

Policy considerations to accelerate digital inclusion for women in low- and middle- income countries

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Executive summary

Mobile remains the primary way most people access the internet, especially women, and has the power to transform lives. It can empower women, making them more connected, safer and able to access information, services and life-enhancing opportunities, such as health information and guidance, financial services and employment opportunities, often for the first time.¹

Mobile can also help to protect women's human rights and strengthen their economic, social and political empowerment and development. These opportunities are even more critical as the COVID-19 pandemic evolves and impacts health, livelihoods and economies around the world, disproportionately affecting women.

Women's access to mobile internet continues to increase across low- and middle-income countries (LMICs), with 59 million additional female users coming online in 2021.² However, a substantial gender gap remains. Women are 7 per cent less likely than men to own a mobile phone and 16 per cent less likely to use mobile internet, which means there are 264 million fewer women than men accessing mobile internet across LMICs.³ As economies increasingly digitise in response to the COVID-19 pandemic, women are increasingly at risk of being left behind.

There has never been a more urgent time to address the mobile gender gap. Yet, it is typically not a policy priority and action by governments in LMICs has been relatively limited.⁴ Urgent action is needed because lower levels of mobile ownership and internet use among women are not only a reflection of existing gender inequalities, but also threaten to compound them. The mobile gender gap is not going to close on its own, and concerted action is required by governments and a range of other stakeholders, working together to address women's needs and barriers to accessing and using mobile and mobile internet.

This report provides an overview of the various challenges that need to be tackled to advance digital inclusion for women in LMICs and provides granular recommendations for policymakers to address the gender gap in mobile internet adoption and use. It also features examples of what governments are doing to promote digital inclusion for women.

The recommendations build on a report by the Broadband Commission's Working Group on the Digital Gender Divide,⁵ and draw on a 2021 GSMA policy landscaping study across LMICs, as well as other GSMA publications and experience. These recommendations focus on four main areas where action is required. For each action area, the report outlines the challenge and provides a more detailed set of recommendations for addressing it.

1. GSMA. (2022). [The Mobile Gender Gap Report 2022](#).

2. Ibid.

3. Ibid.

4. Alliance for Affordable Internet (A4AI). (2016). [Digging into Data on the Gender Digital Divide](#).

5. Broadband Commission. (2017). Working Group on the Digital Gender Divide Report: [Recommendations for action: bridging the gender gap in internet and broadband access and use](#).

Recommendations

1. Understand the context of digital inclusion for women and girls



- Collect, analyse and track gender-disaggregated data related to mobile and mobile internet access and use.
- Conduct and support research on women's access to and use of mobile, mobile services and the internet.
- Publish and share gender-disaggregated data and research.

2. Integrate a gender perspective in strategies, policies, plans and budgets



- Ensure digital gender equality goals and considerations are included across information and communication technologies (ICTs) and other relevant policies and when they are implemented.
- Set and track clear gender equality targets in relevant strategies, policies, budgets and plans.
- Ensure there are appropriate organisational structures, capacity and processes to effectively incorporate gender goals and considerations in strategies, policies, plans and budgets.
- Monitor and evaluate the effectiveness of interventions across all relevant strategies, policies, plans and budgets with a gender lens.

3. Address the key barriers to mobile internet adoption and use



Affordability



- Ensure policies and regulations help lower the cost of handsets and data for consumers, which is likely to disproportionately benefit women.
- Adopt policies and regulations that help users improve their ability to pay, especially women.
- Consider subsidy programmes in consultation with the private sector to help improve the affordability of handsets and data services.
- Address wider policy and regulatory barriers that are discriminatory to women accessing finance and, in turn, impede their ability to afford handsets and data.

Knowledge and digital skills



- Develop and deliver digital skills training programmes that meet women's preferences for what and how they want to learn.
- Invest in public education initiatives that improve the confidence and digital skills of women and girls.

Safety and security



- Raise awareness of online safety and security threats and how they can be mitigated.
- Strengthen measures to protect women against internet-related abuse and harassment.
- Encourage the development and uptake of applications and services that make it safer for women to access and use the internet.

Access



- Create an enabling policy and regulatory environment to help women purchase and access mobile services.
- Ensure mobile-related sales, access and training facilities are accessible for women as well as men.
- Ensure digital government content and services are accessible for those with lower literacy levels and digital skills.
- Raise awareness of the benefits of mobile for women to help address social norms that restrict women from accessing or using mobile.

Relevance



- Raise awareness of mobile internet-enabled content, applications and services and how they can be relevant to women's lives.
- Create an enabling environment that supports the development of content, applications and services that meet women's needs.
- Ensure that digital public services are developed to meet the needs of women.

4. Collaborate with relevant stakeholders



- Ensure and support multistakeholder collaboration.
- Facilitate knowledge sharing and lessons learned among other stakeholder groups.

Introduction: The policy landscape of women's digital inclusion in LMICs

The urgent need for action

Access and use of mobile phones and the internet can help empower women and transform their lives. Mobile phones can enable women to be more connected and safe while also providing access to information, services and life-enhancing opportunities, such as health information and guidance, financial services and employment opportunities, often for the first time. Mobile is the primary and often only way most people in LMICs access the internet, especially women.⁶

While mobile connectivity is spreading quickly, it is not spreading equally. Across LMICs, a significant and persistent mobile gender gap remains: women are 7 per cent less likely to own a mobile phone than men.⁷ Women in LMICs are also 16 per cent less likely than men to use mobile internet, which translates into 264 million fewer women than men using mobile internet.⁸ The mobile gender gap varies significantly across and within regions and countries.

The COVID-19 pandemic has increased the need for governments to urgently address this inequality and ensure girls and women can benefit equally from the internet. The pandemic has had a disproportionately negative impact on women and slowed the rate at which women across LMICs are adopting mobile internet. This is in contrast to men who continue to experience high growth rates.⁹ This highlights that without concerted action, women are at risk of being left further behind in an increasingly connected world.

Bridging the mobile gender gap will bring benefits to society, economies and individual women and families, while also contributing to the achievement of the UN Sustainable Development Goals (SDGs), in particular SDG 5 (Gender equality and the empowerment of all women and girls). The GSMA estimates that closing the gender gap

in mobile internet use across LMICs could add \$700 billion in gross domestic product (GDP) growth over five years.¹⁰ This would represent an additional 0.7 per cent of GDP growth.¹¹

Conversely, if governments do not take measures to close the mobile gender gap, they will not only miss out on the economic gains, but also bear the cost of exclusion. The Alliance for Affordable Internet (A4AI) estimates that women's unequal access to and use of the internet has cost low-and lower middle-income countries \$1 trillion over the past decade, and an additional potential loss of \$500 billion by 2025 if no action is taken.¹²

Targeted action by a range of stakeholders, particularly governments, is needed to accelerate mobile internet adoption and use. However, a 2021 GSMA landscaping study, which reviewed 79 policies across 29 LMICs, revealed that many do not have gender-inclusive approaches.¹³ Only 53 per cent of digital inclusion policies contained direct references to gender-inclusive approaches, 31 per cent included indirect references and 16 per cent had no references to gender at all.¹⁴

The GSMA estimates that closing the gender gap in mobile internet use across LMICs could add \$700 billion in GDP growth over five years

6. GSMA. (2022). [The Mobile Gender Gap Report 2022](#).

7. Ibid.

8. Ibid.

9. Ibid.

10. GSMA. (2019). [The Mobile Gender Gap Report 2019](#).

11. Ibid.

12. A4AI. (2021). [The Costs of Exclusion: Economic Consequences of the Digital Gender Gap](#).

13. See Annex 1 for a full list of countries reviewed. A total of 79 policy documents covering a range of policies and government initiatives were reviewed, including national development policies, ICT policies, gender policies and various sectoral policies (e.g. education and skills policies).

These findings are affirmed by A4AI research that assessed national policy efforts to close the digital gender gap and concluded that the vast majority of national information and communication technologies (ICT) policies are not sufficiently gender-responsive, and that women’s digital exclusion is primarily due to policy failure.¹⁵

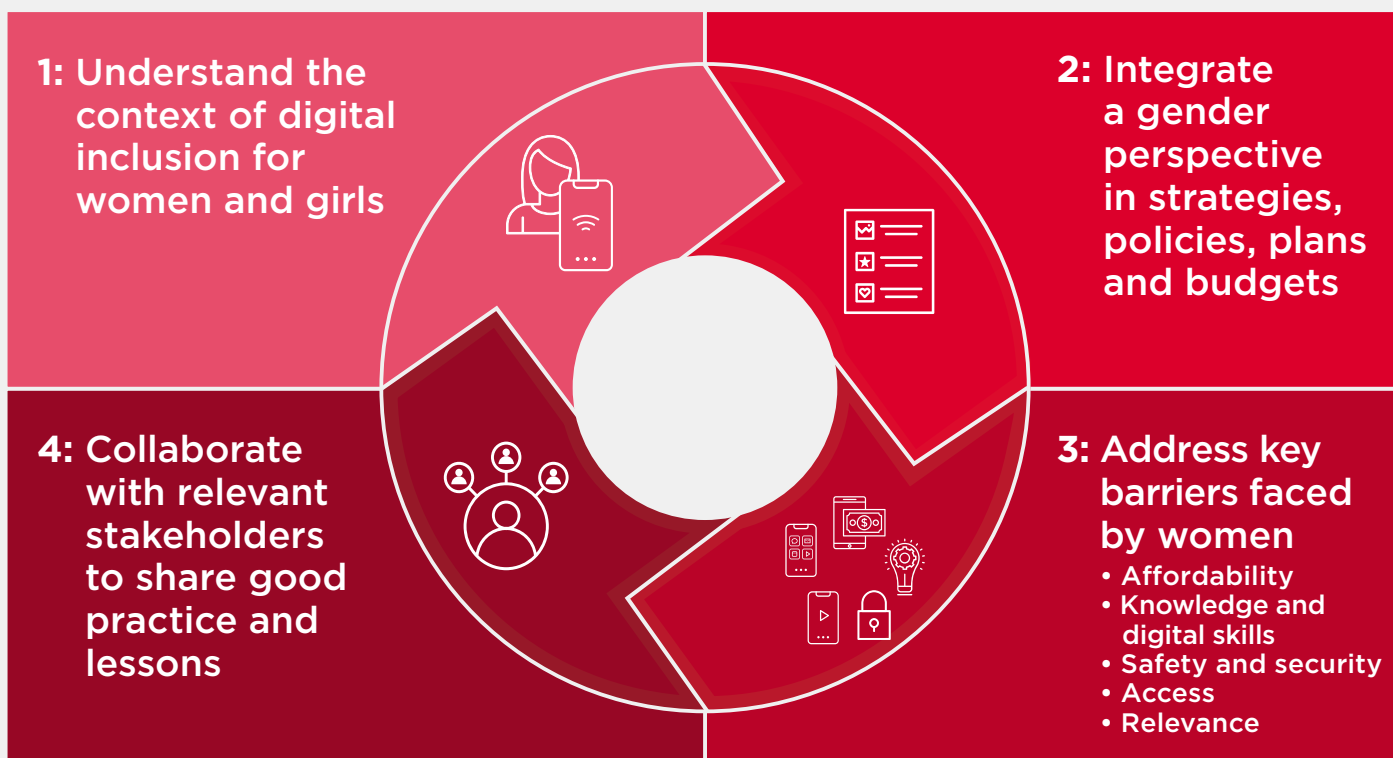
Without gender-responsive policies that include specific targets, action plans and allocated budgets to address the barriers women face to mobile internet use and adoption, many girls and women in LMICs will continue to be digitally excluded.

A framework for action

This report seeks to provide concrete recommendations to policymakers in LMICs on how to address the gender gap in mobile internet access and use. The recommendations build on a report by the Broadband Commission’s Working Group on the Digital Gender Divide,¹⁶ and draw on the GSMA report, “Accelerating mobile internet adoption: Policy considerations to bridge the digital divide in low- and middle-income countries”,¹⁷ and the experience of the GSMA Connected Women programme in bridging the mobile gender gap in LMICs over the last decade. This report is also informed by a 2021 GSMA policy landscaping study that involved extensive desk research and stakeholder interviews across LMICs.¹⁸

The recommendations in this report centre around four action areas identified by the Broadband Commission.

Four action areas to improve women’s digital inclusion



For each of the four action areas, this report provides an overview of the core challenges and then outlines a set of practical actions that governments can take to address them. Each section contains country examples that are provided for inspiration but cannot yet be identified as best practice since they have not been evaluated

with a gender lens. However, it is hoped that the recommendations and examples will encourage, inspire and inform policymaking to ensure that critical action is not further delayed. Additional research is also needed to evaluate government initiatives and refine these recommendations.

14. Direct references refer to policies that explicitly mention or reference gender. Indirect references refer to policies where gender equality goals are implied. For example, if a policy had the stated goal of ‘achieving universal usage of internet’, it is implied that all women would have access to the internet.

15. A4AI. (2020). [Achieving universal and affordable access by closing the digital gender gap](#).

16. Broadband Commission. (2017). [Working Group on the Digital Gender Divide Report: Recommendations for action: bridging the gender gap in internet and broadband access and use](#).

17. GSMA. (2021). [Accelerating mobile internet adoption: Policy considerations to bridge the digital divide in low- and middle-income countries](#).

18. See Annex 1 for the methodology of the GSMA policy landscape research.

Action area 1:

Understand the context of digital inclusion for women and girls





Gender-disaggregated data is currently limited, despite such data being critical to understanding and measuring the mobile gender gap, setting targets, tracking progress and informing policies and strategies to bridge it.

Without reliable gender-disaggregated data, gender gaps and differences are masked, making it impossible to properly understand women's needs and the barriers they face to mobile ownership and use.

Key challenges include:

- Limited gender-disaggregated data on the mobile gender gap, including understanding of local contexts and how barriers and needs vary among different groups of women.
- Lack of consistent measurements of the mobile gender gap, which can lead to unclear or conflicting findings and result in inappropriate policies.
- Contextual factors, such as social norms, which can be difficult to measure but have an impact on women's access to and use of mobile.
- Limited evaluation of the effectiveness of strategies, policies, programmes and other interventions that aim to improve digital inclusion for women.

The following are recommendations for addressing these challenges:

1. Collect, analyse and track gender-disaggregated data related to mobile and mobile internet access and use.

a. Ensure that existing official data collection activities measure mobile access and use from a gender perspective.

For example, governments could include gender-disaggregated indicators in national ICT surveys and census data.

b. Ensure relevant strategies, policies, budgets and plans (e.g. those relating to broadband, education, etc.) include appropriate gender-related indicators, which should be tracked to provide timely gender-disaggregated data. This can inform how future government approaches to women's digital inclusion are developed, implemented and measured.

c. Use consistent metrics and methodologies when selecting indicators and collecting gender-disaggregated data that are in accordance with international guidelines and standards. Such a standardised approach would enable regular comparison of data over time and between countries.

2. Conduct and support research on women's access to and use of mobile, mobile services and the internet.

a. Consider using both qualitative and quantitative data collection approaches and methods to better understand the context, needs, preferences and barriers related to women's access to and use of mobile internet. This should include understanding social norms that prevent women from accessing and using mobile internet.

b. Ensure that the views and experiences of individuals not yet using mobile or mobile internet are captured. This requires conducting face-to-face research rather than by phone or online.

c. Include men in research so that findings for women can be compared and contextualised.

3. Publish and share gender-disaggregated data and research.

a. Proactively share relevant data and research related to women's access to and use of mobile internet between government agencies, departments and ministries, as well as with other stakeholders.¹⁹

b. Establish clear and transparent processes for sharing gender-disaggregated data. Ensure this data is openly accessible within the limits of data protection requirements and commercial confidentiality.

19. More information on how governments can best work with other stakeholders in this regard can be found in the "Collaborate with relevant stakeholders" section.



Country examples

Box 1: Mozambique includes sex-disaggregated ICT data in their national census



Mozambique's National Institute of Statistics partnered with A4AI and local research and women's rights organisations to include sex-disaggregated ICT data in the national census and develop questions that would help provide more accurate insights into women's ICT access and use.²⁰ Mozambique now publishes census survey data on ICT access, adoption and use by women and men at both the individual and household level, and this data has been used in ICT policy interventions to close the gender gap in digital inclusion.²¹

Box 2: Zambia adds a gender component to their national ICT survey



In 2018, Zambia's ICT regulator, ZICTA, with support from the Swedish International Development Cooperation Agency (Sida) and the U.S. Agency for International Development (USAID), added a gender component to their three-year national ICT survey²² to collect sex-disaggregated data based on the USAID Gender ICT Survey Toolkit.²³

Box 3: The Philippines collects statistics on women and ICT



In 2020, the Government of the Philippines commissioned the Women and ICT Development Index (WIDI) Survey, conducted by the Philippine Statistics Authority, to strengthen the collection of gender-disaggregated ICT statistics and provide a basis for ICT planning and policy formulation focused on women and girls.²⁴

The WIDI survey aims to:

- Obtain data on ICT access and use by women and girls in target households;
- Determine the extent of ICT use for education, employment, livelihood and entrepreneurship among women and girls; and
- Help the government identify interventions to improve women's ICT access, use and ICT skills, and provide evidence for ICT policy and planning.²⁵

20. A4AI. (2015). [Strengthening Data Collection for Evidence-Based Policy Making in Mozambique](#).

21. Web Foundation. (2020). [Women's Rights Online: closing the digital gender gap for a more equal world](#).

22. ZICTA. (2018). [National Survey On Access And Usage Of Information And Communication Technologies By Households And Individuals](#).

23. USAID. (2017). [Gender ICT Survey Toolkit](#).

24. Philippines Statistics Authority. (2022). [Women and ICT Development Index \(WIDI\) Survey](#).

25. Ibid.

Action area 2:
Integrate a gender perspective
in strategies, policies, plans
and budgets





Government policies often overlook the importance of including digital gender equality goals and considerations. To tackle the digital gender gap effectively, strategies, policies, plans and budgets need to explicitly address women's needs, circumstances, capabilities and preferences.²⁶

Key challenges include:

- Lack of coordination across government on gender and digital gender equality (e.g. across key policy areas such as ICT, gender and education) and insufficient agility to accommodate the needs of fast-changing ICT environments.
- Limited integration of digital gender equality goals and considerations in strategies and policies in a holistic manner. For example, gender-related policies often do not acknowledge the importance of the internet or refer to ICTs or broadband, and ICT and broadband-related policies often do not mention gender.²⁷
- Lack of concrete gender targets, action plans and budgets in policies, including policies that already reference gender specifically.
- Lack of awareness and institutional capacity and/or mechanisms to mainstream gender and digital gender equality goals and considerations in all stages of the policymaking cycle.
- Lack of consultation with gender experts and women during the policymaking process, especially women who are not yet connected and the most underserved. This results in policies that do not adequately take into account women's unique needs and perspectives, and diverse country contexts.
- Lack of monitoring and evaluation of policy interventions with a gender lens.

Recommendations for policymakers include:

- 1. Ensure digital gender equality goals and considerations are included across ICT and other relevant policies and when they are implemented.**
 - a. Assess and amend strategies, policies, budgets and plans to ensure that digital gender equality goals are sufficiently reflected and prioritised.²⁸**
 - b. Ensure that key policies sufficiently articulate the barriers and needs of women and girls and how to address them.** These policies should help make the case for a focus on women's digital inclusion.
 - c. Assess the impact of existing regulations on the achievement of digital gender equality goals and amend as appropriate.** For example, regulations that might inadvertently limit or restrict women's access to and use of mobile internet (e.g. those related to formal proof of identification to register for mobile services).
- 2. Set and track clear gender equality targets in relevant strategies, policies, budgets and plans.**
 - a. Establish targets within ICT and all other relevant policies** (those related to broadband, education, agriculture, SMEs, gender, etc.) that promote equal access to and use of mobile internet for women.²⁹ This should include setting short-, medium- and long-term targets.
 - b. Ensure all targets are time-bound, measurable** and supported by an implementation plan with clear accountability structures for delivery.
 - c. Ensure targets and progress against the targets are publicly accessible and promoted.**
- 3. Ensure there are appropriate organisational structures, capacity and processes to effectively incorporate gender goals and considerations in strategies, policies, plans and budgets.**
 - a. Establish the relevant structures to oversee the development, implementation and evaluation of digital gender equality policies.** For example, consider councils,



26. W20. (2018). [Recommendations for action: Bridging the digital gender gap](#).

27. For example, a broadband policy might not make any reference to a baseline or target for reaching female users.

28. For example, digital gender equality goals should be reflected in policies related to broadband, education, agriculture, SMEs and gender.

29. For example, relevant policies can include those related to broadband, education, agriculture, SMEs and gender.



agencies, steering committees, champions or gender focal points, and include relevant government departments and stakeholder groups. Ensure these structures are flexible enough to accommodate fast-changing ICT environments.

b. Raise awareness and build capacity internally on the digital gender divide, how it can be addressed and the benefits of doing so.

For example, key policymakers can participate in training³⁰ and senior stakeholders can disseminate high-level data points on the digital gender divide.

c. When developing policies, consult and involve gender experts and women, including those from underserved communities, to reflect the diverse needs of women and different social contexts.³¹

4. Monitor and evaluate the effectiveness of interventions across all relevant strategies, policies, budgets and plans with a gender lens.

a. Conduct regular, impartial evaluations to understand the impact of policies on women and adapt digital inclusion strategies based on these insights. These evaluations should assess whether women disproportionately benefit from policy interventions or whether they experience unintended negative consequences.

Country examples

Box 4: Nigeria's National Broadband Plan 2020-2025

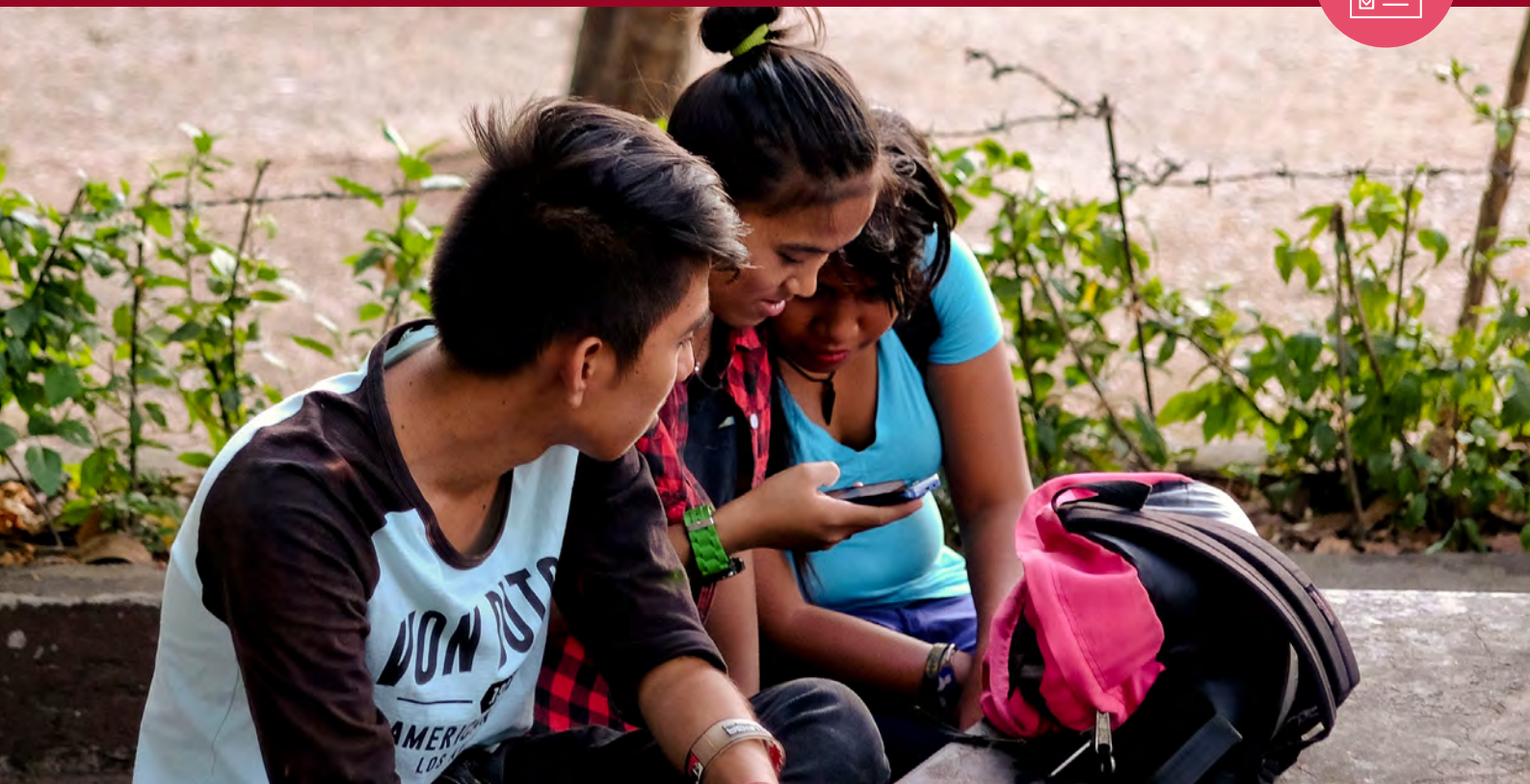


The Nigerian Government has taken active steps to apply a gender lens to ICT policy and, based on GSMA data, has included specific time-bound targets related to gender in the **Nigerian National Broadband Plan 2020-2025**.³² This includes a goal to reduce the mobile internet gender gap from 29 per cent³³ to 10 per cent by 2023, which would mean approximately 5 million additional women would be using mobile internet by 2023. The plan also aims to ensure that all women receiving social security have digital access by 2025.³⁴

Nigeria's Broadband Plan also requires the Federal Ministry of Communications Technology to monitor the number of women without access to the internet and leverages the private sector to develop and implement ICT capacity-building initiatives for Nigerian girls and women.³⁵



30. There are various training courses designed for this purpose, including the [GSMA Bridging the Mobile Gender Gap capacity building course](#).
 31. Broadband Commission. (2017). [Working Group on the Digital Gender Divide Report: Recommendations for action: bridging the gender gap in internet and broadband access and use](#).
 32. Government of the Federal Republic of Nigeria. (2020). [Nigerian National Broad Band Plan 2020-2025](#).
 33. GSMA. (2020). [The Mobile Gender Gap Report 2020](#).
 34. Ibid.
 35. Web Foundation. (2017). [React with gender-responsive ICT policy](#).



Box 5: South Africa's National Gender Policy Framework, 2018



South Africa's National Gender Policy Framework, 2018, dedicates a subchapter to women and ICTs that explains the importance of integrating a gender perspective in ICT policies.³⁶ To help ensure that gender is sufficiently mainstreamed across the whole of government, South Africa's National Gender Policy Framework requires that all government departments at national and provincial levels establish dedicated gender units or focal points responsible for implementing the National Gender Policy.

In addition to providing an overarching structure, the Gender Policy Framework also sets clear national objectives for gender equality with associated indicators. The framework also lays out the expectations of key national bodies mandated with implementing the programme and proposes approaches to monitoring and evaluation.³⁷

Box 6: Mainstreaming gender in all government policies in the Philippines



In addition to commissioning gender-responsive ICT surveys to better understand women's digital inclusion in the Philippines, the government's Gender and Development (GAD) budget policy directs all government departments and agencies to allocate a minimum of 5 per cent of their total annual budgets for gender programmes, projects and activities.³⁸

36. Government of South Africa Office on the Status of Women. (2018). [South Africa's National Policy Framework for Women's Empowerment and Gender Equality](#).

37. Ibid.

38. Republic of The Philippines. (2023). [Gender and Development Budget](#).

Action area 3:

Address the key barriers to mobile internet adoption and use










Ensuring women can access and use the internet requires policymakers to address the key barriers women face. GSMA research on the mobile gender gap in LMICs shows that the key barriers preventing women from accessing and using mobile are related to affordability, knowledge and digital skills, safety

and security concerns, lack of access and relevance (Table 1).³⁹ While men also experience these barriers, women tend to experience them more acutely due to structural inequalities and underlying social norms, including disparities in education and income between men and women.

Table 1: Key barriers to mobile internet adoption and use for women

To improve digital inclusion for women we need to address issues of gender equality and social norms and focus on the following key barriers:

Affordability	Knowledge and digital skills	Safety and security	Access	Relevance
				
Inability to afford devices, data plans or other service fees.	Lack of digital skills and literacy, and lack of awareness and understanding of mobile internet and its benefits.	Concerns about the negative aspects and risks of mobile and the internet, such as harassment, theft, fraud and online security.	Lack of access to networks and enablers, such as internet-enabled handsets, agents and formal IDs, or devices and services are not accessible or easy to use.	Lack of relevant content, products and services that meet women's needs and capabilities.

These barriers should not be viewed and addressed in isolation. There is typically not just one barrier preventing a woman from adopting and using mobile internet. The barriers highlighted here are interrelated, and strategies to address them require a holistic approach that also confronts

structural inequalities between men and women. Strategies must also consider the needs, circumstances and preferences of women in different contexts, and involve men and boys as allies to ensure they have a sustainable impact.

39. GSMA. (2022). [Accelerating Digital and Financial Inclusion for Women](#).



Affordability

Affordability, particularly of handsets, is the primary barrier to mobile ownership, and a challenge for both men and women to start using mobile data and services. Women usually experience the affordability barrier more acutely than men, due to lower average incomes, lower access to external sources of finance and less financial independence. UN Women estimates that, worldwide, women only make 77 cents for every dollar earned by men.⁴⁰ In many countries, discriminatory laws can further impede women's access to finance, such as inheritance laws favouring male family members or regulations requiring women to seek a male family member's approval to open a bank account. Since 167 countries have at least one law that restricts economic opportunity for women,⁴¹ efforts to make handsets, data and mobile services more affordable are likely to disproportionately benefit women.

The lack of affordable handsets is a key reason for the gender gap in mobile phone ownership. Across LMICs, women are 7 per cent less likely than men to own a mobile phone and 18 per cent less likely to own a smartphone.⁴² The growth of smart feature phones has provided a lower cost alternative in several countries, but women who own a mobile are still more likely than male owners to have a more basic or lower quality handset and to obtain them later.

While the affordability of handsets is usually a greater barrier than the cost of data, the inability to afford a suitable data package is also a challenge for many women in LMICs.⁴³ Although the cost of data continues to decline, many countries have not yet achieved the UN Broadband Commission's target of 2 per cent of monthly income for an entry-level data basket. The widespread loss of income experienced during the COVID-19 pandemic has made it even more difficult for many women to afford a data plan.⁴⁴



40. UN Women. (2020). [Equal pay for work of equal value](#).

41. World Bank. (2018). [Women, Business and the Law report](#).

42. GSMA. (2022). [The Mobile Gender Gap Report 2022](#).

43. GSMA. (2022). [The Mobile Gender Gap Report 2022](#).

44. GSMA. (2021). [The State of Mobile Internet Connectivity Report 2021](#).



To make handsets and data more affordable, governments can:⁴⁵

1. Ensure policies and regulations help lower the cost of handsets and data for consumers, which is likely to disproportionately benefit women.

a. Ensure policies and regulations do not inhibit deployments or innovations that can bring down the costs of handsets and data.

This includes policy and regulatory environments that are not predictable, equitable or transparent, which typically increase costs for the mobile industry and, therefore, for consumers.⁴⁶ An example is lengthy local permit approval processes for infrastructure with sometimes arbitrary charges and levies that increase costs.

b. Review and remove sector-specific taxes and fees for handsets and data.⁴⁷ For example, import taxes that treat handsets as luxury items, excise duties on data charges and SIM registration and taxes on social media use.⁴⁸

c. In markets where they exist, review the impact of Universal Service Funds (USFs) on the affordability of mobile and mobile internet services for women.⁴⁹ The funds should be targeted, time-bound and managed transparently. They should be allocated in a competitive and technically neutral way, in consultation with the industry, to target projects with the greatest possible impact. Where appropriate, this could include projects focusing on the adoption of mobile and mobile internet among women.

2. Adopt policies and regulations that help users improve their ability to pay, especially women.

a. Enable innovative financing mechanisms for handsets, such as facilitating greater access to credit to enable women to cover the upfront cost of mobile handsets. This can be achieved through a regulatory environment that allows and officially recognises alternative credit assessments, as well as through support for local (women) savings groups to provide handset loans at lower interest rates.

b. Enable mobile operators to implement innovative data pricing strategies that target women (including, for example, through zero rating or service bundling).⁵⁰

3. Consider subsidy programmes in consultation with the private sector to help improve the affordability of handsets and data services.

a. Consider subsidies that increase device ownership or enable customers to upgrade from basic phones to internet-enabled handsets. Eligibility criteria for the beneficiaries of these subsidies should be developed in close cooperation with industry, paying special attention to lower-income women.

b. Consider subsidising data for underserved women in a way that does not inadvertently make it less affordable for other mobile internet users.

c. Consider subsidising access to certain digital government services (e.g. women's health information and income-support programmes) that are relevant to women, making them available at no data cost.

4. Address wider policy and regulatory barriers that are discriminatory to women accessing finance and, in turn, can impede their ability to afford handsets and data.

a. Review and revise regulations and laws (e.g. inheritance, property, equal pay for work of equal value laws) that affect women's access to finance and ability to secure credit. For example, in certain countries, men and women do not have equal property and land rights even though land and property are commonly required as collateral for loans.

45. For more detailed information and recommendations on handset affordability, see: GSMA. (2022). [Making internet-enabled phones more affordable in low- and middle-income countries](#).

46. See also: Broadband Commission. (2017). [Working Group on the Digital Gender Divide Report: Recommendations for action](#); and GSMA. (2021). [Accelerating Mobile Internet Adoption](#).

47. For more information, see: GSMA. (2021). [Accelerating mobile internet adoption: policies to bridge the digital divide in LMICs](#).

48. Taxes such as these are likely to have a disproportionately negative impact on women. For example, see: A4AI. (2018). [Uganda: New social media tax will push basic connectivity further out of reach for millions](#).

49. When administered ineffectively, USFs can be counterproductive since they effectively represent an additional tax on customers, creating additional barriers to affordability. For more details, see the [Business Environment](#) section of the GSMA Mobile Policy Handbook.

50. Only when there are proven cases of market failure or behaviour that materially reduces a user's choice should authorities apply competition law.



Country examples

There are a few examples of ICT policies that aim to make internet devices and services more affordable for women. For example:

- Costa Rica’s National Telecommunications Development Plan includes specific goals for providing female-headed households and women entrepreneurs with subsidies for internet service and devices.⁵¹
- Botswana’s National Broadband Strategy includes targets for women’s usage of smart devices and digital literacy.⁵²
- Nigeria’s National Broadband Plan 2020–2025 outlines a Social Investment Scheme that aims to expand disadvantaged women’s access to smartphones and devices. The government seeks to roll out this scheme nationwide and has a target of reaching 5 million women by 2025.⁵³

In addition to using policy and targets to improve women’s access to internet-enabled handsets, governments can also implement initiatives in partnership with the private sector. India (Box 7) and Rwanda (Box 8) are two such examples.

Box 7: India’s State Government of Rajasthan Bhamashah Yojana initiative



The State Government of Rajasthan launched the Bhamashah Yojana to provide free mobile phones to help citizens access government services digitally.⁵⁴ In 2018, money was transferred to the bank accounts of families that were eligible under the National Food Security Act to purchase a smartphone and data connection.⁵⁵ The policy had an explicit gender lens and direct transfers were deposited into the accounts of female heads of households, in whose names the Bhamashah card was registered.⁵⁶ Over the years, Bhamashah Yojana has become a household name and has so far facilitated more than Rs 22,000 crore (\$2.7 billion) in transactions.⁵⁷ Furthermore, in 2016, the Government of Rajasthan partnered with Reliance Jio, a mobile network operator (MNO), to distribute JioPhones to women.⁵⁸

More recently, in February 2022, the Chief Minister of Rajasthan announced that the state government would provide smartphones with free 4G internet for three years to more than 13 million lower-income women in Rajasthan.⁵⁹

51. World Bank. (2021). [Digital Development Note on Gender Equality](#).

52. Ibid.

53. Government of the Federal Republic of Nigeria. (2020). [Nigerian National Broad Band Plan 2020–2025](#).

54. Rajasthan Truths (2018). [Bhamashah Digital Parivar Yojana: Rajie government distributes free smartphone and internet](#).

55. Ibid.

56. Your Story. (2018). [Rajasthan takes another step to a digital future with Bhamashah Digital Parivaar Yojana](#).

57. Ibid.

58. GSMA. (2020). [Reaching 50 Million Women with Mobile: A Practical Guide](#).

59. Women Entrepreneur India. (2022). [Gehlot Govt. to Distribute 1.33 Crore Free Mobile Phones with 3 year Unlimited Data to Poor Women in Rajasthan](#).



Box 8: Connect Rwanda: Distributing 1 million donated smartphones to lower-income families

Connect Rwanda is a joint initiative between Rwanda's Ministry of ICT and MTN Rwanda and was launched in December 2019 to boost smartphone penetration in the country, which is currently less than 20 per cent.⁶⁰ The campaign aims to collect 1 million smartphones through donations and redistribute them to poor families, particularly in rural areas.⁶¹ Women and female farmers were given special priority in the distribution of the smartphones. In addition to the pledges, MTN Rwanda also committed to providing SIM cards loaded with 1 GB of data per month for the first three months together with the handsets.⁶²

Recipients of the smartphones will also receive training from digital ambassadors in basic digital skills to improve their digital literacy and boost their smartphone use.⁶³



60. Ministry of ICT & Innovation, Government of the Republic of Rwanda. (2022). [What you should know about 'Connect Rwanda' campaign](#).

61. Ibid.

62. Ibid.

63. Mugisha, E.C. (24 December 2019). ["What you should know about the 'Connect Rwanda' campaign"](#). The New Times.



Knowledge and digital skills

Across LMICs, a lack of literacy and digital skills⁶⁴ continues to be the top barrier to mobile internet adoption for mobile users who are aware of it.⁶⁵ A higher proportion of women are illiterate than men and/or have lower levels of education. These inequalities in education mean that fewer women have the functional literacy to use mobile handsets and services, including the internet. Women with such disadvantages often lack, or believe they lack, the digital skills and confidence to use a mobile. This leads to them either not gaining access or restricting their use to a limited number of services and applications.⁶⁶

Women in LMICs are also less likely than men to own mobile phones (including internet-enabled phone) to practice learning on, often relying on social and family networks to learn digital skills instead. However, these networks may also lack the relevant digital skills or discourage women from learning them due to negative perceptions of women using mobile internet.⁶⁷ Meanwhile, most digital skills training programmes do not include a focus on mobile even though it is the primary way most people access the internet.

Recommendations for policymakers include:

1. **Develop and deliver digital skills training programmes that meet women's preferences for what and how they want to learn.**
 - a. **Ensure digital skills training includes a focus on mobile** given the mobile-first nature of access for many, including the very poorest, and the types of devices that women have access to and aspire to use.
 - b. **Define the groups of women to target and focus the training on their particular needs and life goals.** For example, design training

materials based on how the target segment uses and wants to use mobile, as well as the challenges they face (e.g. safety and security concerns), and map the digital skills involved for the identified use cases.⁶⁸

- c. **Ensure training is delivered in a way that meets the needs of the target segment.** For example, ensure training is provided at a location women feel comfortable visiting, consider offering transportation and allowing chaperones, children⁶⁹ and other family members to attend. For those in the early stages of digital skills development, consider in-person, practical, hands-on training rather than online, and self-guided learning (e.g. videos, apps) once users have acquired more confidence and digital skills to learn on their own.
- d. **Collaborate with the private sector and the development community to support scalable digital literacy training for women,** including those that are community-led and peer-driven.

2. **Invest in public education initiatives that improve the confidence and digital skills of women and girls.**

- a. **Mainstream basic digital skills in school curricula,** with particular attention to meeting the interests and advancement of women and girls of all ages, levels of education, income and familiarity with mobile internet.
- b. **Train teachers and educators to use mobile and understand the benefits of delivering digital skills training to women and girls** in their communities, and support their ongoing learning and development.

64. The GSMA defines mobile digital skills as the knowledge and digital skills required to effectively and safely use a mobile device and mobile services, including mobile internet.

65. GSMA. (2022). [The Mobile Gender Gap Report 2022](#).

66. GSMA. (2015). [Accelerating Digital Literacy: Empowering women to use the mobile internet](#).

67. GSMA. (2017). [Triggering mobile internet use among men and women in South Asia](#).

68. The GSMA has developed a sample framework that organisations can use, which is adapted from UNESCO's Digital Literacy Global Framework. This sample framework can be found at: GSMA. (2021). [Accelerating Mobile Internet Adoption](#).

69. Children can often support their mothers to learn mobile-related skills.



Country examples

Box 9: Bangladesh: Digital Skills Training Bus for female students in rural areas



Due to cultural and traditional practices in Bangladesh, girls and women in rural areas often do not have the same rights and freedoms as men, particularly when it comes to education.⁷⁰ Social restrictions on girls' mobility further constrains their access to ICT training and other facilities.

To overcome this challenge, the ICT division of the Bangladeshi Government partnered with Huawei and Robi Axiata to empower and equip rural female students with digital skills through the Digital Training Bus Programme.⁷¹ Custom-built buses were used as mobile training facilities that travelled to villages and schools in rural areas to give girls the same opportunity to learn about ICT as boys.

Each bus was fully equipped with modern ICT training facilities and had 23 workstations per vehicle. All students were given access to a laptop, mobile and accessories, including large LED screens, a sound system, Wi-Fi and specialised software.⁷² Female students were taught specifically how to access information and services through mobile applications including mobile banking.⁷³

As of December 2019, more than 63,000 girls and women had received training through the Digital Bus Programme, and there is a goal to reach 166,000 by the end of 2022.⁷⁴

Box 10: The Digital Ambassador Programme in Rwanda (R-DAP)



While Rwanda has made progress in gender equality in areas such as constitutional rights and equal pay, a significant digital gender gap remains. Rwandan women are less likely than men to own a mobile phone, use the internet and use mobile money.

The Rwanda Digital Ambassador Programme (R-DAP) is a national programme of the Ministry of ICT & Innovation (MINICT) that aims to increase the digital literacy of millions of citizens, a priority of the government's Digital Talent Policy and the Smart Rwanda Master Plan. The programme, running from September 2017 to June 2024, is an example of collaboration between different stakeholders to increase women's internet access and use.⁷⁵ Led by the NGO Digital Opportunity Trust, the programme receives support from the Canadian and Rwandan governments, both members of EQUALS – the global partnership to bridge the digital gender divide – among others.

R-DAP focuses on increasing the adoption and use of digital services (such as e-government, mobile money and e-business services) by equipping young leaders to deliver digital literacy training to their families and communities. The programme helps ensure Rwandans can benefit from the digital economy while simultaneously cultivating the leadership potential of youth.

As of April 2020, the programme provided digital skills training to 67,627 women, youth and rural populations through 110 Digital Ambassadors.⁷⁶ An evaluation of the proof of concept phase of the programme highlighted that 75 per cent of women who were trained reported to have greater motivation and confidence in using digital technology and 58 per cent reported improved family incomes.⁷⁷ The programme is now being scaled up to a national level and a gender strategy will be rolled out to enhance access to technology for women and girls.

70. GSMA. (2019). "[The bus that is driving female empowerment in Bangladesh](#)". #CaseForChange.

71. Ibid.

72. GSMA. (n.d.). "[#CaseForChange and Robi Axiata & Huawei: Digital training delivered to women's doorsteps in rural Bangladesh](#)". *SDG Impact Explorer*.

73. Huawei. (2022). [Digital Training Delivered Home for Women in Bangladesh](#).

74. GSMA. (2019). "[The bus that is driving female empowerment in Bangladesh](#)". #CaseForChange.

75. Ministry of ICT & Innovation, Government of the Republic of Rwanda. (2022). [Digital Ambassadors Programme](#).

76. Ibid.

77. A4AI (2020). [Growing demand with skill-building](#).



Safety and security

Safety concerns are an important barrier to mobile ownership and use,⁷⁸ but there is a paradoxical relationship between mobile technology and women's safety.⁷⁹ While women report that mobile phones make them feel safer⁸⁰ (e.g. to contact help if they are in trouble), safety concerns can inhibit women from using mobile and benefitting from content and services. This section focuses on safety and security concerns that have a strong gender dimension.⁸¹

Women who own or borrow mobile devices can face the risk of physical violence, including vulnerability to theft and domestic violence associated with phone use. For example, this can occur if using a mobile phone is perceived as 'wasting time', a barrier to 'fulfilling household duties', 'causing unnecessary costs' or when there is fear that women are using mobile phones for inappropriate contact with men.

Women may also have safety and harassment concerns related to being online. For example, women may face fears of intimidation, harassment, violence, fraud, surveillance, identity theft, misuse of personal images and data, exposure to unsolicited explicit content, disinformation, privacy challenges and more.⁸²

Furthermore, some women's families or communities may feel uncomfortable with them accessing the internet or using certain devices or applications due to safety concerns or perceived threats, which may also lead to self-censorship.⁸³



Recommendations for policymakers include:

1. **Raise awareness of online safety and security threats and how they can be mitigated.**
 - a. **Raise awareness of what constitutes digital harassment**, the threats that prevent women from accessing and using the internet, how they can be mitigated and the support available. For example, through public awareness campaigns and investing in digital literacy programmes and formal education programmes/curricula.
 - b. **Target men as well as women in awareness and education activities to improve women's safety online** to ensure that men are part of the solution. For example, educating men on the extent and impact of gender-related online harassment.
2. **Strengthen measures to protect women against internet-related abuse and harassment.**
 - a. **Review existing legal and policy frameworks to ensure they recognise digital harassment and fraud.**
 - b. **Make it easy and safe for women to report online abuse and receive help** and ensure the response is quick and effective.
3. **Encourage the development and uptake of applications and services that make it safer for women to access and use the internet.**
 - a. **Encourage and incentivise the development of innovative solutions that improve women's online safety and security**, ensuring that other fundamental freedoms and rights are upheld.
 - b. **Support providers' efforts to improve women's online safety and security and encourage the adoption of privacy and safety-by-design approaches.**⁸⁴
 - c. **Encourage women to adopt online safety and security features.**

78. Ibid.

79. GSMA. (2018). [A framework to understand women's mobile-related safety concerns in low-and middle-income countries.](#)

80. GSMA. (2022). [The Mobile Gender Gap Report 2022.](#)

81. For more information on more general mobile-related safety and security concerns, see: GSMA. (2022). [Safety, privacy and security across the mobile ecosystem.](#)

82. Broadband Commission. (2017). [Working Group on the Digital Gender Divide Report: Recommendations for action: bridging the gender gap in internet and broadband access and use.](#)

83. GSMA Training. (2022). [GSMA Capacity Building: Bridging the Mobile Gender Gap.](#)

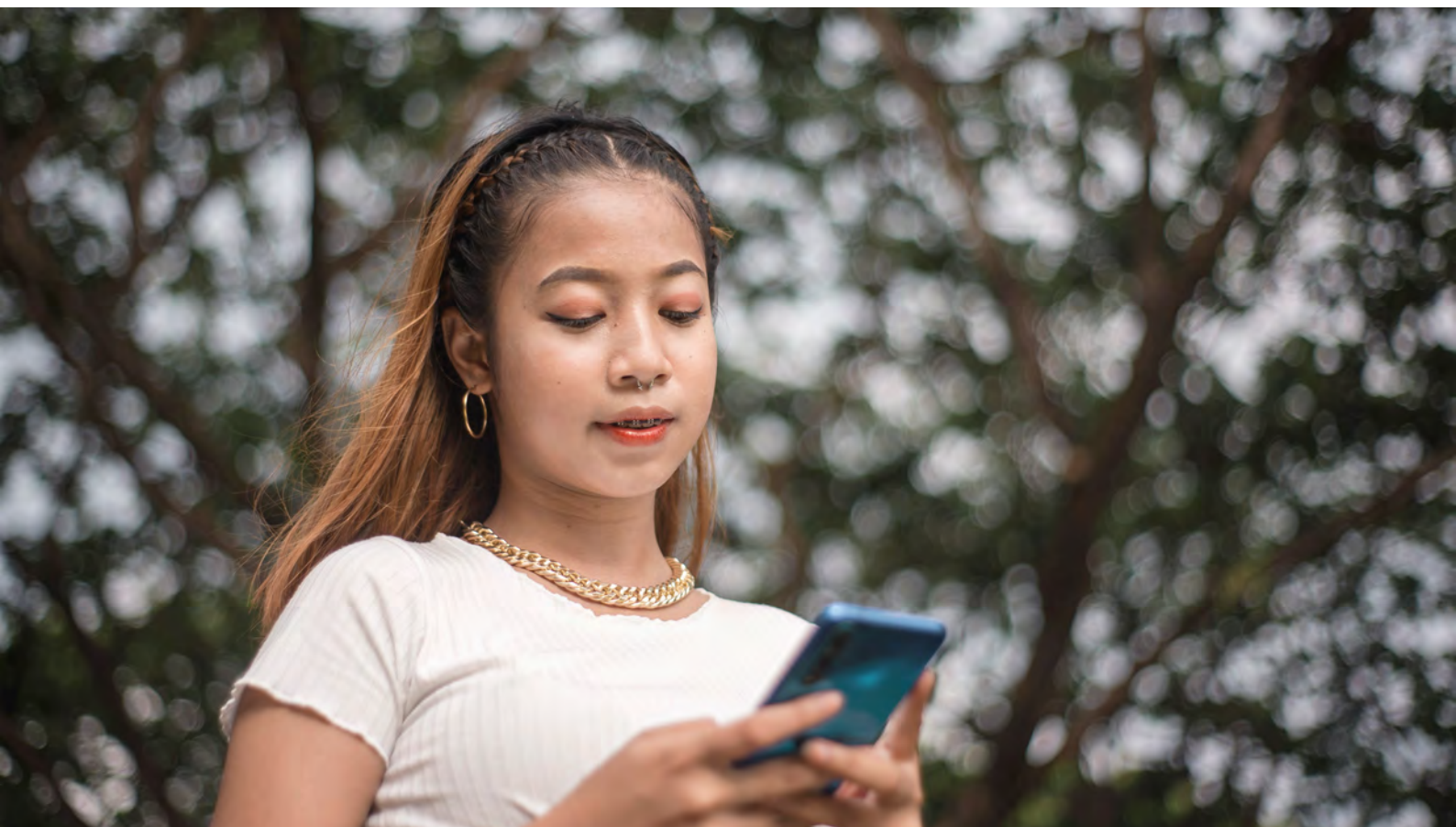
84. For example, providers could help users manage their privacy by making them aware of their application's privacy default settings. For more information on safety-by-design approaches, see: GSMA. (2012). [Privacy Design Guidelines for Mobile Application Development.](#)



Country examples

Many countries have a cybersecurity or cybercrime law, which may be very broadly defined. However, many of these laws are gender blind and there is currently a notable lack of formal policies or regulations for online gender-based violence (GBV). Some examples of countries that have considered gender are Singapore, the Philippines and Micronesia. For example:

- Singapore's Protection from Harassment Act⁸⁵ recognises online GBV.⁸⁶ The Government of Singapore has also published guidelines on recourse mechanisms for victims of online harassment⁸⁷ and works with women's organisations like AWARE to help women understand the law and where to get help if needed.⁸⁸
- The Philippines has passed The Safe Spaces Act,⁸⁹ which recognises and defines gender-based online sexual harassment and indicates which government bodies are responsible for implementing this law on cybercrime, as well as penalties for those who break the law.⁹⁰



85. Singapore Statutes Online. (2020). [Protection from Harassment Act 2014](#).

86. Singapore Legal Advice. (2021). [Guide to Singapore's Protection from Harassment Act \(POHA\)](#).

87. Singapore Legal Advice. (2021). [Sexual Misconduct in Singapore: Offences and What Victims Can Do](#).

88. AWARE. (n.d.). [Legal Rights and Obligations](#).

89. Philippine Commission on Women. (2018). [Republic Act 11313: Safe Spaces Act](#).

90. Ibid.



Access

Women in LMICs face a variety of barriers to accessing mobile and digital services. These include a lack of access to networks⁹¹ and enablers such as handsets (see the “Affordability” section), formal identification documents (IDs), sales agents, training, electricity and challenges related to the accessibility and usability of handsets, content and services.

Women may find agents (who sell handsets, data and other mobile services), training, electricity or a quality connection particularly difficult to access where they are primarily available outside the home, as social norms or safety concerns often constrain their freedom of movement. For instance, women may struggle to access facilities that provide internet or training because they are considered unsafe or unsuitable for women (e.g. dominated by men in settings where it is considered inappropriate for women to interact with males outside the family).⁹² Women also typically spend significantly more time than men on unpaid work (e.g. childcare and other domestic responsibilities), which affects their ability to access facilities (e.g. due to their operating hours or the time required to travel to them).

Across the LMICs surveyed by the GSMA, lack of family approval was reported as a barrier preventing women using mobile and mobile internet, to differing degrees. This finding highlights the importance of involving gatekeepers in efforts to increase women’s access to mobile internet.⁹³ In more conservative settings, women often face restrictions to their mobility and social connections outside the family. Their access to the internet may be limited to specific applications or content as a result of social or cultural norms and safety concerns. In these settings, it can also be common for male family members to purchase SIMs and mobile services on behalf of their wives and daughters, resulting in some women using SIMs and services that are not registered in their own name.

Women are also less likely than men to have the official IDs required to register for a SIM card and other mobile services. ID is critical to gaining access

to mobile connectivity and a range of other mobile services, as 155 countries have mandatory SIM registration policies in place.⁹⁴

Women’s lower access to mobile technology is also due to a lack of accessibility features and user-friendly interfaces of digital content, applications and handsets. This can prevent women who are less skilled and confident from accessing and using mobile technology and the internet.

Recommendations for policymakers include:

- 1. Create an enabling policy and regulatory environment to help women purchase and access mobile services.**
 - a. Review your Know Your Customer (KYC) requirements and ID registration policy⁹⁵ to ensure they do not unintentionally exclude women.** For example, consider allowing a wider range or alternative IDs that can be used to show proof of identity, ensure SIM registration campaigns do not have a disproportionately negative impact on women⁹⁶ and review limitations on the number of SIM cards that one customer can purchase as it may have a disproportionate impact on women.⁹⁷ See Box 11 for further information.
 - b. Consider proactively supporting and incentivising underserved women to register for IDs that would enable them to access mobile and digital services.**
- 2. Ensure mobile-related sales, access and training facilities are accessible for women as well as men.**
 - a. Ensure regulation does not unintentionally exclude women from becoming agents.⁹⁸** For example, consider giving providers flexibility in who they recruit as agents and ensure business registration and employment requirements are not discriminatory against women who want to become agents (e.g. spousal approval not required to take up

91. This section focuses on access-related barriers that women usually feel most acutely. For general recommendations on how to improve mobile broadband infrastructure, see: GSMA. (2020). [Driving the digital revolution with improved mobile coverage: GSMA Public Policy Position](#).

92. Note: Across LMICs the vast majority of mobile agents are male, yet widespread evidence suggests that female agents are more appealing to women than male agents. Women often feel more comfortable talking to and building a rapport with female agents, and can find them more trustworthy. For example, see IFC and Mastercard Foundation (2018), [“Digital Access: The Future of Financial Inclusion in Africa”](#); IFC (2018), [“Closing the Gender Gap: Opportunities for the Women’s Mobile Financial Services Market in Bangladesh”](#); GSMA (2020), [“Reaching 50 Million Women with Mobile: A Practical Guide”](#).

93. GSMA. (2022). [The Mobile Gender Gap Report 2022](#).

94. GSMA. (2020). [Access to Mobile Services and Proof of Identity 2020](#).

95. For more detailed recommendations on how policymakers can improve their approach to ID for the underserved, see: GSMA. (2021). [Access to Mobile Services and Proof of Identify 2021](#).

96. In some cases, SIM registration has put a disproportionate burden on women SIM owners and led to many women being disconnected.

97. In many settings, women depend on SIM cards purchased by their male family members.

98. GSMA. (2021). [Are the effects of mobile money regulation gender neutral?](#)



employment, sign a contract and open a bank account).

b. Support initiatives that promote women to become agents (e.g. through entrepreneurship and training programmes).

c. Support and invest in the provision of safe and accessible public internet access and training facilities to serve women and girls.⁹⁹ For example, ensure it is open at a time that is convenient for women and at a location that women feel comfortable visiting.

3. Ensure digital government content and services are also accessible for those with lower literacy levels and digital skills.

a. Improve the usability and accessibility of e-government content and services for women with limited literacy, language and ICT-related skills and confidence. For example, provide an interactive voice response (IVR)

helpline, use simple terminology, local languages, icons/symbols/pictures/videos and comic-style stories in addition to (or instead of) text.

b. Ensure that women with lower literacy levels are included in pilot projects and user testing of e-government services.

4. Raise awareness of the benefits of mobile for women to help address social norms that restrict women from accessing and using mobile.

a. Help gatekeepers understand the benefits of mobile for women and challenge misconceptions such as gender stereotypes that prevent women from adopting and using mobile internet. For example, through public awareness campaigns and dialogue with community leaders.

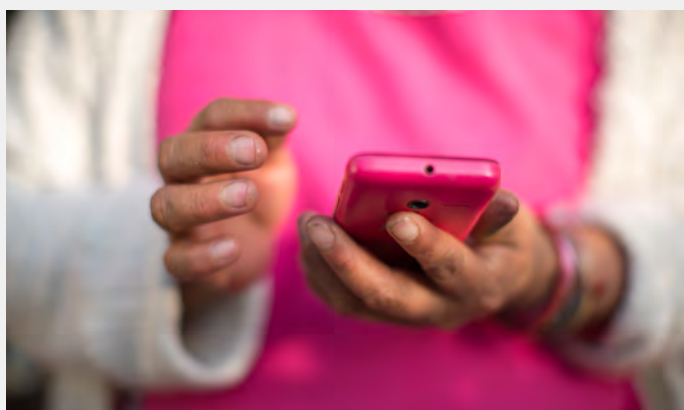
Box 11: Research suggests that enabling regulation is likely to disproportionately improve financial inclusion for women

Analysis of data from 46 countries demonstrates that an enabling regulatory framework is strongly associated with higher mobile money use, particularly among women.¹⁰⁰

The following three areas were found to have a particularly strong association with women's use of mobile money (and stronger than for men):

- 1. KYC requirements:** Less strict KYC requirements, where prospective users can access entry-level mobile money accounts with just an ID and where alternative documents to government-issued IDs can be used.
- 2. Agent eligibility:** Where regulations are not prescriptive regarding who can be an agent.
- 3. Agent activities:** Where regulations permit agents to register customers and possibly conduct other mobile money-related activities (rather than just being restricted to cash-in and cash-out).¹⁰¹

This suggests that government interventions to create a more enabling environment related to ID and agents are likely to reduce the mobile money gender gap in a country.



99. Kleine, D. (2013). *Technologies of choice?: ICTs, development, and the capabilities approach*. MIT Press.

100. GSMA. (2021). *Are the effects of mobile money regulation gender neutral?*

101. Ibid.



Country examples

While many policies aim to provide universal mobile broadband access, there are only a few examples of policies that explicitly mention other access-related issues for women. For example:

- **Kenya’s National ICT Policy, 2019**, includes a gender perspective and commits to “Providing an all-inclusive ICT environment by encouraging gender equality and accessibility to persons with disabilities” and to “Create opportunities and provide assistance for the disadvantaged; people with special needs, women and the youth to acquire ICT skills through e-inclusion and e-accessibility activities and programmes.”
- **Nigeria’s National Broadband Plan 2013–2018** introduced dedicated safe technology access centres for women at local government offices.

Box 12: Pakistan: Incentivising underserved women to register for government ID through social assistance payments



In the early 2000s, Pakistan began administering the biometric Computerised National Identity Card (CNIC) to citizens, which is now a prerequisite for opening a bank account and purchasing a mobile SIM card, among other crucial social and economic services.¹⁰² As of 2016, more than 96 million Pakistanis had been issued identity cards. However, the government has struggled to ensure that all women, especially poorer women from rural areas, were not left out.¹⁰³

To boost registration rates among women registering for a CNIC, the government offered incentives for women to register through social assistance programmes. Specifically, Pakistan launched the Benazir Income Support Program (BISP) in 2008 to provide a monthly cash transfer to families hit hard by the economic crisis. The government built two key components into the programme: the cash transfers could only be given to female heads of eligible households and possession of a CNIC was a prerequisite to enrol in the BISP.¹⁰⁴

This policy of linking benefits with the CNIC caused a spike in enrolment, which resulted in a 94 per cent increase in CNICs issued to women. By 2012, 40 million women in Pakistan possessed CNICs and were able to open a mobile money account or purchase a SIM card to use mobile internet.¹⁰⁵

102. The World Bank. (2016). [Pakistan: Building Equality for Women on a Foundation of Identity](#).

103. Ibid.

104. Ibid.

105. Ibid.



Box 13: Government of Rwanda supports Tigo Rwanda's initiative to empower more women to become mobile money agents

Women's uptake and continued use of mobile money depends on agents being available to help them register for the service and use it. In Rwanda, women's limited mobility can make it more difficult to reach agents to perform transactions. Lack of access to same-sex mobile money agents prevent women from using mobile money services as they often feel more comfortable discussing their finances with other women, who can be perceived as more trustworthy and easier to approach.¹⁰⁶

To increase women's uptake of digital financial services, the Government of Rwanda supported Tigo Rwanda's Tigo Women Entrepreneurship Fund, which recruited, trained and offered initial funding to women to become Tigo Cash agents.¹⁰⁷ Through the fund, female participants were trained in ICT as well as business management skills.

Rwanda's National Women's Council supported this initiative by identifying suitable candidates to become Tigo Cash agents.¹⁰⁸ By recruiting and training more female agents, Tigo and the Government of Rwanda have helped more Rwandan women gain access to digital and financial services.



106. GSMA. (2017). Video: ["Tigo Rwanda: Empowering women agents"](#).

107. Ibid.

108. Ibid.



Relevance

Women are often less likely than men to see how a mobile phone and mobile services, including mobile internet, can be useful for them and benefit their lives. A lack of relevant content and services can prevent both men and women from adopting and using mobile internet. While women who own a mobile phone report that it delivers substantial benefits, some women who are not using mobile phones or mobile internet feel that it is not relevant to them.¹⁰⁹ Others cite lack of content in their local language as a reason for not using mobile internet. Low awareness of mobile internet and its benefits also remains a significant challenge, with women less likely than men to be aware of mobile internet.¹¹⁰

Despite the importance of ensuring that mobile services are relevant for women, mobile-related products and services are typically developed and designed without sufficient attention to women's circumstances, needs, capabilities and preferences. Women have often not been considered or involved effectively in the design, testing and implementation of mobile applications, content and services. As a result, many fail to meet their needs, limiting their potential benefit and relevance.

Recommendations for policymakers include:

1. Raise awareness of mobile internet-enabled content, applications and services and how they can be relevant to women's lives.

- a. **Consider promoting the life-changing benefits of mobile internet via relevant channels that women, including those who are digitally excluded, already use and trust.** For example, local radio stations and local extension workers supporting the government in the delivery of basic services (e.g. health, education and agriculture).
 - b. **Support and promote female role models as leaders and mobile internet users within communities.**
- 2. Create an enabling environment that supports the development of content, applications and services that meet women's needs.**
- a. **Support businesses and start-ups to develop inclusive solutions with and for women.** For example, provide funding for the provision of applications and content with gender equality targets and support training for businesses with a focus on reaching women.
- 3. Ensure that digital public services are developed to meet the needs of women.**
- a. **Consult and engage all types of women when designing and testing government content, applications and services.** This includes involving women from diverse backgrounds, including those in low-income groups and those who do not currently make use of mobile services.¹¹¹

Country examples

There are relatively few examples of government action to improve the relevance of mobile content and services in either national gender policy or national development plans. Examples include:

- **Rwanda's Local Digital Content Promotion Strategy and Implementation Plan 2018**, which contains some policy guidance that aims to make online material more relevant for women and girls by encouraging and incentivising locally produced digital content.
- **Nigeria's National Broadband Plan 2013–2018**¹¹² which aims to target “women who would not normally see the need for the use of ICT”.¹¹³
- **India's National Policy for Women 2016**, which includes a commitment to public-private partnerships that focus on developing applications and locally relevant content using gender-sensitive language.¹¹⁴

109. GSMA. (2022). [The Mobile Gender Gap Report 2022](#).

110. Ibid.

111. Ibid.

112. Government of the Federal Republic of Nigeria. (2013). [Nigerian National Broadband Plan 2013–2018](#).

113. Ibid.

114. Government of India: Ministry of Women and Child Development. (2016). [National Policy for Women 2016](#).

Action area 4: Collaborate with relevant stakeholders





The barriers preventing women from accessing and using mobile phones and the internet are complex, varied, diverse and interrelated. Addressing the digital gender gap requires targeted action by many different stakeholders working together.

Yet, there is frequently a lack of action and cooperation between stakeholders, from government departments to the private sector, NGOs, development community, research institutions and the women and men directly concerned.

Stakeholder coordination is crucial for establishing an evidence base on the digital gender gap and using this to develop and deliver effective strategies and policies to address it. Together, this will help ensure that the barriers women face to accessing and using mobile are addressed holistically rather than in silos.

Recommendations for policymakers include:

- 1. Ensure and support multistakeholder collaboration.**
 - a. Collaborate with a wide range of stakeholders to develop, implement and review relevant policies and activities.**
 - b. Establish relevant mechanisms and processes for effective multistakeholder cooperation.**
For example, through steering committees, advisory and working groups.
- 2. Facilitate knowledge sharing and lessons learned among other stakeholder groups.**
 - a. Map relevant stakeholder activities to identify activities, tools, data and research** related to the digital gender gap to streamline efforts and avoid duplication.
 - b. Develop and share tools, guidelines, case studies and other materials** to promote women's digital inclusion and support national and international efforts (e.g. document government experiences and share lessons learned).



Country examples

Box 14: Tanzania's Gender and Digital Skills Working Group



In 2022, Digital Opportunity Trust (DOT) Tanzania, a local NGO, established a multistakeholder Gender and Digital Skills Working Group to accelerate digital literacy among young women in Tanzania.¹¹⁵

The working group is comprised of members of the development community, MNOs, internet companies, policymakers and regulators, which work together to reduce the current gender gap in ICT access and use and improve digital inclusion for women in Tanzania.¹¹⁶

The working group also serves as a support platform for organisations working towards the same goal to share lessons learned, share their impacts and benefit more people.¹¹⁷



Box 15: The Generation Equality Forum

The Generation Equality Forum, held in Mexico and Paris in 2021, kickstarted a five-year journey to accelerate ambitious action and implementation on global gender equality.¹¹⁸ The Forum was convened by UN Women and co-chaired by the governments of France and Mexico in partnership with civil society and youth.¹¹⁹

The Forum generated \$40 billion in financial commitments, as well as numerous policy and programme commitments. The Forum's ambitious action agenda is driven by multistakeholder Action Coalitions, including one on technology and innovation for gender equality, which has developed the Global Acceleration Plan to advance gender equality.¹²⁰

115. DOT Tanzania. (2022). [Gender and Digital Skills Working Group](#).

116. Ibid.

117. Ibid.

118. UN Women. (2022). [About Generation Equality](#).

119. Ibid.

120. Ibid.

Annex: Methodology of the GSMA policy landscaping study

In 2021, the GSMA conducted a full country scan of policies in eight LMICs across Africa, South Asia and Southeast Asia. These countries were selected to represent a range of country contexts with an evident mobile gender gap. A core set of keyword and database searches were used to identify policy documents in each country.

To complement the policy examples identified in the eight initial countries, noteworthy examples of specific policy areas from additional countries were identified in the literature and subsequently analysed (see Table 2). In total, 79 policy documents were reviewed as part of the landscaping exercise. All policies were classified by direct and indirect references to gender and mobile or mobile internet access and use (see Figure 1).

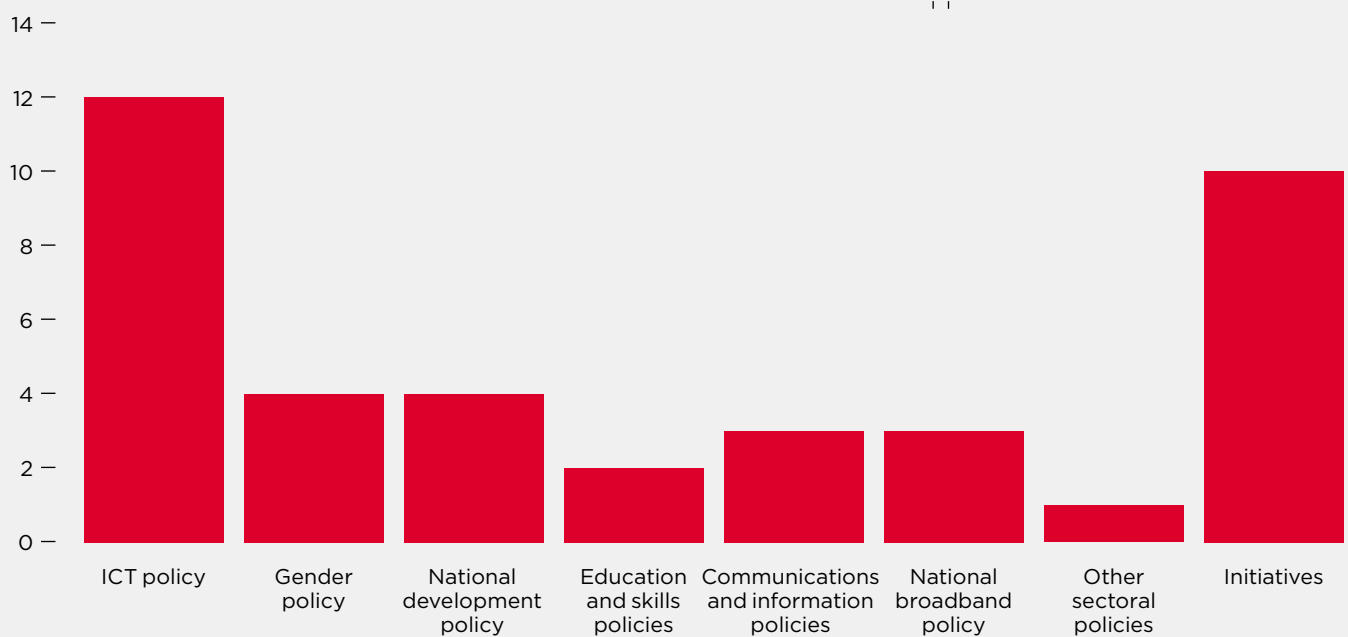
Table 2: Countries included in the policy scan and review

	Full country scan	Selected policies
Africa	Kenya Nigeria Rwanda Tanzania Uganda	Ghana South Africa Sudan Tunisia
Southeast Asia	Bangladesh India Indonesia	Malaysia Philippines Singapore
Other		Australia Bolivia Brazil China Ecuador France Jordan Mexico Netherlands South Korea Spain United Kingdom





Figure 1: Number of policies containing some or strong direct references to gender-inclusive approaches to mobile/mobile internet access and use



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