through consultations, interviews, and focus groups conducted across six regions in Ethiopia. The study includes specific recommendations and mitigation measures the government had already adopted to integrate cultural and religious preferences that affect women. It also includes plans for targeted gender-specific campaigns (World Bank, 2024b).



Photo: World Bank

Notably, the World Bank and the Government of Ethiopia's National ID Program (NIDP) presented the findings from these inclusion studies to participants representing 10 civil society organizations and local partners in November 2023. The workshop, held in Addis Ababa, addressed the gender gap in ID ownership and perspectives from vulnerable groups on Fayda ID. Participants in the consultation workshop included representatives from the Center for Accelerated Women's Economic Empowerment; New Millennium Women Empowerment Organization; Tarkanfi Sustainable Development; Beza Posterity Development Organization; Jesuit Refugee Service; Authority for Civil Society Organizations; Bill & Melinda Gates Foundation; United Nations Capital Development Fund; Financial Services Deepening Ethiopia; Better Than Cash Alliance; and Enat Bank. They discussed strategies for improving registration for displaced people, enhancing enrollment for disabled individuals, and targeting communication to women.

The results of an ongoing gender gap analysis focusing on Mozambique are expected to be published by the end of 2024 or early 2025.

## BOX 7

# UNLOCKING OPPORTUNITIES FOR MILLIONS IN MOZAMBIQUE WITH FREE IDS

Isac, a 13-year-old boy from Homoine district in Inhambane Province, southern Mozambique, dreams of becoming a nurse. But until recently, his hopes were dashed by a hard truth: Isac lacked a legal identity document (ID), a simple piece of paper that could unlock his future. Without it, he could not enroll in school and instead spent his days collecting and selling wood for food. "If I were to get an ID today, I would go back to school and achieve my dream of becoming a nurse and healing people," he says. Isac is one of millions of children in Mozambique without an ID. He lives with his grandmother, a woman of sparse means. For them, as for nearly 13 million others in Mozambique, the cost of obtaining an ID had always been too high and the nearest registration center too far.

The World Bank's Identification for Development (ID4D) data illustrate the dimension of the identification gap in Mozambique. More than one in every two people in Mozambique does not have official proof of identity, and the impact is profound. Without it, they cannot access education, obtain professional qualifications, own land, open bank accounts, find formal employment, or register a business. Recognizing this as a barrier, the World Bank is supporting the Government of Mozambique in closing the identification gap with a new campaign that provides free access to IDs.

Isac's situation changed dramatically when Nelly, a community member who supports Isac and his grandmother, took him to a temporary registration center. The center was staffed by a joint mobile group from the Mozambique Ministry of Justice's National Directorate of Registries and Notary and the Ministry of the Interior's National Directorate of Civil Identification (DNIC). The registration center was set up in Homoine district as a pilot for a campaign in September 2023. Isac was able to obtain legal identification in just one day, free of charge. The process, which often takes months and incurs significant costs, was streamlined thanks to the initiative.

**"MY GREATEST HOPE IS FOR ISAC TO RETURN TO SCHOOL, COMPLETE HIS EDUCATION, SECURE A JOB, AND THRIVE," SAID NELLY. ALL THESE OPPORTUNITIES ARE NOW AVAILABLE TO HIM.**

The World Bank's Digital Governance and Economy Project (EDGE) and its ID4D initiative supported DNIC in deploying a free ID pilot campaign in three Mozambican provinces. Overwhelming demand led the DNIC to spearhead a nationwide free ID campaign for all new ID registrations, for the first time in the country's history, on 13 November 2023. Thanks to support from EDGE, at least 140,000 IDs were delivered within a few months, free of charge in Mozambique. DNIC is now scaling up its effort to ease access to free IDs nationwide.



A team from the Ministry of Justice's National Directorate of Registries and Notary distributes recently issued IDs to the community. Photo: World Bank

"When I heard an ID brigade was happening nearby, I came and requested mine. With an ID, we can access basically any service, such as enrolling our children in school. The process was easy and very flexible," said Vania Magaissane, a 34-year-old self-employed woman who lives in the country's capital, Maputo. In her family, everyone has an ID. But she knows this is not yet the case for many other families. "This is a good campaign, and I hope it expands because there are a lot of people without the resources to request an ID," she added.

Through initiatives like EDGE, the World Bank and the Government of Mozambique are working to bridge the identification gap. They are unlocking economic opportunities and access to services for individuals like Isac and Vania and contributing to broader social and economic development in the country.

Source: World Bank Group. "Unlocking Opportunities for Millions in Mozambique with Free IDs." 2024. World Bank Group. 3 July 2024. <https://www.worldbank.org/en/news/feature/2024/07/03/unlocking-opportunities-for-millions-in-mozambique-afe-with-free-ids>.

## MEASURING IMPACT AND COLLECTING EVIDENCE ON EFFECTIVE STRATEGIES TO IMPROVE WOMEN'S ACCESS TO IDS AND FINANCIAL INCLUSION

The ID4D initiative is launching a series of Digital Public Infrastructure Labs across different regions that build dedicated research communities to design studies and impact evaluations around specific projects and initiatives.

In August 2023, the ID4D initiative launched its first research lab focused on access to credit in India (DEPA Lab), in collaboration with the Centre for Digital Public Infrastructure and Sahamati. A team from Harvard University, University of Virginia, and the World Bank's Development Impact Evaluation is studying the impact of account aggregators on credit access, employment, and income. Researchers from the Centre for Advanced Financial Research and Learning are examining the effects of account aggregators on credit access across gender, caste, and geography. Ashoka University is investigating account aggregators' impact on firms' financial behavior. Dartmouth College and Oxford University are exploring how detailed financial information affects credit decisions. Results are expected in the coming years.

In January 2024, ID4D launched a Fayda Lab to study the impact of the new Ethiopia Digital ID systems on the country's society and economy. The study is being done with the Government-to-Person Initiative (G2Px), Development Impact Evaluation from the World Bank, Ethiopia's NIDP, and the University of Oxford. A two-day workshop in January 2024 brought together more than 90 stakeholders in Addis Ababa, including Fayda's technical team, policymakers, development partners, and academic researchers. One of the use cases selected for further research will be financial inclusion, with a specific focus on gender analysis.

## BOX 8

# ECONOMIC OPPORTUNITIES FOR REFUGEES IN ETHIOPIA



Photo: UNHCR/Lucrezia Vittori

Ethiopia has made significant progress toward inclusivity with the introduction of the Fayda ID system. This new foundational ID system aims to provide a unique identity to all nationals and residents, including for nearly one million refugees. It addresses barriers that have long hindered access to essential services, such as social protection, education, financial services, and economic opportunities in the country.

Since 2016, the World Bank's ID4D initiative has provided technical assistance to the Ethiopian National ID Program (NIDP). This support culminated in December 2023 with the approval of a \$350 million USD Ethiopia Digital ID for Service Delivery Project. This project aims to provide 90 million Ethiopian nationals and legal residents with a unique digital ID. It is also focused on registering all refugees in the country. The financing includes a \$50 million USD grant from the Window for Host Communities and Refugees.

The ID4D Trust Fund enabled initial discussions between NIDP, the Ethiopian Government's Refugees and Returnees Service, and the United Nations High Commissioner for Refugees (UNHCR) to provide refugees with Fayda ID registration and identification, with the aim of facilitating access to services. This collaboration led to a data-sharing agreement in October 2023. It integrated national and refugee ID systems, a world-first achievement.

ID4D supported the analysis of how Fayda ID would improve refugee access to essential services and mitigate potential tensions between refugees and host communities, promoting unity and belonging. This analysis provided the necessary justifications to secure \$50 million USD from the Window for Host Communities and Refugees to finance refugee registration as part of the \$350 million USD lending operation. Also, ID4D financed a series of inclusion studies that gathered key insights on challenges that vulnerable groups, especially refugees, face. The mitigation measures have been articulated through facilitated discussions between NIDP, the Refugees and Returnees Service, and local civil society organizations.

Fayda ID is already improving refugees' lives. It has enabled them to access services and create economic opportunities since registration campaigns began in Addis Ababa in March 2023. For example, Ibtissame, a refugee from Yemen, was able to obtain a business license with her Fayda ID. She could then open a coffee shop, showcasing the system's potential impact on refugees' economic empowerment.

Ethiopia's success has set a precedent. The ID4D initiative is now working with UNHCR to replicate this approach in other countries. The initiative combines technical assistance and World Bank lending to boost refugee inclusion in national ID systems, which opens up opportunities for refugees to establish new lives and provide for their families.

Initial consultations with representatives from six other African countries have begun. These consultations are sharing Ethiopia's lessons on collaborating with UNHCR, securing personal data, and designing an approach that focuses on enabling use cases rather than just including refugees in the national ID ecosystem.

Source: World Bank

## REFLECTIONS ON ID4D PROGRESS

ID4D has continued its strong support for developing ID systems that are essential for DFS. In 2023, it significantly advanced data-driven research and analyses to co-design studies and implement solutions with government and local stakeholders. It focused on three key areas:

- Developing a comprehensive dataset to measure ID coverage gaps and access to financial services
- Conducting gender gap studies to understand the barriers to ID ownership and to identify legal, social, and economic challenges
- Carrying out impact evaluations to assess the effectiveness of interventions

ID4D's engagement with G7 Partnership members and donors during a joint workshop in Ethiopia was a significant moment in this partnership phase. The workshop focused on various barriers to digital financial inclusion for women and provided valuable insights into how synergies could be leveraged to advance the Partnership collectively.

## 6. HOW IS THE G7P WORKING AS A PARTNERSHIP?

While each partner organization has made progress on various aspects of enabling digital financial inclusion for women in Africa, it is crucial to foster more intentional collaboration among them. It is important to assess the Partnership using a framework that guides how collaboration can improve over time. As the Partnership concludes its final year of this phase, it has explored various efforts to strengthen collective action and outputs. This section provides an overview of the G7P's collective performance during the past five years.

### 6.1 ANALYTICAL FRAMEWORK FOR G7P ASSESSMENT

Collaborations have been shown to yield benefits irrespective of their scope, forms, and intensity (Vangen and Huxham, 2010, pp. 181–82). The G7P was established to build a collaborative advantage to attain goals that were unattainable if implementation partners worked in their individual capacities. The collaborative advantage is achieved through the synthesis of differences, requiring work arrangements that simultaneously protect and integrate partners' uniquely different resources to further joint collaborative goals (Vangen, 2017). In this context, the G7P's governance, leadership, and management are important to ensure effective goal-directed collaborations (Vangen et al., 2015).

We evaluate the G7P's performance as a collaborative partnership after its final full year of implementation, focusing on the following question:

**In its fourth year of implementation, did the core G7P partner institutions – both donors and implementation partners – improve how they worked together?**

The Independent Evaluation Group within the World Bank developed the Capability Assessment Framework (World Bank, 2021). It comprises five key capabilities, or dimensions, which have been used to evaluate the Partnership's effectiveness. The following figure offers an overview of how the G7P has evolved across each of the five dimensions over the years.

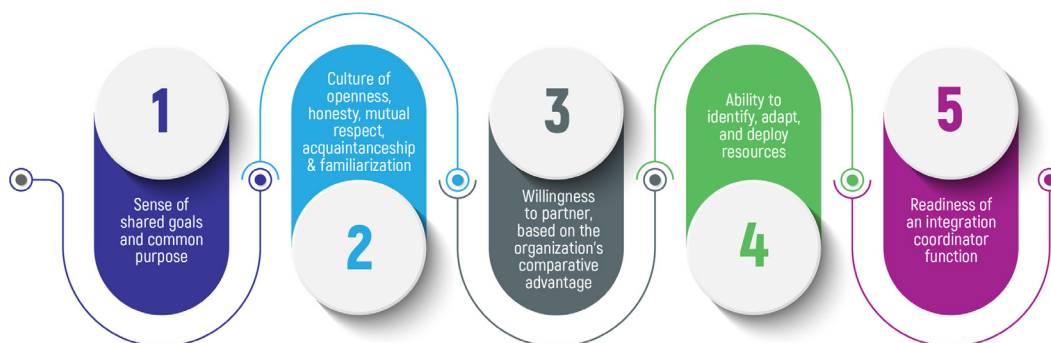


Figure 22: The Five Dimensions of the Capability Assessment Framework

The development of a new partnership between organizations with differing missions, objectives, and deliverables into a cohesive collaboration is a complex and ambitious process that requires time. The five-year duration of this phase of the Partnership provided an opportunity to explore various approaches to optimize synergies and outcomes. This process culminated in the final year of implementation, notably through initiating the creation of a results framework for the Partnership and joint in-country advocacy efforts.

## 6.2 G7P COLLABORATIONS IN THE FINAL YEAR OF IMPLEMENTATION

1

Sense of shared goals and common purpose

### SENSE OF SHARED GOALS AND COMMON PURPOSE

The formation of shared goals and a common purpose consistently improved over the years, reaching a peak midway through this phase of the Partnership. This progress is commendable as it was made without the benefit of in-person meetings or a designated shared space or common platform to communicate the G7P's mission and objectives to external audiences (such as a designated website).

As the members entered the final year of implementation, there was a unanimous recognition of the need for a common results framework to facilitate coordinated priorities, activities, and outputs that support country partners more sustainably. Despite developing a strong sense of shared goals and purpose within the Partnership, this did not translate into joint efforts that bridged the gap between global frameworks and local needs, targeted capacity development, or influenced policy change at the implementation level.

Over the past year, led by the Bill & Melinda Gates Foundation (BMGF) and SDSN, a series of meetings and consultations were organized to define and design a results framework. This process was initiated in September 2023 with consultants from BMGF and the G7 partners. It aims to strengthen collaboration between the partners, support policy implementation, and collaboratively shape digital financial services in Africa.

The discussions concerning outcomes, impact, and outputs resulted in the following:

### MEASUREMENT OF SUCCESS

The partners had varying perceptions of the criteria for measuring the long-term success of the Partnership:

- Increased number of women in Africa using financial services, combined with non-financial services, to support resilience building and productive investments in health, education, and business outcomes
- Enhanced collaboration among partners to support country needs with a collaborative, consolidated service approach and a greater number of initiatives and programs that leverage each other's resources to advance shared goals
- Proactive identification and addressing of the challenges women encounter when accessing financial services and proposing specific activities to overcome the obstacles
- The number of rigorous impact evaluations generated and funded

### SUCCESS BEYOND INDIVIDUAL ACHIEVEMENTS

The partners expressed interest in collaboration beyond knowledge sharing, including:

- Coordinating joint projects on the ground
- Leveraging access to information and credibility and complementing the expertise and influence of each partner synergistically
- Collaborating with other interested parties to address challenges women face, such as cultural barriers, gender-based discrimination, and limited digital or financial literacy, to increase access to financial services and enhance women's economic prospects
- Generating and funding joint high-quality research on the impact of digital identification and finance systems in Africa

## PILLARS OF A RESULTS FRAMEWORK

Partners discussed the elements of a results framework for the next phase of work:

- A common agreement on pursuing foundational policy frameworks that are appropriately scaled for market context: the Partnership should support this through policy, advocacy, or capacity-building
- Greater data protection and consumer protection as a natural evolution while continuing to consider enablers that CGAP outlined (Bin-Humam et al., 2018)
- A measure around resilience or human development outcomes at the level of beneficiaries: a focus on resilient markets and resilient people gives a sense of purpose even if it is ambitious and may require reengineering
- A focus on the entire portfolio of partners rather than on specific pillars
- Prioritizing of responsibility and macro-outcomes: this approach creates a broader sphere of influence for each partner, fostering overlap and collaboration without the need for extensive coordination to achieve specific outcomes

Over the past five years, the partners have developed a sense of shared goals and purpose at the partnership level. However, they struggle to achieve the same level of shared purpose in implementation and operations. Partners vary in size, resources, and reporting mechanisms, which can affect their contributions to joint project implementation. The continued active participation of donors in meetings, the development of a shared results framework, and advocacy initiatives can help partners contribute to the pillars in a more cohesive and sustainable manner.

Culture of openness, honesty, mutual respect, acquaintanceship & familiarization

2

### CULTURE OF OPENNESS, HONESTY, MUTUAL RESPECT, ACQUAINTANCESHIP, AND FAMILIARIZATION

Mutual acquaintanceship and familiarization were firmly established in the second year of implementation and have continued to develop. During the last two years of this phase of the G7P, partners demonstrated a better understanding of how each could contribute to the Partnership. In discussions about the results framework, partners emphasized the need to share their understanding of how the Partnership contributes to their success and how it could enhance their work beyond what they could achieve independently. This is a positive step toward identifying a framework that builds on the strengths and enables future success in joint efforts.

3

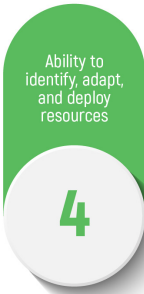
Willingness to partner, based on the organization's comparative advantage

### WILLINGNESS TO PARTNER, BASED ON A CLEAR SENSE OF EACH ORGANIZATION'S COMPARATIVE ADVANTAGE

The willingness to partner, based on a clear sense of each organization's comparative advantage, became most apparent in the final year of the Partnership. One of the key moments in the past year was the launch of the Digital Public Goods Alliance's 50-in-5 campaign in Ethiopia. Here, the partners joined the Bill & Melinda Gates Foundation to champion a country-led initiative focused on digital public infrastructure.

The campaign commits to sharing learnings, best practices, and technologies to enhance digital public infrastructure leading up to 2028. The partners found that coming together and exchanging knowledge and updates helped to identify more concrete opportunities for bilateral and joint collaborations. Throughout the year, many partners referred to this event as a success and an opportunity to jointly organize and enable joint projects in the future.





## ABILITY TO IDENTIFY, ADAPT, AND DEPLOY RESOURCES

The G7P’s ability to identify, adapt, and deploy resources – both financial and human capital – remains mixed. The group continues to identify and share information on high-profile funding initiatives in development, such as the evolving digital public infrastructure and digital public goods. These initiatives could provide new sources of funding for select members of the Partnership.

However, adapting existing resources to foster collective institutional actions has not materialized, which limited the implementation partners’ ability to develop projects cross-organizationally and formalize cross-partner programmatic outcomes. As stated in previous reports, we argued that creating a small fund to finance joint operational activities is necessary to deepen inter-organizational collaborations in the field. This has not yet been achieved. We believe that establishing such a fund in the last year of the Partnership’s implementation limits its capacity to have an impact. Our experience indicated that establishing a fund at the program level to complement existing resources was more difficult than expected.

In addition, there was minimal progress in coordinating resources – human, technical, and financial – to maximize synergies in country-level operations. While the effort was made to strengthen relationships between implementation partners in the formative stages of project development, the G7P never created a Principles of Engagement document. This type of document defines collaborative engagement modalities that could raise the visibility of partnership activities in country settings and accelerate the replication of successful operational collaborations in other countries. The continued absence of such a document and a common platform, as noted earlier, signals that the G7P’s commitment to hold one another accountable for performance never materialized.

Thus, over the past year, numerous partners have concentrated on scaling up existing programs, extending and expanding ongoing partnerships and donor relations, and enhancing current projects. However, the absence of a unified joint project has led to a fragmented approach, with partners working in isolation rather than collaboratively. This siloed strategy can affect the long-term effectiveness of the collective impact under the G7P framework to advance women’s digital financial inclusion in Africa.



## READINESS OF AN INTEGRATION COORDINATOR FUNCTION

An integration coordinator function that actively supports the roles of each partner and mitigates the risk of partners operating in silos is essential to the success of the G7P. However, the effectiveness of the coordinator function has decreased over the years as participation in monthly meetings has been less robust than in the Partnership’s earlier years. As a result, in the last year, the partners met quarterly instead of monthly to exchange updates and discuss joint efforts such as the results framework, advocacy, and joint events. It is notable that the partners also invited relevant organizations to participate in these meetings and present initiatives that support joint efforts, which proved to be productive.

The Bill & Melinda Gates Foundation’s role as a partner and facilitator, rather than merely a funder, has positively impacted the implementing partners’ collaborations. In addition, SDSN has established itself as a credible neutral convener that facilitates communication across groups, organizes meetings, and is familiar with inter-organizational programs. This has led to more candid exchanges that have helped to strengthen the collaboration.

## BOX 9

# EVALUATION OF THE FINANCIAL INCLUSION OF WOMEN

In May 2024, the French Treasury hosted a session on the outcomes of an evaluation that Ernst & Young conducted on its investments in financial inclusion for women between 2020 and 2022. France's Ministry of the Economy, Finance and Industry emphasized the importance of this evaluation for future program development, highlighting the need for better integration among the funds involved. The French Ministry questioned how to enhance intervention frameworks and whether to concentrate efforts on fewer initiatives, given the relatively low investment amount of \$25 million USD.

The evaluation used a framework based on qualitative interviews and case studies in Ethiopia, Nigeria, and Senegal. It assessed the effectiveness of four funds – ADFI, African Policy Accelerator, ID4D, and DigiFI – in promoting gender equality. Ernst & Young noted that while the funds had a strong gender focus, civil society involvement was limited.

Several of the challenges outlined during the discussion included partners struggling to align work around the potential of digital public infrastructure (DPI) solutions; disparities between upstream and downstream activities hindering effective collaboration; and uncertainty about how sustainable DPI initiatives are in the long term. Also, the evaluation emphasized the value of whole-of-government coordination in navigating regulatory landscapes, particularly for data protection. Finally, it raised the overlapping of donor frameworks as a factor that could create more competition for funding across various sectors, hindering cohesive progress in leveraging DPI effectively.

Key recommendations included:

- Strengthening France's role in the G7 Partnership
- Creating a roadmap for tracking funds directed at women
- Enhancing partnerships
- Improving intervention logic

The evaluation also identified the need for clear advocacy on the impact of financial inclusion, sharing concrete examples to demonstrate effectiveness. These recommendations align with the opportunities for improvement that SDSN identified in the assessment of the G7P. SDSN addresses several of these points in the recommendations for continuing the G7P.



In summary, the G7P progressed from knowledge exchange to coordination and collaboration, but joint implementation did not materialize at this phase of the Partnership.

## 6.3 EXTERNAL FACTORS THAT COULD LIMIT THE G7P'S EFFECTIVENESS

The state of collaboration can be influenced by changes in the external environment in which the Partnership operates or as the mandate of implementing partners evolves. The continuing quest to recapture high-level political support in the context of a rapidly changing constellation of global initiatives in the digital space, political transitions, strategic shifts, and new leadership influences the political momentum building behind the digital development agenda. This momentum provides strategic direction for the next phase of the G7P's activities.

## CHALLENGES IN ADVOCATING FOR WOMEN'S FINANCIAL INCLUSION

- There is an ongoing need for the renewed attention of high-level support to boost operational momentum, especially in light of the political changes in the French government and the shift in leadership at the BMGF over the past year
- G7 and G20 agendas remain crowded with the continuing global “polycrisis”
- The French government has made efforts to increase the visibility of the G7P in G20 forums
- The BMGF has actively contributed to advocacy of the G7P mission

## THE RAPIDLY CHANGING TECHNOLOGY PRIORITIES IN FINANCIAL INCLUSION

- New fintech startups are using artificial intelligence to enhance digital financial services
- Several countries and regions aim to modernize payment systems and enhance financial inclusion through central bank digital currencies
- Tech companies such as Google are partnering with financial institutions to enhance digital wallet services
- Agencies such as the World Food Programme are using blockchain technology to improve the transparency of cash-based assistance programs

# 7. REFLECTIONS ON THE G7P'S WAY FORWARD

Inter-institutional partnerships can be constructed in various ways to foster improved knowledge exchange, identify opportunities to coordinate to minimize duplication, and coordinate engagements to find synergies. As the G7P recognizes the importance of advancing women's digital financial inclusion and fostering multidimensional partnerships to address the various factors influencing this objective, partners and donors should reconsider and update their strategic approach.

This section offers six recommendations to support these reflections:

- Shaping the future direction
- Robust results and evaluation framework
- Shared advocacy and communications plan
- Sustained joint support for countries
- Intersectional coordination
- Joint funding

## 7.1. SHAPING THE FUTURE DIRECTION

With emerging global trends and regional priorities in digital financial inclusion (DFI), the G7P should position itself as a leading force to set the future direction of a multidimensional and sustainable agenda. It should have clear performance indicators, action-oriented objectives, and defined roles for each partner. Foundational building blocks such as connectivity, identification, and tiered account-opening procedures are essential for progress. Moving forward, the Partnership should outline the future agenda, particularly in addressing the widening financial access gap in some countries. Enhancing technical capacity and financial literacy will be crucial in this effort.

The G7P should also consider inviting another tier of collaborators to complement the current cohort. This agenda should be guided by recent data, country input, and best practices. It should be forward-looking and beneficial to other groups contributing to enhancing digital financial inclusion for women in Africa.

Finally, the Partnership should use research conducted by expert organizations to help identify priorities to address barriers to women's DFI in the next phase of the Partnership. Barriers related to legal constraints, costs of digital financial services (DFS) and mobile/internet usage, and biases rooted in social norms will require additional support across the continent (WEE-FI, 2024). These collaborations will create opportunities to address these gaps, which the G7P can use to inform the next phase of the Partnership.

## 7.2. ROBUST RESULTS AND EVALUATION FRAMEWORK

Before transitioning into the second phase of work, the G7P should consider establishing a robust results and evaluation framework to measure the impact and effectiveness of the Partnership. The lack of such a framework was one of the main barriers to transitioning from a knowledge exchange platform to a partnership with a concrete plan for joint in-country interventions and support. The results framework should provide a cohesive structure that outlines the barriers each partner is addressing and details how to synergistically develop and evaluate the framework's impact.

This framework should include specific, measurable, and time-bound indicators to assess progress at both the Partnership and country levels. It is important to evaluate the progress and efficiency of the Partnership's functions and contributions, demonstrating the value of a collaborative approach rather than partners working in isolation. Also, it is necessary to understand how the Partnership impacts policies, regulations, accessibility, and long-term planning at community, national, and regional levels. Regular evaluations should be integrated into the next phase, allowing for timely adjustments and improvements while supporting increased accountability, transparency, and evidence-based decision-making.

## 7.3. SHARED ADVOCACY AND COMMUNICATIONS PLAN

A unified advocacy and communications strategy that enhances visibility and support for the Partnership and its constituents is a much-needed step, as outlined in previous G7P Accountability Reports. This plan should detail key messaging, target audiences, and strategic channels for disseminating information and garnering support for countries engaged with the G7P. It should include a coordinated approach to engage with policymakers, partners, and the public to inform decision-making at the global, national, and local levels. As well, the plan should secure necessary resources, foster partnerships, and, most importantly, empower women with the knowledge, tools, and opportunities to access digital financing to positively impact their futures, their families, and their communities in the long term.

Developing a shared website, joint advocacy strategies, and a unified communications plan is essential in the next phase of the Partnership. The G7P should consider creating a communications sub-group with representatives from all partners to meet regularly and consistently.

## 7.4. SUSTAINED JOINT SUPPORT FOR COUNTRIES

To ensure ongoing and consistent support for countries through dedicated resources, political will, and synergistic contributions from the partners, the G7P should plan for sustained support throughout the entire next phase of the Partnership. Sustained support – whether through resources, capacity development, advocacy, or other means – would strengthen national commitments, align local policies with emerging technologies and community needs, and provide financial and technical support through the Partnership. Planning for joint projects will become more organized, be more connected to the local context, and empower different groups. Countries should be actively engaged in the implementation process to develop strategies that reflect their specific contexts.

Joint in-country collaboration led by partners was lacking in this phase of the G7P, reducing the efficiency and impact of the Partnership. For the long-term success of the Partnership and increased financial inclusion among women in Africa, the G7P should initiate the next phase with a select number of countries that are directly involved in the planning and implementation phases. They should help partners identify complementary efforts that can contribute to a long-term common objective.

## 7.5. INTERSECTIONAL COORDINATION

Intersectional coordination among various partners and collaborators to address the multifaceted barriers to women's digital financial inclusion can play a decisive role in the success of the Partnership in its next phase. This coordination role could be led by an organization with domain knowledge and expertise, as well as access to relevant networks that can support the G7P's multidimensional implementation efforts. Alternatively, it could take the form of a small secretariat with representatives from the Partnership and relevant external organizations.

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This approach should include integrating the Partnership's efforts across sectors such as technology, finance, education, and gender equality, encouraging diverse expertise and resources to ensure that interventions are holistic and address the intersecting challenges women face. Also, coordinating with local organizations will enhance the effectiveness and reach of the initiative.

## 7.6. JOINT FUNDING

The lack of joint funding for the Partnership has been a key barrier to its effectiveness. Establishing joint funding modalities that facilitate cross-institutional contributions could enhance collaborative efforts and enable more comprehensive implementation and scaling of initiatives. As previously mentioned, selecting several countries to initiate the next phase of the Partnership would allow for a more focused approach and make it easier to allocate resources effectively to joint efforts across the Partnership.

Joint funding would support the development of clear deliverables and clarify the role of each partner in contributing to various aspects of in-country projects. This approach would foster a more concentrated model and provide valuable insights and strategies for scaling up efforts across the continent. Without joint funding, implementation efforts tend to become more siloed, limiting the potential for impactful and integrated solutions at a partnership level.

These recommendations aim to provide guidance toward a structured and comprehensive approach for the next phase of the G7P. They ensure that efforts to advance women's digital financial inclusion in Africa are sustainable, inclusive, and impactful.

## 8. CONCLUSION

With many organizations spearheading initiatives to close the gender financial inclusion gap, and with the G7P concluding its fifth year of implementation, this is a decisive moment. It is time to reflect on this phase of work and plan a targeted and robust approach for the next phase to ensure that access is increased and no one is left behind.

This phase allowed partners to develop a shared purpose, identify challenges both individually and collectively, recognize the need for a joint framework to guide collaborative efforts toward shared goals, evaluate progress at the partner and partnership levels, and foster significant advancements in their respective domains. The G7P should now develop a robust plan of action before the next phase begins. This will ensure that intersectional progress in areas such as literacy, digital financial services, IDs, and capacity development is scaled up and sustained in the countries beyond the Partnership in the long term.

Partners, donors, and affiliated groups understand the need to continue this work to empower more women with access to and control over their digital finances, as well as their futures and those of their families and communities. This report presents recommendations based on insights and inputs exchanged over the years to prepare for a more strategic framework and set of objectives for the next phase, while expanding effective and specialized collaborations and partnerships that empower women in the digital financial landscape across the African continent.

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