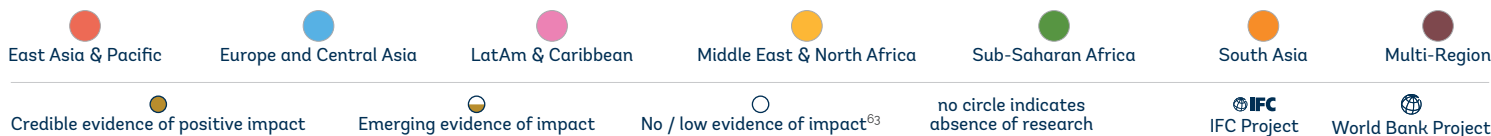




Appendix 5.  
**Intervention  
Design  
Matrix**



## BARRIERS

- Discriminatory laws and practices
- Lack of gender-sensitive legal frameworks/ labor regulations
- Barriers to obtaining official, state-issued documentation
- Uneven implementation of laws and practices
- Burdensome and costly regulations, policies, and procedures to start and operate business
- Poor government outreach and information dissemination
- Lack of information about legal and regulatory provisions
- Inadequate/biased workplace policies, conditions and practices
- Biased stereotypes of authority favoring men
- Low level of trust in public-facing bureaucrats
- Lack of inclusion, predictability, transparency, trust, and dialogue among stakeholders
- Low representation of women in formal institutions (e.g., government, support organizations, business organization, etc.)
- Low capacity of women's representative entities resulting in lack of participation and input into legal and regulatory decision-making

POTENTIAL INTERVENTIONS	Technology Enabler applied in Intervention	PROJECT EXAMPLE		
		ID/Link <sup>64</sup>	Summary	WB/ IFC
Reform explicitly discriminatory laws and regulations and promote laws that support women's inclusion <sup>65</sup>	global and regional digital accountability maps	<a href="#">Equality in Law for Women and Girls</a>	<b>MULTI-REGION:</b> UN Women Equality in Law for Women and Girls by 2030. Includes global and regional digital accountability maps for 20 countries that track repeal of discriminatory laws, promotion of WEE, elimination of child marriage laws, and promotion equality in family relations.	
Facilitate de facto gender-neutral implementation <sup>66</sup>	mobile application	<a href="#">P146244</a>	<b>EGYPT:</b> Promoting Innovation for Inclusive Financial Access project Component 1: Develops "Tamweely"; a mobile Arabic-language application to educate SMEs on corporate governance, proper accounting records, taxes, and regulations affecting SMEs. Assists WSMEs in overcoming mobility barriers.	
For new legislation, implement awareness campaigns targeted toward women <sup>67</sup>	television, soap operas, other media channels	<a href="#">P160806</a>	<b>DRC:</b> SME Development and Growth Project Subcomponent 1.3 uses television, soap operas, other media channels to disseminate information about newly passed legislation on family code and land, labor and equality laws that support female entrepreneurship and WEE.	
Target women-owned/-led firms via strategic communications, awareness-raising and information sharing <sup>68</sup>	mobile application	<a href="#">P146244</a>	<b>EGYPT:</b> Promoting Innovation for Inclusive Financial Access project Component 1: Develops "Tamweely"; a mobile Arabic-language application to educate firms on corporate governance, proper accounting records, taxes, and regulations affecting MSMEs.	
	television, soap operas, other media channels	<a href="#">P160806</a>	<b>DRC:</b> SME Development and Growth Project Subcomponent 1.3 uses television, soap operas, other media channels to disseminate information about newly passed legislation on family code and land, labor and equality laws that support female entrepreneurship and WEE.	
Establish gender-sensitive feedback loops and/or other mechanisms that channel data on women's priorities and constraints into reform processes <sup>69</sup>	mobile application	<a href="#">P130891</a>	<b>MONGOLIA:</b> Support for Accountable, Responsible, and Transparent Government project Component 1.2 develops citizen-facing dashboard that aggregates citizens' incoming messages in informative ways, allows citizens to disaggregate data by sex. Includes development of mobile applications that address grievances collected in feedback loops.	
Include women and women's support organizations in decision-making processes (e.g., PPD, B2G feedback loops, consultations, and working groups) <sup>70</sup>	mobile applications	<a href="#">P130891</a>	<b>MONGOLIA:</b> Support for Accountable, Responsible, and Transparent Government project Subcomponent 2.3 seeks increased female participation in development of innovative digital tools, such as apps, that increase the number of female-targeted solutions identified by information provided by B2G feedback loops and developed by WSMEs in government priority sectors.	

63. Where possible, the matrix categorizes interventions according to their track record for results, that is, the extent to which evidence demonstrates their impact (World Bank Group 2019b). It should be noted, however, that most of the categorized interventions were delivered without digital enablers. For the most recent and current impact evaluations and research please visit the [WBG Regional Gender Innovation Labs](#).

64. WEE projects that incorporate digital enablers are an emerging and recent sub-set of intervention. Examples in the matrix generally (a) illustrate the potential intervention under which they are listed; (b) include a digital enabler; and (c) target WSMEs as opposed to all SMEs. However, in a few cases, projects have been included even if they only meet two of the three criteria so long as they contain design elements and innovative approaches that project teams can extract and apply to future projects' designs.

65. It is particularly important that laws and regulations related to technology do not inadvertently discriminate against women.

66. While implementation should be gender-neutral, the legislative reform process should also be inclusive, leading to less gender bias and discrimination in laws.

67-70. There is emerging evidence that reforming gender-biased laws as well as ensuring gender-neutral implementation of existing laws lead to positive impact for WSMEs.





East Asia & Pacific Europe and Central Asia LatAm & Caribbean Middle East & North Africa Sub-Saharan Africa South Asia Multi-Region

Credible evidence of positive impact Emerging evidence of impact No / low evidence of impact<sup>71</sup> no circle indicates absence of research IFC Project World Bank Project

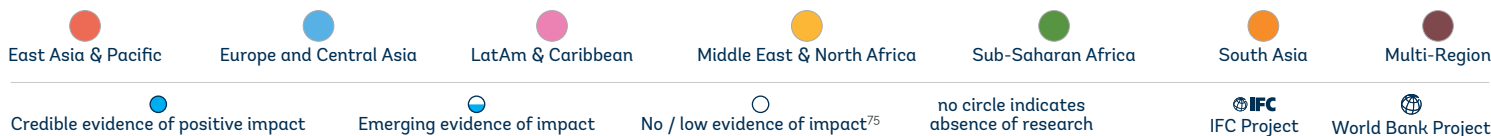
POTENTIAL INTERVENTIONS	Technology Enabler applied in Intervention	PROJECT EXAMPLE		
		ID/Link	Summary	WB/ IFC
Simplify business registration processes <sup>72</sup> ○	e-service platform	<a href="#">P171172</a>	<b>JORDAN:</b> Economic Opportunities for Jordanians and Syrian Refugees PfR Component 7 includes Ministry of Social Development permitting issuance of e-license for home-based childcare businesses. Includes communications campaign publicizing e-business registration and e-licensing procedures.	
Improve industry and firm policies and practices to attract and retain more female workers	GIS data mapping	<a href="#">P147235</a>	<b>WEST BANK AND GAZA:</b> Economic Development across Fragile Communities project Component 1 works with Ministry of Tourism to teach entrepreneurs, especially women, about tourism industry and Component 2 provides trainings on how to use Geographic Information Systems (GIS) data to develop guided tours along Abraham Path.	
	not applicable	<a href="#">P120843</a>	<b>BANGLADESH:</b> BD Private Sector Development project Component 2 includes development of childcare operations guidelines and manuals for the economic zones and hi-tech parks that are adopted by Bangladesh Economic Zones Authority (BEZA) and Bangladesh High Tech Park Authority (BHTPA). NOTE: this component was added after the PAD was approved and is referred to in the ISRs for April 2020 and October 2020.	
Focus government services on sectors with high female participation (e.g., childcare subsidies, labor reform, investment services) <sup>73</sup> ●	digital satellite/airborne imagery	<a href="#">P164551</a>	<b>MOZAMBIQUE:</b> Land Administration project Component 2 includes local government use of high-resolution orthorectified digital satellite/airborne imagery for community land delimitation, taking into consideration women's involvement in farming, their legal rights and methodologies that promote gender equality (e.g.; providing communities with lists of all community co-rights holders, including women, and active promotion of co-titling individual parcels. Component 1 includes education and training on women's land rights.	
Include women-owned/-led firms in government and industry-specific supplier databases	digital database	601417	<b>VIETNAM:</b> Private Sector Competitiveness/Supplier Development Program (VNPSC) includes Component 2.1 high quality profiles of pre-screened local suppliers made available through development and launch of national, shared online supplier database accessible by foreign firms.	IFC
Train public officials to understand gender-related constraints and challenges to promote greater equality in public services	mobile phones	<a href="#">P151083</a>	<b>SUB-SAHARAN AFRICA</b> (DRC, Rwanda, Uganda): Africa Great Lakes Trade Facilitation project Sub-component 2.2 incorporates comprehensive gender-awareness and conflict resolution training for border agents, including capacity-building to use digital tools for reporting sexual harassment and GBV in borderlands.	
Encourage public provisions (such as new laws, subsidies, or firm-level incentives, etc.) to increase women's access to care services <sup>74</sup> ●	not applicable	<a href="#">P120843</a>	<b>BANGLADESH:</b> BD Private Sector Development project Component 2 includes development of childcare operations guidelines and manuals for the economic zones and hi-tech parks adopted by Bangladesh Economic Zones Authority (BEZA) and Bangladesh High Tech Park Authority (BHTPA).	
		<a href="#">P171063</a>	<b>CAMBODIA:</b> Community-based Childcare for Garment Factory Workers Project establishes sustainable community-based childcare services for garment factory workers that improve employment and labor outcomes, reduce unpaid household childcare, and improve child development.	

71. Where possible, the matrix categorizes interventions according to their track record for results, that is, the extent to which evidence demonstrates their impact (World Bank Group 2019b). It should be noted, however, that most of the categorized interventions were delivered without digital enablers. For the most recent and current impact evaluations and research please visit the [WBG Regional Gender Innovation Labs](#).

72. While simplifying business registration processes shows only no or low evidence of impact, there is emerging evidence (e.g., P103773) that combining simplified registration with formal financial services results in increases in firm sales and profits.

73. There is emerging evidence of impact that providing childcare for women increases workforce participation.

74. An emerging example of firm-level initiatives is the WBG's Family Network website "Parenting Now," which provides an online forum for parents/caregivers to exchange ideas and experiences and receive support (education/tutoring, childcare, well-being, recreational activities) in responding to the challenges generated by the COVID-19 pandemic.



## BARRIERS

- Weak legal/regulatory protections for financial consumers
- Limited information and data on gender gaps in finance
- Women's unequal ownership, access and administrative authority (e.g., property, inheritance, collateral)
- Gaps in the digital financial ecosystem including digital ID, digital signature, e-KYC, agent banking networks, etc.
- Lack of an enabling environment for technology, limiting women's access to financial services and products
- High-risk perception of women borrowers (resulting in, e.g., higher interest rates, shorter repayment periods for women)
- Persistent focus on traditional collateral requirements (e.g., immovable property, credit history)
- Financial provider practices and products that do not meet women's needs
- Permission of male family member required to conduct financial transactions
- Limited financial capability
- Fewer women who have bank accounts
- Women's limited personal access to technology and related financial services
- Lack of women's familiarity with technology used to access financial products and services

POTENTIAL INTERVENTIONS	Technology Enabler applied in Intervention	PROJECT EXAMPLE		
		ID/Link <sup>76</sup>	Summary	WB/ IFC
Strengthen political awareness of and commitment to increase financial access for women <sup>77</sup>	digital platform	<a href="#">FIGI</a> (no public link)	<b>MULTI-REGION:</b> Financial Inclusion Global Initiative (FIGI) in China, Egypt & Mexico includes country-level commitment to strengthen and implement national programs related to core technology drivers of financial inclusion (electronic payment acceptance, digital ID for financial services, and security) to meet national financial access targets.	
Strengthen legal and regulatory framework for financial consumer protection and an enabling technology environment	national digital registries and databases that store sensitive information	<a href="#">WBG Universal Financial Access 2020 initiative</a>	<b>MULTI-REGION:</b> WBG Universal Financial Access 2020 initiative focuses on 25 priority countries and utilizes government policies to create regulatory environments that enable access to transaction accounts, establish national biometric identity databases and virtual payment accounts, as well as digital payment interoperability.	
	financial technology (fintech), big data	<a href="#">FIGI</a> (no public link)	<b>MULTI-REGION:</b> Financial Inclusion Global Initiative (FIGI) in China, Egypt, & Mexico includes programs to support development of enabling legal & regulatory frameworks for fintech to promote financial inclusion, enhance consumer protection & awareness, and improve ICT for digital financial services.	
Improve quality and availability of sex-disaggregated data across the range of financial products and services, including new digital financial products and fintech offerings	computers	<a href="#">FISF Country Support Program for Pakistan</a>	<b>PAKISTAN:</b> Financial Inclusion Support Framework (FISF) Country Support Program for Pakistan sex-disaggregated data pilot included sorting information based on data from the Computerized National Identity Card (CNIC).	
Increase availability of and access to financial products/ services, including digitally-enabled, digitally-delivered solutions for women-owned/-led firms <sup>78</sup>	e-service platform	<a href="#">P130891</a>	<b>MONGOLIA:</b> Support for Accountable, Responsible, and Transparent Government project Subcomponent 2.4 e-Property Registration System (ePRS) enables citizens and business to use digital system to document property purchases, sales, etc. and provides banks with better information about prospective borrowers.	
	proprietary digital financial services, social media platforms	<a href="#">P167543</a>	<b>NIGER:</b> Smart Villages for Rural Growth and Digital Inclusion project Sub-Component 3.1.1 includes creation of digital centers for delivery of e- financial/ digital services. Digital financial centers are promoted on social media through financial and literacy campaigns with content specific to women.	

75. Where possible, the matrix categorizes interventions according to their track record for results, that is, the extent to which evidence demonstrates their impact (World Bank Group 2019b). It should be noted, however, that most of the categorized interventions were delivered without digital enablers. For the most recent and current impact evaluations and research please visit the [WBG Regional Gender Innovation Labs](#).

76. WEE projects that incorporate digital enablers are an emerging and recent subset of intervention. Examples in the matrix generally (a) illustrate the potential intervention under which they are listed; (b) include a digital enabler; and (c) target WSMEs as opposed to all SMEs. However, in a few cases, projects have been included even if they only meet two of the three criteria so long as they contain design elements and innovative approaches that project teams can extract and apply to future project design.

77. Digital Economy for Africa (DE4A) Initiative aims to ensure that every individual, business, and government in Africa will be digitally enabled by 2030. This includes larger, multistep projects that support new business models relying on technology, including drones, satellites, and TV white space.

78. Mobile savings show emerging evidence of impact.



East Asia & Pacific Europe and Central Asia LatAm & Caribbean Middle East & North Africa Sub-Saharan Africa South Asia Multi-Region

Credible evidence of positive impact Emerging evidence of impact No / low evidence of impact<sup>79</sup> no circle indicates absence of research IFC Project World Bank Project

POTENTIAL INTERVENTIONS	Technology Enabler applied in Intervention	PROJECT EXAMPLE		
		ID/Link	Summary	WB/ IFC
Improve other financial infrastructure such as collateral registries and factoring platforms	national digital registry that stores sensitive information digital platform	<a href="#">CBN National Collateral Registry</a>	<b>NIGERIA:</b> Central Bank of Nigeria (CBN) developed an online collateral registry to secure loans against movable assets such as machinery, livestock and inventory.	IFC
		<a href="#">Personal Property Security Registry System of Malawi</a>	<b>MALAWI:</b> Public Sector Reforms Commission developed online public collateral registry database for financial institutions to register security interests in movable property, mitigate risk of customers and diversify credit portfolios to include SMEs.	IFC
		<a href="#">Central Bank of Liberia online movable collateral registry</a>	<b>LIBERIA:</b> Central Bank of Liberia (CBL) created online movable collateral registry to secure business & individual loans.	IFC
	digital platform	<a href="#">P152307</a>	<b>JAMAICA:</b> Access to Finance for MSMEs: Component 3 includes pilot digital reverse factoring services platform to provide SMSEs with asset-based financing in which MSMEs sell their accounts receivable at a discount to a third party and receive immediate cash.	
Strengthen credit reporting systems and other sources of data useful for financial decisions	national digital database that stores sensitive information	<a href="#">P167543</a>	<b>NIGER:</b> Smart Villages for Rural Growth and Digital Inclusion project Sub-component 3.3 includes creation of digital database to collect data on rural populations in order to enable credit scoring.	
Support reform geared towards low-risk accounts with tiered Know-Your-Customer rules	digital database and registry that stores sensitive information	P167543	<b>NIGER:</b> Smart Villages for Rural Growth and Digital Inclusion project Sub-component 3.3 includes creation of digital database to store information collected on rural populations to improve understanding of their e-financial needs and establish e-KYC (know your customer) registry.	
		<a href="#">P130891</a>	<b>MONGOLIA:</b> Support for Accountable, Responsible, and Transparent Government project Subcomponent 2.4 e-Property Registration System (ePRS) enables citizens and businesses to use digital system to document property purchases, sales, etc. and provides banks with better information about prospective borrowers.	
Incentivize financial institutions to develop products and services that meet women's needs (e.g., alternative-data-based lending, psychometric testing, payments, savings, credit and insurance) <sup>80</sup>	Fintech innovations: big data and machine learning	<a href="#">P122764</a>	<b>ETHIOPIA:</b> Women Entrepreneurship Development Project (WEDP) Component 1 includes use of fintech to conduct interactive assessment of potential borrowers to predict likelihood of loan repayment.	
	Fintech innovations: big data and machine learning, tablets	<a href="#">P171245</a>	<b>ETHIOPIA:</b> Innovations in Financing Women Entrepreneurs (IFWE) project Component 2 includes leveraging fintech to reduce/eliminate collateral requirements for WMSMEs and explores piloting programs that increase access to capital leasing services, tailored insurance products and micro-equity investment mechanisms.	
	Fintech innovations: big data	<a href="#">State Bank of India (SBI) e-Smart SME project</a>	<b>INDIA:</b> State Bank of India (SBI) e-Smart SME project offers collateral-free working capital loan for sellers on e-commerce platforms via online loan application & approval process. Fintech algorithms analyze users' social network behavior and mobile phone usage patterns to develop credit scores.	

79. Where possible, the matrix categorizes interventions according to their track record for results, that is, the extent to which evidence demonstrates their impact (World Bank Group 2019b). It should be noted, however, that most of the categorized interventions were delivered without digital enablers. For the most recent and current impact evaluations and research please visit the [WBG Regional Gender Innovation Labs](#).

80. Psychometric testing shows emerging evidence of impact.



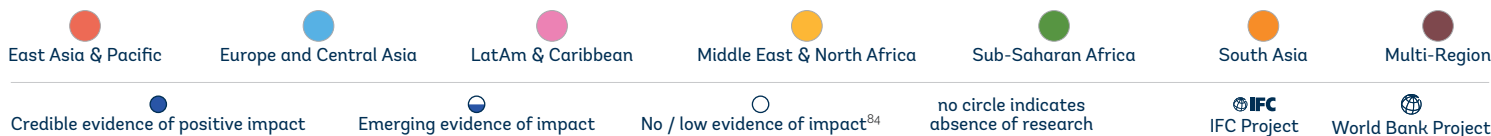
Credible evidence of positive impact    
 Emerging evidence of impact    
 No / low evidence of impact<sup>80</sup>    
 no circle indicates absence of research    
 IFC Project    
 World Bank Project

POTENTIAL INTERVENTIONS	Technology Enabler applied in Intervention	PROJECT EXAMPLE		
		ID/Link	Summary	WB/ IFC
Seek gender diversity among bank agents and provide them with incentives to register women for digital accounts, including providing technology support for women users	data mining tools, software	603215	<b>TUNISIA:</b> Banking on Women (BoW) Champion & Digital Transformation project Component 2 includes workshops, computerized activity tools, dashboard template, and incentives scheme to help motivate bank agents to acquire new women-led enterprise customers for digital financial services.	
Support the development of digital incubators, accelerators and early-stage funding programs for WSMEs	digital platform	<a href="#">P161317</a>	<b>KENYA:</b> Industry and Entrepreneurship Project Component 1 includes digital platform to connect business incubators, accelerators and technology boot camp providers with global expertise, international networks, and investors.	
	digital platforms	<a href="#">P170688</a>	<b>BANGLADESH:</b> Private Investment & Digital Entrepreneurship Project Component 4 includes developing digital entrepreneurship & innovation hubs in technological universities to increase market entry and growth rates of digital startups and create a gender-inclusive culture for digital entrepreneurship.	
	mobile applications	<a href="#">P130891</a>	<b>MONGOLIA:</b> Support for Accountable, Responsible, and Transparent Government project Subcomponent 2.3 includes an Apps competition to provide early-stage financing for development of innovative digital tools by WSMEs that increase the number of female-targeted solutions in government priority sectors.	
	interactive program website	<a href="#">XL Africa</a>	<b>AFRICA:</b> XL Africa business accelerator for SMEs with digital products/services that offers webinars, global mentoring and angel investors platform.	
	crowdfunding digital platform	<a href="#">Kenya Climate Innovation Center (KCIC)</a>	<b>KENYA:</b> Climate Innovation Center (KCIC -funded by WBG InfoDev) Crowdfund Investing Pilot to help entrepreneurs raise capital.	
Provide training on digital financial enablers such as mobile savings mechanisms. <sup>82</sup>	mobile phone application	<a href="#">WBG Gender Innovation Lab Women Connect Project</a>	<b>TANZANIA:</b> Business Women Connect project provides training to women business owners on use of M-Pawa mobile savings platform to save money more securely and in some cases combined it with business training.	
	e-Wallets, computer, mobile phone	<a href="#">P171172</a>	<b>JORDAN:</b> Economic Opportunities for Jordanians and Syrian Refugees Program for Results (PFR) Component 6 provides training in accessing digital finance through SIM cards and e-Wallets.	
Provide training to strengthen financial capability through digital tools <sup>83</sup>	interactive program website, including e-Learning; tablets	<a href="#">P145215</a> (No public documents link)	<b>MULTI-REGION:</b> New Generation of Women Entrepreneurs (Women X):	
			<b>NIGERIA &amp; PAKISTAN</b> Component 2.2.1 includes e-Learning modules and Component 2.1.1 includes virtual e-mentoring program.	

81. Where possible, the matrix categorizes interventions according to their track record for results, that is, the extent to which evidence demonstrates their impact (World Bank Group 2019b). It should be noted, however, that most of the categorized interventions were delivered without digital enablers. For the most recent and current impact evaluations and research please visit the [WBG Regional Gender Innovation Labs](#).

82. Mobile savings shows emerging evidence of impact. See case study on p. 49

83. The use of digital tools to increase financial capability and literacy shows emerging evidence of impact.



## BARRIERS

- Lack of gender-sensitive business-service ecosystem (e.g., biased trainers, mismatch between services offered and needs)
- Lack of incentives to acquire skills due to social norms and other restrictions
- Cost barriers to accessing training and technical assistance
- Inadequate skills and knowledge to start, run and expand a business - e.g., financial and technical literacy, business & soft skills, and sector information
- Lack of access to relevant business information due to restricted ability to participate in mentoring programs/networks
- Limited relevant education
- Limited knowledge of access to business-related technology tools and software
- Restricted mobility
- Business decisions constrained by male relatives

POTENTIAL INTERVENTIONS	Technology Enabler applied in Intervention	PROJECT EXAMPLE		
		ID/Link <sup>85</sup>	Summary	WB/ IFC
Build capacity of institutions serving women-owned businesses, including business associations and networks <sup>86</sup>	technology innovation hubs, media outlets	<a href="#">P170688</a>	<b>BANGLADESH:</b> Private Investment & Digital Entrepreneurship Project, Sub-component 4 includes piloting entrepreneurship and innovation hubs in Bangladesh's technological universities and business schools, specifically promoting digital entrepreneurship among women through media outlets..	
	technology innovation hubs, mobile applications	<a href="#">P156259</a>	<b>SENEGAL:</b> Digital Entrepreneurship Senegal project Component 1 strengthens CTIC Dakar's (milab West Africa) institutional capacity to launch globally competitive mobile and digital technology businesses.	
Improve financial literacy by providing training and facilitating networking.	digital platform	<a href="#">P103499</a>	<b>NIGERIA:</b> Growth and Employment project Component B includes a Business Innovation & Growth (BIG) digital platform for SMEs to register themselves, receive business development services (BDS) and sectoral training.	
	interactive program website, including e-Learning; tablets	<a href="#">P145215</a> (No public documents link)	<b>MULTI-REGION:</b> New Generation of Women Entrepreneurs (Women X): <b>NIGERIA &amp; PAKISTAN</b> Component 2.2.1 includes e-Learning modules and Component 2.1.1 includes virtual e-mentoring program.	
Deliver training and facilitate networking to start and grow businesses through increased peer-to-peer learning <sup>87</sup>	mobile phones, interactive websites, 24/7 call center	<a href="#">P128307</a>	<b>PAKISTAN:</b> Sindh Agricultural Growth Project Component A.2 includes ICT-based technologies to deliver agriculture extension and marketing for farmers/producers, including information dissemination through mobile phones, 24/7 call center, interactive websites, and international peer learning.	
	ICT training on technology use, mobile technology	<a href="#">P160806</a>	<b>DRC:</b> SME Development and Growth Project Subcomponent 1.2 uses training modules about internet-based and mobile technology to promote women entrepreneurs' future involvement in digital peer-to-peer support and networks.	
Deliver training and facilitate networking to start and grow businesses through increased sector-specific technical skills <sup>88</sup>	digital platform	<a href="#">P161317</a>	<b>KENYA:</b> Industry and Entrepreneurship Project Component 1 includes interventions that support digital literacy and skills in growing sectors, including rapid technology skills trainings (bootcamps) for youth and women in digital sectors, fostering links and investments in digital entrepreneurship.	
	ICT, computer programming, software development	<a href="#">P152441</a>	<b>GEORGIA:</b> National Innovation Ecosystem (GENIE) project Component 2 includes training programs focused on digital economy skills (computer programming, software development) and includes a dedicated ICT training program.	
	digital platform	<a href="#">P103499</a>	<b>NIGERIA:</b> Growth and Employment project Component B includes a Business Innovation & Growth (BIG) web-based platform for SMEs to register themselves, receive business development services (BDS) and sectoral training.	
	GIS data mapping	<a href="#">P147235</a>	<b>WEST BANK AND GAZA:</b> Economic Development across Fragile Communities project Component 1 works with Ministry of Tourism to teach entrepreneurs, especially women, about tourism industry and Component 2 provides trainings on how to use Geographic Information Systems (GIS) data to develop guided tours along Abraham Path.	

84. Where possible, the matrix categorizes interventions according to their track record for results, that is, the extent to which evidence demonstrates their impact (World Bank Group 2019b). It should be noted, however, that most of the categorized interventions were delivered without digital enablers. For the most recent and current impact evaluations and research please visit the [WBG Regional Gender Innovation Labs](#).

85. WEE projects that incorporate digital enablers are an emerging and recent subset of intervention. Examples in the matrix generally (a) illustrate the potential intervention under which they are listed; (b) include a digital enabler; and (c) target WSMEs as opposed to all SMEs. However, in a few cases, projects have been included even if they only meet two of the three criteria so long as they contain design elements and innovative approaches that project teams can extract and apply to future project design.

86. Expanding opportunities for women to access new business networks shows emerging evidence of impact in some settings.

87. Training programs that include peer-to-peer learning are an emerging area of impact.

88. Expanding opportunities for women to access new business networks shows emerging evidence of impact in some settings.





East Asia & Pacific Europe and Central Asia LatAm & Caribbean Middle East & North Africa Sub-Saharan Africa South Asia Multi-Region

Credible evidence of positive impact Emerging evidence of impact No / low evidence of impact<sup>89</sup> no circle indicates absence of research IFC Project World Bank Project

POTENTIAL INTERVENTIONS	Technology Enabler applied in Intervention	PROJECT EXAMPLE		
		ID/Link	Summary	WB/ IFC
Deliver training and facilitate networking to start and grow businesses through increased business and soft skills <sup>90</sup> ●	mobile phones	<a href="#">WBG Gender Innovation Lab</a>	<b>TANZANIA:</b> Business Women Connect project invites WMSMEs to use M-Pawa mobile savings platform, participate in business skills training, and improve decision-making skills and confidence.	
	virtual, interactive trainings	603670	<b>ARMENIA:</b> Women Entrepreneurship Project Component B.1 includes virtual and in-person (when possible) psychology-based Personal Initiative Training (PIT) to develop mindset associated with proactive, entrepreneurial behavior.	
Help women cross over into male-dominated, profitable sectors (through mentoring programs, role models and information-sharing) ●	robotics, computer coding/ programming	<a href="#">P165558</a>	<b>DJIBOUTI:</b> Support for Women and Youth Entrepreneurship project Sub-component 2.1 includes iLab robotics and coding courses for young people from high schools and colleges. Participation in Pan African Robotic Competition, Africa Up Tunis, Entrepreneurship World Cup promotes mentoring, information-sharing, and role models.	
Enable women to benefit from existing mixed-sex networking and mentoring opportunities <sup>91</sup> ●	digital platform	<a href="#">P162835</a>	<b>EGYPT:</b> Catalyzing Entrepreneurship for Jobs project Component 3 includes digital match-making platform to connect entrepreneurs with investors and provide training, mentoring, coaching and business development services, especially to women entrepreneurs.	
	interactive program website, webinars, digital platform	<a href="#">XL Africa</a>	<b>AFRICA:</b> XL Africa business accelerator for SMEs with digital products/services that offers webinars, global mentoring and angel investors platform.	
	digital platform	<a href="#">Digital Opportunity Trust (DOT)</a>	<b>MULTI-REGION:</b> Digital Opportunity Trust, Digital Ambassadors Program that connects youth leaders with global networks.	
Provide entrepreneurs with firm-level wrap-around services, such as targeted technical assistance, business advice, and coaching, along with cash grants or small loans (including for technology use and implementation) <sup>92</sup> ●	digital platform	<a href="#">P122764</a>	<b>ETHIOPIA:</b> Women Entrepreneurship Development Project (WEDP) Component 1 includes smalls loans to WSMEs by participating MFIs. Sub-component 2a includes improved delivery of coaching, mentoring, and business information through ICT technologies to growth-oriented WSMEs eager to invest in more productive technology.	
	digital platforms, including for digital financial services (DFS) and e-commerce; mobile technology	<a href="#">P160806</a>	<b>DRC:</b> SME Development and Growth project Component 1 includes combination of training and cash subsidies to support entrepreneurial activities of youth and women. Technology modules include promotion of Internet-based and mobile technology to overcome asymmetry of information, access to financial services (online and mobile banking), and e-commerce. Subcomponent 2.1 includes matching grants to established SMEs, at least 40% of whom must be WSMEs.	
	Awareness campaign on social media platforms, digital program application	<a href="#">P151831</a>	<b>KENYA:</b> Youth Employment and Opportunities project Component 1 includes technical skills training, business support services and Sub-component 2.1 includes business plan competition, and cash prizes of either USD9,000 or USD36,000.	
	online investment platform and marketing portal	<a href="#">P146469</a>	<b>SENEGAL:</b> Tourism and Enterprise Development project Component 2 includes trainings on business plan writing, multiple rounds of business plan competitions with cash prizes, and almost US\$2m in grants for SMEs through the Senegal Market Access Facility.	

89. Where possible, the matrix categorizes interventions according to their track record for results, that is, the extent to which evidence demonstrates their impact (World Bank Group 2019b). It should be noted, however, that most of the categorized interventions were delivered without digital enablers. For the most recent and current impact evaluations and research please visit the [WBG Regional Gender Innovation Labs](#).

90. There is emerging evidence of beneficial influence of friends' and spouses' attending training sessions alongside female entrepreneurs (Field et al., 2016).

91. Networking and male role models show emerging evidence of impact in helping women entrepreneurs enter into male-dominated, more profitable sectors.

92. Positive impact of this intervention has been proven for rural micro entrepreneurs.





East Asia & Pacific
Europe and Central Asia
LatAm & Caribbean
Middle East & North Africa
Sub-Saharan Africa
South Asia
Multi-Region

Credible evidence of positive impact
Emerging evidence of impact
No / low evidence of impact<sup>93</sup>
no circle indicates absence of research
IFC Project
World Bank Project

POTENTIAL INTERVENTIONS	Technology Enabler applied in Intervention	PROJECT EXAMPLE		
		ID/Link	Summary	WB/ IFC
Organize business plan competitions and entrepreneurship programs for WSMEs	ICT training on technology use	<a href="#">P160806</a>	<b>DRC:</b> SME Development and Growth Project Subcomponent 1.2 includes business plan competitions in which top startup entrepreneurs receive smaller grants and established SMEs receive larger sized grants.	
	Awareness campaign on social media platforms, digital program application	<a href="#">P151831</a>	<b>KENYA:</b> Youth Employment and Opportunities project Component 1 includes technical skills training, business support services and Sub-component 2.1 includes business plan competition, and cash prizes.	
	not applicable	<a href="#">P167543</a>	<b>NIGER:</b> Smart Villages for Rural Growth and Digital Inclusion project Sub-component 3.2.3. includes sub-grants of up to US\$250,000 through a business competition plan for Fintech companies & startups. Sub-grants cover seed funding, operation costs, costs to pilot new digital financial & nonfinancial solutions for women and farmers.	
	digital investment platform and marketing portal	<a href="#">P146469</a>	<b>SENEGAL:</b> Tourism and Enterprise Development project Component 2 includes trainings on business plan writing, multiple rounds of business plan competitions with cash prizes, and almost US\$2m in grants for SMEs through the Senegal Market Access Facility.	
Support the development of digital incubators, accelerators, and early-stage funding programs	digital platforms	<a href="#">P161317</a>	<b>KENYA:</b> Industry and Entrepreneurship Project Component 1 includes online platform to connect business incubators, accelerators and technology boot camp providers with global expertise, international networks, and investors.	
	technology innovation hubs, media outlets	<a href="#">P170688</a>	<b>BANGLADESH:</b> Private Investment & Digital Entrepreneurship Project Component 4 includes developing digital entrepreneurship & innovation hubs in technological universities to increase market entry and growth rates of digital startups and create a gender-inclusive culture for digital entrepreneurship.	
	mobile applications	<a href="#">P130891</a>	<b>MONGOLIA:</b> Support for Accountable, Responsible, and Transparent Government project Subcomponent 2.3 includes an Apps competition to provide early-stage financing for development of innovative digital tools by WSMEs that increase the number of female-targeted solutions in government priority sectors.	
	interactive program website, webinars, digital platform	<a href="#">XL Africa</a>	<b>AFRICA:</b> XL Africa business accelerator for SMEs with digital products/services that offers webinars, global mentoring and angel investors platform.	
	crowdfunding digital platform	<a href="#">Kenya Climate Innovation Center (KCIC)</a>	<b>KENYA:</b> Climate Innovation Center (KCIC -funded by WBG InfoDev) Crowdfund Investing Pilot to help entrepreneurs raise capital.	
Leverage apprenticeships and on-the-job learning opportunities	internet-based technical training	<a href="#">P122764</a>	<b>ETHIOPIA:</b> Women Entrepreneurship Development Project (WEDP) Component 2 includes technology training at technical, vocational colleges to enhance classroom learning, provide workshops, product development and on-the-job training.	
	digital and e-commerce platforms	<a href="#">IFC Digital2Equal</a>	<b>MULTI-REGION:</b> IFC Digital2Equal matches women with participating private companies (AirBNB, Uber, Facebook) to learn how their online platforms function, as employee or provider of services or products.	

93. Where possible, the matrix categorizes interventions according to their track record for results, that is, the extent to which evidence demonstrates their impact (World Bank Group 2019b). It should be noted, however, that most of the categorized interventions were delivered without digital enablers. For the most recent and current impact evaluations and research, please visit the [WBG Regional Gender Innovation Labs](#).



East Asia & Pacific Europe and Central Asia LatAm & Caribbean Middle East & North Africa Sub-Saharan Africa South Asia Multi-Region

Credible evidence of positive impact Emerging evidence of impact No / low evidence of impact<sup>94</sup> no circle indicates absence of research IFC Project World Bank Project

POTENTIAL INTERVENTIONS	Technology Enabler applied in Intervention	PROJECT EXAMPLE		
		ID/Link	Summary	WB/ IFC
Provide gender sensitization training for men and couples that includes instruction on the benefits of women's economic participation	ICT training on technology use	<a href="#">P160806</a>	<b>DRC:</b> SME Development and Growth Project Subcomponent 1.2 includes involving women entrepreneurs' spouses and family in special events for sensitization on legal changes and reinforcement of the tenets of WEE.	
	mobile application	<a href="#">P171245</a>	<b>ETHIOPIA:</b> Innovations in Financing Women Entrepreneurs (IFWE) project Component 1 collaborates with the Digital Opportunities Trust to pilot an app-based on-demand coaching and business development services training that includes new curriculum involving male partners to encourage greater support for women's economic activities.	
Strengthen women's resilience and coping mechanisms to deal with social backlash through soft skills training	virtual, interactive trainings	603670	<b>ARMENIA:</b> Women Entrepreneurship Project Component B.1 includes virtual and in-person (when possible) psychology-based Personal Initiative Training (PIT) to develop mindset associated with proactive, entrepreneurial behavior.	IFC
Identify and integrate women entrepreneurs, business professors, and advisors to join trainer cadre	videos	<a href="#">WBG Gender Innovation Lab</a>	<b>TANZANIA:</b> Business Women Connect project Component 2 includes cadre of all-female business counselors with previous business experience who taught business skills trainings to WSMEs through activity-based learning and videos..	
	digital learning platform	604378	<b>INDONESIA:</b> Farmer Capacity Development Through Digital Platform and Financing Sub-Component 1.C includes women-led facilitators being trained in use of digital learning platform, including quizzes to test knowledge of farmers administered by trainers on tablets provided by the project.	IFC
Provide capital and business development skills through matching grants to WSMEs	ICT, training on technology use	<a href="#">P160806</a>	<b>DRC:</b> SME Development and Growth Project Subcomponent 2.1 Enhancing growth and performance of SMEs includes matching grants to established SMEs, at least 40% of whom must be WSMEs. Matching grants were combined with technology modules that promoted Internet-based and mobile technology to access information and financial services (online and mobile banking) as well as e-commerce.	
	virtual, interactive technical expertise	<a href="#">P152441</a>	<b>GEORGIA:</b> National Innovation Ecosystem (GENIE) project includes Component 3 startup and Innovation matching grants to entrepreneurs. Coaching & technical assistance with applications and technology commercialization process provided by local & international experts.	
	interactive website	<a href="#">P147354 (no public link to project documents)</a>	<b>MEXICO:</b> High Impact Entrepreneurship Program (HIEP) operated by the National Institute of the Entrepreneur (INADEM) included online surveys that innovative SMEs complete to be considered for matching grants.	

94. Where possible, the matrix categorizes interventions according to their track record for results, that is, the extent to which evidence demonstrates their impact (World Bank Group 2019b). It should be noted, however, that most of the categorized interventions were delivered without digital enablers. For the most recent and current impact evaluations and research, please visit the [WBG Regional Gender Innovation Labs](#).



no circle indicates absence of research IFC Project World Bank Project

BARRIERS		
<ul style="list-style-type: none"> <li>Lagging legal and regulatory provisions (e.g., digital payments, cross-border commerce, etc.)</li> <li>Inadequate input markets (land, labor, capital)</li> <li>Cost barriers (compliance, formalization, informal payments)</li> <li>Limited access to finance, inputs, tools, assets and collateral</li> </ul>	<ul style="list-style-type: none"> <li>Inadequate access to and limited use of technology enablers</li> <li>Market-related information constraints (e.g., re: input costs, prices, demand, etc.)</li> <li>Limited access to new customers</li> <li>Limited access to networks, (in-)formal information-sharing, and role models</li> </ul>	<ul style="list-style-type: none"> <li>Concentration in less profitable, lower parts of the value chain</li> <li>Gender-based harassment in business transactions (e.g., buyers, sellers, suppliers, customs officials, etc.)</li> </ul>

POTENTIAL INTERVENTIONS	Technology Enabler applied in Intervention	PROJECT EXAMPLE		
		ID/Link <sup>96</sup>	Summary	WB/ IFC
Build capacity of institutions serving women-owned businesses	digital platform	<a href="#">P170688</a>	<b>BANGLADESH:</b> Private Investment & Digital Entrepreneurship Project, Sub-component 4 includes piloting entrepreneurship and innovation hubs in Bangladesh's leading technological universities and business schools, specifically promoting digital entrepreneurship among women through media-based challenge program offering reduced prices of ITS and ITes rapid training programs.	
	not applicable	<a href="#">P156259</a>	<b>SENEGAL:</b> Digital Entrepreneurship Senegal project Component 1 strengthens CTIC Dakar's (mLab West Africa) institutional capacity to launch globally competitive mobile and digital technology businesses.	
	technology training	<a href="#">P171034</a>	<b>ETHIOPIA:</b> Digital Foundations Project Component 3 seeks to lay foundation for high-growth digital industries through gender-inclusive, ecosystem-level support that includes promotion of digital skills and entrepreneurship. Emphasizes gender equity in recruitment and retention by ensuring inclusion of women in all decision-making bodies under the project.	
Develop training programs for women (e.g., use of technology tools to access markets, trade logistics, supplier standards, etc.)	e-commerce platform	<a href="#">P148638</a>	<b>MENA:</b> Virtual Marketplace (VMP) Tunisia, Morocco, Jordan project Sub-component 2.1 included a e-Learning platform and online training workshops designed and taught by international VMP (TradeKey, E-Bay) experts.	
	not applicable	<a href="#">P168392</a> (Note: no public link)	<b>MENA:</b> E-Commerce for Women-Led SMEs in Algeria, Djibouti, the Arab Republic of Egypt, Jordan, Lebanon, Morocco, and Tunisia (We-Fi) expands on P148638. Sub-component 1.a recruits VMP advisors, trainers, coaches to train WSMEs. Sub-Component 1.b connects WSMEs online to local, regional and international VMPs.	
	ICT, mobile phones	<a href="#">P170604</a>	<b>SIERRA LEONE:</b> Smallholder Commercialization and Agribusiness Development Project (P153437) and Additional Financing (P170604) Sub-component B2 includes market access and coordination improvements through ICT or cell-phone based price information systems.	
Design gender-sensitive trade/customs logistics, including digital based services <sup>97</sup> ○	ICT, mobile phones, SMS text messaging	<a href="#">P151083</a>	<b>SUB-SAHARAN AFRICA (DRC, RWANDA, UGANDA):</b> Africa Great Lakes Trade Facilitation Project Sub-component 2.1 includes using ICT reporting mechanisms & 3rd party IT monitoring to inform small-scale and women traders of requirements for cross-border trading, monitor enforcement of regulations, and address corruption, sexual harassment and physical violence in borderlands.	
	e-government services	<a href="#">TANCIS (Tanzania Customs Integrated System)</a>	<b>TANZANIA:</b> TANCIS is a web-based system implemented by Tanzanian government and Investment Climate Facility for Africa that issues licenses, processes electronic customs declarations and electronic payments, issuance of receipts, monitoring movement of transit cargo and bond operations.	
Enhance technology, skills, and production processes to integrate women-owned/-led firms into value chains	e-services (digital payments)	<a href="#">P162599</a>	<b>BENIN:</b> Digital Rural Transformation Project Component 1 includes improving access to broadband services in targeted rural communities and developing high potential value chains, including digitization of value chain payments, and improving the business climate/PPPs, with a focus on women in the agriculture sector.	
	Enterprise Resource Planning (ERP) software	<a href="#">P167543</a>	<b>NIGER:</b> Smart Villages for Rural Growth and Digital Inclusion project includes Sub-component 3.2.2. which facilitates digitization of payments made to farmers through Enterprise Resource Planning (ERP) software, enabling agriculture federations in the value chains to better manage relationship with co-operatives and for co-operatives in turn to better manage their relationship with member farmers in the value chain.	

95. Where possible, the matrix categorizes interventions according to their track record for results, that is, the extent to which evidence demonstrates their impact (World Bank Group 2019b). It should be noted, however, that most of the categorized interventions were delivered without digital enablers. For the most recent and current impact evaluations and research, please visit the [WBG Regional Gender Innovation Labs](#).

96. WEE projects that incorporate digital enablers are an emerging and recent subset of intervention. Examples in the matrix generally (a) illustrate the potential intervention under which they are listed; (b) include a digital enabler; and (c) target WSMEs as opposed to all SMEs. However, in a few cases, projects have been included even if they only meet two of the three criteria so long as they contain design elements and innovative approaches that project teams can extract and apply to future project design.

97. 93. While enhancing trade logistics has not been proven to improve business performance, it can reduce incidents of harassment. Where possible, the matrix categorizes interventions according to their track record for results, that is, the extent to which evidence demonstrates their impact (World Bank Group 2019b). It should be noted, however, that most of the categorized interventions were delivered without digital enablers. For the most recent and current impact evaluations and research, please visit the [WBG Regional Gender Innovation Labs](#).



East Asia & Pacific Europe and Central Asia LatAm & Caribbean Middle East & North Africa Sub-Saharan Africa South Asia Multi-Region

Credible evidence of positive impact Emerging evidence of impact No / low evidence of impact<sup>98</sup> no circle indicates absence of research IFC Project World Bank Project

POTENTIAL INTERVENTIONS	Technology Enabler applied in Intervention	PROJECT EXAMPLE		
		ID/Link	Summary	WB/ IFC
Link women to local, regional, and international markets through supplier databases	digital database	601417	<b>VIETNAM:</b> Private Sector Competitiveness/Supplier Development Program includes Component 2.1 Improved information on local suppliers made available through development and launch of a high-quality online supplier database.	
Link women to local and international markets through meet-the-buyer events and training	digital platform	<a href="#">Intracen</a>	<b>MULTI-REGION:</b> Intracen, the ICT-led Global Platform for Action on Sourcing from Women Vendors, seeks to increase the amount of corporate, government and institutional procurement secured by women vendors. WSMEs receive training and market linkage opportunities through Buyer Mentor Groups and participate in an annual Women Vendors Exhibition and Forum.	
Link women to regional and international markets through export promotion events and study tours	e-Learning and online training modules	<a href="#">P147438</a>	<b>MONGOLIA:</b> Export Development Project component 2.1 includes producing and providing free e-Learning and online training modules on export promotion and supporting research; includes matching grants for product quality certification costs.	
Increase women's access to government procurement programs	digital platform	<a href="#">ChileCompra</a>	<b>CHILE:</b> ChileCompra is the Chilean Government e-procurement program that includes an e-commerce platform to fully support digital supplier processes for SMEs.	
	computers	<a href="#">(P168394)</a> <b>Note: no public link</b>	<b>SENEGAL:</b> Connecting National Procurement Needs with Women-Owned SMEs in Senegal project Component 2 includes skills development program focused on technical advisory to improve themes important for public procurement bidding (overall business development including related to technology, soft skills).	
Support technology extension services	digital platforms, applications	<a href="#">P162599</a>	<b>BENIN:</b> Digital Rural Transformation Project Subcomponent 2.2 includes improving outreach & quality of crop extensions & advisory services through online platforms and applications with local content.	
	mobile phones, 24/7 call center, interactive websites	<a href="#">P128307</a>	<b>PAKISTAN:</b> Sindh Agricultural Growth Project Component A.2 includes introducing ICT-based technologies for delivery of agriculture extension and marketing to farmers/producers, including information dissemination through mobile phone, 24/7 call center and interactive websites.	
	smart phones	<a href="#">P170604</a>	<b>SIERRA LEONE:</b> Smallholder Commercialization and Agribusiness Development Project (P153437) and Additional Financing (P170604) Sub-component B2 includes market access and coordination improvements through ICT or mobile-based price information systems.	
Address de facto occupational sex segregation through mentoring, information provision, and skills development <sup>99</sup>	smartphones, computers	<a href="#">P164188</a>	<b>KOSOVO:</b> Digital Economy project Sub-component 2.1 includes youth online and upward program to train and connect young men and women to global online work platforms by increasing their technical skills to compete equally for basic IT and IT-enabled services as online freelancers.	
Establish awareness raising efforts for supply-chain professionals (procurement managers, etc.) to increase understanding of challenges faced by women business owners	not applicable	600209	<b>BANGLADESH:</b> Corporate Connect: Strengthening Market Access for Women Business Owners project included Supplier Diversity Advisory Committee that brings together firms focused on supplier diversity (SD) to exchange ideas for its long-term implementation, guide a strategy for matching WSMEs to corporate buyers, recruit new corporations to the SD movement, and select SD goals that align with corporate structure and objectives. Due to COVID the committee's activities, meetings and outputs take place online and are supported by online tools (virtual meetings, an online platform, social media).	

98. Where possible, the matrix categorizes interventions according to their track record for results, that is, the extent to which evidence demonstrates their impact (World Bank Group 2019b). It should be noted, however, that most of the categorized interventions were delivered without digital enablers. For the most recent and current impact evaluations and research please visit the [WBG Regional Gender Innovation Labs](#).

99. The presence of male support networks and male role models is key to women deciding to cross over into male dominated sectors. ("Gender and the Choice of Business Sector," Policy Research Working Paper 8865, WBG Africa Gender Innovation Lab & Gender Global Theme, May 2019)



# Full Project List

Legal & Regulatory
 Finance & Credit
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**LEVEL = Technical Sophistication of Digital Enabler (Level 1 = lowest; Level 4 = highest)**

LEVEL 0	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4
No digital enabler	SMS text messaging	Tablets, computers, mobile phones with uploaded applications	Digital databases and dashboards	Alternative credit tools that use fintech innovations, psychometric testing
	Program websites, non interactive	Interactive program websites, including e-Learning, virtual interactive trainings	Digital program platforms, e-Service platforms	Proprietary and third party e-commerce platforms, proprietary digital financial services
	Computerized activity tools	Internet-based technical training	Digital payments (B2B, B2C, P2P) and e-Government programs (G2C, G2B)	GIS or GPS satellite technology, geospatial data, regional and global mapping
	traditional media outlets	Third party IT monitoring	Technology innovation hubs	National digital registries and databases that store sensitive information
		Social media platforms and other online marketing portals, internet portals	Crowdfunding digital platforms	Programs utilizing big data, machine learning tools
		Mobile money and e-Wallets	Broadband internet service installation projects	software development, computer programming/coding, robotics

PROJECT DESCRIPTION	Project Number (if applicable) and hyperlink					LEVEL
<b>MULTI-REGION</b>						
<b>Multi-Region: Digital Opportunity Trust</b>	<a href="#">Digital Opportunity Trust (DOT)</a>			●		
Connects youth leaders with global networks.						
<b>Multi-Region: Financial Inclusion Global Initiative (FIGI) in China, Egypt and Mexico</b>		●	●			
Programs to support development of legal & regulatory frameworks for fintech to improve digital financial services.						
<b>Multi-Region: IFC Digital2Equal</b>	<a href="#">IFC Digital2Equal</a>			●	●	
Matches women with e-commerce companies (AirBNB, Uber, Facebook) to learn how their online platforms function.						
<b>Multi-Region: Intracen (Global Platform for Action on Sourcing from Women Vendors)</b>	<a href="#">Intracen</a>			●	●	
Provides WSMES with training and access to markets via Buyer Mentor Groups and Women Vendors Exhibition & Forums.						
<b>Multi-Region: New Generation of Women Entrepreneurs (Women X): Nigeria &amp; Pakistan</b>	<a href="#">P145215 (No public documents link)</a>			●		
Includes e-Learning modules and virtual e-mentoring program.						
<b>Multi-Region: UN Women Equality in Laws for Women and Girls by 2030 project</b>	<a href="#">Equality in Laws for Women and Girls by 2030</a>	●				
Uses digital tracking of progress through global and regional accountability maps.						
<b>Multi-Region: WBG Universal Financial Access 2020</b>	<a href="#">WBG Universal Financial Access 2020</a>		●			
Includes biometric identity database, virtual payment addressing, and digital payment interoperability on national scale.						

# Full Project List



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Access to Markets

**LEVEL** = Technical Sophistication of Digital Enabler (Level 1 = lowest; Level 4 = highest)



LEVEL 0	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4
No digital enabler	SMS text messaging	Tablets, computers, mobile phones with uploaded applications	Digital databases and dashboards	Alternative credit tools that use fintech innovations, psychometric testing
	Program websites, non interactive	Interactive program websites, including e-Learning, virtual interactive trainings	Digital program platforms, e-Service platforms	Proprietary and third party e-commerce platforms, proprietary digital financial services
	Computerized activity tools	Internet-based technical training	Digital payments (B2B, B2C, P2P) and e-Government programs (G2C, G2B)	GIS or GPS satellite technology, geospatial data, regional and global mapping
	traditional media outlets	Third party IT monitoring	Technology innovation hubs	National digital registries and databases that store sensitive information
		Social media platforms and other online marketing portals, internet portals	Crowdfunding digital platforms	Programs utilizing big data, machine learning tools
		Mobile money and e-Wallets	Broadband internet service installation projects	software development, computer programming/coding, robotics

PROJECT DESCRIPTION	Project Number (if applicable) and hyperlink					LEVEL
<b>EUROPE &amp; CENTRAL ASIA</b>						
<b>Armenia: Women Entrepreneurship Project</b>	603670					
Includes virtual psychology-based Personal Initiative Training (PIT) to develop entrepreneurial mindset.				●		
<b>Georgia: National Innovation Ecosystem (GENIE)</b>	<a href="#">P152441</a>					
Startup and Innovation matching grants for entrepreneurs.			●	●		
Training programs focused on digital economy skills (computer programming, software development).				●		
<b>Kosovo Digital Economy</b>	<a href="#">P164188</a>					
Improves access to ICT broadband services and to online knowledge sources and labor markets.					●	

# Full Project List



Legal & Regulatory



Finance & Credit



Skills and Training



Access to Markets

**LEVEL** = Technical Sophistication of Digital Enabler (Level 1 = lowest; Level 4 = highest)















LEVEL 0	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4
No digital enabler	SMS text messaging	Tablets, computers, mobile phones with uploaded applications	Digital databases and dashboards	Alternative credit tools that use fintech innovations, psychometric testing
	Program websites, non interactive	Interactive program websites, including e-Learning, virtual interactive trainings	Digital program platforms, e-Service platforms	Proprietary and third party e-commerce platforms, proprietary digital financial services
	Computerized activity tools	Internet-based technical training	Digital payments (B2B, B2C, P2P) and e-Government programs (G2C, G2B)	GIS or GPS satellite technology, geospatial data, regional and global mapping
	traditional media outlets	Third party IT monitoring	Technology innovation hubs	National digital registries and databases that store sensitive information
		Social media platforms and other online marketing portals, internet portals	Crowdfunding digital platforms	Programs utilizing big data, machine learning tools
		Mobile money and e-Wallets	Broadband internet service installation projects	software development, computer programming/coding, robotics

PROJECT DESCRIPTION	Project Number (if applicable) and hyperlink					LEVEL
<b>MIDDLE EAST &amp; NORTH AFRICA</b>						
<b>Djibouti: Support for Women and Youth Entrepreneurship project</b>	<a href="#">P165558</a>					
Includes bootcamps to improve women's & young entrepreneurs' access to information and resources.				●		
Includes iLab robotics & coding courses, participation in robotic & entrepreneurship competitions.				●		
<b>Egypt: Promoting Innovation for Inclusive Financial Access</b>	<a href="#">P146244</a>					
Includes "Tamweely"; a mobile Arabic-language application to educate MSMEs on corporate taxes and regulations.		●				
<b>Egypt: Catalyzing Entrepreneurship for Jobs</b>	<a href="#">P162835</a>					
Uses digital match-making platforms to connect entrepreneurs with funding, business dev. services, mentors and peer learning.			●	●	●	
<b>Jordan: Additional Finance: Economic Opportunities for Jordanians and Syrian Refugees Program for Results</b>	<a href="#">P171172</a>					
Includes Ministry of Interior publishing reform stating service card is a valid ID card for Syrians.		●				
Includes access to digital finance through SIM cards, e-wallets, and bank accounts to receive government cash transfers.			●			
Includes Ministry of Labor communications campaign publicizing business registration and licensing procedures.		●				
Includes Ministry of Social Development permitting issuance of e-license for home-based childcare businesses.		●				
Includes nationwide, multimedia campaign addressing social norms and gender roles related to women at work.		●				
<b>MENA: E-Commerce for Women-Led SMEs</b>	<a href="#">P168392</a>					
Trains and connects WSMEs to local, regional and international e-commerce platforms to sell their products.				●	●	
<b>MENA: (Jordan, Morocco, Tunisia) Virtual Marketplace Project</b>	<a href="#">P148638</a>					
Includes e-learning platform and online training workshops on selling products on TradeKey and E-Bay.				●	●	
<b>Tunisia: : Banking on Women (BoW) Champion &amp; Digital Transformation project</b>	603215					
Includes incentives scheme to help motivate bank agents to acquire new women-led enterprise customers for DFS.			●			
<b>West Bank and Gaza: Economic Development across Fragile Communities</b>	<a href="#">P147235</a>					
Includes teaching women entrepreneurs to use Geographic Information System data for guided tours along the Abraham Path.				●	●	

# Full Project List

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 **LEVEL** = Technical Sophistication of Digital Enabler (Level 1 = lowest; Level 4 = highest)

LEVEL 0	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4
No digital enabler	SMS text messaging	Tablets, computers, mobile phones with uploaded applications	Digital databases and dashboards	Alternative credit tools that use fintech innovations, psychometric testing
	Program websites, non interactive	Interactive program websites, including e-Learning, virtual interactive trainings	Digital program platforms, e-Service platforms	Proprietary and third party e-commerce platforms, proprietary digital financial services
	Computerized activity tools	Internet-based technical training	Digital payments (B2B, B2C, P2P) and e-Government programs (G2C, G2B)	GIS or GPS satellite technology, geospatial data, regional and global mapping
	traditional media outlets	Third party IT monitoring	Technology innovation hubs	National digital registries and databases that store sensitive information
		Social media platforms and other online marketing portals, internet portals	Crowdfunding digital platforms	Programs utilizing big data, machine learning tools
		Mobile money and e-Wallets	Broadband internet service installation projects	software development, computer programming/coding, robotics

PROJECT DESCRIPTION	Project Number (if applicable) and hyperlink					LEVEL
<b>LATIN AMERICA &amp; CARIBBEAN</b>						
<b>Chile: ChileCompra</b>	<a href="#">ChileCompra</a>					
Government e-procurement program that includes an e-commerce platform to support digital supplier processes.						
<b>Jamaica: Access to Finance for MSMEs</b>	<a href="#">P152307</a>					
Includes digital reverse factoring services pilot platform to provide SMSEs with asset-based financing.						
<b>Mexico: High Impact Entrepreneurship Program</b>	<a href="#">HIEP</a>					
Includes online surveys completed by innovative SMEs to be considered for matching grants.						



# Full Project List

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**LEVEL = Technical Sophistication of Digital Enabler** (Level 1 = lowest; Level 4 = highest)











LEVEL 0	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4
No digital enabler	SMS text messaging	Tablets, computers, mobile phones with uploaded applications	Digital databases and dashboards	Alternative credit tools that use fintech innovations, psychometric testing
	Program websites, non interactive	Interactive program websites, including e-Learning, virtual interactive trainings	Digital program platforms, e-Service platforms	Proprietary and third party e-commerce platforms, proprietary digital financial services
	Computerized activity tools	Internet-based technical training	Digital payments (B2B, B2C, P2P) and e-Government programs (G2C, G2B)	GIS or GPS satellite technology, geospatial data, regional and global mapping
	traditional media outlets	Third party IT monitoring	Technology innovation hubs	National digital registries and databases that store sensitive information
		Social media platforms and other online marketing portals, internet portals	Crowdfunding digital platforms	Programs utilizing big data, machine learning tools
		Mobile money and e-Wallets	Broadband internet service installation projects	software development, computer programming/coding, robotics

PROJECT DESCRIPTION	Project Number (if applicable) and hyperlink					LEVEL
<b>SOUTH ASIA</b>						
<b>Bangladesh: BD Private Sector Development Project</b>	<a href="#">P120843</a>					
Includes development of childcare operations guidelines and manuals for specific economic zones and hi-tech parks.						
<b>Bangladesh: Private Investment &amp; Digital Entrepreneurship Project</b>	<a href="#">P170688</a>					
Includes development of digital entrepreneurship and innovation hubs in leading technological universities and business schools.						
Includes capital grant program to crowd in private investment in skills and green production projects.						
<b>India: State Bank of India e-Smart SME project</b>	<a href="#">State Bank of India Partnership for Financial Inclusion</a>					
Offers collateral-free working capital loans for sellers on e-commerce platforms by accessing big data proprietary information.						
<b>Pakistan: Financial Inclusion Support Framework Country Support Program for Pakistan</b>	<a href="#">FISF Country Support Program for Pakistan</a>					
Sex-disaggregated data pilot that includes sorting information based on data from Computerized National Identity Card (CNIC).						
<b>Pakistan: Sindh Agricultural Growth Project</b>	<a href="#">P128307</a>					
Includes ICT-based technologies to deliver agriculture extension and marketing for farmers/producers.						

# Full Project List

 Legal & Regulatory	 Finance & Credit	 Skills and Training	 Access to Markets	LEVEL = Technical Sophistication of Digital Enabler (Level 1 = lowest; Level 4 = highest)
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LEVEL 0	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4
No digital enabler	SMS text messaging	Tablets, computers, mobile phones with uploaded applications	Digital databases and dashboards	Alternative credit tools that use fintech innovations, psychometric testing
	Program websites, non interactive	Interactive program websites, including e-Learning, virtual interactive trainings	Digital program platforms, e-Service platforms	Proprietary and third party e-commerce platforms, proprietary digital financial services
	Computerized activity tools	Internet-based technical training	Digital payments (B2B, B2C, P2P) and e-Government programs (G2C, G2B)	GIS or GPS satellite technology, geospatial data, regional and global mapping
	traditional media outlets	Third party IT monitoring	Technology innovation hubs	National digital registries and databases that store sensitive information
		Social media platforms and other online marketing portals, internet portals	Crowdfunding digital platforms	Programs utilizing big data, machine learning tools
		Mobile money and e-Wallets	Broadband internet service installation projects	software development, computer programming/coding, robotics

PROJECT DESCRIPTION	Project Number (if applicable) and hyperlink					LEVEL
<b>SUB-SAHARAN AFRICA</b>						
<b>Nigeria: Growth and Employment project</b>	<a href="#">P103499</a>					
Includes Business Innovation & Growth (BIG) online portal for SMEs to register themselves for business and sectoral training.				●		
<b>Nigeria: Central Bank of Nigeria (CBN) Online collateral registry project</b>	<a href="#">CBN Collateral Registry</a>					
Online collateral registry to secure loans against movable assets such as machinery, livestock, and inventory.			●			
<b>Niger: Smart Villages for Rural Growth and Digital Inclusion</b>	<a href="#">P167543</a>					
Includes digital financial literacy campaigns via social media channels with content relevant for women.		●				
Includes creation of digital centers for delivery of e- financial/digital services.			●			
Includes creation of digital data platform to collect data on rural populations in order to enable credit scoring.			●			
includes digital data platform to collect data in order to establish e-KYC (know your customer) registry.			●			
Includes using geospatial data to optimize delivery of digital financial services.			●			
Sub-grants of up to US\$250,000 through business plan competition for Fintech companies & startups.				●		
Facilitates digitization of payments to enable agriculture federations in the value chains to manage co-operatives.					●	
<b>Senegal: Connecting National Procurement Needs with Women-Owned SMEs in Senegal</b>	<a href="#">P168394</a>					
Skills development program focused on technical advisory of business aspects important for public procurement bidding.				●	●	
<b>Senegal: Digital Entrepreneurship Senegal</b>	<a href="#">P156259</a>					
Extends CTIC Dakar's (mLab West Africa) capacity to launch globally competitive mobile and digital technology businesses.				●		
<b>Senegal: Tourism and Enterprise Development</b>	<a href="#">P146469</a>					
Includes trainings on business plan writing.				●		
Includes business plan competitions with cash prizes and almost US\$2m in grants for SMEs via Senegal Market Access Facility.			●			

# Full Project List



Legal & Regulatory



Finance & Credit



Skills and Training



Access to Markets

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PROJECT DESCRIPTION	Project Number (if applicable) and hyperlink					LEVEL
<b>SUB-SAHARAN AFRICA</b>						
<b>Sierra Leone: Smallholder Commercialization &amp; Agribusiness Development Project and Additional Financing</b>	<a href="#">P170604</a>					
Includes market coordination through ICT or cell-phone based price information systems.						
<b>Sub-Saharan Africa (DRC, Rwanda, Uganda): Africa Great Lakes Trade Facilitation Project</b>	<a href="#">P151083</a>					
Includes Joint Border Committee ICT platforms to review complaints made by traders, as well as 3rd party (IT) monitoring.						
Incorporates comprehensive gender-awareness and conflict resolution training for border agents.						
<b>Tanzania: Business Women Connect project</b>	<a href="#">Business Women Connect</a>					
Teaches women business owners to use M-Pawa mobile savings platform to save money more securely.						
Includes business skills training and seeks to improve women's decision-making skills and confidence.						
Includes cadre of all-female business counselors to teach business skills trainings to WSMEs.						
<b>Tanzania: TANCIS project</b>	<a href="#">TANCIS</a>					
Web-based system that issues licenses, processes e-customs declarations and e-payments, and monitors movement of goods.						
<b>XL Africa business accelerator</b>	<a href="#">XL Africa</a>					
Offers webinars, global mentoring, and angel investors platform to SMEs that create digital products and services.						