Taking a gender lens

Given the strong and growing commitment across the BDS sector to ensure services are equitable and inclusive for women entrepreneurs, it is important to ensure digitalization approaches are carefully crafted to reinforce and advance this commitment

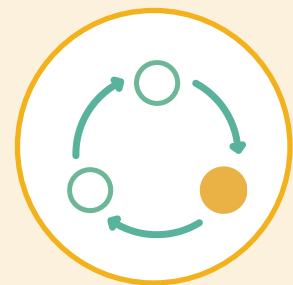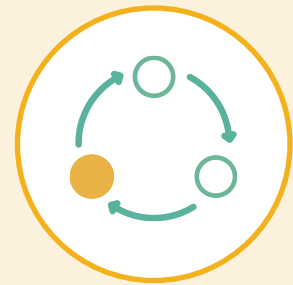|		**KEY ACTIONS**	**EXAMPLES AND RATIONALE**
STEP 1	**Determine how your strategy influences how you digitalize**	☐ Identify **how gender may influence how customers engage** with your services differently based on differences in their motivations, behaviors, and pain points.	o Women with parenting obligations may have greater difficulty engaging in programs after work hours, and women entrepreneurs may have a greater need for building certain skills that they have less opportunity to practice otherwise due to social norms, such as negotiation.[1]
STEP 2	**Develop your digital approach**	☐ Consider women's **unique challenges** when determining your delivery model. ☐ Seek to work with **partners that have gender balance to avoid biases** in design when customizing or building tools.	o Women's time poverty may make asynchronous digital offerings helpful, yet, women entrepreneurs also face greater challenges accessing networks and financing, so synchronous and in-person interactions may be important.[2] o There is often implicit gender bias in digital tools/platforms that are designed only by men.[3]
STEP 3	**As you implement, measure, learn, & refine**	☐ Track and analyze **gender disaggregated data** to ensure refinements in your approach are equitable. ☐ Commit to developing a **diverse organizational culture** to drive innovation.	o Non-gender disaggregated data may hide that women are less engaged with certain aspects of your delivery that you otherwise could improve. o A wide body of research indicates that diversity within a company—and especially in leadership—unlocks more innovation, particularly when management and employees are representative of the customers they serve.[4]

Sources: (1) African Management Institute, Business Development Support in a Time of Crisis, 2020 and World Bank, "Eliminating Gender Disparities in Business Performance in Africa," 2019; (2) ICIC, Creating Inclusive High-Tech Incubators and Accelerators: Strategies to Increase Participation Rates of Women and Minority Entrepreneurs, 2016; (3) Caroline Criado Perez, Invisible Women, 2019; (4) Harvard Business Review, "How diversity can drive innovation," 2013; World Bank, "Eliminating gender disparities in business performance in Africa," 2019; Stakeholder interviews; Dalberg analysis

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Customer journey mapping template

[Include description of customer persona]

TOUCHPOINTS

STAGES

AWARENESS	APPLICATION	PROGRAM ENGAGEMENT	POST-PROGRAM

MOTIVATIONS

PAIN POINTS

DESIGN IMPLICATIONS

Notes: (1) Customer journey maps can be much more detailed than this template and can vary in terms of the extent to which the creation of personas and journey maps are based on quantitative and qualitative data. Even in their simplest form as a theoretical exercise that is pressure tested with a set of real customers, they provide helpful guidance in improving the design of your digitalization approach. Sources: Stakeholder interviews, 2020; Dalberg analysis, 2021

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Checklist for determining whether to "buy" vs "build"

The way your organization answers the following consideration questions can help you determine whether relying mostly on buying or building is more appropriate. If answers are nearly evenly split, you may choose to "buy and customize" platforms/tools to the degree that suits your needs

Strategic considerations with strong interlinkages

Considerations that influence your buy vs. build decision

🛒 **BUY**

👷 **BUILD**

Considerations	BUY	BUILD
Are there existing technologies that sufficiently meet your needs?	☐ If there are existing technology platforms and tools you can adopt and use off-the-shelf or customize to serve your customers as you need to, then you can avoid "reinventing the wheel" and buy	☐ If there are not existing technology platforms or tools that fit your needs and enable you to implement your specific methodology, you may need to build
How important is digitalization do your long-term strategy?	☐ If digitalization is a piece of your strategy but not central to it, then it is likely harder to justify the generally greater upfront financial investment and lead time of building, making buying preferable	☐ If digitalization and digital innovation are central to your long-term strategy, then you may choose to build, with the higher upfront costs and lag time justified by your long-term needs
How much control and customization do you need over your digital offering?	☐ If there is no intrinsic strategic need for you to own your own software or achieve a highly bespoke level of customization, then buying (and perhaps making some customizations) is more likely to suit your needs	☐ If you need greater control over your offering (i.e., owning software, extensive tailoring to customers) over the long term, which is more likely if digital is core to your strategy and business model, you are more likely to need to build
What are the constraints or demands of your business and financial model?	☐ If your financial model restricts you from making significant upfront investments (more common for nonprofits), then you may opt to buy and pay ongoing licensing fees instead	☐ If your financial model enables you to invest significant funds upfront (more common for for-profits) and if owning IP is key to the viability of your business model, you have a greater ability and need to build
How extensive are your internal human and ICT capacities?	☐ If your organization has limited human resources for the development and maintenance of custom platforms/tools (e.g., software developers, product managers, designers), then you may need to buy	☐ If you have, or can develop, robust human resources and ICT infrastructure for the development and maintenance of a custom platform, you have a greater ability to build

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