OPPORTUNITIES & IMPERATIVES ARISING FROM COVID-19: GUIDANCE ON MORE INCLUSIVE DIGITAL ADOPTION

COVID-19 is creating rapid and dramatic shifts in the global economy and how business is transacted. This disruption is fueling fast-paced innovation and uptake of digital technology in all spheres of life, but also poses real risks, exacerbating the existing vulnerabilities of poor women and men and leaving them even further behind. **The objective of this brief is to equip private sector (PSD) and market systems development (MSD) practitioners with practical and actionable guidance to optimize outreach and engagement and minimize unintentional exclusion in the development sector's move to the use of more digital technology.** The insights and recommendations stem from a literature review and the authors' respective experience in the PSD/MSD, ICT4D, and inclusion fields.

Everything in business is going (and will likely stay) digital

Industries are rapidly innovating and relying on digital solutions to remain in contact with and be responsive to customer needs. For example, many restaurants and grocery stores, particularly in urban areas, have pivoted to online ordering and delivery as a primary business and schools in many regions have shifted to online learning and digital classrooms. According to research by McKinsey, in the span of just a few months, consumer and business digital adoption rates have catapulted five years ahead.[1] The study also predicts that post-COVID, customers will retain, at least to some degree, current preferences for the use of digital services, indicating that the widespread shift to the use of more digital is here to stay.

> "We are witnessing what will surely be remembered as a historic deployment of remote work and digital access to services across every domain including medicine, education, government, entertainment and more."
>
> *Bob Swan, CEO, Intel*

Development programs are promoting more digital solutions

In line with the accelerated global trends in digitization due to COVID-19, many PSD/MSD programs are also [pivoting](#) and encouraging greater adoption and more diverse use of digital technology among business partners and poor women and men. The Australia-Indonesia Partnership PRISMA program (Palladium) in Indonesia, for example, is providing technical assistance to agribusinesses to increase their presence and engagement with farmers (women and men) on digital platforms such as Facebook and WhatsApp. In support of this objective, the program organized a [forum](#) convening leaders in the marketing communications industry to share insights on effective utilization of online platforms to reach farmers as target audiences.

> More than 70% of PRISMA's existing agribusiness partners are seeking technical support to strengthen their online marketing activities. (Source: internal survey)

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[1] [The COVIID-19 recovery will be digital: a plan for the first 90 days](#)

Programs are also finding novel uses of technology to continue existing activities. In Mozambique, the Business Women Connect program (TechnoServe), modified the content and delivery channel of their five-month in person entrepreneurship training program so that it could be shared in short videos via WhatsApp. In Kenya, the Voice for Change Partnership (SNV), reported adapting their advocacy work to digital platforms including webinars and e-posters to share on social media. They have also approached media houses to partner with in holding virtual forums that could be aired on national television. In addition to digital pivots in interventions and partnerships, PSD/MSD programs are also testing digital solutions for monitoring and evaluation activities.

Of course, it is too soon to tell how effective these shifts to digital technology have been in each instance. However, the circumstances of the pandemic are requiring PSD/MSD programs to rapidly rethink how they are advising businesses and delivering activities.

The digital chasm

The rapid reinvention of PSD/MSD program interventions, partnerships and processes in favor of more digital solutions is impressive. Yet, in the rush to be responsive, there is a risk that programs may unintentionally exclude certain vulnerable groups if practitioners do not keep top of mind the inequities in internet and mobile phone access, use and skills across different demographic groups (e.g. age, geographic location, socio-economic status), and across gender lines particularly.[2]

More men than women have access to and use the internet in all regions of the world. In least developed countries, the digital divide is more than 42 percent.[3] Access to other types of ICT technology like mobile phones is also less. Women in low and middle-income countries are on average 10 percent less likely to own a mobile phone than men. The gender gap in mobile phone ownership is most stark in South Asia, where women are 23 percent less likely than men to own a mobile phone, and 51 percent less likely to use mobile internet.[4] The

> More than 165 million fewer women than men own mobile phones worldwide. That gap increases to 300 million when it comes to mobile internet access. (Source: GSMA Mobile Gender Gap 2020)

line between the *connected* and *unconnected* is not only along gender lines but is also pronounced along geographical and socio-economic lines. A 2018 study revealed a 31 percent gap in median smartphone ownership between advanced and emerging economies. The study also revealed significant differences in the usage of digital services between the two groups.[5] Even within countries, socio-economic and other factors can have clear implications on mobile phone ownership. In the US, for example, individuals over 65 years old are 45 percent less likely to own a smartphone than those between 18-29, those with less than a college degree are 27 percent less likely than college graduates, and those earning less than $30,000 a year are 25 percent less likely than those earning more than

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[2] The GSMA Mobile Gender Gap Report 2020
[3] Measuring digital development: facts and figures 2019
[4] The GSMA Mobile Gender Gap Report 2020
[5] Smartphone ownership is growing rapidly around the world but not always equally

WHAT YOU NEED TO KNOW & CAN DO...NOW

Shifting to digital will exclude certain connected customer segments

While clearly any shift to digital will exclude those who are unconnected, there is also likelihood that it will exclude a portion of those who are already connected. For example, app-based services are likely to exclude people without a smartphone or an affordable mobile data connection.

What You Can Do (with partners)	Resources
Develop a strategy (content, channels, etc.) that maximizes broadly representative digital engagement	The Digital Inclusion Coalition Guidebook Accelerating Digital Engagement of the Underserved in High GDP Markets[6]
Have a plan to engage with less connected customer segments, including via non-digital means	Design Lessons from the Consumer at the BoP
Remember digital uptake requires access, use and skills - dimensions which are shaped by prevailing social norms and government policy	The Seven A Checklist to Design with the User in Digital Development
Good digital design principles are still important	Digital Investment Tool: An Approach to Incorporating Digital Development Best Practices in Your Activity
Don't forget about privacy/data security	Responsible Data Handbook

There is systemic bias against counting women (and other marginalized groups)

Not understanding how different groups are impacted by or what their access to technology looks like, for example, can lead to design and implementation decisions that result in interventions that may further exacerbate existing disparities.

What You Can Do (with partners)	Resources
Collect and use disaggregated data (sex, rural/urban, socio-economic class) to inform design and implementation	Invest in women Gender and ICT Survey Toolkit

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[6] Report focused on high GDP markets but contains applicable lessons for emerging markets

Your monitoring plan (most likely) needs a rewrite

Whether you have recently started using digital tools for monitoring or had been doing so before COVID-19, you may want to look at how you are ensuring you are not inadvertently diluting your ability to capture data on those who are less connected.

What You Can Do (with your program)	Resources
Adapt monitoring activities to digital	Resources for monitoring during COVID-19 Rethinking evaluation in a post-COVID-19 digital world
Identify and address data quality weaknesses	How-To Note: Conduct a Data Quality Assessment
Have a plan to capture voices of less connected	Guide for Adopting Remote Monitoring Approaches During COVID-19

More ways you can support inclusive digital transformation in the private sector

- **Raise awareness -** private sector companies that have found themselves thrown into digital transformation as a result of the pandemic may lack some level of awareness of the most appropriate digital tools for their needs. They may also be unaware of best practices for securing the privacy of their customer data and protecting their systems from loss as a result of either negligence or malicious intent. In addition, companies that are delivering digital services directly may not be fully aware of good digital design practices, such as user-centered design, that are particularly helpful for inclusive and appropriate design. PSD/MSD programs may be well placed to raise awareness on these issues.

- **Make the (business) case for more inclusive digital technology/engagement -** there is a tendency for technology companies to first focus their products and services on individuals with a higher potential average revenue per user value, who often tend to be of better financial means, higher educated, and more likely urban. They may incorrectly assume that certain market segments are simply unprofitable or not worth the effort. While that is certainly the case in some instances, which in itself can be used by programs to help inform policy recommendations, in others it is a matter of those companies misunderstanding or undervaluing the opportunity. Programs can conduct independent market opportunity assessments to help make the business case to technology companies to invest in serving these market segments.

- **Provide technical assistance -** the COVID-19 pandemic has forced a new digital reality onto many businesses that may have heretofore been slow to undertake digital transformation. While many of them are, out of necessity, digitizing their business processes and customer engagement, that process could be eased and made more effective through technical assistance.

- **Buy down the cost of more inclusive technology/engagement -** sometimes increased awareness and technical assistance may be insufficient drivers of inclusive technology. In

some cases, programs may need to consider how they can help to buy-down the cost and risk of serving those market segments by offering targeted incentives and/or financial support to companies to expand their coverage to underserved and less connected populations. The type of support will depend on the individual circumstance. For instance, are there startups with the will but without the means or established companies with the means but not the will?

- **Complement private sector initiatives with activities which directly address access, use and skill gaps -** private sector companies are not necessarily the best suited, nor is it necessarily their role, to help address the technology access, usage, and skills gaps of their consumers, and even their staff, in some cases. This may present an opportunity for PSD/MSD programs to explore ways that they can directly support increased digital literacy, as well as identifying policy and advocacy opportunities that could help to drive increased connectivity.

It is clear that we are at the beginning of what will be a long learning journey. Help us get smarter, and quicker. Share resources you've found useful as you embark in the use of more digital solutions by emailing us at josh@impactsedge.com or holly@thecanopylab.com.

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About the authors

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