JOINT
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# Joint Programme Document:

## Inclusive Digital Transformation Facility

## COVER PAGE

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| **MPTFO Project Reference Number** | |

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| **Country** | Colombia |
| **Region** | Latin America and Caribbean |
| **Joint programme title:** | Inclusive Digital Transformation Facility (IDTF) |
| **Duration:** | 27 months |
| **Anticipated start and end dates:** | 05/2025 to 08/2027 |
| **Short description:** | The Inclusive Digital Transformation Facility (IDTF) is a strategic platform led by the Resident Coordinator's Office (RCO) in collaboration with the United Nations Development Programme (UNDP), the International Labour Organization (ILO), and the United Nations Population Fund (UNFPA), designed to facilitate the realization of the objectives of the Global Digital Compact in Colombia. Its purpose is to drive inclusive digital transformation, especially among the most left-behind populations.<br><br>The IDTF connects key actors from the public and private sectors and international cooperation to promote social and economic inclusion, leveraging areas where the country is making headway towards a digital transformation and complements efforts underway through the EU´s Global Gateway Strategy in Colombia to advance connectivity through digital infrastructure, last-mile connectivity, cyber security, and finance for development and investment.<br><br>The IDTF hopes to contribute to an inclusive, open, sustainable, fair, and secure digital future for all, as outlined in the Global Digital Compact.<br><br>**IDTF Action Framework**<br><br>The Inclusive Digital Transformation Facility (IDTF) is guided by the objectives set forth in the Global Digital Compact, which direct all its actions in Colombia. These objectives are fundamental to ensuring that digital transformation is not only accessible to everyone but also promotes a more inclusive, secure, and equitable digital space. The IDTF acts as a vehicle to articulate the actors of the digital ecosystem in the Colombian context, focusing on the following principles of action:<br><br>● Eliminate all digital divides and accelerate progress on all Sustainable Development Goals (SDGs): The IDTF works to close digital divides, especially among the most left-behind populations, ensuring that digitalization is a force that drives the achievement of the SDGs throughout the country.<br>● Expand inclusion in the digital economy and its benefits for all people: Through multisectoral collaboration, the IDTF promotes digital and financial inclusion as a tool to advance the guarantee of human rights, decent work, and economic and social inclusion, providing access to technologies and financial services that benefit the most left-behind people, creating a more inclusive digital economy.<br>● Foster an inclusive, open, and secure digital space that respects, protects, and promotes human rights: The IDTF supports the development of |

regulatory frameworks that ensure digital security and protect the rights of users in the digital environment, ensuring a digital space that respects privacy and security principles, as well as local public policies that seek to leverage connectivity.

- Promote data governance approaches that are responsible, equitable, and interoperable: The IDTF works to develop data infrastructures that are secure, interoperable, and promote transparency, enabling responsible use of information and ensuring that the benefits of digital data reach all sectors of society.
- Improve international governance of artificial intelligence (AI) for the benefit of humanity: Aligned with the principles of the Global Digital Compact, the IDTF contributes to the promotion of AI governance that benefits humanity, fostering the responsible use of these technologies in Colombia's social and economic development.

**How does the IDTF work?**

The Inclusive Digital Transformation Facility (IDTF) contributes to materializing the objectives of the Global Digital Compact (GDC) by identifying "windows of opportunity." Initially, the IDTF will work with two windows of opportunity aligned with two of the GDC's fundamental goals: (i) Expand inclusion in the digital economy and its benefits for all, and (ii) Foster an inclusive, open, and secure digital space that respects, protects, and promotes human rights.

Within each window of opportunity, the IDTF, through a collaborative effort between members of its governance, identifies key challenges, opportunities for interventions/solutions to increase impact, leverage funding and articulate ongoing interventions, ensure sustainability of social and economic inclusion, promote protection of human rights, and take advantage of opportunities to scale solutions through policy and normative design. Each window of the IDTF will employ collaborative methodologies to codesign and implement solutions with the relevant digital ecosystems nationally and locally and leverage funding (e.g. through matching grants).

**Windows of Opportunity**

1. **Foster an inclusive, open, and secure digital space that respects, protects, and promotes human rights.**
    - Project: Meaningful Connectivity
    - Challenge: Despite expanding connectivity infrastructure, structural barriers prevent marginalized women and youth in remote communities from fully benefiting from digital opportunities. These challenges limit their ability to access rights and services, while increasing risks of deepened inequalities and marginalization, hindering efforts to improve rights guarantees, productivity, and employment, and restricting their active participation in shaping local digital public policies.
    - Opportunity: There is a public and private programmatic offering to increase connectivity, literacy, and appropriation of digital skills for access to rights and services, and risk mitigation, which can be

leveraged and articulated in the territory to multiply reach and impact.

- Relevant activities: To effectively drive progress, the initiative will begin by conducting stakeholder consultations to gather insights and establish a foundation for collaboration. Simultaneously, a rapid assessment tool will be developed and piloted to ensure efficient data collection and analysis. Training sessions for local teams will be conducted to build capacity, followed by the organization of multi-stakeholder workshops to foster collaboration. Youth-led digital solution hubs will be established to empower young innovators, while a resource mobilization campaign will be launched to secure funding. Public-private partnership (PPP) agreements will be facilitated to strengthen support from various sectors. Additionally, innovation challenges and hackathons will be hosted to encourage creative solutions, and advocacy toolkits will be developed to support awareness-raising efforts. Finally, policy dialogue sessions will be organized to ensure the sustainability and scalability of the initiative.
- Expected Impact: Contribute to effective alignment between public and private digitalization offerings and local demand needs by strengthening local digital ecosystems. The IDTF seeks to strengthen local capacities for digital inclusion through a multi-stakeholder approach, focusing on women and youth—in all their diversity—as active agents of transformation for the full development of their potential, promoting their participation in the digital economy and their access to digital rights safely. In this way, it seeks to foster local public policies with a "bottom-up" approach that recognize digitalization as a driver of development and social inclusion, while seeking coherence and complementarity with national efforts to reduce the country's digital divide.

**2. Expand inclusion in the digital economy and its benefits for all people**

- Project name: Open Finance and Open Data to boost inclusive digital transformation
- Challenge: Despite advances in financial inclusion and growing internet access through mobile phones, cash usage remains dominant in daily transactions in the country. Although Colombia is advancing in creating regulatory frameworks for the adoption of open finance and open data, challenges persist that limit its capacity to foster true market competition, drive innovation, and expand financial inclusion for the entire society.
- Opportunity: The adoption of open finance and open data presents a transformative opportunity for Colombia to enhance financial inclusion and market innovation. By leveraging advancements in technology and regulatory frameworks, the country can address existing barriers, creating a more competitive financial landscape. This shift will encourage the development of inclusive financial products, especially for underserved populations, while fostering collaboration between the private and cooperative sectors. The establishment of a dedicated task force and

regulatory sandboxes will further accelerate this transition, positioning Colombia as a leader in financial innovation and digital transformation across the region.

- Relevant activities: Create an adequate regulatory framework for open finance and open data, promoting their adoption nationwide through technological and regulatory testing sandboxes. Additionally, a task force will be established to articulate efforts in implementing open finance and open data in the country. Also mobilize the private sector and strengthen the cooperative sector to develop more inclusive and sustainable financial products.
- Expected Impact: Contribute to the development of a more inclusive, competitive, and equitable digital financial ecosystem in Colombia, driving digital transformation nationwide. The IDTF seeks to promote financial innovation, improve the efficiency of the cooperative sector, and foster the creation of more accessible financial products with the private sector, generating a dynamic environment where transparency, personal data protection, equity, and access to digital financial services drive economic development safely and responsibly.

**Who is part of the IDTF?**

The IDTF operates under a collaborative governance model that brings together key actors from the Colombian digital ecosystem, including the government, the private sector, international cooperation, and civil society. This model articulates efforts to maximize resources and generate greater impact. Windows of opportunity and their respective challenges and solutions are identified with:

- Government (e.g. Ministry of Information Technology and Communication, Presidential Advisor for Digital Transformation, Ministry of Finance, National Planning Department, Financial Regulator, URF, SES, the National Learning Service, etc.)
- United Nations (RCO, UNDP, ILO, UNFPA)
- The European Union
- Private sector (e.g. Business Associations like the Industrial Association, Colombia Fintech Association, Cooperative Association, Chambers of Commerce, Federation of Savings and Credit Cooperatives, Public Services and Communications Association, Association of TICs, Business Foundations: Telefónica, Corona, Bolívar-Davivienda, Companies: Movistar, Ecopetrol, ETB, Moovi, Daviplata, Nequi, etc. Concrete initiatives like Global Opportunity Youth Network (GOYN).
- International partners (Interamerican Development Bank, World Bank, International Financial Corporation)
- Civil Society (e.g. Colnodo, Internet Society, Latin American Internet Association, territorial civil society organizations)

**What are the expected results?**

- Articulation of key actors: Coordination between public, private,

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| | international cooperation, and civil society sectors to promote inclusive digital transformation at national and local levels.<br>● Resource mobilization: Resources are leveraged through partnerships to ensure the catalytic impact and financial sustainability of the IDTF.<br>● Sustainability: Support government efforts and generate institutional capacities, ensuring a lasting impact.<br>● Development of inclusive public policies: Support the government in creating policies that promote digital transformation equitably, ensuring that regulatory and normative frameworks promote accessible and secure digitalization for all people.<br><br>**Why are we doing this?**<br>● Support the creation of an inclusive, prosperous, collaborative, and impactful Colombian digital ecosystem that drives inclusive economic growth and social development.<br>● Improve collaboration and coordination among stakeholders to work towards common goals.<br>● Enhance information flow and resource use for efficient knowledge exchange and optimal resource allocation.<br>● Increase the impact of interventions by developing innovative solutions that address key challenges.<br>● Mobilize resources and actors to support ecosystem growth.<br>● Place vulnerable populations (located in remote areas, women, youth, ethnic groups, people with disabilities) at the center of national and local digital ecosystem interventions to contribute to progress on Sustainable Development Goal indicators.<br>● Reveal the potential of digitalization to accelerate sustainable and inclusive development through innovation.<br><br>The IDTF will implement, when appropriate, solutions with a focus on specific municipalities to maximize local impact. All projects in the pipeline must incorporate the principles of LNOB, gender equality, and digital human rights, to bridge the digital divides for youth, women, ethnic populations, and people with disabilities when possible, considering territorial challenges and opportunities. |
| **Joint Programme team:** | |
| Resident Coordinator | Mireia Villar Forner, mireia.villarforner@un.org |
| Joint Program RCO focal point | Liliana Fonseca, PDFO, liliana.fonsecamunoz@un.org |
| Lead PUNO JP Focal point (UNDP) | Sara Ferrer, Resident Representative. UNDP, sara.ferrer.olivella@undp.org |
| PUNO 2 JP Focal point (ILO) | Teresa Torres, Country Coordinator ILO, torrest@ilo.org |
| PUNO 3 JP Focal point (UNFPA) | Luis Mora, Country Representative UNFPA, mora@unfpa.org |
| **Total budget:** | $3.760.000 (Joint SDG Funds + Co-funding UN Agencies) |
| **Source of funds:** | |
| UN Joint SDG Fund | $ 3,000,000 |

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| PUNO 1 co-funding (UNFPA) | $ 150,000 |
| PUNO 2 co-funding (ILO) | $ 150,000 |
| PUNO 3 co-funding (UNDP) | $ 460,000 |
| Government co-funding | $ 4.875.000 (estimated amount in on going investments by MinTic in last mile connectivity in municipalities where the JP will be implemented. These investments do not imply any liability for the government towards the PUNOs) |

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| **Legal context** | Colombia´s UNCT has signed the 2024 -2027 Cooperation Framework with the government and it will be the legal framework for this JP. |

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## DECLARATION OF COMMITMENT AND SIGNATURES

*By signing this Joint Programme document, all signatories commit to work together in a spirit of partnership to achieve the results identified in the results framework, work plan and budget.*

| **Co-Chairs of JP Steering Committee** | |
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| **Government representative** | **UN Resident Coordinator** |
| The Ministry of Information and Communication Technologies.<br><br>Name of Representative:<br><br>Signature: ________________<br>Date: | Name: Mireia Villar Forner<br><br>DocuSigned by:<br>A0AB5A5294484C3...<br>Signature:<br>Date: 15-May-2025<br>Inicial CF Inicial JCM |
| **Participating UN Organizations** | |
| Name of Representative: Sara Ferrer, Country Representative, UNDP<br><br>Signed by:<br>167D6562D44041D...<br>Signature:<br>Name of Organization: UNDP<br>Date: 27-May-2025<br>DS DS | Name of Representative: Luis Mora, Country Representative UNFPA<br><br>Signed by:<br>Luis Mora<br>5DA53B172EF44AC...<br>Signature:<br>Name of Organization: UNFPA<br>Date: 15-May-2025<br>DS JB |
| Name of Representative: Italo Cardona, Country Representative ILO<br><br>Firmado por:<br>Italo Cardona<br>51B06E9DAE404B7...<br>Signature:<br>Name of Organization: ILO<br>Date: 16-may.-2025<br>Initial NG Inicial IC | |

## JOINT PROGRAMME PROFILE

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| **Contribution to Cooperation Framework Outcome(s) and Output(s)** | In Colombia, the United Nations has recently launched the Cooperation Framework for Sustainable Development 2024-2027. Its 5th pillar recognizes digitalization as one of the central enablers of the 2030 Agenda. |
| **SDG Targets directly addressed by the Joint Programme** | **IDTF Facility level:**<br>● SDG 17<br><br>**Project pipeline level:**<br>Meaningful connectivity:<br>● SDG 1: Target 1.4<br>● SDG 4: Targets 4.4, 4.5.<br>● SDG 5: Targets 5.1,5.2,5.5., 5.b.<br>● SDG 8: Targets 8.3, 8.6<br>● SDG 10: Targets 10.2.<br>● SDG 16: Targets 16.7.<br>● SDG 17: 17.17.<br><br>Open Finance and open data:<br>● SDG 1: Targets: 1.4<br>● SDG 5: Targets: 5.b<br>● SDG 8: Targets: 8.10<br>● SDG 9: Targets: 9.3<br>● SDG 10: Targets: 10.2<br>● SDG 16: Targets: 16.6<br>● SDG 17: Targets: 17.17 |
| **Expected key results of the Joint Programme** | **1. A strengthened digitalization ecosystem.**<br>- Catalytic Results: structuring and co-financing at least 3 inclusive digital transformation projects, fostering collaboration among stakeholders through updated mapping and engagement strategies. Resource mobilization efforts will leverage at least USD 12 million and capacity building efforts. A sustainability model will ensure the long-term viability of the IDTF, with continuous stakeholder engagement and knowledge transfer.<br><br>**2. Window of opportunity no. 1: Foster an inclusive, open, and secure digital space that respects, protects, and promotes human rights.**<br>- Catalytic results include in regions where connectivity is becoming available and government programs are advancing digital literacy and skills, 2,000 youth will have made progress towards their economic and social inclusion and the protection of their Digital Human Rights. The project aims to place at least 120 youth in vulnerable situations in sustainable jobs through collaboration with the private sector. Additionally, key normative and policy documents will be developed to address gaps in current digital literacy and training programs that prevent their long-term sustainability and impact in left behind territories.<br><br>**3. Window of opportunity no. 2: Expand inclusion in the digital economy and its benefits for all people.** |

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| | - The expected results include the issuance of at least two regulatory guidelines to make Open Finance mandatory for all financial entities in Colombia. Additionally, at least one (1) use case will be developed to advance Open Finance implementation, and a sandbox will be established to test and gather data and relevant information from use cases to support better decision-making. To further drive the implementation of Open Finance, a taskforce will be created and managed to coordinate key actors in the Open Finance and Open Data ecosystems, including international financial institutions (IFIs), government representatives, financial institutions, associations (including fintechs), and other sectors that will join as Open Data advances. In the cooperative sector, at least 172 entities will receive Digital Readiness Assessments, while at least 10 cooperative entities will benefit from tailored digital capacity-building programs, alongside the creation of a roadmap for digitalization. Furthermore, we aim to reach 100,000 people using the Low-Value Immediate Payment System (Bre-b) after they receive the financial education strategy that we will support and at least 1 million transactions conducted through the Low-Value Payment System by underserved populations within the first year of usage of the payment system. Lastly, the IDTF will mobilize and engage participants from the Fintech ecosystem, traditional banks, and ISPs in at least three innovation challenges. |
| **Overview of transformative change** | |
| Integration | The facility's core function is to integrate diverse stakeholders and initiatives, maximizing impact and optimize resource utilization through a multi-sectoral, multi-partner integrated approach.<br><br>By fostering collaboration and synergy, the facility aims to catalyze a comprehensive digitalization ecosystem in Colombia, driving progress towards at least two of the pillars of the Global Digital Compact contributing to a more sustainable and inclusive future. |
| Scale | The facility aims to convene, articulate stakeholders and mobilize resources to maximize impact.<br><br>Direct leveraged resources may increase as we continue to move forward the IDTF´s work. The Meaningful Connectivity project will directly impact 2,000 youth with the potential to impact many more as we are building an integrated systems thinking pilot that will hopefully be replicated in more municipalities.<br>The Open Finance and open data project will benefit: 100,000 people benefited by the implementation of the Low-Value Immediate Payment System.<br><br>It is important to note that the two initial windows of opportunity are not the sole focus of the IDTF's support. There will be additional projects that will be co-developed and co-financed by the IDTF and its members. Consequently, the leveraged impact and resources reported in the document pertain only to the initial identified pipeline. The overall impact and leveraged resources are expected to expand as the IDTF supports more projects in the future. |

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| Speed | By supporting strategic, mature, ready to deliver projects, the IDTF supports projects not only to reach scale but also effective implementation.<br><br>88% of resources are being allocated to the aforementioned projects, which are ready to deliver and can show initial results in the first year of operation.<br><br>Results within the first 12 months after launch of IDTF, include:<br><br>*See tables in results section for detailed results of the JP. Some early results include (not exhaustive):*<br><br>Official launch of the IDTF (Event, press release)<br><br>- IDTF core team hired.<br>- The engagement and communication IDTF strategy has been finalized and is now beginning its implementation phase.<br>- Resource mobilization strategy finalized and in implementation.<br>- At least 2 steering committee meetings.<br><br>Finalized the structuring and launch of the initially identified windows of opportunity.<br>- Ecosystems actor and initiative mapping for both projects.<br>- Identified entry points and specific intervention for each territory chosen.<br>- Finalized the selection of territories where the IDTF is going to focus.<br>- A rapid assessment on digital inclusive transformation for each selected territory.<br>- A third project idea identified<br>- At least one regulatory guideline to make Open Finance mandatory for all financial entities in Colombia.<br>- At least one (1) use case will be developed to advance Open Finance implementation<br>- At least 172 entities with Digital Readiness Assessment applied |
| Local context-specific | The IDTF, in alignment with the RCO´s territorialization strategy, will implement all projects with a targeted focus on specific municipalities to maximize impact. |
| Sustainability | Ensuring the facility's sustainability beyond the joint program's three-year duration is a key priority. The UN's exit strategy, commencing from the IDTF's launch, prioritizes building a robust foundation for long-term success. This involves strengthening the IDTF's capacity, refining its procedures and governance, and fostering ownership among Colombian stakeholders to ensure its continued operation and impact beyond the initial UN support.<br><br>The IDTF will initially be integrated within the UN system, with a core team inside UNDP and managed directly to UNDP in coordination with the RC and reporting on strategic planning and results to the Steering Committee for the implementation of the IDTF. Throughout the duration of this JP, the IDTF core team will operate with a clear endgame vision, actively developing an exit strategy to transition the IDTF's operations to another institution or government entity. |

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| | **Window of opportunity No. 1 - Foster an inclusive, open, and secure digital space that respects, protects, and promotes human rights.** The proposal ensures sustainability because of its strategic actions designed to identify and address the needs of the digital ecosystem in Colombia (nationally and locally), specifically for meaningful connectivity and closing digital gaps. The facility is also intended to be a catalyst for national policy efforts to achieve the desired impacts in bridging the digital divide. This ensures not only continuity, but also long-term relevance. In addition, by strengthening local capacities, establishing strategic alliances with the private sector and implementing scalable digital mechanisms, a solid foundation is being created to enhance the impact and sustainability of the projects' actions.<br><br>**Window of opportunity No. 2 -Expand inclusion in the digital economy and its benefits for all people:** The project is designed to foster a sustainable digital and financial ecosystem that encourages ongoing innovation in products and services. Establishing long-term policies and regulations, coupled with training and empowering the solidarity sector and the broader population, ensures continuous adoption and adaptation of financial technology |
| Anticipated direct beneficiaries | 200.000 people. |
| Anticipated financial leverage | 1:4x |
| Localization marker score | 10 |

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| The primary focus on SDG Transitions in the JP | • **Digital Transformation**<br>Food Systems<br>• **Decent Jobs and Universal Social Protection**<br>Energy Access and Affordability<br>• **Transforming Education**<br>Climate, Biodiversity, Pollution |
| Main engine room actions that the JP supports | • **Shifts across policy and regulatory frameworks**<br>• **Capacity building at scale**<br>• **Deal room (financing mix)**<br>• **Pipeline of bankable and market-ready projects** |

Learn more

***Contributions to Digital Transformation***

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| Digital Offerings addressed by the JP | • **Inclusive digital connectivity.**<br>• **Digital finance and payment systems.** |
| The drivers for digital transformation that this JP enables | • **Digital inclusion in underserved areas.**<br>• **Digital capacity-building and digital skills.**<br>• **Digital human rights** |

**JOINT PROGRAM DESCRIPTION - Executive Summary**

Despite progress in various areas, including poverty reduction and the historic signing of the peace agreement in 2016, Colombia continues to grapple with significant challenges that hinder its pursuit of sustainable and inclusive development. High levels of inequality, particularly affecting women, children, indigenous, and Afro-descendant populations, persist due to poverty, limited access to essential services, low economic growth rates and a lack of economic opportunities. Colombia struggles with institutional weaknesses, financing gaps, and insufficient data for effective decision-making. These interconnected challenges, not exhaustive, underscore the need for targeted interventions and a comprehensive approach to address systemic inequalities and promote a more equitable and sustainable future for all Colombians.

Digitalization can be a catalyst solution for these challenges in Colombia as it can drive economic development by expanding market access, creating jobs, and promoting financial inclusion. Digitalization also has the potential to foster social inclusion by improving access to education, healthcare, and civic participation, particularly for marginalized communities. However, Colombia faces significant challenges in bridging the digital divide, including a connectivity infrastructure gap, a digital skills gap, limited digitalization of essential services, and a fragmented digital ecosystem, all of which disproportionately impact vulnerable populations and hinder their access to the benefits of the digital world.

This joint program establishes the Inclusive Digital Transformation Facility (IDTF) which is a strategic platform led by the Resident Coordinator's Office (RCO) in collaboration with the United Nations Development Programme (UNDP), the International Labour Organization (ILO), and the United Nations Population Fund (UNFPA), **designed to facilitate the realization of the objectives of the Global Digital Compact in Colombia**. Its purpose is to drive inclusive digital transformation, closing digital and financial gaps, especially among the most left-behind populations. The IDTF connects key actors from the public and private sectors and international cooperation to promote social inclusion and economic growth through the country's digital transformation, aspiring to an inclusive, open, sustainable, fair, and secure digital future for all, as established by the Global Digital Compact.

**IDTF Action Framework**

The Inclusive Digital Transformation Facility (IDTF) is guided by the objectives set forth in the Global Digital Compact, which direct all its actions in Colombia. These objectives are fundamental to ensuring that digital transformation is not only accessible to everyone but also promotes a more inclusive, secure, and equitable digital space. The IDTF acts as a vehicle to articulate the actors of the digital ecosystem in the Colombian context, focusing on the following principles of action:

- Eliminate all digital divides and accelerate progress on all Sustainable Development Goals (SDGs): The IDTF works to close digital divides, especially among the most left-behind populations, ensuring that digitalization is a force that drives the achievement of the SDGs throughout the country.
- Expand inclusion in the digital economy and its benefits for all people: Through multisectoral collaboration, the IDTF promotes digital and financial inclusion as a tool to advance the guarantee of human rights, decent work, and economic and social inclusion, providing access to technologies and financial services that benefit the most left-behind people, creating a more inclusive digital economy.
- Foster an inclusive, open, and secure digital space that respects, protects, and promotes human rights: The IDTF supports the development of regulatory frameworks that ensure digital security and protect the rights of users in the digital environment, ensuring a digital space that respects privacy and security principles, as well as local public policies that seek to leverage connectivity.
- Promote data governance approaches that are responsible, equitable, and interoperable: The IDTF works to develop data infrastructures that are secure, interoperable, and promote transparency, enabling responsible use of information and ensuring that the benefits of digital data reach all sectors of society.
- Improve international governance of artificial intelligence (AI) for the benefit of humanity: Aligned with the principles of the Global Digital Compact, the IDTF contributes to the promotion of AI governance that benefits humanity, fostering the responsible use of these technologies in Colombia's social and economic development.

**How does the IDTF work?**

The Inclusive Digital Transformation Facility (IDTF) contributes to materializing the objectives of the Global Digital Compact through aligned "windows of opportunity," initially with two of the pact's fundamental goals: (i) Expand inclusion in the digital economy and its benefits for all, and (ii) Foster an inclusive, open, and secure digital space that respects, protects, and promotes human rights. It is expected that, as more resources are mobilized, the IDTF can expand into other sectors (such as Agrotech, Edutech, and Healthtech, among others) to generate a greater impact in various areas of digital development in the country.

**Windows of Opportunity**

**Window 1: Foster an inclusive, open, and secure digital space that respects, protects, and promotes human rights**

Project Name: Meaningful Connectivity:

- Challenge: Despite expanding connectivity infrastructure, structural barriers prevent marginalized women and youth in remote communities from fully benefiting from digital opportunities. These challenges limit their ability to access rights and services, while increasing risks of deepened inequalities and marginalization, hindering efforts to improve rights guarantees, productivity, and employment, and restricting their active participation in shaping local digital public policies.
- Opportunity: There is a public and private programmatic offering to increase connectivity, literacy, and appropriation of digital skills for access to rights and services, and risk mitigation, which can be leveraged and articulated in the territory to multiply reach and impact.
- Expected Impact: Contribute to effective alignment between public and private digitalization offerings and local demand needs by strengthening local digital ecosystems. The IDTF seeks to strengthen local capacities for digital inclusion through a multi-stakeholder approach, focusing on women and youth—in all their diversity—as active agents of transformation for the full development of their potential, promoting their participation in the digital economy and their access to digital rights safely. In this way, it seeks to foster local public policies with a "bottom-up" approach, recognizing digitalization as a driver of development and social integration, and responsibly managing its risks.

**Window 2: Expand inclusion in the digital economy and its benefits for all**

Project Name: Open Finance and Open Data to boost inclusive digital transformation

- Challenge: Despite advances in financial inclusion and growing internet access through mobile phones, cash usage remains dominant in daily transactions in the country. Although Colombia is advancing in creating regulatory frameworks for the adoption of open finance and open data, challenges persist that limit its capacity to foster true market competition, drive innovation, and expand financial inclusion for the entire society.
- Opportunity: Adequate regulatory frameworks for open finance and open data, promoting their adoption nationwide through technological and regulatory testing sandboxes. Additionally, a task force will be established to articulate efforts in implementing open finance and open data in the country. The IDTF will also mobilize the private sector and strengthen the cooperative sector to develop more inclusive and sustainable financial products.
- Expected Impact: Contribute to the development of a more inclusive, competitive, and equitable digital financial ecosystem in Colombia, driving digital transformation nationwide. The IDTF seeks to promote financial innovation, improve the efficiency of the cooperative sector, and foster the creation of more accessible financial products with the private sector, generating a dynamic environment where transparency, personal data protection, equity, and access to digital financial services drive economic development safely and responsibly.

**Who is part of the IDTF?**

The IDTF operates under a collaborative governance model that brings together key actors from the Colombian digital ecosystem, including the government, the private sector, international cooperation, and civil society. This model allows for articulating efforts to maximize resources and generate a greater impact.

- Government (e.g. Ministry of Information Technology and Communication, Presidential Advisor for Digital Transformation, Ministry of Finance, National Planning Department, Financial Regulator, URF, SES, the National Learning Service, etc.)
- United Nations (RCO, UNDP, ILO, UNFPA)
- The European Union
- Private sector (e.g. Business Associations like the Industrial Association, Colombia Fintech Association, Cooperative Association, Chambers of Commerce, Federation of Savings and Credit Cooperatives, Public Services and Communications Association, Association of TICs, Business Foundations: Telefónica, Corona, Bolívar-Davivienda, Companies: Movistar, Ecopetrol, ETB, Moovi, Daviplata, Nequi, etc., Concrete initiatives like Global Opportunity Youth Network (GOYN).
- International partners (Interamerican Development Bank, World Bank, International Financial Corporation)
- Civil Society (e.g. Colnodo, Internet Society, Latin American Internet Association, territorial civil society organizations)

**What are the expected results?**

- Articulation of key actors: Coordination between public, private, international cooperation, and civil society sectors to promote inclusive digital transformation at national and local levels.
- Resource mobilization: Resources are leveraged through partnerships to ensure the catalytic impact and financial sustainability of the IDTF.
- Sustainability: Support government efforts and generate institutional capacities, ensuring a lasting impact.
- Development of inclusive public policies: Support the government in creating policies that promote digital transformation equitably, ensuring that regulatory and normative frameworks promote accessible and secure digitalization for all people.

**Why are we doing this?**

- Support the creation of an inclusive, prosperous, collaborative, and impactful Colombian digital ecosystem that drives inclusive economic growth and social development.
- Improve collaboration and coordination among stakeholders to work towards common goals.
- Enhance information flow and resource use for efficient knowledge exchange and optimal resource allocation.
- Increase the impact of interventions by developing innovative solutions that address key challenges.
- Mobilize resources and actors to support ecosystem growth.
- Place vulnerable populations (located in remote areas, women, youth, ethnic groups, people with disabilities) at the center of national and local digital ecosystem interventions to contribute to progress on Sustainable Development Goal indicators.

## 1. Baseline and Situation Analysis

**Situation Analysis**

Connectivity, access and use of Information and Communication Technologies plays a fundamental role in changing people's lives and in the achievement of the SDGs, as mentioned in the SDG-Acceleration Agenda (UNDP & ITU, 2023). Digitalization can accelerate progress in poverty reduction, climate action, education, hunger, and could help achieve at least 70% of the 169 SDG targets. This is particularly relevant for a country like Colombia, the third most unequal in Latin America. Despite progress, Colombia's digital transformation has not yet reached the most left behind. The following identified problems will not all be addressed by the JP; however, they are key to understanding the current state of digitalization in the country.

**Connectivity infrastructure gap.** Colombia has a significant connectivity gap that disproportionately affects the poorest households and the most vulnerable populations, particularly in rural areas. Only 61% of households in Colombia have internet access and there is a notable gap between urban (72%) and rural (28%) areas (DANE, 2022). Bridging this divide requires targeted efforts to ensure equitable internet access and use, including through last-mile solutions, a priority for the current administration. According to MINTIC (2018), 50% of women without internet access are aged 55-65, 20% have lower income, and 33% are indigenous.

**Digital and digitalization competencies gap.** There is also a significant gap in digital and digitalization competencies that reinforces barriers to the assimilation and effective use of digital technologies. According to the World Bank, only 18% of Colombians know how to download or install computer programs (digital gap), and 6.0% of the population can use specialized programming languages (digitalization gap). Additionally, only 43% of women have basic digital skills, compared to 62% of men (MINTIC, 2023). Despite public offer of programs aimed at providing digital skills through public schools and vocational training, the absence of national digital competencies' strategy identifying market and social demand for digital skills and systematically incorporating it into curricula limits their reach and long-term effects. In terms of internet usage, the Colombian national average is 65% (ENTIC 2021), and young people represent the demographic segment that uses this service the most (84%), which represents a great opportunity for promoting the access to rights and services in this population and to prevent the risks related to digitalization. Internet access gaps arise based on geographic location, with a significant disadvantage for the population living in rural and dispersed areas (28%) compared to those living in urban centers (72%). As ethnic groups are primarily located in rural areas, digital gaps are more pronounced within this population segment (Dejusticia, 2021).

Lastly, it is important to mention that the overall prevalence rate of digital violence reaches 91% in Latin America and the Caribbean. This type of violence predominantly affects young women. This technology-mediated gender violence has serious psychological consequences and can lead to real-world violence such as street harassment, physical and sexual violence, and even femicides and murders. Therefore, it's essential that digital connectivity is approached with a focus on rights and violence prevention.

In the first half of 2023, the ICT industry was a key driver, generating 250 thousand jobs. Although young people show an outstanding participation in sectors such as digital and creative technologies, these are still secondary compared to the overwhelming occupation in health, which represents more than 70%. Significant gaps persist, especially in regions such as Atlántico, Guajira, Colombian Pacific and Urabá both in the number and relevance of IT-trained professionals. Updating the national qualifications framework is crucial in a sector as dynamic and demanding as ICT. Despite the various existing public policies, consolidating a national strategy to close these gaps remains a major challenge, especially to ensure equitable opportunities for the most vulnerable, including youth.

**Gap in digital financial inclusion and participation in the digital economy.** The Global Digital Compact aims to expand inclusion in the digital economy and its benefits for all people. Through multisectoral collaboration, the Compact promotes digital and financial inclusion as tools to advance human rights, decent work, and economic and social inclusion. By providing access to technologies and financial services that benefit the most left-behind populations, it seeks to create a more inclusive digital economy.

Despite these efforts, the potential of digitalization to expand financial inclusion and its benefits remains underutilized for many, especially vulnerable populations. While global advancements in digital technologies have improved public service delivery, financial inclusion, and economic growth, challenges persist in ensuring equitable access. Public Digital Infrastructure (PDI), which includes key components like interoperable digital payments (such as Low Value Payment System and Open Finance strategies) and the ability to share data across institutions (Open Data), has proven essential in closing digital gaps and facilitating access to essential services and financial instruments. According to the World Bank and CAF (2023), these systems have improved service efficiency and promoted the integration of underserved communities into the digital economy.

Colombia has made progress in implementing Open Finance and Open Data strategies, seeking to foster the development of the digital economy and broaden access and participation opportunities for all. However, despite these advances, significant challenges remain. Current regulations and frameworks have yet to ensure that these opportunities reach the most excluded populations, highlighting the need for better alignment between policies and inclusion goals to make the digital economy truly accessible to everyone.

Despite high coverage, with 39 million Colombians, representing 92% of the population, having access to a bank account or digital wallet, only 70% actively use these tools. Additionally, the overall adoption of digital services remains low: only 13.2% of citizens search for government-related information online, and a mere 10.7% complete online procedures (CAF, 2023). A large portion of transactions, 76%, is still conducted in cash (BanRep, 2023), and over 50% of citizens have never completed a digital financial transaction (DANE, 2021). These figures reveal a significant gap between access and effective use of digital tools, emphasizing the need to enhance the interoperability of payments and data to integrate more people into the digital economy and maximize its impact, particularly for the most underserved.

However, several gender and geographic gaps remain, which need to be addressed to ensure that these advances are resilient and inclusive. In urban areas, financial access reached 99.5% by the end of 2023, while in rural areas, it was only 65.6%, highlighting a gap of 33.9 percentage points. Regarding formal financing products, the gap between urban and rural access was 17.1 percentage points, though microcredit showed a more positive trend in rural areas. While financial access increased for both women and men in 2023, with 91% of women and 97.7% of men having access to the financial system, there remains a gender gap of 6.6 percentage points. (Banca de las Oportunidades, 2023)

Digital payments have been shown to be a key factor in reducing financial disparities and advancing inclusion in the digital economy. Studies suggest that low- and middle-income countries could accelerate GDP growth by 20-33% with the adoption of public digital infrastructure in the financial sector. According to the Global Findex 2021, women in areas with access to digital payments are 9% less likely to fall into poverty and increase their consumption by 18.5%. Moreover, small and medium-sized enterprises (SMEs) that adopted digital payments during the pandemic saw income growth between 20% and 30%. These figures underscore the gap between the potential of digital tools and their current adoption, highlighting the need for more effective policies to promote their use and ensure that we leave no one behind in the digital economy.

**Gap in adoption of Digital Public Infrastructure (DPI) in underserved territories and populations:** As mentioned before, in recent years, Colombia has made significant strides in advancing its Digital Public Infrastructure (DPI) as part of broader efforts to promote financial and digital inclusion. A key initiative in this transformation is the development of Bre-B, the country's upcoming low-value Immediate Payment System (SPI), set to launch in 2025. Bre-B is positioned as a cornerstone of Colombia's Open Finance strategy, designed to facilitate real-time, low-cost payments and improve financial accessibility for all Colombians, particularly those in rural areas and among vulnerable populations.

Despite these advances, several challenges remain that could hinder the widespread adoption of Bre-B and other digital financial services in underserved regions. Low connectivity and digital literacy gaps are significant barriers, particularly in rural areas, where 45% of adults lack basic digital skills (OECD, 2022). Moreover, trust issues persist, particularly among women. A survey by the IFC (2023) revealed that 67% of rural women are hesitant to use digital financial services due to concerns about security and data privacy.

While other projects under the IDTF framework are addressing some of these gaps—such as improving connectivity and digital skills—it is crucial to incorporate a more inclusive approach to financial education strategies, especially for the adoption of Bre-B by all citizens. Specifically, there is a need to tailor educational programs to meet the unique needs of rural communities and vulnerable groups, including women and older adults. These initiatives are essential for building trust in digital platforms like Bre-B and ensuring that these populations can fully participate in the digital economy.

The role of Bre-B in advancing financial and digital inclusion cannot be overstated. By providing a real-time, interoperable payment system, Bre-B is positioned to play a key role in closing financial gaps. However, to fully realize its potential, it is essential to prioritize inclusive financial education strategies that address the specific needs of underserved populations. This approach will enable them to benefit from Bre-B and other digital infrastructures, ensuring that no one is left behind in the journey toward financial and digital inclusion

**Digital gap in solidarity and cooperative sector:** The cooperative and solidarity financial sector, which serves approximately 5.6 million Colombians, often lags in digital adoption due to limited resources, resistance to change, and the absence of a clear roadmap for its digitalization in Colombia. A 2020 study by Coomeva found that many cooperatives are struggling with outdated technological infrastructure and limited capacity to invest in digital solutions, which hampers their ability to keep pace with the evolving financial ecosystem.

Despite the important role cooperatives play in providing financial services to underserved populations, particularly in rural areas, where they serve 30% of the rural population, compared to traditional banking institutions that reach only 10% (Global Financial Inclusion Index, 2021), a 2021 report by the World Bank highlighted the urgent need for digital transformation within these institutions to enhance their services and outreach. Data from 2024 indicates that the cooperative sector continues to face significant challenges in modernizing its infrastructure and adopting digital innovations compared to other financial institutions in the country.

Without working towards digitalization to adopt or align with frameworks such as Open Finance and Open Data in Colombia, the approximately 5.6 million people associated with cooperatives, including a significant proportion of women—many of whom are heads of households—risk being excluded from the digital economy. Women represent 52% of those involved in cooperatives, and 20% of these women report having no monthly income, underscoring their vulnerability and the critical importance of digital financial solutions in improving their economic situation (Superintendencia de la Economía Solidaria, 2024). Failing to implement Open Finance in this sector would perpetuate the exclusion of these women from essential financial services, as their lack of income and access to formal financial products makes them particularly vulnerable. Open Finance would provide them with better access to personalized financial products, opportunities to build credit histories, and increased participation in the benefits of the digital economy.

Furthermore, it is essential to address gender inequalities within these institutions, particularly the glass ceiling that limits women's access to leadership positions. For instance, women make up only 42.7% of seats on governing boards, reflecting the barriers to higher levels of decision-making (Superintendencia de la Economía Solidaria, 2024). By tackling these issues, cooperatives can promote more inclusive decision-making and ensure that the benefits of digital transformation reach all members, regardless of gender.

According to a report by the International Cooperative Alliance, digital transformation is essential for cooperatives to remain competitive and responsive to member needs in an increasingly digital world. Enhancing digital transformation in this sector is crucial not only for expanding financial inclusion in underserved regions but also for ensuring the participation of the most marginalized groups, including rural communities, vulnerable populations, and women, in the digital economy.

The gaps mentioned above limit the benefit of digital human rights for the most marginalized individuals, particularly those living in remote or rural areas and those affected by armed conflict. Conversely, addressing different aspects of the digital landscape such as connectivity, access, digital competencies, and digitalization would promote equal access to participation in digital life, including education, freedom of expression and information, and fulfillment of economic, social, cultural, civic and political life.

Additional to these problems, **the absence of a robust digital and connectivity ecosystem in Colombia** leads to fragmented activities, a lack of coordination, and limited dialogue among the various stakeholders of the ecosystem. This deficiency in the digital infrastructure hinders the seamless integration of processes and technologies, thereby impeding the efficient exchange of information and resources. The resulting atomization of activities creates silos and barriers to collaboration, ultimately hampering the overall effectiveness and productivity of the ecosystem. Addressing this issue requires a comprehensive approach to strengthen the digital infrastructure, foster collaboration, and facilitate meaningful dialogue among the stakeholders. This can lead to a more cohesive and interconnected ecosystem, enabling greater synergy and innovation across the digital landscape.

### 2.1 Context

In September 2024, world leaders gathered at the 79th United Nations General Assembly (UNGA 79) and adopted **The Pact for the Future**, a global agreement designed to address humanity's most urgent challenges. This pact establishes a comprehensive framework to promote sustainable development, peace, social inclusion, and equitable access to technology. One of the fundamental pillars of this agreement is the **Global Digital Compact**, which seeks to ensure that all people, regardless of their location or socioeconomic status, have access to the opportunities offered by digitalization. This approach places particular emphasis on closing digital divides and ensuring that no one is left behind in the digital transformation process.

The Global Digital Compact drives the creation of an inclusive and accessible digital environment, where technologies are not only available to everyone but are also used safely and responsibly, promoting human rights and digital security. Digitalization is seen as an accelerator to tackle global challenges and ensure that technology becomes an enabler of human and economic development.

In Colombia, the United Nations has recently launched the Cooperation Framework for Sustainable Development 2024-2027. Its 5th pillar recognizes digitalization as one of the central enablers of the 2030 Agenda. Thus, both the Global Digital Compact and the Cooperation Framework 2024-2027 agree that technology is essential for building a more inclusive, equitable, and sustainable future, ensuring that the most vulnerable populations also benefit from digital transformation, while responsibly addressing potential risks of digitalization, particularly the perpetuation of inequalities and digital gender-based violence, among other risks.

This same approach is shared by Colombia's National Development Plan 2022-2026, Colombia's National Digital Strategy (2023-2026), and the National Connectivity Plan, which, together with the global strategies of the Joint SDG Fund and the European Union, recognize digitalization as a key catalyst for achieving the Sustainable Development Goals (SDGs). These efforts reflect a shared vision: technology is an essential engine for equity, inclusion, and sustainable development, and its proper use is crucial to ensure that the most vulnerable populations are not left behind.

The European Union has established Colombia as a priority country for its digital transformation strategy as part of its Global Gateway Strategy. Through a series of initiatives which include international cooperation, partnership with IFIs and investment banks and enabling the work of European private sector companies and academic institutions, the EU is advancing connectivity through digital infrastructure, last-mile connectivity, cyber security, finance for development and investment.

The conception of the IDTF was a comprehensive process that entailed extensive consultation with a diverse array of stakeholders across the public, private, and international cooperation sectors. The team engaged in over 30 meetings, involving more than 35 stakeholders, through various formats such as meetings, workshops, and presentations. This collaborative approach was instrumental in identifying the key challenges and opportunities within the ecosystem which has provided the foundation for the strategic direction and objectives of the IDTF.

### 2.2 Opportunities and stakeholders for SDG transition

**Domain of Change**

**IDTF Action Framework**

The Inclusive Digital Transformation Facility (IDTF) is guided by the objectives set forth in the Global Digital Compact, which direct all its actions in Colombia. These objectives are fundamental to ensuring that digital transformation is not only accessible to everyone but also promotes a more inclusive, secure, and equitable digital space. The IDTF acts as a vehicle to articulate the actors of the digital ecosystem in the Colombian context, focusing on the following principles of action:

- Eliminate all digital divides and accelerate progress on all Sustainable Development Goals (SDGs): The IDTF works to close digital divides, especially among the most left-behind populations, ensuring that digitalization is a force that drives the achievement of the SDGs throughout the country.
- Expand inclusion in the digital economy and its benefits for all people: Through multisectoral collaboration, the IDTF promotes digital and financial inclusion as a tool to advance the guarantee of human rights, decent work, and economic and social inclusion, providing access to technologies and financial services that benefit the most left-behind people, creating a more inclusive digital economy.
- Foster an inclusive, open, and secure digital space that respects, protects, and promotes human rights: The IDTF supports the development of regulatory frameworks that ensure digital security and protect the rights of users in the digital environment, ensuring a digital space that respects privacy and security principles, as well as local public policies that seek to leverage connectivity.
- Promote data governance approaches that are responsible, equitable, and interoperable: The IDTF works to develop data infrastructures that are secure, interoperable, and promote transparency, enabling responsible use of information and ensuring that the benefits of digital data reach all sectors of society.
- Improve international governance of artificial intelligence (AI) for the benefit of humanity: Aligned with the principles of the Global Digital Compact, the IDTF contributes to the promotion of AI governance that benefits humanity, fostering the responsible use of these technologies in Colombia's social and economic development.

**LNOB Critique**

The IDTF's Domain of Change will focus on leveraging digital transformation in areas ready for impactful change, targeting interventions that address the identified mature priorities. It will aim to create scalable and inclusive growth, integrating digital innovation into society and the economy, while being mindful of those traditionally left behind.

Who is left behind and why?

- People who face barriers for financial inclusion and participation in digital economy
- Communities lacking digital infrastructure due to geographical isolation beyond the scope of the IDTF.
- Communities with a high presence of illegal armed groups and public order issues.
- People who lack electronic devices that allow them access to connectivity and digital opportunities.
- Indigenous communities who are hesitant or resistant to embrace digitalization, given that the IDTF approach prioritizes respect for plurality, human rights, and autonomy.

**Pathways of change**

The Inclusive Digital Transformation Facility (IDTF) contributes to materializing the objectives of the Global Digital Compact through aligned "windows of opportunity," initially with two of the pact's fundamental goals: (i) Expand inclusion in the digital economy and its benefits for all, and (ii) Foster an inclusive, open, and secure digital space that respects, protects, and promotes human rights. It is expected that, as more resources are mobilized, the IDTF can expand into other sectors (such as agritech, edutech, and health tech, among others) to generate a greater impact in various areas of digital development in the country.

**Windows of Opportunity**

**Window 1: Foster an inclusive, open, and secure digital space that respects, protects, and promotes human rights**

Project Name: <u>Meaningful Connectivity:</u>

- Challenge: Ensure that the most left-behind youth benefit from digital opportunities, reducing risks that exacerbate inequalities or marginalization, contributing to improving rights guarantees, productivity, employment, and actively participating in the construction of local digital public policies (closing the digital divide with a safety by design approach).
- Opportunity: There is a public and private programmatic offering to increase connectivity, literacy, and appropriation of digital skills for access to rights and services, and risk mitigation, which can be leveraged and articulated in the territory to multiply reach and impact.
- Expected Impact: Contribute to effective alignment between public and private digitalization offerings and local demand needs by strengthening local digital ecosystems. The IDTF seeks to strengthen local capacities for digital inclusion through a multi-stakeholder approach, focusing on women and youth—in all their diversity—as active agents of transformation for the full development of their potential, promoting their participation in the digital economy and their access to digital rights safely. In this way, it seeks to foster local public policies with a "bottom-up" approach, recognizing digitalization as a driver of development and social integration, and responsibly managing its risks.

**Window 2: Expand inclusion in the digital economy and its benefits for all**

Project Name: <u>Open Finance and Open Data to boost inclusive digital transformation</u>

- Challenge: Despite advances in financial and digital inclusion and growing internet access through mobile phones, cash usage remains dominant in daily transactions across the country. Although Colombia is making significant progress in creating regulatory frameworks for the adoption of Open Finance, Open Data, and the upcoming Bre-B low-value Immediate Payment System (SPI), the full potential of these innovations is limited by key challenges. In particular, the cooperative and solidarity financial sectors face significant barriers in adopting new digital financial tools. Low adoption in rural areas, coupled with a lack of trust in digital platforms, further exacerbates these issues. Moreover, regulatory frameworks need to be uniformly adopted across all financial entities to foster true market competition, drive innovation, and expand financial and digital inclusion for underserved and vulnerable populations, including women and rural communities. These challenges must be addressed to ensure that the benefits of Open Finance, Open Data, and Bre-B are fully realized and inclusive of all sectors of society.
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- Opportunity: With the imminent launch of Bre-B in 2025 and the ongoing development of regulatory frameworks for Open Finance and Open Data, Colombia is at a pivotal moment to foster a more inclusive and equitable financial

ecosystem that ensures the participation of all people in the digital economy. Establishing adequate regulatory frameworks that are adopted by all financial entities is key to ensuring widespread participation in these initiatives. Technological and regulatory sandboxes provide a safe environment for experimentation and innovation, allowing financial institutions to test and refine new digital financial tools. The creation of a dedicated task force to coordinate the implementation of Open Finance, Open Data, and Bre-B is essential, with a specific focus on addressing the unique challenges faced by vulnerable populations, including women, rural communities, and older adults. Additionally, by promoting digitization within the cooperative sector and mobilizing the private sector to develop tailored financial products and services, there is a significant opportunity to expand financial and digital inclusion, ensuring that these innovations reach all corners of society. This will enable Colombia to lead in creating a financial ecosystem that is transparent, inclusive, and sustainable.

- Expected Impact: The successful implementation of Open Finance, Open Data, and Bre-B will significantly transform Colombia's financial ecosystem by making it more inclusive, competitive, and equitable. By fostering widespread adoption of these frameworks across all financial entities, particularly within the cooperative and solidarity sectors, the initiative will enhance financial and digital inclusion for traditionally underserved populations, including women, rural communities, and older adults. As financial institutions leverage technological and regulatory sandboxes to develop innovative and secure financial products, trust in digital platforms will grow, leading to greater participation in the digital economy. This transformation will not only promote transparency and personal data protection but also drive economic development by ensuring that vulnerable populations can access tailored financial services that meet their specific needs. Ultimately, Colombia will emerge as a leader in building a sustainable, inclusive, and transparent digital financial ecosystem that leaves no one behind.

**2.1 Problem space, entry points and pathways of change for the Facility**

After conducting an initial mapping of stakeholders and initiatives, engaging in multistakeholder, multisector dialogue, and holding numerous meetings and workshops led by the RCO, it is evident that there is an absence of a robust, articulated digital and connectivity ecosystem in Colombia.

Problem space: Fragmented activities, a lack of coordination, and limited dialogue among the various stakeholders of the digital ecosystem. This deficiency in the digital infrastructure hinders the seamless integration of processes and technologies, thereby impeding the efficient exchange of information and resources. The resulting atomization of activities creates silos and barriers to collaboration, ultimately hampering the overall effectiveness and productivity of the ecosystem.

<table>
<tr><th colspan="2">Facility</th></tr>
<tr><th>Entry points for catalytic intervention</th><th>Solutions space</th></tr>
<tr><td>Government priority and commitment: A strong commitment from the Colombian government, as evidenced by the inclusion of digitalization efforts in national development plans and policies including the National Development Plan.</td><td rowspan="3">Taking into consideration the key problems of the ecosystem, the entry points /enablers the solution space considers an entity or facility that works towards a comprehensive approach that:<br>i. Articulates relevant actors to ensure they collaborate and exchange ideas and work on a unified vision and align offerings<br>ii. Foster collaboration: Encourage open and constructive communication<br>iii. Facilitate decision-making: Provide a platform for informed decision-making.<br>iv. Generate innovative ideas: Stimulate creativity and innovation.<br>v. Support knowledge sharing: Facilitate the exchange of best practices, lessons learned, and research findings among participants.<br>vi. Ensure targeted and impactful resource mobilization through innovative mechanisms.</td></tr>
<tr><td>Last mile connectivity infrastructure in progress: Existence of private and public partnerships for the Investment in digital infrastructure (focused on reaching the last mile) currently advancing.</td></tr>
<tr><td>Priorities of the EU´s Global Gateway Strategy: The EU is supporting the Government of Colombia through a series of initiatives to reduce the digital divide. The backbone of this collaboration is to expand the roll-out of secure connectivity in dispersed rural areas through cooperation, public policies, regulation and the creation of conditions to mobilize the necessary investments.</td></tr>
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| **Priority of other key stakeholders.** In addition to the private sector's support for the connectivity and digitalization agenda, other key stakeholders (Multilaterals, development banks, international cooperation, government and private sector) are also showing high interest in this agenda. Key players have made this theme a priority in their agendas, demonstrating a collective commitment to advancing the digital and connectivity ecosystem. | vii.<br>viii. | Normative and policy support.<br>Capacity building at various levels and different stakeholders. |

**Why a Facility? Because the facility has a strategic approach and design:**

- STAKEHOLDER ALIGNMENT. It allows for the alignment of offerings from the public and private sectors, which are currently fragmented. It involves engaging other actors such as academia, civil society, and international cooperation to enhance results and use resources efficiently.
- RESOURCE LEVERAGING. The Facility can leverage additional resources.
- SUSTAINABILITY. One of the primary reasons for proposing a facility mechanism is its potential for sustainability, extending beyond the Joint SDG Fund intervention. The concept is for the facility to endure over time and evolve into a sustainable model by transferring leadership and coordination of the facility to the government in the mid to long term.
- VALUE ADDED OF THE UN. There are several digitalization and connectivity initiatives run by the government, the private sector, DFIs and the UN in Colombia. This UN-led JP offers a platform to synergize them all, making the UN´s main and overarching value add to "connect the dots", change collaboration practices and unleash additional untapped financing and ensure that already existing connectivity projects accelerates the achievement of the SDGs beyond digitalization.

Key stakeholders of the Facility. Please refer to Annex 1 for a full list of ecosystem actors, mapping of current initiatives.

**2.2 Problem space, entry points and pathways of change of Window 1: Foster an inclusive, open, and secure digital space that respects, protects, and promotes human rights**

**Problem space:**

Despite significant progress in connectivity, digital skills and digital infrastructure and the development of national and local programs, policies, and private sector initiatives aimed at promoting digital inclusion in Colombia, a persistent digital divide exacerbates unequal access to rights and services for populations in vulnerable situations. In remote areas, women, youth, ethnic communities, and people with disabilities still face barriers to digital access, literacy, adoption, and usage. Moreover, these groups are disproportionately vulnerable to risks such as digital security threats, violence, and further social exclusion, which prevent them from fully exercising their digital human rights, including access to information, freedom of expression, digital education, employment opportunities, and civic participation.

**3 key problems:**

1. **Lack of coordination in multi-actor efforts to bridge the digital divide at the local level leads to reduced impact, unsustainable solutions and limited population reach.**

Colombia faces a significant digital divide, with rural areas experiencing the largest connectivity gap within the OECD. Despite progress in broadband expansion, the "last mile" challenge persists, leaving only 32% of rural households connected. High costs further exacerbate this issue, as just 40% of the poorest households have internet access, compared to 93% of the wealthiest. Digital skills training is also concentrated in urban areas, deepening inequalities and marginalizing rural and vulnerable populations. While efforts from the government, private sector, and civil society aim to bridge these gaps, local coordination and sustainability remain critical challenges. Uncoordinated efforts lead to duplication, inefficient resource use, and conflicting approaches, reducing the overall impact of initiatives. Programs like MINTIC's SENATIC highlight the need to better align skills development in smaller municipalities with job opportunities in larger cities. To ensure digital transformation reaches the populations in the most vulnerable situations, coordinated and inclusive solutions that address local needs are urgently required.

**2. Unequal access to the benefits of the digital economy and socio-economic inclusion primarily affects young people.**

The market gap between skills demand and supply is significant. Colombia's ICT sector employs 274,386 individuals, with women representing just 43.4%. Despite 90% of employers reporting no gender bias in hiring, men hold nearly 80% of positions, underscoring gender disparities. The disconnect between skills development in smaller municipalities and jobs in larger cities exacerbates these inequalities. Among low-income youth, only 18% use the internet for education, and just 6% for job searching, limiting opportunities for social inclusion. Indigenous communities are particularly disadvantaged, with internet usage rates 75% lower than the national average. Although internet access among youth is high (84%), it does not translate into equitable opportunities, especially for women and marginalized groups. Bridging this digital divide remains a critical challenge for ensuring equal access to the benefits of the digital economy and fostering innovation that includes diverse perspectives. At a local level, there is a critical need to take advantage of the positive correlation between investment in and adoption of digital technologies and productivity growth. Additionally, local governments fail to engage effectively with citizens, this disconnect limits the potential for effective solutions that could improve public services and drive social and economic development. To achieve this, it is essential to develop the capacities of local governments to create public policies that focus on digital transformation. This focused approach is vital for streamlining service delivery, fostering innovation, and creating an inclusive environment (ANDI 2023).

**3. Need to address the digital risks for the most vulnerable: all forms of digital violence, including sexual and gender-based-violence, hate speech and discrimination, misinformation and disinformation, cyberbullying, and perpetuation of inequalities.**

The most left behind population face significant barriers to safely using digital technologies, hindering their digital inclusion. They are exposed to digital violence, and risks related to privacy, security, trusts and safety. For instance, women are severely underrepresented in tech fields, with only 1 in 10 developers and programmers being female, and alarmingly, 60% of Colombian women aged 18-40 report experiencing online harassment. According to GSMA research (2023), safety concerns are one of the top three obstacles preventing access to connectivity. This burden of ensuring their rights, well-being, and security often falls on women and girls themselves, which is an overwhelming and unrealistic responsibility given the drivers of violence and structural inequalities. Fear of online harm—including grooming, sextortion, harassment, stalking, and other forms of violence—can lead to hesitation in using the internet or even result in community, family, or cultural norms that forbid its use altogether. This lack of trust in online safety limits women and girls from accessing opportunities for digital literacy, empowerment, and inclusion, leading to a significant opportunity cost in terms of their social and economic development.

This window of opportunity aligns with the **Pact for the Future's Global Digital Compact** entry points.

| **Entry points for catalytic intervention** | **Solutions Space** |
|---|---|
| **Localization:**<br>To close digital divides, it is crucial to build on local experience through a participatory and multi-level approach, bolstering coherent policies, programs and capacities to accelerate the SDGs.<br><br>**Coordination of multi-stakeholders' efforts:**<br>A diverse array of public and private sector entities are currently operating in various regions, focusing on initiatives related to connectivity, digital skills, digitalization, employment, entrepreneurship, responsible and safe digital access and use, digital rights, as well as normative and policy development.<br>- MINTIC programs such as Digital Ecosystems, CiberPaz, MujeresTIC, IniciaconTIC, Centro de Relevo, ConVerTIC, Connectivity Communities.<br>- Large infrastructure connectivity projects | This window entails following a step by step **"intervention mode**l" that employs a comprehensive approach to address the key problems described above, integrating a gender-equity, population, and LNOB approach to ensure the needs and vulnerabilities of diverse groups are adequately considered. The intervention model will be implemented in a minimum of two territories and, wherever we operate, it will follow these steps:<br><br>**1. Conduct a rapid local assessment on gaps, needs and opportunities for inclusive digital transformation:**<br>● Map existing digital offer<br>● Evaluate the relevance and accessibility of these offerings in meeting the community's specific needs.<br>● Establish baselines and assess the impact of current programmes.<br>● Measure the effectiveness and impact of these programs.<br>● Identify digital risks faced by vulnerable populations. |

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| moving forward e.g. Internexa.<br>- EU's Global Gateway Strategy, EU-LAC Digital Alliance and Digital Economy Cooperation Package with Colombia.<br>- The private sector brings valuable experience and initiatives that support the long-term sustainability of digital offering and demand in local territories.<br><br>**The IDTF (deal room)** can serve as a coordinator of relevant stakeholders and a magnet for resources. It plays an important role in establishing and solidifying the agenda for meaningful connectivity by bringing together relevant stakeholders to bolster and enhance the initiative in a specific territory. Moreover, the IDTF can facilitate the acquisition of additional resources to further support its objectives. | ● Identify policy gaps or restrictions that hinder digital equity, such as limited infrastructure investment, regulatory constraints, or exclusionary practices.<br><br>**2. Convene strategic stakeholders in the local digital ecosystems to co-design strategies to address gaps and leverage opportunities identified in the rapid assessment:**<br>● Bring together strategic stakeholders from the local digital ecosystem, including government, private sector, civil society, academia, international cooperation, and community representatives.<br>● Establish participatory, multi-level, and multi-stakeholder task forces that focus on driving inclusive digital transformation tailored to the specific needs of the local population.<br>● Collaboratively define digital innovation challenges that are aligned with the unique needs, gaps, and opportunities of each territory.<br>● Include the active participation of women-led and youth-led organizations with experience and leadership in driving meaningful connectivity within their communities, ensuring their perspectives and initiatives strengthen local digital ecosystems and promote inclusive development.<br><br>**3. Foster local youth-led innovation in partnership with the public and private sectors to address key digital innovation challenges by focusing on:**<br>● **Inclusive access:** Ensure all youth have access to digital rights and services.<br>● **Future-ready skills:** Equip youth with the skills needed for the ICT sector and the future of work, for a better match with the labor demand. Align training programs with labor market demands to enhance employability and better prepare youth for evolving job markets.<br>● **Digital risks for the most vulnerable:** address all forms of digital violence, including sexual and gender-based-violence, hate speech and discrimination, misinformation and disinformation, cyberbullying, and perpetuation of inequalities.<br>● **Sustainable development:** Drive digital transformation to the achievement of sustainable development goals.<br><br>**4. Strengthen local public policy through a human rights, bottom-up approach to:**<br>● Integrate the reduction of the digital divide into the Policy framework including financing instruments for sustainable local connectivity.<br>● Embed principles of "responsible and safety-by-design"[1]<br>● Implement a gender and differential approach in policy development, particularly addressing labor inclusion, |

[1] A Safe Digital Future: https://www.unfpa.org/sites/default/files/pub-pdf/5.%20Digital_Future_ICPD30_ThinkPiece_220724_FINAL_WEB.pdf

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| | STEM education, and the prevention of digital gender-based violence.<br>● Develop targeted actions to mitigate online risks, ensuring safe, secure, and equitable digital access, especially for marginalized groups such as women, rural communities, and people with disabilities. |
| **Why are these solution spaces catalytic?**<br>1. Focusing on regions where the Ministry of Technology programs align with private-sector initiatives and international cooperation enhances the efficiency and effectiveness of digitalization efforts. This coordination helps ensure that solutions are tailored to specific local needs, reducing the risk of marginalization.<br>2. The emphasis on social innovation through youth-led solution labs encourages creative problem-solving that is responsive to local challenges. This participatory approach can lead to sustainable, community-driven solutions that address digital divides.<br>3. The focus on bottom-up approaches for local public policy development ensures that the voices of communities are heard in the policymaking process. This democratic engagement is vital for creating inclusive policies that support digitalization efforts. | |

**Stakeholders for Window 1: Please** refer to Annex 1 for a full table of all identified stakeholders and related projects. It is important to mention that the list is comprehensive and multisectoral.

### 2.3 Problem space, entry points and pathways of change Window 2: Expand inclusion in the digital economy and its benefits for all

In Colombia, despite 92% of the population having access to some form of bank account or digital wallet, the effective use of these tools is surprisingly low. 76% of recurring transactions are still made in cash, and 54% of citizens have never completed a digital financial transaction (DANE, 2021; BanRep, 2023). The use of electronic transfers remains low, and industry efforts to accelerate a digital payment ecosystem have not yet achieved the levels needed to properly promote financial inclusion, formalization, and accelerate the digitalization of the economy (URF, 2021).

Given the macro-level issues outlined above, the following are four key challenges hindering the expansion of Open Finance and Open Data in fostering inclusion in the digital economy and maximizing its benefits for all:

1. **Need for an Adequate Regulatory Framework, Establishment of Taskforces, and Testing Environments:** A robust regulatory framework supporting Open Finance and Open Data is essential, especially in Colombia, where a comprehensive legal and regulatory environment is still lacking. It is necessary to make the implementation of these frameworks obligatory within financial institutions. The creation of regulatory sandboxes and use cases for testing regulations is vital, as these allow for controlled experimentation without compromising the stability of the financial system. Additionally, these frameworks are key to ensuring the protection of human rights, particularly in the areas of cybersecurity and data privacy, safeguarding individuals' personal information and fostering trust in digital platforms. Furthermore, these regulatory efforts must include a gender-sensitive approach, ensuring that women, especially those in vulnerable and underserved populations, have equitable access to the new products and services created by Open Finance and Open Data. By addressing these gender disparities, the regulatory framework can contribute to a more inclusive digital economy. This approach is supported by The World Bank (2021) and the recommendations from Queen Máxima in 2024, which emphasize the need for the establishment of a taskforce to advance Open Finance in a coordinated manner, ensuring the participation of all sectors of the digital economy.

2. **Need for innovation and digitalization in the Cooperative and Solidarity financial sector**: The cooperative and solidarity financial sector in Colombia, which serves approximately 5.6 million Colombians, faces significant challenges in adopting digital technologies due to limited resources, resistance to change, and the absence of a structured roadmap for digitalization. Many cooperatives struggle with outdated technological infrastructure and lack the capacity to invest in digital solutions, which hampers their ability to meet the demands of a rapidly evolving financial ecosystem. This gap is particularly pressing in the cooperatives of savings and credit, which play a critical role in serving underserved populations, particularly in rural areas, where cooperatives reach 30% of the population, compared to the 10% served by traditional banking institutions (Global Financial Inclusion Index, 2021).

Without the digital transformation, the sector risks excluding the 5.6 million members, particularly women, who represent 52% of the cooperative membership and are disproportionately affected by the lack of access to financial services. 20% of women involved in cooperatives report having no monthly income (Superintendencia de la Economía Solidaria, 2024) yet many of these women still manage to save or access services through cooperatives. This data can be invaluable for enabling their participation in new financial products created through Open Finance and Open Data, ensuring that these historically excluded groups can engage in the digital economy. By leveraging this information, cooperatives can offer more tailored solutions, helping women build credit histories and gain access to a broader range of financial services, thus fostering their inclusion in the digital economy.

3. **Need to ensure adoption of the new DPI in left behind territories and populations:** While Colombia has made notable progress in advancing its Digital Public Infrastructure (DPI), particularly with the development of Bre-B, a low-value Immediate Payment System (SPI) set to launch in 2025, significant challenges remain. Bre-B, a key component of the country's Open Finance strategy, is designed to enhance financial accessibility, especially for rural and vulnerable populations. However, while other projects under the IDTF framework will address barriers such as low connectivity, limited digital literacy, and trust issues, it is crucial for this project to ensure inclusive financial education strategies. These efforts will be key in fostering trust in digital platforms like Bre-B and ensuring that underserved populations, particularly women and older adults, can fully engage in the digital economy.

4. **Need to consolidate collaborative work among Diverse Financial and Economic Sectors:** Promoting collaboration between the public sector, traditional banks, fintechs, the solidarity finance sector, and the real economy is essential for fostering innovation that promotes financial and digital inclusion. This approach not only enhances product and service development in partnership with the private sector but also ensures that these innovations reach a broader segment of the population, including underserved areas. Additionally, it is crucial that the design of financial products and services takes into account the specific needs of women, particularly those in vulnerable situations. By incorporating gender-sensitive approaches, financial institutions can create solutions that empower women economically, address the unique barriers they face in accessing financial services, and contribute to more inclusive growth in the digital economy.

| **Entry points for catalytic intervention** | **Solutions Space** |
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| 1. **Normative support.** The establishment of a regulatory framework supporting open finance and open data is crucial, especially in Colombia where a comprehensive legal and regulatory environment tailored to the capabilities of the financial sector is lacking. | ● **Issuance of external circulars and regulations:** UNDP will provide technical and operational support to the Financial Regulation Unit (URF) and the Superintendence of Finance (SFC) to facilitate the issuance of a decree and/or a regulatory circular that formalizes the mandatory implementation of Open Finance for supervised entities.<br><br>● **Creation of a multisectoral taskforce:** UNDP will support the forming of a taskforce that brings together key public and private sector actors, including financial institutions, regulatory bodies, and international cooperation representatives. This taskforce will serve as a platform to coordinate and strengthen Open Finance and Open Data strategies in Colombia, ensuring effective collaboration among stakeholders in the financial ecosystem.<br><br>● **Use cases:** UNDP will provide technical and operational support for the issuance of an initial use case focused on account aggregation and/or payment initiation. This will allow financial entities and users to consolidate financial products across multiple institutions, promoting greater transparency and competition in the sector and/or set the digital architecture needed to enable seamless payment initiation services. By facilitating these foundational use cases, UNDP aims to drive user-centric innovations that enhance financial accessibility and inclusivity, enabling individuals and businesses to make informed financial decisions with greater ease. Additionally, this initial focus will help establish a secure, standardized framework that can support future advancements in Open Finance and broader financial ecosystems. |

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| | ● **Creation of a regulatory and/or technological sandbox:** UNDP will support the designing and launching of a technological sandbox to conduct controlled tests on the account aggregation and/or payment initiation use case. This will allow for the safe evaluation of Open Finance's impact on the financial system before broader implementation.<br><br>● **Incorporating gender-sensitive approaches:** UNDP will work with the SFC and URF to ensure that gender considerations are integrated into Open Finance frameworks. This will include assessing the financial needs of women, especially in underserved and rural areas, and ensuring that new financial products and services created through Open Finance provide equitable access and benefits for women. By developing gender-sensitive financial solutions, the initiative aims to reduce the gender gap in access to financial services and promote women's participation in the digital economy. |
| **Need for Innovation and Digitalization in the Cooperative and Solidarity Financial Sector:** The cooperative and solidarity financial sector in Colombia, which serves approximately 5.6 million Colombians, faces significant challenges in adopting digital technologies due to limited resources, resistance to change, and the absence of a structured roadmap for digitalization. | ● **Conduct a digital maturity assessment:** UNDP in collaboration with the superintendence of solidarity economy will conduct a digital maturity assessment to determine the readiness of cooperatives for digital transformation, focusing on savings and credit cooperatives, which often serve underserved populations, particularly women-focused cooperatives.<br>● **Develop a roadmap for digitalization** UNDP will develop a digitalization roadmap to guide cooperatives in adopting digital technologies and aligning with Open Finance and Open Data frameworks. This roadmap will also serve as a key input for public policy, advancing the digitalization of cooperatives in Colombia to bring more inclusive and innovative services to the population.<br>● **Address gender inequalities** UNDP will address gender inequalities by ensuring women are included in leadership positions and have access to digital financial solutions. This will be supported through gender perspective workshops for cooperative entities, aimed at raising awareness of the importance of gender inclusion in decision-making processes. These efforts will help women build credit histories and actively participate in the digital economy, promoting greater inclusivity and financial empowerment. |
| **Need to ensure adoption of the new DPI in left behind territories and populations:** To ensure that the new Digital Public Infrastructure (DPI) is effectively adopted in underserved areas of Colombia, it is critical to address the specific needs of marginalized populations. Women, the elderly, and rural communities are often left behind in digital transformations, making it necessary to design inclusive solutions that empower them to participate in the digital economy. | ● **Financial education methodology:** UNDP will design and give help to implement a financial education methodology tailored to the needs of underserved populations, especially women and the elderly, to ensure broad adoption of the new DPI (Bre-b) in underserved areas of Colombia. This will ensure that all people can participate in the digital economy.<br>● **Research to develop use cases related to Bre-b:**<br>UNDP will conduct research to develop use cases for the new DPI, taking into consideration the constraints, barriers, and other challenges underserved populations face in using digital wallets beyond cash-in/cash-out services. Focus groups, interviews, and deep dives into communities will help identify these barriers and provide inputs for |

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| | designing additional use cases. |
| **Need to consolidate collaborative work among Diverse Financial and Economic Sectors**. Promoting collaboration between the public sector, traditional banks, fintechs, the solidarity finance sector, and the real economy is essential for fostering innovation that promotes financial and digital inclusion. | ● **Innovation and Experimentation:** UNDP will design and implement innovation challenges and experimental pilots in collaboration with fintechs, traditional banks, cooperatives, and real-sector companies. These pilots will focus on testing financial products and services that leverage Open Finance and Open Data to solve specific issues identified by the working group. The experiments will generate valuable data that can inform both policymaking and practical solutions for underserved populations. The working group will oversee these experiments to ensure they meet the needs of the identified groups, including vulnerable women and low-income populations. |

**Why are these entry points catalytic?**

- A robust regulatory framework is essential for safely integrating new financial technologies while protecting human rights, such as data privacy and cybersecurity. Regulatory sandboxes allow controlled testing, enabling a smooth and safe transition to broader implementation while ensuring innovation flourishes.
- Enhancing digital capabilities in the cooperative sector will prevent the exclusion of key financial institutions that serve vulnerable and rural communities, especially women. By utilizing the data from cooperative members and adopting gender-sensitive approaches, cooperatives can develop tailored solutions that foster financial inclusion and help close gender gaps.
- Collaborative innovation across financial sectors ensures that new products and services are inclusive, catering to underserved populations, particularly women. Multisectoral collaboration is key to addressing complex societal challenges and maximizing the opportunities offered by Open Finance and Open Data.

**Stakeholders**

This project reflects collaborative efforts with key governmental and private sector entities. This comprehensive engagement has included significant interactions with the Colombian Financial Regulation Unit (URF), the Financial Superintendency of Colombia (SFC), the Ministry of Finance (MHCP), the Superintendency of solidarity Economy (SES) the Central Bank of Colombia (Banco de la República), and other private stakeholders. To date, the initiative has garnered substantial support from these entities, evidenced by eight endorsement letters from these key players. For a full list of all stakeholders and related projects please refer to Annex 1.

## Programme strategy and theory of change

### 3.1. Systemic Theory of Change

The Inclusive Digital Transformation Facility (IDTF) is a strategic initiative to implement the Global Digital Compact in Colombia. It aims to close digital and financial gaps, particularly for marginalized populations, by connecting public and private sector actors to promote inclusive digital transformation. The IDTF focuses on eliminating digital divides, expanding digital economy inclusion, fostering secure digital spaces, promoting responsible data governance, and improving AI governance for societal benefit.

| **Theory of Change of the Facility** | |
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| Problem | Problem: The Colombian digital ecosystem suffers from fragmentation, lack of coordination, and limited dialogue among stakeholders, hindering efficient information exchange and resource utilization. |
| Long term goal (7+ years) | A thriving, collaborative, and impactful Colombian digital ecosystem that drives inclusive economic growth, social development and full realization of human rights specially for the most |

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| | vulnerable populations (women, rural communities, youth, ethnic population, people with disabilities). |
| Outcomes/ Transformative Impact | 1. Increased collaboration and coordination: Stakeholders actively engage in joint initiatives, share knowledge, and work towards common goals.<br>2. Improved information flow: The ecosystem benefits from efficient knowledge exchange, monitoring and evaluation and optimal allocation of resources.<br>3. Enhanced innovation and impact: Collaborative efforts lead to the development of innovative solutions that address key challenges and create positive impact for the most marginalized and excluded from digital opportunities, and to empower them as active agents of development.<br>4. Resource mobilization. Increased flows of resources. |
| Solution space and outputs | A dedicated facility, supported by strong government commitment, will act as a central hub to overcome these challenges.<br><br>Outputs. The facility will:<br>1. Convene stakeholders: Bring together key actors from across the ecosystem to foster dialogue, collaboration, and a shared vision.<br>2. Facilitate collaboration: Encourage open communication and joint initiatives to break down silos and promote synergy.<br>3. Support knowledge sharing: Enable the exchange of best practices, lessons learned, and research findings to accelerate learning and innovation.<br>4. Mobilize resources: Connect projects with funding opportunities and attract investment to support ecosystem growth.<br>5. Provide policy support: Advocate for enabling policies and regulatory frameworks that promote digital development.<br>6. Build capacity: Offer training and resources to strengthen the skills and capabilities of various stakeholders. |
| Assumptions | - Continued government commitment and support for digitalization efforts.<br>- Willingness of stakeholders to engage in collaborative initiatives.<br>- Effective leadership and management of the facility. |

| **Theory of Change of project: Meaningful Connectivity** | |
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| **Problem** | 1. Lack of coordination in multi-actor efforts to bridge the digital divide at the local level leads to reduced impact, unsustainable solutions and limited population reach.<br>2. Unequal access to the benefits of the digital economy and socio-economic inclusion primarily affects young people.<br>3. Need to address the digital risks for the most vulnerable (particularly women and young people): all forms of digital violence, including sexual and gender-based-violence, hate speech and discrimination, misinformation and disinformation, cyberbullying, and perpetuation of inequalities.<br><br>**Note:** The target population of this project is youth and their innovative social and productive initiatives with diverse identities based on gender, ethnicity, race, age, disability, or a combination of these factors. This diversity leads to intersecting forms of discrimination and barriers to digital rights. |

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| **Transformative Impact**<br>(long term and beyond the specific intervention of this JP) | A safe-by-design and well-coordinated digital ecosystem that enables the participation of a generation of digitally empowered youth equipped to actively participate in bottom-up public policies, contributing to economic growth, social inclusion, gender-equity, and access to rights and services.<br><br>SDG Transition: **Digital Transformation** as an enabler for all transitions.<br><br>**SDG:**<br>SDG 1: Target 1.4<br>SDG 4: Targets 4.4, 4.5.<br>SDG 5: Targets 5.1,5.2,5.5., 5.b.<br>SDG 8: Targets 8.3, 8.6<br>SDG 10: Targets 10.2.<br>SDG 16: Targets 16.7.<br>SDG 17: 17.17. |
| **Outcomes long term** | 1. Enhanced coordination of the digital ecosystem among local stakeholders through partnerships with various actors and sectors (private sector, academia, institutions, and community-based organizations), aimed at closing digital gaps, particularly for young women.<br>2. A generation of digitally empowered youth, equipped to thrive in the digital ecosystem, leading innovative solutions for inclusive access to digital rights and services at the local level, and driving economic growth, social inclusion and gender equity.<br>3. Local policies that recognize digitalization as a driver of development and social integration, focused on bridging gaps for the populations in most vulnerable situations, including strategies to mitigate online risks for youth and preventing gender-based-violences, tailored to local contexts and populations. |
| **Pathways of Change (Engine Rooms = IDTF windows)** | ● **Localization:**<br>To close digital divides, it is crucial to build on local experience through a participatory and multi-level approach, bolstering coherent policies, programs and capacities to accelerate the SDGs.<br><br>● **Coordination of multi-stakeholder efforts:**<br>A diverse array of public and private sector entities are currently operating in various regions, focusing on initiatives related to connectivity, digital skills, digitalization, employment, entrepreneurship, responsible and safe digital access and use, digital rights, as well as normative and policy development.<br>- MINTIC programs such as Digital Ecosystems, CiberPaz, MujeresTIC, IniciaconTIC, Centro de Relevo, ConVerTIC, Connectivity Communities.<br>- Large infrastructure connectivity projects moving forward e.g. Internexa.<br><br>- EU´s initiatives promoting digitalization and bridging the connectivity gap in dispersed rural areas.<br><br>- The private sector brings valuable experience and initiatives that support the long-term sustainability of digital offering and demand in local territories.<br><br>● **The IDTF (deal room)** can serve as a coordinator of relevant stakeholders and a magnet for resources. It plays an important role in establishing and solidifying the agenda for meaningful connectivity by bringing together relevant stakeholders to bolster and enhance the initiative in a specific territory. Moreover, the IDTF can facilitate the acquisition of additional resources to further support its objectives. |
| **Output indicators.** | ● Progress level of the design of rapid assessment tool for evaluating key areas of focus of the project.<br>● Partnerships collaborating to strengthen the local digital ecosystem and support youth-led digital solutions. |

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| | • youth in employability pathways routes.<br>• Number of digital local organizations (i.e ISPs) strengthened and articulated.<br>• Number of advocacy actions to strengthen policies that recognize digitalization as a driver of development, economic and social integration and gender equity, including strategies to mitigate online risks for youth and preventing gender-based-violences, tailored to local contexts and populations.<br>• Public policy guideline documents developed. |
| **Key Assumptions** | 1. Government commitment to equitable digital development and support for local initiatives.<br>2. Private sector willingness to invest in digital skills development and create employment opportunities for youth.<br>3. Active participation of youth in shaping and benefiting from digitalization efforts.<br>4. Effective collaboration and knowledge sharing among stakeholders. |

| **Theory of Change of window No. 2: Expand inclusion in the digital economy and its benefits for all** | |
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| **Problem** | Despite advances in financial and digital inclusion and growing internet access through mobile phones, cash usage remains dominant in daily transactions across the country. Although Colombia is making significant progress in creating regulatory frameworks for the adoption of Open Finance, Open Data, and the upcoming Bre-B low-value Immediate Payment System (SPI), the full potential of these innovations is limited by key challenges. In particular, the cooperative and solidarity financial sectors face significant barriers in adopting new digital financial tools. Low adoption in rural areas, coupled with a lack of trust in digital platforms, further exacerbates these issues. Moreover, regulatory frameworks need to be uniformly adopted across all financial entities to foster true market competition, drive innovation, and expand financial and digital inclusion for underserved and vulnerable populations, including women and rural communities. These challenges must be addressed to ensure that the benefits of Open Finance, Open Data, and Bre-B are fully realized and inclusive of all sectors of society. |
| **Transformative Impact** (long term and beyond the specific intervention of this JP) | By establishing a robust foundation for financial and digital inclusion, the JP has the potential to fundamentally shift the landscape of Colombia's financial ecosystem.<br><br>In the long term, the widespread adoption of real-time payment systems and digital financial tools will foster greater financial autonomy for underserved populations, particularly women, rural communities, and vulnerable groups. This will not only narrow the financial inclusion gap but will also empower these communities to actively participate in the digital economy, driving local economic development and reducing poverty.<br><br>Beyond this specific intervention, the capacity-building initiatives and regulatory frameworks will lay the groundwork for continuous innovation and digital transformation across all sectors. This will create a more inclusive and competitive financial market, where access to tailored financial services becomes a norm rather than a privilege. The cooperative and solidarity sectors will be strengthened, ensuring that historically marginalized groups are no longer left behind, and fostering greater equity and resilience in Colombia's financial system for generations to come<br><br>SDG Transition: Digital Transformation as an enabler for all transitions.<br>SDG 1: Targets: 1.4<br>SDG 5: Targets: 5.a, 5.b<br>SDG 8: Targets: 8.10<br>SDG 9: Targets: 9.3<br>SDG 10: Targets: 10.2 |

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| | SDG 16: Targets: 16.6<br>SDG 17: Targets: 17.17 |
| **Outcomes** | 1. Strengthened regulatory framework and enabling ecosystem for Open Finance and Open Data in Colombia, fostering innovation, financial inclusion, and ensuring equitable participation in the digital economy for all<br>2. Enhanced digital capacity and empowerment of the solidarity sector through collaborative efforts for effective adoption and use of digital tools.<br>3. Increased accessibility and adoption of digital public infrastructure (Low-value payment system) among underserved communities.<br>4. Inclusive financial and digital solutions co-created with private sectors to meet the financial inclusion and digital transformation needs of underserved communities |
| **Pathways of Change (Engine Rooms = IDTF windows)** | 1. Normative Support: Develop and implement public policies, regulations, and standards that promote digital finance, interoperability, open finance, and open data; create a conducive legal framework that encourages innovation and protects consumer interests and human rights.<br>2. Capacity Building: Provide targeted training and resources to enhance digital capabilities within the cooperative and solidarity sector to leverage the opportunities of open finance and open data and expand their services for undeserved people and territories.<br>3. Deal room to foster Innovation: Design and implement innovation challenges and experiments to promote collaboration and develop inclusive digital financial solutions tailored to the needs of women's and less financially included population; using alternative data to create new alternative scoring to access to financial instruments leverage the IDTF as a deal room to facilitate dialogue and collaboration among stakeholders. |
| 4. Output indicators | 1. Number of regulatory guidelines for Open Finance and/or Open Data supported by UNDP.<br>2. Number of exploratory activities or technical inputs provided for sandbox initiatives in Open Finance/Open Data or digital financial inclusion.<br>3. Number of use cases for Open Finance, Open Data, and/or DPI initiatives supported by UNDP.<br>4. Number of working group meetings or coordination efforts facilitated by UNDP related to Open Finance and/or Open Data.<br>5. Number of Digital Maturity and Readiness Assessments conducted with cooperative sector entities.<br>6. Number of cooperative sector entities participating in digital capability enhancement programs (at least 10 with gender-focused services).<br>7. Digitalization roadmap for the cooperative sector in Colombia supported with input from key stakeholders.<br>8. Financial education strategy designed or adapted with gender and LNOB (Leave No One Behind) approach.<br>9. Number of individuals onboarded to the Low-Value Payment System, disaggregated by gender, age, and location.<br>10. Number of prototypes or early-stage solutions co-developed with private sector support to promote digital financial inclusion and digital transformation.<br>11. Number of private sector entities participating across all innovation challenges.<br>12. Number of inclusive products/services prototyped, supported, or co-developed with private sector participation. |
| **Key Assumptions** | 1. Government commitment to developing a supportive regulatory framework for open finance and open data.<br>2. Willingness of traditional financial institutions and fintechs to collaborate and innovate.<br>3. Active participation of the cooperative and solidarity sector in digital transformation efforts.<br>4. Consumer demand for innovative and inclusive digital financial services. |

### b. Description of the Transformative impact

### 3.3. Joint programme results

In the JP timeframe, the project aims to have a significant impact on Colombia's digital transformation efforts:

**Results at the IDTF level:**

1. At least 3 inclusive digital transformation projects will be co-structured and co-financed through the IDTF.
2. A stakeholder and initiative mapping will be finalized.
3. An engagement and communication strategy will be implemented
4. Quarterly steering committee meetings of the IDTF
5. A resource mobilization strategy finalized and implemented

**Results at pipeline level: Meaningful Connectivity**

- One rapid assessment on inclusive digital transformation per prioritized territory (map the institutional, private and civil society programmatic offering, identify digital risks, opportunities, gaps and barriers).
- At least 10 partnerships per prioritized territory collaborating to strengthen the local digital ecosystem and support youth-led digital solutions.
- At least 3 innovation challenges in each prioritized territory are addressed through youth-led solutions, in partnership with public and private sector actors within the digital ecosystem, to (i) access to digital rights and services, (ii) develop future-ready skills, and (iii) sustainable local development.
- At least 2.000 young people are participating in innovative solutions to (i) access to digital rights and services, (ii) future-ready skills, and (iii) local sustainable development.
- At least 10 advocacy actions per prioritized territory to strengthen policies that recognize digitalization as a driver of development, economic and social integration and gender equity, including strategies to mitigate online risks for youth and prevent gender-based-violences, tailored to local contexts and populations.
- 1:5x resources mobilized to strengthen digital ecosystems through matching grants and other mechanisms.

**Results at pipeline level: Open Finance**

- Supporting the development of an enabling regulatory environment for Open Finance and Open Data, including technical inputs for guidelines and the exploration of sandbox models for financial innovation
- Facilitating the adoption of the Low-Value Immediate Payment System by at least 100,000 individuals from underserved communities.
- Conducting digital readiness assessments for 172 entities and enhancing the digital capabilities of organizations in the solidarity sector—contributing to improved service delivery, increased access to digital financial tools, and broader financial inclusion.
- Designing and launching at least three innovation challenges to promote public-private collaboration and prototype inclusive solutions based on Open Finance and Open Data for underserved populations.
- 1:5x resources mobilized to strengthen digital ecosystems through matching grants and other mechanisms.

### 3.4. LNOB framework and Human Rights Mechanisms

**Who is being left behind and why?**

As previously evidenced, there is a significant digital gap between urban and rural areas in Colombia, with the latter being the most left behind, characterized by communities facing digital infrastructure and connectivity barriers. According to the results of the Digital Gap Index in 2022, the regions with high levels of digital divide are Guajira, Colombian Pacific and Uraba. These regions have a majority population of indigenous and Afro-colombian people. Due to their limited exposure to connectivity, indigenous communities often exhibit a higher incidence of 'lack of motivation' as a primary reason for not accessing or using the internet. Reasons cited include a perception of unnecessary need and a lack of interest or knowledge in its usage (Dejusticia, 2021).

Women are also a significant portion of the most marginalized population. A report from the World Wide Web (2020) highlights that Colombia has a significant gender connectivity gap of 17%. They face gaps in digital skills, with 50% of rural women unable to use the internet despite having access (World Wide Web, 2020). Moreover, there is a significant risk associated with the connectivity and the use of digital technologies, especially for women and young people. For this first population, gender-based violence is prevalent in digital spheres. According to a report by UNFPA and DANE (2023), 60% of women aged between 18 and 40 in Colombia have experienced harassment via digital platforms. This technology-mediated gender violence can have severe psychological consequences and may result in real-word violence, such as street harassment, physical and sexual violence, and even femicides. Some of the digital risks include cyberbullying and cyberharassment, which often involve sexual violence, gender-based violence, sexual and labor exploitation, and discrimination.

The financial gender gap remains a significant challenge globally, with women facing greater barriers to accessing formal financial services than men. According to the World Bank's Global Findex Database (2021), 74% of men have access to a bank account compared to only 68% of women, reflecting a gender gap of 6 percentage points. This disparity is even more pronounced in low- and middle-income countries, where cultural and socioeconomic factors further limit women's financial inclusion. Open Finance presents a promising solution to reduce this gap by offering more equitable access to financial services through data sharing and collaboration among financial institutions. By leveraging Open Finance frameworks, women can gain greater control over their financial data and access alternative forms of credit, even without traditional credit histories. This system enables more personalized financial products tailored to women's unique needs, enhancing their participation in the financial ecosystem. Furthermore, Open Finance promotes innovation in financial services, which can provide women entrepreneurs with better access to credit and financing, ultimately fostering inclusive economic growth.

In Colombia, young people are the most frequent users of the internet (84.1%), highlighting the need to ensure they can access the rights and services necessary to reach their full potential. Simultaneously, it's crucial to address the risks associated with digitalization, including digital gender-based violence, forced recruitment, and online abuse, which disproportionately affect this population. Moreover, there is no disaggregated data within this population based on ethnicity, race, gender, age, disability, or a combination of these factors. Therefore, it is crucial to develop instruments to gather evidence to inform inclusive digital transformation policies.

**What should be done?**
The IDTF will advocate for access to the digital sphere as a fundamental right, serving as a conduit for exercising rights such as access to information, freedom of expression, employment, education, peace, and economic, political, social, and cultural rights.

1) To bridge the gaps in material access to the digital environment, convene strategic stakeholders to synchronize new public-private connectivity projects with the preparation of demand, focusing on marginalized populations. Ensure primary access to digital devices and connectivity in diverse environments such as public spaces and schools, particularly targeting rural, ethnic, and afro descendant populations.
2) To bridge motivational digital gaps, the JP will contribute to increasing motivation among marginalized populations to access digital platforms for obtaining relevant information, exercising freedom of expression and participating in public spheres. This approach serves as an entry point for engaging with ethnic communities, employing a gender-equity perspective, and addressing digital forms of gender, racial, and ethnic discrimination.
3) To bridge digital competency and digitalization gaps, the JP will enhance the capacities of both community and governmental authorities to empower socially excluded groups in fully realizing their (digital) rights. This will be achieved by improving their digital skills for accessing education, financial opportunities, employment, and participating in cultural and civic activities. This approach serves as an entry point for particularly engaging with the youth population, based on a gender approach, thereby contributing to the realization of economic, social, and cultural rights.

The projects co-financed by the IDTF will contribute to realizing several recommendations for Colombia, including the following:

**Committee on Economic, Social and Cultural Rights (CESCR 2017)**

- 24. Discrimination Against Indigenous and Afro-Colombian Peoples
  Intensify its efforts to prevent and eliminate the conditions and attitudes that perpetuate the structural discrimination suffered by indigenous and Afro-Colombian peoples. In this regard, it urges the adoption of special measures to improve their socioeconomic situation and ensure the effective fulfillment of their economic, social, and cultural rights.
- 28-29. Right to Work

The Committee is concerned that, despite the efforts made, unemployment continues to particularly affect young people, women, and persons with disabilities, especially those living in rural areas (art. 6).
Priority continues to be given to quality training and technical and professional education programs tailored to the needs of the labor market, taking into account the needs of the most disadvantaged and marginalized individuals and groups.

**Commission on the Status of Women (CSW67 2023)**

- 15. The Commission recognizes the need to ensure that human rights are promoted, respected and fulfilled in the conception, design, development, deployment, evaluation and regulation of technologies and to ensure that they are subject to adequate safeguards in order to promote an open, secure, stable, accessible and affordable information and communications technology environment for all women and girls.
- 16. The Commission acknowledges that multiple and intersecting forms of discrimination and marginalization are obstacles to the achievement of gender equality and the empowerment of all women and girls in the context of innovation and technological change, and education in the digital age. It respects and values the diversity of situations and conditions of women and girls and recognizes that some women face particular barriers to their empowerment. It stresses that, while all women and girls have the same human rights, women and girls in different contexts have particular needs and priorities, requiring appropriate responses.
- 17. The Commission recognizes that while technology can be used to promote women's and girls' full realization of civil, political, economic, social and cultural rights, it can also be used to perpetuate gender stereotypes and negative social norms and create vicious cycles, in which inequalities are amplified and perpetuated through digital tools, and also recognizes the need to address the impact of structural barriers to the realization of those rights.

The monitoring and evaluation strategy of the project will be grounded in a participatory approach that integrates gender focus, human rights, and the principle of Leaving No One Behind (LNOB). A variety of data collection methods will be employed, including interviews, focus groups, and field surveys, to gather information directly from primary sources. Field visits and on-the-ground engagements will be conducted to ensure that the voices of the population are heard, particularly those from vulnerable groups, women, and marginalized communities. These insights will not only provide a clear understanding of their needs but will also allow the project to adapt its interventions in real-time based on feedback.

Additionally, this participatory monitoring process will emphasize the inclusion of local populations in the evaluation process, ensuring that their perspectives actively shape the ongoing implementation of the project. This iterative approach will help to systematically track the integration of gender-sensitive policies, human rights considerations, and the LNOB framework, ensuring that the project remains responsive to the specific challenges faced by underserved communities. By continuously adjusting interventions based on the voices from the field, the project aims to create inclusive and sustainable outcomes that truly reflect the needs and aspirations of those most at risk of being left behind.

**Project: Meaningful connectivity**

| List of marginalized and vulnerable groups[2] | Dedicated Output |
|---|---|
| Women and girls | Output 1.1, 1.2, 1.3 |
| Youth | Output 1.1, 1.2 ,1.3 |

[2] The other marginalized and vulnerable groups include, amongst other, minorities (incl. Ethnic, religious, linguistic...), people of African Descent, persons deprived of their liberty, peasants and rural workers, human rights defenders (incl. NGOs, journalists, union leaders, whistleblowers...), migrants, stateless persons, LGBTIQ+ persons (sexual orientation and gender identity), persons living with (HIV/AIDS, leprosy...), persons with albinism, victims or relatives of victims of enforced disappearances, victims of (slavery, torture, trafficking, sexual exploitation and abuse...). List as per the standard 20 LNOB groups according to the Implementation Guide for the Output Indicator Framework for measuring the United Nations contribution towards the Sustainable Development Goals: https://1102656428-files.gitbook.io/~/files/v0/b/gitbook-x-prod.appspot.com/o/spaces%2F-MbDdHe_y0zwBb9YTe4W%2Fuploads%2F4114YgYQuQo7qKb5ycyL%2FG%20-%2020221031-%20Implementation%20Guide.pdf?alt=media&token=e54c735a-c0a6-4984-8025-2f8b777d1d89.

| | |
|---|---|
| Persons with disabilities | Output 1.1, 1.2, 1.3 |
| Indigenous peoples | Output 1.1, 1.2, 1.3 |
| Afro-colombian | Output 1.1, 1.2, 1.3 |

**Project: Open finance and open data**

| List of marginalized and vulnerable groups[3] | Dedicated Output |
|---|---|
| Women and girls | Output 2.3.1,3.1.1, 4.2.1 |
| Youth | Output 2.3.1,3.1.1, 4.2.1 |
| Persons with disabilities | Output 3.1.1 |
| Indigenous peoples | Output 3.1.1 |
| Afro-colombian | Output 2.3.1,3.1.1, 4.2.1 |

### e. Sustainability plan and exit strategy

Recognizing that the UN's involvement is finite, the IDTF prioritizes a robust exit strategy from day one, ensuring its long-term sustainability in Colombia. This means building a solid foundation for the facility to thrive beyond the initial two-year joint program.

The IDTF will initially be integrated within the UN system, with a core team managed by UNDP in coordination with the RCO and reporting on strategic planning and results to the Steering Committee

This core team will also receive technical support from participating PUNOs and will be guided by the steering committee in terms of strategic vision. Throughout the duration of this JP, the IDTF core team will operate with a clear endgame vision, actively developing an exit strategy to transition the IDTF's operations to another institution or government entity. The exit strategy is still under construction and is expected to be finalized through a co-creation process with members of the facility to ensure their buy-in.

The strategy will focus on three key pillars:

- Institutional Sustainability: Empowering local and national institutions to manage and expand IDTF initiatives.
- Financial Sustainability: Establishing diverse funding models, including public-private partnerships and inclusive business models, to secure long-term financial stability.
- Community Sustainability: Cultivating local ownership and engagement, ensuring communities continue utilizing and developing the established resources, prioritizing youth and women's organizations.

This strategy will be operationalized through:

- Leveraging digital platforms: Facilitating ongoing learning and collaboration among stakeholders and local youth and women's organizations.
- Building public-private partnerships: Securing financial resources and leveraging diverse expertise.
- Promoting policy advocacy groups: Ensuring a supportive regulatory environment for long-term success and including youth and women's organizations for advocacy at the local level.

Clear roles and responsibilities are defined for the IDTF core team, government, donors, and implementing partners to ensure collaborative effort towards sustainability. The Joint Programme Steering Committee and Joint Programme Team will provide ongoing support during the transition. This proactive approach, embedded from the outset, ensures the IDTF becomes a lasting resource for digital transformation in Colombia, driving positive impact long after the initial UN support concludes.

[3] The other marginalized and vulnerable groups include, amongst other, minorities (incl. Ethnic, religious, linguistic...), people of African Descent, persons deprived of their liberty, peasants and rural workers, human rights defenders (incl. NGOs, journalists, union leaders, whistleblowers...), migrants, stateless persons, LGBTIQ+ persons (sexual orientation and gender identity), persons living with (HIV/AIDS, leprosy...), persons with albinism, victims or relatives of victims of enforced disappearances, victims of (slavery, torture, trafficking, sexual exploitation and abuse...). List as per the standard 20 LNOB groups according to the Implementation Guide for the Output Indicator Framework for measuring the United Nations contribution towards the Sustainable Development Goals: https://1102656428-files.gitbook.io/~/files/v0/b/gitbook-x-prod.appspot.com/o/spaces%2F-MbDdHe_y0zwBb9YTe4W%2Fuploads%2F4114YgYQuQo7qKb5ycyL%2FG%20-%2020221031-%20Implementation%20Guide.pdf?alt=media&token=e54c735a-c0a6-4984-8025-2f8b777d1d89.

## Adaptive implementation and Management arrangements

### 4.1. Adaptive programme implementation

The management arrangements for the IDTF in Colombia are structured across three distinct levels to ensure effective governance, technical oversight, and operational execution. At the highest level, the Steering Committee plays a pivotal role in guiding the IDTF's strategic direction. This includes reviewing and approving projects, defining strategic thematic lines, managing partnerships, and aiding in resource mobilization through strategic introductions and partnerships. This committee is instrumental in steering the IDTF towards its long-term objectives, ensuring that projects align with the overarching goals and strategic priorities.

On a more technical and operational level, the Technical Committee and the IDTF Core Team are responsible for the nuts and bolts of project management and execution. The Technical Committee is tasked with the technical review and strengthening of projects, monitoring the annual work plan, managing and formulating projects, as well as executing them and conducting monitoring and evaluation. Meanwhile, the IDTF Core Team, which reports to UNDPs Resident Representative in coordination with the RCO (Resident Coordinator's Office), handles reporting to donors, communications, organization of calls, meetings, and events, and the mobilization of resources and management of partnerships. These arrangements ensure that the IDTF operates efficiently, with clear roles and responsibilities across its governance structure, enabling it to effectively achieve its mission of driving development initiatives in Colombia.

**UNDP will be in charge of the operations and managing of the resources for the IDTF Core team and the resources left over for pipeline development. For more details, see Annex 3. Budget per UNSDG Categories.**

In line with these established governance and operational frameworks, the participating agencies shall carry out their activities in accordance with the process and procedure manuals governing their operations. Similarly, in the case of collaborations with the private sector, each entity shall ensure the implementation of its private sector partnership policy and appropriate due diligence measures.

**Facility implementation plan**

| | Task | Due date | Status | Assigned to |
|---|---|---|---|---|
| 1 | Hire the core team of the IDTF composed of a<br>- Team Leader<br>- Digital, Outreach and M&E analyst<br>- Administrative assistant | 3 months after receipt of founds | In progress | UNDP |
| 2 | Finalize governance manual including members, meetings frequency, procedures. | June 2025 | In progress | RCO with anchor agencies |
| 3 | Launch of the IDTF (workshop or event with key stakeholders) | July 2025 | In progress | RCO and anchor agencies |
| 4 | Finalize communication, stakeholder engagement and resources mobilization strategy. | July 2025 | Not started | IDTF Core Team with the support of the RCO. |
| 5 | Finalize exit strategy | August 2026 | Not started | IDTF Core Team |
| 6 | In parallel to the tasks above, the IDTF will work in close partnerships with participating PUNOs and other key stakeholders (MINTIC, DNP, UE, CAF, IADB among others) of already identified pipeline to finalize details of the proposals and launch projects | August 2025 | Started | PUNOs and IDTF teams. |

| | | | | |
|---|---|---|---|---|
| 7 | The IDTF team works on convening multisector stakeholders, works with the technical committee (anchor agencies) to identify and co structure the 3rd pipeline project | December 2025 | No started | IDTF Core Team, technical and steering committee. |

### 4.2. Management Arrangements

The project has designed an inclusive governance framework that integrates the various partners and participating agencies, ensuring an efficient and collaborative structure for the facility implementation. This governance model was developed in consultation with the Joint SDG Fund, aligning with the principles of inter-agency coordination and multi-stakeholder collaboration. Its primary aim is to guarantee that all decisions and actions are aligned with the expected outcomes while promoting inclusiveness, efficiency, and sustainability.

As illustrated in the governance structure diagram below, the framework is organized into the following components:

1. **Directive Committee (Meets Annually):**
   - **Functions:**
     - Review and endorse progress updates and changes to the workplan of the IDTF's initiatives.
     - Review, as needed, JP resource mobilization needs and recommend and support strategic actions.
     - Review and endorse the annual results-based report to identify achievements, constraints and opportunities, and to recommend measures to adapt and strengthen JP strategy for greater relevance and effectiveness.
     - Share updates and reports with relevant stakeholders.
     - Scan the programme environment for changes and monitor assumptions and risks, including by engaging with external experts on industry trends and challenges and funding opportunities.
     - Facilitate the resolution of any external challenges that the JP team may face during the JP cycle
   - **Membership:**
     - Government representatives (the Ministry of Information and Communication Technologies will initially represent the government, but additional government institutions can be included as members as agreed by the committee).
     - UN representatives, such as the Resident Coordinator (RCO) and UN agencies (UNDP, ILO, UNFPA).
     - Donor representatives (the European Union will be the first donor representative, but additional donors can be included as agreed by the committee)
     - The committee will review if additional members of private sector, CSO or academia should be invited as members.
     - The committee is co-chaired by a representative of the Government and the UN Resident Coordinator. The committee technical secretariat will be held by the facility manager.
   - **Decision-making and Participation Rules:**
     - The decisions of the committee are made at a meeting or through e-approval, when required. The decisions are made by consensus or by a majority vote in special circumstances.
     - Agencies currently participating in the Directive Committee of the IDTF and proposing new projects cannot act as both proposers and evaluators. Consequently, such agencies will not have voting rights in the evaluation of their own proposals, ensuring neutrality and fairness in decision-making.
     - Extraordinary meetings will be held if needed

2. **Technical Committee (Meets Quarterly):**
   - **Functions:**
     - Review and evaluate projects in detail.
     - Monitor the implementation of the annual work plan.
     - Coordinate inter-agency activities and oversee project execution.
   - **Membership:**
     - Delegates from the Resident Coordinator's Office (RCO).
     - Representatives from participating agencies (e.g., UNFPA, ILO, UNDP).
   - **Operational Notes:**
     - The committee ensures that project activities adhere to the agreed timeline and deliverables. Regular updates are provided to the Directive Committee to maintain alignment and transparency.
     - New UN agencies selected to implement new IDTF projects will be part of the technical committee.

3. **Participating Agencies:**
   - **Functions:**
     - Design and implement specific project components.
     - Establish and strengthen partnerships at the project level.
     - Execute knowledge management (KM) activities, monitoring and evaluation (M&E) processes, and project-level reporting.
   - **Membership:**
     - Includes key agencies such as ILO, UNFPA, and UNDP.
     - Other UN agencies selected to implement new IDTF projects will be considered participating agencies

4. **Core Team of the IDTF:**
   - **Functions:**
     - Lead resource mobilization and forge strategic alliances.
     - Manage operational and technical aspects of the facility.
     - Coordinate activities across internal and external stakeholders.
     - Develop and execute a communication strategy and oversee M&E processes.
     - Prepare and present reports to the Joint SDG Fund and maintain continuous communication.
     - Ensure the integration of gender-equity and LNOB considerations across all activities.

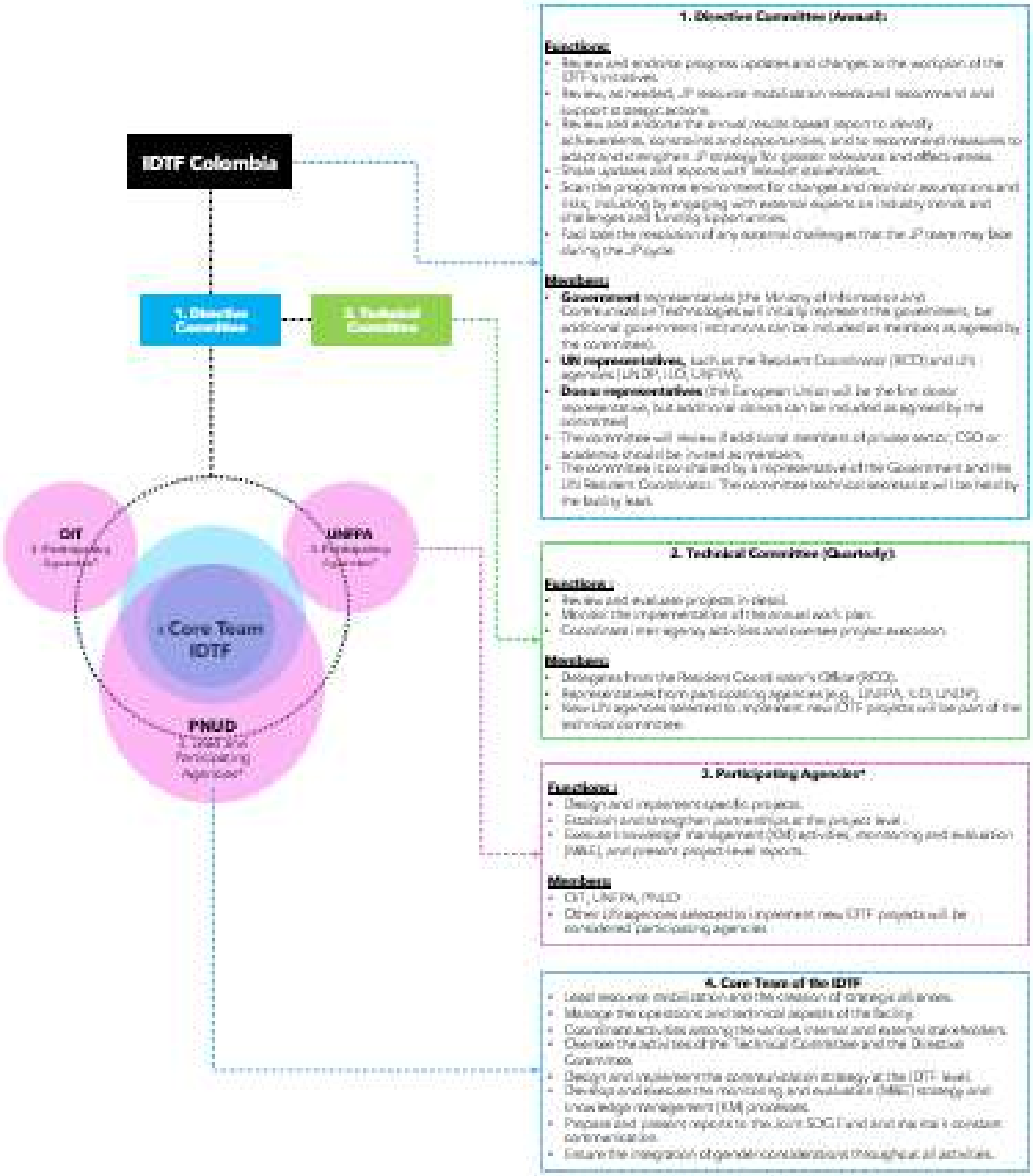
**Additional Governance Principles:**

- The governance structure incorporates regular meeting frequencies (Annual for the Directive and advisory Committee and quarterly for the Technical Committee) to ensure timely decision-making and strategic oversight.
- To enhance accountability, agencies part of the directive committee and proposing new projects must recuse themselves from voting processes related to their own submissions.
- For future projects, selected agencies will be part of the technical committee, not the Directive Committee.
- The framework promotes transparency through publicly accessible records of key decisions, reports, and evaluations.
- The directive committee will be review and approve only new IDTF projects that could be presented by existing or

new UN agencies if additional resources are mobilized

This inclusive governance model reflects the project's commitment to fostering a collaborative ecosystem that ensures equity, neutrality, and efficiency, ultimately driving the successful implementation of the IDTF's objectives.

Additionally, the participating UN agencies shall carry out their activities in accordance with the process and procedure manuals governing their operations. Similarly, in the case of collaborations with the private sector, each UN angency shall ensure the implementation of its private sector partnership policy and appropriate due diligence measures.


IDTF Colombia
1. Directive Committee
2. Technical Committee
OIT
UNFPA
Core Team IDTF
PNUD
1. Directive Committee (Annual):
Functions:
Members:
Government
UN representatives,
Donor representatives
2. Technical Committee (Quarterly):
Functions :
Review and evaluate projects in detail.
Monitor the implementation of the annual work plan.
Members:
Delegates from the Resident Coordinator's Office (RCO).
3. Participating Agencies*
Functions :
Design and implement specific projects.
Members:
OIT, UNFPA, PNUD
4. Core Team of the IDTF

JOINT SDG FUND

## Monitoring, accountability, financial management, and public disclosure

*Standard text – do not change*

Reporting on the Joint SDG Fund will be focused on concrete results and grounded in evidence. The RCO focal point and lead PUNO is responsible for coordinating and drafting a concise annual report (using the Fund Secretariat template/guidance), which is submitted to the Joint SDG Fund Secretariat through the RC by January 31st of the following year. Additionally, a final narrative report must be prepared and submitted to the Joint SDG Fund Secretariat through the RC no later than two (2) months after the operational closure of the Joint Programme activities.

The JP Steering Committee, co-chaired by the RC, is mandated to oversee and monitor the implementation of the joint programme, with the involvement of Joint SDG Fund Secretariat to which it must submit data and information upon requested. Additionally, the Joint SDG Fund Secretariat may request additional insights, such as policy papers, value-for-money analysis, case studies, infographics, or blogs/articles, as needed.

PUNOs will be required to include information on complementary funding received from other sources (both UN cost sharing, and external sources of funding/financing) for the activities supported by the Fund, including in kind contributions and/or South-South Cooperation initiatives, in the report.

PUNOs at Headquarters level shall provide the Administrative Agent with the following statements and reports prepared in accordance with its accounting and reporting procedures, consolidate the financial reports, as follows:

Annual financial reports as of 31st December each year with respect to the funds disbursed to it from the Joint SDG Fund Account, to be provided no later than four months after the end of the applicable reporting period; and
A final financial report, after the completion of the activities financed by the Joint SDG Fund and including the final year of the activities, to be provided no later than 30 April of the year following the operational closing of the project activities.

The JP will be using a pass-through fund management modality where UNDP Multi-Partner Trust Fund Office will act as the Administrative Agent. The programmatic UN entity of the Facility shall assume full programmatic and financial accountability for the funds disbursed to it by the Administrative Agent of the Joint SDG Fund (Multi-Partner Trust Fund Office). Such funds will be administered by each UN Agency, Fund, and Project in accordance with its own regulations, rules, directives and procedures. The entity shall establish a separate ledger account for the receipt and administration of the funds disbursed to it by the Administrative Agent.

A minimum of 5% of the JP budget is allocated for monitoring, reporting, evaluation, audit and communications. Indirect costs of the Participating Organizations recovered through project support costs will be 7%, with exception of WFP and UNHCR which should be 6,5%. All other costs incurred by each PUNO in carrying out the activities for which it is responsible under the Fund will be recovered as direct costs. Procedures on financial transfers, extensions, financial and operational closure, and related administrative issues are stipulated in the Operational Guidance of the Joint SDG Fund. PUNOs and partners must comply with Joint SDG Fund brand guidelines, which includes information on donor visibility requirements.

### Joint Evaluation

**IDTF Evaluation.** Aligned with the anticipated catalytic change, sustainability, and potential for scaling up the IDTF, the JP will conduct an external evaluation focusing on the outcomes achieved by the IDTF. This evaluation will assess not only the sustainability of these results but also their contribution to the Cooperation Framework outcomes, alignment with national priorities, and progress towards relevant Sustainable Development Goals targets. By doing so, the evaluation aims to provide a comprehensive understanding of how the IDTF's initiatives are fostering long-term impacts and driving systemic change within the targeted areas. The strategic assessment of the IDTF will be conducted in accordance with norms and standards from the United Nations Evaluation Group (UNEG). In addition, the strategic assessment gauges the extent to which the guiding principles, especially LNOB, human rights and GEWE considerations were incorporated in the design and implementation. The JP Steering Committee is responsible for commissioning the strategic assessment and ensuring that it aligns with administrative requirements of PUNOs and can identify their individual and collective contributions to the JP. It is prepared by the JP team, acting as the management group, in collaboration with the CF Monitoring and Evaluation (ME) group. A representative from the Joint SDG Fund Secretariat must participate either in the evaluation reference group or the management group, as appropriate, to ensure Fund-level accountability and learning. The joint evaluation must be carried out by an independent evaluation team, and a management response is prepared by the JP team and endorsed by the JP Steering Committee.

**Evaluation for each window of opportunity.** In addition to the external evaluation of the IDTF's results, each window of opportunity will conduct an assessment of its work using the evaluation criteria established by the relevant Participating United Nations Organizations (PUNO). For instance, the United Nations Development Programme (UNDP) will evaluate the Open Finance Window, while the United Nations Population Fund (UNFPA) and the International Labour Organization (ILO) will contribute to the joint evaluation with an internal evaluation managed by the ILO to yield evidence on the achievement and contribution of ILO's component.

## ANNEX 1: Mapping of related projects, investments and other development initiatives

*From the UN system, Government, EU, IFIs, other donors, civil society, and private sector as relevant.*

| IDTF LEVEL<br>The partners and initiatives listed below align with the stakeholder maps of the identified pipeline. However, there are broader, overarching initiatives that merit consideration. | | | |
|---|---|---|---|
| Stakeholder | **Initiatives** | **Relevance for the JP** | **Timeframe** |
| Presidency | • National digital security committee<br>• National Data Committee<br>• Colombian Space Commission<br>• Interinstitutional and intersectoral roundtable on artificial intelligence.<br>• artificial intelligence<br>• Inter-institutional digital education roundtable | Facilitate articulation with different stakeholders especially different government ministries. | Ongoing |
| Ministry of Communication, Information and Technology | • A strategy of 3 pillars focused on:<br>1. bridging the Connectivity Gap. Bringing connectivity from 65% to 80% in the country with special focus in territory such as Guajira, Amazon, Pacific region among others.<br>2. Ecosystem innovation includes last mile connectivity solutions like Healthtech, Agtech, Edtech, Fintech.<br>3. Artificial Intelligence and Cybersecurity.<br>• Strategies to bridge the digital divide: Wholesale infrastructure: backbone networks, fiber optic ring closures, satellite backhaul service.<br>• Last-mile access: Lines of support for small ISPs, connectivity communities, supply and demand-side subsidies, deployment of mobile infrastructure.<br>• National Rural Connectivity Plan, which seeks to bring Internet to the most remote areas of Colombia. With an investment of $1.7 billion, the plan focuses on two main strategies: the installation of high-speed infrastructure in municipal capitals and the provision of community Internet access solutions in | Through the implementation of policies and programs that promote equitable access to technology, the ministry can help reduce the digital divide and promote the inclusion of marginalized sectors of society. | |

| | | | |
|---|---|---|---|
| | rural towns. To achieve this goal, several programs are being implemented, including "ConectiVIDAd to Change Lives", which will bring broadband internet to 400,000 homes, and the creation of 2,500 "Internet Boards" for social and community organizations to bring the service to their communities. In addition, MINTIC is working with internet providers to develop connectivity projects in rural areas, including a collaboration with Brazil to deploy fiber optics in Leticia.<br>Training programs in emerging technologies<br><br>- **Talento Tech**: By focusing on bootcamp methodology, Talento Tech is addressing a crucial need for skilled tech workers. Bootcamps are known for their intensive, hands-on approach, which can quickly equip individuals with in-demand skills, making graduates highly attractive to employers.<br>- **SENATEC (program with SENA and ILO)**: This ambitious project demonstrates a strong commitment from the Colombian government to invest in digital education. Training 68,000 technicians will significantly boost the pool of skilled labor in the country, supporting the growth of the technology sector and potentially attracting foreign investment.<br>- **Artificial Intelligence Initiatives**: The creation of Colombia's first AI faculty is a landmark decision. This will foster research and development in AI, nurturing local talent and potentially leading to innovative solutions in various fields. The investment in the Villamaría Technology Park as a cybersecurity center with an AI focus is a strategic move, recognizing the growing importance of cybersecurity in the digital age. Exploring the possibility of a microprocessor factory further emphasizes the commitment to building a robust AI ecosystem within the country.<br>- **Mi Colombia Digital,** an initiative of the ICT Ministry, seeks to facilitate citizens' access to government services through technological tools. This platform offers more than 9,000 public entities the possibility of providing digital services in a timely, transparent, and inclusive manner.<br>- **Colombia's 5G auction successfully allocated spectrum** to operators, securing substantial investments for nationwide 5G deployment. The auction will not only expand 5G coverage but also bring significant benefits to rural areas, including improved connectivity for schools and roads. | | |

| | | | |
|---|---|---|---|
| National Planning Department | ● Basic Technology Basket and Digital Poverty Index | Strategic tools to understand the digital divide on the demand side and to guide the targeting of public of public policies.<br><br>Linking connectivity communities, energy communities and public-popular partnerships. | Ongoing |
| | ● EU Global Gateway. | ● Efforts can be articulated with respect to sustainability of digitalization and significance in a particular territory.<br>● Efforts can be joined with the mission they are planning in April. | April 2024 and beyond. |
| | ● Technology committee of the National and Innovation system and the territorial roundtable. | Localization of meaningful connectivity | Ongoing |
| | ● Co-investment analysis: this year NPD are conducting an analysis of how to implement co-investment models. | ● Relevant data for connectivity infrastructure.<br>● Analysis of how to implement some co-investment models to leverage investments, for example digital bonds, critical cost factors for the deployment of infrastructure. | Ongoing |
| | ● Articulation and pipeline identification | ● NDP has the ability to articulate with other technical directions as liaison with all sectors.<br>● Ability to articulate with the territory through the competent directorates.<br>● Ability to identify via the Bank of Investment Projects BPIN investment project bank, projects focused on connectivity and digitalization. | Ongoing |

| | | | |
|---|---|---|---|
| ANDI (The National Association of Businessmen of Colombia) | ANDI has a Digital Transformation Vice-presidency with the main objective to promote and work on actions to make Colombia and its entrepreneurs digital.<br>● ANDI has representation in 13 regions of the country and 35 sectoral chambers.<br>● 1,200 sustainability reports from member companies.<br>● Survey of social architecture and productive linkages<br>● Survey and results on digital business transformation.<br>● Working paper on "Colombia, a digital country" with information on digital talent, digital connectivity and digital economy. | ● ANDI is an important entry point into the private sector. | |
| European Union | - Global Gateway Investment Agenda<br>- EU-LA Digital Alliance Dialogue<br>- Blending finance initiative with CAF structuring of projects for fixed connectivity in areas with the largest connectivity gap.<br>- Community networks project.<br>- TA for the business development of local ISPs.<br>- CSOs projects on digital transformation.<br>- Digital for Development HUB (D4D Hub)<br>- Employability Project | ● The European Union is advancing its digitalization and connectivity agenda. Collaboration is essential for collectively making efficient use of resources, identifying opportunities for co-financing, and finding pathways to progress the agenda. | Ongoing |
| Interamerican Development Bank | Various ongoing projects to close the regions with the highest connectivity and digitalization gap. | IADB has agreed to articulate efforts and provide an initial USD 200,000 to the IDTF. | Ongoing |
| World Bank | Study on Digital Economy for Latin America and the Caribbean Country Diagnostic: Colombia<br><br>Publication here. | The study provides a diagnostic on the state of connectivity and digitalization in Colombia and provides recommendations. | |
| UNDP | UNDP can make the different methodologies available:<br>● DRA -Digital Readiness Assessment<br>● AIRA - Artificial Intelligence Readiness Assessment<br>● DPI - Digital Public Infrastructure Safeguards | ● The INFF project complements the IDTF by promoting the fulfillment of the SDGs through a financing strategy that integrates innovation and sustainable development, focusing especially on the | Ongoing |

| | | | |
|---|---|---|---|
| | • DITF -Digital Inclusive Transformation Framework<br>• DTP - Data to Policy<br>Technical and operational capabilities, including:<br>• Territorial and international scope<br>• Mobilizing public and private actors<br>• Articulation with complementary offers<br>• Local teams and international experts<br>• Experience in challenges and experiments with the sector and productive linkages<br>• Networks and alliances with the payment's ecosystem and<br>• Digital Finance<br>• Experience working with ITU<br>Also, UNDP currently 4 projects that are related with the IDTF<br>• Insurance and Risk Finance Facility (IRFF)<br>• Integrated Nacional Financing Framework (INFF)<br>• Tax for SDGs<br>• Portfolio Guajira | digital financial sphere and inclusion.<br>• The Tax4SDGs project strengthens governance and regulatory capacities for effective taxation and resource mobilization, thus supporting the public policy objectives and regulations of the SDG Fund. It also promotes the alignment of fiscal policy with the SDGs, bolstering inclusion and sustainable development.<br>• The IRFF project supports the development of policies and regulations focused on the insurance sector to increase resilience, complementing the SDG Fund's agenda on innovation and capacity development in the financial and insurance sectors, expanding financial inclusion of insurance through mobile wallets and the fintech ecosystem, as well as the use of open finance to develop products tailored to the needs of the population.<br>• The work carried out in territorialization by UNDP in La Guajira will accentuate the path for the innovation challenges set out in the proposal presented to the SDG Fund, contributing to the fulfillment of the LNOB and territorialization parameters. The project also seeks to bring connectivity and digitalization to this territory, thereby enhancing the creation of digital ecosystems, generating skills, and promoting digital financial inclusion in the area. | |
| UNFPA | • Extensive expertise in data analysis, demography, population situation analysis, LNOB, youth, gender, sexual and reproductive health, innovation and digitalization, research and development.<br>• SDG Localization expertise: Citizen participation, conducts | • Localization of inclusive digital transformation initiatives, based on a human right, gender-equity, LNOB approach. | |

| | | | |
|---|---|---|---|
| | perception analysis on SDGs.<br>● Social innovation and digitalization expertise for LNOB. e.g. BrightIdea Platform for hackathons, Local networking strategy for the sustainability of youth-led initiatives, virtual reality for peacebuilding, participatory and strategic foresight, human centered design.<br>● Tools for gender-based violence prevention, inclusion of gender equity approach, ethnic, disability, human rights, age group, territorial planning and public spending on youth. | ● Monitoring LNOB, human-rights and gender-equity framework in the implementation of the IDTFs activities.<br>● Innovation and participatory actions with territorial, gender-equity and population approach.<br>● Public policy advocacy is based on a bottom-up approach involving the most left behind population. | |
| ILO | ● OIT and SENA alliance - SENATEC to train 240,000 young people in digital services at the territorial level with a differential curriculum adapted to the national qualification's framework.<br>● Tripartite social dialogue: i) digital transformation policies, ii) ANDI-center transformation policies, iii) ANDI-workers' associations, and iv) regulatory adjustments.<br>● Studies on remote work, teleworking, work on platforms, challenges and regulatory recommendations. | ● Technical assistance and institutions to adjust policies in accordance with international labor standards, e.g. regulation of work on platforms.<br>● Methodologies from professional training to contribute to a model of relevance and quality comprehensive strategy for technical transfers. | |

**Pipeline no. 1: Meaningful Connectivity**

| Stakeholders | Key expected results | Relevance for the JP | Budget and funding source | Timeframe | Status of relationship (signed MOU, conversations.) |
|---|---|---|---|---|---|
| **Ministry of Technology and Communications (MINTIC Colombia)** | Localization and strengthening of their digital programmes at the local level. Articulation of policies and initiatives for the digital economy and appropriation: Digital Ecosystems, CiberPaz, WomenTIC, IniciaconTIC, | Strengthening of the local digital ecosystem through the coordination of the Ministry's initiatives, policies and programs along with the private sector and civil society's initiatives. | TBD according to the localization agreement. | 2 years | Conversations |

| | | | | | |
|---|---|---|---|---|---|
| | Centro de Relevo, ConVerTIC, Connectivity Communities. | Ongoing programmes focused on women, peacebuilding, people with disabilities and remote communities are essential components for the project agenda. | | | |
| **Ecopetrol** | Resource mobilization for the localization of this window of opportunity in one or more of their prioritized municipalities. | Ecopetrol is the largest private-public ownership company in Colombia, with potential interest in investing in development projects for youth in 42 municipalities. | TBD | 2 years | Conversations |
| **National Planning Department** | Technical assistance and guidelines for the design and implementation of public policies to reduce the digital divide at the local level. | It is the executive administrative agency of Colombia in charge of defining, recommending and promoting public and economic policy. | Technical assistance | 2 years | MoU |
| **Colnodo Foundation** | Colnodo empowers communities, particularly women, to leverage the internet for social change, adapting to technological advancements and promoting digital tools for a better quality of life. | A foundation from civil society, with 30 years of experience in strengthening the digital ecosystem at the local level, particularly to empower women in their digital human rights. | TBD | 2 years | Conversations |
| **Bolívar - Davivienda Foundation** | Infrastructure (if the municipalities where Cultivarte is located coincide) Technical and financial support for the component of skills strengthening (socio-emotional and financial) | The Foundation is committed to structural, sustainable, and impactful transformations in society. They have a presence in more than 20 departments across the country | TBD | 2 years | Prior Cooperation Agreement - Conversations |
| **Corona Foundation** | Support for the promotion of inclusive local policies | It is the anchor foundation in Colombia for the Global Opportunity Young Network, within which the I Want to be Digital strategy is included, a platform that seeks to guide and assist young people in learning about current digital careers and available training opportunities. | TBD | 2 years | Conversations. |
| **Enterprises affiliated to the Digital chamber of the INational Business Association of Colombia (ANDI)** | Mobilizing affiliated companies for active participation in the facility actions and in the Meaningful connectivity window. | ANDI has a Digital Transformation Vice Presidency whose main objective is to promote and work on actions to digitize Colombia and its entrepreneurs. | TBD | 2 years | ANDI represents employer organizations in Colombia as a constituent of the ILO (no agreement required) |

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| **SENA / IE aliadas de SENATEC** | Training of over 250,000 young people nationwide in various ICT programs | Contributes with its expertise in vocational training and technical education. Development and delivery of ICT training programs (SENATEC), Facilitating access to its extensive network of training centers nationwide, helping reach a wider audience and promoting digital inclusion. | USD $2.500.000 | 2 years | Acuerdo Firmado entre OIT y SENA / MINTIC |
| **INTERNEXA** | Mapping communities reached by last-mile connectivity and facilitating the identification of local connectivity solutions (local ISPs) | The UNIQUE ICT FUND and INTERNEXA signed a framework agreement for institutional interaction to materialize connectivity projects in Colombian territory. This agreement prioritized 38 municipalities with last-mile connectivity. | TBD | 2 years | Conversations |
| **Ministry of Equality** | Promote equal opportunities and rights, without any form of discrimination and empower vulnerable and historically marginalized groups through inclusive digital transformation programmes and policies. | The Ministry of Equality and Equity in Colombia is responsible for formulating, directing, and executing policies that guarantee inclusion and protect the rights of various groups, including:<br>● Women<br>● Ethnic groups<br>● LGBTIQ+ community<br>● Migrants<br>● People with disabilities<br>● People living in excluded territories | TBD | 2 years | Conversations |
| **Robotics Lab (Quibdó)** | In partnership with vulnerable young women and men in one of the estimated prioritized territories, this strategic space enables us to identify and serve the most marginalized individuals within the project's target population. | This community-based organization empowers children and youth through science, with a strong focus on promoting women in STEM. | TBD | 2 years | Prior Cooperation - Conversations |

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| **Pipeline no. 2: Open Finance** |

| Name of project / investment / initiative | Implementing partners | Key expected results | Relevance for the JP | Budget and funding source | Status of relationship (signed MOU, conversations.) |
|---|---|---|---|---|---|
| **Market Developments** | Finance Regulation Unit | Regulatory framework designed | Essential for establishing a conducive environment for financial innovations and ensuring regulatory alignment with JP goals. | TBD | Endorsement Letter signed |
| **Innova SFC** | Superintendence of Finance | Standards and regulatory compliance | Ensures that all financial innovations comply with national regulations, promoting safe and sustainable financial practices. | TBD | Endorsement Letter signed |
| **SPIBV** | Colombia's Central Bank (Banco de la Republica) | Design and implementation of Low Value Payment System | Facilitates smaller, more frequent transactions, boosting financial inclusion and supporting the digital economy. | TBD | Endorsement Letter signed |
| **Financial Inclusion** | Banca de las Oportunidades | Financial inclusion strategies | Facilitates financial inclusion strategies for the most vulnerable population | TBD | Endorsement Letter signed |
| **Collaboration with Fintechs** | Colombia Fintech | Promotion of open finance practices and digital solutions for financial services | Enhances access to financial services through technological solutions, aligning with JP's focus on digital financial services. | TBD | Endorsement Letter signed |
| **Digital Wallets Initiative** | Movii | Expansion and enhancement of digital wallet services | Increases financial accessibility for a broad user base, relevant for promoting digital financial transactions. | TBD | Endorsement Letter signed |
| **Digital Wallets Initiative** | Daviplata | Expansion and enhancement of digital wallet services | Daviplata services 17.4 million customers, promoting widespread digital financial access (LATAM Republic, 2023). | TBD | Endorsement Letter signed |
| **Digital Wallets Initiative** | Nequi | Expansion and enhancement of digital wallet services | Nequi's rapid growth to 15 million users showcases significant impact potential in digital finance (LATAM Republic, 2023). | TBD | Endorsement Letter signed |

## ANNEX 2: Integrated results framework, work plan and budget

### Joint Programmes Outcomes
### IDTF results

| Objective | Activities | Expected results in the JP timeframe |
|---|---|---|
| Co-structure & co financing of projects and monitoring and evaluation of projects. | ● Inclusive digital transformation projects structured in a collaborative manner in the IDTF.<br>● Monitoring and evaluation of co-structured and co-financed Projects. | ● At least 3 inclusive digital transformation projects structured<br>● Monitoring and evaluation of co-structured and co-financed Projects. |
| Strengthening of digital ecosystem | ● Yearly updated stakeholder and initiative mapping<br>● Engagement and communication strategy developed and implemented.<br>● Level of stakeholder engagement | ● At least 2 stakeholder and initiative mappings completed<br>● Finalized and implemented engagement and communication strategy |
| Strengthening Governance | ● Completed IDTF operations and governance manual completed.<br>● Number of steering committee meetings held<br>● Level of committee member engagement<br>● Implementation of decisions made by the committees. | ● Completed IDTF operations and governance manual completed.<br>● Bi annual steering committee meetings. |
| Mobilization of Resources | ● Resource mobilization strategy finalized and implemented.<br>● Amount of direct funding leveraged<br>● Number of partnerships established | ● A resource mobilization strategy completed. |
| Creating a Sustainability Model | ● Track overall engagement of stakeholders of the facility.<br>● Knowledge transfer to members of the IDTF.<br>● Establish co leadership of facility with external members.<br>● Complete a financial sustainability model for the IDTF | ● Completed and tested a sustainability model to ensure the long-term viability of the facility. |

**Meaningful Connectivity**

| Joint Programme Outcomes: Meaningful Connectivity | | | |
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| CF Outcome statement 1: Enhanced coordination of the digital ecosystem among local stakeholders through partnerships with various actors and sectors (private sector, academia, institutions, and community-based organizations), aimed at closing digital gaps, particularly for young women. | | | |
| Outcome indicator 1.1:<br><br>Multi-stakeholder strategies implemented to address identified gaps and capitalize on opportunities. | Baseline: TBD | Target: 1 per prioritized territory | Means of verification: Project report. |
| Outcome indicator 1.2:<br><br>Resources mobilized to strengthen local digital ecosystems. | Baseline: TBD | Target: 1:4x | Means of verification: Project report. |
| CF Outcome statement 2: A generation of digitally empowered youth, equipped to thrive in the digital ecosystem, leading innovative solutions for inclusive access to digital rights and services at the local level, and driving economic growth, social inclusion and gender equity. | | | |
| Outcome indicator 2.1:<br><br>Change of awareness Levels of meaningful connectivity rights in the young population. | Baseline: TBD | Target: 50% Positive change | Means of verification:<br><br>Digital survey |
| CF Outcome statement 3: Local policies that recognize digitalization as a driver of development and social integration, focused on bridging gaps for the populations in most vulnerable situations, including strategies to mitigate online risks for youth and preventing gender-based-violences, tailored to local contexts and populations. | | | |

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| Outcome indicator 3.1:<br><br>Local public policy documents approved by local institutions. | Baseline: TBD | Target: 1 per prioritized territory | Means of verification:<br><br>Minutes of the Social Policy Council or Institutional Reports. |

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| **Joint Programme Outputs: Meaningful Connectivity** | | | |
| Output 1.1. Rapid assessment on inclusive digital transformation (map the institutional, private and civil society offer, identify digital skills, risks, opportunities, voids and barriers do bridge the digital divide). | | | |
| Output indicator 1.1.1: Progress level of the design of rapid assessment tool for evaluating key areas of focus of the project in each selected territory (min. 2). | Baseline: No | Target: 100% | Means of verification: Assessment Tool Document or Guidelines and User Manual or Training Materials |
| Output 1.2. Inclusive multi-stakeholder strategies implemented, aligning public, private, and community efforts to advance meaningful connectivity, digital inclusion, and local digital transformation. | | | |
| Output indicator 1.2.1: Partnerships collaborating to strengthen the local digital ecosystem and support youth-led digital solutions. | Baseline: TBD | Target: At least 10 per prioritized territory | Means of verification: Partnership Agreements, Joint Initiatives or Projects. |
| Output 2.1. Innovation challenges are addressed through youth-led solutions. | | | |
| Output indicator 2.1.1: Number of young people participating in innovative solutions to (i) access to digital rights and services, (ii) future- | Baseline: 0 | Target: At least 2,000 young people | Means of verification: Project reports. |

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| ready skills, and (iii) local sustainable development. | | | |
| Output indicator 2.1.2: Number of youth in employability pathways routes. | Baseline: 0 | Target: 1,200 | Means of verification: Project reports. |
| Output 2.2. Consolidate public - private partnerships to incubate or accelerate digital led solutions. | | | |
| Output indicator 2.2. Number of digital local organizations (i.e ISPs) strengthened and articulated. | Baseline: TBD | Target: 30 | Means of verification: Project reports. |
| Output 3.1. Advocacy actions to strengthen local digital policies. | | | |
| Output indicator 3.1.1: Number of advocacy actions to strengthen policies that recognize digitalization as a driver of development, economic and social integration and gender equity, including strategies to mitigate online risks for youth and preventing gender-based-violences, tailored to local contexts and populations. | Baseline: TBD | Target: At least 10 advocacy actions per territory prioritized. | Means of verification: Policy briefs, Advocacy Campaign Reports (public events, workshops, social media outreach). |
| Output 3.2. Generate public policy inputs to develop digital policies at local level. | | | |
| Output indicator 3.2.1. Public policy guideline documents developed. | Baseline: TBD | Target: 3 | Means of verification: Project reports. |

**Open Finance and open data**

| Joint Program Outcome: Open Finance and open data | | | |
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| **CF Outcome 1: Strengthened regulatory framework and enabling ecosystem for Open Finance and Open Data in Colombia, fostering innovation, financial inclusion, and ensuring equitable participation in the digital economy for all** | | | |
| **Outcome indicator 1.1: Number** of financial institutions that have adopted the new Open Finance and Open Data guidelines. | Baseline:0 | Target: At least 10 financial institutions adopting new open finance or open data frameworks or guidelines | Means of verification: Official communications from financial supervisory authorities |
| **Outcome indicator 1.2**: Number of Open Finance/data regulations developed, advanced, or enacted by the government or regulatory body. | Baseline:0 | Target: At least 1 regulation developed, advanced, or enacted by the government or regulatory body. | Means of verification: Official government records |
| **Outcome indicator 1.3**: Number of public policy recommendations that emerge as a direct result of the working group discussions. | Baseline:0 | Target: At least 1 public policy recommendation for open finance or open data | Means of verification: Official government records, working group reports |
| **Outcome 2: Enhanced digital capacity and empowerment of the solidarity sector through collaborative efforts for effective adoption and use of digital tools.** | | | |
| **Outcome indicator 2.1:** Percentage of solidarity sector entities that have improved their digital readiness based on assessments. | Baseline:0 | Target: At least 5% of solidarity sector entities improved their digital readiness | Means of verification: Digital Readiness Assessment reports |
| **Outcome indicator 2.2:** Number of cooperative sector entities that have developed and started implementing their own digital strategies as a result of the roadmap | Baseline:0 | Target: At least 10 entities of the cooperative sector develop and begin implementing their own digital strategies based on the roadmap. | Means of verification: Roadmap document |
| **Outcome indicator 2.3:** Percentage of solidarity finance sector entities that report a perception of improved digital operational capacity after participating in digital capability enhancement programs. | Baseline:0 | Target: At least 20% of solidarity finance sector entities report a perception of improved digital operational capacity | Means of verification: Surveys or perception assessments, Interviews or focus groups with a sample of participants to gather qualitative data on their perceived improvements. |

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| **CF Outcome 3: Increased accessibility and adoption of digital public infrastructure (Low-value payment system) among underserved communities.** | | | |
| **Outcome indicator 3.1:** Number of underserved individuals who have accessed and are actively using the Low-Value Payment System. (disaggregated by age, gender and socioeconomic condition) | Baseline:0 | Target: at least 100,000 undeserved individuals using the Low-Value Immediate Payment System | Means of verification: System usage data, Reports from payment system providers or BanRep |
| **Outcome indicator 3.2:** Number of transactions conducted through the Low-Value Payment System in underserved areas by undeserved people | Baseline:0 | Target: At least 1 million transactions conducted through the Low-Value Payment System by underserved populations within the first year of usage of the payment system. | Means of verification: System usage data, transaction volume reports |
| **CF Outcome 4: Inclusive financial and digital solutions co-created with private sectors to meet the financial inclusion and digital transformation needs of underserved communities** | | | |
| **Outcome Indicator 4.1:** Number of innovative financial or non-financial prototypes or early-stage solutions co-developed with private sector that address the needs of underserved populations. | Baseline:0 | Target: At least 2 innovative financial or non-financial prototypes or early-stage solutions co-developed with private sector that address the needs of underserved populations. | Means of verification: Reports on innovation challenges, |
| **Outcome Indicator 4.2:** Industry engagement in supporting inclusive finance initiatives or products | Baseline:0 | Target: At least 5 major industry stakeholders (e.g., financial institutions, association, fintechs) actively participate in or support inclusive finance initiatives. | Means of verification: Engagement report for the innovation challenges |
| **CF outcome 5: Inclusive Digital Transformation Facility in place** | | | |
| **Outcome Indicator 5.1:** Governance model designed and in place | Baseline:0 | Target: Governance model designed and in place | Means of verification: Technical and Directive Committee meetings minutes |
| **Outcome Indicator 5.2:** Number of inclusive digital transformation initiatives successfully implemented through the IDTF structure. | Baseline:0 | Target: At least 4 inclusive digital transformation projects implemented | Means of verification: Project documents |

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| Joint Program Outputs: Open Finance and open data |
| **Output 1.1 Expert guidance and support provided for the development and publication of regulatory guidelines for Open Finance and/or Open Data** |

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| **Output indicator 1.1.1:** Number of regulatory guidelines for Open Finance and/or Open Data supported by UNDP. | Baseline: 0 | Target: At least 1 guideline supported | Means of verification: Official draft publication of guidelines, regulations or approval records |
| **Output 1.2 Support provided for the exploration and potential development of sandbox initiatives for Open Finance and/or Open Data** | | | |
| Output indicator 1.2.1: Number of exploratory activities or technical inputs provided for sandbox initiatives in Open Finance/Open Data or digital financial inclusion | Baseline:0 | Target: At least 1 exploratory activities and/or sandbox supported | Means of verification: Government documentation, sandbox operational reports |
| **Output 1.3 Exploration and technical support for potential use cases in Financial Technologies and DPI initiatives** | | | |
| Output indicator 1.3.1: Number of use cases for Open Finance, Open Data, and/or DPI initiatives supported by UNDP | Baseline:0 | Target: At least 1 Use case supported | Means of verification: Government documentation, use cases operational reports |
| **Output 1.4 High-level national working group for Open Finance and/or Open Data established** | | | |
| Output indicator 1.4.1 Number of working group meetings or coordination efforts facilitated by UNDP related on Open Finance and/or Open Data | Baseline:0 | Target: At least 3 working group meetings or coordination efforts facilitated by UNDP | Means of verification: Meetings reports, working group sessions |
| **Output 2.1 Digital maturity and readiness assessments facilitated in collaboration with the Supersolidaria for financial cooperative entities** | | | |
| **Output Indicator 2.1.1:** Number of Digital Maturity and readiness Assessments conducted | Baseline:0 | Target: At least 172 assessments completed | Means of verification: Assessment reports, feedback from entities |
| **Output 2.2 Roadmap for digitalization in the cooperative sector in Colombia developed in collaboration with key stakeholders** | | | |
| **Outcome indicator 2.2.1:** Digitalization roadmap for the cooperative sector in Colombia supported with input from key stakeholders. | Baseline:0 | Target: 1 roadmap for the digitalization of the cooperative sector supported | Means of verification: Roadmap document |
| **Output 2.3 Cooperative sector entities mobilized to participate in digital capability enhancement programs.** | | | |
| **Output Indicator 2.3.1:** Number of entities from the cooperative sector participating in digital capability enhancement programs | Baseline:0 | Target: 200 entities participating at least 10 of them with gender focus services | Means of verification: Training session records, pre- and post-assessment scores |

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| **Output 3.1 Financial education strategy with a gender and LNOB (Leave No One Behind) approach designed to promote the adoption of DPI infrastructure (Low-Value Immediate Payment System) in underserved communities.** | | | |
| **Output indicator 3.1.1:** Financial education strategy designed or adapted with gender and LNOB approach | Baseline:0 | Target: 1 financial education strategy with gender and inclusive approach designed, adapted or developed | Means of verification: Financial education methodology document |
| **Output 3.2 Financial education initiatives implemented to promote the adoption of DPI infrastructure (Low-Value Immediate Payment System) in underserved communities.** | | | |
| **Output indicator 3.2.1:** Number of individuals onboarded to the Low-Value Payment System, disaggregated by gender, age, and location. | Baseline:0 | Target: 100,000 people onboarded on digital financial inclusion and/or Low Value Payment System | Means of verification: Training session records, pre- and post-assessment scores |
| **Output 4.1. Innovation challenges designed, launched, or supported to engage the private sector in promoting digital financial inclusion and transformation for underserved communities.** | | | |
| **Output Indicator 4.1.1:** Number of prototypes or early-stage solutions co-developed with private sector support to promote digital financial inclusion and digital transformation | Baseline:0 | Target: at least 2 prototypes or early-stage solutions co-developed with private sector support | Means of verification: Reports on innovation challenges, |
| **Output Indicator 4.1.2**: Number of private sector entities participating across all innovation challenges | Baseline:0 | Target: at least 10 Private sector entities across all innovation challenges | Means of verification: Reports on innovation challenges, |
| **Output 4.2 Inclusive products and services prototyped, supported, or co-developed through innovation challenges with private sector participation to address financial inclusion and digital transformation needs for underserved populations.** | | | |
| **Output Indicator 4.2.1**: Number of inclusive products/services designed, supported and/or developed with private sector participation | Baseline:0 | Target: at least 1 Inclusive products/services prototyped, supported, or co-developed | Means of verification: Product/service reports, user feedback surveys |
| **Output 5.1 Strengthened digital ecosystem to promote inclusive digital transformation through effective governance models and the implementation of strategic projects.** | | | |
| **Output Indicator 5.1.1:** Number of governance model designed in place | Baseline:0 | Target: 1 Governance model designed and in place | Means of verification: Technical and Directive Committee meetings minutes |
| **Output Indicator 5.1.2:** Number of inclusive digital transformation projects implemented | Baseline:0 | Target: At least 4 inclusive digital transformation projects implemented | Means of verification: Project documents |

| Joint Programme contribution to Joint SDG Fund global indicators (as relevant) | | | |
|---|---|---|---|
| Engine room 1. Shifting policy/regulatory frameworks | | | |
| Number of new or enhanced integrated policy solutions and regulatory changes formulated to accelerate SDGs with Joint SDG Fund support. | Baseline: 0 | Target:<br>- Integrated policy solutions: 5 = 3 (MC) + 2 (OF)<br>- 10 local advocacy solutions<br>- 1 sandbox<br>- 1 user case | Means of verification:<br>Local Government documentation published guidelines and sandbox operations. |
| Number of targeted countries where the integrated policy solutions and regulatory changes are implemented to promote equal access to and use of services, goods and resources by women and girls with Joint SDG Fund support. | Baseline:0 | Target: 1 (Colombia) | Means of verification: Local Government documentation, policy implementation reports, stakeholder feedback. |
| Number of individuals benefiting from the integrated policy solutions and regulatory changes implemented with Joint SDG Fund support, disaggregated by population segments (e.g. sex, age, persons with disabilities, etc.) with a focus on Leaving No One Behind. | Baseline:0 | Target: Over 200.000 people benefited (between users of digital wallets, microfinance services, and youth benefitted from youth employability pathways and local-les digital solutions by the new policies) | Means of verification: Project reports. |
| Engine room 2. Capacity building at scale | | | |
| Number of governmental (both at central and sub-central levels) and non-governmental organizations with enhanced capacity to design, implement and finance integrated policies, regulations and innovative solutions for SDG acceleration, with Joint SDG Fund support. | Baseline:<br>TBD | Target: 42<br>- at least 2 local govts with MC.<br>- 30 dig orgs with MC.<br>- 10 orgs participating in dig cap programs | Means of verification:<br>Project reports, training records, assessment reports. |
| Number of tools, procedures and mechanisms (e.g. SOPs, training module, incentive structures) developed or implemented, focused on building capacities for SDG acceleration with Joint SDG Fund support (disaggregated by central and | Baseline:0 | Target: 7<br>- 2 MC<br>- 5 OF | Means of verification:<br>Project reports |

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| local actors). | | | |
| Number of experts identified and deployed to support RCs/UNCTs on SDG acceleration with Joint SDG Fund support. | Baseline:0 | Target: IDTF members (exact no. TBD) | Means of verification:<br>Project reports |
| Engine room 3. Developing market-ready pipeline of actions. | | | |
| Number of integrated multi-sectoral financing solutions or instruments created and launched with Joint SDG Fund support, disaggregated by theme/type. | Baseline:0 | Target: at least 3 (IDTF pipeline) | Means of verification:<br>Project reports |
| Number of actions, projects, businesses or organizations identified for inclusion in market-ready pipeline with Joint SDG Fund support. | Baseline:<br>TBD | Target:42<br>- 40 MC<br>- 2 OF | Means of verification:<br>Project reports<br>Based on an initial territorialization of 3 municipalities. |
| Ratio of actions, projects, businesses or organizations securing funding and receiving investments, in relations to those identified with Joint SDG Fund support. | Baseline: 0 | Target:<br>At least 10 | Means of verification:<br>Project reports |
| Engine room 4. Devising a financing mix (deal room) | | | |
| Amount in US$ of financing leveraged for integrated multi-sectoral solutions, with support from the Joint SDG Fund (disaggregation by type of investors – e.g. Gov, private, PPP, DFIs/IFIs). | Baseline: 0 | Target: 12M USD | Means of verification:<br>Project reports<br>Investment reports IDTF<br>Market reports |
| Ratio of financing leveraged for integrated multi-sectoral solutions against the committed funds provided by the Joint SDG Fund. | Baseline:0 | Target: 1:4x | Means of verification:<br>IDTF reports |
| Number of investors providing direct financing to integrated multi-sectoral solutions developed, with support from the Joint SDG Fund (disaggregation by type of investors – e.g. Gov, private, PPP, DFIs/IFIs). | Baseline:0 | Target: 3 | Means of verification:<br>Project reports |

**Joint Programme Workplan- Meaningful Connectivity**

| Outcome/Output | Geographic focus | Start | End | PUNO | SDG Targets | Gender Equality Marker | Human Rights Marker | QCPR function | Budget (US$) |
|---|---|---|---|---|---|---|---|---|---|
| **Outcome 1.** Enhanced coordination of the digital ecosystem among local stakeholders through partnerships with various actors and sectors (private sector, academia, institutions, and community-based organizations), aimed at closing digital gaps, particularly for young women | | | | | | | | | |
| **Output 1.1:** Rapid assessment on inclusive digital transformation (map the institutional, private and civil society offer, identify digital skills, risks, opportunities, voids and barriers to bridge the digital divide). | Local | 03/2025 | 02/2027 | ILO - UNFPA | 5.5, 10.2, 17.17 | 2 | 2 | 3 | $179,210 |
| **Output 1.2:** Inclusive multi-stakeholder strategies implemented, aligning public, private, and community efforts to advance meaningful connectivity, digital inclusion, and local digital transformation. | Local | 03/2025 | 02/2027 | ILO - UNFPA | 1.4, 4.4, 5.1, 5.2, 5.5, 5.b, 10.2, 16.7, 17.17. | 2 | 2 | 5 | $131.470 |
| **Outcome 2.** A generation of digitally empowered youth, equipped to thrive in the digital ecosystem, leading innovative solutions for inclusive access to digital rights and services at the local level, and driving economic growth, social inclusion and gender equity. | | | | | | | | | |
| **Output 2.1:** Innovation challenges are addressed through youth-led solutions | Local | 03/2025 | 02/2027 | ILO - UNFPA | 1.4, 4.4, 4.5, 5.1, 5.2, 10.2, 17.17 | 2 | 3 | 4 | $587.000 |

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| **Output 2.2.** Consolidate public - private partnerships to incubate or accelerate solutions. | Local | 03/2025 | 02/2027 | ILO - UNFPA | 5.1,5.b, 10.2, 17.17 | 2 | 2 | 5 | $160,620 |
| **Outcome 3.** Local policies that recognize digitalization as a driver of development and social integration, focused on bridging gaps for the populations in most vulnerable situations, including strategies to mitigate online risks for youth and preventing gender-based-violences, tailored to local contexts and populations. | | | | | | | | | |
| **Output 3.1.:** Advocacy actions to strengthen policies | Local/Country Level | 03/2025 | 02/2027 | ILO - UNFPA | 1.4, 4.5, 5.1, 5.2, 5.5, 5.b, 10.2, 16.7. | 2 | 2 | 2 | $96,490 |
| **Output 3.1:** Generate public policy inputs to develop digital policies at local level. | Local/Country Level | 03/2025 | 02/2027 | ILO - UNFPA | 1.4, 4.5, 5.1, 5.2, 5.5, 5.b, 10.2, 16.7. | 2 | 2 | 2 | $45,210 |

**Joint Programme Workplan - Open Finance and open data**

| Outcome/Output | Geographic focus | Start | End | PUNO | SDG Targets | Gender Equality Marker | Human Rights Marker | QCPR function | Budget (US$) |
|---|---|---|---|---|---|---|---|---|---|
| **CF Outcome 1: Strengthened regulatory framework and enabling ecosystem for Open Finance and Open Data in Colombia, fostering innovation, financial inclusion, and ensuring equitable participation in the digital economy for all** | | | | | | | | | |
| Output 1.1 : Project coordination team hired and operational support provided for the implementation of the Open Finance and Open Data strategy. | Country level | 03/2025 | 06/2027 | UNDP | 8.3, 8.10, 9.3, 9.5 | 0 | 0 | 1 | 297.524 |
| Output 1.2 Expert guidance and support provided for the development and publication of regulatory guidelines for Open Finance and/or Open Data | Country level | 03/2025 | 06/2027 | UNDP | 8.3, 8.10, 9.3, 9.5 | 2 | 2 | 1 | 43.026 |

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| Output 1.3: Support provided for the exploration and potential development of sandbox initiatives (products or regulation) for digital financial inclusion | Country level | 03/2025 | 06/2027 | UNDP | 8.3, 8.10, 9.3, 9.5 | 2 | 2 | 4 | 152.313 |
| Output 1.4 Identification and support for potential use cases related to Financial Technologies and/or DPI initiatives | Country level | 03/2025 | 06/2027 | UNDP | 8.3, 8.10, 9.3, 9.5 | 2 | 2 | 4 | 63.679 |
| Output 1.5 Support provided for the activation or strengthening of a high-level national working group on Open Finance and/or Open Data | Country level | 03/2025 | 06/2027 | UNDP | 8.3, 8.10, 9.3, 9.5 | 2 | 2 | 5 | 24.382 |
| **Outcome 2: Enhanced digital capacity and empowerment of the solidarity sector through collaborative efforts for effective adoption and use of digital tools.** | | | | | | | | | |
| **Output 2.1** Digital maturity and readiness assessments facilitated in collaboration with the Supersolidaria for financial cooperative entities | Local/Country level | 03/2025 | 06/2027 | UNDP | 1.4, 8.10, 4.4, 10.2, | 2 | 2 | 3 | $ 97.813 |
| **Output 2.2** Roadmap for digitalization in the cooperative sector in Colombia developed in collaboration with key stakeholders | Local/Country level | 03/2025 | 06/2027 | UNDP | 1.4, 8.10, 4.4, 10.2, | 2 | 2 | 2 | $ 96.092 |
| **Output 2.3** Cooperative sector entities mobilized to participate in digital capability enhancement programs. | Local/Country level | 03/2025 | 06/2027 | UNDP | 1.4, 8.10, 4.4, 10.2, | 2 | 2 | 4 | $ 5.737 |
| **Outcome 3: Increased accessibility and adoption of digital public infrastructure (Low-value payment system) among underserved communities.** | | | | | | | | | |

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| Output 3.1 Financial education strategy with a gender and LNOB approach developed or adapted to promote DPI adoption and/ or digital financial inclusion | Country level | 03/2025 | 06/2027 | UNDP | 8.3, 8.10, 9.3, 4.4 | 2 | 2 | 2 | $ 28.684 |
| Output 3.2 Pilot financial education initiatives to promote awareness and adoption of DPI infrastructure among underserved communities | Country level | 03/2025 | 06/2027 | UNDP | 8.3, 8.10, 9.3, 4.4 | 2 | 2 | 4 | $ 41.592 |
| Outcome 4: Inclusive financial and digital solutions co-created with private sectors to meet the financial inclusion and digital transformation needs of underserved communities | | | | | | | | | |
| Output 4.1. Innovation challenges and other engagement mechanisms supported to foster private sector participation in digital inclusion | Country level | 03/2025 | 06/2027 | UNDP | 8.2, 9.5, 5.a | 2 | 2 | 5 | $ 80.316 |
| Output 4.2 Inclusive products and services prototyped or co-designed with private sector participation to address financial digital inclusion and digital transformation needs for underserved populations | Country level | 03/2025 | 06/2027 | UNDP | 8.2, 9.5, 5.a | 2 | 2 | 4 | $ 68.842 |
| **Output 5: Strengthened digital ecosystem to promote inclusive digital transformation through effective governance models and the implementation of strategic projects.** | | | | | | | | | |
| **Output 5.1:** Number of governance model designed in place | Country level | 03/2025 | 06/2027 | UNDP | 8.2, 9.5, 5.a | 2 | 2 | 1 | $ 371.990 |
| **Output 5.2:** Number of inclusive digital transformation projects implemented | Country level | 03/2025 | 06/2027 | UNDP | 8.2, 9.5, 5.a | 2 | 2 | 4 | $ 328.010 |

## ANNEX 3: Budget per UNSDG Categories

| UNSDG BUDGET CATEGORIES [4] | PUNO 1 UNFPA | | PUNO 2 ILO | | PUNO 3 UNDP | | TOTAL | |
|---|---|---|---|---|---|---|---|---|
| | Joint SDG Fund (USD) | PUNO Contribution (USD) | Joint SDG Fund (USD) | PUNO Contribution (USD) | Joint SDG Fund (USD) | PUNO Contribution (USD) | Joint SDG Fund (USD) | PUNO Contribution (USD) |
| 1. Staff and other personnel | $ 120.000 | 150,000 | $177,880 | 150,000 | $ 494.388 | 460,000 | $ 792.268 | $1,260,000 |
| 2. Supplies, Commodities, Materials | $ 6.000 | | | | $ 23.969 | | $ 29.969 | |
| 3. Equipment, Vehicles, and Furniture (including Depreciation) | $ 1.600 | | | | $ 3.243 | | $ 4.843 | |
| 4. Contractual services | $137.400 | | $147,196 | | $ 598.947 | | $ 883.543 | |
| 5.Travel | $ 49.748 | | $25,688 | | $ 20.526 | | $ 95.962 | |
| 6. Transfers and Grants to Counterparts | $ 221.000 | | $281,801 | | $ 401.454 | | $ 904.255 | |
| 7. General Operating and other Direct Costs | $ 25.000 | | $21,641 | | $ 48.298 | | $ 94.939 | |
| Total Direct Costs | 560,748 | | $654,206 | | $ 1.590.826 | | $ 2.805.780 | |
| 8. Indirect Support Costs (7%) | *$ 39,252* | | *$45,794* | | *$ 109.174* | | *$ 194.220* | |
| **TOTAL Costs** | **600,000** | **150,000** | **700,000** | **150,000** | **1,700,000** | **460,000** | **$ 3.000.000** | **1,260, 000** |

[4] As the projects will be further refined over the next few weeks, this budget breakdown may marginally change.

## ANNEX 4: Risk Matrix

| Risk Category | Risks | Likelihood: | Impact: | Risk Level: | Mitigation measures |
|---|---|---|---|---|---|
| Social | Human Rights Violations | 3 | 5 | 15 | Having in place a robust LNOB, DDHH and populations approach Guidelines with participation of rightsholders, and robust M&E mechanisms.<br>Our project implementation will be informed by the Feminist Principles of the Internet (https://feministinternet.org/), prioritizing access, agency, and safety for all, especially women and marginalized groups. |
| | Gender based Violence is facilitated by technology | 3 | 5 | 15 | Promote online safe navigation by raising awareness of online Gender Based Violences and abuse and its impact through an intersectional lens, advocating for long term and systematic change from public and private entities.<br><br>Ensuring population's awareness of online Gender Based Violences and abuse during all the project's activities.<br>Our project implementation will be informed by the Feminist Principles of the Internet (https://feministinternet.org/), prioritizing access, agency, and safety for all, especially women and marginalized groups. |
| | Non inclusion of a gender approach into the design and implementation of the projects. Therefore, gender biases in the digital realm are reproduced and deepened. | 3 | 5 | 15 | Ensure the transversalization of the Gender approach into every project co-financed by the IDTF as a criteria for selection, into the impact tracker and monitoring of gender-equality progress.<br><br>Our project implementation will be informed by the Feminist Principles of the Internet (https://feministinternet.org/), prioritizing access, agency, and safety for all, especially women and marginalized groups. |

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| | Community Safety | 2 | 4 | 8 | Engage Stakeholders: Involve community members, stakeholders, and experts in the planning and implementation of digitalization projects, Prioritize data privacy and security measures to protect sensitive information collected, Transparency and Accountability, Community Empowerment.<br><br>Our project implementation will be informed by the Feminist Principles of the Internet (https://feministinternet.org/), prioritizing access, agency, and safety for all, especially women and marginalized groups. |
| Financial | Value for money | 2 | 3 | 6 | Performance Monitoring and Evaluation, Stakeholder Engagement, capacity building, adaptive management that allow for flexibility, learning and adaptation, knowledge sharing. |
| | Corruption and Fraud | 2 | 4 | 8 | Robust governance framework, transparency and disclosure, internal controls, due diligence and vendor screening. |
| | Inability to leverage more resources into the IDTF | 2 | 4 | 8 | Early multi-actor engagement with the IDTF objectives and projects. |
| Operational | Lack of responsiveness to lessons learned and evaluations | 2 | 4 | 8 | Performance Monitoring and Evaluation, Stakeholder Engagement, capacity building, adaptive management that allow for flexibility, learning and adaptation, knowledge sharing. |
| | Synergy potential (inability to link with other initiatives as relevant) | 1 | 5 | 5 | Performance Monitoring and Evaluation, Stakeholder Engagement, capacity building, adaptive management that allow for flexibility, learning and adaptation, knowledge sharing. |

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| | Capacity development of national partners | 3 | 5 | 15 | Capacity assessment of key stakeholders, capacity building initiatives, partnerships and collaboration, early empowerment and ownership, continuous learning and feedback, M&E. |
| | Engagement of national partners in decision-making | 2 | 5 | 10 | Early empowerment and ownership. Multi Stakeholder buy-in, Building a coalition among different parts and levels of government. |
| | Transition and exit strategy | 3 | 4 | 12 | Early empowerment and ownership. Multi Stakeholder buy-in, Building a coalition among different parts and levels of government. |
| Organizational | Governance | 2 | 4 | 8 | Establish clear governance structure, policies and procedures in place, stakeholder engagement, transparency and accountability, capacity building, M&E, Ethical leadership. |
| | Due diligence of private sector partners | 2 | 5 | 10 | Apply the Due Diligence private sector policy from UNDP or screening of risk in databases to the private sector stakeholders involved in the facility |
| Political | Political instability | 3 | 4 | 12 | Engage in stakeholder analysis, build strong multi-party, multi entity, multilevel partnerships early on, ensure diversity in funding sources, advocacy and public relations strategy. |
| | Government commitment | 2 | 5 | 10 | Engage in stakeholder analysis, build strong multi-party, multi entity, multilevel partnerships early on, ensure diversity in funding sources, advocacy and public relations strategy. |

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| | Change/ turnover in government | 4 | 3 | 12 | Engage in stakeholder analysis, build strong multi-party, multi entity, multilevel partnerships early on, ensure diversity in funding sources, advocacy and public relations strategy. |
| Strategic | Theory of change | 3 | 3 | 9 | Agile methodology |
| | Synergy with UN / Delivery as One | 2 | 2 | 4 | The IDTF Core team will be responsible for establishing and operating an inter-agency coordination committee to regularly review objectives and align efforts. Utilize collaborative frameworks and shared project management tools. |
| | Public opinion and media | 1 | 3 | 3 | Develop a proactive communication strategy, including crisis management policies and a public relations plan. Constantly monitor media and social networks to quickly respond to any negative perceptions. |
| Safety and Security | Armed Conflict | 1 | 4 | 4 | Ensure to work closely with UNDSS to leverage expertise and resources. Security Risk assessments. |
| | Terrorism | 1 | 3 | 3 | Ensure to work closely with UNDSS to leverage expertise and resources. Security Risk assessments. |
| | Crime | 1 | 3 | 3 | Ensure to work closely with UNDSS to leverage expertise and resources. Security Risk assessments. |

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| | Civil Unrest | 1 | 3 | 3 | Community engagement of all programming will be key to mitigate this risk. Although civil unrest for external reasons will be hard to mitigate. |
| | Natural Hazards | 3 | 4 | 12 | Ensure to work closely with UNDSS to leverage expertise and resources. Security Risk assessments. |

## ANNEX 5: Localization, Gender Equality and Human Rights markers

### SDG Localization Marker Score

| Dimensions | Criteria or eligibility | Responses | Explanation |
|---|---|---|---|
| Programme Design | • Does the programme or initiative explicitly include results and/or expected outcomes directly related to advancing SDG localization? | Yes | Eligibility criteria of the IDTF includes a localization criteria.<br><br>Projects financed by the IDTF with a territorial focus, MUST be conceived, planned from the territory within the territory.<br><br>Initially identified pipeline have a 100% focus on the most undeveloped municipalities in Colombia. |
| | • Is at least 70% or more of the programmatic budget allocated specifically to activities that enhance advocacy, actions or monitoring related to SDG localization? | No | The IDTF is in the process of defining the pipeline. |
| | • Were subnational and/or local actors[5] actively engaged and consulted as a primary stakeholder group during the programme design phase? | No | Multistakeholder and Context specific is one of the criteria.<br><br>multi-actor criteria require local actors. |
| Advocacy | • Has the programme or initiative planned to develop new knowledge material, research, publication or relevant resources related to SDG localization, specifically building on local experience? | Yes | Allocated budget for communication strategy and knowledge sharing and management. |
| | • Has the programme or initiative planned to develop specific events, campaigns or communication activities on SDG localization, especially targeted at subnational or local actors? | Yes | IDTF Launch event in 2025.<br><br>Annual event with stakeholders to share progress and lessons learned. |
| Actions | • Does the joint programme or initiative incorporate mechanisms, spaces or activities designed to bolster coherent policies, regulations, programmes, services or capacities directed to subnational or local actors, facilitating their meaningful contributions to the SDGs and addressing the principles of leaving no one behind? | Yes | The IDTF specifically includes mechanisms, spaces, and activities to bolster SDG localization for example: i) Through the development of LNOB Guidelines and the impact tracker, the IDTF will develop mechanisms to ensure meaningful participation of the most left behind groups (women, ethnic populations, people with disabilities)<br>ii) an inclusive and participatory stakeholder approach: involving civil society, intergovernmental bodies, the private sector, academia, and citizens at local level |

[5] The term 'subnational and local actors' mainly refers to local and subnational governments, local NGOs, community-based organizations, and other civil society organizations, including organizations led by forcibly displaced or stateless persons, women, youth, persons with disabilities, LGBTIQ+ persons, host communities and all ethnic or racialized groups and communities, faith-based organizations as well as local service providers such as organizations involved in the local education and health systems.

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| | | | iii) a multi-level governance approach to address interconnected SDG challenges, involving collaboration between different levels of government and local communities<br>iv) The programme features mechanisms to improve the transparent and accountable financing of SDG localization, including decentralized financing policies and resource mobilization by local or regional governments. |
| | ● Does the joint programme or initiative have an inclusive and participatory stakeholder approach, involving civil society, intergovernmental bodies, the private sector, academia, citizens and/or others to jointly implement transformative initiatives toward localizing the SDGs? This could include mobilizing and sharing knowledge, expertise, technologies and financial resources to support the achievement of the SDGs at the local level? | Yes | The main purpose of the IDTF is to bring together all the ecosystem stakeholders allowing for knowledge sharing, conversation, joint programming, co design, co investment, among others.<br><br>As mentioned above, Eligibility criteria of the IDTF includes a localization criteria.<br><br>Projects financed by the IDTF with a territorial focus, MUST be conceived, planned from the territory within the territory. |
| | ● Does the joint programme or initiative include a multi-level governance approach to address the interconnected SDG challenges? A multi-level governance approach involves collaboration between different levels of government, as well as with international organizations, and local communities. This approach recognizes that effective action requires coordinated efforts at various scales, from local and regional to national and global? | No | The IDTF will work closely with the Territorial Groups led by the RCO who are leading co-creation initiatives from the territory using foresight methodologies and collectively choosing issues to resolve. |
| | ● Does the joint programme or initiative feature mechanisms or activities aimed at improving the transparent and accountable financing of SDG localization? This may include the development of decentralized financing policies, the creation of market-ready pipeline of local actions, expansion of local fiscal space, resource mobilization by local or regional governments, or enhancement of open local or regional government budgets? | Yes | In line with working closely with the territorial groups led by the RCO, the IDTF will use these already created spaces to articulate with local multi actor ecosystems including government. Financing projects at the local level will go through these groups to ensure local buy-in, relevance, and commitment. |
| Monitoring & Sustainability | ● Does the joint programme or initiatives include dedicated results, supported by a monitoring and accountability framework, to systematically collect and report on contributions to SDG localization, both at the outcome and output levels? | Yes | Localization of digitalization is embedded in each program the IDTF will support and hence part of the monitoring and evaluation matrix. |

| | | | |
|---|---|---|---|
| | ● Does the joint programme or initiative include a dedicated plan to ensure the sustainability and replication/expansion of the SDG actions in additional localities, developed in collaboration with local stakeholders, especially local/regional government and local civil society organizations? | Yes | The IDTF includes a dedicated plan to ensure sustainability, leveraging of financial resources, and replication/expansion of SDG actions in additional localities. This plan is developed in collaboration with local and regional governments, local service providers, and other local actors and stakeholders. Key elements of the strategy include: i) Empowering local and national institutions to manage and expand the IDTF initiatives ii) Establishing diverse funding models, including public-private partnerships, blended finance and inclusive business models, to secure long-term financial stability iii) Cultivating local ownership and engagement to ensure communities continue utilizing and developing the established resources. The strategy will be operationalized through leveraging digital platforms, building public-private partnerships, and promoting policy advocacy groups. |
| *Criteria for Scoring*<br>● Marker 3: Between 9 and 11 criteria marked as Yes.<br>● Marker 2: Between 4 and 8 criteria marked as Yes.<br>● Marker 1: Between 1 and 3 criteria marked as Yes.<br>● Marker 0: None of the criteria marked as Yes. | | Total # of "Yes" = 8<br>**Location marker result= 2** | |

**Gender Equality Marker**
Please copy the output as per in the workplan and add the Gender Equality marker score and justify the scoring. Please refer to the UNSDG guidance here:
https://help.uninfo.org/un-info/results-framework/results-framework-structure/suboutput-level/guidance-on-applying-tags-and-markers/guidance-on-applying-the-gender-equality-human-rights-and-sustaining-peace-markers

**Meaningful Connectivity**

| Joint Programme Outputs | GEM Score | Justification |
|---|---|---|

| | | |
|---|---|---|
| Rapid assessment on inclusive digital transformation (map the institutional, private and civil society offer, identify digital skills, risks, opportunities, voids and barriers do bridge the digital divide). | 2 | The rapid assessment should:<br>1. Generate mechanisms to understand the structural barriers and social norms that disproportionately limit women's participation in the digital ecosystem.<br>2. Identify the digital risks for women, in all their diversity, to prevent them.<br>3. Investigate gender-specific barriers and opportunities for development within the digital realm.<br>4. Actively involve women in the mapping process. |
| Multi-stakeholder strategies implemented to strengthen the local digital ecosystem. | 2 | This project will:<br>1. Ensure that women are empowered to participate in the local digital ecosystem.<br>2. Ensure gender parity in each partnership collaboration.<br>3. Development of youth focal groups to identify specific youth needs and interest in the digital ecosystem. These participative spaces will have a gender approach.<br>4. Involve women-led community-based organization working towards gender-equality and violence prevention in the digital realm. |
| Innovation challenges are addressed through youth-led solutions. | 2 | The project will:<br>1. Partner with strategic stakeholders to promote youth-led solutions that incorporate a gender perspective.<br>2. Promote young women-led solutions to amplify their voices and increase opportunities for their participation in the digital ecosystem.<br>3. Prioritize initiatives that boost digital employment for young women, address digital risks they face, and empower women to uphold their digital human rights.<br>4. Ensure gender parity in the number of young people participating in innovative solutions. |
| Consolidate public - private partnerships to incubate or accelerate solutions. | 2 | The public-private partnerships should:<br>1. Promote women's digital human rights through digital solutions.<br>2. Involve a gender-responsive resource mobilization strategy.<br>3. Consider gender related barriers and risks of digitalization, as well as opportunities for women and people with diverse identities.<br>4. Monitor progress in gender-equality and prevention of gender-based risks during the initiatives incubation. |
| Advocacy actions to strengthen policies. | 2 | The project will:<br>1. Promote women leadership and participation in public policy advocacy for the sustainability of digital ecosystems.<br>2. Monitor progress in gender-equality participation in public policy advocacy platforms and spaces. |
| Generate public policy inputs to develop digital policies at local level. | 2 | 1. Promote local digital policies that address the digital divide, ensuring women and girls, especially in marginalized communities, have equal access to technology and the internet. This access is crucial for education, employment opportunities, and accessing essential services, empowering women economically and socially.<br>2. Address Online Gender-based Violence (GBV): Promote local digital policies that create frameworks to protect women from online harassment, abuse, and exploitation. This fosters safer online environments, enabling women to participate more freely in digital spaces and enhancing their overall empowerment and well-being. |

**Open Finance**

| Joint Programme Outputs | GEM Score | Justification |
|---|---|---|
| Development and implementation of a normative regulations and sandbox | 2 | 1. Although focused on technical issues, the activity will incorporate a gender-sensitive approach by building gender-related capabilities within regulatory entities.<br>2. Sex-disaggregated data will be integrated into sandbox testing to evaluate the impact of regulatory frameworks on women and other underserved groups.<br>3. Partnerships with gender-focused organizations will be established to ensure regulations address barriers to women's financial inclusion.<br>4. Gender equality outcomes will be tracked through specific indicators measuring the accessibility and inclusiveness of open finance and open data frameworks. |
| Launch of financial education initiatives and implementation of the Low-Value Immediate Payment System | 2 | 1. A gender-sensitive approach will guide the design and implementation of financial education initiatives, ensuring women's specific needs are addressed.<br>2. Sex-disaggregated data will be collected to identify gaps and measure improvements in women's financial literacy and participation in the payment system.<br>3. The activity will include tailored outreach and training programs for women, particularly in underserved communities.<br>4. Monitoring and evaluation frameworks will track gender equality outcomes, such as increased women's access to financial tools. |
| Capacity enhancement initiatives for digital and financial tools in the solidarity sector. | 2 | 1. A gender analysis will be conducted to inform the design of capacity-building initiatives, ensuring barriers faced by women in the solidarity sector are addressed.<br>2. Sensitization activities will include modules on gender equality, empowering organizations to adopt more inclusive practices.<br>3. Specific programs will target women leaders in cooperatives to strengthen their financial and digital skills.<br>4. Gender equality outcomes will be tracked using gender-sensitive indicators, such as the percentage of women in leadership roles after the intervention. |
| Innovation Challenges conducted | 2 | 1. Innovation challenges will focus on developing solutions to address gender-related barriers in digital and financial inclusion.<br>2. Partnerships with gender-focused organizations will ensure solutions are aligned with women's specific needs and priorities.<br>3. Sex-disaggregated data will be analyzed to track women's participation and the impact of the proposed solutions.<br>4. Gender-sensitive indicators will measure outcomes such as the number of women benefiting from new financial products or services developed through the challenges. |
| Strengthened digital ecosystem to promote inclusive digital transformation through effective governance models and the implementation of strategic projects. | 2 | 1. Governance models will include gender-sensitive indicators to monitor their impact on reducing gender disparities.<br>2. Strategic projects will include targeted digital literacy programs for women, particularly in vulnerable situations, to enhance their participation in the digital ecosystem.<br>3. Partnerships with gender-focused organizations will co-develop initiatives aimed at addressing systemic barriers to women's digital inclusion.<br>4. Monitoring and evaluation frameworks will track gender equality outcomes, such as increased digital access and skills for women. |

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| **Human Rights Marker** |

Please copy the output as per in the workplan and add the Human Rights marker score and justify the scoring. Please refer to the UNSDG guidance here: https://help.uninfo.org/un-info/results-framework/results-framework-structure/suboutput-level/guidance-on-applying-tags-and-markers/guidance-on-applying-the-gender-equality-human-rights-and-sustaining-peace-markers

**Meaningful Connectivity**

| Joint Programme Outputs | HRM Score | Justification |
|---|---|---|
| Rapid assessment on inclusive digital transformation (map the institutional, private and civil society offer, identify digital skills, risks, opportunities, voids and barriers do bridge the digital divide). | 2 | 1. The rapid assessment is grounded in the communitarian fulfillment of their human digital rights, with a gender-perspective,<br>2. This activity targets a pattern of discrimination of the young population in vulnerable territories based on stereotypes that reproduce unequal access to digital rights and services.<br>3. The mapping will involve the participation of a diverse young population (right holders).<br>4. Digital gaps will be addressed through a thorough human rights analysis, including from a gender and ethnic perspective, and addressed through capacity development. |
| Inclusive multi-stakeholder strategies implemented, aligning public, private, and community efforts to advance meaningful connectivity, digital inclusion, and local digital transformation. | 3 | The multi-stakeholder strategies:<br>1. Aim at promoting the fulfillment of digital human rights at the local level.<br>2. Involve the participation of diverse actors as 'rights holders' and 'duty bearers' with respective responsibilities and entitlements in the digital ecosystems.<br>3. Should address issues through a thorough human rights analysis, including from a gender perspective, and addressed through capacity development.<br>4. Direct participation of women and young leaders in the strategy's design.<br>5. Strategies should be informed by the normative framework and/or the outcomes from treaty bodies/UPR: CCPR 2023, CEDAW 2019. |
| Innovation challenges are addressed through youth-led solutions. | 3 | 1. This output is grounded in youth enjoyment of their right to participation, freedom of expression and non-discrimination.<br>2. This activity targets a pattern of discrimination of the most marginalized population in vulnerable territories based on stereotypes that reproduce unequal access to the digital world opportunities.<br>3. This output is based on the right holders' direct participation in the digital ecosystem for the fulfillment of their rights.<br>4. The normative framework and/or the outcomes from treaty bodies/UPR or special procedures are used to inform the activity: CCPR 2023, CEDAW 2019.<br>5. Direct participation of women and young leaders in the digital ecosystem.<br>6. The digital solutions address issues through a thorough human rights analysis, including from a gender perspective, and addressed through capacity development. |
| Consolidate public - private partnerships to incubate or accelerate solutions. | 2 | 1. The partnerships will have at their center a thorough human rights analysis, including from a gender and ethnic perspective to increase access and opportunities for the population with higher barriers to digitalization.<br>2. The partnerships will Involve the participation of diverse actors as 'rights holders' and 'duty bearers' with respective responsibilities and entitlements in the digital ecosystems.<br>3. The incubation of solutions will be addressed through a thorough human rights analysis, including from a gender and ethnic perspective, and addressed through capacity development in empowering young leaders in the digital |

| | | |
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| | | ecosystem. |
| Advocacy actions to strengthen policies. | 3 | 1. This output is based on the right holder's direct participation in public policy advocacy for the sustainability of digital ecosystems.<br>2. Advocacy actions are explicitly grounded in the enjoyment or fulfillment of digital human rights.<br>3. Advocacy actions will target a pattern of discrimination of women and young people in vulnerable territories based on stereotypes that reproduce unequal access to the digital world opportunities.<br>4. It will promote digital rights through a thorough human rights analysis, including from a gender perspective, and addressed through capacity development.<br>5. Be informed by the normative framework and/or the outcomes from treaty bodies/UPR: CCPR 2023, CEDAW 2019.<br>6. Involve actions from 'rights holders' to raise awareness on 'duty bearers' with respective responsibilities and entitlements in the digital ecosystems. |
| Generate public policy inputs to develop digital policies at local level. | 3 | 1. Public policies should promote and guarantee digital rights through a thorough human rights analysis, including from a gender perspective, and addressed through capacity development.<br>2. Public policies should target the pattern of discrimination of women and young people in vulnerable territories based on stereotypes that reproduce unequal access to the digital world opportunities.<br>3. This output is based on the right holder's direct participation in public policy advocacy for the sustainability of digital ecosystems.<br>4. Public policies should be informed by the normative framework and/or the outcomes from treaty bodies/UPR: CCPR 2023, CEDAW 2019.<br>5. As the methodology is "bottom-up", public policies will involve the participation from 'rights holders' to raise awareness on 'duty bearers' with respective responsibilities and entitlements in the digital ecosystems. |

**Open Finance**

| Joint Programme Outputs | HRM Score | Justification |
|---|---|---|
| Development and implementation of a normative regulations and sandbox | 2 | 1. While the normative regulations and sandbox primarily address architectural and coding issues, they incorporate safeguards for personal information and data authorization, which are critical to privacy rights.<br>2. A human rights analysis has been conducted, ensuring that activities are aligned with principles of non-discrimination, particularly regarding data privacy and access.<br>3. Involvement of rights holders in discussions about personal data governance ensures their voices are reflected in regulatory frameworks, addressing inequality in access and decision-making. |
| Launch of financial education initiatives and implementation of the Low-Value Immediate Payment System | 2 | 1. A human rights analysis underpins this activity, ensuring that underserved communities, particularly marginalized groups, are involved in the co-design and rollout of financial education initiatives and the payment system.<br>2. The activity tackles key barriers to financial inclusion by promoting the right to access financial services as part of socio-economic rights.<br>3. The initiatives are designed to address structural inequalities, integrating a gender and socio-economic perspective to ensure equitable access. |
| Capacity enhancement initiatives for digital and financial tools in the solidarity sector. | 1 | 1. A human rights analysis has been conducted, and some key stakeholders, including rights holders, will be involved in the activity related to personal information and authorization.<br>2. This output is based on the right holders' direct participation in the development of solutions to enhance their participation in the financial system through digital finance and the cooperative & solidarity sector. |

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| Innovation Challenges conducted | 2 | 1. These challenges are grounded in a comprehensive human rights analysis, emphasizing the removal of barriers to access and opportunities for groups facing systemic exclusion, including women and ethnic minorities.<br>2. Rights holders directly participate in co-creating solutions, empowering them to assert their rights and contribute to inclusive financial and digital ecosystems.<br>3. By integrating gender and diversity perspectives, the challenges address intersectional inequalities, promoting broader access and participation. |
| Strengthened digital ecosystem to promote inclusive digital transformation through effective governance models and the implementation of strategic projects. | 2 | 1. A human rights analysis has identified barriers to digital access and governance, ensuring activities are tailored to address these issues inclusively.<br>2. The activity directly engages rights holders in governance discussions, emphasizing their role in shaping inclusive digital policies and projects.<br>3. Governance models and strategic projects are designed to mitigate discrimination, improve accessibility, and uphold privacy rights, ensuring systemic contributions to human rights. |

**Sustaining Peace Marker**

Please copy the output/outcomes as per in the workplan and add the Sustaining Peace marker score justify the scoring. Please refer to the UNSDG guidance here: Please refer to the UNSDG guidance here: https://help.uninfo.org/un-info/results-framework/results-framework-structure/suboutput-level/guidance-on-applying-tags-and-markers/guidance-on-applying-the-gender-equality-human-rights-and-sustaining-peace-markers

**Meaningful Connectivity**

| Joint Programme Outputs | SPM Score | Justification |
|---|---|---|
| Rapid assessment on inclusive digital transformation (map the institutional, private and civil society offer, identify digital skills, risks, opportunities, voids and barriers to bridge the digital divide). | 1 | 1. The rapid assessment should include a conflict analysis and risk analysis related to structural and contextual barriers affecting inclusive digital transformation.<br>2. It should be conflict sensitive. A 'do no harm' analysis or a Peace and Conflict Impact Assessment is conducted. |
| Multi-stakeholder strategies implemented to strengthen the local digital ecosystem. | 1 | 1. The multi-stakeholders' strategies will be designed to "do no harm" and will be conflict sensitive in response to the conflict analysis. |
| Innovation challenges are addressed through youth-led solutions. | 2 | 1. The activity seeks to address a conflict driver which is the lack of opportunities for the young population in these territories, which enables their recruitment by illegal armed groups.<br>2. This activity will promote women and youth empowerment and participation.<br>3. Youth social and economic inclusion in digital solutions will facilitate and promote inclusive dialogue and reconciliation for peacebuilding. |
| Consolidate public - private partnerships to incubate or accelerate solutions. | 1 | 1. The multi-stakeholders' strategies will be designed to "do no harm" and will be conflict sensitive in response to the conflict analysis. |

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| Advocacy actions to strengthen policies. | 2 | 1. The activity seeks to address a conflict driver which is the lack of platforms for the youth to participate in public policy advocacy.<br>2. This activity will facilitate and promote inclusive dialogue and civic engagement of the youth with local and national authorities within the digital ecosystems.<br>3. This activity will promote women and youth empowerment and participation for peacebuilding.<br>4. Advocacy actions will target the prevention of youth recruitment by armed groups through digital means. |
| Generate public policy inputs to develop digital policies at local level. | 2 | 1. Local public policies should include conflict analysis and risk analysis related to structural and contextual barriers affecting inclusive digital transformation.<br>2. They should be conflict sensitive. A ‘do no harm’ analysis or a Peace and Conflict Impact Assessment is conducted.<br>3. Public policies should address a conflict driver which is the low employment opportunities for the young population (through the generation of opportunities in the digital ecosystem).<br>4. Public policies should target the prevention of youth recruitment by armed groups through digital means. |

**Open Finance**

| Joint Programme Outputs | SPM Score | Justification |
|---|---|---|
| Development and implementation of a normative regulations and sandbox | 2 | 1. By promoting open finance and data sharing, these regulations address root causes of conflict, such as lack of access to financial services and economic opportunities, which are critical for reducing inequalities in conflict-affected areas.<br>2. A conflict analysis has been conducted, ensuring the activity is conflict-sensitive and designed to "do no harm."<br>3. The regulatory frameworks explicitly contribute to trust-building between financial institutions and marginalized groups, fostering social cohesion and addressing exclusion. |
| Launch of financial education initiatives and implementation of the Low-Value Immediate Payment System | 2 | 1. These initiatives enhance financial literacy and access, addressing key drivers of inequality and economic exclusion.<br>2. The conflict analysis has informed the activity to ensure it is sensitive to community needs, particularly in underserved and conflict-affected areas.<br>3. Improved access to immediate payment systems promotes economic stability, strengthens local economies, and fosters trust between communities and institutions, contributing significantly to peacebuilding efforts. |
| Capacity enhancement initiatives for digital and financial tools in the solidarity sector. | 2 | 1. Although the activity primarily focuses on enhancing digital and financial capacities, a conflict analysis has been conducted to ensure it is conflict-sensitive and designed to "do no harm."<br>2. The activity targets the solidarity sector, which plays a crucial role in promoting social cohesion and economic opportunities, indirectly addressing drivers of conflict such as exclusion and limited access to resources.<br>3. By empowering marginalized groups, these initiatives contribute to creating inclusive systems that foster long-term resilience and peace. |
| Innovation Challenges conducted | 2 | 1. The innovation challenges are informed by a conflict analysis, ensuring the design is sensitive to systemic barriers and focuses on promoting digital and financial inclusion. |

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| | | 2. These challenges actively engage rights holders, including women, ethnic minorities, and underserved populations, ensuring solutions address the root causes of exclusion and structural inequities.<br>3. By partnering with the financial sector, the challenges aim to develop innovative products using open data and open finance principles, expanding opportunities for traditionally excluded groups to access financial services.<br>4. The activity fosters community-driven solutions that enhance trust, build resilience, and strengthen social cohesion in vulnerable regions, contributing to broader peacebuilding outcomes. |
| Strengthened digital ecosystem to promote inclusive digital transformation through effective governance models and the implementation of strategic projects. | 3 | 1. Strengthening the digital ecosystem through effective governance models and strategic projects fosters digital inclusion, a key enabler of social and economic equity.<br>2. Reducing inequalities through digital inclusion helps mitigate conflict catalysts in vulnerable communities.<br>3. Inclusive digital transformation supports the development of economic, social, and governance capacities, which strengthen resilience in conflict-affected regions.<br>4. It addresses structural causes of conflict, such as exclusion, limited access to opportunities, and lack of basic infrastructure.<br>5. The design of digital ecosystem strengthening is based on a thorough understanding of regional contexts, incorporating analyses of conflict and exclusion.<br>6. References such as the Common Country Assessment and prior digital exclusion diagnostics provide a solid foundation for identifying and addressing critical gaps in conflict-affected areas. |

## ANNEX 6: Overview of the Learning and capacity building plan for the main stakeholders

To effectively support the transformative impact of the joint programme, a comprehensive Learning and Capacity Building Plan is essential for all stakeholders involved, including the United Nations Country Team (UNCT), government entities, private sector, and civil society partners. This plan emphasizes the development of key skills and competences, while also addressing the need for cultural change and thought leadership. The complete plan will be finalized by the RCO and the IDTF´s core team, however initial key themes to be addressed as follows:

- Human rights and gender equality in digitalization.
- Building from the ground up – share experiences from the design to the implementation phase of the meaningful connectivity project.
- Data and digitalization.
- Share experiences from the various key stakeholders.
- Success stories from other countries.
- Innovation in digitalization
- Monitoring and Evaluation best practices.

Target audiences:

- UNCT and Government Entities
- Private sector
- Academia

- Civil society

Initial activities:

1. Strategic Foresight Workshops: Organize workshops for government officials and UNCT members on using strategic foresight tools to plan and implement digital transformation initiatives. The IDTF, in partnership with PUNOs and relevant government departments, will lead these workshops. Success will be measured by the development and implementation of action plans derived from workshop insights.
2. Policy Development Bootcamps: Conduct bootcamps focusing on the creation and adjustment of policies to support an inclusive digital ecosystem that bridge gaps among women, youth and ethnic communities. These will be led by the IDTF, with technical assistance from the ILO, targeting policymakers and regulatory bodies. The effectiveness of these bootcamps will be evaluated through policy changes and improvements in the digital ecosystem.
3. Leadership in Digital Innovation Forums: Host forums that bring together leaders from the private sector, government, and civil society to discuss and foster digital innovation and entrepreneurship. The IDTF will coordinate these forums.
4. Policy Briefs on Digital Inclusion: A set of policy briefs that provide insights and recommendations on how to ensure digital transformation efforts are inclusive and equitable. These briefs would draw on the latest research and case studies to offer actionable advice to policymakers and practitioners.
5. Innovation and Entrepreneurship Case Study Compendium: A collection of case studies highlighting successful digital innovation and entrepreneurship initiatives that effectively bridge digital gaps among women, youth and ethnic communities. This compendium would serve as inspiration and a learning resource for stakeholders looking to leverage digital technologies for social and economic development.
6. Impact Tracker Methodology Document: A detailed guide on the implementation of the Impact Tracker feedback loop methodology, enabling stakeholders to measure the efficacy of digital transformation interventions continually by incorporating the LNOB and gender equality approach. This document would support the culture of adaptability and sustained effectiveness in navigating digital challenges and bridging digital gaps (UNFPA).
7. The IDTF engages with the UN Global Compact which has a reach of more than 550 private sector companies, interested in moving forward the 2030 Agenda. Explore the possibility of creating a digitalization working group of companies within the compact.
8. Our project implementation will be informed by the Feminist Principles of the Internet (https://feministinternet.org/), prioritizing access, agency, and safety for all, especially women and marginalized groups.

## ANNEX 7: Overview of the Communications and visibility plan

**Overall narrative**

**Collaborate4Change: Driving Inclusive Digital Transformation:** At the forefront of driving digital transformation to bridge the digital divide and foster socio-economic development, the Inclusive Digital Transformation Facility (IDTF) delineates clear systemic boundaries and identify synergies among stakeholders and communities. Positioned to operationalize its vision, the IDTF focuses on targeted interventions within the realms of Jobs and Social Protection, Education, and Digital Connectivity, with a gender perspective. This strategic approach not only identifies areas ripe for inclusive transformation but also acknowledges the necessity to exclude certain non-digital aspects, ensuring focused efforts on digital acceleration.

**Objectives and main activities**

**Objective 1**: Raise awareness and foster engagement between stakeholders and communities.
**Activity 1:** Conduct a stakeholder's analysis to identify key audiences and their communications preferences.
**Activity 2:** Create compelling content, such as videos, infographics, and success stories, to communicate the relevance of inclusive digital transformation and engage partners.
**Activity 3:** Organize webinars, workshops, and roundtable discussions to facilitate dialogue and exchange ideas between stakeholders and communities, ensuring diverse population representation and addressing gender-specific challenges and opportunities to foster participation.

**Objective 2**: Promote collaboration among stakeholders and communities.
**Activity 1:** Facilitate multi stakeholders forums, working groups and communities of practice to promote collaboration and alignment, ensuring that gender perspectives are integrated into the discussions and strategies.
**Activity 2:** Develop communication materials, such as toolkits and guidelines to support stakeholders in aligning their actions with the initiative's objectives/approaches and promoting collaboration.
**Activity 3:** Showcase successful partnerships and case studies through various communication channels to illustrate the value and impact of collaboration in achieving inclusive digital transformation objectives.

**Objective 3:** Inspire action and mobilizing support
**Activity 1:** Launch targeted campaigns and calls to action, leveraging various communication channels, to galvanize stakeholders into committing to specific initiatives that advance inclusive digital transformation, emphasizing the importance of gender equity in these efforts.
**Activity 2:** Engage decision-makers and influencers through personalized outreach efforts, advocating for policy changes and resource allocation conducive to digital inclusive transformation efforts.
**Activity 3:** Establish strategic partnerships with funding agencies, investors, and donors through targeted engagement, focusing on mutual benefits and shared goals in driving inclusive digital transformation forward.

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# Joint Programme Document:

## Inclusive Digital Transformation Facility

## COVER PAGE

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| **MPTFO Project Reference Number** | |

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| **Country** | Colombia |
| **Region** | Latin America and Caribbean |
| **Joint programme title:** | Inclusive Digital Transformation Facility (IDTF) |
| **Duration:** | 27 months |
| **Anticipated start and end dates:** | 08/2025 to 11/2027 |
| **Short description:** | The Inclusive Digital Transformation Facility (IDTF) is a strategic platform led by the Resident Coordinator's Office (RCO) in collaboration with the United Nations Development Programme (UNDP), the International Labour Organization (ILO), and the United Nations Population Fund (UNFPA), designed to facilitate the realization of the objectives of the Global Digital Compact in Colombia. Its purpose is to drive inclusive digital transformation, especially among the most left-behind populations.<br><br>The IDTF connects key actors from the public and private sectors and international cooperation to promote social and economic inclusion, leveraging areas where the country is making headway towards a digital transformation and complements efforts underway through the EU´s Global Gateway Strategy in Colombia to advance connectivity through digital infrastructure, last-mile connectivity, cyber security, and finance for development and investment.<br><br>The IDTF hopes to contribute to an inclusive, open, sustainable, fair, and secure digital future for all, as outlined in the Global Digital Compact.<br><br>**IDTF Action Framework**<br><br>The Inclusive Digital Transformation Facility (IDTF) is guided by the objectives set forth in the Global Digital Compact, which direct all its actions in Colombia. These objectives are fundamental to ensuring that digital transformation is not only accessible to everyone but also promotes a more inclusive, secure, and equitable digital space. The IDTF acts as a vehicle to articulate the actors of the digital ecosystem in the Colombian context, focusing on the following principles of action:<br><br>● Eliminate all digital divides and accelerate progress on all Sustainable Development Goals (SDGs): The IDTF works to close digital divides, especially among the most left-behind populations, ensuring that digitalization is a force that drives the achievement of the SDGs throughout the country.<br>● Expand inclusion in the digital economy and its benefits for all people: Through multisectoral collaboration, the IDTF promotes digital and financial inclusion as a tool to advance the guarantee of human rights, decent work, and economic and social inclusion, providing access to technologies and financial services that benefit the most left-behind people, creating a more inclusive digital economy.<br>● Foster an inclusive, open, and secure digital space that respects, protects, and promotes human rights: The IDTF supports the development of |

regulatory frameworks that ensure digital security and protect the rights of users in the digital environment, ensuring a digital space that respects privacy and security principles, as well as local public policies that seek to leverage connectivity.

- Promote data governance approaches that are responsible, equitable, and interoperable: The IDTF works to develop data infrastructures that are secure, interoperable, and promote transparency, enabling responsible use of information and ensuring that the benefits of digital data reach all sectors of society.
- Improve international governance of artificial intelligence (AI) for the benefit of humanity: Aligned with the principles of the Global Digital Compact, the IDTF contributes to the promotion of AI governance that benefits humanity, fostering the responsible use of these technologies in Colombia's social and economic development.

**How does the IDTF work?**

The Inclusive Digital Transformation Facility (IDTF) contributes to materializing the objectives of the Global Digital Compact (GDC) by identifying "windows of opportunity." Initially, the IDTF will work with two windows of opportunity aligned with two of the GDC's fundamental goals: (i) Expand inclusion in the digital economy and its benefits for all, and (ii) Foster an inclusive, open, and secure digital space that respects, protects, and promotes human rights.

Within each window of opportunity, the IDTF, through a collaborative effort between members of its governance, identifies key challenges, opportunities for interventions/solutions to increase impact, leverage funding and articulate ongoing interventions, ensure sustainability of social and economic inclusion, promote protection of human rights, and take advantage of opportunities to scale solutions through policy and normative design. Each window of the IDTF will employ collaborative methodologies to codesign and implement solutions with the relevant digital ecosystems nationally and locally and leverage funding (e.g. through matching grants).

**Windows of Opportunity**

1. **Foster an inclusive, open, and secure digital space that respects, protects, and promotes human rights.**
    - Project: Meaningful Connectivity
    - Challenge: Despite expanding connectivity infrastructure, structural barriers prevent marginalized women and youth in remote communities from fully benefiting from digital opportunities. These challenges limit their ability to access rights and services, while increasing risks of deepened inequalities and marginalization, hindering efforts to improve rights guarantees, productivity, and employment, and restricting their active participation in shaping local digital public policies.
    - Opportunity: There is a public and private programmatic offering to increase connectivity, literacy, and appropriation of digital skills for access to rights and services, and risk mitigation, which can be

leveraged and articulated in the territory to multiply reach and impact.

- Relevant activities: To effectively drive progress, the initiative will begin by conducting stakeholder consultations to gather insights and establish a foundation for collaboration. Simultaneously, a rapid assessment tool will be developed and piloted to ensure efficient data collection and analysis. Training sessions for local teams will be conducted to build capacity, followed by the organization of multi-stakeholder workshops to foster collaboration. Youth-led digital solution hubs will be established to empower young innovators, while a resource mobilization campaign will be launched to secure funding. Public-private partnership (PPP) agreements will be facilitated to strengthen support from various sectors. Additionally, innovation challenges and hackathons will be hosted to encourage creative solutions, and advocacy toolkits will be developed to support awareness-raising efforts. Finally, policy dialogue sessions will be organized to ensure the sustainability and scalability of the initiative.
- Expected Impact: Contribute to effective alignment between public and private digitalization offerings and local demand needs by strengthening local digital ecosystems. The IDTF seeks to strengthen local capacities for digital inclusion through a multi-stakeholder approach, focusing on women and youth—in all their diversity—as active agents of transformation for the full development of their potential, promoting their participation in the digital economy and their access to digital rights safely. In this way, it seeks to foster local public policies with a “bottom-up” approach that recognize digitalization as a driver of development and social inclusion, while seeking coherence and complementarity with national efforts to reduce the country's digital divide.

**2. Expand inclusion in the digital economy and its benefits for all people**

- Project name: Open Finance and Open Data to boost inclusive digital transformation
- Challenge: Despite advances in financial inclusion and growing internet access through mobile phones, cash usage remains dominant in daily transactions in the country. Although Colombia is advancing in creating regulatory frameworks for the adoption of open finance and open data, challenges persist that limit its capacity to foster true market competition, drive innovation, and expand financial inclusion for the entire society.
- Opportunity: The adoption of open finance and open data presents a transformative opportunity for Colombia to enhance financial inclusion and market innovation. By leveraging advancements in technology and regulatory frameworks, the country can address existing barriers, creating a more competitive financial landscape. This shift will encourage the development of inclusive financial products, especially for underserved populations, while fostering collaboration between the private and cooperative sectors. The establishment of a dedicated task force and regulatory sandboxes will further accelerate this transition, positioning

Colombia as a leader in financial innovation and digital transformation across the region.

- Relevant activities: Create an adequate regulatory framework for open finance and open data, promoting their adoption nationwide through technological and regulatory testing sandboxes. Additionally, a task force will be established to articulate efforts in implementing open finance and open data in the country. Also mobilize the private sector and strengthen the cooperative sector to develop more inclusive and sustainable financial products.
- Expected Impact: Contribute to the development of a more inclusive, competitive, and equitable digital financial ecosystem in Colombia, driving digital transformation nationwide. The IDTF seeks to promote financial innovation, improve the efficiency of the cooperative sector, and foster the creation of more accessible financial products with the private sector, generating a dynamic environment where transparency, personal data protection, equity, and access to digital financial services drive economic development safely and responsibly.

**Who is part of the IDTF?**

The IDTF operates under a collaborative governance model that brings together key actors from the Colombian digital ecosystem, including the government, the private sector, international cooperation, and civil society. This model articulates efforts to maximize resources and generate greater impact. Windows of opportunity and their respective challenges and solutions are identified with:

- Government (e.g. Ministry of Information and Communications Technologies, Presidential Advisor for Digital Transformation, Ministry of Finance, National Planning Department, Financial Regulator, URF, SES, the National Learning Service, etc.)
- United Nations (RCO, UNDP, ILO, UNFPA)
- The European Union
- Private sector (e.g. Business Associations like the Industrial Association, Colombia Fintech Association, Cooperative Association, Chambers of Commerce, Federation of Savings and Credit Cooperatives, Public Services and Communications Association, Association of TICs, Business Foundations: Telefónica, Corona, Bolívar-Davivienda, Companies: Movistar, Ecopetrol, ETB, Moovi, Daviplata, Nequi, etc. Concrete initiatives like Global Opportunity Youth Network (GOYN).
- International partners (Inter-American Development Bank, World Bank, International Finance Corporation (IFC).
- Civil Society (e.g. Colnodo, Internet Society, Latin American Internet Association, territorial civil society organizations)

W**hat are the expected results?**

- Articulation of key actors: Coordination between public, private, international cooperation, and civil society sectors to promote inclusive digital transformation at national and local levels.
- Resource mobilization: Resources are leveraged through partnerships to ensure the catalytic impact and financial sustainability of the IDTF.
- Sustainability: Support government efforts and generate institutional

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| | capacities, ensuring a lasting impact.<br>● Development of inclusive public policies: Support the government in creating policies that promote digital transformation equitably, ensuring that regulatory and normative frameworks promote accessible and secure digitalization for all people.<br><br>**Why are we doing this?**<br>● Support the creation of an inclusive, prosperous, collaborative, and impactful Colombian digital ecosystem that drives inclusive economic growth and social development.<br>● Improve collaboration and coordination among stakeholders to work towards common goals.<br>● Enhance information flow and resource use for efficient knowledge exchange and optimal resource allocation.<br>● Increase the impact of interventions by developing innovative solutions that address key challenges.<br>● Mobilize resources and actors to support ecosystem growth.<br>● Place vulnerable populations (located in remote areas, women, youth, ethnic groups, people with disabilities) at the center of national and local digital ecosystem interventions to contribute to progress on Sustainable Development Goal indicators.<br>● Reveal the potential of digitalization to accelerate sustainable and inclusive development through innovation.<br><br>The IDTF will implement, when appropriate, solutions with a focus on specific municipalities to maximize local impact. All projects in the pipeline must incorporate the principles of LNOB, gender equality, and digital human rights, to bridge the digital divides for youth, women, ethnic populations, and people with disabilities when possible, considering territorial challenges and opportunities. |
| **Joint Programme team:** | |
| Resident Coordinator | Mireia Villar Forner, mireia.villarforner@un.org |
| Joint Program RCO focal point | Liliana Fonseca, PDFO, liliana.fonsecamunoz@un.org |
| Lead PUNO JP Focal point (UNDP) | Sara Ferrer, Resident Representative. UNDP, sara.ferrer.olivella@undp.org |
| PUNO 2 JP Focal point (ILO) | Teresa Torres, Country Coordinator ILO, torrest@ilo.org |
| PUNO 3 JP Focal point (UNFPA) | Luis Mora, Country Representative UNFPA, mora@unfpa.org |
| | |
| **Total budget:** | $3.760.000 (Joint SDG Funds + Co-funding UN Agencies) |
| **Source of funds:** | |
| UN Joint SDG Fund | $ 3,000,000 |
| PUNO 1 co-funding (UNFPA) | $ 150,000 |
| PUNO 2 co-funding (ILO) | $ 150,000 |
| PUNO 3 co-funding (UNDP) | $ 460,000 |
| Government co-funding | $ 4.875.000 (estimated amount in on going investments by the Ministry of Information and Communications Technologies in last mile connectivity in municipalities where the JP will be implemented. These investments do not imply any liability for the government towards the PUNOs) |
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| **Legal context** | Colombia´s UNCT has signed the 2024 -2027 Cooperation Framework with the government and it will be the legal framework for this JP. |

## DECLARATION OF COMMITMENT AND SIGNATURES

*By signing this Joint Programme document, all signatories commit to work together in a spirit of partnership to achieve the results identified in the results framework, work plan and budget.*

| Co-Chairs of JP Steering Committee | |
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| **Government representative** | **UN Resident Coordinator** |
| Ministry of Information and Communications Technologies<br><br>Name of Representative:<br>Julián Ruperto Molina Gomez<br><br>Signature: ________________<br>Date: 5 de Agosto de 2025 | Name: Mireia Villar Forner<br><br>Signature: ________________<br>Date: |
| **Participating UN Organizations** | |
| Name of Representative:<br>Sara Ferrer, Country Representative, UNDP<br><br>Signature: ________________<br>Name of Organization: UNDP<br>Date: | Name of Representative: Luis Mora, Country Representative UNFPA<br><br>Signature: ________________<br>Name of Organization: UNFPA<br>Date: |
| Name of Representative: Italo Cardona, Country Representative ILO<br><br>Signature: ________________<br>Name of Organization: ILO<br>Date: | |

JOINT PROGRAMME PROFILE

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| **Contribution to Cooperation Framework Outcome(s) and Output(s)** | In Colombia, the United Nations has recently launched the Cooperation Framework for Sustainable Development 2024-2027. Its 5th pillar recognizes digitalization as one of the central enablers of the 2030 Agenda. |
| **SDG Targets directly addressed by the Joint Programme** | **IDTF Facility level:**<br>● SDG 17<br><br>**Project pipeline level:**<br>Meaningful connectivity:<br>● SDG 1: Target 1.4<br>● SDG 4: Targets 4.4, 4.5.<br>● SDG 5: Targets 5.1,5.2,5.5., 5.b.<br>● SDG 8: Targets 8.3, 8.6<br>● SDG 10: Targets 10.2.<br>● SDG 16: Targets 16.7.<br>● SDG 17: 17.17.<br><br>Open Finance and open data:<br>● SDG 1: Targets: 1.4<br>● SDG 5: Targets: 5.b<br>● SDG 8: Targets: 8.10<br>● SDG 9: Targets: 9.3<br>● SDG 10: Targets: 10.2<br>● SDG 16: Targets: 16.6<br>● SDG 17: Targets: 17.17 |
| **Expected key results of the Joint Programme** | 1. **A strengthened digitalization ecosystem.**<br>- Catalytic Results: structuring and co-financing at least 3 inclusive digital transformation projects, fostering collaboration among stakeholders through updated mapping and engagement strategies. Resource mobilization efforts will leverage at least USD 12 million and capacity building efforts. A sustainability model will ensure the long-term viability of the IDTF, with continuous stakeholder engagement and knowledge transfer.<br><br>2. **Window of opportunity no. 1: Foster an inclusive, open, and secure digital space that respects, protects, and promotes human rights.**<br>- Catalytic results include in regions where connectivity is becoming available and government programs are advancing digital literacy and skills, 2,000 youth will have made progress towards their economic and social inclusion and the protection of their Digital Human Rights. The project aims to place at least 120 youth in vulnerable situations in sustainable jobs through collaboration with the private sector. Additionally, key normative and policy documents will be developed to address gaps in current digital literacy and training programs that prevent their long-term sustainability and impact in left behind territories.<br><br>3. **Window of opportunity no. 2: Expand inclusion in the digital economy and its benefits for all people.** |

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| | - The expected results include the issuance of at least two regulatory guidelines to make Open Finance mandatory for all financial entities in Colombia. Additionally, at least one (1) use case will be developed to advance Open Finance implementation, and a sandbox will be established to test and gather data and relevant information from use cases to support better decision-making. To further drive the implementation of Open Finance, a taskforce will be created and managed to coordinate key actors in the Open Finance and Open Data ecosystems, including international financial institutions (IFIs), government representatives, financial institutions, associations (including fintechs), and other sectors that will join as Open Data advances. In the cooperative sector, at least 172 entities will receive Digital Readiness Assessments, while at least 10 cooperative entities will benefit from tailored digital capacity-building programs, alongside the creation of a roadmap for digitalization. Furthermore, we aim to reach 100,000 people using the Low-Value Immediate Payment System (Bre-b) after they receive the financial education strategy that we will support and at least 1 million transactions conducted through the Low-Value Payment System by underserved populations within the first year of usage of the payment system. Lastly, the IDTF will mobilize and engage participants from the Fintech ecosystem, traditional banks, and ISPs in at least three innovation challenges. |
| **Overview of transformative change** | |
| Integration | The facility's core function is to integrate diverse stakeholders and initiatives, maximizing impact and optimize resource utilization through a multi-sectoral, multi-partner integrated approach.<br><br>By fostering collaboration and synergy, the facility aims to catalyze a comprehensive digitalization ecosystem in Colombia, driving progress towards at least two of the pillars of the Global Digital Compact contributing to a more sustainable and inclusive future. |
| Scale | The facility aims to convene, articulate stakeholders and mobilize resources to maximize impact.<br><br>Direct leveraged resources may increase as we continue to move forward the IDTF´s work. The Meaningful Connectivity project will directly impact 2,000 youth with the potential to impact many more as we are building an integrated systems thinking pilot that will hopefully be replicated in more municipalities.<br>The Open Finance and open data project will benefit: 100,000 people benefited by the implementation of the Low-Value Immediate Payment System.<br><br>It is important to note that the two initial windows of opportunity are not the sole focus of the IDTF's support. There will be additional projects that will be co-developed and co-financed by the IDTF and its members. Consequently, the leveraged impact and resources reported in the document pertain only to the initial identified pipeline. The overall impact and leveraged resources are expected to expand as the IDTF supports more projects in the future. |

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| Speed | By supporting strategic, mature, ready to deliver projects, the IDTF supports projects not only to reach scale but also effective implementation.<br><br>88% of resources are being allocated to the aforementioned projects, which are ready to deliver and can show initial results in the first year of operation.<br><br>Results within the first 12 months after launch of IDTF, include:<br><br>*See tables in results section for detailed results of the JP. Some early results include (not exhaustive):*<br><br>Official launch of the IDTF (Event, press release)<br><br>- IDTF core team hired.<br>- The engagement and communication IDTF strategy has been finalized and is now beginning its implementation phase.<br>- Resource mobilization strategy finalized and in implementation.<br>- At least 2 steering committee meetings.<br><br>Finalized the structuring and launch of the initially identified windows of opportunity.<br>- Ecosystems actor and initiative mapping for both projects.<br>- Identified entry points and specific intervention for each territory chosen.<br>- Finalized the selection of territories where the IDTF is going to focus.<br>- A rapid assessment on digital inclusive transformation for each selected territory.<br>- A third project idea identified<br>- At least one regulatory guideline to make Open Finance mandatory for all financial entities in Colombia.<br>- At least one (1) use case will be developed to advance Open Finance implementation<br>- At least 172 entities with Digital Readiness Assessment applied |
| Local context-specific | The IDTF, in alignment with the RCO´s territorialization strategy, will implement all projects with a targeted focus on specific municipalities to maximize impact. |
| Sustainability | Ensuring the facility's sustainability beyond the joint program's three-year duration is a key priority. The UN's exit strategy, commencing from the IDTF's launch, prioritizes building a robust foundation for long-term success. This involves strengthening the IDTF's capacity, refining its procedures and governance, and fostering ownership among Colombian stakeholders to ensure its continued operation and impact beyond the initial UN support.<br><br>The IDTF will initially be integrated within the UN system, with a core team inside UNDP and managed directly to UNDP in coordination with the RC and reporting on strategic planning and results to the Steering Committee for the implementation of the IDTF. Throughout the duration of this JP, the IDTF core team will operate with a clear endgame vision, actively developing an exit strategy to transition the IDTF's operations to another institution or government entity. |

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| | **Window of opportunity No. 1 - Foster an inclusive, open, and secure digital space that respects, protects, and promotes human rights.** The proposal ensures sustainability because of its strategic actions designed to identify and address the needs of the digital ecosystem in Colombia (nationally and locally), specifically for meaningful connectivity and closing digital gaps. The facility is also intended to be a catalyst for national policy efforts to achieve the desired impacts in bridging the digital divide. This ensures not only continuity, but also long-term relevance. In addition, by strengthening local capacities, establishing strategic alliances with the private sector and implementing scalable digital mechanisms, a solid foundation is being created to enhance the impact and sustainability of the projects' actions.<br><br>**Window of opportunity No. 2 -Expand inclusion in the digital economy and its benefits for all people:** The project is designed to foster a sustainable digital and financial ecosystem that encourages ongoing innovation in products and services. Establishing long-term policies and regulations, coupled with training and empowering the solidarity sector and the broader population, ensures continuous adoption and adaptation of financial technology |
| Anticipated direct beneficiaries | 200.000 people. |
| Anticipated financial leverage | 1:4x |
| Localization marker score | 10 |

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| The primary focus on SDG Transitions in the JP | ● **Digital Transformation**<br>Food Systems<br>● **Decent Jobs and Universal Social Protection**<br>Energy Access and Affordability<br>● **Transforming Education**<br>Climate, Biodiversity, Pollution |
| Main engine room actions that the JP supports | ● **Shifts across policy and regulatory frameworks**<br>● **Capacity building at scale**<br>● **Deal room (financing mix)**<br>● **Pipeline of bankable and market-ready projects** |

Learn more

***Contributions to Digital Transformation***

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| Digital Offerings addressed by the JP | ● **Inclusive digital connectivity.**<br>● **Digital finance and payment systems.** |
| The drivers for digital transformation that this JP enables | ● **Digital inclusion in underserved areas.**<br>● **Digital capacity-building and digital skills.**<br>● **Digital human rights** |

**JOINT PROGRAM DESCRIPTION - Executive Summary**

Despite progress in various areas, including poverty reduction and the historic signing of the peace agreement in 2016, Colombia continues to grapple with significant challenges that hinder its pursuit of sustainable and inclusive development. High levels of inequality, particularly affecting women, children, indigenous, and Afro-descendant populations, persist due to poverty, limited access to essential services, low economic growth rates and a lack of economic opportunities. Colombia struggles with institutional weaknesses, financing gaps, and insufficient data for effective decision-making. These interconnected challenges, not exhaustive, underscore the need for targeted interventions and a comprehensive approach to address systemic inequalities and promote a more equitable and sustainable future for all Colombians.

Digitalization can be a catalyst solution for these challenges in Colombia as it can drive economic development by expanding market access, creating jobs, and promoting financial inclusion. Digitalization also has the potential to foster social inclusion by improving access to education, healthcare, and civic participation, particularly for marginalized communities. However, Colombia faces significant challenges in bridging the digital divide, including a connectivity infrastructure gap, a digital skills gap, limited digitalization of essential services, and a fragmented digital ecosystem, all of which disproportionately impact vulnerable populations and hinder their access to the benefits of the digital world.

This joint program establishes the Inclusive Digital Transformation Facility (IDTF) which is a strategic platform led by the Resident Coordinator's Office (RCO) in collaboration with the United Nations Development Programme (UNDP), the International Labour Organization (ILO), and the United Nations Population Fund (UNFPA), **designed to facilitate the realization of the objectives of the Global Digital Compact in Colombia**. Its purpose is to drive inclusive digital transformation, closing digital and financial gaps, especially among the most left-behind populations. The IDTF connects key actors from the public and private sectors and international cooperation to promote social inclusion and economic growth through the country's digital transformation, aspiring to an inclusive, open, sustainable, fair, and secure digital future for all, as established by the Global Digital Compact.

**IDTF Action Framework**

The Inclusive Digital Transformation Facility (IDTF) is guided by the objectives set forth in the Global Digital Compact, which direct all its actions in Colombia. These objectives are fundamental to ensuring that digital transformation is not only accessible to everyone but also promotes a more inclusive, secure, and equitable digital space. The IDTF acts as a vehicle to articulate the actors of the digital ecosystem in the Colombian context, focusing on the following principles of action:

- Eliminate all digital divides and accelerate progress on all Sustainable Development Goals (SDGs): The IDTF works to close digital divides, especially among the most left-behind populations, ensuring that digitalization is a force that drives the achievement of the SDGs throughout the country.
- Expand inclusion in the digital economy and its benefits for all people: Through multisectoral collaboration, the IDTF promotes digital and financial inclusion as a tool to advance the guarantee of human rights, decent work, and economic and social inclusion, providing access to technologies and financial services that benefit the most left-behind people, creating a more inclusive digital economy.
- Foster an inclusive, open, and secure digital space that respects, protects, and promotes human rights: The IDTF supports the development of regulatory frameworks that ensure digital security and protect the rights of users in the digital environment, ensuring a digital space that respects privacy and security principles, as well as local public policies that seek to leverage connectivity.
- Promote data governance approaches that are responsible, equitable, and interoperable: The IDTF works to develop data infrastructures that are secure, interoperable, and promote transparency, enabling responsible use of information and ensuring that the benefits of digital data reach all sectors of society.
- Improve international governance of artificial intelligence (AI) for the benefit of humanity: Aligned with the principles of the Global Digital Compact, the IDTF contributes to the promotion of AI governance that benefits humanity, fostering the responsible use of these technologies in Colombia's social and economic development.

**How does the IDTF work?**

The Inclusive Digital Transformation Facility (IDTF) contributes to materializing the objectives of the Global Digital Compact through aligned "windows of opportunity," initially with two of the pact's fundamental goals: (i) Expand inclusion in the digital economy and its benefits for all, and (ii) Foster an inclusive, open, and secure digital space that respects, protects, and promotes human rights. It is expected that, as more resources are mobilized, the IDTF can expand into other sectors (such as Agrotech, Edutech, and Healthtech, among others) to generate a greater impact in various areas of digital development in the country.

**Windows of Opportunity**

**Window 1: Foster an inclusive, open, and secure digital space that respects, protects, and promotes human rights**

Project Name: Meaningful Connectivity:

- Challenge: Despite expanding connectivity infrastructure, structural barriers prevent marginalized women and youth in remote communities from fully benefiting from digital opportunities. These challenges limit their ability to access rights and services, while increasing risks of deepened inequalities and marginalization, hindering efforts to improve rights guarantees, productivity, and employment, and restricting their active participation in shaping local digital public policies.
- Opportunity: There is a public and private programmatic offering to increase connectivity, literacy, and appropriation of digital skills for access to rights and services, and risk mitigation, which can be leveraged and articulated in the territory to multiply reach and impact.
- Expected Impact: Contribute to effective alignment between public and private digitalization offerings and local demand needs by strengthening local digital ecosystems. The IDTF seeks to strengthen local capacities for digital inclusion through a multi-stakeholder approach, focusing on women and youth—in all their diversity—as active agents of transformation for the full development of their potential, promoting their participation in the digital economy and their access to digital rights safely. In this way, it seeks to foster local public policies with a "bottom-up" approach, recognizing digitalization as a driver of development and social integration, and responsibly managing its risks.

**Window 2: Expand inclusion in the digital economy and its benefits for all**

Project Name: Open Finance and Open Data to boost inclusive digital transformation

- Challenge: Despite advances in financial inclusion and growing internet access through mobile phones, cash usage remains dominant in daily transactions in the country. Although Colombia is advancing in creating regulatory frameworks for the adoption of open finance and open data, challenges persist that limit its capacity to foster true market competition, drive innovation, and expand financial inclusion for the entire society.
- Opportunity: Adequate regulatory frameworks for open finance and open data, promoting their adoption nationwide through technological and regulatory testing sandboxes. Additionally, a task force will be established to articulate efforts in implementing open finance and open data in the country. The IDTF will also mobilize the private sector and strengthen the cooperative sector to develop more inclusive and sustainable financial products.
- Expected Impact: Contribute to the development of a more inclusive, competitive, and equitable digital financial ecosystem in Colombia, driving digital transformation nationwide. The IDTF seeks to promote financial innovation, improve the efficiency of the cooperative sector, and foster the creation of more accessible financial products with the private sector, generating a dynamic environment where transparency, personal data protection, equity, and access to digital financial services drive economic development safely and responsibly.

**Who is part of the IDTF?**

The IDTF operates under a collaborative governance model that brings together key actors from the Colombian digital ecosystem, including the government, the private sector, international cooperation, and civil society. This model allows for articulating efforts to maximize resources and generate a greater impact.

- Government (e.g. Ministry of Information and Communications Technologies, Presidential Advisor for Digital Transformation, Ministry of Finance, National Planning Department, Financial Regulator, URF, SES, the National Learning Service, etc.)
- United Nations (RCO, UNDP, ILO, UNFPA)
- The European Union
- Private sector (e.g. Business Associations like the Industrial Association, Colombia Fintech Association, Cooperative Association, Chambers of Commerce, Federation of Savings and Credit Cooperatives, Public Services and Communications Association, Association of TICs, Business Foundations: Telefónica, Corona, Bolívar-Davivienda, Companies: Movistar, Ecopetrol, ETB, Moovi, Daviplata, Nequi, etc., Concrete initiatives like Global Opportunity Youth Network (GOYN).
- International partners (Interamerican Development Bank, World Bank, International Financial Corporation)
- Civil Society (e.g. Colnodo, Internet Society, Latin American Internet Association, territorial civil society organizations)

**What are the expected results?**

- Articulation of key actors: Coordination between public, private, international cooperation, and civil society sectors to promote inclusive digital transformation at national and local levels.
- Resource mobilization: Resources are leveraged through partnerships to ensure the catalytic impact and financial sustainability of the IDTF.
- Sustainability: Support government efforts and generate institutional capacities, ensuring a lasting impact.
- Development of inclusive public policies: Support the government in creating policies that promote digital transformation equitably, ensuring that regulatory and normative frameworks promote accessible and secure digitalization for all people.

**Why are we doing this?**

- Support the creation of an inclusive, prosperous, collaborative, and impactful Colombian digital ecosystem that drives inclusive economic growth and social development.
- Improve collaboration and coordination among stakeholders to work towards common goals.
- Enhance information flow and resource use for efficient knowledge exchange and optimal resource allocation.
- Increase the impact of interventions by developing innovative solutions that address key challenges.
- Mobilize resources and actors to support ecosystem growth.
- Place vulnerable populations (located in remote areas, women, youth, ethnic groups, people with disabilities) at the center of national and local digital ecosystem interventions to contribute to progress on Sustainable Development Goal indicators.

## 1. Baseline and Situation Analysis

**Situation Analysis**

Connectivity, access and use of Information and Communication Technologies plays a fundamental role in changing people's lives and in the achievement of the SDGs, as mentioned in the SDG-Acceleration Agenda (UNDP & ITU, 2023). Digitalization can accelerate progress in poverty reduction, climate action, education, hunger, and could help achieve at least 70% of the 169 SDG targets. This is particularly relevant for a country like Colombia, the third most unequal in Latin America. Despite progress, Colombia's digital transformation has not yet reached the most left behind. The following identified problems will not all be addressed by the JP; however, they are key to understanding the current state of digitalization in the country.

**Connectivity infrastructure gap.** Colombia has a significant connectivity gap that disproportionately affects the poorest households and the most vulnerable populations, particularly in rural areas. Only 61% of households in Colombia have internet access and there is a notable gap between urban (72%) and rural (28%) areas (DANE, 2022). Bridging this divide requires targeted efforts to ensure equitable internet access and use, including through last-mile solutions, a priority for the current administration. According to MINISTRY OF INFORMATION AND COMMUNICATIONS TECHNOLOGIES (2018), 50% of women without internet access are aged 55-65, 20% have lower income, and 33% are indigenous.

**Digital and digitalization competencies gap.** There is also a significant gap in digital and digitalization competencies that reinforces barriers to the assimilation and effective use of digital technologies. According to the World Bank, only 18% of Colombians know how to download or install computer programs (digital gap), and 6.0% of the population can use specialized programming languages (digitalization gap). Additionally, only 43% of women have basic digital skills, compared to 62% of men (MINISTRY OF INFORMATION AND COMMUNICATIONS TECHNOLOGIES, 2023). Despite public offer of programs aimed at providing digital skills through public schools and vocational training, the absence of national digital competencies' strategy identifying market and social demand for digital skills and systematically incorporating it into curricula limits their reach and long-term effects. In terms of internet usage, the Colombian national average is 65% (ENTIC 2021), and young people represent the demographic segment that uses this service the most (84%), which represents a great opportunity for promoting the access to rights and services in this population and to prevent the risks related to digitalization. Internet access gaps arise based on geographic location, with a significant disadvantage for the population living in rural and dispersed areas (28%) compared to those living in urban centers (72%). As ethnic groups are primarily located in rural areas, digital gaps are more pronounced within this population segment (Dejusticia, 2021).

Lastly, it is important to mention that the overall prevalence rate of digital violence reaches 91% in Latin America and the Caribbean. This type of violence predominantly affects young women. This technology-mediated gender violence has serious psychological consequences and can lead to real-world violence such as street harassment, physical and sexual violence, and even femicides and murders. Therefore, it's essential that digital connectivity is approached with a focus on rights and violence prevention.

In the first half of 2023, the ICT industry was a key driver, generating 250 thousand jobs. Although young people show an outstanding participation in sectors such as digital and creative technologies, these are still secondary compared to the overwhelming occupation in health, which represents more than 70%. Significant gaps persist, especially in regions such as Atlántico, Guajira, Colombian Pacific and Urabá both in the number and relevance of IT-trained professionals. Updating the national qualifications framework is crucial in a sector as dynamic and demanding as ICT. Despite the various existing public policies, consolidating a national strategy to close these gaps remains a major challenge, especially to ensure equitable opportunities for the most vulnerable, including youth.

**Gap in digital financial inclusion and participation in the digital economy.** The Global Digital Compact aims to expand inclusion in the digital economy and its benefits for all people. Through multisectoral collaboration, the Compact promotes digital and financial inclusion as tools to advance human rights, decent work, and economic and social inclusion. By providing access to technologies and financial services that benefit the most left-behind populations, it seeks to create a more inclusive digital economy.

Despite these efforts, the potential of digitalization to expand financial inclusion and its benefits remains underutilized for many, especially vulnerable populations. While global advancements in digital technologies have improved public service delivery, financial inclusion, and economic growth, challenges persist in ensuring equitable access. Public Digital Infrastructure (PDI), which includes key components like interoperable digital payments (such as Low Value Payment System and Open Finance strategies) and the ability to share data across institutions (Open Data), has proven essential in closing digital gaps and facilitating access to essential services and financial instruments. According to the World Bank and CAF (2023), these systems have improved service efficiency and promoted the integration of underserved communities into the digital economy.

Colombia has made progress in implementing Open Finance and Open Data strategies, seeking to foster the development of the digital economy and broaden access and participation opportunities for all. However, despite these advances, significant challenges remain. Current regulations and frameworks have yet to ensure that these opportunities reach the most excluded populations, highlighting the need for better alignment between policies and inclusion goals to make the digital economy truly accessible to everyone.

Despite high coverage, with 39 million Colombians, representing 92% of the population, having access to a bank account or digital wallet, only 70% actively use these tools. Additionally, the overall adoption of digital services remains low: only 13.2% of citizens search for government-related information online, and a mere 10.7% complete online procedures (CAF, 2023). A large portion of transactions, 76%, is still conducted in cash (BanRep, 2023), and over 50% of citizens have never completed a digital financial transaction (DANE, 2021). These figures reveal a significant gap between access and effective use of digital tools, emphasizing the need to enhance the interoperability of payments and data to integrate more people into the digital economy and maximize its impact, particularly for the most underserved.

However, several gender and geographic gaps remain, which need to be addressed to ensure that these advances are resilient and inclusive. In urban areas, financial access reached 99.5% by the end of 2023, while in rural areas, it was only 65.6%, highlighting a gap of 33.9 percentage points. Regarding formal financing products, the gap between urban and rural access was 17.1 percentage points, though microcredit showed a more positive trend in rural areas. While financial access increased for both women and men in 2023, with 91% of women and 97.7% of men having access to the financial system, there remains a gender gap of 6.6 percentage points. (Banca de las Oportunidades, 2023)

Digital payments have been shown to be a key factor in reducing financial disparities and advancing inclusion in the digital economy. Studies suggest that low- and middle-income countries could accelerate GDP growth by 20-33% with the adoption of public digital infrastructure in the financial sector. According to the Global Findex 2021, women in areas with access to digital payments are 9% less likely to fall into poverty and increase their consumption by 18.5%. Moreover, small and medium-sized enterprises (SMEs) that adopted digital payments during the pandemic saw income growth between 20% and 30%. These figures underscore the gap between the potential of digital tools and their current adoption, highlighting the need for more effective policies to promote their use and ensure that we leave no one behind in the digital economy.

**Gap in adoption of Digital Public Infrastructure (DPI) in underserved territories and populations:** As mentioned before, in recent years, Colombia has made significant strides in advancing its Digital Public Infrastructure (DPI) as part of broader efforts to promote financial and digital inclusion. A key initiative in this transformation is the development of Bre-B, the country's upcoming low-value Immediate Payment System (SPI), set to launch in 2025. Bre-B is positioned as a cornerstone of Colombia's Open Finance strategy, designed to facilitate real-time, low-cost payments and improve financial accessibility for all Colombians, particularly those in rural areas and among vulnerable populations.

Despite these advances, several challenges remain that could hinder the widespread adoption of Bre-B and other digital financial services in underserved regions. Low connectivity and digital literacy gaps are significant barriers, particularly in rural areas, where 45% of adults lack basic digital skills (OECD, 2022). Moreover, trust issues persist, particularly among women. A survey by the IFC (2023) revealed that 67% of rural women are hesitant to use digital financial services due to concerns about security and data privacy.

While other projects under the IDTF framework are addressing some of these gaps—such as improving connectivity and digital skills—it is crucial to incorporate a more inclusive approach to financial education strategies, especially for the adoption of Bre-B by all citizens. Specifically, there is a need to tailor educational programs to meet the unique needs of rural communities and vulnerable groups, including women and older adults. These initiatives are essential for building trust in digital platforms like Bre-B and ensuring that these populations can fully participate in the digital economy.

The role of Bre-B in advancing financial and digital inclusion cannot be overstated. By providing a real-time, interoperable payment system, Bre-B is positioned to play a key role in closing financial gaps. However, to fully realize its potential, it is essential to prioritize inclusive financial education strategies that address the specific needs of underserved populations. This approach will enable them to benefit from Bre-B and other digital infrastructures, ensuring that no one is left behind in the journey toward financial and digital inclusion

**Digital gap in solidarity and cooperative sector:** The cooperative and solidarity financial sector, which serves approximately 5.6 million Colombians, often lags in digital adoption due to limited resources, resistance to change, and the absence of a clear roadmap for its digitalization in Colombia. A 2020 study by Coomeva found that many cooperatives are struggling with outdated technological infrastructure and limited capacity to invest in digital solutions, which hampers their ability to keep pace with the evolving financial ecosystem.

Despite the important role cooperatives play in providing financial services to underserved populations, particularly in rural areas, where they serve 30% of the rural population, compared to traditional banking institutions that reach only 10% (Global Financial Inclusion Index, 2021), a 2021 report by the World Bank highlighted the urgent need for digital transformation within these institutions to enhance their services and outreach. Data from 2024 indicates that the cooperative sector continues to face significant challenges in modernizing its infrastructure and adopting digital innovations compared to other financial institutions in the country.

Without working towards digitalization to adopt or align with frameworks such as Open Finance and Open Data in Colombia, the approximately 5.6 million people associated with cooperatives, including a significant proportion of women—many of whom are heads of households—risk being excluded from the digital economy. Women represent 52% of those involved in cooperatives, and 20% of these women report having no monthly income, underscoring their vulnerability and the critical importance of digital financial solutions in improving their economic situation (Superintendencia de la Economía Solidaria, 2024). Failing to implement Open Finance in this sector would perpetuate the exclusion of these women from essential financial services, as their lack of income and access to formal financial products makes them particularly vulnerable. Open Finance would provide them with better access to personalized financial products, opportunities to build credit histories, and increased participation in the benefits of the digital economy.

Furthermore, it is essential to address gender inequalities within these institutions, particularly the glass ceiling that limits women's access to leadership positions. For instance, women make up only 42.7% of seats on governing boards, reflecting the barriers to higher levels of decision-making (Superintendencia de la Economía Solidaria, 2024). By tackling these issues, cooperatives can promote more inclusive decision-making and ensure that the benefits of digital transformation reach all members, regardless of gender.

According to a report by the International Cooperative Alliance, digital transformation is essential for cooperatives to remain competitive and responsive to member needs in an increasingly digital world. Enhancing digital transformation in this sector is crucial not only for expanding financial inclusion in underserved regions but also for ensuring the participation of the most marginalized groups, including rural communities, vulnerable populations, and women, in the digital economy.

The gaps mentioned above limit the benefit of digital human rights for the most marginalized individuals, particularly those living in remote or rural areas and those affected by armed conflict. Conversely, addressing different aspects of the digital landscape such as connectivity, access, digital competencies, and digitalization would promote equal access to participation in digital life, including education, freedom of expression and information, and fulfillment of economic, social, cultural, civic and political life.

Additional to these problems, **the absence of a robust digital and connectivity ecosystem in Colombia** leads to fragmented activities, a lack of coordination, and limited dialogue among the various stakeholders of the ecosystem. This deficiency in the digital infrastructure hinders the seamless integration of processes and technologies, thereby impeding the efficient exchange of information and resources. The resulting atomization of activities creates silos and barriers to collaboration, ultimately hampering the overall effectiveness and productivity of the ecosystem. Addressing this issue requires a comprehensive approach to strengthen the digital infrastructure, foster collaboration, and facilitate meaningful dialogue among the stakeholders. This can lead to a more cohesive and interconnected ecosystem, enabling greater synergy and innovation across the digital landscape.

### 2.1 Context

In September 2024, world leaders gathered at the 79th United Nations General Assembly (UNGA 79) and adopted **The Pact for the Future**, a global agreement designed to address humanity's most urgent challenges. This pact establishes a comprehensive framework to promote sustainable development, peace, social inclusion, and equitable access to technology. One of the fundamental pillars of this agreement is the **Global Digital Compact**, which seeks to ensure that all people, regardless of their location or socioeconomic status, have access to the opportunities offered by digitalization. This approach places particular emphasis on closing digital divides and ensuring that no one is left behind in the digital transformation process.

The Global Digital Compact drives the creation of an inclusive and accessible digital environment, where technologies are not only available to everyone but are also used safely and responsibly, promoting human rights and digital security. Digitalization is seen as an accelerator to tackle global challenges and ensure that technology becomes an enabler of human and economic development.

In Colombia, the United Nations has recently launched the Cooperation Framework for Sustainable Development 2024-2027. Its 5th pillar recognizes digitalization as one of the central enablers of the 2030 Agenda. Thus, both the Global Digital

Compact and the Cooperation Framework 2024-2027 agree that technology is essential for building a more inclusive, equitable, and sustainable future, ensuring that the most vulnerable populations also benefit from digital transformation, while responsibly addressing potential risks of digitalization, particularly the perpetuation of inequalities and digital gender-based violence, among other risks.

This same approach is shared by Colombia's National Development Plan 2022-2026, Colombia's National Digital Strategy (2023-2026), and the National Connectivity Plan, which, together with the global strategies of the Joint SDG Fund and the European Union, recognize digitalization as a key catalyst for achieving the Sustainable Development Goals (SDGs). These efforts reflect a shared vision: technology is an essential engine for equity, inclusion, and sustainable development, and its proper use is crucial to ensure that the most vulnerable populations are not left behind.

The European Union has established Colombia as a priority country for its digital transformation strategy as part of its Global Gateway Strategy. Through a series of initiatives which include international cooperation, partnership with IFIs and investment banks and enabling the work of European private sector companies and academic institutions, the EU is advancing connectivity through digital infrastructure, last-mile connectivity, cyber security, finance for development and investment.

The conception of the IDTF was a comprehensive process that entailed extensive consultation with a diverse array of stakeholders across the public, private, and international cooperation sectors. The team engaged in over 30 meetings, involving more than 35 stakeholders, through various formats such as meetings, workshops, and presentations. This collaborative approach was instrumental in identifying the key challenges and opportunities within the ecosystem which has provided the foundation for the strategic direction and objectives of the IDTF.

## 2.2 Opportunities and stakeholders for SDG transition

**Domain of Change**

**IDTF Action Framework**
The Inclusive Digital Transformation Facility (IDTF) is guided by the objectives set forth in the Global Digital Compact, which direct all its actions in Colombia. These objectives are fundamental to ensuring that digital transformation is not only accessible to everyone but also promotes a more inclusive, secure, and equitable digital space. The IDTF acts as a vehicle to articulate the actors of the digital ecosystem in the Colombian context, focusing on the following principles of action:

- Eliminate all digital divides and accelerate progress on all Sustainable Development Goals (SDGs): The IDTF works to close digital divides, especially among the most left-behind populations, ensuring that digitalization is a force that drives the achievement of the SDGs throughout the country.
- Expand inclusion in the digital economy and its benefits for all people: Through multisectoral collaboration, the IDTF promotes digital and financial inclusion as a tool to advance the guarantee of human rights, decent work, and economic and social inclusion, providing access to technologies and financial services that benefit the most left-behind people, creating a more inclusive digital economy.
- Foster an inclusive, open, and secure digital space that respects, protects, and promotes human rights: The IDTF supports the development of regulatory frameworks that ensure digital security and protect the rights of users in the digital environment, ensuring a digital space that respects privacy and security principles, as well as local public policies that seek to leverage connectivity.
- Promote data governance approaches that are responsible, equitable, and interoperable: The IDTF works to develop data infrastructures that are secure, interoperable, and promote transparency, enabling responsible use of information and ensuring that the benefits of digital data reach all sectors of society.
- Improve international governance of artificial intelligence (AI) for the benefit of humanity: Aligned with the principles of the Global Digital Compact, the IDTF contributes to the promotion of AI governance that benefits humanity, fostering the responsible use of these technologies in Colombia's social and economic development.

**LNOB Critique**
The IDTF's Domain of Change will focus on leveraging digital transformation in areas ready for impactful change, targeting interventions that address the identified mature priorities. It will aim to create scalable and inclusive growth, integrating

digital innovation into society and the economy, while being mindful of those traditionally left behind.

Who is left behind and why?

- People who face barriers for financial inclusion and participation in digital economy
- Communities lacking digital infrastructure due to geographical isolation beyond the scope of the IDTF.
- Communities with a high presence of illegal armed groups and public order issues.
- People who lack electronic devices that allow them access to connectivity and digital opportunities.
- Indigenous communities who are hesitant or resistant to embrace digitalization, given that the IDTF approach prioritizes respect for plurality, human rights, and autonomy.

**Pathways of change**

The Inclusive Digital Transformation Facility (IDTF) contributes to materializing the objectives of the Global Digital Compact through aligned "windows of opportunity," initially with two of the pact's fundamental goals: (i) Expand inclusion in the digital economy and its benefits for all, and (ii) Foster an inclusive, open, and secure digital space that respects, protects, and promotes human rights. It is expected that, as more resources are mobilized, the IDTF can expand into other sectors (such as agritech, edutech, and health tech, among others) to generate a greater impact in various areas of digital development in the country.

**Windows of Opportunity**
**Window 1: Foster an inclusive, open, and secure digital space that respects, protects, and promotes human rights**
Project Name: Meaningful Connectivity:

- Challenge: Ensure that the most left-behind youth benefit from digital opportunities, reducing risks that exacerbate inequalities or marginalization, contributing to improving rights guarantees, productivity, employment, and actively participating in the construction of local digital public policies (closing the digital divide with a safety by design approach).
- Opportunity: There is a public and private programmatic offering to increase connectivity, literacy, and appropriation of digital skills for access to rights and services, and risk mitigation, which can be leveraged and articulated in the territory to multiply reach and impact.
- Expected Impact: Contribute to effective alignment between public and private digitalization offerings and local demand needs by strengthening local digital ecosystems. The IDTF seeks to strengthen local capacities for digital inclusion through a multi-stakeholder approach, focusing on women and youth—in all their diversity—as active agents of transformation for the full development of their potential, promoting their participation in the digital economy and their access to digital rights safely. In this way, it seeks to foster local public policies with a "bottom-up" approach, recognizing digitalization as a driver of development and social integration, and responsibly managing its risks.

**Window 2: Expand inclusion in the digital economy and its benefits for all**
Project Name: Open Finance and Open Data to boost inclusive digital transformation

- Challenge: Despite advances in financial and digital inclusion and growing internet access through mobile phones, cash usage remains dominant in daily transactions across the country. Although Colombia is making significant progress in creating regulatory frameworks for the adoption of Open Finance, Open Data, and the upcoming Bre-B low-value Immediate Payment System (SPI), the full potential of these innovations is limited by key challenges. In particular, the cooperative and solidarity financial sectors face significant barriers in adopting new digital financial tools. Low adoption in rural areas, coupled with a lack of trust in digital platforms, further exacerbates these issues. Moreover, regulatory frameworks need to be uniformly adopted across all financial entities to foster true market competition, drive innovation, and expand financial and digital inclusion for underserved and vulnerable populations, including women and rural communities. These challenges must be addressed to ensure that the benefits of Open Finance, Open Data, and Bre-B are fully realized and inclusive of all sectors of society.

  .
- Opportunity: With the imminent launch of Bre-B in 2025 and the ongoing development of regulatory frameworks for Open Finance and Open Data, Colombia is at a pivotal moment to foster a more inclusive and equitable financial ecosystem that ensures the participation of all people in the digital economy. Establishing adequate regulatory frameworks that are adopted by all financial entities is key to ensuring widespread participation in these initiatives. Technological and regulatory sandboxes provide a safe environment for experimentation and innovation, allowing

financial institutions to test and refine new digital financial tools. The creation of a dedicated task force to coordinate the implementation of Open Finance, Open Data, and Bre-B is essential, with a specific focus on addressing the unique challenges faced by vulnerable populations, including women, rural communities, and older adults. Additionally, by promoting digitization within the cooperative sector and mobilizing the private sector to develop tailored financial products and services, there is a significant opportunity to expand financial and digital inclusion, ensuring that these innovations reach all corners of society. This will enable Colombia to lead in creating a financial ecosystem that is transparent, inclusive, and sustainable.

- Expected Impact: The successful implementation of Open Finance, Open Data, and Bre-B will significantly transform Colombia's financial ecosystem by making it more inclusive, competitive, and equitable. By fostering widespread adoption of these frameworks across all financial entities, particularly within the cooperative and solidarity sectors, the initiative will enhance financial and digital inclusion for traditionally underserved populations, including women, rural communities, and older adults. As financial institutions leverage technological and regulatory sandboxes to develop innovative and secure financial products, trust in digital platforms will grow, leading to greater participation in the digital economy. This transformation will not only promote transparency and personal data protection but also drive economic development by ensuring that vulnerable populations can access tailored financial services that meet their specific needs. Ultimately, Colombia will emerge as a leader in building a sustainable, inclusive, and transparent digital financial ecosystem that leaves no one behind.

**2.1 Problem space, entry points and pathways of change for the Facility**

After conducting an initial mapping of stakeholders and initiatives, engaging in multistakeholder, multisector dialogue, and holding numerous meetings and workshops led by the RCO, it is evident that there is an absence of a robust, articulated digital and connectivity ecosystem in Colombia.

Problem space: Fragmented activities, a lack of coordination, and limited dialogue among the various stakeholders of the digital ecosystem. This deficiency in the digital infrastructure hinders the seamless integration of processes and technologies, thereby impeding the efficient exchange of information and resources. The resulting atomization of activities creates silos and barriers to collaboration, ultimately hampering the overall effectiveness and productivity of the ecosystem.

<table>
<tr><th colspan="2">Facility</th></tr>
<tr><th>Entry points for catalytic intervention</th><th>Solutions space</th></tr>
<tr><td>Government priority and commitment: A strong commitment from the Colombian government, as evidenced by the inclusion of digitalization efforts in national development plans and policies including the National Development Plan.</td><td rowspan="4">Taking into consideration the key problems of the ecosystem, the entry points /enablers the solution space considers an entity or facility that works towards a comprehensive approach that:<br>i. Articulates relevant actors to ensure they collaborate and exchange ideas and work on a unified vision and align offerings<br>ii. Foster collaboration: Encourage open and constructive communication<br>iii. Facilitate decision-making: Provide a platform for informed decision-making.<br>iv. Generate innovative ideas: Stimulate creativity and innovation.<br>v. Support knowledge sharing: Facilitate the exchange of best practices, lessons learned, and research findings among participants.<br>vi. Ensure targeted and impactful resource mobilization through innovative mechanisms.<br>vii. Normative and policy support.<br>viii. Capacity building at various levels and different stakeholders.</td></tr>
<tr><td>Last mile connectivity infrastructure in progress: Existence of private and public partnerships for the Investment in digital infrastructure (focused on reaching the last mile) currently advancing.</td></tr>
<tr><td>Priorities of the EU´s Global Gateway Strategy: The EU is supporting the Government of Colombia through a series of initiatives to reduce the digital divide. The backbone of this collaboration is to expand the roll-out of secure connectivity in dispersed rural areas through cooperation, public policies, regulation and the creation of conditions to mobilize the necessary investments.</td></tr>
<tr><td>Priority of other key stakeholders. In addition to the private sector's support for the connectivity and digitalization agenda, other key stakeholders</td></tr>
</table>

| | |
|---|---|
| (Multilaterals, development banks, international cooperation, government and private sector) are also showing high interest in this agenda. Key players have made this theme a priority in their agendas, demonstrating a collective commitment to advancing the digital and connectivity ecosystem. | |

**Why a Facility? Because the facility has a <u>strategic approach and design</u>:**

- STAKEHOLDER ALIGNMENT. It allows for the alignment of offerings from the public and private sectors, which are currently fragmented. It involves engaging other actors such as academia, civil society, and international cooperation to enhance results and use resources efficiently.
- RESOURCE LEVERAGING. The Facility can leverage additional resources.
- SUSTAINABILITY. One of the primary reasons for proposing a facility mechanism is its potential for sustainability, extending beyond the Joint SDG Fund intervention. The concept is for the facility to endure over time and evolve into a sustainable model by transferring leadership and coordination of the facility to the government in the mid to long term.
- VALUE ADDED OF THE UN. There are several digitalization and connectivity initiatives run by the government, the private sector, DFIs and the UN in Colombia. This UN-led JP offers a platform to synergize them all, making the UN´s main and overarching value add to "connect the dots", change collaboration practices and unleash additional untapped financing and ensure that already existing connectivity projects accelerates the achievement of the SDGs beyond digitalization.

Key stakeholders of the Facility. Please refer to Annex 1 for a full list of ecosystem actors, mapping of current initiatives.

**2.2 Problem space, entry points and pathways of change of Window 1: Foster an inclusive, open, and secure digital space that respects, protects, and promotes human rights**

**Problem space:**

Despite significant progress in connectivity, digital skills and digital infrastructure and the development of national and local programs, policies, and private sector initiatives aimed at promoting digital inclusion in Colombia, a persistent digital divide exacerbates unequal access to rights and services for populations in vulnerable situations. In remote areas, women, youth, ethnic communities, and people with disabilities still face barriers to digital access, literacy, adoption, and usage. Moreover, these groups are disproportionately vulnerable to risks such as digital security threats, violence, and further social exclusion, which prevent them from fully exercising their digital human rights, including access to information, freedom of expression, digital education, employment opportunities, and civic participation.

**3 key problems:**

1. **Lack of coordination in multi-actor efforts to bridge the digital divide at the local level leads to reduced impact, unsustainable solutions and limited population reach.**

Colombia faces a significant digital divide, with rural areas experiencing the largest connectivity gap within the OECD. Despite progress in broadband expansion, the "last mile" challenge persists, leaving only 32% of rural households connected. High costs further exacerbate this issue, as just 40% of the poorest households have internet access, compared to 93% of the wealthiest. Digital skills training is also concentrated in urban areas, deepening inequalities and marginalizing rural and vulnerable populations. While efforts from the government, private sector, and civil society aim to bridge these gaps, local coordination and sustainability remain critical challenges. Uncoordinated efforts lead to duplication, inefficient resource use, and conflicting approaches, reducing the overall impact of initiatives. Programs like MINISTRY OF INFORMATION AND COMMUNICATIONS TECHNOLOGIES's SENATIC highlight the need to better align skills development in smaller municipalities with job opportunities in larger cities. To ensure digital transformation reaches the populations in the most vulnerable situations, coordinated and inclusive solutions that address local needs are urgently required.

2. **Unequal access to the benefits of the digital economy and socio-economic inclusion primarily affects young people.**

The market gap between skills demand and supply is significant. Colombia's ICT sector employs 274,386 individuals, with women representing just 43.4%. Despite 90% of employers reporting no gender bias in hiring, men hold nearly 80% of positions, underscoring gender disparities. The disconnect between skills development in smaller municipalities and jobs in larger cities exacerbates these inequalities. Among low-income youth, only 18% use the internet for education, and just 6% for job searching, limiting opportunities for social inclusion. Indigenous communities are particularly disadvantaged, with internet usage rates 75% lower than the national average. Although internet access among youth is high (84%), it does not translate into equitable opportunities, especially for women and marginalized groups. Bridging this digital divide remains a critical challenge for ensuring equal access to the benefits of the digital economy and fostering innovation that includes diverse perspectives. At a local level, there is a critical need to take advantage of the positive correlation between investment in and adoption of digital technologies and productivity growth. Additionally, local governments fail to engage effectively with citizens, this disconnect limits the potential for effective solutions that could improve public services and drive social and economic development. To achieve this, it is essential to develop the capacities of local governments to create public policies that focus on digital transformation. This focused approach is vital for streamlining service delivery, fostering innovation, and creating an inclusive environment (ANDI 2023).

3. **Need to address the digital risks for the most vulnerable: all forms of digital violence, including sexual and gender-based-violence, hate speech and discrimination, misinformation and disinformation, cyberbullying, and perpetuation of inequalities.**

The most left behind population face significant barriers to safely using digital technologies, hindering their digital inclusion. They are exposed to digital violence, and risks related to privacy, security, trusts and safety. For instance, women are severely underrepresented in tech fields, with only 1 in 10 developers and programmers being female, and alarmingly, 60% of Colombian women aged 18-40 report experiencing online harassment. According to GSMA research (2023), safety concerns are one of the top three obstacles preventing access to connectivity. This burden of ensuring their rights, well-being, and security often falls on women and girls themselves, which is an overwhelming and unrealistic responsibility given the drivers of violence and structural inequalities. Fear of online harm—including grooming, sextortion, harassment, stalking, and other forms of violence—can lead to hesitation in using the internet or even result in community, family, or cultural norms that forbid its use altogether. This lack of trust in online safety limits women and girls from accessing opportunities for digital literacy, empowerment, and inclusion, leading to a significant opportunity cost in terms of their social and economic development.

This window of opportunity aligns with the **Pact for the Future's Global Digital Compact** entry points.

| **Entry points for catalytic intervention** | **Solutions Space** |
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| **Localization:**<br>To close digital divides, it is crucial to build on local experience through a participatory and multi-level approach, bolstering coherent policies, programs and capacities to accelerate the SDGs.<br><br>**Coordination of multi-stakeholders' efforts:**<br>A diverse array of public and private sector entities are currently operating in various regions, focusing on initiatives related to connectivity, digital skills, digitalization, employment, entrepreneurship, responsible and safe digital access and use, digital rights, as well as normative and policy development.<br>- MINISTRY OF INFORMATION AND COMMUNICATIONS TECHNOLOGIES programs such as Digital Ecosystems, CiberPaz, MujeresTIC, IniciaconTIC, Centro de Relevo, ConVerTIC, Connectivity Communities.<br>- Large infrastructure connectivity projects moving forward e.g. Internexa. | This window entails following a step by step **"intervention mode**l" that employs a comprehensive approach to address the key problems described above, integrating a gender-equity, population, and LNOB approach to ensure the needs and vulnerabilities of diverse groups are adequately considered. The intervention model will be implemented in a minimum of two territories and, wherever we operate, it will follow these steps:<br><br>1. **Conduct a rapid local assessment on gaps, needs and opportunities for inclusive digital transformation:**<br>● Map existing digital offer<br>● Evaluate the relevance and accessibility of these offerings in meeting the community's specific needs.<br>● Establish baselines and assess the impact of current programmes.<br>● Measure the effectiveness and impact of these programs.<br>● Identify digital risks faced by vulnerable populations.<br>● Identify policy gaps or restrictions that hinder digital equity, such as limited infrastructure investment, regulatory constraints, or exclusionary practices. |

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| - EU's Global Gateway Strategy, EU-LAC Digital Alliance and Digital Economy Cooperation Package with Colombia.<br>- The private sector brings valuable experience and initiatives that support the long-term sustainability of digital offering and demand in local territories.<br><br>**The IDTF (deal room)** can serve as a coordinator of relevant stakeholders and a magnet for resources. It plays an important role in establishing and solidifying the agenda for meaningful connectivity by bringing together relevant stakeholders to bolster and enhance the initiative in a specific territory. Moreover, the IDTF can facilitate the acquisition of additional resources to further support its objectives. | **2. Convene strategic stakeholders in the local digital ecosystems to co-design strategies to address gaps and leverage opportunities identified in the rapid assessment:**<br>● Bring together strategic stakeholders from the local digital ecosystem, including government, private sector, civil society, academia, international cooperation, and community representatives.<br>● Establish participatory, multi-level, and multi-stakeholder task forces that focus on driving inclusive digital transformation tailored to the specific needs of the local population.<br>● Collaboratively define digital innovation challenges that are aligned with the unique needs, gaps, and opportunities of each territory.<br>● Include the active participation of women-led and youth-led organizations with experience and leadership in driving meaningful connectivity within their communities, ensuring their perspectives and initiatives strengthen local digital ecosystems and promote inclusive development.<br><br>**3. Foster local youth-led innovation in partnership with the public and private sectors to address key digital innovation challenges by focusing on:**<br>● **Inclusive access:** Ensure all youth have access to digital rights and services.<br>● **Future-ready skills:** Equip youth with the skills needed for the ICT sector and the future of work, for a better match with the labor demand. Align training programs with labor market demands to enhance employability and better prepare youth for evolving job markets.<br>● **Digital risks for the most vulnerable:** address all forms of digital violence, including sexual and gender-based-violence, hate speech and discrimination, misinformation and disinformation, cyberbullying, and perpetuation of inequalities.<br>● **Sustainable development:** Drive digital transformation to the achievement of sustainable development goals.<br><br>**4. Strengthen local public policy through a human rights, bottom-up approach to:**<br>● Integrate the reduction of the digital divide into the Policy framework including financing instruments for sustainable local connectivity.<br>● Embed principles of "responsible and safety-by-design"[1]<br>● Implement a gender and differential approach in policy development, particularly addressing labor inclusion, STEM education, and the prevention of digital gender-based violence.<br>● Develop targeted actions to mitigate online risks, ensuring safe, secure, and equitable digital access, |

[1] A Safe Digital Future: https://www.unfpa.org/sites/default/files/pub-pdf/5.%20Digital_Future_ICPD30_ThinkPiece_220724_FINAL_WEB.pdf

| | |
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| | especially for marginalized groups such as women, rural communities, and people with disabilities. |

**Why are these solution spaces catalytic?**

1. Focusing on regions where the Ministry of Information and Communications Technologies, programs align with private-sector initiatives and international cooperation enhances the efficiency and effectiveness of digitalization efforts. This coordination helps ensure that solutions are tailored to specific local needs, reducing the risk of marginalization.
2. The emphasis on social innovation through youth-led solution labs encourages creative problem-solving that is responsive to local challenges. This participatory approach can lead to sustainable, community-driven solutions that address digital divides.
3. The focus on bottom-up approaches for local public policy development ensures that the voices of communities are heard in the policymaking process. This democratic engagement is vital for creating inclusive policies that support digitalization efforts.

**Stakeholders for Window 1: Please** refer to Annex 1 for a full table of all identified stakeholders and related projects. It is important to mention that the list is comprehensive and multisectoral.

**2.3 Problem space, entry points and pathways of change Window 2: Expand inclusion in the digital economy and its benefits for all**

In Colombia, despite 92% of the population having access to some form of bank account or digital wallet, the effective use of these tools is surprisingly low. 76% of recurring transactions are still made in cash, and 54% of citizens have never completed a digital financial transaction (DANE, 2021; BanRep, 2023). The use of electronic transfers remains low, and industry efforts to accelerate a digital payment ecosystem have not yet achieved the levels needed to properly promote financial inclusion, formalization, and accelerate the digitalization of the economy (URF, 2021).

Given the macro-level issues outlined above, the following are four key challenges hindering the expansion of Open Finance and Open Data in fostering inclusion in the digital economy and maximizing its benefits for all:

1. **Need for an Adequate Regulatory Framework, Establishment of Taskforces, and Testing Environments:** A robust regulatory framework supporting Open Finance and Open Data is essential, especially in Colombia, where a comprehensive legal and regulatory environment is still lacking. It is necessary to make the implementation of these frameworks obligatory within financial institutions. The creation of regulatory sandboxes and use cases for testing regulations is vital, as these allow for controlled experimentation without compromising the stability of the financial system. Additionally, these frameworks are key to ensuring the protection of human rights, particularly in the areas of cybersecurity and data privacy, safeguarding individuals' personal information and fostering trust in digital platforms. Furthermore, these regulatory efforts must include a gender-sensitive approach, ensuring that women, especially those in vulnerable and underserved populations, have equitable access to the new products and services created by Open Finance and Open Data. By addressing these gender disparities, the regulatory framework can contribute to a more inclusive digital economy. This approach is supported by The World Bank (2021) and the recommendations from Queen Máxima in 2024, which emphasize the need for the establishment of a taskforce to advance Open Finance in a coordinated manner, ensuring the participation of all sectors of the digital economy.

2. **Need for innovation and digitalization in the Cooperative and Solidarity financial sector**: The cooperative and solidarity financial sector in Colombia, which serves approximately 5.6 million Colombians, faces significant challenges in adopting digital technologies due to limited resources, resistance to change, and the absence of a structured roadmap for digitalization. Many cooperatives struggle with outdated technological infrastructure and lack the capacity to invest in digital solutions, which hampers their ability to meet the demands of a rapidly evolving financial ecosystem. This gap is particularly pressing in the cooperatives of savings and credit, which play a critical role in serving underserved populations, particularly in rural areas, where cooperatives reach 30% of the population, compared to the 10% served by traditional banking institutions (Global Financial Inclusion Index, 2021). Without the digital transformation, the sector risks excluding the 5.6 million members, particularly women, who represent 52% of the cooperative membership and are disproportionately affected by the lack of access to financial services. 20% of women involved in cooperatives report having no monthly income (Superintendencia de la

Economía Solidaria, 2024) yet many of these women still manage to save or access services through cooperatives. This data can be invaluable for enabling their participation in new financial products created through Open Finance and Open Data, ensuring that these historically excluded groups can engage in the digital economy. By leveraging this information, cooperatives can offer more tailored solutions, helping women build credit histories and gain access to a broader range of financial services, thus fostering their inclusion in the digital economy.

3. **Need to ensure adoption of the new DPI in left behind territories and populations:** While Colombia has made notable progress in advancing its Digital Public Infrastructure (DPI), particularly with the development of Bre-B, a low-value Immediate Payment System (SPI) set to launch in 2025, significant challenges remain. Bre-B, a key component of the country's Open Finance strategy, is designed to enhance financial accessibility, especially for rural and vulnerable populations. However, while other projects under the IDTF framework will address barriers such as low connectivity, limited digital literacy, and trust issues, it is crucial for this project to ensure inclusive financial education strategies. These efforts will be key in fostering trust in digital platforms like Bre-B and ensuring that underserved populations, particularly women and older adults, can fully engage in the digital economy.

4. **Need to consolidate collaborative work among Diverse Financial and Economic Sectors:** Promoting collaboration between the public sector, traditional banks, fintechs, the solidarity finance sector, and the real economy is essential for fostering innovation that promotes financial and digital inclusion. This approach not only enhances product and service development in partnership with the private sector but also ensures that these innovations reach a broader segment of the population, including underserved areas. Additionally, it is crucial that the design of financial products and services takes into account the specific needs of women, particularly those in vulnerable situations. By incorporating gender-sensitive approaches, financial institutions can create solutions that empower women economically, address the unique barriers they face in accessing financial services, and contribute to more inclusive growth in the digital economy.

| Entry points for catalytic intervention | Solutions Space |
|---|---|
| 1. **Normative support.** The establishment of a regulatory framework supporting open finance and open data is crucial, especially in Colombia where a comprehensive legal and regulatory environment tailored to the capabilities of the financial sector is lacking. | ● **Issuance of external circulars and regulations:** UNDP will provide technical and operational support to the Financial Regulation Unit (URF) and the Superintendence of Finance (SFC) to facilitate the issuance of a decree and/or a regulatory circular that formalizes the mandatory implementation of Open Finance for supervised entities.<br><br>● **Creation of a multisectoral taskforce:** UNDP will support the forming of a taskforce that brings together key public and private sector actors, including financial institutions, regulatory bodies, and international cooperation representatives. This taskforce will serve as a platform to coordinate and strengthen Open Finance and Open Data strategies in Colombia, ensuring effective collaboration among stakeholders in the financial ecosystem.<br><br>● **Use cases:** UNDP will provide technical and operational support for the issuance of an initial use case focused on account aggregation and/or payment initiation. This will allow financial entities and users to consolidate financial products across multiple institutions, promoting greater transparency and competition in the sector and/or set the digital architecture needed to enable seamless payment initiation services. By facilitating these foundational use cases, UNDP aims to drive user-centric innovations that enhance financial accessibility and inclusivity, enabling individuals and businesses to make informed financial decisions with greater ease. Additionally, this initial focus will help establish a secure, standardized framework that can support future advancements in Open Finance and broader financial ecosystems.<br><br>● **Creation of a regulatory and/or technological sandbox:** UNDP will support the designing and launching of a technological sandbox to |

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| | conduct controlled tests on the account aggregation and/or payment initiation use case. This will allow for the safe evaluation of Open Finance's impact on the financial system before broader implementation.<br><br>● **Incorporating gender-sensitive approaches:** UNDP will work with the SFC and URF to ensure that gender considerations are integrated into Open Finance frameworks. This will include assessing the financial needs of women, especially in underserved and rural areas, and ensuring that new financial products and services created through Open Finance provide equitable access and benefits for women. By developing gender-sensitive financial solutions, the initiative aims to reduce the gender gap in access to financial services and promote women's participation in the digital economy. |
| **Need for Innovation and Digitalization in the Cooperative and Solidarity Financial Sector:** The cooperative and solidarity financial sector in Colombia, which serves approximately 5.6 million Colombians, faces significant challenges in adopting digital technologies due to limited resources, resistance to change, and the absence of a structured roadmap for digitalization. | ● **Conduct a digital maturity assessment:** UNDP in collaboration with the superintendence of solidarity economy will conduct a digital maturity assessment to determine the readiness of cooperatives for digital transformation, focusing on savings and credit cooperatives, which often serve underserved populations, particularly women-focused cooperatives.<br>● **Develop a roadmap for digitalization** UNDP will develop a digitalization roadmap to guide cooperatives in adopting digital technologies and aligning with Open Finance and Open Data frameworks. This roadmap will also serve as a key input for public policy, advancing the digitalization of cooperatives in Colombia to bring more inclusive and innovative services to the population.<br>● **Address gender inequalities** UNDP will address gender inequalities by ensuring women are included in leadership positions and have access to digital financial solutions. This will be supported through gender perspective workshops for cooperative entities, aimed at raising awareness of the importance of gender inclusion in decision-making processes. These efforts will help women build credit histories and actively participate in the digital economy, promoting greater inclusivity and financial empowerment. |
| **Need to ensure adoption of the new DPI in left behind territories and populations:** To ensure that the new Digital Public Infrastructure (DPI) is effectively adopted in underserved areas of Colombia, it is critical to address the specific needs of marginalized populations. Women, the elderly, and rural communities are often left behind in digital transformations, making it necessary to design inclusive solutions that empower them to participate in the digital economy. | ● **Financial education methodology:** UNDP will design and give help to implement a financial education methodology tailored to the needs of underserved populations, especially women and the elderly, to ensure broad adoption of the new DPI (Bre-b) in underserved areas of Colombia. This will ensure that all people can participate in the digital economy.<br>● **Research to develop use cases related to Bre-b:**<br>UNDP will conduct research to develop use cases for the new DPI, taking into consideration the constraints, barriers, and other challenges underserved populations face in using digital wallets beyond cash-in/cash-out services. Focus groups, interviews, and deep dives into communities will help identify these barriers and provide inputs for designing additional use cases. |

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| **Need to consolidate collaborative work among Diverse Financial and Economic Sectors**. Promoting collaboration between the public sector, traditional banks, fintechs, the solidarity finance sector, and the real economy is essential for fostering innovation that promotes financial and digital inclusion. | • **Innovation and Experimentation:** UNDP will design and implement innovation challenges and experimental pilots in collaboration with fintechs, traditional banks, cooperatives, and real-sector companies. These pilots will focus on testing financial products and services that leverage Open Finance and Open Data to solve specific issues identified by the working group. The experiments will generate valuable data that can inform both policymaking and practical solutions for underserved populations. The working group will oversee these experiments to ensure they meet the needs of the identified groups, including vulnerable women and low-income populations. |

**Why are these entry points catalytic?**

- A robust regulatory framework is essential for safely integrating new financial technologies while protecting human rights, such as data privacy and cybersecurity. Regulatory sandboxes allow controlled testing, enabling a smooth and safe transition to broader implementation while ensuring innovation flourishes.

- Enhancing digital capabilities in the cooperative sector will prevent the exclusion of key financial institutions that serve vulnerable and rural communities, especially women. By utilizing the data from cooperative members and adopting gender-sensitive approaches, cooperatives can develop tailored solutions that foster financial inclusion and help close gender gaps.

- Collaborative innovation across financial sectors ensures that new products and services are inclusive, catering to underserved populations, particularly women. Multisectoral collaboration is key to addressing complex societal challenges and maximizing the opportunities offered by Open Finance and Open Data.

**Stakeholders**

This project reflects collaborative efforts with key governmental and private sector entities. This comprehensive engagement has included significant interactions with the Colombian Financial Regulation Unit (URF), the Financial Superintendency of Colombia (SFC), the Ministry of Finance (MHCP), the Superintendency of solidarity Economy (SES) the Central Bank of Colombia (Banco de la República), and other private stakeholders. To date, the initiative has garnered substantial support from these entities, evidenced by eight endorsement letters from these key players. For a full list of all stakeholders and related projects please refer to Annex 1.

## Programme strategy and theory of change

### 3.1. Systemic Theory of Change

The Inclusive Digital Transformation Facility (IDTF) is a strategic initiative to implement the Global Digital Compact in Colombia. It aims to close digital and financial gaps, particularly for marginalized populations, by connecting public and private sector actors to promote inclusive digital transformation. The IDTF focuses on eliminating digital divides, expanding digital economy inclusion, fostering secure digital spaces, promoting responsible data governance, and improving AI governance for societal benefit.

| **Theory of Change of the Facility** | |
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| Problem | Problem: The Colombian digital ecosystem suffers from fragmentation, lack of coordination, and limited dialogue among stakeholders, hindering efficient information exchange and resource utilization. |
| Long term goal (7+ years) | A thriving, collaborative, and impactful Colombian digital ecosystem that drives inclusive economic growth, social development and full realization of human rights specially for the most vulnerable populations (women, rural communities, youth, ethnic population, people with disabilities). |

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| Outcomes/ Transformative Impact | 1. Increased collaboration and coordination: Stakeholders actively engage in joint initiatives, share knowledge, and work towards common goals.<br>2. Improved information flow: The ecosystem benefits from efficient knowledge exchange, monitoring and evaluation and optimal allocation of resources.<br>3. Enhanced innovation and impact: Collaborative efforts lead to the development of innovative solutions that address key challenges and create positive impact for the most marginalized and excluded from digital opportunities, and to empower them as active agents of development.<br>4. Resource mobilization. Increased flows of resources. |
| Solution space and outputs | A dedicated facility, supported by strong government commitment, will act as a central hub to overcome these challenges.<br><br>Outputs. The facility will:<br>1. Convene stakeholders: Bring together key actors from across the ecosystem to foster dialogue, collaboration, and a shared vision.<br>2. Facilitate collaboration: Encourage open communication and joint initiatives to break down silos and promote synergy.<br>3. Support knowledge sharing: Enable the exchange of best practices, lessons learned, and research findings to accelerate learning and innovation.<br>4. Mobilize resources: Connect projects with funding opportunities and attract investment to support ecosystem growth.<br>5. Provide policy support: Advocate for enabling policies and regulatory frameworks that promote digital development.<br>6. Build capacity: Offer training and resources to strengthen the skills and capabilities of various stakeholders. |
| Assumptions | - Continued government commitment and support for digitalization efforts.<br>- Willingness of stakeholders to engage in collaborative initiatives.<br>- Effective leadership and management of the facility. |

| **Theory of Change of project: Meaningful Connectivity** | |
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| **Problem** | 1. Lack of coordination in multi-actor efforts to bridge the digital divide at the local level leads to reduced impact, unsustainable solutions and limited population reach.<br>2. Unequal access to the benefits of the digital economy and socio-economic inclusion primarily affects young people.<br>3. Need to address the digital risks for the most vulnerable (particularly women and young people): all forms of digital violence, including sexual and gender-based-violence, hate speech and discrimination, misinformation and disinformation, cyberbullying, and perpetuation of inequalities.<br><br>**Note:** The target population of this project is youth and their innovative social and productive initiatives with diverse identities based on gender, ethnicity, race, age, disability, or a combination of these factors. This diversity leads to intersecting forms of discrimination and barriers to digital rights. |

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| **Transformative Impact** (long term and beyond the specific intervention of this JP) | A safe-by-design and well-coordinated digital ecosystem that enables the participation of a generation of digitally empowered youth equipped to actively participate in bottom-up public policies, contributing to economic growth, social inclusion, gender-equity, and access to rights and services.<br><br>SDG Transition: **Digital Transformation** as an enabler for all transitions.<br><br>**SDG:**<br>SDG 1: Target 1.4<br>SDG 4: Targets 4.4, 4.5.<br>SDG 5: Targets 5.1,5.2,5.5., 5.b.<br>SDG 8: Targets 8.3, 8.6<br>SDG 10: Targets 10.2.<br>SDG 16: Targets 16.7.<br>SDG 17: 17.17. |
| **Outcomes long term** | 1. Enhanced coordination of the digital ecosystem among local stakeholders through partnerships with various actors and sectors (private sector, academia, institutions, and community-based organizations), aimed at closing digital gaps, particularly for young women.<br>2. A generation of digitally empowered youth, equipped to thrive in the digital ecosystem, leading innovative solutions for inclusive access to digital rights and services at the local level, and driving economic growth, social inclusion and gender equity.<br>3. Local policies that recognize digitalization as a driver of development and social integration, focused on bridging gaps for the populations in most vulnerable situations, including strategies to mitigate online risks for youth and preventing gender-based-violences, tailored to local contexts and populations. |
| **Pathways of Change (Engine Rooms = IDTF windows)** | ● **Localization:**<br>To close digital divides, it is crucial to build on local experience through a participatory and multi-level approach, bolstering coherent policies, programs and capacities to accelerate the SDGs.<br><br>● **Coordination of multi-stakeholder efforts:**<br>A diverse array of public and private sector entities are currently operating in various regions, focusing on initiatives related to connectivity, digital skills, digitalization, employment, entrepreneurship, responsible and safe digital access and use, digital rights, as well as normative and policy development.<br>- MINISTRY OF INFORMATION AND COMMUNICATIONS TECHNOLOGIES programs such as Digital Ecosystems, CiberPaz, MujeresTIC, IniciaconTIC, Centro de Relevo, ConVerTIC, Connectivity Communities.<br>- Large infrastructure connectivity projects moving forward e.g. Internexa.<br><br>- EU´s initiatives promoting digitalization and bridging the connectivity gap in dispersed rural areas.<br><br>- The private sector brings valuable experience and initiatives that support the long-term sustainability of digital offering and demand in local territories.<br><br>● **The IDTF (deal room)** can serve as a coordinator of relevant stakeholders and a magnet for resources. It plays an important role in establishing and solidifying the agenda for meaningful connectivity by bringing together relevant stakeholders to bolster and enhance the initiative in a specific territory. Moreover, the IDTF can facilitate the acquisition of additional resources to further support its objectives. |
| **Output indicators.** | ● Progress level of the design of rapid assessment tool for evaluating key areas of focus of the project. |

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| | ● Partnerships collaborating to strengthen the local digital ecosystem and support youth-led digital solutions.<br>● youth in employability pathways routes.<br>● Number of digital local organizations (i.e ISPs) strengthened and articulated.<br>● Number of advocacy actions to strengthen policies that recognize digitalization as a driver of development, economic and social integration and gender equity, including strategies to mitigate online risks for youth and preventing gender-based-violences, tailored to local contexts and populations.<br>● Public policy guideline documents developed. |
| **Key Assumptions** | 1. Government commitment to equitable digital development and support for local initiatives.<br>2. Private sector willingness to invest in digital skills development and create employment opportunities for youth.<br>3. Active participation of youth in shaping and benefiting from digitalization efforts.<br>4. Effective collaboration and knowledge sharing among stakeholders. |

| **Theory of Change of window No. 2: Expand inclusion in the digital economy and its benefits for all** | |
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| **Problem** | Despite advances in financial and digital inclusion and growing internet access through mobile phones, cash usage remains dominant in daily transactions across the country. Although Colombia is making significant progress in creating regulatory frameworks for the adoption of Open Finance, Open Data, and the upcoming Bre-B low-value Immediate Payment System (SPI), the full potential of these innovations is limited by key challenges. In particular, the cooperative and solidarity financial sectors face significant barriers in adopting new digital financial tools. Low adoption in rural areas, coupled with a lack of trust in digital platforms, further exacerbates these issues. Moreover, regulatory frameworks need to be uniformly adopted across all financial entities to foster true market competition, drive innovation, and expand financial and digital inclusion for underserved and vulnerable populations, including women and rural communities. These challenges must be addressed to ensure that the benefits of Open Finance, Open Data, and Bre-B are fully realized and inclusive of all sectors of society. |
| **Transformative Impact** (long term and beyond the specific intervention of this JP) | By establishing a robust foundation for financial and digital inclusion, the JP has the potential to fundamentally shift the landscape of Colombia's financial ecosystem.<br><br>In the long term, the widespread adoption of real-time payment systems and digital financial tools will foster greater financial autonomy for underserved populations, particularly women, rural communities, and vulnerable groups. This will not only narrow the financial inclusion gap but will also empower these communities to actively participate in the digital economy, driving local economic development and reducing poverty.<br><br>Beyond this specific intervention, the capacity-building initiatives and regulatory frameworks will lay the groundwork for continuous innovation and digital transformation across all sectors. This will create a more inclusive and competitive financial market, where access to tailored financial services becomes a norm rather than a privilege. The cooperative and solidarity sectors will be strengthened, ensuring that historically marginalized groups are no longer left behind, and fostering greater equity and resilience in Colombia's financial system for generations to come<br><br>SDG Transition: Digital Transformation as an enabler for all transitions.<br>SDG 1: Targets: 1.4<br>SDG 5: Targets: 5.a, 5.b<br>SDG 8: Targets: 8.10 |

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| | SDG 9: Targets: 9.3<br>SDG 10: Targets: 10.2<br>SDG 16: Targets: 16.6<br>SDG 17: Targets: 17.17 |
| **Outcomes** | 1. Strengthened regulatory framework and enabling ecosystem for Open Finance and Open Data in Colombia, fostering innovation, financial inclusion, and ensuring equitable participation in the digital economy for all<br>2. Enhanced digital capacity and empowerment of the solidarity sector through collaborative efforts for effective adoption and use of digital tools.<br>3. Increased accessibility and adoption of digital public infrastructure (Low-value payment system) among underserved communities.<br>4. Inclusive financial and digital solutions co-created with private sectors to meet the financial inclusion and digital transformation needs of underserved communities |
| **Pathways of Change (Engine Rooms = IDTF windows)** | 1. Normative Support: Develop and implement public policies, regulations, and standards that promote digital finance, interoperability, open finance, and open data; create a conducive legal framework that encourages innovation and protects consumer interests and human rights.<br>2. Capacity Building: Provide targeted training and resources to enhance digital capabilities within the cooperative and solidarity sector to leverage the opportunities of open finance and open data and expand their services for undeserved people and territories.<br>3. Deal room to foster Innovation: Design and implement innovation challenges and experiments to promote collaboration and develop inclusive digital financial solutions tailored to the needs of women's and less financially included population; using alternative data to create new alternative scoring to access to financial instruments leverage the IDTF as a deal room to facilitate dialogue and collaboration among stakeholders. |
| 4. Output indicators | 1. Number of regulatory guidelines for Open Finance and/or Open Data supported by UNDP.<br>2. Number of exploratory activities or technical inputs provided for sandbox initiatives in Open Finance/Open Data or digital financial inclusion.<br>3. Number of use cases for Open Finance, Open Data, and/or DPI initiatives supported by UNDP.<br>4. Number of working group meetings or coordination efforts facilitated by UNDP related to Open Finance and/or Open Data.<br>5. Number of Digital Maturity and Readiness Assessments conducted with cooperative sector entities.<br>6. Number of cooperative sector entities participating in digital capability enhancement programs (at least 10 with gender-focused services).<br>7. Digitalization roadmap for the cooperative sector in Colombia supported with input from key stakeholders.<br>8. Financial education strategy designed or adapted with gender and LNOB (Leave No One Behind) approach.<br>9. Number of individuals onboarded to the Low-Value Payment System, disaggregated by gender, age, and location.<br>10. Number of prototypes or early-stage solutions co-developed with private sector support to promote digital financial inclusion and digital transformation.<br>11. Number of private sector entities participating across all innovation challenges.<br>12. Number of inclusive products/services prototyped, supported, or co-developed with private sector participation. |
| **Key Assumptions** | 1. Government commitment to developing a supportive regulatory framework for open finance and open data.<br>2. Willingness of traditional financial institutions and fintechs to collaborate and innovate.<br>3. Active participation of the cooperative and solidarity sector in digital transformation efforts.<br>4. Consumer demand for innovative and inclusive digital financial services. |

**b. Description of the Transformative impact**

### 3.3. Joint programme results

In the JP timeframe, the project aims to have a significant impact on Colombia's digital transformation efforts:

**Results at the IDTF level:**

1. At least 3 inclusive digital transformation projects will be co-structured and co-financed through the IDTF.
2. A stakeholder and initiative mapping will be finalized.
3. An engagement and communication strategy will be implemented
4. Quarterly steering committee meetings of the IDTF
5. A resource mobilization strategy finalized and implemented

**Results at pipeline level: Meaningful Connectivity**

- One rapid assessment on inclusive digital transformation per prioritized territory (map the institutional, private and civil society programmatic offering, identify digital risks, opportunities, gaps and barriers).
- At least 10 partnerships per prioritized territory collaborating to strengthen the local digital ecosystem and support youth-led digital solutions.
- At least 3 innovation challenges in each prioritized territory are addressed through youth-led solutions, in partnership with public and private sector actors within the digital ecosystem, to (i) access to digital rights and services, (ii) develop future-ready skills, and (iii) sustainable local development.
- At least 2.000 young people are participating in innovative solutions to (i) access to digital rights and services, (ii) future-ready skills, and (iii) local sustainable development.
- At least 10 advocacy actions per prioritized territory to strengthen policies that recognize digitalization as a driver of development, economic and social integration and gender equity, including strategies to mitigate online risks for youth and prevent gender-based-violences, tailored to local contexts and populations.
- 1:5x resources mobilized to strengthen digital ecosystems through matching grants and other mechanisms.

**Results at pipeline level: Open Finance**

- 
- Supporting the development of an enabling regulatory environment for Open Finance and Open Data, including technical inputs for guidelines and the exploration of sandbox models for financial innovation
- Facilitating the adoption of the Low-Value Immediate Payment System by at least 100,000 individuals from underserved communities.
- Conducting digital readiness assessments for 172 entities and enhancing the digital capabilities of organizations in the solidarity sector—contributing to improved service delivery, increased access to digital financial tools, and broader financial inclusion.
- Designing and launching at least three innovation challenges to promote public-private collaboration and prototype inclusive solutions based on Open Finance and Open Data for underserved populations.
- 1:5x resources mobilized to strengthen digital ecosystems through matching grants and other mechanisms.

### 3.4. LNOB framework and Human Rights Mechanisms

**Who is being left behind and why?**

As previously evidenced, there is a significant digital gap between urban and rural areas in Colombia, with the latter being the most left behind, characterized by communities facing digital infrastructure and connectivity barriers. According to the results of the Digital Gap Index in 2022, the regions with high levels of digital divide are Guajira, Colombian Pacific and Uraba. These regions have a majority population of indigenous and Afro-colombian people. Due to their limited exposure to connectivity, indigenous communities often exhibit a higher incidence of 'lack of motivation' as a primary reason for not accessing or using the internet. Reasons cited include a perception of unnecessary need and a lack of interest or knowledge in its usage (Dejusticia, 2021).

Women are also a significant portion of the most marginalized population. A report from the World Wide Web (2020) highlights that Colombia has a significant gender connectivity gap of 17%. They face gaps in digital skills, with 50% of rural women unable to use the internet despite having access (World Wide Web, 2020). Moreover, there is a significant risk associated with the connectivity and the use of digital technologies, especially for women and young people. For this first population, gender-based violence is prevalent in digital spheres. According to a report by UNFPA and DANE (2023), 60% of women aged between 18 and 40 in Colombia have experienced harassment via digital platforms. This technology-mediated gender violence can have severe psychological consequences and may result in real-word violence, such as street harassment, physical and sexual violence, and even femicides. Some of the digital risks include cyberbullying and cyberharassment, which often involve sexual violence, gender-based violence, sexual and labor exploitation, and discrimination.

The financial gender gap remains a significant challenge globally, with women facing greater barriers to accessing formal financial services than men. According to the World Bank's Global Findex Database (2021), 74% of men have access to a bank account compared to only 68% of women, reflecting a gender gap of 6 percentage points. This disparity is even more pronounced in low- and middle-income countries, where cultural and socioeconomic factors further limit women's financial inclusion. Open Finance presents a promising solution to reduce this gap by offering more equitable access to financial services through data sharing and collaboration among financial institutions. By leveraging Open Finance frameworks, women can gain greater control over their financial data and access alternative forms of credit, even without traditional credit histories. This system enables more personalized financial products tailored to women's unique needs, enhancing their participation in the financial ecosystem. Furthermore, Open Finance promotes innovation in financial services, which can provide women entrepreneurs with better access to credit and financing, ultimately fostering inclusive economic growth.

In Colombia, young people are the most frequent users of the internet (84.1%), highlighting the need to ensure they can access the rights and services necessary to reach their full potential. Simultaneously, it's crucial to address the risks associated with digitalization, including digital gender-based violence, forced recruitment, and online abuse, which disproportionately affect this population. Moreover, there is no disaggregated data within this population based on ethnicity, race, gender, age, disability, or a combination of these factors. Therefore, it is crucial to develop instruments to gather evidence to inform inclusive digital transformation policies.

**What should be done?**
The IDTF will advocate for access to the digital sphere as a fundamental right, serving as a conduit for exercising rights such as access to information, freedom of expression, employment, education, peace, and economic, political, social, and cultural rights.

1) To bridge the gaps in material access to the digital environment, convene strategic stakeholders to synchronize new public-private connectivity projects with the preparation of demand, focusing on marginalized populations. Ensure primary access to digital devices and connectivity in diverse environments such as public spaces and schools, particularly targeting rural, ethnic, and afro descendant populations.
2) To bridge motivational digital gaps, the JP will contribute to increasing motivation among marginalized populations to access digital platforms for obtaining relevant information, exercising freedom of expression and participating in public spheres. This approach serves as an entry point for engaging with ethnic communities, employing a gender-equity perspective, and addressing digital forms of gender, racial, and ethnic discrimination.
3) To bridge digital competency and digitalization gaps, the JP will enhance the capacities of both community and governmental authorities to empower socially excluded groups in fully realizing their (digital) rights. This will be achieved by improving their digital skills for accessing education, financial opportunities, employment, and participating in cultural and civic activities. This approach serves as an entry point for particularly engaging with the youth population, based on a gender approach, thereby contributing to the realization of economic, social, and cultural rights.

The projects co-financed by the IDTF will contribute to realizing several recommendations for Colombia, including the following:

**Committee on Economic, Social and Cultural Rights (CESCR 2017)**

- 24. Discrimination Against Indigenous and Afro-Colombian Peoples
  Intensify its efforts to prevent and eliminate the conditions and attitudes that perpetuate the structural discrimination suffered by indigenous and Afro-Colombian peoples. In this regard, it urges the adoption of special measures to improve their socioeconomic situation and ensure the effective fulfillment of their economic, social, and cultural rights.
- 28-29. Right to Work

The Committee is concerned that, despite the efforts made, unemployment continues to particularly affect young people, women, and persons with disabilities, especially those living in rural areas (art. 6).
Priority continues to be given to quality training and technical and professional education programs tailored to the needs of the labor market, taking into account the needs of the most disadvantaged and marginalized individuals and groups.

**Commission on the Status of Women (CSW67 2023)**

- 15. The Commission recognizes the need to ensure that human rights are promoted, respected and fulfilled in the conception, design, development, deployment, evaluation and regulation of technologies and to ensure that they are subject to adequate safeguards in order to promote an open, secure, stable, accessible and affordable information and communications technology environment for all women and girls.
- 16. The Commission acknowledges that multiple and intersecting forms of discrimination and marginalization are obstacles to the achievement of gender equality and the empowerment of all women and girls in the context of innovation and technological change, and education in the digital age. It respects and values the diversity of situations and conditions of women and girls and recognizes that some women face particular barriers to their empowerment. It stresses that, while all women and girls have the same human rights, women and girls in different contexts have particular needs and priorities, requiring appropriate responses.
- 17. The Commission recognizes that while technology can be used to promote women's and girls' full realization of civil, political, economic, social and cultural rights, it can also be used to perpetuate gender stereotypes and negative social norms and create vicious cycles, in which inequalities are amplified and perpetuated through digital tools, and also recognizes the need to address the impact of structural barriers to the realization of those rights.

The monitoring and evaluation strategy of the project will be grounded in a participatory approach that integrates gender focus, human rights, and the principle of Leaving No One Behind (LNOB). A variety of data collection methods will be employed, including interviews, focus groups, and field surveys, to gather information directly from primary sources. Field visits and on-the-ground engagements will be conducted to ensure that the voices of the population are heard, particularly those from vulnerable groups, women, and marginalized communities. These insights will not only provide a clear understanding of their needs but will also allow the project to adapt its interventions in real-time based on feedback.

Additionally, this participatory monitoring process will emphasize the inclusion of local populations in the evaluation process, ensuring that their perspectives actively shape the ongoing implementation of the project. This iterative approach will help to systematically track the integration of gender-sensitive policies, human rights considerations, and the LNOB framework, ensuring that the project remains responsive to the specific challenges faced by underserved communities. By continuously adjusting interventions based on the voices from the field, the project aims to create inclusive and sustainable outcomes that truly reflect the needs and aspirations of those most at risk of being left behind.

**Project: Meaningful connectivity**

| List of marginalized and vulnerable groups[2] | Dedicated Output |
|---|---|
| Women and girls | Output 1.1, 1.2, 1.3 |
| Youth | Output 1.1, 1.2 ,1.3 |

[2] The other marginalized and vulnerable groups include, amongst other, minorities (incl. Ethnic, religious, linguistic...), people of African Descent, persons deprived of their liberty, peasants and rural workers, human rights defenders (incl. NGOs, journalists, union leaders, whistleblowers...), migrants, stateless persons, LGBTIQ+ persons (sexual orientation and gender identity), persons living with (HIV/AIDS, leprosy...), persons with albinism, victims or relatives of victims of enforced disappearances, victims of (slavery, torture, trafficking, sexual exploitation and abuse...). List as per the standard 20 LNOB groups according to the Implementation Guide for the Output Indicator Framework for measuring the United Nations contribution towards the Sustainable Development Goals: https://1102656428-files.gitbook.io/~/files/v0/b/gitbook-x-prod.appspot.com/o/spaces%2F-MbDdHe_y0zwBb9YTe4W%2Fuploads%2F4114YgYQuQo7qKb5ycyL%2FG%20-%20221031-%20Implementation%20Guide.pdf?alt=media&token=e54c735a-c0a6-4984-8025-2f8b777d1d89.

| | |
|---|---|
| Persons with disabilities | Output 1.1, 1.2, 1.3 |
| Indigenous peoples | Output 1.1, 1.2, 1.3 |
| Afro-colombian | Output 1.1, 1.2, 1.3 |

**Project: Open finance and open data**

| List of marginalized and vulnerable groups[3] | Dedicated Output |
|---|---|
| Women and girls | Output 2.3.1,3.1.1, 4.2.1 |
| Youth | Output 2.3.1,3.1.1, 4.2.1 |
| Persons with disabilities | Output 3.1.1 |
| Indigenous peoples | Output 3.1.1 |
| Afro-colombian | Output 2.3.1,3.1.1, 4.2.1 |

### e. Sustainability plan and exit strategy

Recognizing that the UN's involvement is finite, the IDTF prioritizes a robust exit strategy from day one, ensuring its long-term sustainability in Colombia. This means building a solid foundation for the facility to thrive beyond the initial two-year joint program.

The IDTF will initially be integrated within the UN system, with a core team managed by UNDP in coordination with the RCO and reporting on strategic planning and results to the Steering Committee

This core team will also receive technical support from participating PUNOs and will be guided by the steering committee in terms of strategic vision. Throughout the duration of this JP, the IDTF core team will operate with a clear endgame vision, actively developing an exit strategy to transition the IDTF's operations to another institution or government entity. The exit strategy is still under construction and is expected to be finalized through a co-creation process with members of the facility to ensure their buy-in.

The strategy will focus on three key pillars:

- Institutional Sustainability: Empowering local and national institutions to manage and expand IDTF initiatives.
- Financial Sustainability: Establishing diverse funding models, including public-private partnerships and inclusive business models, to secure long-term financial stability.
- Community Sustainability: Cultivating local ownership and engagement, ensuring communities continue utilizing and developing the established resources, prioritizing youth and women's organizations.

This strategy will be operationalized through:

- Leveraging digital platforms: Facilitating ongoing learning and collaboration among stakeholders and local youth and women's organizations.
- Building public-private partnerships: Securing financial resources and leveraging diverse expertise.
- Promoting policy advocacy groups: Ensuring a supportive regulatory environment for long-term success and including youth and women's organizations for advocacy at the local level.

Clear roles and responsibilities are defined for the IDTF core team, government, donors, and implementing partners to ensure collaborative effort towards sustainability. The Joint Programme Steering Committee and Joint Programme Team will provide ongoing support during the transition. This proactive approach, embedded from the outset, ensures the IDTF becomes a lasting resource for digital transformation in Colombia, driving positive impact long after the initial UN support concludes.

[3] The other marginalized and vulnerable groups include, amongst other, minorities (incl. Ethnic, religious, linguistic...), people of African Descent, persons deprived of their liberty, peasants and rural workers, human rights defenders (incl. NGOs, journalists, union leaders, whistleblowers...), migrants, stateless persons, LGBTIQ+ persons (sexual orientation and gender identity), persons living with (HIV/AIDS, leprosy...), persons with albinism, victims or relatives of victims of enforced disappearances, victims of (slavery, torture, trafficking, sexual exploitation and abuse...). List as per the standard 20 LNOB groups according to the Implementation Guide for the Output Indicator Framework for measuring the United Nations contribution towards the Sustainable Development Goals: https://1102656428-files.gitbook.io/~/files/v0/b/gitbook-x-prod.appspot.com/o/spaces%2F-MbDdHe_y0zwBb9YTe4W%2Fuploads%2F4114YgYQuQo7qKb5ycyL%2FG%20-%2020221031-%20Implementation%20Guide.pdf?alt=media&token=e54c735a-c0a6-4984-8025-2f8b777d1d89.

## Adaptive implementation and Management arrangements

### 4.1. Adaptive programme implementation

The management arrangements for the IDTF in Colombia are structured across three distinct levels to ensure effective governance, technical oversight, and operational execution. At the highest level, the Steering Committee plays a pivotal role in guiding the IDTF's strategic direction. This includes reviewing and approving projects, defining strategic thematic lines, managing partnerships, and aiding in resource mobilization through strategic introductions and partnerships. This committee is instrumental in steering the IDTF towards its long-term objectives, ensuring that projects align with the overarching goals and strategic priorities.

On a more technical and operational level, the Technical Committee and the IDTF Core Team are responsible for the nuts and bolts of project management and execution. The Technical Committee is tasked with the technical review and strengthening of projects, monitoring the annual work plan, managing and formulating projects, as well as executing them and conducting monitoring and evaluation. Meanwhile, the IDTF Core Team, which reports to UNDPs Resident Representative in coordination with the RCO (Resident Coordinator's Office), handles reporting to donors, communications, organization of calls, meetings, and events, and the mobilization of resources and management of partnerships. These arrangements ensure that the IDTF operates efficiently, with clear roles and responsibilities across its governance structure, enabling it to effectively achieve its mission of driving development initiatives in Colombia.

**UNDP will be in charge of the operations and managing of the resources for the IDTF Core team and the resources left over for pipeline development. For more details, see Annex 3. Budget per UNSDG Categories.**

In line with these established governance and operational frameworks, the participating agencies shall carry out their activities in accordance with the process and procedure manuals governing their operations. Similarly, in the case of collaborations with the private sector, each entity shall ensure the implementation of its private sector partnership policy and appropriate due diligence measures.

**Facility implementation plan**

| | Task | Due date | Status | Assigned to |
|---|---|---|---|---|
| 1 | Hire the core team of the IDTF composed of a<br>- Team Leader<br>- Digital, Outreach and M&E analyst<br>- Administrative assistant | June 2025 | In progress | UNDP |
| 2 | Finalize governance manual including members, meetings frequency, procedures. | June 2025 | In progress | RCO with anchor agencies |
| 3 | Launch of the IDTF (workshop or event with key stakeholders) | July 2025 | In progress | RCO and anchor agencies |
| 4 | Finalize communication, stakeholder engagement and resources mobilization strategy. | July 2025 | Not started | IDTF Core Team with the support of the RCO. |
| 5 | Finalize exit strategy | August 2026 | Not started | IDTF Core Team |
| 6 | In parallel to the tasks above, the IDTF will work in close partnerships with participating PUNOs and other key stakeholders (MINISTRY OF INFORMATION AND COMMUNICATIONS TECHNOLOGIES, DNP, UE, CAF, IADB among others) of already identified pipeline to finalize details of the proposals and launch projects | August 2025 | Started | PUNOs and IDTF teams. |

| | | | | |
|---|---|---|---|---|
| 7 | The IDTF team works on convening multisector stakeholders, works with the technical committee (anchor agencies) to identify and co structure the 3rd pipeline project | December 2025 | No started | IDTF Core Team, technical and steering committee. |

### 4.2. Management Arrangements

The project has designed an inclusive governance framework that integrates the various partners and participating agencies, ensuring an efficient and collaborative structure for the facility implementation. This governance model was developed in consultation with the Joint SDG Fund, aligning with the principles of inter-agency coordination and multi-stakeholder collaboration. Its primary aim is to guarantee that all decisions and actions are aligned with the expected outcomes while promoting inclusiveness, efficiency, and sustainability.

As illustrated in the governance structure diagram below, the framework is organized into the following components:

1. **Directive Committee (Meets Annually):**
    - **Functions:**
        - Review and endorse progress updates and changes to the workplan of the IDTF's initiatives.
        - Review, as needed, JP resource mobilization needs and recommend and support strategic actions.
        - Review and endorse the annual results-based report to identify achievements, constraints and opportunities, and to recommend measures to adapt and strengthen JP strategy for greater relevance and effectiveness.
        - Share updates and reports with relevant stakeholders.
        - Scan the programme environment for changes and monitor assumptions and risks, including by engaging with external experts on industry trends and challenges and funding opportunities.
        - Facilitate the resolution of any external challenges that the JP team may face during the JP cycle
    - **Membership:**
        - Government representatives (the Ministry of Information and Communications Technologies will initially represent the government, but additional government institutions can be included as members as agreed by the committee).
        - UN representatives, such as the Resident Coordinator (RCO) and UN agencies (UNDP, ILO, UNFPA).
        - Donor representatives (the European Union will be the first donor representative, but additional donors can be included as agreed by the committee)
        - The committee will review if additional members of private sector, CSO or academia should be invited as members.
        - The committee is co-chaired by a representative of the Government and the UN Resident Coordinator. The committee technical secretariat will be held by the facility manager.
    - **Decision-making and Participation Rules:**
        - The decisions of the committee are made at a meeting or through e-approval, when required. The decisions are made by consensus or by a majority vote in special circumstances.
        - Agencies currently participating in the Directive Committee of the IDTF and proposing new projects cannot act as both proposers and evaluators. Consequently, such agencies will not have voting rights in the evaluation of their own proposals, ensuring neutrality and fairness in decision-making.
        - Extraordinary meetings will be held if needed

2. **Technical Committee (Meets Quarterly):**
    - **Functions:**
        - Review and evaluate projects in detail.
        - Monitor the implementation of the annual work plan.
        - Coordinate inter-agency activities and oversee project execution.

- **Membership:**
  - Delegates from the Resident Coordinator's Office (RCO).
  - Representatives from participating agencies (e.g., UNFPA, ILO, UNDP).
- **Operational Notes:**
  - The committee ensures that project activities adhere to the agreed timeline and deliverables. Regular updates are provided to the Directive Committee to maintain alignment and transparency.
  - New UN agencies selected to implement new IDTF projects will be part of the technical committee.

3. **Participating Agencies:**

- **Functions:**
  - Design and implement specific project components.
  - Establish and strengthen partnerships at the project level.
  - Execute knowledge management (KM) activities, monitoring and evaluation (M&E) processes, and project-level reporting.
- **Membership:**
  - Includes key agencies such as ILO, UNFPA, and UNDP.
  - Other UN agencies selected to implement new IDTF projects will be considered participating agencies

4. **Core Team of the IDTF:**

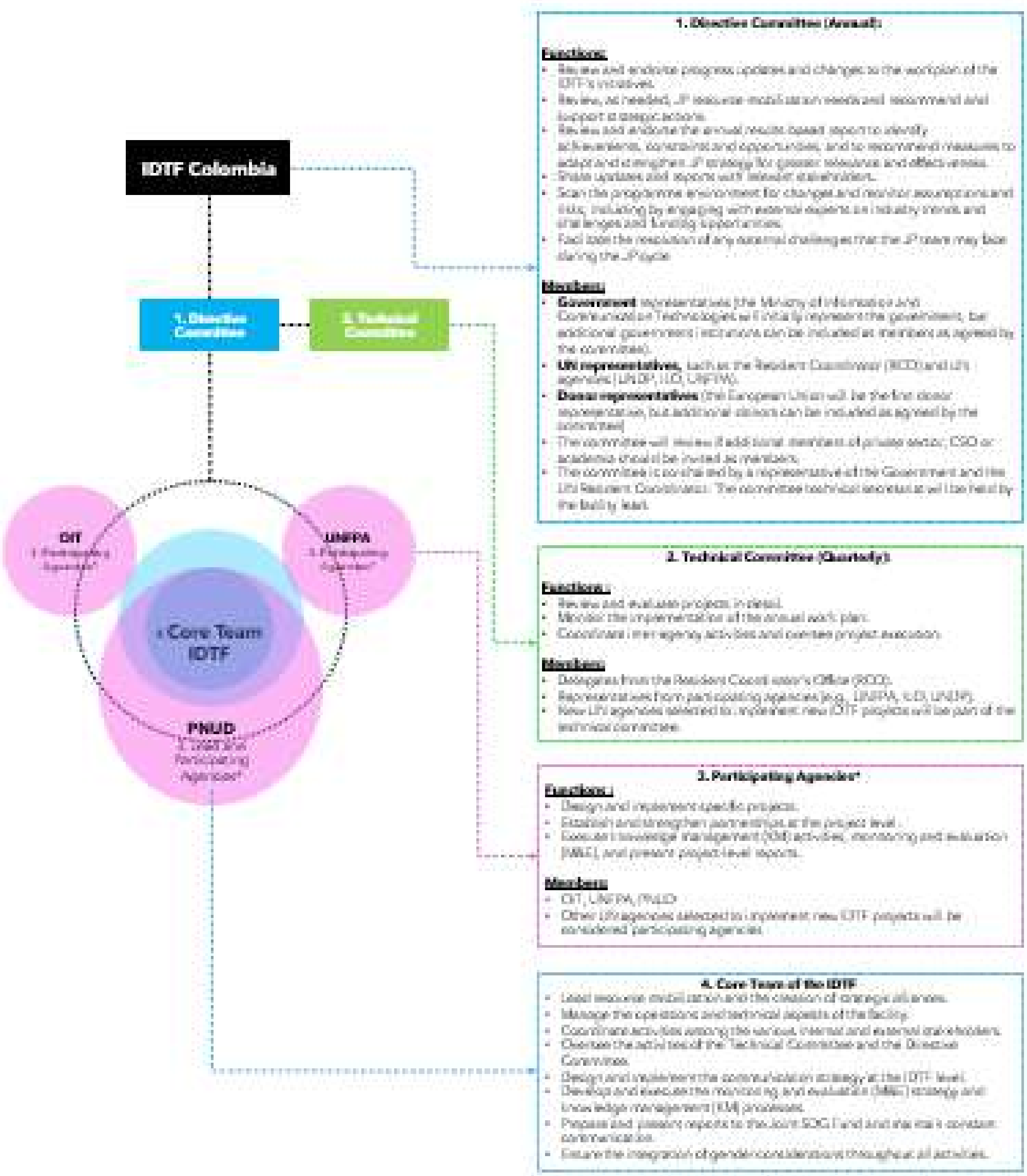
- **Functions:**
  - Lead resource mobilization and forge strategic alliances.
  - Manage operational and technical aspects of the facility.
  - Coordinate activities across internal and external stakeholders.
  - Develop and execute a communication strategy and oversee M&E processes.
  - Prepare and present reports to the Joint SDG Fund and maintain continuous communication.
  - Ensure the integration of gender-equity and LNOB considerations across all activities.

**Additional Governance Principles:**

- The governance structure incorporates regular meeting frequencies (Annual for the Directive and advisory Committee and quarterly for the Technical Committee) to ensure timely decision-making and strategic oversight.
- To enhance accountability, agencies part of the directive committee and proposing new projects must recuse themselves from voting processes related to their own submissions.
- For future projects, selected agencies will be part of the technical committee, not the Directive Committee.
- The framework promotes transparency through publicly accessible records of key decisions, reports, and evaluations.
- The directive committee will be review and approve only new IDTF projects that could be presented by existing or new UN agencies if additional resources are mobilized

This inclusive governance model reflects the project's commitment to fostering a collaborative ecosystem that ensures equity, neutrality, and efficiency, ultimately driving the successful implementation of the IDTF's objectives.

Additionally, the participating UN agencies shall carry out their activities in accordance with the process and procedure manuals governing their operations. Similarly, in the case of collaborations with the private sector, each UN angency shall ensure the implementation of its private sector partnership policy and appropriate due diligence measures.


IDTF Colombia
OIT
UNFPA
Core Team IDTF
PNUD
1. Directive Committee (Annual):
Functions:
Members:
2. Technical Committee (Quarterly):
Functions:
Review and evaluate projects in detail.
Members:
3. Participating Agencies*
Functions:
Design and implement specific projects.
Members:
OIT, UNFPA, PNUD
4. Core Team of the IDTF

- **Monitoring, accountability, financial management, and public disclosure**

*Standard text – do not change*

Reporting on the Joint SDG Fund will be focused on concrete results and grounded in evidence. The RCO focal point and lead PUNO is responsible for coordinating and drafting a concise annual report (using the Fund Secretariat template/guidance), which is submitted to the Joint SDG Fund Secretariat through the RC by January 31st of the following year. Additionally, a final narrative report must be prepared and submitted to the Joint SDG Fund Secretariat through the RC no later than two (2) months after the operational closure of the Joint Programme activities.

The JP Steering Committee, co-chaired by the RC, is mandated to oversee and monitor the implementation of the joint programme, with the involvement of Joint SDG Fund Secretariat to which it must submit data and information upon requested. Additionally, the Joint SDG Fund Secretariat may request additional insights, such as policy papers, value-for-money analysis, case studies, infographics, or blogs/articles, as needed.

PUNOs will be required to include information on complementary funding received from other sources (both UN cost sharing, and external sources of funding/financing) for the activities supported by the Fund, including in kind contributions and/or South-South Cooperation initiatives, in the report.

PUNOs at Headquarters level shall provide the Administrative Agent with the following statements and reports prepared in accordance with its accounting and reporting procedures, consolidate the financial reports, as follows:

Annual financial reports as of 31st December each year with respect to the funds disbursed to it from the Joint SDG Fund Account, to be provided no later than four months after the end of the applicable reporting period; and
A final financial report, after the completion of the activities financed by the Joint SDG Fund and including the final year of the activities, to be provided no later than 30 April of the year following the operational closing of the project activities.

The JP will be using a pass-through fund management modality where UNDP Multi-Partner Trust Fund Office will act as the Administrative Agent. The programmatic UN entity of the Facility shall assume full programmatic and financial accountability for the funds disbursed to it by the Administrative Agent of the Joint SDG Fund (Multi-Partner Trust Fund Office). Such funds will be administered by each UN Agency, Fund, and Project in accordance with its own regulations, rules, directives and procedures. The entity shall establish a separate ledger account for the receipt and administration of the funds disbursed to it by the Administrative Agent.

A minimum of 5% of the JP budget is allocated for monitoring, reporting, evaluation, audit and communications. Indirect costs of the Participating Organizations recovered through project support costs will be 7%, with exception of WFP and UNHCR which should be 6,5%. All other costs incurred by each PUNO in carrying out the activities for which it is responsible under the Fund will be recovered as direct costs. Procedures on financial transfers, extensions, financial and operational closure, and related administrative issues are stipulated in the Operational Guidance of the Joint SDG Fund. PUNOs and partners must comply with Joint SDG Fund brand guidelines, which includes information on donor visibility requirements.

- **Joint Evaluation**

**IDTF Evaluation.** Aligned with the anticipated catalytic change, sustainability, and potential for scaling up the IDTF, the JP will conduct an external evaluation focusing on the outcomes achieved by the IDTF. This evaluation will assess not only the sustainability of these results but also their contribution to the Cooperation Framework outcomes, alignment with national priorities, and progress towards relevant Sustainable Development Goals targets. By doing so, the evaluation aims to provide a comprehensive understanding of how the IDTF's initiatives are fostering long-term impacts and driving systemic change within the targeted areas. The strategic assessment of the IDTF will be conducted in accordance with norms and standards from the United Nations Evaluation Group (UNEG). In addition, the strategic assessment gauges the extent to which the guiding principles, especially LNOB, human rights and GEWE considerations were incorporated in the design and implementation. The JP Steering Committee is responsible for commissioning the strategic assessment and ensuring that it aligns with administrative requirements of PUNOs and can identify their individual and collective contributions to the JP. It is prepared by the JP team, acting as the management group, in collaboration with the CF Monitoring and Evaluation (ME) group. A representative from the Joint SDG Fund Secretariat must participate either in the evaluation reference group or the management group, as appropriate, to ensure Fund-level accountability and learning. The joint evaluation must be carried out by an independent evaluation team, and a management response is prepared by the JP team and endorsed by the JP Steering Committee.

**Evaluation for each window of opportunity.** In addition to the external evaluation of the IDTF's results, each window of opportunity will conduct an assessment of its work using the evaluation criteria established by the relevant Participating United Nations Organizations (PUNO). For instance, the United Nations Development Programme (UNDP) will evaluate the Open Finance Window, while the United Nations Population Fund (UNFPA) and the International Labour Organization (ILO) will contribute to the joint evaluation with an internal evaluation managed by the ILO to yield evidence on the achievement and contribution of ILO's component.

**ANNEX 1: Mapping of related projects, investments and other development initiatives**

*From the UN system, Government, EU, IFIs, other donors, civil society, and private sector as relevant.*

IDTF LEVEL
The partners and initiatives listed below align with the stakeholder maps of the identified pipeline. However, there are broader, overarching initiatives that merit consideration.

| Stakeholder | Initiatives | Relevance for the JP | Timeframe |
|---|---|---|---|
| Presidency | ● National digital security committee<br>● National Data Committee<br>● Colombian Space Commission<br>● Interinstitutional and intersectoral roundtable on artificial intelligence.<br>● artificial intelligence<br>● Inter-institutional digital education roundtable | Facilitate articulation with different stakeholders especially different government ministries. | Ongoing |
| Ministry of Information and Communications Technologies | ● A strategy of 3 pillars focused on:<br>1. bridging the Connectivity Gap. Bringing connectivity from 65% to 80% in the country with special focus in territory such as Guajira, Amazon, Pacific region among others.<br>2. Ecosystem innovation includes last mile connectivity solutions like Healthtech, Agtech, Edtech, Fintech.<br>3. Artificial Intelligence and Cybersecurity.<br>● Strategies to bridge the digital divide: Wholesale infrastructure: backbone networks, fiber optic ring closures, satellite backhaul service.<br>● Last-mile access: Lines of support for small ISPs, connectivity communities, supply and demand-side subsidies, deployment of mobile infrastructure.<br>● National Rural Connectivity Plan, which seeks to bring Internet to the most remote areas of Colombia. With an investment of $1.7 billion, the plan focuses on two main strategies: the installation of high-speed infrastructure in municipal capitals and the provision of community Internet access solutions in rural towns. To achieve this goal, several programs are being implemented, including "ConectiVIDAd to Change Lives", which will bring broadband internet to 400,000 homes, and the creation of 2,500 "Internet Boards" for social and community | Through the implementation of policies and programs that promote equitable access to technology, the Ministry of Information and Communications Technologies can help reduce the digital divide and promote the inclusion of marginalized sectors of society. | |

| | | | |
|---|---|---|---|
| | organizations to bring the service to their communities. In addition, MINISTRY OF INFORMATION AND COMMUNICATIONS TECHNOLOGIES is working with internet providers to develop connectivity projects in rural areas, including a collaboration with Brazil to deploy fiber optics in Leticia.<br>Training programs in emerging technologies<br><br>- **Talento Tech**: By focusing on bootcamp methodology, Talento Tech is addressing a crucial need for skilled tech workers. Bootcamps are known for their intensive, hands-on approach, which can quickly equip individuals with in-demand skills, making graduates highly attractive to employers.<br>- **SENATEC (program with SENA and ILO)**: This ambitious project demonstrates a strong commitment from the Colombian government to invest in digital education. Training 68,000 technicians will significantly boost the pool of skilled labor in the country, supporting the growth of the technology sector and potentially attracting foreign investment.<br>- **Artificial Intelligence Initiatives**: The creation of Colombia's first AI faculty is a landmark decision. This will foster research and development in AI, nurturing local talent and potentially leading to innovative solutions in various fields. The investment in the Villamaría Technology Park as a cybersecurity center with an AI focus is a strategic move, recognizing the growing importance of cybersecurity in the digital age. Exploring the possibility of a microprocessor factory further emphasizes the commitment to building a robust AI ecosystem within the country.<br>- **Mi Colombia Digital,** an initiative of the Ministry of Information and Communications Technologies, seeks to facilitate citizens' access to government services through technological tools. This platform offers more than 9,000 public entities the possibility of providing digital services in a timely, transparent, and inclusive manner.<br>- **Colombia's 5G auction successfully allocated spectrum** to operators, securing substantial investments for nationwide 5G deployment. The auction will not only expand 5G coverage but also bring significant benefits to rural areas, including improved connectivity for schools and roads. | | |
| National Planning | ● Basic Technology Basket and Digital Poverty Index | Strategic tools to understand the digital divide on | Ongoing |

| | | | |
|---|---|---|---|
| Department | | the demand side and to guide the targeting of public of public policies.<br><br>Linking connectivity communities,<br>energy communities and public-popular partnerships. | |
| | ● EU Global Gateway. | ● Efforts can be articulated with respect to sustainability of digitalization and significance in a particular territory.<br>● Efforts can be joined with the mission they are planning in April. | April 2024 and beyond. |
| | ● Technology committee of the National and Innovation system and the territorial roundtable. | Localization of meaningful connectivity | Ongoing |
| | ● Co-investment analysis: this year NPD are conducting an analysis of how to implement co-investment models. | ● Relevant data for connectivity infrastructure.<br>● Analysis of how to implement some co-investment models to leverage investments, for example digital bonds, critical cost factors for the deployment of infrastructure. | Ongoing |
| | ● Articulation and pipeline identification | ● NDP has the ability to articulate with other technical directions as liaison with all sectors.<br>● Ability to articulate with the territory through the competent directorates.<br>● Ability to identify via the Bank of Investment Projects BPIN investment project bank, projects focused on connectivity and digitalization. | Ongoing |

| | | | |
|---|---|---|---|
| ANDI<br>(The National Association of Businessmen of Colombia) | ANDI has a Digital Transformation Vice-presidency with the main objective to promote and work on actions to make Colombia and its entrepreneurs digital.<br>● ANDI has representation in 13 regions of the country and 35 sectoral chambers.<br>● 1,200 sustainability reports from member companies.<br>● Survey of social architecture and productive linkages<br>● Survey and results on digital business transformation.<br>● Working paper on "Colombia, a digital country" with information on digital talent, digital connectivity and digital economy. | ● ANDI is an important entry point into the private sector. | |
| European Union | - Global Gateway Investment Agenda<br>- EU-LA Digital Alliance Dialogue<br>- Blending finance initiative with CAF structuring of projects for fixed connectivity in areas with the largest connectivity gap.<br>- Community networks project.<br>- TA for the business development of local ISPs.<br>- CSOs projects on digital transformation.<br>- Digital for Development HUB (D4D Hub)<br>- Employability Project | ● The European Union is advancing its digitalization and connectivity agenda. Collaboration is essential for collectively making efficient use of resources, identifying opportunities for co-financing, and finding pathways to progress the agenda. | Ongoing |
| Interamerican Development Bank | Various ongoing projects to close the regions with the highest connectivity and digitalization gap. | IADB has agreed to articulate efforts and provide an initial USD 200,000 to the IDTF. | Ongoing |
| World Bank | Study on Digital Economy for Latin America and the Caribbean Country Diagnostic: Colombia<br><br>Publication here. | The study provides a diagnostic on the state of connectivity and digitalization in Colombia and provides recommendations. | |
| UNDP | UNDP can make the different methodologies available:<br>● DRA -Digital Readiness Assessment<br>● AIRA - Artificial Intelligence Readiness Assessment<br>● DPI - Digital Public Infrastructure Safeguards<br>● DITF -Digital Inclusive Transformation Framework<br>● DTP - Data to Policy<br>Technical and operational capabilities, including:<br>● Territorial and international scope<br>● Mobilizing public and private actors | ● The INFF project complements the IDTF by promoting the fulfillment of the SDGs through a financing strategy that integrates innovation and sustainable development, focusing especially on the digital financial sphere and inclusion.<br>● The Tax4SDGs project strengthens governance and regulatory capacities for | Ongoing |

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| | • Articulation with complementary offers<br>• Local teams and international experts<br>• Experience in challenges and experiments with the sector and productive linkages<br>• Networks and alliances with the payment's ecosystem and<br>• Digital Finance<br>• Experience working with ITU<br>Also, UNDP currently 4 projects that are related with the IDTF<br>• Insurance and Risk Finance Facility (IRFF)<br>• Integrated Nacional Financing Framework (INFF)<br>• Tax for SDGs<br>• Portfolio Guajira | effective taxation and resource mobilization, thus supporting the public policy objectives and regulations of the SDG Fund. It also promotes the alignment of fiscal policy with the SDGs, bolstering inclusion and sustainable development.<br>• The IRFF project supports the development of policies and regulations focused on the insurance sector to increase resilience, complementing the SDG Fund's agenda on innovation and capacity development in the financial and insurance sectors, expanding financial inclusion of insurance through mobile wallets and the fintech ecosystem, as well as the use of open finance to develop products tailored to the needs of the population.<br>• The work carried out in territorialization by UNDP in La Guajira will accentuate the path for the innovation challenges set out in the proposal presented to the SDG Fund, contributing to the fulfillment of the LNOB and territorialization parameters. The project also seeks to bring connectivity and digitalization to this territory, thereby enhancing the creation of digital ecosystems, generating skills, and promoting digital financial inclusion in the area. | |
| UNFPA | • Extensive expertise in data analysis, demography, population situation analysis, LNOB, youth, gender, sexual and reproductive health, innovation and digitalization, research and development.<br>• SDG Localization expertise: Citizen participation, conducts perception analysis on SDGs.<br>• Social innovation and digitalization expertise for LNOB. e.g. BrightIdea Platform for hackathons, Local networking strategy for the sustainability of youth-led initiatives, virtual reality for peacebuilding, participatory and strategic foresight, human | • Localization of inclusive digital transformation initiatives, based on a human right, gender-equity, LNOB approach.<br>• Monitoring LNOB, human-rights and gender-equity framework in the implementation of the IDTFs activities.<br>• Innovation and participatory actions with territorial, gender-equity and population | |

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| | centered design.<br>● Tools for gender-based violence prevention, inclusion of gender equity approach, ethnic, disability, human rights, age group, territorial planning and public spending on youth. | approach.<br>● Public policy advocacy is based on a bottom-up approach involving the most left behind population. | |
| ILO | ● OIT and SENA alliance - SENATEC to train 240,000 young people in digital services at the territorial level with a differential curriculum adapted to the national qualification's framework.<br>● Tripartite social dialogue: i) digital transformation policies, ii) ANDI-center transformation policies, iii) ANDI-workers' associations, and iv) regulatory adjustments.<br>● Studies on remote work, teleworking, work on platforms, challenges and regulatory recommendations. | ● Technical assistance and institutions to adjust policies in accordance with international labor standards, e.g. regulation of work on platforms.<br>● Methodologies from professional training to contribute to a model of relevance and quality comprehensive strategy for technical transfers. | |

| **Pipeline no. 1: Meaningful Connectivity** | | | | | |
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| **Stakeholders** | **Key expected results** | **Relevance for the JP** | **Budget and funding source** | **Timeframe** | **Status of relationship (signed MOU, conversations.)** |
| **Ministry of Information and Communications Technologies** | Localization and strengthening of their digital programmes at the local level. Articulation of policies and initiatives for the digital economy and appropriation: Digital Ecosystems, CiberPaz, WomenTIC, IniciaconTIC, Centro de Relevo, ConVerTIC, Connectivity Communities. | Strengthening of the local digital ecosystem through the coordination of the Ministry of Information and Communications Technologies´ initiatives, policies and programs along with the private sector and civil society's initiatives.<br>Ongoing programmes focused on women, peacebuilding, people with disabilities and remote communities are essential components for the project agenda. | TBD according to the localization agreement. | 2 years | Conversations |
| **Ecopetrol** | Resource mobilization for the localization of this window of | Ecopetrol is the largest private-public ownership company in Colombia, with potential interest in investing in | TBD | 2 years | Conversations |

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| | opportunity in one or more of their prioritized municipalities. | development projects for youth in 42 municipalities. | | | |
| **National Planning Department** | Technical assistance and guidelines for the design and implementation of public policies to reduce the digital divide at the local level. | It is the executive administrative agency of Colombia in charge of defining, recommending and promoting public and economic policy. | Technical assistance | 2 years | MoU |
| **Colnodo Foundation** | Colnodo empowers communities, particularly women, to leverage the internet for social change, adapting to technological advancements and promoting digital tools for a better quality of life. | A foundation from civil society, with 30 years of experience in strengthening the digital ecosystem at the local level, particularly to empower women in their digital human rights. | TBD | 2 years | Conversations |
| **Bolívar - Davivienda Foundation** | Infrastructure (if the municipalities where Cultivarte is located coincide) Technical and financial support for the component of skills strengthening (socio-emotional and financial) | The Foundation is committed to structural, sustainable, and impactful transformations in society. They have a presence in more than 20 departments across the country | TBD | 2 years | Prior Cooperation Agreement - Conversations |
| **Corona Foundation** | Support for the promotion of inclusive local policies | It is the anchor foundation in Colombia for the Global Opportunity Young Network, within which the I Want to be Digital strategy is included, a platform that seeks to guide and assist young people in learning about current digital careers and available training opportunities. | TBD | 2 years | Conversations. |
| **Enterprises affiliated to the Digital chamber of the INational Business Association of Colombia (ANDI)** | Mobilizing affiliated companies for active participation in the facility actions and in the Meaningful connectivity window. | ANDI has a Digital Transformation Vice Presidency whose main objective is to promote and work on actions to digitize Colombia and its entrepreneurs. | TBD | 2 years | ANDI represents employer organizations in Colombia as a constituent of the ILO (no agreement required) |
| **SENA / IE aliadas de SENATEC** | Training of over 250,000 young people nationwide in various ICT programs | Contributes with its expertise in vocational training and technical education. Development and delivery of ICT training programs (SENATEC), Facilitating access to its extensive network of training centers nationwide, helping reach a wider audience and promoting digital inclusion. | USD $2.500.000 | 2 years | Signed agreement between ILO and SENA / MINISTRY OF INFORMATION AND COMMUNICATIONS TECHNOLOGIES |
| **INTERNEXA** | Mapping communities reached by last-mile connectivity and facilitating the | The UNIQUE ICT FUND and INTERNEXA signed a framework agreement for | TBD | 2 years | Conversations |

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| | identification of local connectivity solutions (local ISPs) | institutional interaction to materialize connectivity projects in Colombian territory. This agreement prioritized 38 municipalities with last-mile connectivity. | | | |
| **Ministry of Equality** | Promote equal opportunities and rights, without any form of discrimination and empower vulnerable and historically marginalized groups through inclusive digital transformation programmes and policies. | The Ministry of Equality and Equity in Colombia is responsible for formulating, directing, and executing policies that guarantee inclusion and protect the rights of various groups, including:<br><br>● Women<br>● Ethnic groups<br>● LGBTIQ+ community<br>● Migrants<br>● People with disabilities<br>● People living in excluded territories | TBD | 2 years | Conversations |
| **Robotics Lab (Quibdó)** | In partnership with vulnerable young women and men in one of the estimated prioritized territories, this strategic space enables us to identify and serve the most marginalized individuals within the project's target population. | This community-based organization empowers children and youth through science, with a strong focus on promoting women in STEM. | TBD | 2 years | Prior Cooperation - Conversations |

| **Pipeline no. 2: Open Finance** | | | | | |
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| **Name of project / investment / initiative** | **Implementing partners** | **Key expected results** | **Relevance for the JP** | **Budget and funding source** | **Status of relationship (signed MOU, conversations.)** |
| **Market Developments** | Finance Regulation Unit | Regulatory framework designed | Essential for establishing a conducive environment for financial innovations and ensuring regulatory alignment with JP goals. | TBD | Endorsement Letter signed |
| **Innova SFC** | Superintendence of Finance | Standards and regulatory compliance | Ensures that all financial innovations comply with national regulations, promoting safe and sustainable financial practices. | TBD | Endorsement Letter signed |

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| **SPIBV** | Colombia’s Central Bank (Banco de la Republica) | Design and implementation of Low Value Payment System | Facilitates smaller, more frequent transactions, boosting financial inclusion and supporting the digital economy. | TBD | Endorsement Letter signed |
| **Financial Inclusion** | Banca de las Oportunidades | Financial inclusion strategies | Facilitates financial inclusion strategies for the most vulnerable population | TBD | Endorsement Letter signed |
| **Collaboration with Fintechs** | Colombia Fintech | Promotion of open finance practices and digital solutions for financial services | Enhances access to financial services through technological solutions, aligning with JP's focus on digital financial services. | TBD | Endorsement Letter signed |
| **Digital Wallets Initiative** | Movii | Expansion and enhancement of digital wallet services | Increases financial accessibility for a broad user base, relevant for promoting digital financial transactions. | TBD | Endorsement Letter signed |
| **Digital Wallets Initiative** | Daviplata | Expansion and enhancement of digital wallet services | Daviplata services 17.4 million customers, promoting widespread digital financial access (LATAM Republic, 2023). | TBD | Endorsement Letter signed |
| **Digital Wallets Initiative** | Nequi | Expansion and enhancement of digital wallet services | Nequi's rapid growth to 15 million users showcases significant impact potential in digital finance (LATAM Republic, 2023). | TBD | Endorsement Letter signed |

## ANNEX 2: Integrated results framework, work plan and budget

### Joint Programmes Outcomes
### IDTF results

| Objective | Activities | Expected results in the JP timeframe |
|---|---|---|
| Co-structure & co financing of projects and monitoring and evaluation of projects. | • Inclusive digital transformation projects structured in a collaborative manner in the IDTF.<br>• Monitoring and evaluation of co-structured and co-financed Projects. | • At least 3 inclusive digital transformation projects structured<br>• Monitoring and evaluation of co-structured and co-financed Projects. |
| Strengthening of digital ecosystem | • Yearly updated stakeholder and initiative mapping<br>• Engagement and communication strategy developed and implemented.<br>• Level of stakeholder engagement | • At least 2 stakeholder and initiative mappings completed<br>• Finalized and implemented engagement and communication strategy |
| Strengthening Governance | • Completed IDTF operations and governance manual completed.<br>• Number of steering committee meetings held<br>• Level of committee member engagement<br>• Implementation of decisions made by the committees. | • Completed IDTF operations and governance manual completed.<br>• Bi annual steering committee meetings. |
| Mobilization of Resources | • Resource mobilization strategy finalized and implemented.<br>• Amount of direct funding leveraged<br>• Number of partnerships established | • A resource mobilization strategy completed. |
| Creating a Sustainability Model | • Track overall engagement of stakeholders of the facility.<br>• Knowledge transfer to members of the IDTF.<br>• Establish co leadership of facility with external members.<br>• Complete a financial sustainability model for the IDTF | • Completed and tested a sustainability model to ensure the long-term viability of the facility. |

**Meaningful Connectivity**

| Joint Programme Outcomes: Meaningful Connectivity | | | |
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| CF Outcome statement 1: Enhanced coordination of the digital ecosystem among local stakeholders through partnerships with various actors and sectors (private sector, academia, institutions, and community-based organizations), aimed at closing digital gaps, particularly for young women. | | | |
| Outcome indicator 1.1: Multi-stakeholder strategies implemented to address identified gaps and capitalize on opportunities. | Baseline: TBD | Target: 1 per prioritized territory | Means of verification: Project report. |
| Outcome indicator 1.2: Resources mobilized to strengthen local digital ecosystems. | Baseline: TBD | Target: 1:4x | Means of verification: Project report. |
| CF Outcome statement 2: A generation of digitally empowered youth, equipped to thrive in the digital ecosystem, leading innovative solutions for inclusive access to digital rights and services at the local level, and driving economic growth, social inclusion and gender equity. | | | |
| Outcome indicator 2.1: Change of awareness Levels of meaningful connectivity rights in the young population. | Baseline: TBD | Target: 50% Positive change | Means of verification: Digital survey |
| CF Outcome statement 3: Local policies that recognize digitalization as a driver of development and social integration, focused on bridging gaps for the populations in most vulnerable situations, including strategies to mitigate online risks for youth and preventing gender-based-violences, tailored to local contexts and populations. | | | |

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| Outcome indicator 3.1:<br><br>Local public policy documents approved by local institutions. | Baseline: TBD | Target: 1 per prioritized territory | Means of verification:<br><br>Minutes of the Social Policy Council or Institutional Reports. |

| Joint Programme Outputs: Meaningful Connectivity | | | |
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| Output 1.1. Rapid assessment on inclusive digital transformation (map the institutional, private and civil society offer, identify digital skills, risks, opportunities, voids and barriers do bridge the digital divide). | | | |
| Output indicator 1.1.1: Progress level of the design of rapid assessment tool for evaluating key areas of focus of the project in each selected territory (min. 2). | Baseline: No | Target: 100% | Means of verification: Assessment Tool Document or Guidelines and User Manual or Training Materials |
| Output 1.2. Inclusive multi-stakeholder strategies implemented, aligning public, private, and community efforts to advance meaningful connectivity, digital inclusion, and local digital transformation. | | | |
| Output indicator 1.2.1: Partnerships collaborating to strengthen the local digital ecosystem and support youth-led digital solutions. | Baseline: TBD | Target: At least 10 per prioritized territory | Means of verification: Partnership Agreements, Joint Initiatives or Projects. |
| Output 2.1. Innovation challenges are addressed through youth-led solutions. | | | |
| Output indicator 2.1.1: Number of young people participating in innovative solutions to (i) access to digital rights and services, (ii) future- | Baseline: 0 | Target: At least 2,000 young people | Means of verification: Project reports. |

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| ready skills, and (iii) local sustainable development. | | | |
| Output indicator 2.1.2: Number of youth in employability pathways routes. | Baseline: 0 | Target: 1,200 | Means of verification: Project reports. |
| Output 2.2. Consolidate public - private partnerships to incubate or accelerate digital led solutions. | | | |
| Output indicator 2.2. Number of digital local organizations (i.e ISPs) strengthened and articulated. | Baseline: TBD | Target: 30 | Means of verification: Project reports. |
| Output 3.1. Advocacy actions to strengthen local digital policies. | | | |
| Output indicator 3.1.1: Number of advocacy actions to strengthen policies that recognize digitalization as a driver of development, economic and social integration and gender equity, including strategies to mitigate online risks for youth and preventing gender-based-violences, tailored to local contexts and populations. | Baseline: TBD | Target: At least 10 advocacy actions per territory prioritized. | Means of verification: Policy briefs, Advocacy Campaign Reports (public events, workshops, social media outreach). |
| Output 3.2. Generate public policy inputs to develop digital policies at local level. | | | |
| Output indicator 3.2.1. Public policy guideline documents developed. | Baseline: TBD | Target: 3 | Means of verification: Project reports. |

**Open Finance and open data**

| Joint Program Outcome: Open Finance and open data | | | |
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| **CF Outcome 1: Strengthened regulatory framework and enabling ecosystem for Open Finance and Open Data in Colombia, fostering innovation, financial inclusion, and ensuring equitable participation in the digital economy for all** | | | |
| **Outcome indicator 1.1: Number** of financial institutions that have adopted the new Open Finance and Open Data guidelines. | Baseline:0 | Target: At least 10 financial institutions adopting new open finance or open data frameworks or guidelines | Means of verification: Official communications from financial supervisory authorities |
| **Outcome indicator 1.2**: Number of Open Finance regulations officially enacted by the government or regulatory body. | Baseline:0 | Target: At least 1 regulation officially enacted by the government or regulatory body. | Means of verification: Official government records |
| **Outcome indicator 1.3**: Number of public policy recommendations that emerge as a direct result of the working group discussions. | Baseline:0 | Target: At least 1 public policy recommendation for open finance or open data | Means of verification: Official government records, working group reports |
| **Outcome 2: Enhanced digital capacity and empowerment of the solidarity sector through collaborative efforts for effective adoption and use of digital tools.** | | | |
| **Outcome indicator 2.1:** Percentage of solidarity sector entities that have improved their digital readiness based on assessments. | Baseline:0 | Means of verification: Digital Readiness Assessment reports | Means of verification: Digital Readiness Assessment reports |
| **Outcome indicator 2.2:** Number of cooperative sector entities that have developed and started implementing their own digital strategies as a result of the roadmap | Baseline:0 | Target: At least 10 entities of the cooperative sector develop and begin implementing their own digital strategies based on the roadmap. | Means of verification: Roadmap document |
| **Outcome indicator 2.3:** Percentage of solidarity sector entities that report a perception of improved digital operational capacity after participating in digital capability enhancement programs. | Baseline:0 | Target: 100,000 people using the Low-Value Immediate Payment System | Means of verification: Surveys or perception assessments, Interviews or focus groups with a sample of participants to gather qualitative data on their perceived improvements. |
| **CF Outcome 3: Increased accessibility and adoption of digital public infrastructure (Low-value payment system) among underserved communities.** | | | |

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| **Outcome indicator 2.1:** Number of underserved individuals who have accessed and are actively using the Low-Value Payment System. (disaggregated by age, gender and socioeconomic condition) | Baseline:0 | Target: at least 100,000 undeserved individuals using the Low-Value Immediate Payment System | Means of verification: System usage data, Reports from payment system providers or BanRep |
| **Outcome indicator 2.2:** Number of transactions conducted through the Low-Value Payment System in underserved areas by undeserved people | Baseline: 0 | Target: At least 1 million transactions conducted through the Low-Value Payment System by underserved populations within the first year of usage of the payment system. | Means of verification: System usage data, transaction volume reports |
| **CF Outcome 4: Inclusive financial and digital solutions co-created with private sectors to meet the financial inclusion and digital transformation needs of underserved communities** | | | |
| **Outcome Indicator 4.1:** Number of innovative financial or non-financial prototypes or early-stage solutions co-developed with private sector that address the needs of underserved populations. | Baseline:0 | Target: At least 2 innovative financial or non-financial prototypes or early-stage solutions co-developed with private sector that address the needs of underserved populations. | Means of verification: Reports on innovation challenges, |
| **Outcome Indicator 4.2:** Industry engagement in supporting inclusive finance initiatives or products | Baseline:0 | Target: At least 5 major industry stakeholders (e.g., financial institutions, association, fintechs) actively participate in or support inclusive finance initiatives. | Means of verification: Engagement report for the innovation challenges |
| **CF outcome 5: Inclusive Digital Transformation Facility in place** | | | |
| **Outcome Indicator 5.2:** Governance model designed and in place | Baseline:0 | Target: Governance model designed and in place | Means of verification: Technical and Directive Committee meetings minutes |
| **Outcome Indicator 5.2:** Number of inclusive digital transformation initiatives successfully implemented through the IDTF structure. | Baseline:0 | Target: At least 4 inclusive digital transformation projects implemented | Means of verification: Project documents |

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| Joint Program Outputs: Open Finance and open data | | | |
| **Output 1.1 Expert guidance and support provided for the development and publication of regulatory guidelines for Open Finance and/or Open Data** | | | |
| **Output indicator 1.1.1:** Number of regulatory guidelines for Open | Baseline: 0 | Target: At least 1 guideline supported | Means of verification: Official draft publication of guidelines, regulations or approval records |

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| Finance and/or Open Data supported by UNDP. | | | |
| Output 1.2 Support provided for the exploration and potential development of sandbox initiatives for Open Finance and/or Open Data | | | |
| Output indicator 1.2.1: Number of exploratory activities or technical inputs provided for sandbox initiatives in Open Finance/Open Data or digital financial inclusion | Baseline:0 | Target: At least 1 exploratory activities and/or sandbox supported | Means of verification: Government documentation, sandbox operational reports |
| Output 1.3 Exploration and technical support for potential use cases in Financial Technologies and DPI initiatives | | | |
| Output indicator 1.3.1: Number of use cases for Open Finance, Open Data, and/or DPI initiatives supported by UNDP | Baseline:0 | Target: At least 1 Use case supported | Means of verification: Government documentation, use cases operational reports |
| Output 1.4 High-level national working group for Open Finance and/or Open Data established | | | |
| Output indicator 1.4.1 Number of working group meetings or coordination efforts facilitated by UNDP related on Open Finance and/or Open Data | Baseline:0 | Target: At least 3 working group meetings or coordination efforts facilitated by UNDP | Means of verification: Meetings reports, working group sessions |
| **Output 2.1 Digital maturity and readiness assessments facilitated in collaboration with the Supersolidaria for financial cooperative entities** | | | |
| **Output Indicator 2.1.1:** Number of Digital Maturity and readiness Assessments conducted | Baseline:0 | Target: At least 172 assessments completed | Means of verification: Assessment reports, feedback from entities |
| **Output 2.2 Roadmap for digitalization in the cooperative sector in Colombia developed in collaboration with key stakeholders** | | | |
| **Outcome indicator 2.2.1:** Digitalization roadmap for the cooperative sector in Colombia supported with input from key stakeholders. | Baseline:0 | Target: 1 roadmap for the digitalization of the cooperative sector supported | Means of verification: Roadmap document |
| **Output 2.3 Cooperative sector entities mobilized to participate in digital capability enhancement programs.** | | | |
| **Output Indicator 2.3.1:** Number of entities from the cooperative sector participating in digital capability enhancement programs | Baseline:0 | Target: 200 entities participating at least 10 of them with gender focus services | Means of verification: Training session records, pre- and post-assessment scores |
| **Output 3.1 Financial education strategy with a gender and LNOB (Leave No One Behind) approach designed to promote the adoption of DPI infrastructure (Low-Value Immediate Payment System) in underserved communities.** | | | |

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| **Output indicator 3.1.2:** Financial education strategy designed or adapted with gender and LNOB approach | Baseline:0 | Target: 1 financial education strategy with gender and inclusive approach designed, adapted or developed | Means of verification: Financial education methodology document |
| **Output 3.2 Financial education initiatives implemented to promote the adoption of DPI infrastructure (Low-Value Immediate Payment System) in underserved communities.** | | | |
| Output indicator 3.1.1: Number of individuals onboarded to the Low-Value Payment System, disaggregated by gender, age, and location. | Baseline:0 | Target: 100,000 people onboarded on digital financial inclusion and/or Low Value Payment System | Means of verification: Training session records, pre- and post-assessment scores |
| Output 4.1. Innovation challenges designed, launched, or supported to engage the private sector in promoting digital financial inclusion and transformation for underserved communities. | | | |
| Output Indicator 4.1.1: Number of prototypes or early-stage solutions co-developed with private sector support to promote digital financial inclusion and digital transformation | Baseline:0 | Target: at least 2 prototypes or early-stage solutions co-developed with private sector support | Means of verification: Reports on innovation challenges, |
| Output Indicator 4.1.2: Number of private sector entities participating across all innovation challenges | Baseline:0 | Target: at least 10 Private sector entities across all innovation challenges | Means of verification: Reports on innovation challenges, |
| Output 4.2 Inclusive products and services prototyped, supported, or co-developed through innovation challenges with private sector participation to address financial inclusion and digital transformation needs for underserved populations. | | | |
| Output Indicator 4.2.1: Number of inclusive products/services designed, supported and/or developed with private sector participation | Baseline:0 | Target: at least 1 Inclusive products/services prototyped, supported, or co-developed | Means of verification: Product/service reports, user feedback surveys |
| **Output 5.1 Strengthened digital ecosystem to promote inclusive digital transformation through effective governance models and the implementation of strategic projects.** | | | |
| **Output Indicator 5.1.1:** Number of governance model designed in place | Baseline:0 | Target: 1 Governance model designed and in place | Means of verification: Technical and Directive Committee meetings minutes |
| **Output Indicator 5.1.2:** Number of inclusive digital transformation projects implemented | Baseline:0 | Target: At least 4 inclusive digital transformation projects implemented | Means of verification: Project documents |

| Joint Programme contribution to Joint SDG Fund global indicators (as relevant) | | | |
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| Engine room 1. Shifting policy/regulatory frameworks | | | |
| Number of new or enhanced integrated policy solutions and regulatory changes formulated to accelerate SDGs with Joint SDG Fund support. | Baseline: 0 | Target:<br>- Integrated policy solutions: 5 = 3 (MC) + 2 (OF)<br>- 10 local advocacy solutions<br>- 1 sandbox<br>- 1 user case | Means of verification:<br>Local Government documentation published guidelines and sandbox operations. |
| Number of targeted countries where the integrated policy solutions and regulatory changes are implemented to promote equal access to and use of services, goods and resources by women and girls with Joint SDG Fund support. | Baseline:0 | Target: 1 (Colombia) | Means of verification: Local Government documentation, policy implementation reports, stakeholder feedback. |
| Number of individuals benefiting from the integrated policy solutions and regulatory changes implemented with Joint SDG Fund support, disaggregated by population segments (e.g. sex, age, persons with disabilities, etc.) with a focus on Leaving No One Behind. | Baseline:0 | Target: Over 200.000 people benefited (between users of digital wallets, microfinance services, and youth benefitted from youth employability pathways and local-les digital solutions by the new policies) | Means of verification: Project reports. |
| Engine room 2. Capacity building at scale | | | |
| Number of governmental (both at central and sub-central levels) and non-governmental organizations with enhanced capacity to design, implement and finance integrated policies, regulations and innovative solutions for SDG acceleration, with Joint SDG Fund support. | Baseline:<br>TBD | Target: 42<br>- at least 2 local govts with MC.<br>- 30 dig orgs with MC.<br>- 10 orgs participating in dig cap programs | Means of verification:<br>Project reports, training records, assessment reports. |
| Number of tools, procedures and | Baseline:0 | Target: 7 | Means of verification: |

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| mechanisms (e.g. SOPs, training module, incentive structures) developed or implemented, focused on building capacities for SDG acceleration with Joint SDG Fund support (disaggregated by central and local actors). | | - 2 MC<br>- 5 OF | Project reports |
| Number of experts identified and deployed to support RCs/UNCTs on SDG acceleration with Joint SDG Fund support. | Baseline:0 | Target: IDTF members (exact no. TBD) | Means of verification:<br>Project reports |
| Engine room 3. Developing market-ready pipeline of actions. | | | |
| Number of integrated multi-sectoral financing solutions or instruments created and launched with Joint SDG Fund support, disaggregated by theme/type. | Baseline:0 | Target: at least 3 (IDTF pipeline) | Means of verification:<br>Project reports |
| Number of actions, projects, businesses or organizations identified for inclusion in market-ready pipeline with Joint SDG Fund support. | Baseline:<br>TBD | Target:42<br>- 40 MC<br>- 2 OF | Means of verification:<br>Project reports<br>Based on an initial territorialization of 3 municipalities. |
| Ratio of actions, projects, businesses or organizations securing funding and receiving investments, in relations to those identified with Joint SDG Fund support. | Baseline: 0 | Target:<br>At least 10 | Means of verification:<br>Project reports |
| Engine room 4. Devising a financing mix (deal room) | | | |
| Amount in US$ of financing leveraged for integrated multi-sectoral solutions, with support from the Joint SDG Fund (disaggregation by type of investors – e.g. Gov, private, PPP, DFIs/IFIs). | Baseline: 0 | Target: 12M USD | Means of verification:<br>Project reports<br>Investment reports IDTF<br>Market reports |
| Ratio of financing leveraged for integrated multi-sectoral solutions against the committed funds provided by the Joint SDG Fund. | Baseline:0 | Target: 1:4x | Means of verification:<br>IDTF reports |
| Number of investors providing direct financing to integrated multi-sectoral solutions developed, with support | Baseline:0 | Target: 3 | Means of verification:<br>Project reports |

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| from the Joint SDG Fund (disaggregation by type of investors – e.g. Gov, private, PPP, DFIs/IFIs). | | | |

**Joint Programme Workplan- Meaningful Connectivity**

| Outcome/Output | Geographic focus | Start | End | PUNO | SDG Targets | Gender Equality Marker | Human Rights Marker | QCPR function | Budget (US$) |
|---|---|---|---|---|---|---|---|---|---|
| **Outcome 1.** Enhanced coordination of the digital ecosystem among local stakeholders through partnerships with various actors and sectors (private sector, academia, institutions, and community-based organizations), aimed at closing digital gaps, particularly for young women | | | | | | | | | |
| **Output 1.1:** Rapid assessment on inclusive digital transformation (map the institutional, private and civil society offer, identify digital skills, risks, opportunities, voids and barriers to bridge the digital divide). | Local | 03/2025 | 02/2027 | ILO - UNFPA | 5.5, 10.2, 17.17 | 2 | 2 | 3 | $179,210 |
| **Output 1.2:** Inclusive multi-stakeholder strategies implemented, aligning public, private, and community efforts to advance meaningful connectivity, digital inclusion, and local digital transformation. | Local | 03/2025 | 02/2027 | ILO - UNFPA | 1.4, 4.4, 5.1, 5.2, 5.5, 5.b, 10.2, 16.7, 17.17. | 2 | 2 | 5 | $131.470 |
| **Outcome 2.** A generation of digitally empowered youth, equipped to thrive in the digital ecosystem, leading innovative solutions for inclusive access to digital rights and services at the local level, and driving economic growth, social inclusion and gender equity. | | | | | | | | | |
| **Output 2.1:** Innovation challenges are addressed through youth-led solutions | Local | 03/2025 | 02/2027 | ILO - UNFPA | 1.4, 4.4, 4.5, 5.1, 5.2, 10.2, 17.17 | 2 | 3 | 4 | $587.000 |

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| **Output 2.2.** Consolidate public - private partnerships to incubate or accelerate solutions. | Local | 03/2025 | 02/2027 | ILO - UNFPA | 5.1,5.b, 10.2, 17.17 | 2 | 2 | 5 | $160,620 |
| **Outcome 3.** Local policies that recognize digitalization as a driver of development and social integration, focused on bridging gaps for the populations in most vulnerable situations, including strategies to mitigate online risks for youth and preventing gender-based-violences, tailored to local contexts and populations. | | | | | | | | | |
| **Output 3.1.:** Advocacy actions to strengthen policies | Local/Country Level | 03/2025 | 02/2027 | ILO - UNFPA | 1.4, 4.5, 5.1, 5.2, 5.5, 5.b, 10.2, 16.7. | 2 | 2 | 2 | $96,490 |
| **Output 3.1:** Generate public policy inputs to develop digital policies at local level. | Local/Country Level | 03/2025 | 02/2027 | ILO - UNFPA | 1.4, 4.5, 5.1, 5.2, 5.5, 5.b, 10.2, 16.7. | 2 | 2 | 2 | $45,210 |

**Joint Programme Workplan - Open Finance and open data**

| Outcome/Output | Geographic focus | Start | End | PUNO | SDG Targets | Gender Equality Marker | Human Rights Marker | QCPR function | Budget (US$) |
|---|---|---|---|---|---|---|---|---|---|
| **CF Outcome 1: Strengthened regulatory framework and enabling ecosystem for Open Finance and Open Data in Colombia, fostering innovation, financial inclusion, and ensuring equitable participation in the digital economy for all** | | | | | | | | | |
| Output 1.1 : Project coordination team hired and operational support provided for the implementation of the Open Finance and Open Data strategy. | Country level | 03/2025 | 06/2027 | UNDP | 8.3, 8.10, 9.3, 9.5 | 0 | 0 | 1 | 297.524 |
| Output 1.2 Expert guidance and support provided for the development and publication of regulatory guidelines for Open Finance and/or Open Data | Country level | 03/2025 | 06/2027 | UNDP | 8.3, 8.10, 9.3, 9.5 | 2 | 2 | 1 | 43.026 |

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| Output 1.3: Support provided for the exploration and potential development of sandbox initiatives (products or regulation) for digital financial inclusion | Country level | 03/2025 | 06/2027 | UNDP | 8.3, 8.10, 9.3, 9.5 | 2 | 2 | 4 | 152.313 |
| Output 1.4 Identification and support for potential use cases related to Financial Technologies and/or DPI initiatives | Country level | 03/2025 | 06/2027 | UNDP | 8.3, 8.10, 9.3, 9.5 | 2 | 2 | 4 | 63.679 |
| Output 1.5 Support provided for the activation or strengthening of a high-level national working group on Open Finance and/or Open Data | Country level | 03/2025 | 06/2027 | UNDP | 8.3, 8.10, 9.3, 9.5 | 2 | 2 | 5 | 24.382 |
| **Outcome 2: Enhanced digital capacity and empowerment of the solidarity sector through collaborative efforts for effective adoption and use of digital tools.** | | | | | | | | | |
| **Output 2.1** Digital maturity and readiness assessments facilitated in collaboration with the Supersolidaria for financial cooperative entities | Local/Country level | 03/2025 | 06/2027 | UNDP | 1.4, 8.10, 4.4, 10.2, | 2 | 2 | 3 | $ 97.813 |
| **Output 2.2** Roadmap for digitalization in the cooperative sector in Colombia developed in collaboration with key stakeholders | Local/Country level | 03/2025 | 06/2027 | UNDP | 1.4, 8.10, 4.4, 10.2, | 2 | 2 | 2 | $ 96.092 |
| **Output 2.3** Cooperative sector entities mobilized to participate in digital capability enhancement programs. | Local/Country level | 03/2025 | 06/2027 | UNDP | 1.4, 8.10, 4.4, 10.2, | 2 | 2 | 4 | $ 5.737 |
| **Outcome 3: Increased accessibility and adoption of digital public infrastructure (Low-value payment system) among underserved communities.** | | | | | | | | | |

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| Output 3.1 Financial education strategy with a gender and LNOB approach developed or adapted to promote DPI adoption and/ or digital financial inclusion | Country level | 03/2025 | 06/2027 | UNDP | 8.3, 8.10, 9.3, 4.4 | 2 | 2 | 2 | $ 28.684 |
| Output 3.2 Pilot financial education initiatives to promote awareness and adoption of DPI infrastructure among underserved communities | Country level | 03/2025 | 06/2027 | UNDP | 8.3, 8.10, 9.3, 4.4 | 2 | 2 | 4 | $ 41.592 |
| Outcome 4: Inclusive financial and digital solutions co-created with private sectors to meet the financial inclusion and digital transformation needs of underserved communities | | | | | | | | | |
| Output 4.1. Innovation challenges and other engagement mechanisms supported to foster private sector participation in digital inclusion | Country level | 03/2025 | 06/2027 | UNDP | 8.2, 9.5, 5.a | 2 | 2 | 5 | $ 80.316 |
| Output 4.2 Inclusive products and services prototyped or co-designed with private sector participation to address financial digital inclusion and digital transformation needs for underserved populations | Country level | 03/2025 | 06/2027 | UNDP | 8.2, 9.5, 5.a | 2 | 2 | 4 | $ 68.842 |
| **Output 5: Strengthened digital ecosystem to promote inclusive digital transformation through effective governance models and the implementation of strategic projects.** | | | | | | | | | |
| **Output 5.1:** Number of governance model designed in place | Country level | 03/2025 | 06/2027 | UNDP | 8.2, 9.5, 5.a | 2 | 2 | 1 | $ 371.990 |
| **Output 5.2:** Number of inclusive digital transformation projects implemented | Country level | 03/2025 | 06/2027 | UNDP | 8.2, 9.5, 5.a | 2 | 2 | 4 | $ 328.010 |

## ANNEX 3: Budget per UNSDG Categories

| UNSDG BUDGET CATEGORIES [4] | PUNO 1 UNFPA | | PUNO 2 ILO | | PUNO 3 UNDP | | TOTAL | |
|---|---|---|---|---|---|---|---|---|
| | Joint SDG Fund (USD) | PUNO Contribution (USD) | Joint SDG Fund (USD) | PUNO Contribution (USD) | Joint SDG Fund (USD) | PUNO Contribution (USD) | Joint SDG Fund (USD) | PUNO Contribution (USD) |
| 1. Staff and other personnel | $ 120.000 | | $177,880 | | $ 494.388 | | $ 792.268 | |
| 2. Supplies, Commodities, Materials | $ 6.000 | | | | $ 23.969 | | $ 29.969 | |
| 3. Equipment, Vehicles, and Furniture (including Depreciation) | $ 1.600 | | | | $ 3.243 | | $ 4.843 | |
| 4. Contractual services | $137.400 | | $147,196 | | $ 598.947 | | $ 883.543 | |
| 5.Travel | $ 49.748 | 150,000 | $25,688 | 150,000 | $ 20.526 | 460,000 | $ 95.962 | $1,260,000 |
| 6. Transfers and Grants to Counterparts | $ 221.000 | | $281,801 | | $ 401.454 | | $ 904.255 | |
| 7. General Operating and other Direct Costs | $ 25.000 | | $21,641 | | $ 48.298 | | $ 94.939 | |
| Total Direct Costs | 560,748 | | $654,206 | | $ 1.590.826 | | $ 2.805.780 | |
| 8. Indirect Support Costs (7%) | *$ 39,252* | | *$45,794* | | *$ 109.174* | | *$ 194.220* | |
| **TOTAL Costs** | **600,000** | **150,000** | **700,000** | **150,000** | **1,700,000** | **460,000** | **$ 3.000.000** | **1,260, 000** |

[4] As the projects will be further refined over the next few weeks, this budget breakdown may marginally change.

## ANNEX 4: Risk Matrix

| Risk Category | Risks | Likelihood: | Impact: | Risk Level: | Mitigation measures |
|---|---|---|---|---|---|
| Social | Human Rights Violations | 3 | 5 | 15 | Having in place a robust LNOB, DDHH and populations approach Guidelines with participation of rightsholders, and robust M&E mechanisms.<br>Our project implementation will be informed by the Feminist Principles of the Internet (https://feministinternet.org/), prioritizing access, agency, and safety for all, especially women and marginalized groups. |
| | Gender based Violence is facilitated by technology | 3 | 5 | 15 | Promote online safe navigation by raising awareness of online Gender Based Violences and abuse and its impact through an intersectional lens, advocating for long term and systematic change from public and private entities.<br><br>Ensuring population's awareness of online Gender Based Violences and abuse during all the project's activities.<br>Our project implementation will be informed by the Feminist Principles of the Internet (https://feministinternet.org/), prioritizing access, agency, and safety for all, especially women and marginalized groups. |
| | Non inclusion of a gender approach into the design and implementation of the projects. Therefore, gender biases in the digital realm are reproduced and deepened. | 3 | 5 | 15 | Ensure the transversalization of the Gender approach into every project co-financed by the IDTF as a criteria for selection, into the impact tracker and monitoring of gender-equality progress.<br><br>Our project implementation will be informed by the Feminist Principles of the Internet (https://feministinternet.org/), prioritizing access, agency, and safety for all, especially women and marginalized groups. |

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| | Community Safety | 2 | 4 | 8 | Engage Stakeholders: Involve community members, stakeholders, and experts in the planning and implementation of digitalization projects, Prioritize data privacy and security measures to protect sensitive information collected, Transparency and Accountability, Community Empowerment.<br><br>Our project implementation will be informed by the Feminist Principles of the Internet (https://feministinternet.org/), prioritizing access, agency, and safety for all, especially women and marginalized groups. |
| Financial | Value for money | 2 | 3 | 6 | Performance Monitoring and Evaluation, Stakeholder Engagement, capacity building, adaptive management that allow for flexibility, learning and adaptation, knowledge sharing. |
| | Corruption and Fraud | 2 | 4 | 8 | Robust governance framework, transparency and disclosure, internal controls, due diligence and vendor screening. |
| | Inability to leverage more resources into the IDTF | 2 | 4 | 8 | Early multi-actor engagement with the IDTF objectives and projects. |
| Operational | Lack of responsiveness to lessons learned and evaluations | 2 | 4 | 8 | Performance Monitoring and Evaluation, Stakeholder Engagement, capacity building, adaptive management that allow for flexibility, learning and adaptation, knowledge sharing. |
| | Synergy potential (inability to link with other initiatives as relevant) | 1 | 5 | 5 | Performance Monitoring and Evaluation, Stakeholder Engagement, capacity building, adaptive management that allow for flexibility, learning and adaptation, knowledge sharing. |

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| | Capacity development of national partners | 3 | 5 | 15 | Capacity assessment of key stakeholders, capacity building initiatives, partnerships and collaboration, early empowerment and ownership, continuous learning and feedback, M&E. |
| | Engagement of national partners in decision-making | 2 | 5 | 10 | Early empowerment and ownership. Multi Stakeholder buy-in, Building a coalition among different parts and levels of government. |
| | Transition and exit strategy | 3 | 4 | 12 | Early empowerment and ownership. Multi Stakeholder buy-in, Building a coalition among different parts and levels of government. |
| Organizational | Governance | 2 | 4 | 8 | Establish clear governance structure, policies and procedures in place, stakeholder engagement, transparency and accountability, capacity building, M&E, Ethical leadership. |
| | Due diligence of private sector partners | 2 | 5 | 10 | Apply the Due Diligence private sector policy from UNDP or screening of risk in databases to the private sector stakeholders involved in the facility |
| Political | Political instability | 3 | 4 | 12 | Engage in stakeholder analysis, build strong multi-party, multi entity, multilevel partnerships early on, ensure diversity in funding sources, advocacy and public relations strategy. |
| | Government commitment | 2 | 5 | 10 | Engage in stakeholder analysis, build strong multi-party, multi entity, multilevel partnerships early on, ensure diversity in funding sources, advocacy and public relations strategy. |

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| | Change/ turnover in government | 4 | 3 | 12 | Engage in stakeholder analysis, build strong multi-party, multi entity, multilevel partnerships early on, ensure diversity in funding sources, advocacy and public relations strategy. |
| Strategic | Theory of change | 3 | 3 | 9 | Agile methodology |
| | Synergy with UN / Delivery as One | 2 | 2 | 4 | The IDTF Core team will be responsible for establishing and operating an inter-agency coordination committee to regularly review objectives and align efforts. Utilize collaborative frameworks and shared project management tools. |
| | Public opinion and media | 1 | 3 | 3 | Develop a proactive communication strategy, including crisis management policies and a public relations plan. Constantly monitor media and social networks to quickly respond to any negative perceptions. |
| Safety and Security | Armed Conflict | 1 | 4 | 4 | Ensure to work closely with UNDSS to leverage expertise and resources. Security Risk assessments. |
| | Terrorism | 1 | 3 | 3 | Ensure to work closely with UNDSS to leverage expertise and resources. Security Risk assessments. |
| | Crime | 1 | 3 | 3 | Ensure to work closely with UNDSS to leverage expertise and resources. Security Risk assessments. |

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| | Civil Unrest | 1 | 3 | 3 | Community engagement of all programming will be key to mitigate this risk. Although civil unrest for external reasons will be hard to mitigate. |
| | Natural Hazards | 3 | 4 | 12 | Ensure to work closely with UNDSS to leverage expertise and resources. Security Risk assessments. |

## ANNEX 5: Localization, Gender Equality and Human Rights markers

**SDG Localization Marker Score**

| Dimensions | Criteria or eligibility | Responses | Explanation |
|---|---|---|---|
| Programme Design | • Does the programme or initiative explicitly include results and/or expected outcomes directly related to advancing SDG localization? | Yes | Eligibility criteria of the IDTF includes a localization criteria.<br><br>Projects financed by the IDTF with a territorial focus, MUST be conceived, planned from the territory within the territory.<br><br>Initially identified pipeline have a 100% focus on the most undeveloped municipalities in Colombia. |
| | • Is at least 70% or more of the programmatic budget allocated specifically to activities that enhance advocacy, actions or monitoring related to SDG localization? | No | The IDTF is in the process of defining the pipeline. |
| | • Were subnational and/or local actors[5] actively engaged and consulted as a primary stakeholder group during the programme design phase? | No | Multistakeholder and Context specific is one of the criteria.<br><br>multi-actor criteria require local actors. |
| Advocacy | • Has the programme or initiative planned to develop new knowledge material, research, publication or relevant resources related to SDG localization, specifically building on local experience? | Yes | Allocated budget for communication strategy and knowledge sharing and management. |
| | • Has the programme or initiative planned to develop specific events, campaigns or communication activities on SDG localization, especially targeted at subnational or local actors? | Yes | IDTF Launch event in 2025.<br><br>Annual event with stakeholders to share progress and lessons learned. |
| Actions | • Does the joint programme or initiative incorporate mechanisms, spaces or activities designed to bolster coherent policies, regulations, programmes, services or capacities directed to subnational or local actors, facilitating their meaningful contributions to the SDGs and addressing the principles of leaving no one behind? | Yes | The IDTF specifically includes mechanisms, spaces, and activities to bolster SDG localization for example: i) Through the development of LNOB Guidelines and the impact tracker, the IDTF will develop mechanisms to ensure meaningful participation of the most left behind groups (women, ethnic populations, people with disabilities)<br>ii) an inclusive and participatory stakeholder approach: involving civil society, intergovernmental bodies, the private sector, academia, and citizens at local level |

[5] The term 'subnational and local actors' mainly refers to local and subnational governments, local NGOs, community-based organizations, and other civil society organizations, including organizations led by forcibly displaced or stateless persons, women, youth, persons with disabilities, LGBTIQ+ persons, host communities and all ethnic or racialized groups and communities, faith-based organizations as well as local service providers such as organizations involved in the local education and health systems.

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| | | | iii) a multi-level governance approach to address interconnected SDG challenges, involving collaboration between different levels of government and local communities<br>iv) The programme features mechanisms to improve the transparent and accountable financing of SDG localization, including decentralized financing policies and resource mobilization by local or regional governments. |
| | ● Does the joint programme or initiative have an inclusive and participatory stakeholder approach, involving civil society, intergovernmental bodies, the private sector, academia, citizens and/or others to jointly implement transformative initiatives toward localizing the SDGs? This could include mobilizing and sharing knowledge, expertise, technologies and financial resources to support the achievement of the SDGs at the local level? | Yes | The main purpose of the IDTF is to bring together all the ecosystem stakeholders allowing for knowledge sharing, conversation, joint programming, co design, co investment, among others.<br><br>As mentioned above, Eligibility criteria of the IDTF includes a localization criteria.<br><br>Projects financed by the IDTF with a territorial focus, MUST be conceived, planned from the territory within the territory. |
| | ● Does the joint programme or initiative include a multi-level governance approach to address the interconnected SDG challenges? A multi-level governance approach involves collaboration between different levels of government, as well as with international organizations, and local communities. This approach recognizes that effective action requires coordinated efforts at various scales, from local and regional to national and global? | No | The IDTF will work closely with the Territorial Groups led by the RCO who are leading co-creation initiatives from the territory using foresight methodologies and collectively choosing issues to resolve. |
| | ● Does the joint programme or initiative feature mechanisms or activities aimed at improving the transparent and accountable financing of SDG localization? This may include the development of decentralized financing policies, the creation of market-ready pipeline of local actions, expansion of local fiscal space, resource mobilization by local or regional governments, or enhancement of open local or regional government budgets? | Yes | In line with working closely with the territorial groups led by the RCO, the IDTF will use these already created spaces to articulate with local multi actor ecosystems including government. Financing projects at the local level will go through these groups to ensure local buy-in, relevance, and commitment. |
| Monitoring & Sustainability | ● Does the joint programme or initiatives include dedicated results, supported by a monitoring and accountability framework, to systematically collect and report on contributions to SDG localization, both at the outcome and output levels? | Yes | Localization of digitalization is embedded in each program the IDTF will support and hence part of the monitoring and evaluation matrix. |
| | ● Does the joint programme or initiative include a dedicated plan to ensure the sustainability and replication/expansion of the SDG actions in additional localities, developed in collaboration with local stakeholders, especially local/regional government and local civil society organizations? | Yes | The IDTF includes a dedicated plan to ensure sustainability, leveraging of financial resources, and replication/expansion of SDG actions in additional localities. This plan is developed in collaboration with |

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| | | | local and regional governments, local service providers, and other local actors and stakeholders. Key elements of the strategy include: i) Empowering local and national institutions to manage and expand the IDTF initiatives ii) Establishing diverse funding models, including public-private partnerships, blended finance and inclusive business models, to secure long-term financial stability iii) Cultivating local ownership and engagement to ensure communities continue utilizing and developing the established resources. The strategy will be operationalized through leveraging digital platforms, building public-private partnerships, and promoting policy advocacy groups. |
| *Criteria for Scoring*<br>● Marker 3: Between 9 and 11 criteria marked as Yes.<br>● Marker 2: Between 4 and 8 criteria marked as Yes.<br>● Marker 1: Between 1 and 3 criteria marked as Yes.<br>● Marker 0: None of the criteria marked as Yes. | | Total # of "Yes" = 8<br>**Location marker result= 2** | |

**Gender Equality Marker**
Please copy the output as per in the workplan and add the Gender Equality marker score and justify the scoring. Please refer to the UNSDG guidance here: https://help.uninfo.org/un-info/results-framework/results-framework-structure/suboutput-level/guidance-on-applying-tags-and-markers/guidance-on-applying-the-gender-equality-human-rights-and-sustaining-peace-markers

**Meaningful Connectivity**

| Joint Programme Outputs | GEM Score | Justification |
|---|---|---|
| Rapid assessment on inclusive digital transformation (map the institutional, private and civil society offer, identify digital skills, risks, opportunities, voids and barriers do bridge the digital divide). | 2 | The rapid assessment should:<br>1. Generate mechanisms to understand the structural barriers and social norms that disproportionately limit women's participation in the digital ecosystem.<br>2. Identify the digital risks for women, in all their diversity, to prevent them.<br>3. Investigate gender-specific barriers and opportunities for development within the digital realm.<br>4. Actively involve women in the mapping process. |
| Multi-stakeholder strategies | 2 | This project will:<br>1. Ensure that women are empowered to participate in the local digital ecosystem. |

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| implemented to strengthen the local digital ecosystem. | | 2. Ensure gender parity in each partnership collaboration.<br>3. Development of youth focal groups to identify specific youth needs and interest in the digital ecosystem. These participative spaces will have a gender approach.<br>4. Involve women-led community-based organization working towards gender-equality and violence prevention in the digital realm. |
| Innovation challenges are addressed through youth-led solutions. | 2 | The project will:<br>1. Partner with strategic stakeholders to promote youth-led solutions that incorporate a gender perspective.<br>2. Promote young women-led solutions to amplify their voices and increase opportunities for their participation in the digital ecosystem.<br>3. Prioritize initiatives that boost digital employment for young women, address digital risks they face, and empower women to uphold their digital human rights.<br>4. Ensure gender parity in the number of young people participating in innovative solutions. |
| Consolidate public - private partnerships to incubate or accelerate solutions. | 2 | The public-private partnerships should:<br>1. Promote women's digital human rights through digital solutions.<br>2. Involve a gender-responsive resource mobilization strategy.<br>3. Consider gender related barriers and risks of digitalization, as well as opportunities for women and people with diverse identities.<br>4. Monitor progress in gender-equality and prevention of gender-based risks during the initiatives incubation. |
| Advocacy actions to strengthen policies. | 2 | The project will:<br>1. Promote women leadership and participation in public policy advocacy for the sustainability of digital ecosystems.<br>2. Monitor progress in gender-equality participation in public policy advocacy platforms and spaces. |
| Generate public policy inputs to develop digital policies at local level. | 2 | 1. Promote local digital policies that address the digital divide, ensuring women and girls, especially in marginalized communities, have equal access to technology and the internet. This access is crucial for education, employment opportunities, and accessing essential services, empowering women economically and socially.<br>2. Address Online Gender-based Violence (GBV): Promote local digital policies that create frameworks to protect women from online harassment, abuse, and exploitation. This fosters safer online environments, enabling women to participate more freely in digital spaces and enhancing their overall empowerment and well-being. |

**Open Finance**

| Joint Programme Outputs | GEM Score | Justification |
|---|---|---|
| Development and implementation of a normative regulations and sandbox | 2 | 1. Although focused on technical issues, the activity will incorporate a gender-sensitive approach by building gender-related capabilities within regulatory entities.<br>2. Sex-disaggregated data will be integrated into sandbox testing to evaluate the impact of regulatory frameworks on women and other underserved groups.<br>3. Partnerships with gender-focused organizations will be established to ensure regulations address barriers to women's financial inclusion.<br>4. Gender equality outcomes will be tracked through specific indicators measuring the accessibility and inclusiveness of open finance and open data frameworks. |
| Launch of financial education initiatives and implementation of | 2 | 1. A gender-sensitive approach will guide the design and implementation of financial education initiatives, ensuring women's specific needs are addressed. |

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| the Low-Value Immediate Payment System | | 2. Sex-disaggregated data will be collected to identify gaps and measure improvements in women's financial literacy and participation in the payment system.<br>3. The activity will include tailored outreach and training programs for women, particularly in underserved communities.<br>4. Monitoring and evaluation frameworks will track gender equality outcomes, such as increased women's access to financial tools. |
| Capacity enhancement initiatives for digital and financial tools in the solidarity sector. | 2 | 1. A gender analysis will be conducted to inform the design of capacity-building initiatives, ensuring barriers faced by women in the solidarity sector are addressed.<br>2. Sensitization activities will include modules on gender equality, empowering organizations to adopt more inclusive practices.<br>3. Specific programs will target women leaders in cooperatives to strengthen their financial and digital skills.<br>4. Gender equality outcomes will be tracked using gender-sensitive indicators, such as the percentage of women in leadership roles after the intervention. |
| Innovation Challenges conducted | 2 | 1. Innovation challenges will focus on developing solutions to address gender-related barriers in digital and financial inclusion.<br>2. Partnerships with gender-focused organizations will ensure solutions are aligned with women's specific needs and priorities.<br>3. Sex-disaggregated data will be analyzed to track women's participation and the impact of the proposed solutions.<br>4. Gender-sensitive indicators will measure outcomes such as the number of women benefiting from new financial products or services developed through the challenges. |
| Strengthened digital ecosystem to promote inclusive digital transformation through effective governance models and the implementation of strategic projects. | 2 | 1. Governance models will include gender-sensitive indicators to monitor their impact on reducing gender disparities.<br>2. Strategic projects will include targeted digital literacy programs for women, particularly in vulnerable situations, to enhance their participation in the digital ecosystem.<br>3. Partnerships with gender-focused organizations will co-develop initiatives aimed at addressing systemic barriers to women's digital inclusion.<br>4. Monitoring and evaluation frameworks will track gender equality outcomes, such as increased digital access and skills for women. |

**Human Rights Marker**

Please copy the output as per in the workplan and add the Human Rights marker score and justify the scoring. Please refer to the UNSDG guidance here: https://help.uninfo.org/un-info/results-framework/results-framework-structure/suboutput-level/guidance-on-applying-tags-and-markers/guidance-on-applying-the-gender-equality-human-rights-and-sustaining-peace-markers

**Meaningful Connectivity**

| Joint Programme Outputs | HRM Score | Justification |
|---|---|---|
| Rapid assessment on inclusive digital transformation (map the institutional, private and civil society offer, identify digital skills, | 2 | 1. The rapid assessment is grounded in the communitarian fulfillment of their human digital rights, with a gender-perspective,<br>2. This activity targets a pattern of discrimination of the young population in vulnerable territories based on stereotypes that reproduce unequal access to digital rights and services.<br>3. The mapping will involve the participation of a diverse young population (right holders). |

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| risks, opportunities, voids and barriers do bridge the digital divide). | | 4. Digital gaps will be addressed through a thorough human rights analysis, including from a gender and ethnic perspective, and addressed through capacity development. |
| Inclusive multi-stakeholder strategies implemented, aligning public, private, and community efforts to advance meaningful connectivity, digital inclusion, and local digital transformation. | 3 | The multi-stakeholder strategies:<br>1. Aim at promoting the fulfillment of digital human rights at the local level.<br>2. Involve the participation of diverse actors as 'rights holders' and 'duty bearers' with respective responsibilities and entitlements in the digital ecosystems.<br>3. Should address issues through a thorough human rights analysis, including from a gender perspective, and addressed through capacity development.<br>4. Direct participation of women and young leaders in the strategy's design.<br>5. Strategies should be informed by the normative framework and/or the outcomes from treaty bodies/UPR: CCPR 2023, CEDAW 2019. |
| Innovation challenges are addressed through youth-led solutions. | 3 | 1. This output is grounded in youth enjoyment of their right to participation, freedom of expression and non-discrimination.<br>2. This activity targets a pattern of discrimination of the most marginalized population in vulnerable territories based on stereotypes that reproduce unequal access to the digital world opportunities.<br>3. This output is based on the right holders' direct participation in the digital ecosystem for the fulfillment of their rights.<br>4. The normative framework and/or the outcomes from treaty bodies/UPR or special procedures are used to inform the activity: CCPR 2023, CEDAW 2019.<br>5. Direct participation of women and young leaders in the digital ecosystem.<br>6. The digital solutions address issues through a thorough human rights analysis, including from a gender perspective, and addressed through capacity development. |
| Consolidate public - private partnerships to incubate or accelerate solutions. | 2 | 1. The partnerships will have at their center a thorough human rights analysis, including from a gender and ethnic perspective to increase access and opportunities for the population with higher barriers to digitalization.<br>2. The partnerships will Involve the participation of diverse actors as 'rights holders' and 'duty bearers' with respective responsibilities and entitlements in the digital ecosystems.<br>3. The incubation of solutions will be addressed through a thorough human rights analysis, including from a gender and ethnic perspective, and addressed through capacity development in empowering young leaders in the digital ecosystem. |
| Advocacy actions to strengthen policies. | 3 | 1. This output is based on the right holder's direct participation in public policy advocacy for the sustainability of digital ecosystems.<br>2. Advocacy actions are explicitly grounded in the enjoyment or fulfillment of digital human rights.<br>3. Advocacy actions will target a pattern of discrimination of women and young people in vulnerable territories based on stereotypes that reproduce unequal access to the digital world opportunities.<br>4. It will promote digital rights through a thorough human rights analysis, including from a gender perspective, and addressed through capacity development.<br>5. Be informed by the normative framework and/or the outcomes from treaty bodies/UPR: CCPR 2023, CEDAW 2019.<br>6. Involve actions from 'rights holders' to raise awareness on 'duty bearers' with respective responsibilities and entitlements in the digital ecosystems. |

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| Generate public policy inputs to develop digital policies at local level. | 3 | 1. Public policies should promote and guarantee digital rights through a thorough human rights analysis, including from a gender perspective, and addressed through capacity development.<br>2. Public policies should target the pattern of discrimination of women and young people in vulnerable territories based on stereotypes that reproduce unequal access to the digital world opportunities.<br>3. This output is based on the right holder's direct participation in public policy advocacy for the sustainability of digital ecosystems.<br>4. Public policies should be informed by the normative framework and/or the outcomes from treaty bodies/UPR: CCPR 2023, CEDAW 2019.<br>5. As the methodology is "bottom-up", public policies will involve the participation from 'rights holders' to raise awareness on 'duty bearers' with respective responsibilities and entitlements in the digital ecosystems. |

**Open Finance**

| Joint Programme Outputs | HRM Score | Justification |
|---|---|---|
| Development and implementation of a normative regulations and sandbox | 2 | 1. While the normative regulations and sandbox primarily address architectural and coding issues, they incorporate safeguards for personal information and data authorization, which are critical to privacy rights.<br>2. A human rights analysis has been conducted, ensuring that activities are aligned with principles of non-discrimination, particularly regarding data privacy and access.<br>3. Involvement of rights holders in discussions about personal data governance ensures their voices are reflected in regulatory frameworks, addressing inequality in access and decision-making. |
| Launch of financial education initiatives and implementation of the Low-Value Immediate Payment System | 2 | 1. A human rights analysis underpins this activity, ensuring that underserved communities, particularly marginalized groups, are involved in the co-design and rollout of financial education initiatives and the payment system.<br>2. The activity tackles key barriers to financial inclusion by promoting the right to access financial services as part of socio-economic rights.<br>3. The initiatives are designed to address structural inequalities, integrating a gender and socio-economic perspective to ensure equitable access. |
| Capacity enhancement initiatives for digital and financial tools in the solidarity sector. | 1 | 1. A human rights analysis has been conducted, and some key stakeholders, including rights holders, will be involved in the activity related to personal information and authorization.<br>2. This output is based on the right holders' direct participation in the development of solutions to enhance their participation in the financial system through digital finance and the cooperative & solidarity sector. |
| Innovation Challenges conducted | 2 | 1. These challenges are grounded in a comprehensive human rights analysis, emphasizing the removal of barriers to access and opportunities for groups facing systemic exclusion, including women and ethnic minorities.<br>2. Rights holders directly participate in co-creating solutions, empowering them to assert their rights and contribute to inclusive financial and digital ecosystems.<br>3. By integrating gender and diversity perspectives, the challenges address intersectional inequalities, promoting broader access and participation. |
| Strengthened digital ecosystem to promote inclusive digital transformation through effective governance models and the implementation of strategic projects. | 2 | 1. A human rights analysis has identified barriers to digital access and governance, ensuring activities are tailored to address these issues inclusively.<br>2. The activity directly engages rights holders in governance discussions, emphasizing their role in shaping inclusive digital policies and projects.<br>3. Governance models and strategic projects are designed to mitigate discrimination, improve accessibility, and uphold privacy rights, ensuring systemic contributions to human rights. |

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**Sustaining Peace Marker**
Please copy the output/outcomes as per in the workplan and add the Sustaining Peace marker score justify the scoring. Please refer to the UNSDG guidance here: Please refer to the UNSDG guidance here: https://help.uninfo.org/un-info/results-framework/results-framework-structure/suboutput-level/guidance-on-applying-tags-and-markers/guidance-on-applying-the-gender-equality-human-rights-and-sustaining-peace-markers

**Meaningful Connectivity**

| Joint Programme Outputs | SPM Score | Justification |
|---|---|---|
| Rapid assessment on inclusive digital transformation (map the institutional, private and civil society offer, identify digital skills, risks, opportunities, voids and barriers to bridge the digital divide). | 1 | 1. The rapid assessment should include a conflict analysis and risk analysis related to structural and contextual barriers affecting inclusive digital transformation.<br>2. It should be conflict sensitive. A 'do no harm' analysis or a Peace and Conflict Impact Assessment is conducted. |
| Multi-stakeholder strategies implemented to strengthen the local digital ecosystem. | 1 | 1. The multi-stakeholders' strategies will be designed to "do no harm" and will be conflict sensitive in response to the conflict analysis. |
| Innovation challenges are addressed through youth-led solutions. | 2 | 1. The activity seeks to address a conflict driver which is the lack of opportunities for the young population in these territories, which enables their recruitment by illegal armed groups.<br>2. This activity will promote women and youth empowerment and participation.<br>3. Youth social and economic inclusion in digital solutions will facilitate and promote inclusive dialogue and reconciliation for peacebuilding. |
| Consolidate public - private partnerships to incubate or accelerate solutions. | 1 | 1. The multi-stakeholders' strategies will be designed to "do no harm" and will be conflict sensitive in response to the conflict analysis. |
| Advocacy actions to strengthen policies. | 2 | 1. The activity seeks to address a conflict driver which is the lack of platforms for the youth to participate in public policy advocacy.<br>2. This activity will facilitate and promote inclusive dialogue and civic engagement of the youth with local and national authorities within the digital ecosystems.<br>3. This activity will promote women and youth empowerment and participation for peacebuilding.<br>4. Advocacy actions will target the prevention of youth recruitment by armed groups through digital means. |
| Generate public policy inputs to develop digital | 2 | 1. Local public policies should include conflict analysis and risk analysis related to structural and contextual barriers affecting inclusive digital transformation.<br>2. They should be conflict sensitive. A 'do no harm' analysis or a Peace and Conflict Impact |

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| policies at local level. | | Assessment is conducted.<br>3. Public policies should address a conflict driver which is the low employment opportunities for the young population (through the generation of opportunities in the digital ecosystem).<br>4. Public policies should target the prevention of youth recruitment by armed groups through digital means. |

**Open Finance**

| Joint Programme Outputs | SPM Score | Justification |
|---|---|---|
| Development and implementation of a normative regulations and sandbox | 2 | 1. By promoting open finance and data sharing, these regulations address root causes of conflict, such as lack of access to financial services and economic opportunities, which are critical for reducing inequalities in conflict-affected areas.<br>2. A conflict analysis has been conducted, ensuring the activity is conflict-sensitive and designed to "do no harm."<br>3. The regulatory frameworks explicitly contribute to trust-building between financial institutions and marginalized groups, fostering social cohesion and addressing exclusion. |
| Launch of financial education initiatives and implementation of the Low-Value Immediate Payment System | 2 | 1. These initiatives enhance financial literacy and access, addressing key drivers of inequality and economic exclusion.<br>2. The conflict analysis has informed the activity to ensure it is sensitive to community needs, particularly in underserved and conflict-affected areas.<br>3. Improved access to immediate payment systems promotes economic stability, strengthens local economies, and fosters trust between communities and institutions, contributing significantly to peacebuilding efforts. |
| Capacity enhancement initiatives for digital and financial tools in the solidarity sector. | 2 | 1. Although the activity primarily focuses on enhancing digital and financial capacities, a conflict analysis has been conducted to ensure it is conflict-sensitive and designed to "do no harm."<br>2. The activity targets the solidarity sector, which plays a crucial role in promoting social cohesion and economic opportunities, indirectly addressing drivers of conflict such as exclusion and limited access to resources.<br>3. By empowering marginalized groups, these initiatives contribute to creating inclusive systems that foster long-term resilience and peace. |
| Innovation Challenges conducted | 2 | 1. The innovation challenges are informed by a conflict analysis, ensuring the design is sensitive to systemic barriers and focuses on promoting digital and financial inclusion.<br>2. These challenges actively engage rights holders, including women, ethnic minorities, and underserved populations, ensuring solutions address the root causes of exclusion and structural inequities.<br>3. By partnering with the financial sector, the challenges aim to develop innovative products using open data and open finance principles, expanding opportunities for traditionally excluded groups to access financial services.<br>4. The activity fosters community-driven solutions that enhance trust, build resilience, and strengthen social cohesion in vulnerable regions, contributing to broader peacebuilding outcomes. |
| Strengthened digital ecosystem to promote inclusive digital transformation through effective | 3 | 1. Strengthening the digital ecosystem through effective governance models and strategic projects fosters digital inclusion, a key enabler of social and economic equity. |

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| governance models and the implementation of strategic projects. | | 2. Reducing inequalities through digital inclusion helps mitigate conflict catalysts in vulnerable communities.<br>3. Inclusive digital transformation supports the development of economic, social, and governance capacities, which strengthen resilience in conflict-affected regions.<br>4. It addresses structural causes of conflict, such as exclusion, limited access to opportunities, and lack of basic infrastructure.<br>5. The design of digital ecosystem strengthening is based on a thorough understanding of regional contexts, incorporating analyses of conflict and exclusion.<br>6. References such as the Common Country Assessment and prior digital exclusion diagnostics provide a solid foundation for identifying and addressing critical gaps in conflict-affected areas. |

## ANNEX 6: Overview of the Learning and capacity building plan for the main stakeholders

To effectively support the transformative impact of the joint programme, a comprehensive Learning and Capacity Building Plan is essential for all stakeholders involved, including the United Nations Country Team (UNCT), government entities, private sector, and civil society partners. This plan emphasizes the development of key skills and competences, while also addressing the need for cultural change and thought leadership. The complete plan will be finalized by the RCO and the IDTF´s core team, however initial key themes to be addressed as follows:

- Human rights and gender equality in digitalization.
- Building from the ground up – share experiences from the design to the implementation phase of the meaningful connectivity project.
- Data and digitalization.
- Share experiences from the various key stakeholders.
- Success stories from other countries.
- Innovation in digitalization
- Monitoring and Evaluation best practices.

Target audiences:

- UNCT and Government Entities
- Private sector
- Academia
- Civil society

Initial activities:

1. Strategic Foresight Workshops: Organize workshops for government officials and UNCT members on using strategic foresight tools to plan and implement digital transformation initiatives. The IDTF, in partnership with PUNOs and relevant government departments, will lead these workshops. Success will be measured by the development and implementation of action plans derived from workshop insights.
2. Policy Development Bootcamps: Conduct bootcamps focusing on the creation and adjustment of policies to support an inclusive digital ecosystem that bridge gaps among women, youth and ethnic communities. These will be led by the IDTF, with technical assistance from the ILO, targeting policymakers and regulatory bodies. The effectiveness of these bootcamps will be evaluated through policy changes and improvements in the digital ecosystem.

3. Leadership in Digital Innovation Forums: Host forums that bring together leaders from the private sector, government, and civil society to discuss and foster digital innovation and entrepreneurship. The IDTF will coordinate these forums.

4. Policy Briefs on Digital Inclusion: A set of policy briefs that provide insights and recommendations on how to ensure digital transformation efforts are inclusive and equitable. These briefs would draw on the latest research and case studies to offer actionable advice to policymakers and practitioners.

5. Innovation and Entrepreneurship Case Study Compendium: A collection of case studies highlighting successful digital innovation and entrepreneurship initiatives that effectively bridge digital gaps among women, youth and ethnic communities. This compendium would serve as inspiration and a learning resource for stakeholders looking to leverage digital technologies for social and economic development.

6. Impact Tracker Methodology Document: A detailed guide on the implementation of the Impact Tracker feedback loop methodology, enabling stakeholders to measure the efficacy of digital transformation interventions continually by incorporating the LNOB and gender equality approach. This document would support the culture of adaptability and sustained effectiveness in navigating digital challenges and bridging digital gaps (UNFPA).

7. The IDTF engages with the UN Global Compact which has a reach of more than 550 private sector companies, interested in moving forward the 2030 Agenda. Explore the possibility of creating a digitalization working group of companies within the compact.

8. Our project implementation will be informed by the Feminist Principles of the Internet (https://feministinternet.org/), prioritizing access, agency, and safety for all, especially women and marginalized groups.

## ANNEX 7: Overview of the Communications and visibility plan

**Overall narrative**

**Collaborate4Change: Driving Inclusive Digital Transformation:** At the forefront of driving digital transformation to bridge the digital divide and foster socio-economic development, the Inclusive Digital Transformation Facility (IDTF) delineates clear systemic boundaries and identify synergies among stakeholders and communities. Positioned to operationalize its vision, the IDTF focuses on targeted interventions within the realms of Jobs and Social Protection, Education, and Digital Connectivity, with a gender perspective. This strategic approach not only identifies areas ripe for inclusive transformation but also acknowledges the necessity to exclude certain non-digital aspects, ensuring focused efforts on digital acceleration.

**Objectives and main activities**

**Objective 1**: Raise awareness and foster engagement between stakeholders and communities.
**Activity 1:** Conduct a stakeholder's analysis to identify key audiences and their communications preferences.
**Activity 2:** Create compelling content, such as videos, infographics, and success stories, to communicate the relevance of inclusive digital transformation and engage partners.
**Activity 3:** Organize webinars, workshops, and roundtable discussions to facilitate dialogue and exchange ideas between stakeholders and communities, ensuring diverse population representation and addressing gender-specific challenges and opportunities to foster participation.

**Objective 2**: Promote collaboration among stakeholders and communities.
**Activity 1:** Facilitate multi stakeholders forums, working groups and communities of practice to promote collaboration and alignment, ensuring that gender perspectives are integrated into the discussions and strategies.
**Activity 2:** Develop communication materials, such as toolkits and guidelines to support stakeholders in aligning their actions with the initiative's objectives/approaches and promoting collaboration.

**Activity 3:** Showcase successful partnerships and case studies through various communication channels to illustrate the value and impact of collaboration in achieving inclusive digital transformation objectives.

**Objective 3:** Inspire action and mobilizing support
**Activity 1:** Launch targeted campaigns and calls to action, leveraging various communication channels, to galvanize stakeholders into committing to specific initiatives that advance inclusive digital transformation, emphasizing the importance of gender equity in these efforts.
**Activity 2:** Engage decision-makers and influencers through personalized outreach efforts, advocating for policy changes and resource allocation conducive to digital inclusive transformation efforts.
**Activity 3:** Establish strategic partnerships with funding agencies, investors, and donors through targeted engagement, focusing on mutual benefits and shared goals in driving inclusive digital transformation forward.