

Gender Sector Brief: Education



How to Apply a Gender Lens to the Evaluation of Education Investments

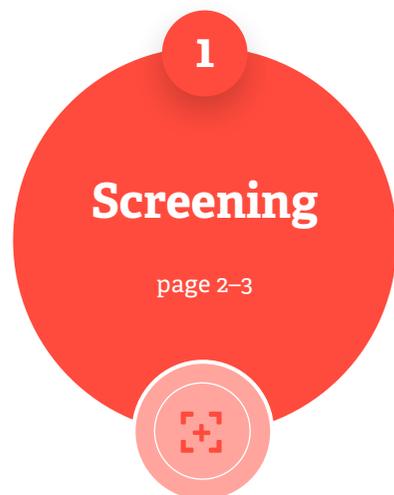
This is a sector-specific diagnostic guide to support investors and fund managers to identify existing and future investment opportunities for gender-smart investing in the education sector. This brief covers investments in schools, universities, technical and vocational education institutions, education technology, and education to employment investments.

This guide contains questions for investors to ask during screening and due diligence, and suggests possible actions to take depending on the answers to these questions. Depending on the structure of your organisation, responsibility for covering gender impact opportunities in due diligence and portfolio management will vary and can be led by investment, environmental, social and governance (ESG), impact, or gender teams. It is down to the investor or fund manager to determine where responsibility sits.

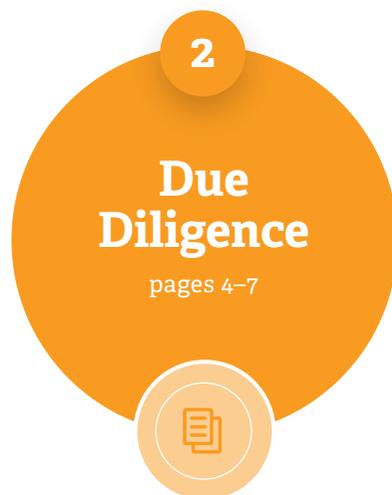
Gender-smart investing is smart business. We know that private providers of education can help close gaps between men and women in access to education and skills. We also know that a majority of technology industries are facing skills shortages. Encouraging women's access to science, technology engineering and mathematics (STEM) subjects can help address these needs and increase talent pools. Ultimately, we know that women are highly represented across the education sector as employees and teachers, yet their value can be overlooked, especially in leadership roles and as entrepreneurs in the emerging EdTech sector. This presents a significant business and impact opportunity.

Additional information on the rationale for taking a gender-lens to education investments relevant trends and resources in the sector can be found within this guide.

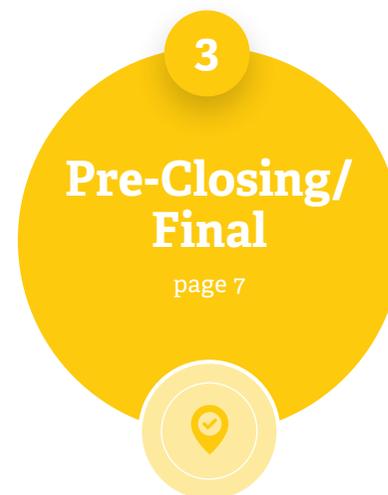
Click on each stage of the deal process to access relevant information:



Screen for gender-based opportunities and 2X eligibility



Collect information to confirm gender-smart investing opportunities and (if applicable) 2X eligibility



Finalise gender-smart investing approach and identify gender-smart business solutions



Provide support to gender-smart business solutions

The investor should answer these screening questions before the deal is submitted for approval. The questions explore gender-based opportunities and focus on the company's smart inclusion of women across its leadership, workforce and supply chain, and its efforts to serve female customers.

This guide focuses on gender-based opportunities and gender-smart investing as an investment strategy. For gender-smart investors, screening for gender-based risks and negative impacts is an important aspect of ESG due diligence. Guidance on gender-based ESG risks and due diligence is provided in the CDC ESG Toolkit.¹

Screening questions will determine:

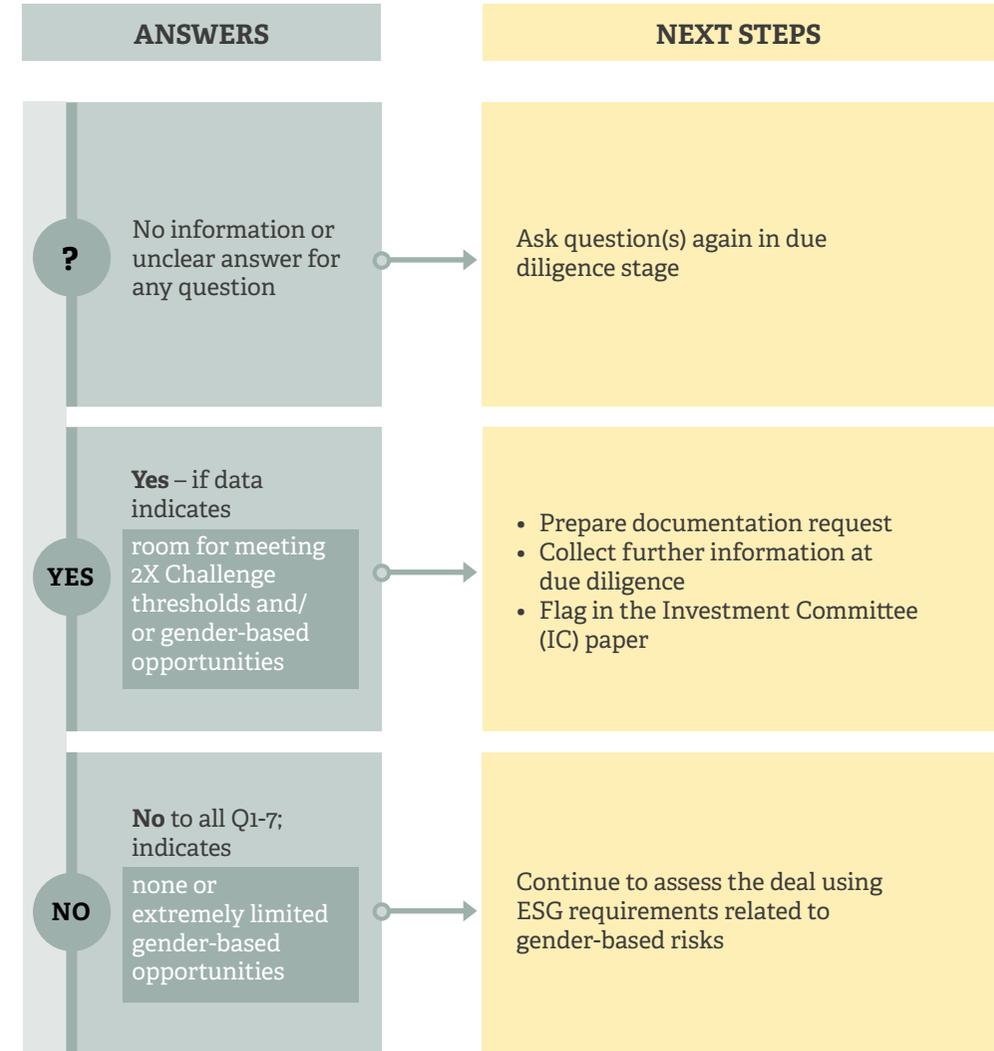
1. If the deal meets thresholds and/or qualifies under the 2X Challenge.²
2. If there are potential gender-based opportunities to be explored further in due diligence.

¹ Improper screening and poor management of gender-based risks can prevent effective gender-smart investing and have a detrimental impact on a company's performance in terms of operational costs, reputational damage, stakeholder engagement, employee productivity and loss of confidence. [Access the CDC ESG Toolkit.](#)

² The 2X Challenge is a global initiative launched in 2018 by CDC and development finance institutions (DFIs) from the G7 countries to direct \$3 billion to investments that help advance women's economic empowerment. To do this, 2X Challenge's members built a qualifying framework and defined a set of gender metrics adopted today by 15 DFIs and defined as industry standard by other investors. The 2X metrics are now used by the GIIN IRIS+ [Learn more about 2X and IRIS+ indicators.](#)



	YES	NO	Current %	No data/ unclear
1. OWNERSHIP. Was the business founded by a woman or do women own a majority share of the business?				
<i>Notes</i>				
2. BOARD. Do women represent 30% or more of the board?				
<i>Notes</i>				
3. SENIOR MANAGEMENT. Do women represent 30 percent or more of the senior management team?				
<i>Notes</i>				
4. EMPLOYEES. Do women make up 50% or more of the workforce?				
<i>Notes</i>				
5. CUSTOMERS. Does the business specifically target female students or customers, or design products or services tailored to the needs of women or girls, preferences or behaviours?			N/A	
<i>Notes</i>				
6. FOR EDUCATION-FOCUSED FUNDS ONLY. Do 30% or more of portfolio companies answer yes to at least one of questions 1-5?			N/A	
<i>Notes</i>				
Opportunities for gender-smart business solutions	YES	NO	Current %	No data/ unclear
7. Is there commitment or capacity to create significant jobs for women, refine product or service offerings to better serve female students or customers, or to undertake workforce gender diversity efforts?			N/A	
<i>Notes</i>				



2 Due Diligence

Gender due diligence is the process of gathering gender-related data and information from the potential investee company for analysis to determine whether gender gaps present opportunities that may impact performance or affect an investee company's operations and financials. Deal teams can integrate these questions into existing due diligence workstreams (e.g. ESG, impact, commercial).

The investor should collect the due diligence information and proceed to:

- Confirm 2X qualification (as applicable).
- Confirm gender-based opportunities to determine whether to take forward compared to other impact investing themes.

2 Due Diligence



Leadership

1. Does the board or senior management have an individual responsible for leading gender diversity and inclusion? Are any initiatives in place to promote women's access to leadership roles?

Rationale: Confirms commitment and ability to launch initiatives to drive greater gender diversity and inclusion (at leadership level) for better corporate performance; identifies opportunities to provide guidance on governance structures and processes.

YES	NO

Notes

Workforce

2. Are there specific policies and programmes to support inclusiveness of both men and women at work? If so, what are they, and what is the uptake? For example, specific HR policies that go beyond basic regulatory requirements (e.g. childcare support, flexible working hours, and standardised pay rates for each role).³

Rationale: Determines the level of inclusiveness of existing policies, facilities and programmes, and how this will affect key business performance indicators, such as retention, absenteeism, turnover, and maternity return rate; highlights opportunities to support the business case for inclusive workforce improvements.

YES	NO

Notes

3. Are there differences between the roles/responsibilities/functions/levels/grades undertaken by men and women in the workforce including permanent, contracted and seasonal staff?

Rationale: Highlights opportunities to support recruitment, advancement or efforts to support women in senior management roles. If women are segregated into only a subset of roles and are therefore underutilised, or if certain teams, functions or levels are dominated by one gender, the business may underperform due to lack of diversity.

YES	NO

Notes

4. Does the company collect and monitor gender-disaggregated staff data (e.g. average salary, turnover, absenteeism, retention, and promotion)? How is the data analysed, and to what extent is data used for decision-making on gender-related efforts (e.g. to better serve women customers)?

Rationale: Highlights a commitment to understanding gender diversity and measuring improvements; helps identify opportunities to improve data collection and identify areas to support the company and further its strategic priorities.

YES	NO

Notes

5. Does the company have any internal training opportunities to help internal mobility (e.g. fast-track leadership from teachers to principals)? Are they targeted at women? Do women take these trainings?

Rationale: Determines whether the company invests in its human capital and stands to benefit from gains of gender-diverse leadership.

YES	NO

Notes

Products and Services

6. What is the gender breakdown by students? Does the company collect this data by year/level/cohort, truancy dropout rate, classroom participation and performance?

Rationale: Determines whether the company is proactive in understanding gender differences in student performance; highlights opportunities to address gender gaps in educational outcomes and class profiles.

YES	NO

Notes

For question 1, the senior management team would be the relevant company counterpart to ask the question. For questions 2-6, the relevant company counterpart to ask the question would be the HR lead.

³ An inclusive workforce is one in which employees are valued and supported to fully participate in the organisation.

2 Due Diligence



	YES	NO
<p>7. If the company collects and monitors gender-disaggregated data for students or customers, how is the data analysed and to what extent is it used for decision-making on gender-related efforts? <i>Rationale: Demonstrates if the company is proactive and responsive to data analysis that points to opportunities to improve student performance and address gender gaps.</i></p>		
Notes		
<p>8. What are the social, cultural, economic, legal or policy obstacles which may prevent either gender from attending school (e.g. gendered perceptions on the value to the family of girls' education, lack of access to sanitary pads during menstrual cycles)? Does the company do anything to address these barriers? <i>Rationale: Provides local, institutional and cultural context to challenges the company may face, and whether the company is responsive in putting strategies in place to overcome challenges and mitigate risk.</i></p>		
Notes		
<p>9. Does the company offer any community engagement programme that supports access for lower socio-economic backgrounds or local girls and women? <i>Rationale: Highlights the company's awareness of maintaining working relationships with local or lower socio-economic background communities that they serve, and identifies opportunities to expand its programmes and offering.</i></p>		
Notes		
<p>10. Does the company offer any educational technology product or solution to expand access to education? If yes, what has been the company's efforts to address specific bottlenecks faced by women and girls? <i>Rationale: Highlights specific EdTech challenges and opportunities to women's access to education; helps explore opportunities to engage initiatives on product design and management, user research (UX) and or consumer research.</i></p>		
Notes		
<p>Science, technology, engineering and mathematics (STEM)</p> <p>11. Does the company offer any STEM education skills development or university programme? What is the gender ratio in these programmes? Has any effort been made to promote women's access to STEM? <i>Rationale: Highlights efforts to promote gender balance in STEM technical, university and vocational education; helps assess opportunities for strengthening STEM access.</i></p>		
Notes		

USEFUL DATA AND DOCUMENTATION

- Gender-disaggregated data on internal staff (including ownership, board, senior management, middle management, and all employees including seasonal and contractors).
- Organisation diagram/chart by gender.
- Gender inclusion strategies, policies and actions plans.
- HR policies to support women in the workforce (e.g., parental leave policy).
- Documentation on initiatives to advance gender diversity in the workforce (e.g. mentorship programmes, childcare provision, leadership and board placement).
- Gender-disaggregated student or customer data (including STEM focus)
- Documentation related to school performance and specific educational, training and development programmes targeted for women and girls
- Documentation related to specific obstacles that prevent women and girls' access to education
- Documentation related to product design and customer research and usage (EdTech)

For questions 7-11, the relevant counterpart would be the Head of Admissions, Programme or Product.

2 Due Diligence

3 Pre-Closing/ Final

Gender-smart business solutions to consider

If opportunity identified based on response to Leadership question:

Advancing Management's Commitment to Gender & Women's Leadership Through initiatives, including board effectiveness reviews, aimed at increasing gender diversity on boards and in senior management

If opportunity identified based on response to Workforce questions:

Driving Gender Diversity and Inclusion in the Workforce Through quality workplace D&I and equal opportunity initiatives, including gender diagnostics and action plans

If opportunity identified based on response to Products and Services questions:

Promoting Access to Education for Women and Girls through solutions aimed at increasing accessibility, availability and affordability, tackling digital gaps or enhancing security and safety

If opportunity identified based on responses to STEM question:

Investing in Pathways to STEM Employment through targeted initiatives to increase women's access to technical education, training and skills, with a focus on green and digital

Next steps

- Identify and align further gender-smart business solutions
- Discuss proposed opportunity and approach with investee
- Where required, develop a Gender Action Plan (GAP), including targets, roles and responsibilities, allocated resources and timelines

Action as relevant:

- Integrate agreed gender-smart business solutions into the deal structuring
- Include gender metrics in reporting template
- Write up case for gender within the Investment Committee (IC) paper

For more information on the investment cycle and portfolio management, including CDC case studies, please refer to the CDC Gender Toolkit.

The annex contains:

1. Further information on the business and impact case for taking a gender lens to education investments and relevant trends facing the sector.
2. Screening and due diligence questionnaires and data and information request form. These can be sent directly to the potential investee if remote or desktop-based due diligence is being used.

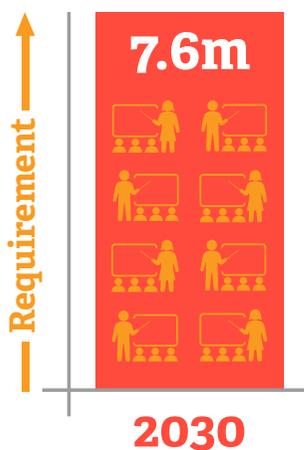
Quick Facts

- **Education investments can directly and indirectly impact women's economic empowerment:** directly through quality jobs creation; indirectly through increasing girls and women's access to education and skills as an enabler of economic opportunity.
- **Applying a gender lens to education investments presents a significant business and impact opportunity.**

INCREASING LABOUR PRODUCTIVITY, INNOVATION AND LEADERSHIP PERFORMANCE

Countries in sub-Saharan Africa face huge shortages of teachers.

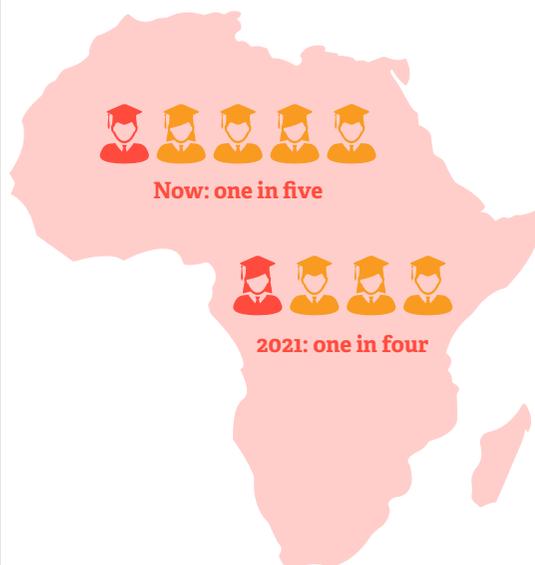
To achieve universal primary and secondary education by 2030, the region needs 7.6 million new teachers to fill posts.⁴



Women in education are typically working as teachers and do not necessarily access jobs in EdTech and in school leadership and administration. Increasing the share of women in senior management and leadership could help education businesses drive labour productivity, innovation and operational efficiency.

INCREASING REPUTATION AND SOCIETAL RESPONSIBILITY ON EDUCATION

The private sector is already educating one African student in five, and this will rise to one in four by 2021.



When schools practice gender equality, for example by ensuring female representation in school leadership and administration, or in teaching traditionally male-stereotyped subjects (such as science and physical education) to girls and boys, they can build more positive gendered expectations.⁵ This can in turn help their overall offering and positioning on the education market and increase their corporate reputation.

UNLOCKING GENDER-SMART EDUCATION TO EMPLOYMENT FINANCING

Nearly one in four girls aged 15-19 globally are not in education, employment or training, compared to one in ten boys.



In sub-Saharan Africa, NEET is 24 per cent among adolescent girls and young women (aged 15 to 29) and 13 per cent among males.

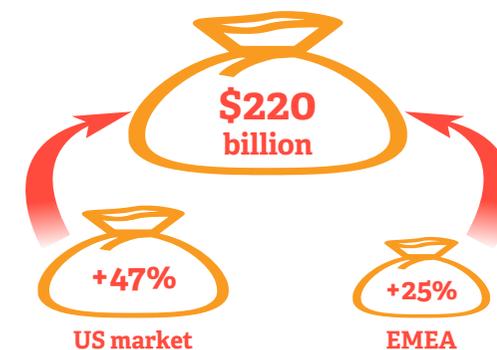


According to UNICEF and Gender-Smart, adolescent girls and young women are a significant but currently under-served global market, especially in low-income and middle-income countries. Applying a gender lens to safety and education financing can help address constraints related to education, entrepreneurship, and employment. Investing opportunities go beyond traditional education financing and range from Ed Financing, EdTech, infrastructure, technical and vocational education and training, massive open online courses (MOOCs), career coaching, to microlending. **More than \$21 billion in existing impact investments flow into these sectors today.⁶**

TACKLING DIGITAL AND EDUCATION GENDER GAPS

EdTech is considered a frontier market in global education and the momentum behind it is growing. Women represent a large customer segment for EdTech products, enhancing instruction and education delivery and tackling a range of gaps in access.

The EdTech market is projected to grow to \$220 billion by 2017, with the US market growing by 47 per cent and the EMEA countries (Europe, Middle East and Africa) projected growth standing at around 25 per cent.



With the right tools and gender-smart solutions, EdTech products have the ability to tackle gender gaps and benefit women's economic empowerment. This involves reviewing digital gaps that prevent women from accessing digital devices and software, and making sure women and men equally access products.

⁴ UNESCO, 2018. Left Behind <http://uis.unesco.org/en/visualisations>

⁵ UNICEF: Addressing social norms and gender in support of equity in education (2016)

⁶ UNICEF: Investing in the Pathways to Employment (2020)

- **Education investments can directly and indirectly impact women's economic empowerment:** directly through quality jobs creation; indirectly through increasing girls and women's access to education and skills as an enabler of economic opportunity.
- **Applying a gender lens to education investments presents a significant business and impact opportunity.**

IMPROVED ECONOMIC OPPORTUNITIES FOR WOMEN

Education for women is the most effective means for reducing gender inequalities and guaranteeing the full participation of women in society and in the economy.

Globally, one additional year of girls' schooling resulted in a 10 per cent increase in income.⁷



1 additional year

10% increase

Girls' secondary education is consistently and strongly associated with increased decision-making power.⁸ Education has proven to reduce the likelihood of girls becoming child brides.

According to estimates, ending child marriage could generate more than \$500 billion in benefits annually each year.⁹



Investors in the education sector should support a multi-disciplinary approach to skills development for women and girls. The development of all numeracy, literacy, digital and job-specific skills in tandem is integral to increasing quality education and boosting resilient employment outcomes for both women and girls.¹⁰

BOLSTERING EQUAL CUSTOMER OR STUDENT PARTICIPATION

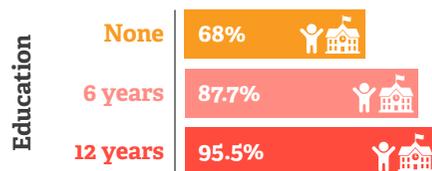
Ensuring gender balance in teaching positions makes a significant difference in developing countries, where girls often face considerable social and cultural barriers to an education.

Women teachers lead to higher enrollment and retention rates for girls, allow female students to have more positive educational experiences, and even mitigate cultural and social barriers that keep girls out of school.¹¹



In some contexts, girls are not allowed to attend school if there is a male teacher.¹² Hiring female teachers will increase enrolment rates for girls. Furthermore, it has been demonstrated that girls are more likely to stay in school when taught by women.¹³

In turn, equal access to education for women and girls can bolster school attendance and enrollment. For 16 countries in Sub-Saharan Africa (2003), 68 percent of children of uneducated mothers attended school, 87.7 percent of children of mothers with six years of education attended school, and 95.5 percent of children of mothers with 12 years of education attended school.¹⁴



ENHANCING QUALITY EDUCATION FOR ECONOMIC DEVELOPMENT

Globally there still remains significant inequality in the number of girls and boys who attend school and the time they spend in school.

An estimated 258.3 million girls are out of school, and 32.3 million of those are of primary school age (19 million are in sub-Saharan Africa and seven million are in South Asia). There are 5.5 million more girls of primary school age out of school than boys.¹⁵ In West and Central Africa, if a girl has not entered primary school by ten, it is very likely she never will.¹⁶ In India, the mean average number of years of schooling for women is 4.1 years.¹⁷

There is also inequality in the number of women who hold leadership positions working at schools and education institutions. In Kenya and Tanzania, nearly half of primary school teachers are female, yet fewer than 20 per cent of school principals are women.¹⁸ Better-educated women tend to be healthier, participate more in the formal labour market, earn higher incomes, have fewer children, marry at a later age, and enable better healthcare and education for their own children (should they choose to become mothers). Poverty is the principal factor for determining access to education, and women are more likely to live in poverty globally. Education is one of the primary tools for moving out of poverty. Without interventions, this cycle will continue.

BUILDING SAFE EDUCATION SERVICES AND RESPECTFUL CULTURES AT SCHOOL

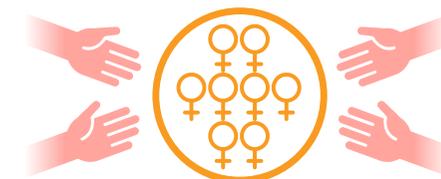
Evidence shows that sexual harassment and gender-based violence are key barriers to young women's education and employment. Schools that are located far from local communities, as well as schools without any toilets, or toilets shared with boys, pose a serious health and safety risk for girls.

In sub-Saharan Africa, one in three primary schools do not have toilets.¹⁹



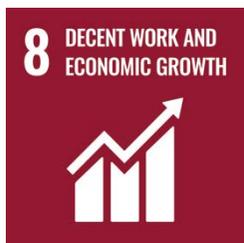
Safety risks or risks of sexual harassment could prevent girls from attending school at all. Studies indicate that fear of sexual violence within school, or to and from school, is often an important factor discouraging adolescent girls from continuing their education.²⁰

Studies in Liberia, Rwanda and Tanzania show that young women report a preference for self-employment or female-dominated industries due to sexual harassment.²¹



SDG INVESTING

Adopting gender as an investment strategy can help investors maximise their contribution to the United Nations Sustainable Development Goals (SDGs). There is significant potential for investors in the broad education sector to link their gender efforts to SDGs, shaping gender outcomes in line with SDG 5 on gender equality and SDGs 4, 8 and 10, linked to quality education, decent work, economic growth and reduced inequalities.



EMERGING GENDER AND EDUCATION TRENDS

**Future of Work:**

The concept of 'work' is changing across all dimensions: the work itself, the skills required, and where work is done. Artificial intelligence (AI) and automation is increasingly replacing certain human jobs and creating new opportunities. These changes create both a risk and opportunity associated with investing in women's skills development for jobs of the future. Driving girls' interest in taking up STEM subjects will be key to ensuring women are able to capture the opportunity associated with AI-related work. As important will be ensuring women are equipped with behavioural, 'soft skills' to take up roles that cannot be automated, thereby decreasing the automation risk in their careers, and increasing chances for career progression and promotion.

**Intelligence of Everything:**

AI has the potential to adapt educational content according to student's needs, delivering individualised remote learning (e.g. putting greater emphasis on certain topics, repeating things that students haven't mastered). This could improve the quality of education received by women and girls, for example, by enabling them to catch up more easily (in the event of school dropouts) than classroom conditions in which teachers do not have time to reteach materials or to spend a large amount of time assessing individual needs.

**Transition to a Net-Zero Economy:**

The transition towards a net-zero economy creates both risks and opportunities associated with investing in women's STEM education and skills development for jobs of the future. Driving girls' interest in taking up STEM subjects will be key to ensuring women are able to capture the opportunity associated with green-related work that requires STEM skills, ensuring they do not get left behind. In addition, improving women's education outcomes overall will give them the technical and behavioural skills to find green jobs across sectors.

ADDITIONAL RESOURCES

The following resources should help investors and fund managers further develop their gender-smart investing approach in the sector.

Asian Development Bank:

ADB Gender Checklist: Education (2006)

Caerus Capital:

The Business of Education in Africa (2017)

USAID:

A Guide for Strengthening Gender Equality and Inclusiveness in Teaching and Learning Material (2015) and Education from a Gender Equality Perspective (2008)

UNICEF & Gender-Smart:

Investing in the Pathways to Employment: For Adolescent Girls and Young Women in Low and Middle-Income Countries (2020)

UNICEF: The Investment Case for Education and Equity

Gender Screening Questionnaire: Education

This questionnaire is to be completed by investees and/or clients during the screening stage of the deal process to enable potential investors to better understand the current level of gender diversity and inclusion, initiatives to support women entrepreneurs, and efforts to serve female users and customers. Some of the questions are derived from the 2X Challenge.

CDC is a founding member of the 2X Challenge, a DFI initiative to mobilise \$3 billion for investment in business activities that benefit women by 2020. To qualify, investments must meet the criteria for female entrepreneurship, leadership, employment or consumption. More details on the 2X Challenge can be found at 2xchallenge.org.

	YES	NO	Current %	No data/unclear
1. OWNERSHIP. Was the business founded by a woman or do women own a majority share of the business?				
Notes				
2. BOARD. Do women represent 30 percent or more of the board?				
Notes				
3. SENIOR MANAGEMENT. Do women represent 30 percent or more of the senior management team?				
Notes				
4. EMPLOYEES. Do women make up 50 percent or more of the workforce?				
Notes				
5. CUSTOMERS. Does the business specifically target female students or customers, or design products or services tailored to the needs of women or girls, preferences or behaviours?				
Notes				
6. FOR EDUCATION-FOCUSED FUNDS ONLY. Do 30%+ portfolio companies answer yes to at least one of the questions 1-5?				
Notes				
7. OPPORTUNITIES FOR GENDER-SMART BUSINESS SOLUTIONS. Is there commitment or capacity to create significant jobs for women, refine product or service offerings to better serve female students or customers, or to undertake workforce gender diversity efforts?				
Notes				

Gender Due Diligence Questionnaire: Education

This questionnaire is to be completed by investees during the due diligence stage of the deal process. Its aim is to enable investors and fund managers to understand the current level of internal gender

diversity and inclusion, to identify initiatives that support women entrepreneurs, and acknowledge efforts to serve women clients and users.

Leadership

1. Does the board or senior management have an individual responsible for leading gender diversity and inclusion? Are any initiatives in place to promote women's access to leadership roles?

YES	NO

Notes

Workforce

2. Are there specific policies and programmes to support inclusiveness of both men and women at work? If so, what are they, and what is the uptake? For example, specific HR policies that go beyond basic regulatory requirements (e.g. childcare support, flexible working hours, and standardised pay rates for each role).⁶

YES	NO

Notes

3. Are there differences between the roles/responsibilities/functions/levels/grades undertaken by men and women in the workforce including permanent, contracted and seasonal staff?

YES	NO

Notes

4. Does the company collect and monitor gender-disaggregated staff data (e.g. average salary, turnover, absenteeism, retention, and promotion)? How is the data analysed, and to what extent is data used for decision-making on gender-related efforts (e.g. to better serve women customers)?

YES	NO

Notes

5. Does the company have any internal training opportunities to help internal mobility (e.g. fast-track leadership from teachers to principals)? Are they targeted at women? Do women take these trainings?

YES	NO

Notes

Products and Services

6. What is the gender breakdown by students? Does the company collect this data by year/level/cohort, truancy dropout rate, classroom participation and performance?

YES	NO

Notes

For question 1, the senior management team would be the relevant company counterpart to ask the question. For questions 2-5, the HR lead would be the relevant company counterpart to ask the question.

Gender Due Diligence Questionnaire: Education

	YES	NO
7. If the company collects and monitors gender-disaggregated data for students or customers, how is the data analysed and to what extent is it used for decision-making on gender-related efforts?		
<i>Notes</i>		
8. What are the social, cultural, economic, legal or policy obstacles which may prevent either gender from attending school (e.g. gendered perceptions on the value to the family of girls' education, lack of access to sanitary pads during menstrual cycles)? Does the company do anything to address these barriers?		
<i>Notes</i>		
9. Does the company offer any community engagement programme that supports access for lower socio-economic backgrounds or local girls and women?		
<i>Notes</i>		
10. Does the company offer any educational technology product or solution to expand access to education? If yes, what has been the company's efforts to address specific bottlenecks faced by women and girls?		
<i>Notes</i>		
Science, technology, engineering and mathematics (STEM)		
11. Does the company offer any STEM education skills development or university programme? What is the gender ratio in these programmes? Has any effort been made to promote women's access to STEM?		
<i>Notes</i>		

USEFUL DATA AND DOCUMENTATION

- Gender-disaggregated data on internal staff (including ownership, board, senior management, middle management, and all employees including seasonal and contractors).
- Organisation diagram/chart by gender.
- Gender inclusion strategies, policies and actions plans.
- HR policies to support women in the workforce (e.g., parental leave policy).
- Documentation on initiatives to advance gender diversity in the workforce (e.g. mentorship programmes, childcare provision, leadership and board placement).
- Gender-disaggregated student or customer data (including STEM focus)
- Documentation related to school performance and specific educational, training and development programmes targeted for women and girls
- Documentation related to specific obstacles that prevent women and girls' access to education
- Documentation related to product design and customer research and usage (EdTech)

For questions 7-9, the Head of Product, Service(s) or Planning, Technical Lead would be the relevant company counterpart to ask the question.
For questions 6-11, the relevant counterpart would be the Head of Admissions, Programme or Product.

