RESPONSE TO ITU'S CONSULTATION PAPER ON BRIDGING THE DIGITAL GENDER DIVIDE

Consumer Unity & Trust Society (CUTS International, www.cuts-international.org) is pleased to respond to the International Telecommunications Union (ITU) - Council Working Group (CWG) Consultation Paper[1] on Bridging the Digital Gender Divide, as a part of the International Internet related Public Policy Issues. Responses to the specific questions asked in the consultation paper, are given below:

Introduction

Although the adoption and penetration rates of internet access have risen across the world[2], there still exists a large gender gap in its uptake[3]. Though studies have showcased that access to Information and Communication Technology (ICT) for women can significantly improve their quality of life and promote gender equality, their employment in ICT-related sectors is marred by the persistent, unequal and traditional stereotypes.[4]

Breaking such gendered barriers is especially important in light of recent advancements in technology, which allow active participation of women in the labour market: through online work, as e-Commerce entrepreneurs, or in Business Process Outsourcing (BPO) Sector.[5] Further, the role of ICT in achieving the United Nations (UN) Sustainable Development Goal (SDG) of gender equality[6] has been widely recognised.

ICT is also known to be positively impacting Micro Small and Medium Enterprises (MSMEs)[7], which in turn have been economically empowering women through entrepreneurship, as a large number of MSMEs are run by women. It must also be noted that, boosting female entrepreneurship can play an instrumental role in tackling inequalities and poverty, especially in developing and Least Developed Countries (LDCs).[8]

As on 2012, an estimated 126 million women were starting or running new businesses in 67 economies around the world.[9] In India, women entrepreneurs make a significant contribution to the Indian economy and need further encouragement to deepen their participation in the MSME growth story. There are nearly 3 million women led MSME's which contribute approximately 3% of the industrial output, and also give employment to over 8 million people.[10] However, at a

[1] "CWG-Internet: Online Open Consultation", 2017, ITU, available at:
 http://www.itu.int/en/council/cwg-internet/Pages/consultation-oct2017.aspx, accessed on 9th Dec 2017
[2] "INTERNET GROWTH STATISTICS", 2017, Internet World Statistics, available at:
http://www.internetworldstats.com/emarketing.htm, accessed on 8th Dec 2017
[3] "ICT FACTS AND FIGURES 2016", Sanou, B., 2017, ITU, available at: https://www.itu.int/en/ITU-D/Statistics/Documents/facts/ICTFactsFigures2016.pdf, , accessed on 15th Dec 2017
[4] "Women in the digital economy: Breaking through the equality threshold", Bárcena, A., 2013, ECLAC, available at: https://www.cepal.org/publicaciones/xml/2/51172/womaninthedigitalecoSUMMARY.pdf, accessed on 8th Dec 2017
[5] " DIGITAL DIVIDENDS", 2016, World Bank Group, available at: http://documents.worldbank.org/curated/en/896971468194972881/pdf/102725-PUB-Replacement-PUBLIC.pdf, accessed on 16th Dec 2017
[6] "Gender Equality", Sustainable Development, available at:
 http://www.un.org/sustainabledevelopment/gender-equality/, accessed on 20th Dec 2017
[7] Throughout the comments, MSME has been used in place of SME
[8] "Levelling the trading field for SMEs", 2016, World Trade Report, available at:
https://www.wto.org/english/res_e/booksp_e/world_trade_report16_e.pdf, accessed on 9th Dec 2017
[9] "Global Best Practices in Banking Women-Led SMEs", EBRD, available at:
http://www.womensworldbanking.org/wp-content/uploads/2014/11/Global-Best-Practices-Banking-Women-Led-SMEs-WomensWorldBanking.pdf, accessed on 7th Dec 2017
[10] "The new wave Indian MSME", KPMG, available at: https://assets.kpmg.com/content/dam/kpmg/pdf/2016/03/The-new-wave-Indian-MSME.pdf, accessed on: 12th Dec 2017

macro level, and in contrast to gender neutral MSME figures, a rather poor state of affairs emerge, which can be studied from the diagrams below.
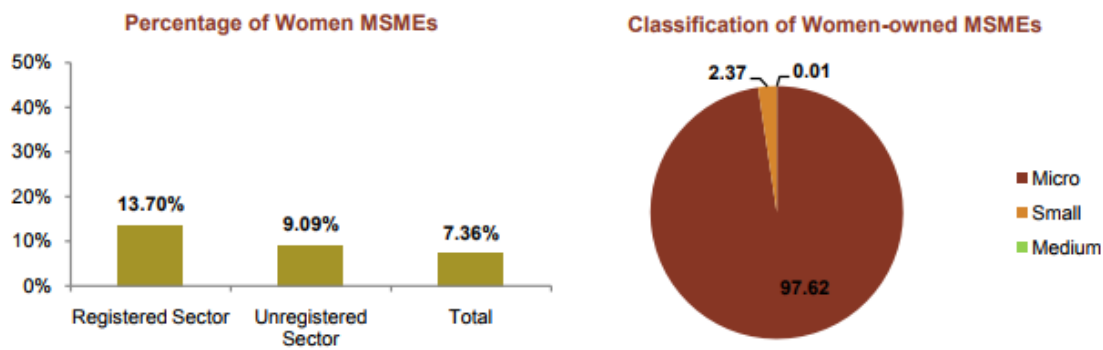
This paper therefore advocates for closing the gender gap in participating in the Digital Economy (DE) through MSMEs.

Question 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?

It has been estimated, that providing internet access to 150 million women, has the potential to contribute approximately $15 billion to the annual gross domestic product (GDP) of 144 developing countries.[12] Recognising the benefits offered by bridging the gender based digital divide, governments have started implementing measures in various countries, some of which have been listed below:

- IT for Masses Program in India. India's Ministry of Information Technology's launched this program aimed at improving digital literacy by 2020, especially among rural women, by imparting training to them. It also seeks to provide loans and useful market information to potential women entrepreneurs.[13]

- Digital need-specific training programmes. Since many girls drop out of formal schooling before reaching puberty, it becomes essential to explore the possibility of educating adolescent girls and illiterate women, by supporting their learning processes through the use of ICT as a skill-provider. Barefoot College in Rajasthan, India provides professional training to such females on how to use mobile phones through novel techniques which are independent of the perquisite of literacy, thereby enabling older women entrepreneurs to use it to their benefit.[14]

- Role of Private Players. Apart from the above measures taken by governments, private players have also started to play a role in closing the digital divide between men and women. Two such initiatives taken by technology giants are by[15]:

  o *Google: helping women get online*. In India, Google along with Tata Trusts, is enabling access and creating capacity among rural women of using the internet for not

[11] "Women Entrepreneurship in India", 2015, Swaniti Initiative, available at: http://www.swaniti.com/wp-content/uploads/2015/12/Women-and-Entrepreneurship-in-India-1.pdf, accessed on: 9th Dec 2017
[12] "Women and the Web", Esque, S., Bachelet, M., Dalberg, available at: https://www.intel.com/content/dam/www/public/us/en/documents/pdf/women-and-the-web.pdf, accessed on 15th Dec 2017
[13] "Digital divide: Improving Internet access in the developing world through affordable services and diverse content", West, D., 2015, Center for Technology Innovation at Brookings, available at: https://www.brookings.edu/wp-content/uploads/2016/06/West_Internet-Access.pdf, accessed on: 12th Dec 2017
[14] "Bridging the Digital divide: Skills for the New Age", Chetty, K., Josie, J. Et. al, 2017, G20-Insights, available at: http://www.g20-insights.org/policy_briefs/bridging-digital-divide-skills-new-age/, accessed on: 11th Dec 2017
[15] "Accelerating Digital Literacy: Empowering women to use the mobile internet", 2015, GSMA , available   at : https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2015/06 /DigitalLiteracy_v6__WEB_Singles.pdf, accessed on: 9th Dec 2017

only their own benefit, but also of their communities, through internet saathis who are equipping them with basic internet skills and providing them internet-enabled devices. These saathis train their neighbouring women in nearby villages on how to use the internet to find relevant information online. Such trainings positively impact the young and rural women populations throughout the country.[16]

- o *Intel: she will connect*. Intel is empowering girls by imparting basic technology skills to them, which enable them to expand their economic opportunities. Through the initiative, it strives to connect women to the internet in Sub-Saharan Africa. The focus is on closing the gender digital divide through digital literacy.[17]

Question 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?

The ability of MSMEs to respond to the dynamic modern business environment depends largely on the information systems management, as a substantial portion of business operator's responsibility lies in his creative abilities driven by new knowledge and information. ICT therefore, plays a crucial role in helping MSMEs design and deliver new products and services with unique features and redirecting and redesigning their business processes to meet current changes, since it provides a solid platform on which their business processes can be built to meet the dynamic business environment they find themselves.

Recognising its importance, governments in various countries have begun focusing on it, for MSME growth. A few examples of the initiatives / good practices being adopted in developing countries and LDCs, which have especially benefitted women participation in MSMEs have been listed below:

- MSME Technology Centres. In India, Ministry of MSME, Office of the Development Commissioner (MSME) has endeavoured of helping MSMEs, by establishing 18 Technology Centres, which look into the specific problems faced by MSMEs, and provide technical services, developed and upgraded technologies, along with conducting manpower development and training. Apart from providing training to other marginalised sections of the society, these centres are trained thousands of women each year.[18]

- Rural women weavers in Bhutan. Traditional rural women weavers in Bhutan went passed middlemen by developing weaving information and communication strategies for ecommerce in tourism. With the help of Japan Women in Development Fund (JWIDF), the women developed business plans to manage supply and use the Internet to facilitate the export of their products. On a larger scale, the women's weaving project addressed gender based inequities in the local and international markets.[19]

- Informal workers network in the Philippines. PATAMABA, is a national network of informal workers, which has been training women homeworkers to begin home-based livelihood enterprises. Projects have involved computer literacy, good business practices, and relationship-building. Some members have joined together to form a coalition of small producers in order to compete in the export market. It also seeks support for

[16] "Internet made simple", Helping Women Get Online, available at : https://hwgo.com/ accessed on 15th Dec 2017

[17] "Empowering Girls & Women", Intel, available at :https://www.intel.com/content/www/us/en/corporate-responsibility/social-impact-and-educational-initiatives/she-will-connect.html, accessed on: 9th Dec 2017

[18] "Annual Report 2015-16", Ministry of MSMEs, available at : http://msme.gov.in/sites/default/files/MEME%20ANNUAL%20REPORT%202015-16%20ENG.pdf, accessed on: 13th Dec 2017

[19] "Gender and ICTs for development: A Global Sourcebook ", 2006, Royal Tropical Institute, available at : http://www.eldis.org/go/topics/resource-guides/ict-for-development/ict-and-gender&id=20759&type, accessed on 12th Dec 2017

- participation in international trade fairs, where members gain exposure to market realities. Few of such ventures started to set up their website for e-commerce, business and trade.[20]

- SMEs Go Digital programme in Singapore. The project is envisaged to help SMEs embrace digital technologies in order for them to seize the opportunities for growth in the digital economy. Apart from productivity enhancing tools such as digital ordering and payment etc., SMEs would also be imparted with new digital capabilities such as cyber-security, data protection, and data analytics etc. through the programme.[21]

- Divine Computers in India. A team of women sourced a group loan of US$4,444 from the State Bank of Travancore under a Federal Government poverty alleviation scheme in Calicut, India, in 2002. The group members contributed US$222 while the rest was paid through a subsidy. The micro-enterprise is engaged in training high school students under the IT@School Programme as well as give some short-term computer lessons to the general public during school break. The school collects monthly fees from the students (US$0.50 per student), out of which US$560 is directly paid to the bank account against the loan per month. The rest is given to the women in Divine Computers.[22]

- MSE Cluster Development Programme. Launched by the Ministry of MSME in India, the contribution from the Ministry of MSME varies between 30-80% of the total project in case of hard intervention, however, in the case of female owned business clusters, the contribution of the ministry of MSME may go upto 90% of the total project cost.[23]

- DFCU Bank in Uganda. As part of its SME business strategy, the bank launched the Women in Business (WIB) Program in 2007 to assist Ugandan women entrepreneurs grow through access to financial products and services, as well as non-financial services. Customized financial products which have been made available include loans and savings for women entrepreneurs by creating a product - "land loan", which allows specifically women to use as a collateral. With this, women can take a loan to purchase property that they can later use as collateral for business loans. The bank is also promoting partnerships among female clients through an investment club, and a savings scheme where business-women raise funds together to make future business investments. Further, non-financial services encompass: spreading awareness and imparting training with respect to business management etc. to women entrepreneurs.[24]

- The SME Bank in Malaysia. It enhances the capacity of women entrepreneurs to run stronger businesses through financial products adapted to match needs of women entrepreneurs who, in Malaysia, are heavily concentrated in manufacturing and tourism, as well as non-financial services such as incubation system through which the bank provides financing, entrepreneurial guidance, training and assisting clients in marketing and promoting products.[25]

- Rawbank in the Democratic Republic of Congo. It designed and launched its "Women in Business" program and the "Lady's First" program in order to cater to dynamic and growing women-owned SMEs. A few of their programs include: easing the collateral

[20] "Gender Issues and Tools for SME and ICT ", 2008, APC, available at : http://www.scj.go.jp/en/sca/activities/conferences/conf_8_projects/pdf/g2.pdf, accessed on 12th Dec 2017

[21] "SMEs Go Digital", 2017, Info-communications Media Development Authority , available at : https://www.imda.gov.sg/industry-development/programmes-and-grants/small-and-medium-enterprises/smes-go-digital, accessed on 12th Dec2017

[22] "Gender Issues and Tools for SME and ICT ", 2008, APC, available at : http://www.scj.go.jp/en/sca/activities/conferences/conf_8_projects/pdf/g2.pdf, accessed on 12th Dec2017

[23] http://www.swaniti.com/wp-content/uploads/2015/12/Women-and-Entrepreneurship-in-India-1.pdf, accessed on 12th Dec 2017

[24] "A Research Report on Opportunities, Challenges, and the Way", 2014, IFC, available at : https://www.ifc.org/wps/wcm/connect/877d9d804326bc05a797ef384c61d9f7/WomenownedMSMEFinance.pdf?MOD=AJPERES, accessed on 12th Dec 2017

[25] "A Research Report on Opportunities, Challenges, and the Way", 2014, IFC, available at : https://www.ifc.org/wps/wcm/connect/877d9d804326bc05a797ef384c61d9f7/WomenownedMSMEFinance.pdf?MOD=AJPERES, accessed on 12th Dec 2017

requirements specifically for women entrepreneurs, apart from offering other non-financial services which include: training and legal advice desks, which provide assistance to 'women in business'.[26]

- African Development Bank's Growth Oriented Women Entrepreneurs (GOWE) program. The program is a partial guarantee aimed at women entrepreneurs. The program was launched in Kenya and Cameroon in 2006 and 2007 respectively. Similar partial guarantee programs in Tanzania and Zambia have recently been launched.[27]

Question 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?

MSMEs have enhanced the prospects of economic empowerment of women through entrepreneurship. This has been derived from the statistics/figures mentioned below:

- 34 per cent of all registered SMEs worldwide are owned by women.[28]
- An estimated 8 to 10 million formal SMEs are owned by women in developing countries, which represent 31 to 38 per cent of all formal SMEs in these emerging economies.[29]

Form the face of these, it may be implied that MSMEs can be a good source of income generation and social inclusion of women. However, female entrepreneurship is primarily limited to micro firms, as only a third of small enterprises, and a mere 20 per cent of medium enterprises are owned by women. Though it has been estimated, that female entrepreneurs are also working in the informal economy, evidence in this regard is scarce.[30]

Such lack of reliable data becomes a key challenge while contemplating on how to boost female entrepreneurship.[31] Therefore, there is a need for more and better gender specific data, specially related to MSMEs engaged in e-Commerce / e-Trade. Such data will help in designing optimal policies aimed at boosting women participation in the digital economy. This may be collected by International Organizations / Non-Governmental Organisations (NGOs) in collaboration with not only governments, but academia and the private sector as well. This will help in the measurement of women led MSMEs participation in e-Commerce, by enhancing the availability and quality of gender-disaggregated, ICT and trade statistics.[32]

The following mechanisms may be used in this regard:[33]

- Collecting, analysing, and tracking data. The relevant stakeholders as mentioned above should be urged to collect, analyse, and track sex disaggregated data related to internet access and use. However, the data so collected and processed must be accessible and made available as per international guidelines, and should facilitate country / region wise comparisons over time.

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[26] "A Research Report on Opportunities, Challenges, and the Way", 2014, IFC, available at : https://www.ifc.org/wps/wcm/connect/877d9d804326bc05a797ef384c61d9f7/WomenownedMSMEFinance.pdf?MOD=AJPERES, accessed on 12th Dec 2017

[27] "A Research Report on Opportunities, Challenges, and the Way", 2014, IFC, available at : https://www.ifc.org/wps/wcm/connect/877d9d804326bc05a797ef384c61d9f7/WomenownedMSMEFinance.pdf?MOD=AJPERES, accessed on 12th Dec 2017

[28] "Think Big for Small", 2017, G20 Germany, available at : https://www.b20germany.org /file admin /user _upload/documents/B20/B20_CTG_SMES_Final_Policy_Paper_2017-04-11.pdf, accessed on 12th Dec 2017

[29] https://www.wto.org/english/res_e/booksp_e/world_trade_report16_e.pdf accessed on 12th Dec 2017

[30] https://www.wto.org/english/res_e/booksp_e/world_trade_report16_e.pdf accessed on 12th Dec 2017

[31] "Enhancing Women's Economic Empowerment through Entrepreneurship and Business Leadership", 2017, OECD, available at : http://www.oecd.org/gender/Enhancing%20Women %20Economic%20 Empowerment _Fin_1_Oct_2014.pdf, accessed on 14th Dec 2017

[32] "Towards Inclusive E-Commerce", 2017, UNCTAD E-Commerce Week 2017, available at : http://unctad.org/en/PublicationsLibrary/dtlstict2017d7_en.pdf, accessed on 10th Dec 2017

[33] "Working Group on the Digital Gender Divide", 2017, Broadband Commission, available at : http://broadbandcommission.org/Documents/publications/WorkingGroupDigitalGenderDivide-report2017.pdf, accessed on 9th Dec 2017

- Researching women's access to and use of the Internet. Also, the stakeholders researching on women's access and use of internet must be guided by understanding the needs, circumstances, and preferences of women, in diverse local contexts, along with the factors limiting women's access to and use of the internet, due to cultural and social barriers. Research considering these factors will facilitate women centric policies and strategies, which appropriately address their needs and priorities.
- Publishing and sharing data and research. In order to facilitate accurate and relevant information available for analysis and appropriate policy making, sharing of data between the stakeholders must be encouraged. Published sex disaggregated data must be shared with other relevant organisations in a safe and secure manner, with due respect to data privacy and protection laws, for non-commercial use only.

Apart from other stakeholders such as the government, private players etc. the role of NGOs becomes even more important in this regard.[34]

Question 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?

The need for mainstreaming gender inclusion, to promote equality and narrowing the digital divide has been widely recognised. A variety of opportunities are opened by ICTs for furthering women's autonomy and gender equality in the information and knowledge society. Appropriate economic and technology public policies will have a facilitative and enabling effect on gender equality. However, they are encumbered with a two-fold challenge, i.e. maximising the opportunities offered by the digital revolution, and to minimise the risk of women falling behind.[35] Digital technologies enable flexible working conditions, thereby bringing women into the labour market, especially in white-collar occupations, through enhanced participation in MSMEs. A few policy recommendations are given below:

- Policies for female-owned enterprises. These should not only be targeted at start-ups, micro and small enterprises, but their scope should also encompass stimulating high-growth firms, as well as ensuring the growth and development of women in medium and large businesses. Sector focused policies may also be implemented for this, such as: support programmes targeting women led enterprises in high technology oriented sectors.[36]
- Create an e-commerce policy framework, which will encourage greater e-commerce adoption by women led SMEs. Focusing on gender equality, and women's economic empowerment is likely to increase women led SMEs' access to the international market. 'Australia's initiative of encouraging women-led MSMEs to contribute to export markets, and Asia Pacific Economic Corridor's (APEC) capacity building program supporting women-led SMEs access global markets by implementing gender-responsive trade promotion policies and programs are noteworthy.'[37]
- Fostering entrepreneurship among women is a key policy goal for governments around the world. Public policies aimed at accomplishing this may include: 'fostering a gender neutral legal framework for business, ensuring equal access to finance for female and

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[34] "Working Group on the Digital Gender Divide", 2017, Broadband Commission, available at : http://broadbandcommission.org/Documents/publications/WorkingGroupDigitalGenderDivide-report2017.pdf, accessed on 9th Dec 2017

[35] "Women in the digital economy", 2013, United Nations, available at : https://www.cepal.org /publicaciones/xml/2/51172/womaninthedigitalecoSUMMARY.pdf, accessed on 9th Dec 2017

[36] "Enhancing Women's Economic Empowerment through Entrepreneurship and Business Leadership", 2017, OECD, available at: http://www.oecd.org /gender/Enhancing%20Women%20Economic %20Empowerment_Fin_1_Oct_2014.pdf, accessed on 8th Dec 2017

[37] "APEC Small and Medium Enterprises Ministerial Meeting", 2016, Asia Pacific Economic Cooperation, available at: https://www.apec.org/Meeting-Papers/Sectoral-Ministerial-Meetings/Small-and-Medium-Enterprise/2016_sme.aspx, accessed on 8th Dec 2017

male entrepreneurs, and pairing relevant financing schemes with support measures such as financial literacy, training, mentoring, coaching and consultancy services, and increased access to support networks, including professional advice on legal and fiscal matters, especially for women'[38]. In India, special attention is being given on this, which is evident from the exclusive Entrepreneurship Development Programmes (EDPs) being conducted for women. There are various programmes and schemes of MSME Ministry for conducting exclusive training programmes for women, and the government is also providing grants / special concessions to women under the Trade Related Entrepreneurship Assistance and Development (TREAD) and Rural Employment Generation Programme (REGP).[39]

- <u>Need to frame policies which foster greater boardroom diversity</u>. Governments should mandate the creation of gender specific quotas in the senior / top level management of companies, and set minimum representation thresholds. Norway has implemented such a policy since 2006. Another alternative for governments in developing countries / LDCs would be to encourage companies / MSMEs take voluntary measures to enable women's participation. However, such policies would also require active support from senior and middle management to bring the required change.[40]

- <u>Government policies should not only focus on how to enhance the number of women led enterprises, but also focus on tackling the possible failures which hinder the growth of those already in the market</u>. Unfortunately, policies aimed at promoting women entrepreneurship, are often targeted only at small enterprises, based on the faulty assumption that women entrepreneurs want to stay small. There are ample women who are zealously working towards the growth for their businesses. Therefore, greater focus is required on helping them accomplish their aspirations of growth.[41]

- <u>Public policy can improve the financing prospects of women-owned firms</u>. Access to finance being a key challenge for women, an effective government policy is required to address this issue. 'This may done by increasing the scale and reach of public interventions for enabling access to bank credit, improving women's access to equity and venture financing, and preventing discrimination in lending markets.' Subsidised loans and loan guarantees would also be effective tools for this. There is also a need to bolster the self-confidence of women entrepreneurs through training programmes to help female entrepreneurs build the necessary skills required to better their chances in raising the requisite funds for their businesses.[42] Another important policy could be for mandating a threshold for banks to finance women entrepreneurs.[43]

- <u>Governments must play a role in addressing cultural barriers and the stereotyping of women in society and business</u>. Effective policy implementation by collaborating with business, NGOs, academia and the media on awareness campaigns about women in business would help in this regard. Governments should support women in business, especially in traditionally male-dominated fields such as the ICT industry, along with encouraging companies to frame gender up-lifting policies. Further, enhancing the role of women at senior levels within the public sector, semi-public agencies and state-owned enterprises will break the barriers of limited presence of women in leadership positions.

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[38] "Enhancing Women's Economic Empowerment through Entrepreneurship and Business Leadership", 2017, OECD, available at: http://www.oecd.org/gender/Enhancing_%20Women%20Economic%20Empowerment_Fin_1_Oct_2014.pdf, accessed on 8th Dec 2017

[39] "The new wave Indian MSME", KPMG, available at: https://assets.kpmg.com/content/dam_/kpmg/pdf/2016/03/The-new-wave-Indian-MSME.pdf, accessed on 10th Dec 2017

[40] http://www.oecd.org/gender/Enhancing%20Women%20Economic%20Empowerment_Fin_1_Oct_2014.pdf

[41] "Enhancing Women's Economic Empowerment through Entrepreneurship and Business Leadership", 2017, OECD, available at: http://www.oecd.org/gender/Enhancing%20Women%20Economic%20Empowerment_Fin_1_Oct_2014.pdf, accessed on 10th Dec 2017

[42] http://www.oecd.org/gender/Enhancing%20Women%20Economic%20Empowerment_Fin_1_Oct_2014.pdf accessed on 11th Dec 2017

[43] https://assets.kpmg.com/content/dam/kpmg/pdf/2016/03/The-new-wave-Indian-MSME.pdf accessed on 12th Dec 2017

Other policy responses may include raising awareness within the public sector, target setting, transparency in recruitment process etc.[44]

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

Gender equality is not just a moral, but an economic imperative as well to create inclusive societies. Reducing the digital gender divide should be focussed upon to create sustainable economies. The principles of fairness and equity, along with the realisation of individual aspirations of economic empowerment must take centre stage around the world.[45]

Therefore, this issue is now being taken on priority governments across the world, especially in developing countries and LDCs. As discussed above, policy makers have now started to realise the importance of women participation in DE, and have thereby started to formulate gender uplifting policies. However, many gaps and challenges still remain. Some of these have been discussed below, along with certain initiatives taken by the government to address them. However, it must be noted, that it is not only the government, but the civil society at large (including private players) which needs to play a role in enabling a more digitally inclusive world.

- Need to ensure that women have the right knowledge and skills to participate in e-trade. Steps need to be taken for ensuring women participation in e-Commerce. Establishing a network of women e-Commerce entrepreneurs from developing countries to exchange, learn and provide and receive mentorship would be helpful.[46] Partnering with Self Employed Women Association (SEWA) and Impulse Social Enterprise (ISE) in India, e-commerce giant Amazon is boosting women entrepreneurship by launching the *Saheli* Store for products exclusively provided by women entrepreneurs. Amazon is offering thousands of women entrepreneurs, an opportunity to reach prospective customers across the country, through a dedicated storefront, which showcases products produced locally by women entrepreneurs, who are also benefited through subsidised referral fees, account management and post launch support, enhanced discoverability of products etc.[47]

- Strengthening education in science, technology, engineering, and mathematics (STEM). Traditionally, women have been much less likely than men to choose get educated in the STEM field. Addressing this gender stereotype in educational institutes will encourage girls to utilise the significant opportunities provided by them, thus enabling them to contribute to the MSME sector. Finland's model of providing incentives in recruitment and retention of women in STEM fields; by working with employers to make gender-neutral working environment could be adopted by other countries as well.[48]

- Develop advanced technological skills and encourage lifelong learning for women. Women are often underrepresented in ICT sectors. This raises the need of encouraging girls to enter ICT companies, by introducing them to technology early on.[49] One such

[44] http://www.oecd.org/gender/Enhancing%20Women%20Economic%20Empowerment_Fin_1_Oct_2014.pdf accessed on 11th Dec 2017

[45] http://www.oecd.org/gender/Enhancing%20Women%20Economic%20Empowerment_Fin_1_Oct_2014.pdf accessed on 11th Dec 2017

[46] "Towards Inclusive E-Commerce", 2017, UNCTAD E-Commerce Week 2017, available at : http://unctad.org/en/PublicationsLibrary/dtlstict2017d7_en.pdf, accessed on 10th Dec 2017

[47] "Amazon launches 'Saheli' programme to empower women entrepreneurs in India", 2017, Your Story, available at : https://yourstory.com/2017/11/amazon-launches-saheli-programme-to-empower-women-entrepreneurs-in-india/, accessed on 13th Dec 2017

[48] " DIGITAL DIVIDENDS", 2016, World Bank Group, available at: http://documents.worldbank.org/curated/en/896971468194972881/pdf/102725-PUB-Replacement-PUBLIC.pdf, accessed on 12th Dec 2017

[49] http://documents.worldbank.org/curated/en/896971468194972881/pdf/102725-PUB-Replacement-PUBLIC.pdf accessed on 11th Dec 2017

initiative has been taken by AkiraChix in Nairobi, Kenya, where they conduct events, to brainstorm around the career opportunities available to girls in the field of technology.[50]

- <u>Adopt not just gender-neutral, but gender-uplifting digital strategies.</u>[51] The government of Kerala, India has set up the Kudumbashree project, with the objective of outsourcing ICT services to women cooperatives; most of whom had never worked outside their home previously.[52]

- <u>Focus on digital finance to increase women's economic participation</u>. Since majority of the financially excluded populations comprise of women, promoting access to digital trade and electronic payment methods amongst them, will contribute to promoting SMEs run by women. Among others, digital finance has significant potential in this regard.[53] It will help in shifting the economic decision making in favour of women, by giving them access to savings instruments, resulting in their empowerment, since there lies a significant positive relationship between female labour force participation and female bank account ownership.[54] Kenya's M-Pesa has become a powerful tool in this regard, and given women an opportunity to participate in the formal market economy.[55]

- <u>Undertake awareness and training programmes in rural areas towards the Business Process Outsourcing (BPO) sector</u>. ICT enabled outsourcing; including online work has been an important source of jobs in developing countries, especially for women. The BPO sector in India gives employment to more than 3.1 million people, 30% of whom are women. Considering the potential of awareness programmes in rural areas regarding opportunities available in the BPO sector to increase women's enrolment in relevant training programs, a three-year awareness raising programme was launched in rural India, which resulted in an increase in school enrolments of girls. This also helped in reducing the gender based digital divide in those areas.[56]

- <u>Empowering women through digitally enabled social programs</u>. Social programmes can be made more effective through the use of digital systems, thereby promoting digital inclusion and women empowerment.[57] Digital welfare payment mechanisms devised in various developing countries such as the Benazir Income Support Programme in Pakistan[58], and the Absa Sekulula welfare payment card in South Africa[59] are good examples of uplifting women to the main-stream.

- <u>Women as entrepreneurs continue to be under-represented</u>. Fewer women than men, choose to be self-employed. They often lack experience while starting a business and

[50] "Geek Girl Festival", 2015, AkiraChix, available at : http://akirachix.com/introducing-the-geek-girl-festival-hosted-by-akirachix/, accessed on 10th Dec 2017

[51] http://documents.worldbank.org/curated/en/896971468194972881/pdf/102725-PUB-Replacement-PUBLIC.pdf accessed on 11th Dec 2017

[52] "IT Social Outsourcing as a Development Tool", 2007, University of Manchester, available at : https://assets.publishing.service.gov.uk/media/57a08b10ed915d622c000aa3/R8352-SocialOutsourcing-KeralaPaper.pdf, accessed on 10th Dec 2017

[53] "Think Big for Small", Dr. Staudigl, R., 2017, G20 Germany, available at : https://www.b20germany.org/fileadmin/user_upload/documents/B20/B20_CTG_SMES_Final_Policy_Paper_2017-04-11.pdf, accessed on 12th Dec 2017

[54] " DIGITAL DIVIDENDS", 2016, World Bank Group, available at: http://documents_.worldbank.org /curated /en/896971468194972881/pdf/102725-PUB-Replacement-PUBLIC.pdf, accessed on 7th Dec 2017

[55] "The evidence is in: mobile money can help close the gender gap", 2017, World Economic Forum, available at: https://www.weforum.org/agenda/2016/12/the-evidence-is-in-mobile-money-can-help-close-the-gender-gap/, accessed on 15th Dec 2017

[56]"Globalization, Technology Diffusion and Gender Disparity", available at: https://books.google.co.in/books?id=6WxKFKuSL1QC&pg=PA23&lpg=PA23&dq=awareness+program+in+rural+india+regarding+bpo+for+women&source=bl&ots=PpsYfbDtSj&sig=vfpPAMpy3lsJlofqEmIomRcyKuA&hl=en&sa=X&ved=0ahUKEwitjcrxiN7XAhXCFpQKHXqeBsQQ6AEITzAH#v=onepage&q=awareness%20program%20in%20rural%20india%20regarding%20bpo%20for%20women&f=false, accessed on 14th Dec 2017

[57] http://documents.worldbank.org/curated/en/896971468194972881/pdf/102725-PUB-Replacement-PUBLIC.pdf accessed on 16th Dec 2017

[58] "Benazir Income Support Programme", available at: http://bisp.gov.pk/overview/, accessed on 16th Dec 2017

[59] "South Africa Country Report", 2011, CGAP, available at: https://www.cgap.org/sites/default/files/CGAP-G2P-Research-Project-South-Africa-Report.pdf, accessed on 16th Dec 2017

often hesitate / or are not able to raise capital for financing their business, due to which they earn less than males. Yet, women led businesses make useful contributions to household incomes, leading to economic growth.[60]

- <u>Incentivise MSMEs to promote women empowerment</u>. It is especially important for developing countries and LDCs to reward MSMEs for skill development and employment generation for women. This may come in the form of direct incentives, weighted deductions and reliefs in indirect taxes combined with low cost funding and credit access.[61]

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[60] "Enhancing Women's Economic Empowerment through Entrepreneurship and Business Leadership", 2017, OECD, available at: http://www.oecd.org/gender/Enhancing%20Women%20Economic%20Empowerment Fin_1_Oct_2014.pdf, accessed on 14th Dec 2017
[61] "The new wave Indian MSME", 2015, KPMG, available at: https://assets.kpmg.com/content /dam/kpmg/pdf/2016/03/The-new-wave-Indian-MSME.pdf, accessed on 7th Dec 2017