

How-to: Bring More Women Online

A PRACTICAL GUIDE FOR INTERNET SERVICE PROVIDERS AND TECHNOLOGY COMPANIES









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Understand the Gender Digital Divide

- What is the gender digital divide?
- Why should Internet service providers and technology companies care about the gender digital divide?
- What are the key barriers to closing the gender digital divide?

The USAID/Microsoft Airband Initiative

- How have USAID and Microsoft brought more women online?
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Understand the Gender Digital Divide

1. What is the gender digital divide?

While Internet adoption and mobile phone ownership are on the rise globally, 2.7 billion people remain unconnected to the Internet.¹ Within this digital divide, there are staggering gaps in access for women and girls in many regions of the world.

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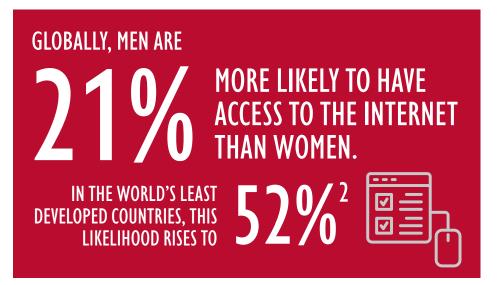
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- 1 Facts and Figures 2022: Latest on global connectivity amid economic downturn ITU Hub
- 2 The gender gap in internet access: using a women-centred method World Wide Web Foundation
- 3 GSMA The Mobile Gender Gap Report 2023





Why should you care about the gender digital divide?



Grow Your Customer Base: The gender gap demonstrates that there are many underserved women and girls who will be the next generation of Internet users and could be your company's customers.



Achieve Financial Gains: It is estimated that closing the gender gap in mobile phone ownership and use in low- and middle-income countries by 2030 would generate \$230 billion in additional revenue for the mobile phone industry. Historically, mobile phone ownership and Internet access have been intertwined, as mobile phones are the primary means through which people access the Internet in many countries.



Spur Economic Growth: Improving women's access to technology drives their economic empowerment and vastly expands economic opportunities available to them, enabling more women to join and meaningfully contribute to a country's workforce and economic growth.



Connect the Unconnected: Addressing the gender digital divide is now more critical than ever, as multiple sectors—such as agriculture, health, education, and civic engagement—increasingly use digital solutions. As such, women without digital skills or access to technology are being left behind. Without a concerted effort to bridge the gender digital divide, the social and economic consequences of this divide will continue to grow.

access to affordable and meaningful connectivity. We believe that's a fundamental right. As we think about our model overall, closing the gender digital divide is really critical because, if we aren't targeting half the population, then we aren't really doing our work very well."

 Lydia Carroon, Lead Partnership Manager for the Microsoft Airband Initiative

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What are the key barriers to closing the gender digital divide?



Affordability: Prohibitively high costs for accessing and using digital technologies and services.



Availability: Lack of critical connectivity infrastructure, including significant gaps in Internet coverage and adoption in remote and low-income regions.



Ability: Lack of women's digital literacy and skills needed to functionally use digital technologies, as well as negative cultural perceptions surrounding women's use of information and communications technology (ICT).



Appetite: Potential users' perceptions regarding the relevance and applicability of digital technologies to their lives.



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Launched in August 2020, the USAID/Microsoft Airband Initiative is a collaboration between the U.S. Agency for International Development (USAID) and the Microsoft Corporation's Airband Initiative. This publicprivate partnership sought to bring Internet access to more women around the world, expanding women's economic opportunities and enabling digital development services.

- 66 As the world becomes more digital, it becomes even more imperative to ensure women and other marginalized groups are not left out of digital development. The Microsoft Airband Initiative helps tackle the gender digital divide through locally tailored projects to extend Internet coverage, develop stronger female technical pipelines, ensure inclusive connectivity and employment programs for women, and demonstrate the business case for women's connectivity."
 - Lauren Grubbs, Digital Technology
 Program Specialist at USAID



- In today's digital world, Internet connectivity is no longer a luxury—it's table stakes. As the Microsoft Airband Initiative works to extend Internet access as a fundamental right, we will continue to collaborate across the private, public, and non-profit sectors to build the digital infrastructure required for Internet access and adoption. But it's equally as important to support the programs and public policies that are needed to leverage the full value of connectivity to improve productivity and livelihoods, build resilient and sustainable communities, and facilitate inclusive development, particularly for women and girls."
 - Vickie Robinson, General Manager of the Microsoft Airband Initiative





Through the USAID/Microsoft Airband Initiative, six participating Internet service providers (ISPs) and technology companies received U.S. government funding to implement programming focused on closing the gender digital divide.

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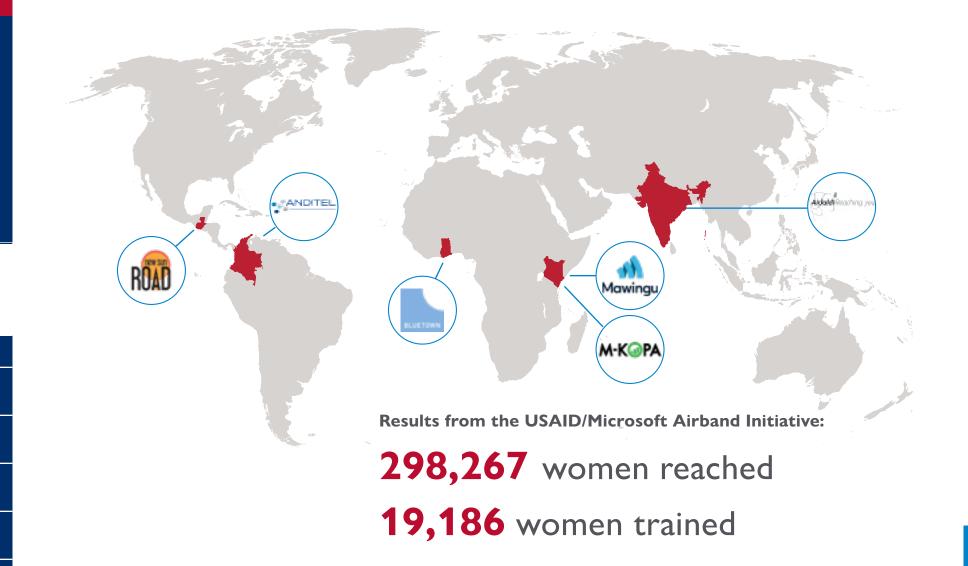
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New Sun Road: A public benefit corporation that specializes in solar power systems and bringing Internet access to underserved communities. Through the USAID/Microsoft Airband Initiative, New Sun Road developed solar-powered digital community centers and provided digital skills training to Indigenous women in Guatemala.



<u>Bluetown</u>: An Internet service provider, Bluetown provides cost-effective Internet infrastructure solutions. Through its partnership with the USAID/Microsoft Airband Initiative, Bluetown established digital community centers to provide and enhance access to Internet connectivity and increase women's social and economic opportunities through access to digital services, content, and training.



<u>AirJaldi</u>: AirJaldi, an India-based Internet service provider, increased the number of women with access to fast, reliable, and meaningful Internet connectivity in several states through offering subsidized Internet packages, technical support, and training on Internet usage.



<u>Anditel</u>: Telecommunications company Anditel developed and maintained digital centers in community and women's associations buildings providing high-speed reliable Internet services and digital skills training sessions for women in historically underserved agricultural communities.



<u>Mawingu</u>: Mawingu provides Internet connectivity in some of the most underserved areas in Kenya. Through its partnership with the USAID/Microsoft Airband Initiative, Mawingu expanded its inclusive service offerings for women, which included reducing costs for Internet access, providing appropriate digital content adapted to specific local needs, and creating safe, "women only" online forums for sharing digital experiences and building digital skills.



M-KOPA: A fintech platform, M-KOPA provides digital financial services to millions of underbanked consumers. Through its partnership with the USAID/Microsoft Airband Initiative, M-KOPA increased Kenyan women's access to affordable smartphones, expanding their economic opportunities and fostering more inclusive Internet connectivity.



What impact did the USAID/Microsoft Airband Initiative have on participating partners?

This grant has been instrumental for us as an organization... [It] has allowed this team the scope to use a gender lens to evaluate our business operations and conduct genderintentional research and pilots outside of the 'business as usual' parameters. As a result, we have been able to research, design, and pilot women-centered smartphone initiatives as a business. These pilots have not only been important to drive impact among our female smartphone customers and agents, but we have also been able to evaluate these pilots with a commercial lens, which has been instrumental in providing a foundation for commercial learning and insights. These learnings have helped us to identify how we can scale these gender-intentional initiatives sustainably as a company post-grant."

- **Rebecca Glas**, Head of Impact at M-KOPA Labs



66 The project provided us with an eye-opening opportunity to witness the wide gap that exists between men and women in terms of access to devices and connectivity and, hence, the ability to harness connectivity to further one's livelihood and general wellbeing. This realization, important as and in of itself, has led us to think about developing additional offerings (training and otherwise) that will directly respond to this gap and hopefully help to narrow it." - Tenzin Ginguld, Airlaldi Project Manager



- 66 This grant has profoundly shaped New Sun Road's mission. It's not just about innovative technology like Stellar Microgrid OS; it's about co-created, community-driven solutions that empower indigenous Mayan populations. We've learned to prioritize cultural sensitivity, gender equity, and human-centered design, evolving from an energy and Internet solution to a civic action initiative. This journey underscores our commitment to lasting change, where women's voices join the Women's Leadership Committees to shape their communities."
 - Susana Arrechea, Global Programs Director, New Sun Road



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This guide is intended to act as a resource for Internet service providers and technology companies interested in incorporating a gender-sensitive approach to their work. The guide highlights learnings from the Microsoft Airband pilots and presents recommendations for how to set oneself up for success when implementing a gender program.

Join us in being part of the solution.

By working together, we can bridge the gender digital divide and bring meaningful connectivity to more women around the world.





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- Community Engagement
- Connectivity Landscape

Importance of Partnerships

- Entry Points into Rural Communities
- Partners with Local Expertise
- Existing Women Groups



Understand the Local Context



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1. Community Engagement

Conducting preliminary interviews with both male and female residents, community leaders, and representatives from international organizations can provide valuable insights into a community's norms, underlying challenges, and cultural sensitivities. While there are known barriers that commonly affect women's access, such as affordability and availability, interviews can uncover additional obstacles that are unique to each region.



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New Sun Road (NSR), one of the participating partners of the USAID/Microsoft Airband Initiative, collaborated with a Gender and Technology Advisor to collect baseline data and analyze local women's perspectives of connectivity (or the lack thereof) in the Alta Verapaz region of Guatemala.

The advisor employed a three-phase methodology, including initial conversations with NSR staff, community interviews, and research analysis. This research took place during the COVID-19 pandemic, which limited the ability to conduct inperson interviews. While in-person interviews would typically be ideal, the Gender Advisor successfully conducted her interviews virtually.





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With these limitations in mind, the Gender and Technology Advisor worked closely with other international non-governmental organizations (INGOs) in the area, including Mercy Corps, Plan International, and UN Women, to facilitate her research and reach the target communities virtually. She also interviewed the three organizations, which provided valuable information about their programming in Guatemala and conveyed local considerations regarding technology and gender.

Research findings indicated a strong interest among community women in gaining digital skills and emphasized the importance of women's active involvement throughout the project life cycle. Ensuring women's inclusion heavily influenced program design by integrating their inputs in decision-making processes and eliciting their participation in the design of capacity-building activities. This approach fostered a sense of ownership and empowerment, enabling the women's meaningful contribution to the project's success.





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Sample questions to ask community members:

- a. Have you used the Internet before? If so, what have you used it for?
- b. What obstacles do you face in using the Internet (e.g., not knowing how to use it, unable to afford costs, fears of online safety, lack of availability of Internet services nearby, family not being supportive, etc.)?
- c. Are you personally interested in learning how to use computers and the Internet? If so, why?

Sample questions to ask INGOs and stakeholders:

- a. Are you aware of any successful or unsuccessful interventions by other companies or organizations aiming to increase women's connectivity in local communities?
- b. Have you noticed cultural practices and/or gender norms restricting women's and girls' access to and use of digital technology within the community?
- c. Since you began working with this community, have you witnessed any changes in women's perceptions of technology and the Internet?







2. Connectivity Landscape

Conducting research on the region's connectivity landscape is another essential step for identifying gaps that affect women's access. This type of research can provide insight into local infrastructure connectivity challenges and the wider regional accessibility of ICT resources. These findings can help your company deploy appropriate infrastructure for the region and to design effective programs with data-driven solutions.



In Colombia, telecommunications company Anditel leveraged their expertise in rural connectivity to conduct a field study assessing the connectivity landscape in 11 locations. The selection process for these locations focused on populous areas with readily available electricity. Anditel's engineering team implemented a technical site survey of the network infrastructure in each selected community to determine the most suitable and cost-effective connectivity technologies to use when installing their networks (e.g., microwave transmission, TV White Space frequencies, satellite Internet). These studies and considerations were crucial in shaping Anditel's program design and enabled them to successfully deliver reliable, high-speed Internet access to previously unconnected areas.

Tip:

ISPs and technology companies should consider seeking assistance from a gender advisor or technical consultant. These experts can carry out research on the local context and provide valuable recommendations for designing gender-intentional programming. When recruiting an advisor, ISPs should consider someone locally based who has a strong background in connectivity, gender issues, and human-centered design. It's important that the consultant develops a clear understanding of your company's business model so as to ensure practical solutions that are feasible, sustainable, and within the company's capacity to implement.

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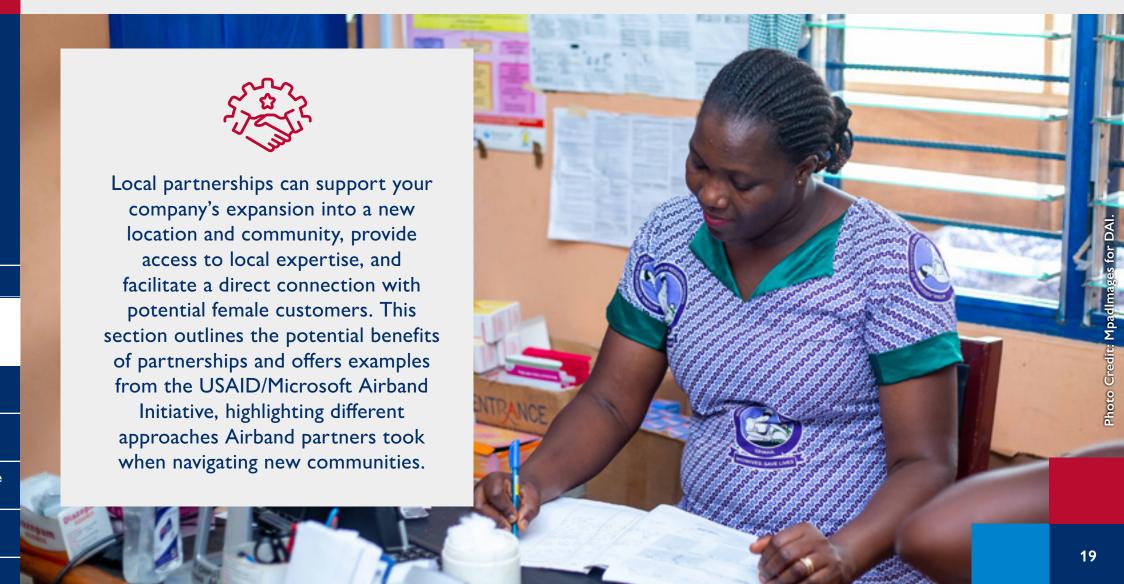
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1. Entry Points into Rural Communities

The first step to implementing a gender-focused connectivity program is finding an entry point into the community. You can do this by establishing partnerships with organizations trusted by the community, government institutions, and non-profit organizations that already work in the area. This will allow you to leverage existing networks to effectively penetrate the new community and market.



Let's consider the case of AirJaldi, the India-based ISP and partner of the USAID/ Microsoft Airband Initiative that works to provide women with subsidized Internet connectivity and training packages. AirJaldi's program design included a digital literacy training that was offered to current and potential female customers, but the company struggled to reach women in more remote areas.

To overcome this challenge, AirJaldi partnered with the Jharkhand State Livelihood Promotion Society (JSLPS), a trusted government-run organization with a strong presence in Jharkhand, a primarily rural Indian state; together they administered surveys, conducted needs assessments, and organized community meetings. These activities allowed AirJaldi to identify more than 14,000 women in Jharkhand who were interested in participating in their training programs.

The partnership with the JSLPS was instrumental in establishing connections in Jharkhand communities. By leveraging the trust and reputation of the JSLPS, AirJaldi gained access to a wider pool of potential participants and increased the program's reach and impact.



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2. Partners with Local Expertise

Partnerships with local organizations can provide credibility and open avenues for knowledge sharing and mutual support.



Bluetown, the ISP in Ghana that provides Internet connectivity and facilitates access to digital services and training for women and girls, demonstrated how building a diverse portfolio of local partnerships can be a successful strategy for knowledge sharing and community integration.

SPOTLIGHT

To establish their digital community centers in rural areas, Bluetown partnered with <u>The Hunger Project</u> (THP), a global non-profit organization focused on building community-based mobilization programs through their "Epicenters," which are community centers offering a myriad of support services and helping communities transition to self-sufficiency.

Bluetown established their digital community centers within these existing spaces to bring Internet connectivity to regular Epicenter visitors. This alleviated the need to build the centers from scratch and enabled Bluetown to make use of THP's established resources and infrastructure. Moreover, Bluetown benefited from THP's local expertise by tapping into their deep understanding of the community's needs and challenges.

Bluetown also partnered with multiple institutions and training organizations, such as the <u>Girls Excellence Movement</u> and <u>Circumspecte</u>, to offer community workshops on topics such as job seeking, entrepreneurship, and digital marketing. These partnerships not only created the opportunity to run these workshops but also provided Bluetown with valuable resources and expertise that enabled the overall success of Bluetown's approach in Ghana.

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3. Existing Women's Groups

Engaging with women's groups helps ISPs and technology companies reach more women and encourages women's economic participation, cultivating their financial empowerment.



The Colombian telecommunications company Anditel, for example, partnered with women-led cocoa and beekeeping associations for their gender connectivity program, which ran June 2021 to December 2022. Anditel established 11 digital centers within the buildings of these associations, providing high-speed Internet access to the surrounding agricultural communities. The goal of this partnership was to provide more women with digital skills that could increase their productivity and improve their livelihoods. In exchange for access to the associations' extensive networks of women cooperative members and use of their buildings, Anditel provided training on entrepreneurship, agricultural management, digital content creation, and advanced ICT skills. This approach enabled the company to work directly with over 3,000 rural women, and ultimately over 150,000 people were covered through Anditel's connectivity network.



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- Building a Human-Centered Curriculum
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Designing Sales Strategies Tailored to Rural Women

Designing effective strategies for reaching more female customers requires an understanding of the key drivers and barriers that influence their purchasing decisions.

To begin, ISPs and technology companies should evaluate factors such as service affordability and any potential biases in their sales processes. Such considerations could include:

- Are the prices too high for women to afford?
- Are there other reasons sales agents might be selling services more to men than to women?

These insights can help companies roll out customized strategies and campaigns specifically designed to engage and appeal to female customers.





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M-KOPA, a leading fintech platform in Kenya, conducted focus group discussions with their sales agents to gain valuable insights into the sales patterns and barriers hindering smartphone sales to women.

The findings revealed that both male and female sales agents found it easier to sell to male customers due to several factors, including that men traditionally have stronger purchasing power, more technical knowledge of how to use smartphones, and more diverse use cases for the phones. For men, a smartphone was considered a necessity for staying connected, whereas women often viewed it as a luxury and instead prioritized household needs, such as buying food and paying school fees.

As a result, women typically spent more time deciding if they should make a smartphone purchase. Given that men are often the financial decision makers within households, M-KOPA sales agents reported that selling to them was faster, and this resulted in more lucrative commissions. However, early data from the company's research also revealed that female customers were considered higher quality customers, as they typically had higher payback rates and were also more likely to refer their friends to the company.

Recognizing the potential advantages of expanding their female customer base, M-KOPA launched several gender-focused pilots, including the #BreakTheBias campaign. This campaign aimed to bridge the gender gap and incentivize sales to women by introducing new commission models specifically for smartphone sales made to women. This campaign proved successful; monthly sales to women increased, and agents began to prioritize sales to women, even exploring new locations with a higher expected prevalence of female buyers. The sales agents reported their confidence in pitching to women increased during the campaign, as they were equipped with enhanced sales strategies specifically tailored to a female audience. M-KOPA also incorporated tailored training modules into their M-KOPA Academy—a digital learning management system that agents can access through their smartphones. These new modules covered various topics, including "Female Customer Prospecting."

These gender-focused programs, especially when supported by donor funding, present a unique opportunity for ISPs and technology companies to test and implement innovative strategies that they may not have had the resources to explore otherwise. Such initiatives can contribute to gaining a larger, more inclusive customer base and ultimately to long-term business growth.



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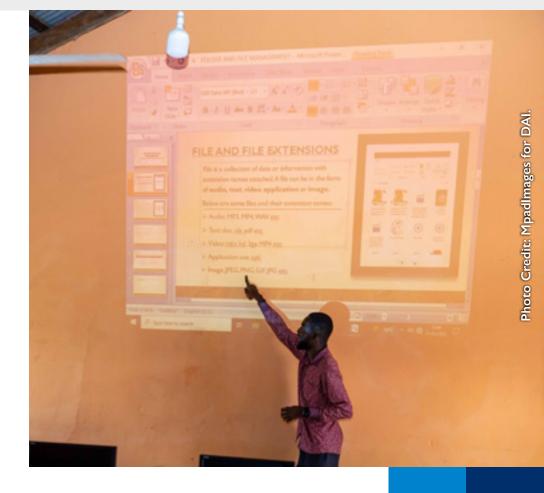
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Building and Delivering a Digital Literacy Curriculum

To truly empower women through connectivity, it is important for ISPs and technology companies to go beyond simply providing Internet access. Many women living in rural areas might be first-time phone or smartphone users who are not familiar with using digital devices, making it necessary to offer digital literacy training programming in tandem with any connectivity options. These programs ensure that connectivity is not only accessible for women but also meaningful and safe, equipping them with the digital skills critical to personal and economic advancement online.

This section highlights some considerations to keep in mind when designing digital literacy programs that aim to deliver the most impactful learning experience possible for women.





1. In-Person vs. Online Training

In rural or remote areas, it can be difficult to decide between holding an in-person or an online training session.

In the context of gender programming, women may face societal restrictions regarding their freedom of movement outside the home, including safety concerns, the ability to travel unaccompanied by male family members, and potentially discouraging or uncomfortable interactions with male members of the community who are not relatives. There may also be time-consuming expectations due to household responsibilities that could limit women's engagement. The difficulty of balancing household responsibilities and attending digital literacy trainings arose in almost all of the USAID/Microsoft Airband projects, and it became essential for partners to schedule in-person training sessions during windows of time in which women could attend.

Online trainings may offer some flexibility and convenience for women, allowing them to access materials and participate at their own pace. However, when working with first-time Internet users, starting off with inperson training has proved a more feasible and valuable approach for companies.



SPOTLIGHT

AirJaldi, for example, initially only offered their training programs online. They soon discovered that this approach alone was not effective for engaging female users with limited digital skills. Recognizing the limitations of their online training programs, AirJaldi introduced the in-person "Basics of Internet" training module. This introductory course was specifically designed to help women with a limited understanding of Internet tools by providing opportunities for more direct engagement with trainers. This helped AirJaldi establish a strong cohort of women participants for both future in-person and online training sessions.

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2. Building a Human-Centered Curriculum

When building their curricula, ISPs and technology companies must consider that not all trainees will have the same level of interest in or knowledge of digital literacy. As such, designing a one-size-fits-all curriculum may not effectively meet the needs of the women they hope to train.

Instead, companies can adopt a human-centered design approach by curating modules that cater to women with differing levels of education, literacy, and knowledge and that are reflective of the level of digital knowledge in the target community as a whole (data on each community's relative digital literacy levels would have been ascertained during the community engagement phase of the project).

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For New Sun Road (NSR), prioritizing a human-centered curriculum meant that they had to develop multiple training modules for the groups of women with whom they worked. During their community engagement, NSR held focus group discussions with 122 women from Guatemala's Alta Verapaz region. The focus groups helped identify the topics that most interested the women, such as accessing health information and agriculture-related content and continuing their professional and technical education online.

To design training material that resonated with the needs present in different communities they engaged with, NSR developed three separate courses.

- 1. The first course utilized content from the open-source Microsoft Digital Literacy Course and the Guatemala Ministry of Education's national curriculum, which covered basic computer skills.
- 2. The second course, which was delivered in partnership with the <u>United Nations Development</u> <u>Programme (UNDP)</u> and <u>Senacyt Guatemala's</u> #EnMarcha digital content, focused on entrepreneurial skills for small business owners.
- 3. The third course provided information on practical topics relevant to community members such as education, health, and agriculture. Additionally, NSR offered more advanced modules in coding and computational thinking for those who wanted to improve their ICT-related skills.



3. In-House vs. Outsourced Training

The decision to conduct training sessions in-house or to outsource them depends on your company's goals and the types of training you wish to provide. If certain topics are outside a company's wheelhouse, outsourcing them may be a more viable option, particularly when specialized expertise is required.

Bluetown

Designed their digital literacy training program to cater to different audiences, including women and girls from various Ghanaian regions with different needs and interests. The training sessions covered a diverse range of topics such as digital marketing, job seeking, and science, technology, engineering, and mathematics (STEM). Bluetown collaborated with multiple institutions and training providers in Ghana to bring in experts to deliver these specialized training sessions rather than conducting them all in-house.

AirJaldi

Was interested in building the capacity of their own employees to conduct training sessions and worked with a local gender technology advisor to build out several modules: an introduction to computers and the Internet, web-based, and Android applications; a module focused on productivity suites; and another module on online safety and security. AirJaldi noted that by handling these trainings internally, they were able to directly gain valuable insights into their customers' needs, informing the development of their future connectivity offerings and products.

Ultimately, it is up to the ISP or technology company to decide what approach works best for them and aligns with their company goals.

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Understanding the Underlying Gender Dynamics and Social Norms

To close the gender digital gap by 2030, data suggests that 100 million women a year, on average, must get connected to the Internet. Understanding why these gender disparities exist is essential to help companies make informed decisions about how to effectively remedy them, which in turn will allow companies to reach more women customers.

The five proven strategies for closing the gender digital divide—identified by USAID's WomenConnect Challenge—provide valuable insights into how ISPs and technology companies can bolster their efforts to incorporate women-centric programming, challenge harmful cultural perceptions, and generate economic opportunities for women.

This section explores how these strategies can help companies design programs that bring more women online in a safe and culturally sensitive manner.





Create
Economic
Opportunities



Cultivate Women's Confidence



Design Creative Women-Centric Technology



Develop Community Support





1. Promote Positive Social Norms and Cultural Perceptions

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- Understanding the Underlying Gender Dynamics and Social Norms

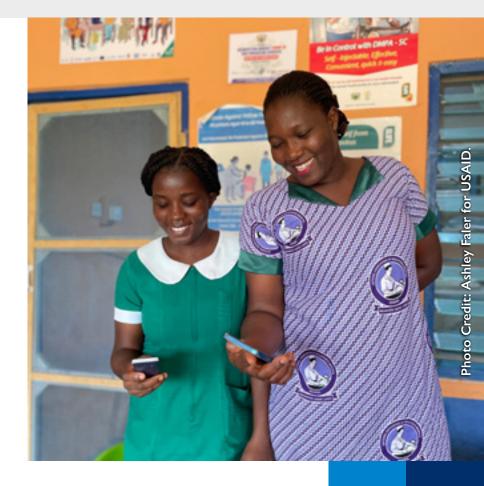
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Social norms are the acceptable standards or unwritten rules of behavior shared by members of a social group that guide social interaction within a community.

Some communities may believe that women's use of technology and the Internet deviates from established social norms. In these communities, encouraging ICT access for women can be seen as immoral or unnecessary, and challenging such community perceptions around technology and the Internet might even cause backlash for local women. Therefore, when ISPs and technology companies are working in new communities where they are unfamiliar with the local context, it is important to uncover and acknowledge any cultural barriers or constraints. Companies must then also work toward shifting negative perceptions in a way that does no harm to the communities.





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Here are six tested strategies companies can employ to shift harmful social norms and promote positive behavior change:

- Role models—By uplifting successful women as role models, a society's perception of women's capabilities can be reshaped, encouraging positive attitudes towards their use of technology.
- **Peer mentors**—Similarly, peer mentors are trained to demonstrate ideal behavior in their communities. The examples they set and the support they provide can contribute to dismantling unconscious bias.
- Peer networks—Peer networks are groups of people with shared experiences and interests, such as a network of women in a community participating in the same training. These networks can provide opportunities to hone skills and encourage peer discussions of shared experiences, challenges, and opportunities.
- Women's collectives—Collectives, such as village savings and loans groups of which women are members, are ideal contexts to promote digital adoption and provide digital skills training for large numbers of women.
- Group discussions and trainings—These discussions provide the
 opportunity for women in communities to discuss intended social norm
 change and gain a better understanding of why inclusive use of technology
 is important. It is also crucial to include men in some of these sessions, as
 excluding them has proven to increase incidences of gender-based violence.
- **Edutainment**—This term refers to a combination of education and entertainment. A strategy built around using popular culture content such as TV dramas and radio shows that feature empowered, relatable female characters using technology can educate and foster behavior change.





2. Create Economic Opportunities

independence. Companies can take various approaches to cultivating women's economic advancement, such as providing training programs on e-commerce and digital marketing skills for entrepreneurs and on job-seeking skills for recent graduates. Companies can also start implementing these efforts internally by providing similar resources for their own female employees.

Empowering women economically enhances their sense of agency, self-worth, and financial

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M-KOPA was one of the USAID/Microsoft Airband partners that took proactive measures to empower their female sales agents and ensure gender equity within their sales workforce. After observing lower sales and high turnover rates among their female agents, M-KOPA conducted focus groups to understand the root causes behind these trends.

M-KOPA's findings revealed that safety concerns while working in busy markets and time constraints due to competing household priorities hindered the success of their female agents. In response to these challenges, M-KOPA designed and piloted stationary kiosks as fixed points of sale for women to work out of. Internal research following this pilot showed that this approach had a significant positive impact on agents, with many saying they felt safer and experienced reduced transportation times and costs. The agents were able to reach more women through the kiosks and reported a doubling (sometimes tripling) of sales.





3. Cultivate Women's Confidence

In some communities, women have been conditioned to believe that they lack the necessary capabilities to use technology and have often been unable to muster the confidence to position themselves as participants or leaders in the digital space.



66 Before the project, I did not know how to use a computer... I only had brothers, and I was in charge of doing all the housework. That was the only thing they taught me, and they did not give me the opportunity to study... I was afraid to touch cell phones and charge them... However, [now] I have learned many things."

- Estela Rax, NSR Community Relations Leader in Sequila, Guatemala

In Guatemala, NSR worked directly with Indigenous women, establishing Women's Leadership Committees (WLCs) to run their digital community centers and oversee their operations and administration. The women were employed and received salaries that were funded by the revenue generated from the services provided at the centers, such as printing, photocopying, and mobile phone charging. The committees also facilitated digital literacy training for the surrounding community and taught center visitors how to access digital resources.



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What's next?



SPOTLIGHT

By assuming these positions on the WLCs, women leaders expressed a sense of confidence and satisfaction in the abilities and skills they developed through their work at the centers. They felt that the skills they gained prepared them for other professional roles, and many aspired to grow their careers further.

- 66 In my future I would like to put into practice what I am learning in my job at the center. I would like to teach. After this [work at the center], I can get a job, because now I have job experience... I feel very satisfied that I am a service leader. And I feel very happy I am an Indigenous leader."
 - Petrona Cucul, NSR Service Leader in Sequila, Guatemala





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4. Design Creative Women-Centric Technology

ISPs and technology companies must design their products to cater to women's needs, especially if working in communities where women may have low literacy levels.



During NSR's community engagement stage and focus group discussions, the company realized that 92 percent of the women they interviewed were fluent in Q'eqchi', a local Mayan language, while only 72 percent could read and write in Spanish.

As a result of this finding, NSR took a customized approach to digital literacy training by offering their courses primarily in Q'eqchi', with additional training components available in Spanish. NSR also incorporated audiovisual materials specifically tailored to support women with low literacy skills.





5. Develop Community Support

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It is also important that, when companies design their activities, they remain cognizant of any potential risks to women's safety that come from shaking up community power dynamics by challenging traditional gender roles.

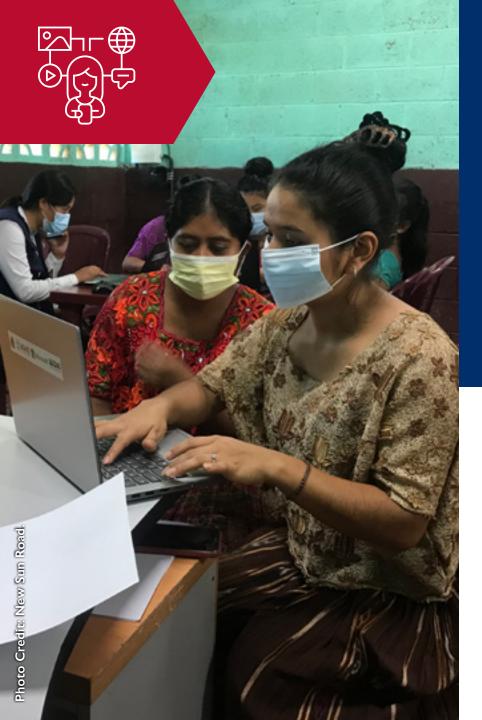


When NSR appointed WLCs to run the digital community centers, male leaders in the Community Development Councils (locally known as COCODES) sensed a shift in power dynamics. Some leaders discredited the work done by the WLCs and questioned the women's suitability for leadership roles.

To overcome this resistance, NSR conducted sessions on positive masculinity to encourage men's support for gender equality, actively involved male community leaders in training sessions and decision-making processes, and strategically communicated about how valuable digital services and the WLCs were to the community. After implementing these strategies, NSR observed a mindset change among some male leaders who subsequently became more open to supporting the women leaders and appreciating their work.

Developing strong community support for a program and challenging harmful social norms are not easy endeavors. Paradigm shifts take time, but this work is essential to creating an environment in which women are encouraged and empowered to participate fully in the digital economy.





Operationalizing gender programming

Connectivity Models: Opportunities and Challenges

- Digital Community Centers
- Hotspots
- Subsidized Internet
- Direct-to-Women Sales Campaigns
- Training Programs



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When designing your program, there are several different approaches to consider. This section lists some of the approaches to gender programming taken by partners of the USAID/ Microsoft Airband Initiative; it explores the opportunities and challenges associated with each model. Your company can also adopt multiple approaches to broaden your impact and reach more women and girls.





OPERATIONALIZING GENDER PROGRAMMING:

CONNECTIVITY MODELS: OPPORTUNITIES AND CHALLENGES

Digital Community Centers

The digital community center model was implemented by three Airband partners: Bluetown, Anditel, and NSR. The centers, which are still operational, were set up to serve as hubs where community members could engage with technology.

They provided accessible entry points for individuals who were previously disconnected from the Internet and offered a safe and supportive environment where new users could familiarize themselves with the Internet. The digital community centers also extended the opportunity for visitors to interact with trained staff members, encouraging deeper engagement with digital literacy efforts and creating opportunities for learning and growth.

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The centers established under the USAID/Microsoft Airband Initiative were especially important for entrepreneurs and served as the birthplaces for a few startups; program participants interested in starting their own businesses were able to access trusted resources and tools relevant to their business ideas and attend marketing training sessions to obtain knowledge to launch or expand their operations.



SPOTLIGHT

Vanessa Mejía is a 20-year-old facilitator at Anditel's digital community center in Tumaco, Colombia. As a facilitator, Vanessa is responsible for operating the center and delivering digital literacy training sessions. Using digital resources provided through the center's partnership with a local university, Vanessa started a recycling company where she encourages people in the community to separate recyclables from their waste, and her company then sells the recyclables to recycling plants.

- With the arrival of the digital center and the assistance of EAFIT University in Medellin, we had the opportunity to educate ourselves. We received classes where we learned to separate solid residues, plastic, foil, metal, paper, and cardboard. We learned the entire recycling process through the digital center,"
 - Vanessa Mejía, facilitator at Anditel's digital community center in Tumaco, Colombia

While digital community centers have numerous benefits, sustainability challenges remain. When donor funding runs out, companies may find that the centers are too expensive to operate. Thus, those companies wishing to adopt this approach must develop clear sustainability plans in advance. Such plans can involve partnering with other organizations who can benefit from the centers' services, sharing the cost of operations and maintenance, or exploring other funding models to cover the ongoing expenses.



OPERATIONALIZING GENDER PROGRAMMING:

CONNECTIVITY MODELS: OPPORTUNITIES AND CHALLENGES

Hotspots

For companies that might not have the resources to use satellite or other rural connectivity models, establishing Wi-Fi hotspots can be an effective way to bring Internet access to rural women.

Partners of the USAID/Microsoft Airband Initiative installed hotspots in female-owned businesses, in schools, in locations where training activities were held, and in locations such as salons where women gather regularly. These hotspots facilitated easy access to valuable resources and training materials provided by the ISPs.



SPOTLIGHT

In Kenya, the ISP Mawingu partnered with entrepreneurs and merchants to host public Mawingu Wi-Fi hotspots at their businesses. The owners of these participating retail shops, salons, and restaurants all sold Mawingu Internet bundles and earned commissions for their sales. Further, the availability of the Internet also helped the shop owners access information online about how to grow their businesses.



- [The] availability of affordable Internet has enabled me to maintain and sell more to my customers, as whenever I have new products, I always upload them in my social media accounts for my customers and followers to see. This is something that I learnt from the Mawingu team who were training us. I'm also able to [conduct] research on more products that I can stock."
 - Janet, cosmetics shop owner in Narok, Kenya

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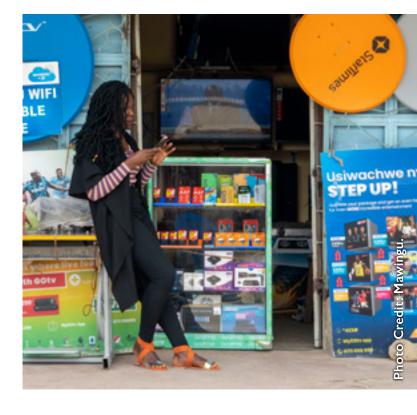
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As is the case with all Internet connectivity models, finding the right price point is important for ensuring sustainability. When the price of Mawingu's Internet packages returned to market value after an initial free trial period ended, the ISP lost a significant number of users, highlighting a potential pitfall of offering free Internet packages.

Mawingu subsequently implemented new marketing activities to re-incentivize and reactivate former users by introducing more flexible, competitive pricing and adding more content and services as part of their Internet plans. However, Mawingu ultimately determined that the discounted price model they were testing would not be sustainable with their current revenue generation and gross margin. They used these learnings to make another pivot, pursuing an alternative cost-sharing model with community-based institutions.

When piloting gender-focused activities, it is important to periodically analyze the commercial sustainability of the model you're testing and reassess your approach if necessary.





OPERATIONALIZING GENDER PROGRAMMING:

CONNECTIVITY MODELS: OPPORTUNITIES AND CHALLENGESS

Subsidized Internet

Affordability remains one of the biggest barriers to entry for women entering the digital sphere.

Although the idea of providing free Internet access might seem appealing to companies building a customer base, it may not be financially feasible in the long run. First-time users who acclimate to using the Internet for free might struggle to transition to paying for it, despite regarding it as an important and valuable service.

Instead, Airband partners found that subsidized—or discounted—Internet packages can be a more viable solution for overcoming the affordability barrier.

Partner recommendations:

Start with a paid approach: avoid the "free" route. Partners of the USAID/Microsoft Airband Initiative advise against offering free packages initially.

Transitioning customers from a discounted rate to full price might still be difficult, but it's a more achievable task compared to transitioning from free to paid.



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The Indian ISP AirJaldi created the "Connectivity, Tools, Training, and Technical Support (C+3T)" package for their users, which includes access to Internet and training programs for a discounted monthly fee.

SPOTLIGHT

By offering these discounted rates, AirJaldi successfully sold approximately 1,400 packages. When the subsidy period ended and rates increased, AirJaldi was able to retain over 70 percent of the new subscriptions. This demonstrated that the subsidy approach offered a path for obtaining and onboarding new customers with a relatively high customer retention rate compared to the "free" service option.

In retrospect, the company determined that subsidizing their lowest-priced package might not have been the most effective choice and that subsidizing the second lowest-priced package would have been a better strategy. Not only would this approach retain customers, but it would motivate them to upgrade to higher tiers, ensuring a reasonable profit for the company while also bridging barriers to entry and making connectivity more affordable for women customers.





OPERATIONALIZING GENDER PROGRAMMING:

CONNECTIVITY MODELS: OPPORTUNITIES AND CHALLENGES

Direct-to-Women Sales Campaigns

By using direct-to-women sales campaigns, companies can promote their services directly to the target demographic, bypassing retailers and middlemen. This customized approach can help companies reach rural women and leverage the influence of any existing networks such as women's community "savings groups."



Through their Kuza Chama initiative, M-KOPA collaborated with "chamas"—informal savings groups in Kenya in which women discuss their finances, pool their savings, and borrow money from each other.

M-KOPA used these channels to promote their smartphones, which can be purchased via installment-based payment plans, and provided training to ensure women could make the most out of the devices.

To implement direct-to-women campaigns effectively, however, companies need to conduct research on the target demographic group before implementation and then collect feedback after an initial training or a campaign pilot. Companies can use that information to tailor their digital literacy curriculum and train sales agents on how to more effectively sell to the demographic's customers.



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OPERATIONALIZING GENDER PROGRAMMING:

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Training Programs

Even if you supply a great digital product, when women

All participating Airband partners—no matter if they

in the target demographic do not have sufficient digital literacy skills, the likelihood of them using your product is low. According to the Global System for Mobile Communications Association (GSMA) 2023 Mobile Gender Gap Report, for women who are aware of mobile Internet capabilities, lack of literacy and digital skills is the second highest barrier to adoption after affordability.

were implementing digital community centers, hotspots, a subsidized Internet model, or direct-to-women sales campaigns—also incorporated digital literacy training as part of their programming.



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As previously mentioned in the "Designing Your Program" section, companies need to take into account several considerations when designing their training, the most important of which is accessibility for the target audience.

Considerations for In-Person Trainings

For in-person training sessions, companies must choose an accessible, safe location. Having a good understanding of participants' schedules is important. Some women may not have time to travel long distances, and travel costs may be too high for them to afford. Companies can consider covering transportation costs to alleviate some of the financial burden on the participants."

- 66 The one issue we had is that the trainings were very long sometimes 4-5 days. So, it's hard for them [participants] to take time off... We quickly found out that we at least had to give meals and transportation."
 - Lene Schulze, Head of Business Development at Bluetown

Not only is digital literacy training important for users but conducting training courses on how to use your company's services can increase recognition and familiarity with your company's brand, often inspiring loyalty with first-time customers. Training can be a great way to get your foot in the door among the next generation of Internet users.





Collaborating with the U.S. government

Leveraging the U.S. government's expertise in international development

What are the benefits of partnering with the U.S. government?

- De-risk pilots
- A new business development opportunity
- Increase social impact

What to prepare for in advance



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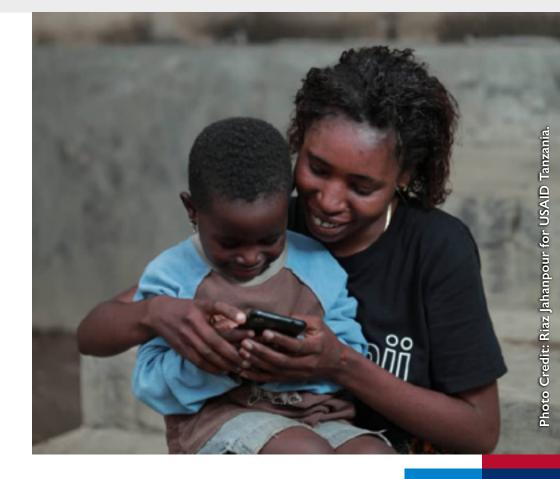
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Leveraging the U.S. Government's Expertise in International Development

USAID seeks a world in which women and girls, men and boys, and gender-diverse individuals all enjoy equal rights. To achieve this vision, USAID is committed to fostering more flexible and creative approaches to engaging new and diverse partners.

The USAID/Microsoft Airband Initiative provided the opportunity to build on USAID's 50-year history of addressing gender equality and working for women's empowerment and to leverage the Microsoft Airband Initiative's scale of operations and commitment to closing the digital divide.

The U.S. government is excited to continue building impactful partnerships with private sector organizations and technology companies.





What are the benefits of partnering with the U.S. government?

De-risk Pilots

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Under the USAID/Microsoft Airband Initiative, the U.S. government provided funding for participating Airband companies to conduct community engagement research and test out gender pilot programs. The companies could then analyze the pilot results and determine which approaches were financially feasible and could be incorporated into their primary business models.

This type of public-private partnership de-risks and alleviates the financial burden of testing new approaches for companies striving to build a more digitally inclusive user base.

for us as an organization... [it] has allowed this team the scope to use a gender lens to evaluate our business operations and conduct gender intentional research and pilots outside of the 'business as usual' parameters."

Rebecca Glas, Head of Impact at M-KOPA Labs





A New Business Development Opportunity

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The U.S. government is the largest customer in the world.⁵ Partnering with the government opens up many new business development opportunities for your company.

Being awarded and stewarding government funding requires compliance with government regulations, but once you've built your company's capacity to manage this funding stream, you have an opportunity to penetrate the substantial government contracting market.



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As a company working on connectivity, you have a chance to improve the lives of the unconnected.

Increased Social Impact

Many companies have made it a priority to have a positive social and economic impact on the communities in which they operate. USAID can be a powerful partner in that mission as the organization is dedicated to fostering sustainable development and manages USAID Mission offices worldwide with local staff experienced in digital development and gender inclusion. By working together, we can promote local prosperity and improve the livelihoods of women and girls.





What to prepare for in advance

When you're awarded funding from the U.S. government, it is important to understand and follow the necessary reporting and regulatory requirements. To set yourself up for success, we recommend you:

- 1. Browse USAID's extensive resources on "Work With USAID"—a free resource hub that empowers organizations with the knowledge and networks to navigate working with USAID. Specific useful resources to note are:

Training Series on How to Work with USAID

4

Business Forecast, providing a look at upcoming funding opportunities

Sam.gov, with reports on contract opportunities available for bidding

The guide to <u>Unsolicited Proposals and Grant Applications</u> and the <u>USAID Unsolicited</u> Solutions for Locally Led Development guide

A helpful guide for how to register to work with USAID

2. Conduct a comprehensive walk-through with the contracting agency of the requisite steps and timeline of an award to avoid any surprises. In addition, the Competitive Grant and Contract Process webpage outlines the acquisition and assistance process. For new organizations, it provides a helpful step-by-step picture of how USAID operates.

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- 3. Prepare in advance for financial reporting procedures. Early on, initiate conversations as needed about how to structure a budget and what specific government requirements must be followed (regarding, for example, timesheets, proof of payment documentation, personnel labor rates, tax reporting, and exchange rates). It is recommended that a company allocate dedicated resources in their budget for completing the financial reporting requirements over the course of the award.
- 4. Draft a Monitoring, Evaluation, and Learning (MEL) plan with project- and/or activity-level indicators, targets, and plans for evaluation (if applicable) and learning (see also ADS 201). Allocate necessary internal and external resources for data collection, analysis, and reporting.

There can be a learning curve to following U.S. government reporting requirements. However, if you invest the effort to build this capacity within your company, you can open the door to new business opportunities and join USAID in its mission to reduce poverty, strengthen the voices of the marginalized, and foster sustainable growth globally.





Planning ahead to ensure sustainability

Designing for sustainability

- Align pilots with your business model
- Involve the community in program design and implementation
- Build the capacity of participants and staff through training activities
- Focus on revenue generation and financial stability
- Demonstrate value and impact to partners and stakeholders

Pivot and adapt



Designing for sustainability

When you're designing your program, it is important to keep long-term sustainability in mind, especially as donor-funded projects have a limited lifespan. To ensure the project's success beyond the funding period, consider the following strategies:



1. Align pilots with your business model

By aligning gender program pilots with your company's business model, you will be able to seamlessly integrate gender programming into your core operations if the pilots prove commercially sustainable. This increases the likelihood of your program continuing after donor funding ends.



SPOTLIGHT

M-KOPA received an overwhelming amount of positive feedback from their stationary kiosk pilot. After the pilot received a positive reception from female sales agents and led to improved sales, the model pilot was scaled up, introduced into more regions in the country, and eventually integrated into the company's commercial sales strategy.



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2. Involve the community in program design and implementation

Engage with all individuals in the community from the outset and involve them in decision-making. Establishing committees such as NSR's Women's Leadership Committees (WLCs), whose members are elected by the community, instills a sense of ownership over the program. When the community feels invested and sees the activities creating a positive impact in the community, they are more likely to continue being champions of the program.



3. Build the capacity of participants and staff through training activities

When you invest in digital literacy training, you empower participants to use digital tools even after the project ends, ultimately increasing your program's lasting impact. It is also equally important to build the capacity of your own employees. Equipping your team with the knowledge and expertise to design gender connectivity programming empowers your team to create more inclusive and effective products in the future.



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4. Focus on revenue generation and financial stability

Exploring income-generating strategies within the program can enhance sustainability. In the case of the Airband partners that established digital community centers (such as NSR, Anditel, and Bluetown), charging fees for Internet use, printing, photocopying, and accessing government services online created a revenue stream that contributed to covering the centers' operational costs. For NSR, a portion of that revenue (20 percent) also funded the salaries of their WLC members who managed and operated the centers.



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5. Demonstrate value and impact to partners and stakeholders

Throughout the implementation phase, emphasize the program's value and communicate the impact to other organizations by sharing success stories and outcomes. This can help stakeholders recognize the significance of their involvement and, for donors, may inspire them to continue funding the project.





Pivot and adapt

Donor-funded projects offer your company an excellent opportunity to test new pilots without incurring a large financial risk. Through periodic reflection sessions, you can evaluate the effectiveness of your approach and determine if it is working or if you need to adapt your efforts to realign with your overall business objectives.



CROTUCUT

By conducting reflection sessions, the ISP Bluetown realized that their training model, which involved training girls in rural areas at the digital community centers, fell short of reaching their target participation numbers. Bluetown discovered that a majority of young people in rural areas migrated to nearby semi-urban regions for employment and education, impacting Bluetown's ability to reach them via the rural centers. Considering these findings, the ISP decided to instead partner with training providers in the semi-urban areas to deliver training to more girls in schools and colleges.

As your company engages with the community in real-time, you might find that the realities of implementation do not always match your initial expectations. You may need to assess your project at pivotal moments and be open to adapting and making changes to ensure you achieve your original program objectives.

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What's next?





- Forty-three percent of men and only thirty percent of women in the least developed countries are using the Internet. We cannot empower everyone without closing the global gender digital divide. This initiative plays a crucial role in providing women and girls the tools they need to thrive in today's economy."
 - Teresa Hutson, Corporate Vice President, Technology for Fundamental Rights, Microsoft

Closing the gender digital divide and improving access to connectivity in rural areas around the world are imperative to bringing the next generation of Internet users online. Both the Microsoft Airband Initiative and USAID have recognized the need to invest additional resources to address these challenges.

The Microsoft Airband Initiative has committed to work with their partners to bring Internet access to 250 million people in unserved and underserved communities around the world, including 100 million Africans, by the end of 2025. As part of this effort and in support of bringing more women online, the Microsoft Airband Initiative has committed to including a gender focus in every project under the Airband portfolio.

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digital economy itself is equitable, is absolutely critical to economic and social development, especially in today's increasingly interconnected world. We hope to collectively inspire action to accelerate progress toward digital gender equality and to rally the community around evidence-based, proven solutions."

— **Jamille Bigio**, USAID Senior Coordinator for Gender Equality and Women's Empowerment

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Collaborating with the U.S. government

Planning ahead to ensure sustainability

USAID strives to help ensure digital ecosystems serve all citizens, especially the most marginalized and vulnerable. In 2023, the Women in the Digital Economy Fund (Wi-DEF) was announced as a joint effort between USAID and the Bill & Melinda Gates Foundation to accelerate progress on closing the gender digital divide. The Fund will focus on women-led solutions that improve women's livelihoods and economic security, including programs that support digital access and affordability, digital literacy and skills training, and online safety and security.





Where to start

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As ISPs and technology companies, your involvement in these efforts is crucial. When women begin their digital journeys, your support can make all the difference for ensuring a positive and meaningful online experience. Please join us in our efforts to close the gender digital divide, and in doing so, transforming the lives of women and girls around the world—and creating a more just and equitable society for everyone.





Contact us

If you're interested in getting involved in a gender connectivity program or exploring partnership options, please contact:



Microsoft Airband Initiative empoweringwomen@microsoft.com



USAID's Gender & Technology Offices genderdigital@usaid.gov