



LEAVING NO ONE BEHIND IN THE DIGITAL ERA



Our vision is to promote digital economies that leave no one behind.

Our goal is to equip millions of people by 2024 to use innovative digital services in their daily lives that will empower them and contribute to achieving the Sustainable Development Goals.

 GLOBALLY,
1 billion FINANCIALLY EXCLUDED ADULTS



 already own a
MOBILE PHONE
 AND ABOUT
480 million
 have **INTERNET**
 access.²

 **The mobile money** sector alone is responsible for

690 MILLION
 PEOPLE



gaining access to formal
FINANCIAL SERVICES
WORLDWIDE.³



AN INCLUSIVE MARKET DEVELOPMENT APPROACH

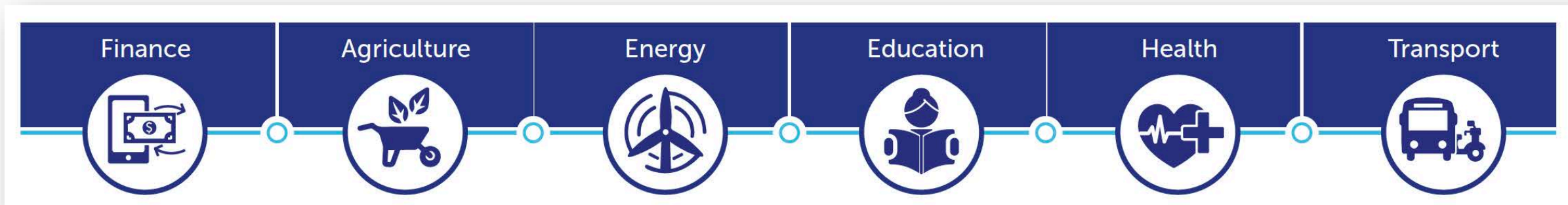


Unlocking Public and Private
Finance for the Poor

Our approach focuses on accelerating the development of digital economies at the country level with the government, the private sector and academia, with specific attention given to the development of the right services to reduce the digital divide and to empower key customer segments.

To achieve that objective, we will focus on understanding the intersection of six categories of digital services across the five customer segments.

The six categories of digital services cover the following sectors:



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The approach is organized in **four workstreams**, which constitute the strategy for achieving this goal. The key strategic instruments comprise the tools that UNCDF employs across the workstreams.



EXAMPLES PRODUCTS AND SERVICES



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- **Payments through VODAPHONE M-PaiSA in Fiji**
 - Mobile money allows people to send and receive money
 - Access and convenience, safety
 - Gender equality through control and privacy
- **Digitizing the Coffee Value Chain in Uganda with MTN**
 - Bulk payments to farm workers
 - Coop inventory management
 - Connecting to markets
- **Energy Access through PAYGO in Myanmar with Greenlight Planet**
 - “Lease to own” model for solar lighting
 - Airtime based credit scoring

Specific Examples of Services COVID-19



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<p>Fee free remittances</p> <p>UNCDF PARTNER Vodafone</p> <p>COUNTRY Fiji</p> <p>REGION Pacific</p> <p>PROJECT DESCRIPTION UNCDF is working with Vodafone to waive all fees on domestic transactions as well as incoming remittances for a period of 2 months. We have received</p> <p>WORKSTREAM Infrastructure</p> <p>CONTACT bram.peters@uncdf.org</p> <p>URL LINK https://www.vodafone.com.fj/</p>	<p>Food and goods delivery</p> <p>UNCDF PARTNER SafeBoda</p> <p>COUNTRY Uganda</p> <p>REGION East & Southern Africa</p> <p>PROJECT DESCRIPTION UNCDF is partnering with SafeBoda, the main ride-hailing company in Kampala to come with solutions on logistics and transport. The project</p> <p>WORKSTREAM Innovation Infrastructure Skills</p> <p>CONTACT chris.lukolyo@uncdf.org</p> <p>URL LINK https://safeboda.com/ug/</p>	<p>Gig Economy Challenge</p> <p>UNCDF PARTNER APEC Malaysia, Bank Negara Malaysi...</p> <p>COUNTRY Malaysia and APEC Countries</p> <p>REGION Asia Pacific</p> <p>PROJECT DESCRIPTION Gig workers' financial health will be affected with all the restriction of movement. There is a possibility also that people may lose their jobs and</p> <p>WORKSTREAM Innovation</p> <p>CONTACT finlab@uncdf.org</p> <p>URL LINK https://www.uncdf.org/article/5438/g...</p>	<p>Empowering MSMEs in Senegal</p> <p>UNCDF PARTNER Private sector actors</p> <p>COUNTRY Senegal</p> <p>REGION West & Central Africa</p> <p>PROJECT DESCRIPTION In the COVID-19 context, and times of uncertainty about the duration and extent of confinement measures, UNCDF is looking forward to</p> <p>WORKSTREAM Innovation Skills</p> <p>CONTACT sabine.mensah@uncdf.org</p> <p>URL LINK https://eur03.safelinks.protection.outl...</p>	<p>Contact Tracing</p> <p>UNCDF PARTNER Dimagi</p> <p>COUNTRY Senegal, Guinea, Gambia, Niger</p> <p>REGION West & Central Africa</p> <p>PROJECT DESCRIPTION UNCDF long term partner in West Africa, Dimagi has developed a contact tracing application. Dimagi is giving pro bono subscriptions for our open</p> <p>WORKSTREAM Innovation Skills</p> <p>CONTACT maria.pardomo@uncdf.org</p> <p>URL LINK https://www.dimagi.com/blog/coron...</p>	<p>Infosheet on Digital Services</p> <p>UNCDF PARTNER General Public & UN Staff Association</p> <p>COUNTRY Nepal</p> <p>REGION Asia</p> <p>PROJECT DESCRIPTION The nationwide lock-down has made it difficult for people to access essential services across Nepal. UNCDF is aiding digital access by providing validated</p> <p>WORKSTREAM Skills</p> <p>CONTACT nepal.digital@uncdf.org</p> <p>URL LINK https://www.uncdf.org/article/5438/g...</p>	<p>mHealth application</p> <p>UNCDF PARTNER Medico Nepal</p> <p>COUNTRY Nepal</p> <p>REGION Asia</p> <p>PROJECT DESCRIPTION UNCDF has aided one of its private sector partners reorient an mHealth app to aid the fight against COVID19 by sharing best-practices around</p> <p>WORKSTREAM Innovation</p> <p>CONTACT nepal.digital@uncdf.org</p> <p>URL LINK https://www.uncdf.org/article/5438/g...</p>	<p>Social Cash Transfer</p> <p>UNCDF PARTNER UNICEF</p> <p>COUNTRY Zambia</p> <p>REGION East & Southern Africa</p> <p>PROJECT DESCRIPTION UNCDF will partner with UNICEF to digitise emergency social cash transfer payments for vulnerable families during Covid-19 response.</p> <p>WORKSTREAM Innovation Infrastructure</p> <p>CONTACT kilyelyani.kanjo@uncdf.org</p> <p>URL LINK https://www.uncdf.org/article/5438/g...</p>	<p>Interoperable Fintech</p> <p>UNCDF PARTNER Digital PayGo (FinTech4U Accelerator)</p> <p>COUNTRY Zambia</p> <p>REGION East & Southern Africa</p> <p>PROJECT DESCRIPTION Digital PayGo is a FinTech4U Accelerator offering a unified payment and sharing best-practices around</p> <p>WORKSTREAM Innovation Infrastructure</p> <p>CONTACT kilyelyani.kanjo@uncdf.org</p> <p>URL LINK https://fintech4u.com/</p>
<p>Contact Tracing App for Fiji</p> <p>UNCDF PARTNER FijiCare Ltd</p> <p>COUNTRY Fiji</p> <p>REGION Pacific</p> <p>PROJECT DESCRIPTION UNCDF is supporting its partner FijiCare to develop a COVID-19</p>	<p>Integrated platform to support...</p> <p>UNCDF PARTNER Ministry of Digital Economy</p> <p>COUNTRY Burkina Faso</p> <p>REGION West & Central Africa</p> <p>PROJECT DESCRIPTION UNCDF is working with the Ministry of Digital Economy and the Ministry of</p>	<p>Digization of Saving Groups</p> <p>UNCDF PARTNER Inkomoko Company & Exuus</p> <p>COUNTRY Rwanda</p> <p>REGION East & Southern Africa</p> <p>PROJECT DESCRIPTION In Rwanda, UNCDF is partnering with a business consulting firm Inkomoko</p>	<p>Investment platform for rural...</p> <p>UNCDF PARTNER iFarmer</p> <p>COUNTRY Bangladesh</p> <p>REGION Asia</p> <p>PROJECT DESCRIPTION UNCDF is working with iFarmer to create technology based women</p>	<p>Skills development and access...</p> <p>UNCDF PARTNER Romoni</p> <p>COUNTRY Bangladesh</p> <p>REGION Asia</p> <p>PROJECT DESCRIPTION UNCDF is working with Romoni to support technology based women</p>	<p>Empowering MSME in Benin</p> <p>UNCDF PARTNER Private sector actors</p> <p>COUNTRY BENIN</p> <p>REGION West & Central Africa</p> <p>PROJECT DESCRIPTION In the COVID-19 context, and times of uncertainty about the duration and</p>	<p>Empowering MSMEs in Togo</p> <p>UNCDF PARTNER UNDP TOGO</p> <p>COUNTRY TOGO</p> <p>REGION West & Central Africa</p> <p>PROJECT DESCRIPTION UNDP TOGO through its accelerator Lab is partnering with UNCDF to</p>	<p>Empowering MSMEs in Ghana</p> <p>UNCDF PARTNER Private sector actors</p> <p>COUNTRY GHANA</p> <p>REGION West & Central Africa</p> <p>PROJECT DESCRIPTION In the COVID-19 context, and times of uncertainty about the duration and</p>	<p>Remittance Inc</p> <p>UNCDF PARTNER International Asso</p> <p>COUNTRY Global</p> <p>REGION Pacific East & Southern Africa</p> <p>PROJECT DESCRIPTION In March 2020, the Capital Developments</p>

<https://airtable.com/embed/shrVoMRmUzde7E5RY/tbleZjpeprfjLxa2g?backgroundColor=blue&viewControls=on>

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Measurement: Inclusive Digital Economy Scorecard IDES



Unlocking Public and Private Finance for the Poor



MEASURE AND TRACK
the development of
inclusive digital economies



IDENTIFY
key market constraints



HELP SET
the right priorities



The **Inclusive Digital Economy Scorecard IDES** shows the status of the overall digital economy and its components

- Enabling policy environment,
- Mobile infrastructure and digital payments,
- Innovation ecosystem
- Customers skills



The **Digital Inclusiveness Score** measures the level of inclusion



The **Digital Divide Score**

<https://ides.uncdf.org/homepage>

