# Can peer-to-peer approaches help unconnected girls benefit from digital solutions?

## Insights from peer-to-peer programmes

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**UNICEF 2023**

### Acknowledgements

**UNICEF appreciates the generous support provided by the Government of Australia under the Department of Foreign Affairs and Trade COVID-19 Surge Response program**

# Introduction

# Who are unconnected women & girls?

**Access to the internet and its vast informational resources has been celebrated as a driving force for the empowerment of women and girls.**[1] Digital technologies enable women and girls to participate in the public sphere, access information on health, education and employment, achieve financial inclusion, enhance their wellbeing, join peer networks, interact and collaborate.[2] Yet gender inequality in the physical world is replicated in the digital world, and those women and girls most in need often remain unconnected.

**Women remain less likely to have access to digital devices and the internet, compared to men.** Across low- and middle-income countries (LMICs), 264 million fewer women than men use mobile internet and 315 million fewer own a smartphone.[3] Digital exclusion is far greater for women with low levels of income and/or literacy, and those living in rural areas or with a disability.[4] The gender digital divide is greatest in South Asia and Sub-Saharan Africa. While women across LMICS are 16 per cent less likely to access mobile internet than men, in Sub-Saharan Africa and South Asia the disparities are 37 per cent and 41 per cent respectively.[5]

**Adolescent girls and young women in low-income countries are more likely to be offline than boys and young men the same age:** 90 per cent of female youth (15-24 years) are offline compared to 78 per cent of male youth.[6] When considering online youth, adolescent boys and young men in low-income countries, are more than twice as likely to use the internet as girls and young women – for every 100 male youth only 44 adolescent girls and young women use the internet. For lower middle-income countries, the ratio is 63 female youth for every 100 male youth. Once again, regions with the largest gender digital gap among youth are South Asia and Western, Central, Eastern and Southern Africa. A gender digital gap is also observed in mobile phone ownership. In households with both female and male youth (15-24 years), adolescent girls and young women are 13 per cent less likely to own a mobile phone than boys and young men, in this age group. Another study in 25 countries, found boys to be 1.5 times more likely to own a mobile phone, and 1.8 times more likely to own a smartphone, than girls.[7] Girls were also more likely to have to borrow a phone from a family member or friend and their use was more likely to be monitored.

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1 World Wide Web Foundation 2020.
2 UNICEF 2023; Gattorno et al. 2022; Stoilova, Livingstone, and Khazbak 2020.
3 GSMA 2022.
4 World Wide Web Foundation 2020; GSMA 2021.
5 GSMA 2022.
6 UNICEF 2023.
7 Girl Effect and Vodafone 2018.

**Women and girls are more likely to face social norms that limit their access and use of mobile.**[8] For example, women are less likely than men to have autonomy in the selection and purchase of the mobile devices.[9] Gender biases also lead to differential resource allocation within families, with a preference towards sons' ownership of mobile devices over daughters.[10] Family environments can also favour the acquisition of digital skills by adolescent boys and young men.[11] Girls report social barriers, such as parental concerns about safety limit their mobile phone or internet use.[12] In India, social expectations, of women and girls being subservient and dedicated to caregiving and domestic duties, contribute to restrictions on their phone access.[13] Mobile phones can also be considered a reputational risk in these settings, as they may lead to 'inappropriate relationships', 'promiscuity' or harassment, that threaten the 'purity' of women and girls.[14]

**Lack of access to devices mean women and girls have fewer opportunities to develop digital skills and confidence.**[15] One study of digital skills among youth and adults found women have fewer digital skills than men in most countries, with the difference being greatest in countries with higher levels of gender inequality.[16] Another analysis of digital skills data among youth, from 32 countries, found the median share of girls and young women with skills (9 per cent) to be half that of boys and young men (20 per cent).[17] This lack of digital access and skills perpetuates the gender digital divide with stereotypes of boys and men being inherently more suited to technology, and girls and women receiving less encouragement and investment to participate in tech.

**If girls and women are to benefit from the empowerment opportunities offered by technology and the internet, innovative approaches will be needed to reach them.** Some initiatives are using peer education strategies to reach women and girls with digital tools and digital skills programmes (see examples in Table 1). While there are likely alternative approaches, this paper will explore these peer-to-peer initiatives to understand their design, advantages and challenges.

**This exploration was undertaken to assess the opportunity for using peer-to-peer approaches to reach girls, with no or limited access to mobile phones,** with an educational digital platform. In particular, it sought to understand whether these approaches could be used to reach girls living in remote areas, with the Oky menstruation education app. Could peer-to-peer enable these girls, who generally have with low digital literacy, to benefit from improved knowledge and digital skills through use of the Oky app? The findings have contributed to the

8 GSMA 2022; Girl Effect and Vodafone 2018; UNICEF 2023; Gattorno et al. 2022.
9 GSMA 2022.
10 UNICEF 2023.
11 Ibid.
12 Girl Effect and Vodafone 2018; Amaro et al. 2020.
13 Barboni et al. 2018.
14 Ibid.
15 UNICEF 2023; Gattorno et al. 2022; Tyers-Chowdhury and Binder 2021.
16 Gattorno et al. 2022.
17 UNICEF 2023.

development of the Oky peer-to-peer programme, initially piloted in Indonesia, in 2022, and planned for implementation in Papua New Guinea and the Philippines. Learnings are shared in this brief in the hope they may help other initiatives increase participation of girls in digital and thus narrow the digital gender divide.

# What are peer-to-peer approaches?

**In this brief, peer-to-peer is used to describe a range of approaches** where people from a target group provide information, training, support, advice or resources to their peers. Peer-to-peer most commonly involves peer education but can also encompass other peer-based approaches such as peer counselling, collaboration or information sharing between peers, and peer-to-peer selling. These different peer interactions vary in objectives, reach, frequency, confidentiality, format and focus.[18] For example, peer education generally seeks to improve awareness, share information, change attitudes, build knowledge and skills. It generally takes place in small groups (sometimes with individuals), and has a curriculum implemented through structured workshops, often with participatory activities and multiple events.[19] In contrast, while peer-to-peer selling may also involve increasing awareness and sharing information, it can involve only a single interaction and there is also an objective to make sales. The roles played by peers vary between approaches – peers may be learners, supporters, collaborators, leaders, mentors, advisors, counsellors, educators, agents or entrepreneurs.

**Peer-to-peer approaches can be particularly useful for working with young people.** Peer education programmes are relatively economical and benefit the peer educators/leaders as well as the participants.[20] These approaches are flexible and can be used in a variety of populations, formal and informal settings, and in combination with other interventions.[21] Peer-to-peer leverages young people's natural tendency to seek information and advice from peers. Adolescents and youth are often keen to share their knowledge and skills with others within their communities and can be enthusiastic participants or leaders.[22] Young people are also well placed to build rapport and trust with their peers. Peer education can be particularly useful for reaching 'hard to reach youth' as educators are from the same groups and understand the difficulties they face.[23]

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18 FHI360 2014.
19 Ibid.; Mwale and Muula 2017; IPPF n.d.
20 Youth Peer Education Network 2006.
21 IPPF n.d.; Youth Peer Education Network 2006.
22 UNFPA and European Union 2007.
23 USAID 2010; UNFPA and European Union 2007.

**There is mixed evidence for the effectiveness of peer education for improving adolescent health.**[24] However evaluation of programmes has been challenging due to varied study design and quality, inherent difficulties in quality control of peer education, and programmes involving non-peer components. Positive changes in knowledge, attitudes and/or self-efficacy have been identified but behaviour change and improved health outcomes, such as HIV prevalence, are less common.[25] Benefits for peer educators can include improved self-confidence, critical thinking, introspection, communication, and interpersonal skills.[26] In general, reviews suggest peer education has a role to play in improving young people's health, but more quality research is required to understand its impact. Recommendations for effective programmes include respect for the country context, management of organizational factors including involvement of adolescents in intervention development, and careful selection and training of peer educators.[27] No reviews were identified of peer education programmes specifically designed to improve digital skills and/or access to digital platforms.

**To understand how peer-to-peer could be used to reach more girls with digital platforms, a desk review was undertaken** of peer-to-peer programmes in LMICs, with a focus on those targeting women and girls and/or involving digital technology. Fifteen initiatives were identified, with varied goals, target populations and approaches (see Table 1 and Annex for detail). The methodologies used in these programmes were examined to identify key features and promising practices. This enabled the development of insights for reaching girls with digital platforms using peer-to-peer approaches.

**Table 1** **Peer-to-peer programmes reaching women and girls in LMICs with a digital component** (see Annex for more information about programmes)

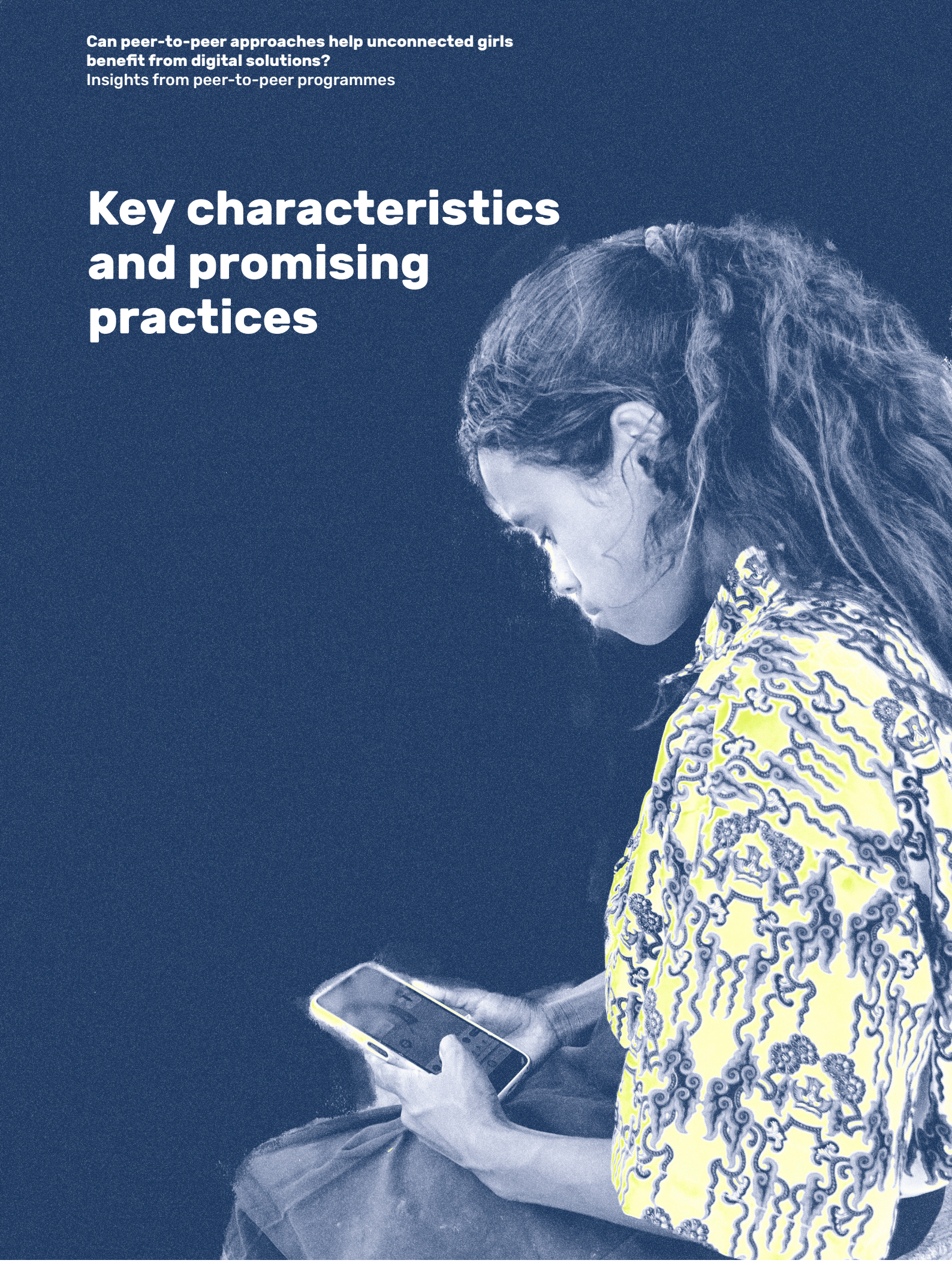
| **Programme** (Organisation) | **Goal/s** | **Digital component** |
|---|---|---|
| **Amartha**[28] (Amartha) | Financial literacy<br>Peer-to-peer lending | Online lending platform |
| **DANA app**[29] (DANA and Women's World Banking) | Digital & financial skills | DANA e-wallet app |
| **Digital Community Entrepreneurs**[30] (UNCDF) | Digital & financial skills | Mobile phones, airtime & digital services |
| **DreamSave app**[31] (DreamStart Labs) | Digital & financial skills | Digital savings app |

24 Siddiqui et al. 2020; Maley and Eckenrode 2017; Rose-Clarke et al. 2019; Dodd et al. 2022.
25 Maley and Eckenrode 2017; Rose-Clarke et al. 2019; Dodd et al. 2022.
26 Maley and Eckenrode 2017.
27 Rose-Clarke et al. 2019; Dodd et al. 2022.
28 Amartha 2021; Amartha n.d.; Bamboo Capital Partners 2020.
29 Ang, Panggabean, and Thao 2021b; Ang, Panggabean, and Thao 2021a.
30 United Nations Capital Development Fund 2021.
31 Arnold 2020.

| **Programme** (Organisation) | **Goal/s** | **Digital component** |
|---|---|---|
| **Empowerment & Livelihoods for Adolescents (ELA)**[32] (BRAC) | Vocational & life skills | ICT for digital skill development |
| **English & Digital for Girls' Education (EDGE)**[33] (British Council and BRAC) | English, digital & life skills | Netbooks, WhatsApp, SMS, IVR, radio |
| **GIRLS Inspire**[34] (Commonwealth of Learning) | Vocational & life skills | Content on APTUS devices |
| **GIRL Rising - Explore More**[35] (Girl Rising) | Gender equality & empowerment | WhatsApp and Zoom |
| **Internet Saathis** (Tata Trusts and Google) | Digital literacy and skills | Smartphones and tablets |
| **Jokko Initiative**[36] (Tostan and UNICEF) | Digital, literacy & communication skills | Mobile phone Rapid SMS |
| **Mobile Kunji**[37] (BBC Media Action) | Health education | Mobile phone voice messages |
| **Mozilla Clubs**[38] (Mozilla) | Web literacy | Website |
| **Pakriye & Kishori Chitrapata Project**[39] (IT for Change) | Digital skills & access | ICT centre with internet |
| **RUMA Community Agent**[40] (Grameen Foundation) | Entrepreneurial skills | Smartphone access to digital services |
| **SMS BIZ**[41] (UNICEF) | Sexual & reproductive health knowledge & skills | Counsellors use ICT, U-Report messaging |

32 Banks 2015; Empowerment and Livelihood for Adolescents; The Abdul Latif Jameel Poverty Action Lab n.d.; SVS Solutions 2019; Shahnaz and Karim 2008; Kashfi, Ramdoss, and MacMillan 2012; Bandiera et al. 2020.
33 British Council n.d.a.; British Council n.d.b; British Council n.d.c.
34 Ferreira 2018; Smith 2019.
35 Girl Rising n.d.
36 Tostan International 2010; UNESCO 2014.
37 BBC Media Action 2015b; BBC Media Action 2015a.
38 Mozilla 2017; Mozilla n.d.
39 Hajiani, Sidhu, and Chemmencheri n.d.; IT for Change n.d.
40 Wireless Reach n.d.; RUMA 2011; ORFL 2015.
41 Rodrigues and Sani 2017; UNICEF 2020; UNAIDS 2017; Neves 2020.

# Key characteristics and promising practices



**This brief explores a variety of peer-to-peer programmes to identify their key characteristics and promising practices,** for targeting women and girls and the use of digital. There is considerable diversity in content and methodology, highlighting the flexibility of peer-based approaches. Programmes differ in participants, modality, use of digital technology, and the characteristics of the peer interactions. The following discussion considers these features, their advantages and disadvantages, and highlights promising practices with examples.

# Modality and use of digital technology

**Traditionally, peer education for young people has taken place in-person** with group meetings hosted by trusted NGOs in safe spaces in the local community. Digital technology may be used as a teaching tool in face-to-face programmes, to display content or develop digital skills. However, increasingly digital technology and platforms are being used as a platform for communication instead of in-person meetings. There are benefits and challenges for each of these modalities.

**Face-to-face approaches can help develop girls' interpersonal skills, self-confidence and leadership.** The Empowerment and Livelihood for Adolescents (ELA) programme, implemented by the BRAC, is a very successful face-to-face peer education programme that has has reached over 300,000 girls in eight countries. While digital is not the primary focus of the programme (it does include some ICT skill development), it is an excellent example of how face-to-face approaches can benefit girls and its success has inspired other initiatives. ELA trains peer leaders to facilitate group discussions with girls which provide them with support and opportunities to build relationships and social skills.[42] Key to this programme has been BRAC's investment in girls' clubs which provide girls with safe spaces, where they can discuss their problems with peers and build their social networks. These groups provide a platform for the provision of health education, confidence building and other life skills as well as financial literacy, livelihood skills, business planning and budget management. ELA clubs have been successful in keeping girls in school, reducing rates of teenage pregnancy and increasing income generating activities. Community support has been developed through club opening ceremonies, mothers' forums and other community meetings. This community engagement along with access to loans, livelihood and financial skills training have likely contributed to ELA's success.

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42 The Abdul Latif Jameel Poverty Action Lab n.d.; SVS Solutions 2019; Shahnaz and Karim 2008; Kashfi, Ramdoss, and MacMillan 2012; BRAC USA n.d.; Bandiera et al. 2020.

**Face-to-face programmes like ELA require significant resources to implement,** particularly in development of clubs, the recruitment and training of peer leaders, as well as community engagement (and loans). BRAC was able to scale rapidly by converting existing ELA village organisations for microfinance to ELA centres, providing skills-based training with an investment of nearly $23 million.

**Face-to-face education may use digital technology as a teaching tool to build knowledge and skills.** For example, the English and Digital Girls' Education (EDGE) programme builds on the ELA girls' club model, to provide English language, digital and life skills education to adolescent girls, through trained peer leaders using small portable laptops.[43] Groups of 30-35 participants, meet once or twice a week for a total of three hours, in safe spaces in the community e.g., schools or homes. As with ELA, there is a focus on community engagement with briefing sessions and events for parents and community members, such as ICT fairs where girls demonstrate their learning, often to large crowds. An impact study found girls were able to use their new skills from the programme to return to school, delay an early marriage and/or seek paid employment.

**Face-to-face peer education does not need to have clubs or groups.** In India, the Mobile Kunji training programme has engaged over 145,000 community health workers in peer outreach. These health workers use mobile phones as an educational tool to share voice messages on topics of interest.[44] Community health workers are given an audio-visual job aid with illustrations, health information and a short code which enables access of a voice message from the fictional Dr Anita. The frontline health worker can either pass on that information or let peers/family members listen to it directly. The service has expanded to more districts and over 60 million minutes of content has been played by over 500,000 unique users. Use of Mobile Kunji has helped standardise delivery of key messages, reduced inconsistency and improved interpersonal communication. It has also increased families' trust in health workers, improved their comprehension and acceptance of health information, and adoption of health behaviours such as use of contraception.

**These examples demonstrate that digital technology can be an effective and flexible teaching resource in peer-to-peer approaches.** However, it is important that digital technology and devices are seen as an asset, and not as a risk. If peer leaders feel threatened by digital technology, they may not make use of it. For example, EDGE peer leaders were reluctant to promote an additional mobile learning platform amongst their peers, as they were worried it would make their role less relevant in girls' clubs. The DreamSave programme, which uses an app to build digital and financial literacy, encountered issues with mobile phones being locked away between educational sessions, due to security concerns, preventing participants from practicing their skills. It is also important that the community, parents and gatekeepers are consulted on the use of digital technology prior to the peer-to-peer programme, so

43 British Council n.d.a; British Council n.d.b; LEARN: British Council n.d.c; British Council n.d.d
44 BBC Media Action 2015b; BBC Media Action 2015a; Ananya n.d.

they understand its benefits and safeguarding precautions and support the initiative. This is particularly important in contexts where digital technology and the internet can be seen as risks to girls' safety and reputation.[45]

**Digital education became increasingly common during the COVID-19 crisis.**[46] Some initiatives, such as EDGE and Girl Rising's Explore More, migrated to digital platforms when the pandemic restricted in-person meetings, for example, by using WhatsApp groups to connect and share text, voice and video content. Other programmes have used the Zoom platform. Advantages of these virtual modalities for peer-to-peer approaches include flexibility and convenience – there is no need to travel to a central location, and education can continue anywhere, anytime. Communicating online may offer greater privacy for learners when discussing sensitive issues and be easier for those lacking confidence to speak up in-person. The use of virtual platforms can also enable peer-to-peer programmes to be more easily scaled. While virtual peer-to-peer may not offer the same opportunity for socio-emotional connection, in some settings, digital education can stimulate feelings of belonging and connectedness.[47]

**Challenges for virtual peer-to-peer include limitations in access to technology, especially for girls, and a lack of privacy when using shared devices.** This was the case for girls participating in EDGE, when it moved to WhatsApp, as they had to borrow their parents' phones to access the programme. This may have impacted their participation, particularly in the life skills component, as they may not have felt comfortable to fully share their views on a device that can be monitored. Another issue experienced by several peer-to-peer programmes, including EDGE and UNCDF Digital Community Entrepreneurs, has been SIM ownerships laws that prevent adolescents under 18 years from registering a phone SIM card. In other programmes, such as Mozilla Clubs, internet connectivity and data costs have been barriers to girls and women utilising virtual peer-to-peer platforms.

45 UNICEF 2023; Girl Effect and Vodafone 2018.
46 Gherheș et al. 2021
47 Ibid.

**Some peer-to-peer approaches use a hybrid approach, with both in-person and virtual learning, to develop participants' digital literacy.** This is the case in Mozilla Clubs, which aim to build the digital literacy of women and girls in low-income areas.[48] Face-to-face peer groups are held in safe spaces such as schools, and learning and communication continues virtually using a website optimized for mobile use. The online component has faced several challenges including lack of online content in local languages, participants' low level of digital literacy as well as the connectivity and cost issues mentioned previously. Another hybrid programme implemented by Tostan and UNICEF, the Joko Initiative, aims to harness mobile technology to increase peer communication and collaboration, and build literacy and numeracy skills.[49] Participants learn to use mobile phones in groups and then pass this information on to a friend, neighbour or family member. They then use the phones to communicate, share information about events and activities, and build consensus in community decision-making. Tostan provided some phones which were loaned or given to community members who lacked them.

**Mobile phones are frequently used in both face-to-face and virtual peer-to-peer programmes.** In low resource settings where smart phones are not common, peer leaders may help individuals or groups to access digital services, apps, or information on a smartphone. This is the case in the DreamSave savings groups, where the smartphone is shared by the group, and for Amartha peer-to-peer lending services where the peer agent uses their own phone.[50] RUMA Community Agents use a hybrid approach where they sell airtime and identify digital services in-person, but relay information, such as job lists, from their smartphone to participants' basic phone by SMS.[51] The SMS BIZ programme, which provides free, reliable and confidential access to sexual and reproductive health (SRH) information and counselling, is entirely virtual.[52] Peer leaders send out SRH text messages and provide anonymous SMS counselling to a peer network of over 290,000 young people. By providing this support, SMS Biz seeks to empower young people, particularly girls, with information. The platform receives around 5,000 messages per day and has demonstrated positive results in increasing young people's access of health facilities. These programmes demonstrate that mobile phones offer a flexible platform for peer-to-peer which may be used virtually or in-person depending on the context.

48 Mozilla 2017; Mozilla n.d.
49 Tostan International 2010; UNESCO 2014.
50 Arnold 2020; Amartha 2021; Amartha n.d.; Bamboo Capital Partners 2020.
51 Wireless Reach n.d.; RUMA 2011; ORFL 2015.
52 Rodrigues and Sani 2017; UNICEF 2020; UNAIDS 2017.; Neves 2020.

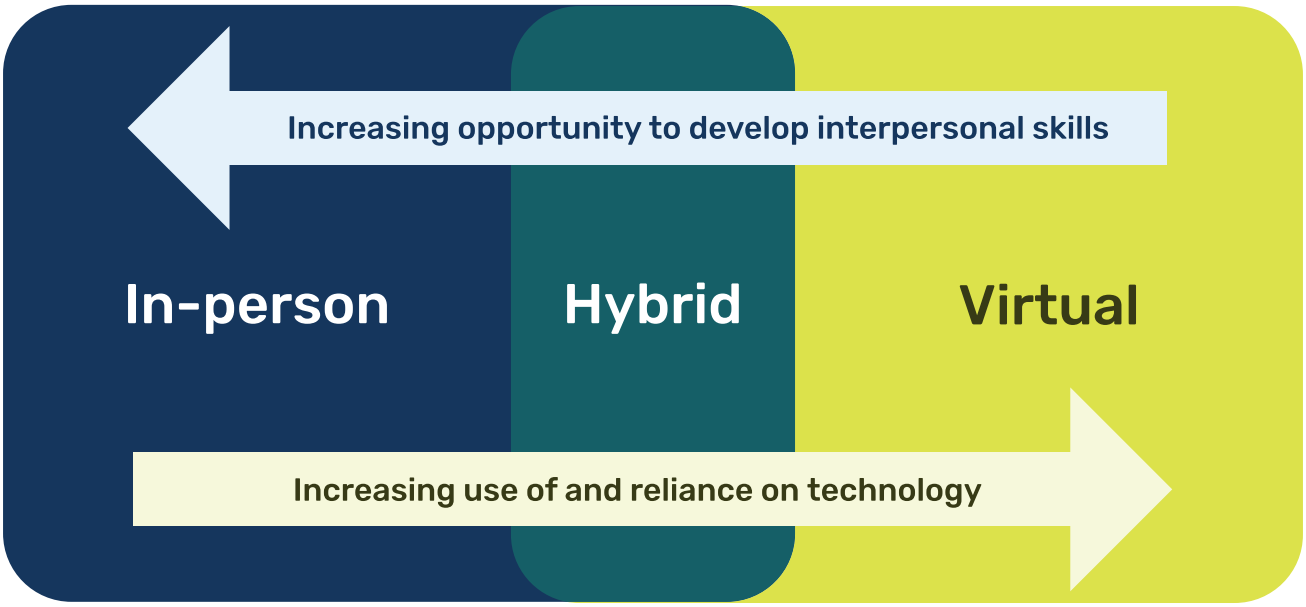


**Figure 1** **Graphic depicting peer-to-peer modalities**

- Peer-to-peer programmes may be in-person, virtual or a hybrid combination of both modalities.
- Virtual peer-to-peer may result in feelings of belonging and connectedness, however in-person programmes offer a greater opportunity for socio-emotional connection and the development of interpersonal skills.
- Digital technology may be used as a teaching tool for content delivery or to build digital skills in any peer-to-peer programme regardless of modality. However, virtual modalities have greater use of and reliance on digital technology, as it is the primary means of communication.

# Peer-to-peer participants and leaders

**Peer-to-peer programmes vary greatly in how they target participants.** Most initiatives focus on low-income communities, often living in rural or remote areas, particularly those lacking education and employment opportunities. However, there is often a generous age range for 'peers' which in some instances includes both adults and children. For example, ELA targets girls and young women aged 13-20 years but also includes those aged 20-25 years. While the GIRLS Inspire programme, to address child, early and forced marriage, has an age range of 10-44 years, although most participants are youth aged 15-24 years.[53] From these examples, it would appear restricted age criteria are not a prerequisite for a successful peer-to-peer approach. However, girls may feel more comfortable discussing some content, such as sensitive SRH information, with female peer facilitators closer to their own age.

**Methods of recruiting peer participants varies depending on programme modality.** In person peer-to-peer initiatives are likely to gain participants from personal referral or community promotional activities, including in schools. Some leverage existing groups, organisations and clubs which already have membership relevant to the programme and relationships with the community. However, virtual programmes may need to take additional steps to engage participants in online groups and networks. For example, in SMS BIZ young people could invite friends to join the programme by texting their friends' phone numbers to a short code number. To boost girls' participation, they were incentivised to invite friends, with the opportunity to win a smartphone. In some instances, peer leaders providing digital services, such as Digital Community Entrepreneurs in Uganda or RUMA Community Agents, are financially rewarded with commission when they recruit participants who use the services.[54] Lack of incentives can be an issue for recruitment in some programmes. For example, EDGE peer leaders were not successful in enlisting girls for the mobile learning platform, as the peer leaders did not fully understand their role, lacked incentives, and were concerned the initiative would undermine their status in the peer clubs.

**Early and ongoing engagement of gatekeepers is important when young people are participating in peer-to-peer approaches.** This is particularly vital when sensitive issues that challenge social and gender norms are being discussed, such women's empowerment or sexual and reproductive health. In some settings, girls' use of digital technology may also raise parental concerns regarding safety or reputational risks.[55] Most peer-to-peer initiatives involving children and adolescents integrate

53 Ferreira 2018; Smith 2019.
54 United Nations Capital Development Fund 2021; Wireless Reach n.d.; RUMA 2011; ORFL 2015.
55 Girl Effect and Vodafone 2018.

communication with parents and the community. For example, in EDGE, parents and community members attend briefing sessions to build support for the programme, and there is also engagement with religious leaders. The EDGE programme also partners with NGOs who have existing peer clubs that are already trusted by the community. The GIRL Rising initiative, to advance gender equality by changing attitudes and harmful gender norms, has developed resources to support stakeholder engagement including a family guide for conversations about girls' lives and empowerment in the home.[56] The GIRLS Inspire programme to address child marriage takes community engagement further by including growth sessions for girls' mothers and social action meetings for parents. Meetings are also arranged with community members who may offer supportive services, such as prospective employers, lawyers, psychologists, district officials and bank representatives.

**Peer-to-peer approaches are frequently implemented in groups; however, one-on-one or social network models may also be used.** Group sizes vary from very small, such as the GIRLS Inspire TRIO groups of three girls, to more traditional class sizes of 30 participants, as seen in EDGE and ELA. Initiatives where groups engage with a peer leader-operated mobile phone or other device, such as Amartha (peer-to peer lending) or DreamSave (savings group) often have medium sized groups of 15-25. In some programmes, particularly those which include provision of health services or sales, a more personal one-on-one approach is taken to education. Agents, counsellors, and entrepreneurs work with individuals to identify their needs. This is the case for Digital Community Entrepreneurs and RUMA Community Agents, who seek to improve access to digital technology, as well as counsellors for SMS BIZ or Mobile Kunji who facilitate access to health information through digital platforms. Virtual peer-to-peer may operate in groups, such as the EDGE WhatsApp groups, or across social networks. For example, the Jokko Initiative allows users, generally community leaders or service providers, such as imams, nurses or teachers, to send SMS messages to a short code number, which is then forwarded to the community network. The Mozilla Club, in contrast, allows peers to communicate, share and learn in a moderated community forum on the Mozilla Club website.[57] These examples indicate that, when it comes to peer-to-peer approaches, one size does not fit all. Decisions about how peer leaders interact with participants should be made based on session content, goals and modality, as well as the context and the cultural fit.

**The function of peer leaders is key to peer-to-peer design and varies greatly.** In some programmes there are no peer leaders – instead, peers collaborate or support each other in their learning and empowerment journey, as is the case for TRIOS in the GIRLS Inspire programme. Generally, in these instances, learning groups are facilitated by adult educators, such as in the Girls Rising initiative, where teachers guide peer group discussions and activities. In this instance, teachers were perceived to be more trustworthy than university student peer educators, as girls were familiar with them. For the DANA e-wallet, migrant domestic workers may act as peer supporters when they introduce friends to the app.[58]

56 Girl Rising n.d.
57 Mozilla 2017; Mozilla n.d.
58 Ang, Panggabean, and Thao 2021b; Ang, Panggabean, and Thao 2021a.

**In other peer-to-peer programmes, peer leaders may act as mentors, counsellors, financial advisors, educators and even service providers.** ELA recruits peer mentors, who are slightly older than adolescent participants, to support life skills and vocational skills education. SMS BIZ uses a peer counselling model where peer leaders provide virtual counselling services. In the Mobile Kunji programme, the Community Health Workers provide outreach using a peer educator approach. Amartha community agents and DreamSave bookkeepers act as financial advisors, supporting lending and savings, respectively. In some instances, peer leaders may have multiple roles. For example, Digital Community Entrepreneurs have a service/business role, in that they provide access to digital products and services, such as mobile phones, airtime and data, but they also act as peer educators to build digital and financial literacy.

**Peer leaders are also learners and benefit from capacity building for their roles.** Training is key for peer leaders to be effective in their role, however implementation varies. Most programmes provide initial capacity building, but many also require ongoing training support. For example, Digital Community Entrepreneurs receive initial training in digital sales, marketing and entrepreneurial skills with refresher courses every three months. Ongoing mentoring and refresher training for EDGE peer leaders builds their English language and digital skills as well as their self-confidence and leadership. These examples suggest that the role and training of peer leaders will depend on the programme design and characteristics, but ongoing support and supervision could be worthwhile.

**Care must be taken in selection of peer leaders.** Peer leaders must not only have the relevant skills to support education but should also be perceived as trustworthy by participants. For example, Digital Community Entrepreneurs require minimum levels of numeracy and literacy, high business acumen and a good reputation in their communities. DreamSave bookkeepers are also trusted community members with good numeracy and/or digital skills and experience in small group facilitation and community mobilization. Mozilla clubs recruit local trusted female leaders and/or community members to serve as role models for learners. Across these programmes trust and reputation of peer leaders would appear to be as important as technical knowledge and skills.

**To be successful, peer leaders must understand their role in the peer-to-peer approach, as well as their personal motivations.** Failure to do so can lead to undesirable consequences, as demonstrated when EDGE peer leaders did not recruit sufficient participants for the mobile learning platform, due to confusion about their objectives and concern for loss of status. Self-awareness can also be important so that peer leaders understand their fears and biases, and not transfer them to other participants. This is particularly important for providing rights-based education and when addressing sensitive issues such as sexuality.

**Financial incentives for peer leaders are common in many programmes.** In some instances, this may equate to a regular salary whilst in others it may reflect a token

of appreciation or a stipend. For example, ELA rewards peer mentors with small lump payments for their work. In service provision models, such as Digital Community Entrepreneurs (DCEs) or RUMA Community agents, peer leaders receive commission on the sale of products and services. For DCEs this can equate to an income of between $68 - $95 per month. Pakriye project peer educators[59], SMS BIZ counsellors, and Mobile Kunji Community Health Workers all receive salaries. Some programmes, such as EDGE, have found financial incentives for peer leaders to be key for retention, which can also reduce training and recruitment costs.[60]

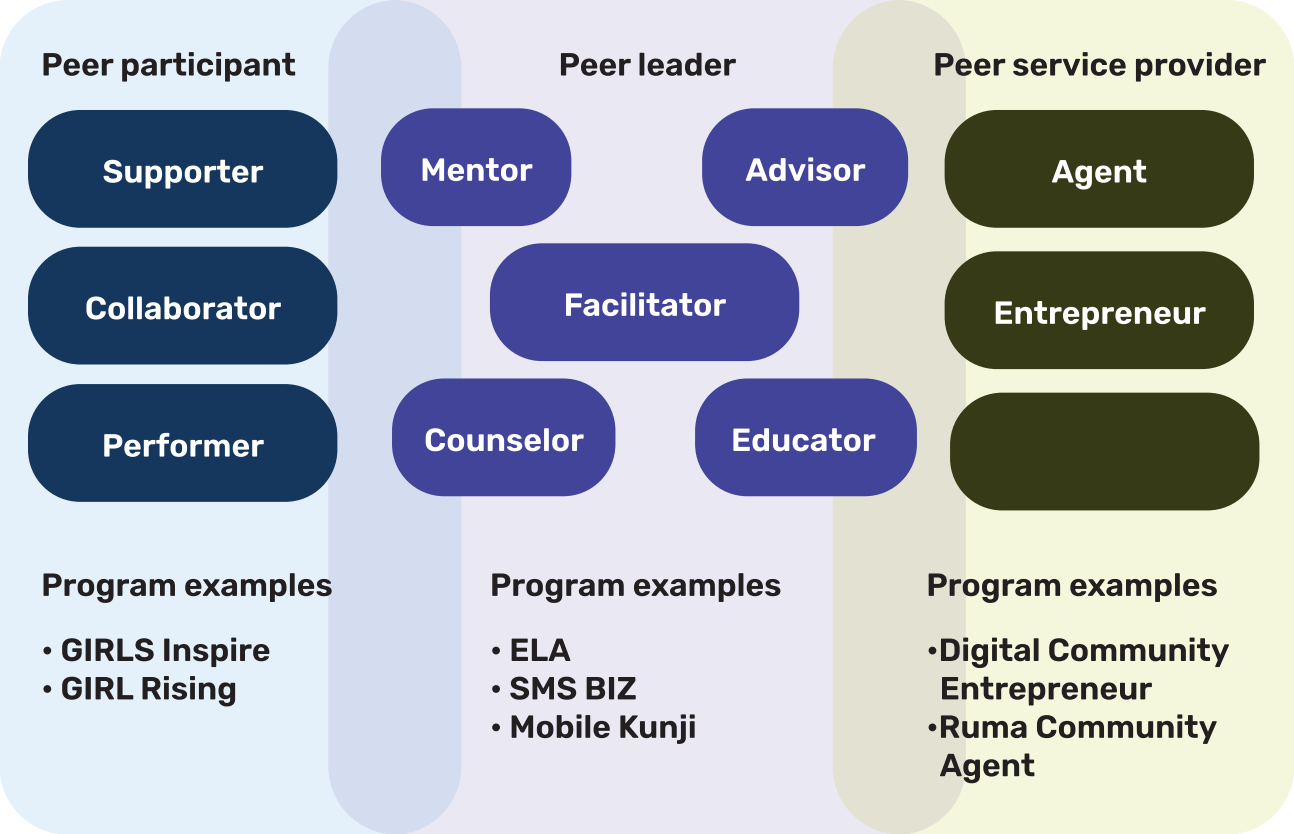


**Figure 2** **Graphic depicting peer roles with programme examples**

The graphic illustrates the range of roles peers may have in peer-to-peer programmes.

- In some programmes peers may act as supporters or collaborators, or even performers in educational theatre. In these instances, leaders are generally adults e.g., GIRLS Inspire and GIRL Rising.
- In other programmes, peer leaders act as mentors (ELA), advisors, counsellors (SMS BIZ) or educators (Mobile Kunji).
- Peers can also act as service providers and leaders, with both entrepreneurial and educational roles, e.g., Digital Community Entrepreneurs and RUMA Community Agents.

59 Hajiani, Sidhu, and Chemmencheri n.d.; IT for Change n.d.
60 FHI360 2014.

# Key insights

## for using peer-to-peer approaches to reach more girls with digital

**There are a range of innovative ways peer-to-peer approaches are being used in conjunction with digital to reach women and girls** and build their knowledge and skills, including in-person, one-on-one and in groups, virtual and hybrid modalities. A combination of digital and peer-to-peer may be synergistic. The novel nature of digital platforms and devices in low resource settings, and the opportunity they offer to access information in a fun and interactive way, can make them appealing teaching tools for peer education. The use of technology can also increase trust in peer leaders and acceptance of the information they provide. In addition, digital devices can facilitate learning for those with low levels of literacy through text to speech, voice messages, videos and graphics. On the other hand, using a familiar peer education approach, that is understood and trusted by a community, may help overcome social norms that restrict girls' access to technology.

**Keeping girls at the heart of the design process is key.** Understanding their digital skills, access and behaviours will be important for the digital component to be successful. Consultations with girls, their social circles and community leaders, will also assist in understanding social and gender norms, potential barriers, and the digital landscape (network coverage, device affordability, SIM registration). Consider targeting girls and communities where the need and barriers are the greatest, including girls with disabilities. These are likely to be settings with more restrictive social norms and less access to education and digital technology. While peer groups should have participants with similar demographics (age, gender, socio-economic status) including older girls and young women may enable co-design of the programme and provide opportunities for the development of role models and peer leaders.

**Engagement with gatekeepers is important to not only understand girls' context, but also to gain consent and support for peer-to-peer approaches.** Consulting with girls' parents, community and religious leaders, can help develop trust and support for the programme and reduce barriers to girls' participation. Community consultations or briefing sessions may be useful to provide an introduction. Engaging mothers throughout the programme may not only strengthen their support, but also provide an opportunity to build their skills and knowledge. It may also be worthwhile to recruit trusted community members, such as teachers, principals, or health workers, as advisors and advocates.

**Consider mapping local peer-to-peer organizations to leverage their experience and programmes.** Discussions with organizations with successful peer-to-peer programmes will provide a better understanding what works, the challenges they have faced, and how they have been overcome. This process may also identify potential partners whose programmes may be leveraged to reach girls. Building on an existing programme, with proven logistics and established relationships, will be more efficient and economical than building a programme from the ground up. When selecting a partner, look for organizations with similar values and mission, including commitment to gender equality and girls' empowerment, and trusted by the community and key opinion leaders. Partnering with existing programmes also avoids potential competition for girls' time and attention but it is important the organizations have appropriate safeguarding policies and practices.

**The peer-to-peer approach should suit the context.** For unconnected girls, who do not have access to mobile phones, this is likely to be face-to-face meetings which use technology, such as smartphones, tablets or laptops, as a tool to provide information, build knowledge and digital skills. When girls have some access to smartphones and the internet, virtual or hybrid peer-to-peer may be options. Girls may be able to borrow family members' phones to join peer-to-peer virtually. A hybrid modality maybe useful for girls who meet intermittently to continue their learning at home, for instance if they live remotely. Virtual peer-to-peer may be also be implemented in challenging situations, for example if security issues or disease outbreaks prevent in-person group meetings. Peer leaders can invite girls to join private social media groups e.g. on Facebook or WhatsApp, where information and activities can be shared, and discussions hosted. Girls can also invite their friends to join however they may need to be incentivised to do so.

**Peer leader selection and training is important.** The role of peer leader may vary depending on the programme, and they may act as an advisor, counsellor, mentor, educator or even an agent. Peer leaders need to be trustworthy, have relevant knowledge and skills, a degree of digital literacy and a solid understanding of their role. Peer leaders should build a supportive peer environment, whether online or in-person, and have the skills to address negative behaviours. Virtual peer leaders may be adult programme managers, as they need skills in moderation, content creation, and digital safeguarding, but they should use the 'voice' of a peer. In some instances, peer leaders may need to own or have access to a smartphone or other digital device. Peer-to-peer programmes should build the capacity of peer leaders on digital, leadership and communication skills as well as programme content. Training curricula should be based on needs assessment and tailored to the setting. Peer leaders may also be engaged to co-create the peer-to-peer programme to ensure content is relevant to the context and culture. Ongoing support and mentoring for peer leaders may help to keep them motivated and incentives may also be considered to aid retention.

**In summary, peer-to-peer approaches offer an opportunity to reach more girls with digital platforms, however, girls must be central to programme design. Important for success will be understanding girls' needs and the communities in which they live. This will enable careful planning, implementation and safeguarding. The rewards may not only be improvements in girls' digital access, knowledge and skills, but also the trust and support of parents and communities.**

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# Annex

| Programme | Organisation/s | Context | Goal/s | Target Population | Individual or Group | Peer Leaders | Digital component |
|---|---|---|---|---|---|---|---|
| FACE-TO-FACE | | | | | | | |
| **Amartha** | Amartha | Rural & remote villages in Indonesia | Financial literacy Peer-to-peer lending | Rural women entrepreneurs | Groups (15-25) | Community agent | Online lending platform |
| **Digital Community Entrepreneurs (DCE)** | "UNCDF Nilecom, Mezzanine, and Cordaid" | Rural farming communities in Uganda | Use of digital and financial services | Smallholder farmers in rural communities | Individual | Young people and adults 18-35 years Entrepreneurs | DCEs distribute mobile phones, airtime and solar chargers and introduce digital services e.g. mobile money |
| **DreamSave App** | DreamStart Labs | Tanzania | Digital and financial skills | Low-income women | Savings groups (~ 22) | Women Bookkeepers | A group smartphone, with monthly data and savings group app |
| **Empowerment & Livelihood for Adolescents (ELA)** | BRAC (Building Resources Across Communities) | Afghanistan, Bangladesh, Liberia, Nepal, Sierra Leone, South Sudan, Tanzania, Uganda | Vocational and life skills | Girls & young women 13-25 years | Groups (~30) | Young women Mentors | Some ICT use for digital skill development |

| Programme | Organisation/s | Context | Goal/s | Target Population | Individual or Group | Peer Leaders | Digital component |
|---|---|---|---|---|---|---|---|
| **GIRLS Inspire Preventing Child, Early & Forced Marriage** | Commonwealth of Learning | Bangladesh, Mozambique, Pakistan and Tanzania | Vocational and life skills | Vulnerable girls & women 10-44 years | Groups | Peer support groups and peer-led sessions in schools | APTUS devices (low cost mini PCs), also projectors and radios |
| **Internet Saathis** | Tata Trusts & Google | India | Digital literacy and skills | Rural women | Groups | Cadre of digitally trained rural women who train other women in their communities | Smart phones |
| **Mobile Kunji** | The Bill & Melinda Gates Foundation, BBC Media Action | 28 districts of Bihar, India | Health education | Families receiving health peer outreach | Family groups and individuals | Frontline Community Health Workers | Mobile phones use short code to access informative voice messages, used with visual aid |
| **Pakriye & Kishori Chitrapata Project** | IT for Change | 40 villages in Karnataka, India | Digital skills and access to information | Rural women & girls (13-20 years) | Individual and groups | Young women 'Infomediaries'/ educators | ICT centres with internet access |

| Programme | Organisation/s | Context | Goal/s | Target Population | Individual or Group | Peer Leaders | Digital component |
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|---|---|---|---|---|---|---|---|
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| **HYBRID** | | | | | | | |
| **English & Digital for Girls' Education (EDGE)** | British Council and BRAC | Afghanistan, Bangladesh, India, Nepal and Pakistan | English language, digital and life skills | Girls & young women 14-19 years | Clubs (30-35) | Girls and women 16-19 years Leaders/ educators | Portable netbooks with pre-loaded resources WhatsApp SMS, IVR, radio |
| **GIRL Rising Explore More** | Girl Rising | Argentina, Indonesia, Pakistan, Philippines, Thailand, and Vietnam | Advance gender equality & empowerment | Adolescent girls at risk of dropout | Often class based | Peer group discussions facilitated by teachers or peer educators | WhatsApp and Zoom Radio |
| **Jokko Initiative** | Tostan | 200 villages in Senegal | Digital and literacy skills, improved communication | Rural adults & adolescents | Network & group training sessions (50) | Adults Educators | Mobile phone-based messaging using SMS |
| **Mozilla Clubs** | Mozilla | Low-income areas in South Africa and Kenya | Web literacy | Women and girls 9-55 years | Network & group | Women leaders | My Mozilla Club website |

| Programme | Organisation/s | Context | Goal/s | Target Population | Individual or Group | Peer Leaders | Digital component |
|---|---|---|---|---|---|---|---|
| **RUMA Community Agent** | Grameen Foundation | Villages in Indonesia | Entrepreneurial skills, reduce poverty | Low-income adults | Individual | Entrepreneurs | Agent uses smartphone to provide digital services, shared by SMS |
| VIRTUAL | | | | | | | |
| **DANA** | Women's World Banking and the Bill & Melinda Gates Foundation | Indonesia | Digital & financial skills | Migrant workers | Individual | Employers & other migrant workers | DANA e-wallet app |
| **SMS BIZ/U-Report** | UNICEF | Mozambique | SRH knowledge & skills | Young people 10-24 years | Network 1:1 counselling | Youth Counsellors | Counsellors provided with ICT facilities, U-Report SMS and text messaging |

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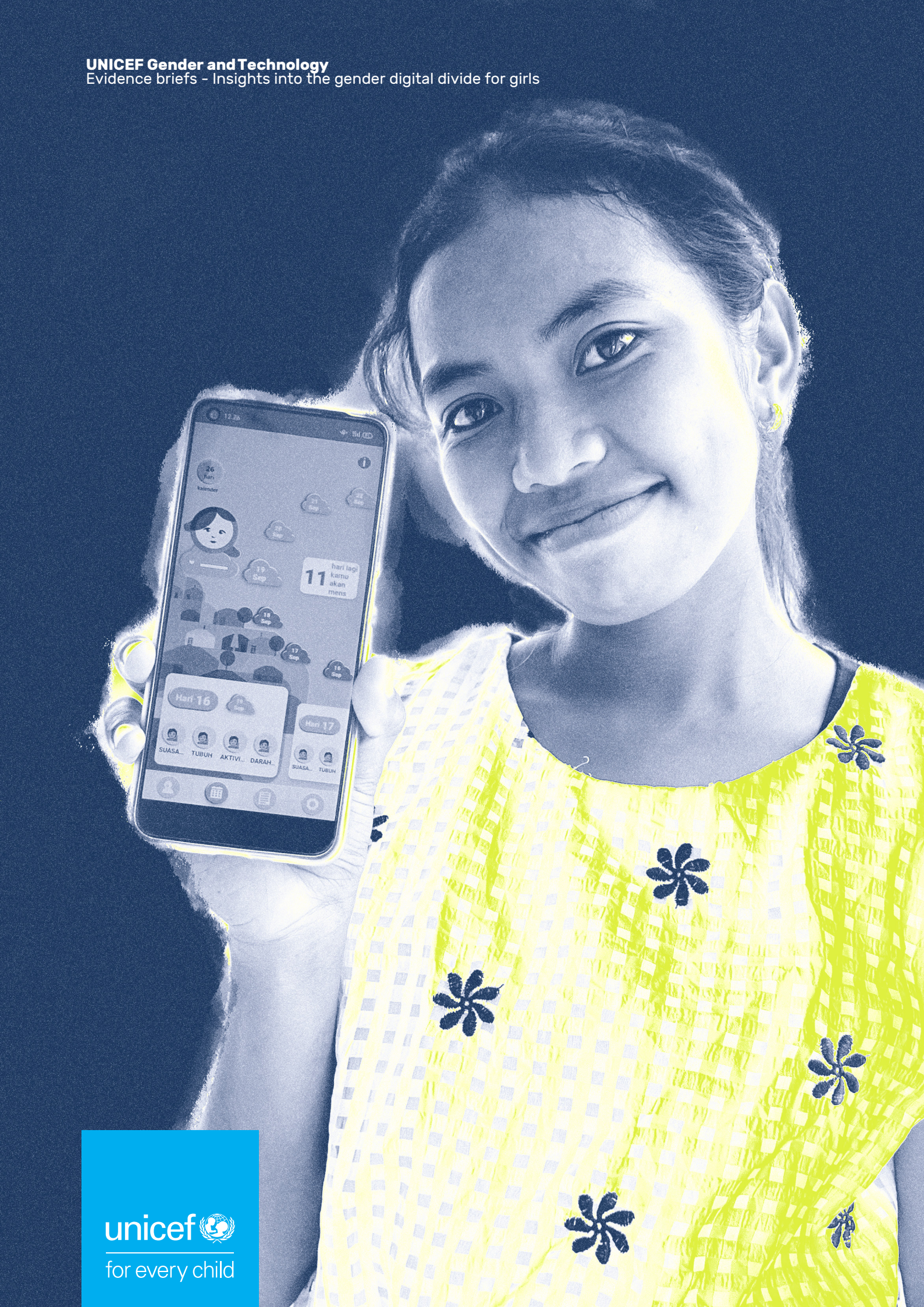


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