

ITU –CWG CONSULTATION ON BRIDGING THE DIGITAL GENDER DIVIDE - RESPONSES ON BEHALF OF  
THE ITU-APT FOUNDATION OF INDIA

1. Digital empowerment is a policy priority in India. The government has taken several steps towards bringing women within the ambit of its Digital India initiative. Programmes such as Start-Up India and e-Kranti have been supporting women entrepreneurs from diverse parts of the country. Now that government subsidies are processed electronically, the traditional problem of men's diversion of household subsidies to gambling and alcoholism, have been pre-empted; and these funds can be redirected to nutrition, education, and sanitation – areas which have been women's priorities.
2. The private sector has matched the government's pace of change, and has set-up programs and platforms to enhance digital literacy and access for Indian women. The Wireless Women for Empowerment and Entrepreneurship (W2E2) program is promoting ICT-based women's micro-level social enterprises in backward districts. The government of the Indian state of Odisha has partnered with Facebook to launch the She Means Business Initiative, through which entrepreneurial training and handholding are being provided to 12,000 women in India.
3. More robust, fitting, and scalable solutions could mitigate the current digital gender divide. While some of the existing problems are local in origin, several of them are systemic to the global internet society. Therefore, a transnational discussion on bridging the global gender divide is not only warranted, but also essential. So, the ITU-APT Foundation welcomes the ITU-CWG's initiation of such a consultation. Based on our experiences on the field in India, our responses to the CWG's specific questions on Bridging the Digital Gender Divide, are as follows:

1. **What approaches and examples of good practices are available to increase Internet access and digital literacy of women and girls, including in decision-making processes on Internet public policy?**

We think that any approach to increasing digital literacy and access should be relevant to the needs of target beneficiaries; and should be keenly responsive to the realities of the women they hope to impact. Programmes should be initiated by governments, and also by other stakeholders like NGOs, intergovernmental organisations, universities, and private players. Some examples of practices and programmes that have made such an impact among women and girls in India are set out below.

- a) Any attempt at increasing Indian women's access to the internet should be closely tailored to their usage patterns. A report published by the ICRIER in July 2017, draws a distinction

between internet penetration and internet usage, showing that a greater number of Indians access the internet using mobile applications, than they do using browsers. Similarly, a recent study by the Broadband India Forum shows that rich interaction applications add considerable value to personal and business communications. Considering this, it is probable that attempts to promote internet usage through mobile phone applications will be more successful than browser based attempts. The proliferation of applications like Urban Clap, through which domestic utility services, such as beauty, cleaning, cooking, and repairs are provided, has stimulated interest and use of mobile phones by women. By increasing women's familiarity with smartphones and the internet, they may also be gateways to further use and access.

- b) The last few years have seen companies and organisations supplement the government's efforts at forging digital literacy among Indian girls, through training and certification. For instance, the #StartAb (Ab is a Hindi word which means *now*) Program run by Facebook has been training students on digital marketing skills in more than 60 colleges in India. Similarly, the Digital Empowerment Foundation's Soochna Preneur (this is a portmanteau formed by the Hindi word soochna, which means *information*, and entrepreneur) trains entrepreneurs to set up rural information enterprise units, which, in turn can benefit the rural communities where they operate.

**2. What approaches and examples of good practices are available to promote the access and use of ICTs by SMEs in developing and least-developed countries, particularly those owned/managed by women, in order to achieve greater participation in the digital economy?**

According to a 2016/2017 report of the International Finance Corporation of the World Bank Group, there are nearly three million micro, small, and medium enterprises with full or partial female ownership; which contribute to 3.09% of industrial output and employ over 8 million people in the country. Yet, SMEs in general and women-run SMEs in particular, are often disadvantaged in comparison to larger, corporate-run enterprises. ICTs, by ameliorating some of these disadvantages, can even the playing ground between women-run SMEs and larger enterprises.

We think that the following approaches could lend immense support to women-run SMEs in India and globally.

- a) Internet platforms can support women entrepreneurs by providing space for the validation of their business ideas. Women often lack the confidence to enter into male-dominated markets. Traditional gender roles and social gas lighting convince women that they have little to offer

in terms of entrepreneurial leadership and valuable economic contribution. Social networking and internet-based groups can enable women to review and validate each other's entrepreneurial ideas, thereby boosting confidence. Women's entrepreneurial groups on platforms such as Facebook and Whatsapp have made a significant impact in enhancing women's confidence and aspiration levels. As peer review mechanisms, they are environments where ideas are critiqued in constructive and nurturing ways.

- b) A more palpable effect of women's isolation from commercial discussions is that they sometimes have an imperfect perception of market demand and consumption patterns. Free access to readable news reports and statistical data could help remedy this information gap. User friendly news applications and search engines, which provide access to relevant data on demand have an important role to play in this. By way of example, the Dairy Information System Kiosk in Gujarat is a database of all milk cattle, and provides information about veterinary services and the dairy sector. The news page Khabar Lahariya (which, in Hindi, means *News Waves*) tells women's stories in the vernacular, to be read by other women on their own websites, as well as on platforms like Facebook. We think that other such measures which provide easy to read, accurate commercial information to women, should be given funds and encouragement.
- c) Women are less likely to have available capital to set-up brick-and-mortar commercial establishments. So, they rely on exploitative middlemen or word-of-mouth to contact markets. The internet has been remedying this by providing market access platforms to women. Floured, a home-based bakery, which has been using Facebook as its only platform to successfully market its customised cakes in the city of Bangalore, India, is a good example of this impact of ICT. A 2017 study by Zinnov shows how rich interaction applications have helped home-makers in Bangalore carry on an online apparel resale business. By providing online platforms to conduct their business, the internet can reduce women's dependence on capital access, which has been one of the biggest systemic hurdles to their businesses.
- d) Similarly, online portals help reduce the costs of businesses, by lowering publicity expenditure. Advertisement cost is an important consideration for new SMEs, and online platforms like Facebook and Instagram allow entrepreneurs to dissipate information about their products and services at a negligible expense. This is especially useful for women-run socially-relevant enterprises that cater to niche markets and have less access to capital on account of factors such as smallness of scale, risk of failure, and female ownership. In India, enterprises like Coppre and Kanabis have countered these odds by using internet platforms to build commercial presence. Coppre has revived an ancient tradition of handcrafting metalware by finding a bustling market for it, through advertising on social media platforms. Kanabis has spread information relating to its affordable, PETA-approved, vegan foot ware among environmentally conscious consumers, through social networking.

e) Responsibilities and roles within the family prevent women from being part of workplaces outside the home. We recognise that there is a need to break stereotypes which force women to remain at home, and welcome that the world is steadily moving towards a pervasive transformation in gender roles. In the meanwhile, remote access mechanisms and virtual workspaces must be leveraged to allow women to participate in the workplace from home.

**3. Which are the available sources and mechanisms for measuring women's participation in the digital economy with focus on SME's and micro-enterprises?**

Statistics published by the government, publicly available usage reports of telecom and internet platform providers, and independently conducted research material may be referenced to measure women's participation in the digital economy. The research of various stakeholders should be corroborated and supplemented by material gathered by other stake-holders. For instance, think tank reports should be verified against information obtained from the government through parliamentary questioning.

A recent study by ICRIER reveals that the mere study of internet penetration tells us less about internet impact, than evaluations of internet usage. A holistic evaluation of women's participation on the internet, therefore, should be both qualitative and quantitative. First-hand descriptive accounts of women should also be considered in any such exercise. The recounting of success stories of start-ups established by women is one way in which qualitative accounts can contribute to the evaluation of women's participation in the digital economy. Rapidly growing online business such as Pelli Poola Jada, which sells wedding accessories, and Dirty Feet, which organises rural field trips for school children, largely attribute their success to social networking over websites such as Facebook and Instagram. Examining their experiences could help assess patterns of women's participation in the digital economy.

**4. What measures/policies could be envisioned in order to foster the role of women as entrepreneurs and managers of SMEs, specifically in developing and least-developed countries?**

In view of our field experience in India, we think that access-based policies for fostering women's entrepreneurship could adopt the following approaches:

a) Regulatory burdens faced by internet-based entrepreneurs should be kept at a minimum. Women-enterprises should be allowed to function freely, without legal pressures to obtain licenses and establish physical presence.

- b) Smartphones should be easily available at reasonable rates. The costs of data should be kept at a minimum, to enable free internet access.
- c) The internet should enable vernacular access to information and markets. Vernacular access currently appears to be in a fairly clumsy state. Platform providers should ensure that input methods and translation applications are user-friendly and seamless.
- d) Mandating manufacturers to provide accessibility modifications to phones and laptops can especially help women with disabilities to participate in the economy, through the internet.
- e) Women should be provided with easy and collateral-free access to capital. Most women entrepreneurs use their personal funds for their enterprises. This can be changed by leveraging existing programmes such as the Shree Shakti Package of the State Bank of India, and through the extension of micro-credit facilities.
- f) Enhancing digital literacy by updating national school curriculums and by providing ICT training as part of government-led vocational programmes will help women access the internet more usefully.
- g) Encouraging the use of online payment systems will lead to greater trust in online markets.

The use of policy mechanisms to reverse societal gender roles will also have a long-term impact on women SME entrepreneurs.

**5. What are the gaps in addressing these challenges? How can they be addressed and what is the role of governments?**

Set out below are some gaps in addressing the challenges of women entrepreneurs, and some ways in which they can be addressed. While our response to this question is based on the Indian experience, we believe that governments across the world could adopt such approaches to help bridge the digital gender divide.

- a) Traditional gender relations and economic roles have resulted in a situation where women find it extremely difficult to obtain capital to fund their businesses; and there is an urgent need to facilitate easy funding of women's enterprises. The Indian government is already attempting to provide this through the Stand Up India initiative through which it will fund 250,000 women entrepreneurs belonging to scheduled castes and tribes. Most commercial banks in India are provided loan schemes for women entrepreneurs. These programs and schemes must be replicated at larger scales, and in more popular ways, so that capital access no longer remains an impediment to women's entrepreneurship. Since women's enterprises often do not meet scale-based requirements of commercial lenders, existing microcredit practices and models must be strengthened to meet their funding needs.

- b) Perceptions about internet safety form another significant challenge to women's access to digital markets. The fear of online sexual harassment has formed a barrier to uninhibited internet access by women. Most social networking platforms have in place robust controls which enable women to manage their privacy. The government can impart vital training to girls and women on keeping safe on the internet, thereby reducing the fears of online harassment. Digital safety can be made an essential part of the school curriculum. At the same time, map-based safety auditing applications such as Safety Pin and Hidden Pockets, which help women keep safe in physical spaces, should be supported to bring more women onto the internet.
- c) In addition to training on online safety, the national school curriculum should include internet education and skill development. Prescribed curriculums should regularly be updated and revised to ensure that children learn relevant skills as they grow up. Education and training should focus on ensuring that young girls grow into well-adjusted, competent women, who can efficiently interact with industry and the world economy.
- d) Finally, we cannot overstate the need to change social norms and gender stereotypes in India, and in the rest of the world. Governments must, as a matter of policy, undertake a social reprogramming exercise, to ensure that women do not grow up feeling excluded from the commercial world. General programs like the Beti Bachao (meaning Save the Daughter, in Hindi) program of the Government of India, as well as more focussed programmes could lead to realisation of this outcome. The government should consider leveraging private organisations and NGOs in this attempt at social engineering.