This paper was prepared by the Inclusive Digital Economies team at United Nations Capital Development Fund (UNCDF), under the leadership of Executive Secretary Judith Karl in 2020 and Executive Secretary Preeti Sinha in 2021.

The lead authors of each article are all listed at the top of each article. Many thanks to the UNCDF management team and other colleagues for their important guidance throughout the drafting process as well as the two technical writers who accompanied the team in the writing process, Daniel Salazar and Mark Wensley.

Within UNCDF, the work was performed under the supervision of François Coupienne, Global Digital Lead; Henri Dommel, Director Inclusive Digital Economies and Karima Wardak, Digital Knowledge and Communication Lead.

The paper also benefited from invaluable contributions from other organizations involved in the development of digital economies. The team would like to extend sincere thanks to the authors of the guest contributions for sharing their perspective and expertise: Cécile Billaux, EU; Greta L Bull, CGAP; Jonathan Donner, Caribou Digital; Torbjorn Fredriksson, UNCTAD; Ruth Goodwin, Better Than Cash Alliance; Mats Granryd, GSMA; Riad Meddeb, UNDP; Helen Molinier, UN Women; Keith Tatenda Mudadi and Gabriela Violim Mercurio, Cities Alliance; Maximo Torero Cullen, FAO; Frederic Pivetta, Dalberg Data Insights; Reeta Roy, Mastercard Foundation; Jean-Philippe de Schrevel, Bamboo Capital Partners; Surina Shukri, MDEC; Simon Zadek, UNDP.

The paper benefited immensely from comments and feedback from a group of expert peer reviewers: Efrem Garlando, Georgiana Macovei and Philip Sauerbaum, EU; Max Cuvellier, Genaro Cruz and Claire Sibthorpe, GSMA; Houtan Bassiri and Nelly Toute-Elimbi, UNCDF.

A special thanks to the communications team for their support, including Nasser AlQatami, Giovanni Congi, Lisandra Fesalbon, David Mikhail and Fernando Zarauz-Astorki, UNCDF.

The authors also express their appreciation to Pete Christopher of Green Ink for editorial support, and to Miguel Laranjo of Formato Verde for graphic design.