

# ACCOUNTABILITY REPORT 2021:

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

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BILL & MELINDA  
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 **MINISTÈRE  
DE L'ÉCONOMIE,  
DES FINANCES  
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# 1. EXECUTIVE SUMMARY

In 2019, the G7 recognized the potential of digital financial services (DFS) for promoting social equality. DFS can be transformative, but unequal access to accounts by men and women risk entrenching historic divides. With nearly 400 million people in Sub-Saharan Africa still facing financial exclusion, 60% of whom are women, and nearly half a billion lacking the basic identification often needed to access DFS in the first place, a number of obstacles will need to be overcome. Since the G7's initial commitment, the COVID-19 pandemic has heightened the economic hardships and inequalities experienced by women in Africa. At the same time, many governments throughout Africa were able to use DFS to implement emergency social protection programs, underscoring the importance of ensuring equal access going forward.

Under the French presidency in 2019, the G7 Partnership for Women's Digital Financial Inclusion in Africa (G7P) was created to bring together existing institutions working in Africa on complementary issues of research, investment, and regulation around digital finance and its potential benefits for women. The G7P is innovative in its effort to promote collaboration and to discover synergies between the partners. Notable activities by the partner organizations include:

- The World Bank's Identification for Development (ID4D) Initiative is working to accelerate inclusive growth and the achievement of a wide range of development outcomes by enabling all people to access services and exercise their rights through inclusive and trusted ID and civil registration systems. ID4D has an established record of promoting foundational ID systems, and it has continued to provide analytics, convenings, and technical assistance, and it has maintained a particular focus on the inclusion of women and girls.
- The African Development Bank's Africa Digital Financial Inclusion Facility (ADFI) is working to catalyze gender-intentional infrastructure development. ADFI has already taken projects to the African Development Bank Board for funding, has raised awareness of digital financial inclusion within the bank, and is integrating gender financial inclusion into substantial investments. Funds have already begun to flow to projects specifically, researching and building technical systems to meet the needs of women throughout Africa.
- The Africa Policy Accelerator (APA) of the United Nations Capital Development Funds (UNCDF) aims to solve regulatory and policy gaps in DFS. The APA team has supported regulators on shaping policies that advance DFS and the goal of financial inclusion. The list of countries where APA is now engaged, as well as the wide range of policy challenges it is helping to address, demonstrates the potential scope of its impact.
- The Abdul Latif Jameel Poverty Action Lab (J-PAL) is funding and generating research to test the impact of digital technology on women's empowerment. The Digital Identification and Finance Initiative (DigiFI Africa) has backed a number of studies related to the G7P mission, including timely studies responding to the demands of the pandemic while deliberately engaging local African researchers.
- The Digital Pathways Program at Oxford Blavatnik School of Government is assessing national government policies and programs to facilitate a "whole of government" digital strategy for inclusive economic growth.

This report offers reflections on the progress of the collaborative as a whole. While the G7's initial support has provided a valuable foundation, a formal governance structure for the initiative has not yet been developed, and this is something the partners themselves have recommended. The COVID-19 pandemic also had profound effects on collaboration, including shifts in government priorities and disruptions in engagement strategies. Yet there appears to have been an increased sense of shared goals and common purpose across the G7P. Regular meetings have helped the partners to understand their related activities, and there has been an openness to exploring synergies. This development could be reinforced by creating a virtual home for the G7P.


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Looking ahead, several practical steps could be taken to strengthen the effectiveness of the partnership. To maintain the engagement of G7 countries, we recommend that a midterm review report be prepared for the G7 Foreign and Development Ministers Meeting in 2023. Also, we suggest that more active incentives be created to encourage joint operations between partners, such as funding to develop cross-partner activities, bringing in a facilitator, or encouraging bilateral discussions. Additionally, we recognize the importance of formalizing the G7P brand, as well as building partner relations within country missions and fostering local consortiums in the Global South.

After a full year of implementation, the G7P's mandate is even more timely and relevant, and the partners have demonstrated their ability to overcome challenges and an openness to genuine collaboration. Building on the initial progress, practical steps can be taken to maximize the effectiveness of the G7P over the next four years of implementation, addressing the increasingly urgent need for thoughtful digital financial interventions and the promotion of gender inclusion.

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## MAIN RECOMMENDATIONS

- Produce a midterm review of the G7P to be made available for comment at the Spring 2023 G7 Foreign and Development Ministers Meeting to ensure continued support of the G7P and broaden the awareness of the partnership
  - Create incentives for greater on-the-ground collaborations among the G7P's implementation partners such as establishing a funding source at the partnership level
  - Formalize joint on-the-ground collaborations through creating and adhering to principles of engagement as well as specific engagement steps when dealing with client countries
  - Reinforce common goals and objectives through a strengthened G7P brand through a stand-alone G7P website to advocate, foster knowledge exchange, develop joint work, and ultimately develop a common purpose
  - Develop an Africa-led consortium of local support providers to contribute to G7P operations, facilitate awareness-raising, and advocate for DFS for women
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# 1. BACKGROUND

Under French presidency in 2019, the G7 had a specific mission of addressing global inequality. The group identified expanding Digital Financial Service (DFS) access as a practical way for promoting equality that could be immediately implemented ([Gates Foundation, 2019](#)). They recognized that as countries transition from analogue to digital systems, it should be done in a careful way to ensure old forms of exclusion are not reestablished. Without expanding digital access to the wider population, commensurate with the technical capabilities of society, there is the risk that digital transformations will only benefit the privileged members of society.

Following this commitment, in December 2019, the group launched the G7 Partnership for Women's Digital Financial Inclusion in Africa (G7P). This initiative aimed to support African governments, regulators, banks, and financial institutions to provide more equitable and accessible digital financial systems for all people. Specifically, the G7P is focused on supporting countries and businesses to build interoperable infrastructure across digital payment systems; to create equitable digital identification systems; to update financial regulations; to identify optimal investments into digital technology; and to support research on how to design financial services to advance gender equality.

The G7P brings five institutions together to implement these activities over five years. Together, these partners are addressing complementary aspects of financial inclusion for women throughout Africa. Their particular areas of engagement are as follows:

- The World Bank's ID4D Initiative is working to enable all people to access services and exercise their rights through inclusive and trusted ID and civil registration systems
- The African Development Bank's Africa Digital Financial Inclusion Facility (ADFI) is working to catalyze gender-intentional infrastructure development
- The United Nations Capital Development Funds (UNCDF) Africa Policy Accelerator (APA) is designed to address regulatory and policy gaps in DFS
- The Abdul Latif Jameel Poverty Action Lab (J-PAL) is funding and generating policy-relevant evidence on the effects of digital technology on women's empowerment
- Oxford Blavatnik School of Government will assess countries' ecosystems for digital development

Recent events have underscored the importance of financial inclusion, especially for women and girls. While the G7P was launched just a couple months before the COVID-19 pandemic and subsequent economic crisis, the role of the partnership has only become more relevant over the past year.

## 2. CONTEXT: THE IMPACT OF THE COVID-19 PANDEMIC

The economic shock of the COVID-19 pandemic has been profound across Africa, but the experience has been particularly severe for women and girls. A review of 28 countries across Eastern and Southern Africa found that the pandemic has dramatically setback global efforts to achieve gender equality (Maula, 2021). Not only has the upheaval slashed personal incomes, further entrenched poverty, brought about greater food insecurity and limited health care access generally, but women and girls have faced reduced access to reproductive services and an escalation in gender-based violence all while being burdened with additional care responsibilities.

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Beyond the immediate impact, the pandemic risks entrenching existing gender inequalities in economic opportunities across the continent. While mostly male-owned business associations have received more significant stimulus packages (Schlein, 2021), female-owned businesses are primarily informal and have not received similar levels of social protection (Gender Innovation Lab, 2020). Furthermore, women farmers regularly have less access to liquidity, information, and resources, leaving them more vulnerable during times of crisis (Gender Innovation Lab, 2020). Unsurprisingly, a study by UN Women of women-owned businesses across 30 African countries found the pandemic had caused a serious loss in revenues (Schlein, 2021), and a joint survey found that closures among small and medium women-owned businesses were 7% more likely than among male-owned counterparts (Gender Innovation Lab, 2020).

Around the world, governments have responded to the joint health, social, and economic crises by making direct payments to citizens. Between March 2020 and May 2021, over 3000 social protection programs were planned or implemented in 222 countries and territories, including social assistance, insurance, and market interventions (Gentilini et al, 2021). Many of these arrangements involved payments distributed through digital financial services (DFS) (Gelb & Mukherjee, 2020). **The combination of digital ID, mobile communications, and digital payments has empowered governments to more easily identify, communicate with, and make payments to citizens in need.** In short, the infrastructure and interventions the G7P partners had been brought together to advocate for have been drawn on as critical tools during the unfolding crisis.

Even before the pandemic, DFS was enabling the poor to access various services, including savings, credit, and payments for solar systems (World Bank, 2020). Relatedly, the World Bank found that countries with deeper, more “developed” financial services achieve faster growth and reductions in poverty (Pazarbasioglu et al, 2020). Indeed, a 2016 report calculated that widespread adoption of DFS could increase the GDP of emerging economies by \$3.7 trillion by 2025, while also saving governments \$100 billion annually by avoiding financial leakage (McKinsey Global Institute). Now, the World Bank has described the role of DFS during the pandemic as “transformative,” because it is enabling payments that are both secure and socially distanced (2020). In many cases, African governments have encouraged financial service providers to make use of DFS platforms, and Kenya, Liberia, and Ghana have all incentivized this shift by lowering fees associated with DFS while also increasing transaction limits (Machasio, 2020). **Countries that already had strong digital infrastructure were generally able to distribute emergency payments more quickly** (Gelb & Mukherjee, 2020). Yet low-income countries have historically lagged in digital infrastructure, and women are less likely to have digital accounts. The active focus of the G7P is essential now to ensure that historic gender exclusions are not repeated in the transformative systems that are being deployed.

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## BOX 1:

# DFS PROGRAMS DURING COVID-19

In a matter of just ten days at the start of the COVID-19 pandemic, the Government of Togo built and launched Novissi, a fully digital cash transfer program. With the introduction of social distancing, it was recognized that pandemic measures would disproportionately impact informal workers, a group that is largely female. The program was implemented using voter ID, collected from the 3.6 million on the nation’s voter rolls, allowing for easier, remote registration. By September 2020, Novissi provided cash transfers to over 570,000 informal sector workers. Notably, the program has paid out more funds to women than men, responding to both women’s greater vulnerability and the added benefits to households (World Bank, 2021a). The implementation has been supported by radio campaigns and call centers, and the digital design helped authorities avoid a sudden rush on cash points. While there had previously been some skepticism within government about the utility of such a digital solution, Novissi showed potential. Due to overwhelming demand from the public, the system temporarily crashed after 4 million people, or half the population, applied. (UNDP, 2020)

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## BENEFITS AND RESILIENCE FOR WOMEN

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Yet, the importance of the G7P and its mission extends beyond the current moment. It has been suggested that inclusive payments during the pandemic that address gender biases could also help improve financial independence and resilience for women going forward ([Gates Foundation, 2020](#)). Realizing these potential benefits for gender equality will require a concerted effort. **The Secretary-General's Task Force on digital finance for the SDGs has recognized DFS as one of the greatest opportunities but also one of the greatest threats to gender equality** ([Molinier, 2019](#)). With the global internet gender divide actually widening, and the gender gap in financial inclusion remaining stagnant since 2011, there is a risk that infrastructure investments could simply entrench existing divisions. Through its annual Financial Access Survey, the IMF has documented a continued gender gap with use of financial services in low- and lower-middle income countries in particular, a phenomenon it has attributed in part to laws that are discriminatory towards women ([IMF, 2019](#)). Solutions will need to look beyond strictly technical interventions.

Overcoming these barriers and advancing inclusion could have significant impacts for women and girls. **A review of M-Pesa mobile money in Kenya suggested that the service helped lift 2% of households out of extreme poverty, with even greater benefits experienced by female-headed households** ([Suri & Jack, 2016](#)). Thanks to greater resilience and the ability to easily save, the study claimed that some 185,000 women in Kenya moved from farming to business as a result of DFS. Likewise, a randomized trial of **cash transfers to women in Niger following a devastating drought found that mobile money payments were more beneficial than distributing envelopes with hard cash** ([Aker et al, 2016](#)). Specifically, this system was able to save women time and effort, because they did not have to travel to collect their money, and digital transfers could help shift the balance of power in households toward women. Researchers observed greater improvements in the diet and number of meals available to children in households receiving digital transfers.

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### BOX 2:

## DOCUMENTING THE GENDER DIVIDE

To monitor market changes and the impact partners are achieving, the G7P could reference a set of available indicators specific to African countries. The COVID-19 pandemic has been unfortunately disruptive to data collection, so macrotrends are temporarily harder to assess. In a recent report, “Reaching Financial Equality for Women”, the Better Than Cash Alliance proposed tracking global indicators to achieve ten actions for women’s financial inclusion ([BTCA, 2021](#)). Following their ten proposed actions, we have compiled available data reflecting their proposed indicators for Sub-Saharan Africa (SSA). Not all indicators have been openly published or recently updated, but the available data provides an initial baseline:

1. **Digitize private sector payments.** Globally, in 2017, 16% of people received private sector wages into an account. In SSA, despite the finding that 15% of adults, including 20% of men and 11% of women, received private sector wages, only 6% of adults received private sector wages into an account (World Bank, 2017).
2. **Digitize payments of government social benefits.** Globally, in 2017, 14% of adults received government transfers and 9% of adults received them into an account. In SSA, 7% of adults received government transfers with no difference between men and women. Some countries in SSA fare better than others in digitizing payments of government social benefits. In 2017, in Namibia, 13% of adults received government transfers into an account. In contrast, only 3% of adults in Zimbabwe received government transfers into an account (World Bank, 2017).<sup>1</sup>

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<sup>1</sup> Data unavailable through WB Global Findex for received government transfer into an account for SSA.

3. **Outlaw discrimination against women.** As of 2021, there are 108 economies globally where women cannot run a business in the same way as a man. Thirty-nine of these economies are in SSA (World Bank, 2021b).
4. **Ensure universal access to identification.** Globally, there are an estimated 1 billion people without official proof of identity, 494 million of which reside in SSA. All else equal, women, people in rural areas, and those among the poorest 40 per cent are less likely to have an ID (World Bank, 2018). The gender gap is particularly pronounced in low-income economies, where 44 per cent of women (compared with 28 per cent of men) do not have a national ID or similar credential. According to the Better Than Cash Alliance, 1 in 5 unbanked women in the world say lack of ID prevents them from opening an account. Globally, 20% of adults noted that a lack of documentation prevented them from getting an account. In SSA, 18% of adults said that they do not have an account due to lacking necessary documentation such as a national ID (World Bank, 2017).
5. **End the gender gap in cellular phone ownership.** Some 1.7 billion adults around the world were unbanked as of 2017, but two-thirds of these individuals (1.1 billion) had a cellular phone. While 54% of men in SSA owned a cellular phone, only 43% of women did, meaning there was a cellular phone ownership gender gap of 11% in the region (World Bank, 2017).
6. **Hire women at banks and mobile network operators.**<sup>2</sup>
7. **Collect, analyze, and use sex-disaggregated data.** As of 2017, 43% of adults in Africa had a financial account, up from only 34% of adults in 2011. While overall access has improved, the gender divide has remained. Only 37% of women had an account, compared to 48% of men (World Bank, 2017). SSA has a particularly large variation in account ownership by country. For example, in Chad, there were only 4.12 female-owned deposit accounts per 1,000 female adults, whereas, in Botswana, there were 1,066.44 female-owned deposit accounts per 1,000 female adults (IMF, 2019). Specifically, there has been a sharp increase in access to mobile money. In 2014, only 12% of adults in Africa had a mobile money account. By 2017, this had reached 21%. The continent has the highest rates of mobile money accounts in the world. However, in 2017, only 18% of women had a mobile money account, compared to 23% of men (World Bank, 2017).
8. **Design appropriate and affordable financial products for women.** Globally, in 2017, 22% of adults used the internet to pay bills and 24% of adults used the internet to buy something. In SSA, only 10% of men and 5% of women had used the internet to pay bills or buy something. An example of high usage of digital financial products is Kenya, where 88% of account owners and 72% of adults reported using a cellular phone or the internet to make a transaction through their account (World Bank, 2017).
9. **Help women benefit from e-commerce opportunities.**<sup>3</sup>
10. **Create and enforce strong digital finance consumer protection mechanisms.**<sup>4</sup>

<sup>2</sup> Boardex, the proposed data source, is not open access.

<sup>3</sup> Data is limited with WB Enterprise Surveys, the proposed source, and does not seem like the corresponding BTCA indicator (SMEs with at least one female owner selling one or more products on local, regional, or global e-commerce platforms (%)) is currently measured.

<sup>4</sup> World Bank GPSS, the proposed data source, is not open access.

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H.M. Queen Máxima of the Netherlands, in her capacity as the United Nations Secretary-General's Special Advocate for Inclusive Finance for Development (UNSGSA), French Finance Minister Bruno Le Maire, and Melinda Gates of the Gates Foundation, work together to help promote the G7 partnership. They encourage project implementation through advocacy with African leaders, and raise awareness on key policies and investments to advance women's digital financial inclusion in Africa. These high-level engagements are important for achieving visibility and buy-in for the implementing partners. In September 2020, the UNSGSA, Melinda Gates, and the Permanent Representative of France to the United Nations participated in a [virtual event](#) to support and raise awareness of the partnership alongside leading African governments and select representatives from academia and the private sector.

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## THE UNIQUE ROLE OF THE G7P

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The G7P holds a unique position in the context of both the immediate emergency and the longer-term needs for gender equity and strengthened resilience. Amid the broadening community of actors advocating for financial inclusion, the G7P is particularly ambitious and innovative. Ambitious in terms of the objectives it aims to achieve (i.e. the goal of making financial intermediation services accessible for 400 million Africans, of which 60% would be women), but also in recognizing that success would be elusive if the implementation partners worked in isolation. In fact, the G7P launch document – A G7 Partnership for Women's Digital Financial Inclusion in Africa: A report prepared for the G7 French presidency – highlighted that the interactions of the implementation partners involved, as much as the initiatives themselves, would determine the collective impact of this effort ([Gates Foundation, 2019](#)). To reinforce a collaborative approach, the launch document highlighted several possible synergies. These included:

- ADFI and ID4D could collaborate to help countries build payment and ID systems that combine interoperable payment functionality with more streamlined onboarding processes and higher-assurance identity verification. This would allow excluded women and other unbanked populations to more easily make and receive digital payments while also enhancing the integrity of financial systems.
- UNCDF can support countries in developing financial regulations that respond to the infrastructure enhancements led by ADFI and ID4D.
- As new digital payment and ID technologies are introduced, J-PAL Africa will test how governments can best use these technologies to advance women's empowerment. Study results could then inform the policy and infrastructure programs of the other pillars.
- At the same time, diagnostics developed by the Pathways to Prosperity Commission will assist countries in the development of national digital strategies, which will inform and embed the work of ID4D and ADFI in broader digital systems.

The G7P is also innovative in the way it is constructed, bringing together distinct and different implementation partners with their own institutional governance arrangements, organizational cultures, specialized expertise, composition of donors, and tenure. Further, the launch document sets an expectation that the implementation partners work with others in the Digital Financial Inclusion space, such as the Better than Cash Alliance, Women's World Banking, and Consultative Group to Assist the Poor through an "all-hand-on-deck" approach.



## 3. FUNCTION OF THIS REPORT

This report offers an initial review of G7P progress as of mid-2021 by providing a high-level snapshot of progress and setbacks, as well as considering the impact of global macroeconomic and social changes. It has been commissioned by the Gates Foundation and prepared by the Sustainable Development Solutions Network, an independent organization operating under the auspices of the Secretary-General that mobilizes global scientific and technological expertise to promote practical solutions for sustainable development.

This progress report conducts its analysis at two levels: the partnership level and the implementation level. On the former, the report assesses how ready G7P donors and implementation partners were to work together in the first year of implementation, drawing on their competencies, processes, instruments, and collaborative techniques to ensure the efforts are greater than the sum of each part. At the implementation level, we assess how donors and implementation partners changed their operational modalities and strategies to deliver support to their clients while the COVID-19 pandemic raged on every continent.

The report draws its findings from the following sources:

- A literature review to provide important context for designing financial digital inclusion activities and organizational effectiveness literature to distil partnership readiness dimensions and identify good practice capabilities for steering a partnership with which implementing agents have separate governance arrangements.
- Documents and database review provided by implementation partners. These provide targets and goals of 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.

In future assessments, additional means to gather information will be considered to maximize stakeholder views. For example, selective interviews with peers and recipients of the programs impacts. In addition, the usefulness of social media could be explored, communiques and outcome documents that mention this partnership at high-level summits is another possible option.

Given the scope of the interventions involved, it is hoped that a number of global data products will be able to track improvements in women's financial inclusion over coming years, assisted by G7P activities ([Box 2](#)).

## 4. IMPLEMENTATION PROGRESS

Each of the G7P partners were already advancing financial inclusion in their respective domains. The value of the G7P is in bringing these complementary efforts together to realize a more coherent approach. Whether they are conducting primary research, advising policies, or selecting investments, each of the partners stands to learn from the others. The G7P has already fostered regular meetings between the partners, and it is hoped this will ultimately lead to greater benefits for more women currently facing financial exclusion. Furthermore, the partners can better identify where their proposed activities may overlap or fail to reach vulnerable communities. In the following, we overview key activities by the partners in Africa since the launch of the G7P.

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## ADFI

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The African Digital Financial Inclusion Facility (ADFI) was launched within the African Development Bank (AfDB) in June 2019 with the mission of expanding investments into digital financial services to include and empower all Africans (ADFI, n.d.). As a leading Pan-African platform, AfDB is well positioned to capture learnings from one country and replicate them at scale across the continent, and it is able to draw on a wealth of connections with governments, international partners and the private sector (AfDB, n.d.). ADFI serves to direct the bank's technical expertise and thought leadership around DFS. Its core aim is to work collaboratively with internal and external partners, thereby capitalizing on AfDB's strengths.

At its launch in 2019, ADFI set the goal of extending financial inclusion to an additional 332 million Africans by 2029; 60% of this target population would be women. Specifically, it would catalyze financial inclusion by investing in DFS across the continent. This would be achieved in part by scaling up DFS products and services that were shown to be successful in pilots or smaller applications. Interventions span four pillars: infrastructure, policy regulation, development of products, and capacity development. A fifth, cross-cutting pillar concerns gender, and 15% of investments are to be used for gender-intentional projects. The large majority of investments (60%) are to go toward infrastructure.

AfDB has committed \$300 million, and ADFI aimed to mobilize another \$100 million from donors. Funds are to be allocated through a combination of grants (75%) and concessional loans (25%). Grants are available to both sovereign and non-sovereign entities, and they can be distributed for a minimum of US \$50,000. Meanwhile, loans are available to just non-sovereign entities, and the minimum loan amount is US \$1 million. The maximum amount available for both grants and loans is US \$2.5 million for national projects and \$5 million for regional projects. The list of potential funding recipients includes: 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 Fintech companies.

The initial call for proposals went out in July 2019 (ADFI, 2019). Eight projects, representing US \$11 million, were then cleared for inclusion in the work program by April 2020. Following a due diligence procedure, six proposals were then approved for funding by April 2021 when implementation commenced.

### CASE STUDY: ETHSWITCH GRANT FOR EXPANDING DFS PLATFORMS IN ETHIOPIA

The EthSwitch Share Company is an initiative led by the National Bank of Ethiopia and jointly owned by all of the Ethiopian banks (Ethswitch S.C., n.d.). Established in 2011, EthSwitch provides e-payment infrastructure services to retail payment service providers within the country. It has achieved interoperability between ATM operators and is now working to expand interoperability between digital payment platforms. AfDB's Board of Directors approved a grant of \$2.33 million in March 2021 to EthSwitch, resourced from ADFI, for the modernization of its payments infrastructure (ADFI, 2021a). The project involves the procurement and implementation of a payment system that will facilitate various DFS programs, ranging from the digital distribution of government payments to the creation of services for e-commerce, transport systems, and utility bills. Over the course of three years, ADFI and EthSwitch will work together with industry experts to develop these new services.

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### CASE STUDY: AI-ENABLED FINANCIAL COMPLAINTS IN GHANA, RWANDA AND ZAMBIA

Although consumer financial protections exist in most African countries, limited capacity can make it challenging for regulators to ensure these safeguards, leaving the growing number of first-time financial consumers vulnerable to potential misconduct (ADFI, 2021b). Financial consumer complaints are indeed rising, but the traditional complaint channels, such as emailing and in-person meetings, generally favor the more well-off (Kakembo, 2020). Furthermore, despite the wide variety of languages spoken across Africa, many financial services are still only offered in English or French.

Following a competitive bidding process, ADFI awarded artificial intelligence (AI) firm Proto and its partner for human-centric design, BFA Global, a \$1.024 million grant to develop an automated consumer protection solution (Proto, 2021). Proto previously developed a similar consumer protection solution for the Central Bank of

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the Philippines, and with ADFI funding, it has now started implementing its services for the Bank of Ghana, National Bank of Rwanda, the Competition and Consumer Protection Commission of Zambia, and the Bank of Zambia; outside of ADFI support, Proto plans to expand the service to other ADFI countries as well.

For each of these financial regulators, Proto will deliver a complaints-handling system using chatbots and AI tools that can interface directly with key financial service providers (ADFI, 2021b). The project has a particular focus on expanding financial protections to minority groups and women. With the support of experts recruited from the African Institute of Mathematical Sciences, Proto is using natural language processing to expand services to local languages, including Kinyarwanda, Nyanja, and Twi (Proto, 2021). Additionally, the system will record audio complaints for those unable to read and write and track how complaints are resolved across institutions (ADFI, 2021b). Furthermore, the recipients will work with trained female engineers from the African Institute for Mathematical Sciences to better incorporate gender-intentional components into the technical designs. Proto's product development began in February 2021, and initial deployment was planned for July 2021 (Proto, 2021t).

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## CASE STUDY: GRANTS FOR RESEARCH INTO WOMEN'S ACCESS OF DFS

In March 2021, ADB approved \$1.3 million in grants for two Kenya-based technology companies that will conduct research into African women's access to DFS, and these will be dispersed through ADFI (ADFI, 2021c). The research outcomes are expected to increase women's access to loans, microinsurance and other services. The company Pula Advisors has received a \$1 million grant for a three-year project to research the social, cultural, and economic factors that impact access to microinsurance for women farmers in Kenya, Nigeria, and Zambia. Pula's findings will inform gender-centric insurance products, which are projected to benefit 360,000 farmers, half of whom would be women, along with improving farm yields, household incomes and food security. Additionally, a \$300,000 grant has been given to M-KOPA for research in Kenya looking at the potential of smartphone-enabled access to DFS and financial literacy programs for women. M-KOPA will then use insights from this research to build a DFS app that serves the needs of small-scale women traders.

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## CASE STUDY: FUNDING GENDER FOCUS IN WEST AFRICAN MONETARY AGENCY REGULATIONS

ADB awarded the West African Monetary Agency (WAMA) a grant of \$320,535 for mainstreaming gender in the DFS regulatory framework of the Economic Community of West African States (ECOWAS). The funds will go towards a gender gap analysis of WAMA strategies that will be carried out over the next three years. Specifically, the review will consider strategies for financial inclusion, gender disaggregation data analytics, digital payment services and infrastructure, and digital identity. The project could potentially affect 350 million people across the 15 ECOWAS member countries, and it has been suggested that gender mainstreaming under the project could boost women's digital financial market participation by 35% in the region.

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## OPERATING WITHIN AFDB

As a catalytic fund within AfDB, ADFI is able to access the wider resources and influence the decisions of the bank. Given its presence around the continent, AfDB is uniquely well positioned to identify critical gaps, which then informs ADFI decisions. While ADFI has its own special fund provided by donors, the bank is also supporting projects with its standard debt financing. ADFI conditions require that it co-invest with others, and this can include investments made with the rest of the bank. Furthermore, related projects are being funded across the AfDB, and ADFI is actively brought into the conversation. The bank has an affirmative finance group, and there is an officer who looks at the gender intentionality of every project that is funded. There is also a gender-focused member of the bank's committee responsible for approving investments. Even when not specifically investing into a project, ADFI is structured to bring a focus to women's digital financial inclusion to a range of bank activities.

## REFLECTIONS ON ADFI'S INITIAL PROGRESS

Although still a new initiative, ADFI has taken important strides in its mission of mobilizing AfDB's financing and technical expertise in support of DFS. ADFI has taken projects to the Board, worked to raise awareness of digital financial inclusion the AfDB's thematic and country management units, and is integrating gender financial inclusion into substantial investments by the bank. Funds have already begun to flow to projects specifically researching and building technical systems to meet the needs of women throughout Africa.

As the ADFI program matures, their capacity to assess gaps in DFI efforts across the continent will expand. Through the G7P, they plan to communicate these gaps to other implementing partners to develop common support strategies.

It is still too early to determine the ultimate success of these efforts, so future reports will need to follow up on the outcomes of these and other projects that ADFI will be funding and assess the progress in developing joint interventions with other G7P partners.

## ABDUL LATIF JAMEEL POVERTY ACTION LAB (J-PAL) AFRICA DIGITAL ID AND FINANCE INITIATIVE

The Abdul Latif Jameel Poverty Action Lab (J-PAL) is a global research network based out of the Massachusetts Institute of Technology that works to reduce poverty by informing policy with scientific evidence. The group has been recognized for its pioneering use of randomized control trials or randomized evaluations to rigorously evaluate the impact of policy options. J-PAL Africa, J-PAL's regional office based at the University of Cape Town, launched the Digital Identification Finance Initiative (DigiFI) in Africa, because there were increasing levels of digital technology adoption on the continent, but little evidence of what actually worked. The initiative set out to fund impact evaluations on the effects of digital identification and payment systems, including welfare programs linked to or provided through digital technology (J-PAL, 2019). J-PAL Africa also funds African Scholars to ensure the evidence is driven by people who understand and are invested in the policy and local context.

Under the G7P, DigiFI had committed to fund at least two high-quality research projects for assessing the impact of government digital payment and digital ID programs on public service delivery and citizen welfare (Parekh et al, 2020). As of mid-2021, it had already exceeded this commitment. DigiFI has funded 21 projects in 11 countries, including four randomized evaluations, nine pilots and eight proposal development grants. Notably, all of the DigiFI randomized evaluations collect data on the gender of beneficiaries and examine gendered effects for all main outcomes. Additionally, projects are encouraged to look at women-specific outcomes, such as bargaining power and control of finance. After assessing country digital policy priorities, the DigiFI identifies researchers who would be able to conduct relevant studies. The DigiFI Board assesses all proposals through a formal request for proposals and decides which studies should be funded.

The COVID-19 pandemic was hugely disruptive to the DigiFI program, preventing travel by staff, halting in-person fieldwork, and requiring new safety procedures. Yet the DigiFI team engaged the demands of the moment and launched a request for proposals focused on the Covid-19 emergency, expediting decisions so they could generate needed evidence. This resulted in three studies focused specifically on COVID-19 policy issues.

### CASE STUDY: THE EFFECTS OF A UNIVERSAL BASIC INCOME IN KENYA

DigiFI has supported a randomized evaluation of a Universal Basic Income (UBI) program in Kenya to test its effectiveness to cushion the impact of the pandemic. Started in 2017, the UBI is distributed via Kenya's mobile money platform M-Pesa. Researchers Tavneet Suri, Abhijit Banerjee, Paul Niehaus, Michael Faye, and Alan Krueger collaborated with Give Directly and Innovations for Poverty Action (to implement the evaluation. For over two years, participants in three treatment groups have been receiving regular digital cash transfers, while participants in a fourth group – the comparison group - have not received any transfers. While this study started before the pandemic, the overlap of this existing study with the COVID-19 pandemic unfortunately created a unique opportunity to study the effects of pre-existing universal digital cash transfers during a crisis. Early results show that the UBI improved

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welfare and stability, with UBI recipients less likely to experience hunger, sickness, or depression, and it was also associated with better public health behavior during the pandemic. Even though UBI recipients had diversified their income activities prior to the pandemic, and while this was found to increase overall incomes back in 2019, these additional profits were wiped out with the pandemic. The recipients still saw overall improvements in welfare, but they had been exposed to additional risk and actually experienced greater drops in overall income from pre-pandemic levels. A UBI can improve basic livelihoods, but it is not designed to protect against such a dramatic shock. The researchers did not find a difference in outcome by gender which suggests distributing the transfers through mobile money did not adversely or positively affect women. ([J-PAL, 2021](#))

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### **CASE STUDY: MASS DIGITIZATION OF GOVERNMENT TRANSFERS IN TOGO**

As described in Box 1, the Government of Togo launched Novissi, a cash transfer program that provided immediate cash support to impacted poor households at the start of the COVID-19 pandemic. A DigiFI supported research project has helped the government with geographic targeting of the program. Researchers have built high-resolution poverty maps based on satellite imagery, survey data, and machine learning techniques. They have also drawn on mobile network data to improve the response. This innovative solution is expected to significantly improve the government's ability to target poor individuals excluded from the program, and the approach may be replicated in other countries.

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### **CASE STUDY: CASH AND COMPLIANCE WITH SOCIAL DISTANCING IN GHANA**

With 60% of Ghanaians in the informal sector, pandemic lockdown and social distancing measures are hugely disruptive to society and the economy, and it is estimated that 7 million people are vulnerable to falling into extreme poverty. A DigiFI funded research study is looking at the ability of digital cash transfer policies to increase household resilience and improve public health behavior. Preliminary results will be available soon (J-PAL, n.d.).

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Additionally, DigiFI launched its African Scholars program, which has so far funded the projects of seven African Scholars, including three pilots and four proposal development grants. The program has also created a mentorship system, training opportunities, scholarships, and a workshop of African Scholars.

At the same time, DigiFI has been working to foster relationships with national and local governments, and stakeholders. They are sharing evidence and supporting new research, as well as maintaining regular communication with policy experts.

Going forward, DigiFI strives to identify, create, and fund more research projects on digital ID and payment systems in sub-Saharan Africa. In particular, they are interested in exploring issues of governance and trust in ID systems and the connected social welfare programs, and consider questions about how women are affected by digital technology and how digital technology can be provided to ensure women equitably benefit. ([DigiFI, 2019](#)) DigiFI has also tried to partner with the other pillars of the G7P by setting up individual conversations with each pillar. They are in discussion with the World Bank on a potential collaboration.

## **REVIEW OF J-PAL WORK**

Despite the challenges created by the COVID-19 pandemic, the DigiFI team still managed to advance a number of studies related to the G7P mission. Additionally, it has funded timely studies responding to the demands of the pandemic, and it has deliberately engaged local African researchers. DigiFI's work also explores gender dynamics. The long-term benefit of this work to the G7P will depend on how the data are used to inform other G7P partners as well as the relevant policy decisions.

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# UNITED NATIONS CAPITAL DEVELOPMENT FUND AFRICA POLICY ACCELERATOR

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The United Nations Capital Development Fund operates the Africa Policy Accelerator (APA) as a pillar of its Inclusive Digital Economies and Financial Inclusion practice area. APA serves to encourage countries in Africa to strengthen regulatory environments around DFS, particularly relating to issues of account access and consumer protections. It does this by delivering technical assistance to push for critical reforms. APA core functions include providing expert-guided policy advice, encouraging the use of data for decision making, supporting public dialogue, and introducing countries to global policy examples.

Overcoming COVID-19's disruptions, APA focused on accelerating the adoption or improvement of basic DFS regulations in 2020. The team is now fully staffed, and their support has been focused on several key markets, including Ethiopia, Mauritania, Sierra Leone, Cameroon, Niger, and Egypt. APA's vision is for at least 12 countries across Sub-Saharan Africa, the Middle East and North Africa to have adopted recognized standards of best practice for DFS regulatory and supervisory frameworks by 2022. Already, APA has accelerated six DFS policy and regulatory changes across its target countries.

## THE APA ENGAGEMENT PROCESS

The APA team begins its regulatory engagement work by applying a diagnostic model. They assess the given market within their toolkit to get a general sense of the market conditions. Following desk-based research, the team conducts interviews with policymakers and regulators from the country to understand what is happening on-the-ground. They also identify what other partners are doing in the area. According to APA, their position and capacity gives them the ability to engage a broader range of actors than national regulators can, and they feel they are able to receive more honest answers. In particular, they pursue dialogue with both industry and regulators to generate buy-in.

Rather than making strict recommendations, the APA presents options, identifying three or four scenarios and laying out the potential tradeoffs between them. Their approach involves making a long checklist of actions their partners might consider. APA then sees if regulators need additional training to implement these recommendations.

## ONLINE ENGAGEMENT

The biggest shift during the pandemic for the APA team has been the pause in travel, as policy requires an empathetic understanding of local contexts. In response, APA moved to digital platforms that were user-driven, focusing on the needs of regulators. It has adapted many of its tools to make them easily available on the APA website (<https://policyaccelerator.uncdf.org/policy-tools>). The APA team will continue to adapt its tools and processes to improve digital, remote support for regulators. Indeed, the APA team has found online engagement to be largely successful, since the team can connect with multiple countries simultaneously without having to travel, and regulators can take more time to fully consider APA materials.

## MARKET IMPACTS

Based on the G7P, APA has developed gender-specific programming. It has also analysed regulatory enablers of DFS under common law compared to civil law. Grounded in its expanding expertise, APA has provided technical assistance and support for policy changes. The APA pursued engagements in a number of countries during 2020, including Cameroon, the Central African Republic, Chad, the Republic of Congo, Egypt, Ethiopia, Equatorial Guinea, Gabon, Mauritania, Niger, and Sierra Leone. It has also interacted with the Central African Economic and Monetary Community. In some countries, discussions are still ongoing, while in others, regulatory changes have already been adopted. Highlights from these engagements include:

- In Ethiopia, APA helped review proposed DFS regulations concerning payment instrument issuers, use of agents, and payment systems operators. A number of key APA recommendations were incorporated into the final directives issued in 2020. (Textbox below)

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- In Sierra Leone, APA helped the Bank of Sierra Leone with reviewing its draft financial consumer protection guidelines. The process involved a public consultation that included hearing from market women.
  - In Egypt, APA worked with the Central Bank of Egypt to understand its DFS priorities. APA has since provided input on the consumer protection component of the proposed National Financial Literacy Strategy, and it has been asked to support the bank with reviewing proposed agent regulations intended to strengthen inclusion, among other regulatory questions.

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## TEXT BOX:

# INTERSECTION IN ETHIOPIA

Ethiopia provides an example of the synergetic potential of the G7P. APA has provided technical assistance to the National Bank of Ethiopia (NBE) around DFS regulatory reforms. Starting in January 2019, APA first conducted an extended review of market conditions in Ethiopia and connected with various key actors. Then in November 2019, APA launched its consultation with NBE, leading to a memorandum of understanding between the two parties in January 2020. The APA team provided advisory and technical assistance over several months, completing a total of four in-person missions focused on liquidity management, penalty policies, the licensing of payment instrument issuers, and oversight activities. Finally, in April 2020, NBE issued (1) the Licensing and Authorization of the Payment Instrument Issuer Directive and (2) the Use of Agents Directive. Taken together, these regulations allow more entities to offer electronic money services, and they spell out Customer Due Diligence and Know-Your-Customer requirements that are proportional to the risk involved. These measures are expected to support development of non-bank e-money issuers and increase financial inclusion. Most, but not all, APA recommendations were incorporated into the regulation text. APA committed to help NBE with operationalizing the new directives, as well as to provide continued mentorship and capacity development.

In addition to the regulatory work by APA, though, the other partners have undertaken or are considering interventions in Ethiopia that complement one another while addressing different aspects of financial inclusion.

- As noted above, ADFI has awarded EthSwitch a grant of \$2.33 million for modernizing payment infrastructure in Ethiopia. The resulting payment system is to underpin government payments, e-commerce, and other applications.
- ID4D is providing technical assistance in Ethiopia around the design of a future digital ID system. This has involved supporting the estimated cost for the system, mapping leading use cases for the future ID system (e.g., financial inclusion, Government to Person Payments (G2P), Health, Education and Tax), and providing just in time expert advice to align the project with good practices in terms of privacy-by-design and inclusion. Additionally, ID4D assisted the government with the review of necessary laws and regulations (e.g. data protection and ID law) in line with international best practice.
- J-PAL is working to fund a pipeline of studies on digital ID and payment systems, and it is facilitating the creation of future projects. To this end, J-PAL is building strategic relationships with governments and country partnerships, and it is specifically pursuing leads in Ethiopia, among other countries. This could lead to future research complementing the efforts of the other G7P partners.

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## REFLECTIONS ON UNCDF WORK SO FAR

The APA team found creative ways to adapt its procedures to pandemic constraints, and it has continued to support regulators on shaping policies that advance DFS and the goal of financial inclusion. The list of countries where APA is now engaged, as well as the wide range of policy issues it is helping to address, speaks to the potential scope of its impact. Yet more time is required to understand how the new modes of pandemic engagement will shape policy decisions, and still more time and evaluation will be required to assess the actual impact of policy changes on the lives of women.

## WORLD BANK IDENTIFICATION FOR DEVELOPMENT (ID4D) ———

The ID4D Initiative (ID4D) within the World Bank works to accelerate inclusive growth and the achievement of a wide range of development outcomes by enabling all people to access services and exercise their rights through inclusive and trusted ID and civil registration systems. Its aim is for improved ID systems to lead to expanded access to services, resources and opportunities for individuals, and for governments and businesses to be able to deliver services more effectively and inclusively. The ID4D partnership platform and multi-donor trust fund was launched in 2016 with catalytic funding from the Gates Foundation and is now supported by several donors; funding support from the French Treasury was provided through the G7P. ID4D is a truly cross-sectoral effort of the World Bank, working across ten different units spanning from digital development, financial, private sector development, to gender issues and covering all regions of the globe. In addition to providing technical and financial assistance to over 40 countries, ID4D also serves as a knowledge hub on identification and plays the role of a global convener around this agenda. ID4D's effort relates directly to target 16.9 of the Sustainable Development Goals, which commits to providing legal identity for all, and they also recognize that trusted and inclusive ID systems can have an outsized development impact by serving as a foundational platform touching on financial inclusion and integrity, social protection, health, women's empowerment, and more.

ID4D has had to adjust its operations during the COVID-19 pandemic. Demand for technical assistance surged around leveraging ID systems for effective pandemic response, from scaling up emergency cash transfers to effective vaccine delivery and secure identity verification online. Many countries also looked for guidance in adapting enrolment efforts while minimizing health risks. Country missions are still taking place, although they are now being held virtually. Team members out of the World Bank's headquarters in Washington, D.C. and country offices connect with country task team leaders and government counterparts, often at early hours to accommodate schedules. Knowledge-sharing has continued, though, through one-on-one peer learning events and seminars open to wider audiences and this process is now easier in some ways. With video conferencing now an accepted alternative to in-person meetings, webinars can be organized and speakers can be available with a less substantial time commitment. Despite the loss of informal connections and some connectivity challenges, the ID4D hopes this model will continue even when in-person engagements become feasible again.

In spite of the challenging circumstances, ID4D has continued to provide a range of support at both the global and country levels, structured around three pillars: (1) analytics and thought leadership, (2) global platforms and convening, and (3) country and regional technical assistance. ID4D has provided all three forms of support in countries identified by the G7P.

## ANALYTICS AND THOUGHT LEADERSHIP

ID4D Initiative's analytic work centers around building new evidence and disseminating good practical operational guidance. Under the G7P, ID4D has set out to provide analytical products to guide the design and inclusive and effective use of ID systems. Practitioners' notes and other guidance materials are to identify best practices, use cases, and emerging issues in the field. The team set the goal of publishing at least two analytical products by July 2020. ID4D has prepared a number of reports and guidance notes, focusing on the inclusion of Sexual and Gender Minorities in ID systems, building disability-inclusive ID systems, and the role of digital ID and digital platforms, among other topics. They have also prepared analysis on the disruption of COVID-19 to ID system activities, the potential for ID to assist in vaccine distribution, and the role of ID more generally in combating the pandemic.

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ID4D has completed a mix of quantitative and qualitative studies to assess barriers to ID access, with a particular focus on women and marginalized groups. In Nigeria, ID4D completed a qualitative, national study that reached 1,527 participants across 12 States, examining public awareness of Nigeria’s ID system and barriers to including women, people with disabilities, internally displaced people, and pastoralists ([Hanmer et al, 2021](#)). Similarly, ID4D undertook a qualitative study in Rwanda, looking at people’s perspectives and access to ID and birth registration (World Bank, 2020). The study report and recommendations have informed the Rwandan government’s roll out of a new digital birth registration system, and are being used to improve enrolment and issuance of IDs. Other qualitative research is planned as part of its operations in Africa, but some of these efforts have been delayed due to the pandemic.

With data collection for qualitative research involving discussions with beneficiaries concluded shortly before the pandemic, ID4D directed its focus on the analysis of available data (and its virtual dissemination to country counterparts). Due to the pandemic, field data collection for the flagship ID4D-Findex survey questionnaire was postponed to 2021, and ID4D does not expect to be able to access the data for analysis until 2022. As an intermediary measure, ID4D will gather data via desk research and (virtual) outreach to ID authorities to update previous and create new indicators on ID system coverage and quality across the globe.

## GLOBAL CONVENING

ID4D helps steer and strengthen global commitment to the ID agenda around the critical themes of inclusion, transparency, and trust—the foundation of “Good ID”—by raising awareness, strengthening coordination among a wide range of actors, developing and supporting the creation of tools and guidance, and facilitating peer-to-peer learning. As part of this effort, ID4D facilitated a process to update the [Principles on Identification for Sustainable Development](#) based on global experience and inputs from public and civil society consultations to ensure that they continue to reflect best practices and lessons learned. The Principles have been endorsed by 30 organizations across the globe.

ID4D’s Mission Billion Innovation Challenge is designed to globally crowd-source innovative ideas and solutions to persistent issues impacting access to inclusive and trusted ID systems. In 2020, the Challenge offered a Global Prize for solutions with worldwide application to ensure the inclusivity of ID systems for vulnerable groups, particularly in the context of physical distancing requirements given the pandemic. Also, the Challenge included a Regional West Africa Prize, which sought solutions that facilitate contributions to social insurance programs, such as pensions and savings accounts, by informal sector workers. A total of 370 solutions were submitted for the two prizes from 59 countries. The winners of the Global and Regional West Africa Prizes were announced during the WBG’s and IMF’s Annual Meetings.

This past year, ID4D prepared a guidance note on good practices tools and resources to engage Civil Society Organizations (CSOs) effectively from ID system design to deployment based on country experiences. As part of the drafting process for this note, ID4D convened a workshop with 40 representatives of CSOs in May 2021 to get initial inputs. A subsequent workshop will be organized with a group of CSOs representatives in early 2022 to validate the recommendations provided and finalize the document.

In addition to its global work, ID4D also delivers regional and country-specific capacity-building activities. For instance, in September 2020, a technical workshop was convened with policymakers and ID practitioners from six West African countries – Benin, Burkina Faso, Côte d’Ivoire, Guinea, Niger, and Togo. The gathering focused on good practice ID system design and implementation centered around the World Bank’s West Africa Unique Identification for Regional Integration and Inclusion program. Additionally, ID4D contributed to a peer-to-peer knowledge exchange and workshop in Sudan, organized a workshop in Morocco on biometrics and privacy-by-design, and convened a knowledge exchange session for Rwanda on contactless fingerprint readers.

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## COUNTRY LEVEL TECHNICAL ASSISTANCE

ID4D has provided a range of technical assistance to countries covered by the G7P. In particular, ID4D supports countries with conducting diagnostic assessments of their ID systems, and so far in the Africa region alone, diagnostics have been completed in Angola, Gabon, and Sudan, while diagnostics have been initiated in Eswatini and Mozambique. ID4D is also providing technical assistance for the development of digital authentication infrastructure in Ethiopia, Lesotho, Rwanda and Uganda. Additionally, ID4D helps facilitate legal and institutional reforms in countries aimed at strengthening ID systems, including improved safeguards for data protection, privacy, and user rights. ID4D has provided legal analysis and recommendations to Angola, Eswatini, Ethiopia, Gabon, Madagascar, Mozambique, Morocco, Nigeria, Rwanda, Samoa, Somalia, Sudan and Togo. Furthermore, ID4D has provided technical assistance to Smart Africa on the development of the Smart Africa Trust Alliance and to the African Union Commission for the development of an Interoperability framework for digital ID across the continent. Throughout these engagements, ID4D has emphasized the significance of gender, recommending ways of engaging women and encouraging country research into barriers for women's participation.

## REFLECTIONS ON ID4D WORK SO FAR

ID4D has an established record of supporting countries in establishing and modernizing foundational ID systems, which underpin much of DFS. In spite of the pandemic, it has continued to provide analytics, convene stakeholders at the country, regional, and global levels, and deliver technical assistance, while maintaining a particular focus on the inclusion of women and girls. Given continued challenges in field data collection, ID4D is adapting its research and data collection program and timeline accordingly.

## OXFORD DIGITAL PATHWAYS

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The Oxford Blavatnik School of Government has been invited to support and present to the group in connection with assessing digital readiness and investment planning. The Blavatnik School's new TechGov Centre was established to generate applied primary research for informing policy guidance, synthesizing evidence, and leading in-country policy engagement, as well as providing executive education for policymakers. The Centre arose from the former Digital Pathways initiative, which looked into what technologies and policies governments need to innovate. While Centre researchers do some elements of work involving gender financial inclusion, their focus is on the broader digital ecosystem, which motivates a whole economy of digitization engendering the other work around financial inclusion.

The Centre has pioneered in-country work creating digital economy kits that describe how developing countries could use digital technology for inclusive growth. These follow a three-part digital economy evaluation, focusing on the elements of finance, policy and regulation, human capital, infrastructure, and mapping out the opportunities and priorities for achieving a more advanced digital economy. The kits are always co-produced with a domestic organization and in partnership with the government, and they are based on multi-stakeholder conversations to explore tradeoffs. Within Africa, kits have been piloted in Ethiopia and South Africa, and several have also been produced in Asia. There has been widespread interest in the Centre's approach, and the World Bank has started coordinating engagement around their framework. Considering different forms of social inclusion has been central to the effort.

The TechGov Centre gave a presentation to the G7P partners in February 2021. Going forward, maintaining an informal engagement and exchange of knowledge could help the partners integrate their separate areas of work under a coherent vision.



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## SUMMARY OF IMPLEMENTATION PROGRESS

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Since the launch of the G7P in December 2019, each of the partners has expanded specialized efforts to advance financial inclusion for women, and digital development more generally. ADFI has organized and begun distributing grants to actors specifically researching and building tools to meet the needs of women. DigiFI within J-PAL has funded a number of related studies to assess the impact of digital payments and other interventions, including a gender focus in basic study designs and making an added effort to fund the work of African researchers. APA at UNCDF has offered policy guidance on DFS to the banking authorities in a growing number of African countries, sharing expertise on best practices and principles of inclusion. Additionally, ID4D has provided a combination of analysis, convenings, and technical assistance to countries interested in strengthening their identification systems, which is a prerequisite for an inclusive financial system.

While all partners have seen progress toward their objectives for the G7P, the pandemic has caused serious disruption to their initial efforts. From cancelling fieldwork and surveys to shifting country engagements online, the partners have had to respond in similar ways. Most importantly, this has challenged connections with the ultimate intended beneficiaries, the financially excluded women of Africa, and extra efforts will be required to understand how G7P supported interventions are actually impacting their lives. Yet the remote nature has also made certain engagements with policymakers easier and other convenings more diverse, and the partners have expressed hope that lessons from this experience will be carried forward.

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

### CONCEPTUAL FRAMEWORK

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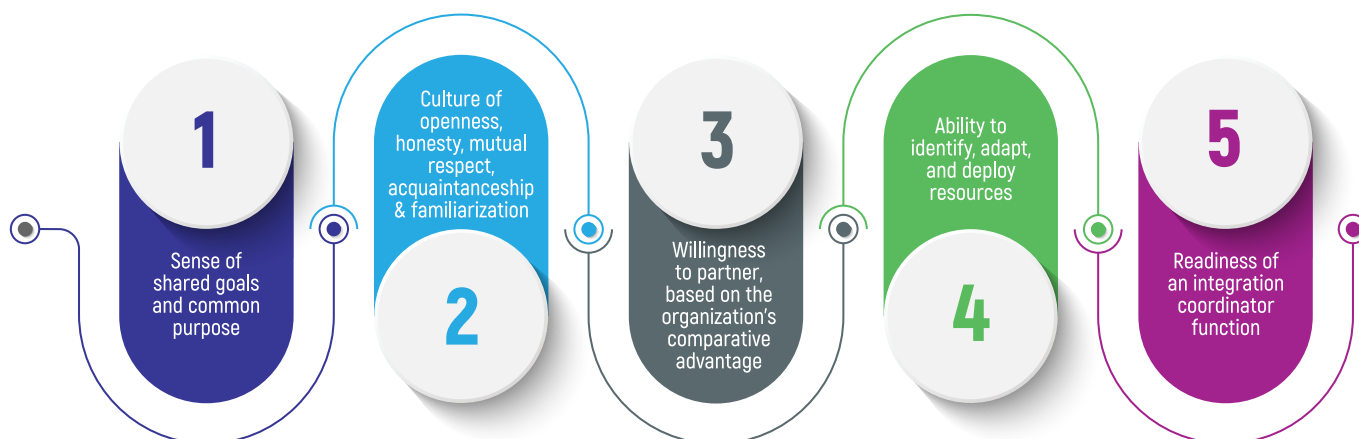
Along with tracking implementation progress of each pillar partner, this report evaluates the G7P's performance as a partnership in its early stages through the following question:

- In its first year, how ready are the core G7P partner institutions – both donors and implementation partners – to work together to ensure their actions are greater than if they worked independently?

We chose to assess readiness given the early stages of the G7P, its use in other cross-thematic assessment efforts (World Bank IEG, 2021), and recognize that successful inter-organizational collaborations do not happen overnight. The literature has found these collaborations need to mature before there is a collective sense of belonging, shared goals, and a common purpose (Karam et al., 2018). Maturation rates for effective inter-organizational partnerships depend on the differences in corporate culture, institutional governance arrangements, and the relative power and reach of each partner. The G7P pillar partners exhibit differences across these traits. Their power and reach differ. For example, the World Bank is a long-established, global institution, whereas J-Pal is a more recent initiative with still growing recognition. Their corporate culture also differs depending on whether an institution serves multiple development purposes or if it is specialized.

Readiness also sets the expectations for nurturing trust, acquaintanceship, understanding, and mutual respect. As each implementation partner embodies a unique expertise, trust begins to build into reliance and then into interdependence as the partnership matures. These pre-conditions have also been found to be key elements in balancing power in partnership decision-making.

To assess readiness, we define five key capabilities, or readiness dimensions, the partnership must have to mature into an effective inter-organizational collaborative. We can expect the quality, relevance, and effectiveness of the partnership's support to clients will influence - and be influenced by - how the readiness dimensions play out over the five-year implementation period:



- 1. The sense of shared goals and common purpose**
- 2. A culture of openness, honesty, mutual respect, mutual acquaintanceship, and familiarization**
- 3. A willingness to partner, based on a clear sense of each organization's comparative advantage relative to the other implementation partners and with other actors under the "all-hand-on-deck" rubric**
- 4. Ability to identify, adapt, and deploy resources – both financial resources and human capital**
- 5. The readiness of an "integration coordinator" function that facilitates communications across actors, organizes meetings, and is familiar with the inter-organization programs and their clients**

In inter-organizational collaboration, communication is the key concept. It actively invites dialogue on what is meant by "partnership" or collaboration in the G7P sense. Communication – both formal and informal – also mitigates the risk of actors perceiving the collaboration as an additional oversight layer that adds little to improve the effectiveness and impact of their operational work.

## OBSERVATIONS ON PARTNERSHIP READINESS IN THE FIRST YEAR OF IMPLEMENTATION

A readiness assessment must consider the macro or external environment, as the literature suggests these factors play an important role in effective inter-organizational collaboration (Kozuch et al., 2016). This year, two factors were significant: 1) the creation of the partnership through a formal commitment, and 2) the impact of the COVID-19 pandemic in partnership effectiveness. We found the former had a strong positive effect on readiness, while the latter had a slight negative effect.

As formalization plays a critical role in inter-organizational collaboration, the launch of the G7P through the July 2019 G7 Finance Ministers and Central Bank Governors' meeting provided a critical foundation for partnership readiness allowing operational processes – including the accountability and a coordinator function – to be established at the outset. So too, expectations for collaboration – both across the implementation pillars as well as with other institutions engaged in the DFI mandate. The sustained visibility of the G7P through an annual event, where high-level advocates that support the partnership demonstrate their sustained commitment, reinforces the expectations for collaboration.

However, the lack of a formal governance structure, process protocols, and other arrangements, is not best practice. Studying inter-organizational collaboration frameworks, the literature emphasizes the necessity of formalizing collaboration, using tools such as policies and procedures, or through established processes for operational and resource allocation decision-making. This lack of formalization has been recognized by some pillar partners. Reviewing

performance structures of other development-oriented cross-organizational initiatives, the G7P's lack of a common results framework and related metrics is atypical.

The COVID pandemic is the second factor to have an impact on the effectiveness of the partnership through the early phases of the five-year implementation period. As documented in the section above, each implementation partner faced significant disruptions in two ways. First, government priorities shifted from planned investments supporting their longer-term development objectives to combating short-term the socioeconomic impacts of the pandemic. Often, these priorities shifted, and re-shifted, with the changing impacts of the pandemic. Second, in the advent of lockdowns and travel restrictions, implementation partner delivery mechanisms and forms of client engagement were quickly rethought and re-tooled. These factors left implementation partners with less bandwidth to concentrate on maximizing collaboration activities.



Turning to the specific readiness dimensions, there are strong indications that a sense of **shared goals and common purpose** (dimension 1) has strengthened over the past year. Multiple implementation partners have observed that they now feel more like genuine partners, with more connections within the group. There has also been progress of establishing a common vision, and strategic and operational issues are appearing more frequently on monthly meeting agendas.

Overall, this assessment finds a growing sense of common purpose through the course of a difficult first year of implementation. However, partners acknowledge a sense of common purpose could be reinforced by creating a virtual home or stand-alone platform for the G7P. The G7P still lacks a website, current tools are limited in their ability to support asynchronous knowledge exchange, showcasing early accomplishments is limited due to the lack of a common platform, and a common G7P brand does not yet exist.



In regard to readiness dimension 2, **mutual acquaintanceship and familiarization** was uneven across the implementation partners at first. For some organizations, much of the first year was devoted to figuring out the role of other partners. Some were unaware of the strategy underlying the work program of their fellow collaborators. For others with greater familiarity, they felt they could play a greater connecting role. Some felt their role was providing a service to other collaborators upon request, at both the partnership level and through country contacts. Multiple partners have observed that the regular meetings have helped them to appreciate the related activities, with “the sum greater than the parts.”

Although mutual familiarization was uneven at the outset of year one of implementation, progress came quickly. Partners recognized the value in the “what we do” presentations that formed the basis of early coordination meetings. Many became sufficiently familiar with each other’s work to recognize the risks of duplication and take steps to mitigate these risks.

In regard to the culture of **openness, honesty, and mutual respect**, this assessment finds this in abundance in the first year of implementation.



The assessment finds strong indications of a **willingness to partner, based on a clear sense of each organization's comparative advantage** (dimension 3). As mutual familiarization remained in a nascent state early on, finding synergies is a challenge. This is typical for inter-organizational collaborations in early phases of implementation as partnerships are often structured in a mechanical way, designed around attributes of implementing agents not under a common organizational umbrella. Each pillar partner had separate mandates, observed by one partner, was potentially useful because organizations do not have competing goals.

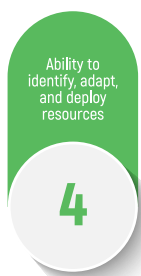
However, signs of inter-partner engagement were clearly evident. One organization highlighted their enthusiasm to partner with organizations that focus on aspects different to their own. J-PAL stressed the importance of merging their monitoring and evaluation knowledge with funding sources for DFS infrastructure to better understand what and how

to invest in African digital IDs and financial systems. Given that some of the partners are big players in funding this infrastructure, for example ADFI, J-PAL saw the opportunity to leverage inter-organizational impact.

J-PAL and ID4D aimed to set up a few joint research projects bringing together the World Bank’s financial resources and deep network of policymakers with J-PAL’s academic expertise and research funding. There was excitement about potentially collaborating on a West Africa regional ID project which is still at a nascent stage. J-PAL also had preliminary discussions with UNCDF on collaborating to generate local data, which is often missing, as well as with ADFI and Pathways for Prosperity Commission at Oxford.

Overall, the assessment finds that synergies should continue to blossom as the partnership matures.

In regard to **working with, and through, other implementation partners and with other actors** under the “all-hands-on-deck” rubric, the assessment finds early signs of some pillar implementation partners working well with others. However, the partnership will need to reach a higher state of maturity for the all-hands approach to be fully incorporated into its strategy and execution.



There are clear indications of the G7P’s readiness to **identify, adapt, and deploy resources** (dimension 4) – both financial resources and human capital. The previous section described how the UNCDF Policy Accelerator team modified their deployment of technical assistance, moving to mobile platforms with easy to digest content for regulators. Equally, pillar partners were grateful that some donors recalibrated their annual spending requirements in light of the pandemic’s impact on project implementation. This funding flexibility allowed implementers the space to adjust their implementation strategies to sustain support.



Due to the strong leadership of the BMGF, the **readiness of an integration coordinator function** (dimension 5) was significant at the outset of the first year of implementation. Early on, monthly meetings were established to facilitate communications across actors, and increase the mutual familiarity with each pillar’s comparative advantage, communicate the scope of responsibilities, and begin to identify opportunities for collaboration at the country level. Multiple partners have observed these meetings have helped them to appreciate the related activities, and understand how working together will create an impact “greater than the sum of the parts.”

The monthly meetings provided regular opportunities for each organization to share experiences and has fostered a greater sense of connectedness. Many felt the collaborations were working better, as the monthly calls provided are a useful platform to gather and share updates. As different pillars work on different aspects of DFS, one organization noted these conversations provide a more holistic view of what is happening with regard to digital ID and payment systems. Further, some implementers highlighted the informality of the meeting has helped create a sense of partnership.

However, the informality of the meetings also limits a sense of partnership accountability. As such, the incentives for creating synergies on the ground are driven purely by the self-interest of each organization. As no one organization can hold the others accountable for performance, there is less urgency for implementers to connect. Although the sense of connectedness improves with each meeting, cross-partner programmatic outcomes have yet to be realized in a systematic manner.

It is worth highlighting the effective role the BMGF has played in these meetings. The Foundation’s collaboration approach – acting more as a partner/facilitator rather than just a funder – won praise from more than one implementing partner. This mindset helped establish free and frank exchanges that strengthened the feeling of working within a collective.

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## 6. PRACTICAL STEPS TO REINFORCE THE G7P'S MULTI-YEAR EFFECTIVENESS

The observed resilience of the G7P in year one is a major asset as it moves into its second year of implementation. However, the G7P's informal makeup requires mitigating some strategic risks to ensure its continued effectiveness. Here, we describe these risks and the report puts forth recommendations in five areas to strengthen the partnership and improve its operational effectiveness as it continues its implementation journey.

### NURTURING THE G7'S INTEREST OVER THE 5-YEAR IMPLEMENTATION PERIOD

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The G7 process is no stranger to making public, collective, precise, future-oriented politically binding commitments. In 1975 they started with 14 commitments on the central economic, social, ecological, and political-security challenges of the time. By 2015 they produced an all-time high of 376 commitments, contributing to their cumulative total of 5,403 by 2021 ([ISPI, 2021](#)).

Research indicates these commitments count. Backed by their exceptional strength, the G7 have complied with their commitments about 76% of the time, with commitments to international developments being complied with just under the average (74%). These statistics suggest the G7 will remain committed to this partnership through the course of its implementation life.

A second reason to be optimistic is the recent attention the G7 has placed on gender-related development. In 2018 at Charlevoix, Canada, leaders pioneered ambitious action on gender equality, with the French presidency following up one year later with the launch of this partnership. With COVID providing the context for the 2021 G7 summit, the intersection of health economic recovery and international development was a prominent topic. As the G7P is designed to expand digital access to the wider population, it will facilitate delivering social protection schemes that will undoubtedly be refined as the impacts of the pandemic shift over the coming years.

However, the pandemic has created a crowded G7 agenda. Topics such as contributing to a global vaccination drive, contributing to financial stability through managing inflation, spending, public sector indebtedness, and the climate change agenda risk crowding out the attention of programs already underway. As reflected in our interviews, one partner observed that the G7P will only remain effective if the G7 countries support it. As such, **this report recommends a G7P midterm review be made available for comment at the G7 Foreign and Development Ministers Meeting, Spring 2023.**

Many multilateral development efforts rely on a midterm review to formally take stock of progress and to suggest course corrections for the remainder of the implementation period ([AfDB/ADF](#), [World Bank / IDA](#)). The Spring 2023 G7 Foreign and Development Ministers Meeting would be the appropriate setting to consider the progress of the G7P. This group seems best placed to comment on G7P progress, as their May 2021 communiqué “reaffirmed their commitment to working with developing partner countries, especially in Africa, to achieve a green, inclusive and sustainable recovery from COVID-19, aligned with the 2030 Agenda and the Paris Agreement” as well as “reaffirm their determination to strengthen partnerships with African countries. Our commitments on...gender equality...will have a tangible impact on the continent.”

A midterm review would also ensure the centrality of the G7P to the commitments to Africa and gender equality raising the likelihood of sustained financing, given bilateral donors will be under enormous fiscal constraints for the remainder of the implementation period. Along with providing the G7 principles a mechanism to reaffirm their commitment, a midterm review also holds the potential to broaden awareness of the program to high-level champions, as well as target the remainder of the implementation period to meet policymaker priorities and disseminate relevant results. The upcoming UNGA G7P side event provides an opportunity to flag and build momentum for a midterm review.



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## SUSTAINING EFFECTIVE COORDINATION THROUGH COLLECTIVE DECISION-MAKING AND ACCOUNTABILITIES

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This report draws primarily on literature which puts emphasis on the governance, leadership, and management of inter-organizational relationships with the view to achieve collaborative advantage – that is, the attainment of goals beyond the capabilities of organizations acting alone. As the G7P’s aim is to achieve collaborative advantage, the governance mechanisms relating to decision making must be designed with that advantage in mind.

The literature suggests that, if there is a lead organization, it will typically make both strategic and operational decisions whereas in a context where leadership is shared, partners will make decisions collectively (Vangen, 2015). In the G7P’s current configuration, there is no true lead organization, but neither are many decisions made collectively. As a result, several participating organizations have described the partnership as lacking active management and an underdeveloped sense of accountability for partnership performance. The report suggests the following recommendation to accelerate a sense of a common purpose and shared objectives:

### RECOMMENDATION: INCENTIVIZE THE CREATION OF OPERATIONAL SYNERGIES.

While there is substantial potential for meaningful collaboration, there has been slow progress on this front. Many implementation partners have indicated it is difficult to find the bandwidth to build on cross-organizational opportunities. While they may be getting closer with each meeting, they struggle to realize cross-partner programmatic outcomes. Some have suggested this is due to the different mandates of the pillars providing room for synergy. Mismatches in organization-specific goals could also be a contributing factor. As mutual inter-organizational familiarization remains a work in progress, some joint collaborations could remain unidentified.

The report suggests creating additional incentives to accelerate joint operational activities. Examples of incentives that would be easy to implement include:

- Hiring an outside facilitator to help identify synergies.
- More bilateral/breakout sessions instead of large group meetings to prompt implementation organizations to think of collaboration areas.
- Periodic meetings among pillar leads (e.g., J-PAL’s Tavneet Suri/Jenny Aker), as similar meetings in the past were instrumental in facilitating bilateral relationships between implementing organizations.

However, implementing these recommendations would not ensure the partnership moves toward an active management model. The report also suggests that **donors establish a funding source at the program level to incentive joint work**. Resource allocation decisions would be made by the group, based on a set of transparent criteria. Such a fund would reinforce a sense of joint decision-making and accountability. It would also provide an important signal from donors of the importance of the G7P to work across organizational boundaries.

## ENHANCE COMMON GOALS AND OBJECTIVES WITH A STRENGTHENED G7P BRAND

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For successful inter-organizational collaboration, actors must have shared goals and a common purpose. As described earlier, creating a sense of belonging in an inter-organizational collaboration is not easily achieved. The existing governing structures must be complemented with a “virtual home,” where the G7P’s early successes can be communicated, where ideas can be asynchronously shared, documented, and made publicly accessible. The **report recommends establishing a common website** to represent the G7P as a collective whole, create a common space for advocates and demonstrations of effectiveness, provide a platform for common space for awareness-raising and advocacy, fostering joint work, and ultimately build a sense of common purpose across the G7P.

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## FORMALIZE IMPLEMENTATION PARTNER RELATIONS IN COUNTRY OPERATIONS

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To maximize synergies in country-level operations, partners have taken steps to establish relationships with other implementation partners in the formative stages of project development, then follow up by specifying concrete collaborations with partners with pre-existing, complementary activities. **Creating a “how to” guide that outlines principles of engagement and defines specific engagement steps** would accelerate replication of successful operational collaborations in other countries.

## DEVELOP AFRICAN-LED CONSORTIUMS THAT COULD PROVIDE SOUTH-SOUTH OPERATIONAL SUPPORT AND ADVOCACY

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**A consortium of local support providers could contribute to G7P country operations and accelerate partnership objectives.** In the formative stages, a consortium could enable world-leading expertise in pillar partners and provide on-the-ground sustained support implementing G7P projects as well as champion/advocate G7P in prospective African countries. Such a consortium would be African-led and be designed to strengthen African operational capacity and leadership for women’s DFI on the continent. This effort would complement the ongoing work of the high-level advocates supporting the G7P and provide greater attention to issues on the ground and in priority markets.

## MAIN RECOMMENDATIONS

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- Produce a midterm review of the G7P to be made available for comment at the Spring 2023 G7 Foreign and Development Ministers Meeting to ensure continued support of the G7P and broaden the awareness of the partnership.
- Create incentives for greater on-the-ground collaborations among the G7P’s implementation partners such as establishing a funding source at the partnership level.
- Formalize joint on-the-ground collaborations through creating and adhering to principles of engagement as well as specific engagement steps when dealing with client countries.
- Reinforce common goals and objectives through a strengthened G7P brand through a stand-alone G7P website to advocate, foster knowledge exchange, develop joint work, and ultimately develop a common purpose.
- Develop an Africa-led consortium of local support providers to contribute to G7P operations, facilitate awareness-raising, and advocate for DFS for women.

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## 7. CONCLUSION

At the launch of the G7P, the G7 countries recognized the historic opportunity to support African government-led efforts to harness digital technologies that promote financial inclusion, broad economic growth, and women's economic empowerment.

This report profiles the efforts of the five pillar partners for extending digital financial inclusion to African women during one of the most challenging operating environments in the modern age of international development. It has highlighted how implementing partners scrambled to adjust how their programs were delivered with the support of donors who created a process to cultivate a common vision and sense of purpose.

Before the pandemic, the organizations supporting the G7P demonstrated their impact in support of inclusive digital development by working independently. This past year, they began to form a more cohesive whole, at a time where digital financial services were essential to deliver social protection to those who needed it most.

Looking ahead, the report recommends taking practical steps to increase the G7P's impact and effectiveness in the remaining four years of implementation. First, a midterm review of G7P's performance at the Spring 2023 meeting of the G7 Foreign and Development Ministers Meeting would allow principles to course correct and publicly reaffirm their commitment to this G7P. Second, the G7P should create new incentives to deepen the fledgling collaborative elements developed over the past year. Finally, the G7P needs a virtual home. One that would inculcate a sense of common purpose, and provide a platform for operational progress.

As the G7 plans commitments for a post-pandemic world, access to digital financial services no longer seems like a small step in the broader context of inequality. It is no longer just a passport to opportunity; it is a social protection lifeline to over 400 million Africans as the world works to build back better.

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