Digital Assets and Women's Economic Empowerment

Addressing Barriers and Enhancing Opportunities for Women in the Informal Economy and in Agriculture

Report of the Stakeholder Consultation
2020

Executive Summary

Digital assets have come to play a key role in the lives of women in the informal economy and in agriculture. It has created new avenues for women's employment, entrepreneurial and networking opportunities, and access to finance. However, in India the severe gender gap in access to technology and finance is a reality, instrumental in exacerbating inequalities such as pay and information gap. Besides, in order to enhance the current growth rate of the Gross Domestic Product [GDP] in India and to increase the female labour force participation rate [FLPR], female entrepreneurs, female-led enterprises, and women workers in the informal economy and in agriculture will have to be mainstreamed and brought into the digital world.

A stakeholder consultation was organised in December 2019 in New Delhi to identify the barriers to women accessing digital assets; solutions to improve women's access to digital assets and the role of digital assets in removing barriers to growth. Digital Assets for women's economic empowerment can be defined as both a) *digital infrastructure, tools, hardware or devices* [for example, mobile phones, personal computers, digital kiosks etc.] that enable access to digital technology, as well as b) *digital platforms, processes or entity* [for example, e-marketplace, mobile banking, information channels, digital documents] that help access opportunities of gainful employment and entrepreneurship. In other words, digital assets are both tools and processes that facilitate access to information, resources, opportunities for employment, and better income.

The expert panellists pointed out that illiteracy among women; the overarching patriarchal mindset; lack of access to internet and digital infrastructure; limited awareness; male dominance of the digital space and fear of online harassment keeps women from using digital technology.

The following solutions were recommended by the expert panellists: institutional tie-ups with women dominated sectors [for example, schools, public health management, microfinance groups] for improving access to digital infrastructure and digital literacy; gender sensitisation of men in the household as well as of the banking sector professionals; continued usage of traditional media for awareness generation where digital technology is yet to reach; use of applications and push-button technology to address women's safety and security issues; use of audio-based and if possible, audio-visual training programs on digital technology that focus on mentor-enabled peer-to-peer learning.

Access to digital technology is considered important because it helps in easy transaction of money and information; enables discovery of new opportunities as well as market linkages; and promotes better engagement/communication with people. The following barriers in women's access to digital assets were iterated: concerns regarding safety and privacy; socio-cultural constraints; lack of social acceptance in some parts towards women owning digital assets; unawareness and lack of confidence among women; lack of access to smartphones that hinders women's learning opportunities as most digital financial services and literacy building products are smartphone-based; lack of clarity among women on the

usefulness of digital assets, cost of software and data, slow internet speed and finally, lack of internet coverage in some parts.

The following emerged as the key to improving women's access to better livelihoods and financial opportunities using digital assets:

Extended hand holding and training programs for women in collaboration with:
- Women banking correspondents who extend hand-holding and assisted support to women
- Comprehensive and inclusive FinTech Programs, training on a range of skills and creating awareness through digital applications
- Popular applications like WhatsApp, Facebook etc. rather than introducing new learning tools and applications at the grassroots
- Mentor-enabled peer-to-peer learning programs for women in the informal sector

Innovative digital technology that cater to women's needs:
- Easy-to-use digital financial services like Bharat Interface for Money [BHIM] and mobile apps enabling hassle-free financial management and key efficiency enhancing functions to realise economic self-sufficiency
- Use of social media sites for marketing of goods and services, women-centric networking apps, safety apps, helpline numbers and digital hotlines as enablers of women's safety, continued mobility and efficiency

Enabling policy environment that help improve women's access to technology:
- Gender sensitisation programs for men and banking sector professionals
- Tailoring digital products as per women's needs
- Creating policies and awareness campaigns to increase understanding of digital assets and their usefulness

1. Background and Objectives of the Consultation

1.1. Context

Former UN Secretary-General Mr. Ban Ki Moon established the UN High-Level Panel on Women's Economic Empowerment (UNHLP-WEE) to make action-oriented recommendations on how to improve economic outcomes for women in the context of the Sustainable Development Agenda 2030. The UNHLP-WEE Secretariat was hosted within UN Women with support from the United Kingdom Department for International Development (DFID). India was represented on the panel by Ms. Renana Jhabvala, President, Self Employed Women's Association, Bharat (SEWA Bharat) and Chair, Women in Informal Employment: Globalizing and Organizing (WIEGO); other members were from governments, civil society, businesses and international organizations. The panel submitted its final report to the UN Secretary General in 2017, identifying seven drivers for women's economic

empowerment[see figure 1] and laying out concrete actions for accelerating progress towards women's full and equal economic participation.

Figure 1: Source: UNHLP, UN Women

In February 2019, UN Women organized a National consultation on *"Taking Action Towards Transformative Change for Women in the Informal Sector in India"* with civil society organizations, researchers, philanthropists and international organizations to prioritize action on the drivers for women's economic empowerment in the context of India. Chaired by Dr. Phumzile Mlambo-Ngcuka, Executive Director, UN Women the consultation aimed at developing a roadmap to implement the recommendations of UN Secretary General's High-Level Panel (HLP) on Women's Economic Empowerment [WEE] in India focusing on women workers in the informal sector and agriculture.

1.2. Roadmap Development Process

One of the key recommendations of the February 2019 consultation was **formation of an Expert Working Group (EWG) to develop a National Roadmap to contextualize and implement the recommendations of the HLP in India within the ambit of the identified drivers** for women's economic empowerment.

The following four drivers, amongst seven, were prioritized through the consultative process led by SEWA and UN Women:

- *Driver 2:* Ensuring legal protection and reforming discriminatory laws and regulations
- *Driver 3:* Recognizing, reducing and redistributing unpaid work and care
- *Driver 4:* Building Assets- digital, financial and property
- *Driver 7:* Strengthening visibility, collective voice and representation

The EWG, thus formed, is Chaired by Renana Jhabvala, President, SEWA Bharat, and co-chaired by Nishtha Satyam, Deputy Representative, UN Women Multi Country Office (MCO) for India, Bhutan, the Maldives and Sri Lanka, with women's rights, and gender and development policy experts as its members. The objective of the EWG is to provide strategic direction and inputs in the development of a National Roadmap to contextualize and implement the recommendations of HLP in India.

1.3. About the Stakeholder Consultation held on 6th December 2019

Based on the recommendations of the EWG, UN Women and SEWA prioritized Driver **4: Building Assets – Digital, Financial and Property,** as a focus for the stakeholder consultation in the roadmap development process. The visible and fastest moving changes triggered by digital disruption led to the decision of taking up Driver 4 for the first round of discussions. However, within driver 4, it was decided to focus more on the role of digital technology in access to jobs, entrepreneurial and networking opportunities as well as access to finance and Direct Benefit Transfers [DBT] for women in the informal economy and in agriculture.

The Stakeholder Consultation witnessed participation of 40 experts from a range of organisations including practitioners working on the issue. The participants discussed both barriers to and enablers of women's access to digital technology. The scope of the discussions highlighted the ground realities and findings from ongoing and past research conducted on this important issue. Experts from diverse groups shared their expertise and insights in understanding the problem and at the same time, organisers and the participants highlighted the need to broaden diversity in convenings and practice to include stakeholders from the private corporations.

1.4. Objectives

The consultation had three objectives:

- **To provide** a platform for deliberations on key research, programmatic goals and policy on the role of digital assets in women's economic empowerment
- **To identify** proven and promising practices in this regard and
- **To develop** an action agenda including identification of areas for research, programs and policy to reduce the gender digital divide

2. Digital assets and women's economic empowerment in the Indian context

In India, female labour force participation rate [FLPR] is around 27% currently, which is far below the global average of 50%. The [NITI Aayog](#) has set itself a target of increasing FLPR to at least 30% by 2022-23 and to achieve this, ensuring digital inclusion and elimination of gender digital divide at a rapid pace is the need of the hour. Besides, in order to enhance the current Gross Domestic Product [GDP] growth rate in India, female entrepreneurs, female-led enterprises, as well as women in the informal economy and in agriculture have to be mainstreamed and brought into the digital world.

Digitisation is not only impacting the types of jobs that are available today but is also affecting the job roles and tasks. It is creating new opportunities for high-wage and better jobs, jobs that match the skills of the job seeker, eliminating the geographical location factor. Social media sites have improved coordination and information flow through sites like 'LinkedIn,' which are creating a balance between demand and supply side of the labour market.

Two types of digital divides are widely known in the Indian context, namely the rural-urban digital divide and the gender digital divide, both are a result of the circular relationship between: a) skill gap and b) gap in access to physical assets pertaining to digital technology. The gap in internet access and usage of smartphones between rural and urban areas is known as rural-urban digital divide and the gap in access to technology between males and females is known as gender digital divide. In India, only 30% of women use the internet (Kantar IMRB, 2017) and 38% women use mobile phones, as opposed to 71% of men. The severe gender gap in access to technology intensifies other inequalities in earning, networking opportunities and access to information. A recent survey underscored fear of online harassment; the connection drawn between use of technology with loss of a girl's "purity" prior to marriage; compared to other pressing family responsibilities usage of technology seen as wastage of time; and constant supervision by family members to ensure technology is being used for "socially acceptable and productive purposes" as reasons for less technology usage among women (Harvard Kennedy School, 2018).

Like the gender gap in digitisation, the financial inclusion gender gap is also high as women in several low-income households in India are unfamiliar with digital financial services (ISST, 2017). Research shows that only 20% women are financially literate in India (The S&P's Ratings Services, 2014) and even working women depend on spouses and parents for their financial decisions and investments. Further, of the 77% of Indian women with a bank

account, about 50% use it either in a limited manner or don't use it at all. Women's reasons for remaining "underbanked," or relying on alternatives to their bank accounts, include issues like not owning a mobile device, a tradition of cash transactions, limited understanding of the value in banking, and lack of financial literacy (Women's World Banking, 2019).

In addition, women face specific legal, regulatory, policy, cultural and technology barriers to accessing economic opportunities – both digital and non-digital (World Bank, 2015). These include specific documentation and permission requirements that women fail to understand; distance from the nearest bank branch, lack of land/property titled in women's name required as collateral by banks; lack of identification documents, negative experience with local community savings and agents; lack of confidence and trust in agents, and lack of female point of contact to help access financial services.

In the face of digitisation and changing future of work, women need to be at the forefront of active policy decision-making from being mere recipients of technological disruption. The innovations in digital technology need to take into account women's aspirations, needs and voices. Women need more encouragement to study the STEM [Science, Technology, Engineering and Mathematics] subjects to be able to use and contribute to the advancement of technology. The dearth of women on the floors of scientific research centres across India is something that needs to be changed for a better future. Introduction of new technology has helped increase new employment opportunities, improving the quality and quantity of jobs, and increasing equal economic opportunities for women, youth and people belonging to marginalised communities [ORF, 2018]. It has also triggered the creation of an ecosystem which wants to educate and reskill the workforce, and India can keep pace with the technological advancements, only with an enabling and inclusive policy environment which is focused on removing the gender digital divide.

3. Digital Assets and its role

Through collaborative processes, anchored by UN Women and SEWA Bharat, an attempt was made to define digital assets and what it means for Women's Economic Empowerment. The term 'Digital Assets' was coined at the UN High-Level Panel discussions and thereafter, it became a part of all the reports and working papers put together by the panel.

Digital Assets for women's economic empowerment can be defined as both a) *digital infrastructure, tools, hardware or devices* [for example, mobile phones, personal computers, digital kiosks etc.] that enable access to digital technology, as well as b) *digital platforms, processes or entity* [for example, e-marketplace, mobile banking, information channels, digital documents] that help access opportunities of gainful employment and entrepreneurship. In other words, digital assets are both tools and processes that facilitate access to information, resources, opportunities for employment, and better income. Digital assets play a key role in the lives of women in the informal economy and in agriculture in relation to the following:

- ☐ ***Promoting employment, livelihoods, entrepreneurial and networking opportunities***: There are several employment and entrepreneurial opportunities in the services and the e-commerce sector which can be leveraged through relevant skills and access to digital assets. These are considered a catalyst for economic growth and development as they enhance efficiency and effectiveness. The digital penetration has made exchange and transmission of large amounts of data and real-time information easier; for example, weather forecast reports and Market Support Price [MSP] for farmers via IVRS/SMS/mass media was unheard of several years back, and therefore, has become a game-changer.

- ☐ ***Improving access to finance and direct benefit transfers (DBTs):*** Digital technology has made transmission and exchange of money easier. Financial services and access to Direct Benefit Transfers [DBTs] whether for investments, for making payments, and/or for social protection etc. are becoming increasingly digitised, easily available through mobile applications, and online mobile banking facilities. The portability of banking services has become a huge benefit for all and bank '*Sakhis*' (banking correspondents) are helping bridge the gaps experienced by the 'last mile' population by bringing banking services and financial literacy to their doorsteps.

- ☐ ***Fostering an enabling environment for women's economic empowerment:*** With the advent of digitisation, issues such as safety, security and gender-based violence, especially online violence is becoming an area that needs attention. Solutions are being sought increasingly to enhance safety, security and address both online and offline violence – for example, organisations like Safetipin enable the use of digital tools to address violence and Legal Aid Centres [LACs][1] help access information around legal rights.

4. Key insights from the panel discussion

The main focus of the panel discussion was to consolidate learnings from research and on-ground programmes on building digital assets from a women's economic empowerment lens. The idea was to understand the role of digital assets as a resource and a medium in accelerating women's economic empowerment. Through the discussion, the panellists identified the major challenges and trends with regard to access to digital assets and also highlighted some of the good practices:

1.5.   Barriers that lead to gender digital divide are as follows:

- A lot of rural areas in India do not have *access to the internet*. Only 20-25% of women in rural India have access to digital technology.

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[1] Legal Aid Centres: provide free legal aid to women and people from marginalised communities. They have been set up by government agencies like Delhi State Legal Services Authority and some non-governmental organisations also work with women to ensure their access to legal aid in various parts of India.

- *Illiteracy acts as a major barrier* in access to technology. For example, according to [Radio Mewat](#) [a Radio frequency in the district of Mewat in Haryana], over the last 20 years, Mewat has seen an increase in women's literacy from 8% to 34% only, which means several women continue to remain illiterate and devoid of technology.
- *Socio-cultural norms and patriarchal mindset* oppose women's access to smartphones even if women have the purchasing capacity.
- The *digital space is predominantly dominated by men* including its products, contents and assets. There is a need for women-led and women-friendly public and digital spaces. Creation of gender-responsive and inclusive technology came out as an urgent policy ask. Design of cities and public spaces and design of technology must reflect the needs and aspirations of women.
- Participants reported that *very few women at the bottom of the pyramid own bank accounts in their name.* Most accounts are joint, over which women do not have complete agency.
- *Lack of awareness among women make them vulnerable to monetary losses* rather than enhancing their chances of making profitable gains. For example, some informal vendors may charge as high as 40% interest rate per day against the loan they have issued and illiterate women can fall prey to such practices.
- *A feeling of unsafety, helplessness, and time loss is what characterises women's experience while carrying cash to the banks.* The considerable distance between their home and banks has been an excruciating problem which local banking correspondents are trying to bridge. Urgent monetary transactions cannot continue to remain dependent on women's physical presence in the banking premises and it is imperative for women to undertake online monetary transactions as well. Participants pointed out that when women were able to save time on their banking related activities, they could focus more on income enhancing activities.
- A study by [Intellecap](#) shows that about *89-90% of women use basic mobile phones with no access to the internet. They also do not have any other infrastructure at home with access to the internet.* Women were also found cross-checking

> **The panel discussion wrapped up with 5 concluding thoughts as follows:**
> - More community voices and conversations around increasing women's access to technology are needed
> - More capital investment in programs that facilitate women's access to technology are required
> - Women's voice must be taken into account in creating digital products and creating more women centric digital products
> - Institutional tie-ups are required with sectors with high percentage of women workers to ensure widespread access and use of digital technology amongst women
> - Male members of the household have to be sensitised on gender equality and women's rights to financial literacy

every information related to money with the male members of their household. In the rural areas, women found it difficult to understand the tangible benefits of mobile money and digital interventions for their financial needs.

1.6. Some of the enablers that can help bridge digital divide are as follows:

- Where the internet has not reached yet, especially in some parts of rural India, traditional media is being used for increasing awareness among women. For very long, several quarters of the society strongly advocated against women's participation and voice in the radio. Identifying this as a problem, Radio Mewat has created a platform for women's voices to be heard. It circulates important information through the radio, for example, on ways of combating domestic violence, accessing direct benefit transfers, and opening a bank account.
- Access to digital assets need to be institutionalised. Developmental programmes need to collaborate with institutions where women workers are found in large numbers in order to increase technology access and usage among women. For example, in India about 65% of teachers in schools are women, 2 million frontline health workers are women, and there is a considerable number of women in political and bureaucratic positions, in SHGs, in farming, in business and entrepreneurship.
- Simple digital tools are required. Such tools simplify learning for women who are always on-the-go. The Digital Empowerment Foundation runs a Mentor-Mentee program, where one mentor trains around 5 mentees to bring about behavioural changes among the mentees. The programme ensures an increase in women's knowledge and awareness to help them use digital products.
- To bring more and more women in the ambit of technology, technology itself needs to cater to the needs of women. Technology must not become a tool for further exclusion and oppression. If technology and its products are not cognizant of women's needs, despite their easy availability, they would end up not being used at all.
- Women's safety and security are essential to ensuring women's continuous mobility and empowerment. Several safety apps are being designed to make women feel safer in the public sphere. These digital apps also aim to destigmatise the process of filing complaints of rape and harassment that take place both online and offline.
- Fear of online harassment keeps a lot of women from using digital technology. Safe online and offline spaces, infrastructure and resource allocation is needed to make spaces safe for women.
- Safetipin along with Jagori distributed digital tablets to women in certain regions where a high percentage of women lacked safety while commuting. Increased access to technology enhanced women's confidence to use apps for their safety and security and to file complaints. For example, technology helped women map the areas without adequate lighting and the problems occurring thereof, ultimately leading to mitigation of the matter. Platforms like Facebook and WhatsApp are helping women to come together in large numbers in order to collaborate with each other.
- Safetipin seeks to come up with an app with an emergency button. It seeks to not only address women's safety related issues through this push-button technology but

also simultaneously address other issues related to education and time poverty among women.

● It came up that the *male members of the household have to be sensitised on gender equality and women's rights to financial literacy* and assets so that women face no hindrance in accessing digital technology and may begin having their independent income.

● The *banking sector needs to view women as individual borrowers* rather than someone who operates as part of microfinance groups only. *Banking agents need to be sensitive to women's needs* and encourage their financial literacy and empowerment. Financial products developed by the banks and other sectors have to be tailored as per women's necessities.

5. Key insights from the breakout sessions

During this session, participants were divided into two breakout groups namely, Livelihoods group and Finance group. One group focused on the role of digital technology in enhancing women's livelihood, entrepreneurial and networking opportunities and the other group focused on the role of digital technology in enhancing access to finance. The following section details the key take-aways from the sessions:

5.1. Role of digital assets in enhancing women's livelihood, entrepreneurial and networking opportunities

During the breakout session for the **Livelihoods Group**, a presentation was made by Aarti Mohan, the co-founder of Sattva to set the context for the discussion. The presentation highlighted the importance of digital assets for women. It called digital assets as an important tool for empowerment, facilitating asset, capital and financial ownership, enabling women to garner respect from their families and communities. Aarti Mohan divided the role of digital assets into 3 parts -- (i) Transaction: market linkages and income opportunities (ii) Discovery: access to information, upskilling and learning and (iii) Engagement: communication avenues and raised some pertinent questions for the groups to go over: What are some of the enablers and barriers to the usage of technology? What are the actionable recommendations for government (policies) and the market? The following section details out the deliberations during the breakout sessions:

Role played by Digital Assets has been divided into three themes as under:

Transaction: market linkages and income opportunities: Digital applications and platforms can provide opportunity/incentives for women to explore livelihoods through access to larger markets. It instils a sense of identity among them (such as with the help of Internet Saathis and Digital Sakhis). For example: Genie Soft system platform provides end-to-end support in setting up an e-business for micro-entrepreneurs including baking, inventory management, web designing, and software solutions. Uber connects women driver/riders

with partners, providing access to capital for buying cars/bikes and incentivises women's entry into employment through various mechanisms (safety tools and monetary incentives for targeted number of rides). Government online procurement platforms such as [GeM](#) and [e-haat](#) have sourcing quotas from women led MSMEs. [IndiVillage](#) provides women with continuous livelihood as BPO workers (offering data entry, transcription and tagging support) and promises low cost and quality services to client corporations. Digital assets can help women provide customised services to niche consumers.

- *Discovery: access to information, upskilling and learning:* Digital assets such as Google and WhatsApp can assist women in attaining information and awareness on their rights as workers and self-employed women. Women can demand more transparency and learn about protocols related to engaging with digital platforms. Women can also obtain geo-mapped information on safe public spaces for sanitation around their workplace (as provided by [SafetiPin](#)). Information/media platforms such as YouTube and [NSDC](#) e-content can empower women by providing access to online learning/tutorial materials enabling them to attain new skills (such as photography, accounting, digital payments etc.). Digital tools can assist in information dissemination: [Karnataka Health Promotion Trust](#) has championed community outreach through the use of satellite-based trainings for frontline workers and adolescent girls who are provided digital tablets. Information on a variety of non-traditional jobs and occupations that women can pursue and appropriate training avenues to tap into those opportunities are all moving online.

- *Engagement: communication avenues:* Digital resources like WhatsApp can enable communication among women service providers, provide scope to network and collectivise, enhancing solidarity among them and improving bargaining power. Women can utilize communication platforms to disseminate information about the services they are providing and products they are selling.

Barriers in women's access and adoption of digital assets were highlighted as follows:

- *Concerns regarding safety, privacy and normative constraints limiting the mobility of women:* Women are apprehensive of tapping into larger markets through digital platforms due to fear of safety in unknown geographies and uneasiness in working with newer clients/employers. Platforms like UrbanClap are also dissuaded from onboarding more women due to mobility limitations expressed by women. Lack of access to public toilets also dissuades women from using platforms to seek work which is not in their vicinity.
- *Breach of privacy through constant surveillance (call recording, confiscation of personal devices etc. under the garb of quality control) by digital platforms and applications generates fear among women.* Other barriers reported are the lack of proper grievance redressal mechanisms and fraud prevention systems for women.
- *Some of the other reasons for women not using digital assets are:* lack of user-friendly interface, no vernacular language option, complex registration processes, complicated functions and actions, contracts and terms & conditions offered to

women that are difficult for them to comprehend. These dissuade women from using digital platforms.

- *Lack of social acceptance of women using digital assets:* Participants raised some concerns through the discussions about the caution that needs to be exercised owing to structural constraints, especially in case of younger women; for example, representative from Quest Alliance spoke of the reports by young girls complaining that they do not want internet access as it is coming in the way of their freedom to venture out of the house and their basic right to mobility. Participants highlighted a peculiar trend that in both urban and rural areas, parents often hand over access to the internet on the condition that their daughters agree to work from home which is a fundamental violation of their rights.

- *Unawareness and lack of confidence:* Women are far behind in terms of digital literacy when compared with men. Participants voiced that continued hand holding and confidence building exercises can increase acceptance for digital tools. Participants also pointed out that simplified courses on entrepreneurship, business management and financial risk assessments for women in the informal economy and in agriculture to help them manage their individual jobs and collective enterprises efficiently are needed. Some E-commerce platforms fail to provide the required training and capacitation or support services, such as cataloguing etc. (product photography and description writing) to the women entrepreneurs. Women want avenues to collectivise and learn from their peers. Networking opportunities with fellow service providers on online platforms are limited which leads to isolation and reduced agency among women.

Enablers improving women's access to and adoption of digital assets are as follows:

- *Women are being trained to use digital platforms and mobile-based applications to enable hassle-free financial management for their work and business ventures:* DeAsra works with micro businesses that are at the middle of the pyramid and provides financial literacy on how to conduct financial transactions, and maintain financial accounts. Some of the female entrepreneurs DeAsra works with use digital apps to maintain financial records, manage their funds themselves without any third-party intervention and create quick financial reports. This has been cost-effective and time efficient. DeAsra has created an application to aid hassle-free financial management. Participants also highlighted that training of women in transferable 'portfolio skills' (soft skills, complex cognitive functions) enable better uptake of digital assets.

- *Collaboration between digital platforms and food chains having functional toilets or organisations that build toilet facilities for women*: Many participants highlighted that lack of access to public toilets dissuade women from using digital platforms to seek work which is not in their vicinity. A collaboration between food chains and digital platforms can help provide safe and secure toilets for women. For example, an MOU between Uber and Cafe Coffee Day [a popular food chain across India] can enable women drivers/riders to use Café Coffee Day toilets.

- *Digital platforms are carrying out key efficiency enhancing functions:* Participants underscored that digital tools have enhanced women entrepreneurs' access to

information on customer needs, new tenders, and other business growth opportunities. Digital tools help them conduct swift need assessments, write proposals for more business collaboration and compile reports. Job seekers have a plethora of options to explore online. Digitisation is thus playing a key role in professionalising women informal workers and opening up great opportunities for them to realise economic self-sufficiency. However, cost of software and data, slow internet speed and infrastructural gaps continue to act as major impediments to learning and accessing better business and work prospects for women's enterprises.

- *Use of social media sites for marketing of goods and services has increased:* Several women entrepreneurs and those looking for jobs are today showcasing their skills, the services they offer and the products they want to sell via social media platforms. Social media accounts are, therefore, important digital assets that can help connect women with employers, buyers and other entrepreneurs. The networking opportunities via social media platforms open up a large window of prospects for women. Though traditional modes of networking like events, job fairs, and exhibitions continue to be relevant, social media is the go-to way of networking because of its wider reach.

- *Importance of women-centric helpline numbers and digital hotlines as an enabler of women's safety and continued mobility:* Access to helpline numbers and portals through which women can lodge their complaints online is a great step in the right direction. This very importantly removes the harassment a woman may face in case of physical filing of complaints of sexual harassment at workplace or while commuting for work.

Strong recommendations from one of group sessions are as follows:

- Digitising the complaints filing process in areas where it is yet to be introduced came up as a policy recommendation

- Community based campaigns and counselling targeting men, to educate and sensitize them on the benefits of women adopting digital assets came up as a strong recommendation

- *Demand for digital and financial literacy is increasing among women:* The skilling ecosystem in increasingly realizing the importance of digital technology and therefore, imparting digital skills has become one of its top priorities. Government skilling initiatives have grown in number in response to the growing demand for digital literacy. National Skills Development Corporation [NSDC] conducts such trainings every year and is of the opinion that alongside demand, access to skilling programs have also increased. Every year International Labour Organisation [ILO] conducts capacity building programs with training components on finance and marketing in various parts of India with the idea of creating an enabling environment for women entrepreneurs and those in the informal economy. It is gradually including digital components in its training programs.

- *Mentor-Mentee programs for women in the informal sector are making positive impacts:* The mentorship programs are changing the landscape of digital literacy in India. Mentor-steered peer support groups, women's microfinance groups and the

traditional self-help groups are helping in accelerating the outreach of digital literacy among women.

● Collectivization among women is allowing flow of information, capital/asset pooling and peer to peer learning which in turn can be leveraged to facilitate an increased adoption of digital assets. As part of peer groups [Digital Sakhi[2]], women learn about how to surf the internet, access banking services online, open an email account and use apps for e-learning. Presence of role models is helping in encouraging the adoption of digital assets amongst women in the community. These programmes hope to enhance job and business opportunities for women as well as their independent income. The peer support group model is helping in increasing acceptance for digital tools and platforms. Gramvaani is trying to build prototypes for women from different communities so that the final digital products reflect women's voices. ILO is working on addressing the issue of frequent changing of phone numbers among migrant workers which affect their access to social security and provident fund linked to their phone numbers

5.2. Role of digital assets in enhancing women's access to finance

During the breakout session, for the **Finance Group**, a presentation was made by Bhumika Joshi of SEWA Bank. She presented the preliminary findings of an ongoing study on the same topic.

The key insights from the finance Group has been summarised below:

Barriers to accessing finance using digital assets

● *Over preference of smartphone based digital literacy programs where smartphone usage is limited:* Participants highlighted that women are looking for non-smartphone-based digital financial products especially when several women in the informal economy and in agriculture continue to use very basic mobile handsets. For them, voice-based literacy building products have proved helpful. Participants agreed that mobile applications need to provide a user-friendly interface through the use of symbolic content.

● *Lack of understanding among women regarding the usefulness of digital assets:* Drawing from their grassroots experience, Haqdarshak spoke about the digital financial literacy programs and pointed out that they need to communicate and counsel women about the merits of acquiring digital assets. This would help ensure a larger uptake among women for the digital financial literacy drives. A good way of doing this is introducing literacy components as part of the livelihoods building programs so that the end goal is clear to the women.

● *Lack of program alignment to end goals:* Livelihood opportunities and financial enhancements are the key motivations for women to acquire digital literacy skills and the program goals need to be aligned accordingly. For example, L&T Finance has worked on several livelihood building projects. For sustainability of their project,

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[2] Self Employed Women's Association [SEWA] is creating digital literacy through its Digital Sakhi Program

they have included digital financial literacy and financial counselling as key project components.

- *Lack of an enabling policy environment for improving women's access to technology:* The group deliberated on the role played by service providers and regulatory bodies who are often gender-blind and therefore do not factor in the specific needs and requirements of women, particularly those working in the informal economy. They are sometimes unaware of the implication of their policies, including cost of technology, access, etc. in the context of women from low-income background. They need to be sensitized in this regard. It was discussed that there needs to be a focus on advancements in e-commerce policy to dissuade exploitative casualization/sub-contracting, to ensure social security measures for women service providers, and to make improvements in the process of government procurement to enable buying from women led enterprises.

Enablers improving women's access to finance using digital assets

- *Women Banking correspondents:* Women are found most comfortable learning from women banking correspondents who operate in close proximity to where women live. Women banking correspondents are extending hand-holding and assisted support to women on a long-term basis besides encouraging them to become self-reliant. The sensitivity and inclusive attitude of the banking correspondents goes a long way in creating an enabling environment for women's access to digital assets.

- *FinTech Programs are training on insurance, loans and entitlements:* The FinTech programs incorporate modules on the basics of financial literacy, different kinds of insurance and loans as well as on the various entitlements that women have. Women need conceptual clarity in being able to differentiate between revenue and profit. These are some of the basics that need to be taught to the women. In addition, the progress being made in the digital world in terms of Artificial Intelligence [AI] and its impact on the future of work must be shared with women beneficiaries.

- *Collaboration with new forms of digital financial services:* Newer forms of digital financial services have come to the fore challenging the depth of our understanding and methods of what works. The earlier methods have been reinvigorated to innovate and adapt to contemporary contexts and programs that have been specifically designed keeping in mind women's needs are being able to take technology to the doorstep of women. For example, Unified Payment Interface [UPI] is a successful financial model that has made our money mobile and easily accessible.

- *Using the existing popular apps for creating awareness:* Since mobile phones have limited space, participants recommended the use of existing popular apps like

> Some good practices to enable women's access to finance are as follows:
>
> - Women banking correspondents who operate in the grassroots and take banking services to the doorstep of women
> - Use of digital applications that are already known to women to create financial and digital literacy rather than introducing new phone applications

WhatsApp and Facebook to create literacy skills. Dissemination of the literacy products can take place through these existing platforms rather than through new apps keeping in mind the inadequate cache space in most mobile devices.

6. Way forward

The following points emerged as the way forward:
- All women informal workers must be brought into the digital world as they can benefit a lot from digital platforms. For example, assess market demand and market price, access information on loans, services like healthcare, childcare which can help accelerate women's economic empowerment
- Societal and internal barriers to women's economic empowerment need to be removed with the use of digital platforms
- Women must have access to digital infrastructure and smartphones. Campaigns to remove taboos that prohibit women from owning digital assets is needed
- Women should have equal opportunity to join work and leverage job and financial opportunities by using digital technology
- More research needs to be conducted and pilot programs need to be implemented to create evidence on what works to improve digital inclusion and to bridge the gender digital divide
- All digital platforms and assets should be inclusive in nature, reflecting the voices of women in the informal economy and in agriculture.

Annexures

Annexure1: Policy recommendation and Action agenda emerging from Stake holder consultation

No.	Policy Recommendations	Action Points for programs on digital inclusion
1.	Regulations should be put in place for digital platforms and applications ensuring: ● Tightening of norms regarding security and privacy of data ● Provision of social security benefits through digital platforms ● Provision and information on safe toilet facilities or women who do not work out of traditional workplaces	Ensure human centered design of platforms and co-creation with women, to ensure a user-friendly interface for women and gender sensitive policies
2.	Provide online marketplaces for women: through e-procurement, state level policy can focus on offering quotas for women in GeM portal, and providing buyback guarantees.	Digital Platforms should be transparent in terms and conditions being laid down, ensuring that each woman being on-boarded has understood and agreed to all clauses. These agreements should be strictly adhered to and include clear indications of: 1. Procurement guidelines 2. Employment benefits 3. Privacy policies 4. Tips for women/collectives to optimize engagement 5. Women's rights as vendors/employees/service providers
3.	A national index on digitization should be created to map and measure digital network coverage across geographies, level of digital literacy and privacy and protection measures being implemented.	— Platforms should not use digital applications alone to monitor activities and to keep track of the workers joining their platform, it should also be used for ensuring worker's welfare — Women must have the agency to own/control their assets without

		feeling threatened of constant surveillance. — Mindsets that prevent organisations from hiring women must change, men and women must be viewed as workers with equal rights
4.	Partial subsidies on smartphones for women	Platforms should diversify their approach to providing capital and technical assistance for support facilities to people and organisations including cataloguing (photography, product description writing) Search Engine Optimization (S.E.O) and logistics.
5.	Subsidies offered to women for support processes such as logistics, transport, packaging and operational costs	Increasing women's access to public banking
6.	Up to date skill training initiatives for women led by NSDC ensuring: ● Digital skill training for entrepreneurship ● Mobile learning content ● Implementation of National Apprenticeship Promotion Scheme (NAPS) for female students in ITIs to improve industrial exposure and mandatory setting up of Institute Management Committees (IMCs) for the same	— Deeper and strengthened financial literacy including process components such as: Insurance, pension, entitlements, business counselling — Empowerment and rights-based training a critical component — Women must have control over their digital assets
7.	Creating a cadre of community level women digital facilitators under national/state led schemes. For instance, women banking correspondents as part of the DigiDhan melas.	— Design of digital products and assets to be gender responsive with focus on savings, credit, pension and insurance for women in the informal economy and in agriculture — Platforms and digital device creation must take into consideration voice and choice of women informal economy workers and include them in designing the products

8.	Digitizing pre-existing value chains and government operated enterprise support centres at zonal, district and state level, such as District Industrial Centres providing support facilities to MSMEs.	— Working with women's collectives to help overcome barriers to women's ownership of digital assets — Destigmatising and increasing women's access digital assets and infrastructure for broadband, internet connectivity are the first steps towards bringing more women into the digital world — Changing the cultural notions and narratives on women's access to money and ownership of assets which are the barriers to women's economic empowerment
9.	— Regulatory authority (financial and otherwise) need to be more sensitive towards women's needs and need to have less regulations — Platform where some of these experiences and recommendations can come together for a discussion with regulators and other officials — Sensitisation of regulators and companies creating the digital products and in-charge of disseminating them — Ensuring cyber security for new women joining the digital platforms	— Bringing in the major corporate players into the discussion on women's economic empowerment and fostering partnerships — Investing on successful models so that they can be sustained — Investing on assisted models which ensure hand holding and assistance for a considerable period to women. — Banking sector must be sensitised both in terms of their products and delivery
10.	Creating an association for women in the informal economy and agriculture where the sector specific problems can be discussed on the lines of FICCI etc.	Creating audio-visual information dissemination tools, using exiting popular platforms to circulate the messaging to fit into the limited phone memory space of the users, too many apps can jam the mobile phones
11.	Ensure data availability through systematic data collection and open data	— Introducing an incentivisation model to incentivise the uptake and adoption of digital assets — More study on what is working in this space to cover the evidence

		gaps and help in taking informed decisions for future programmatic goals
12.	Assisted digital models like Mentor-mentee programs, Digital Sakhi programs need to be strengthened and expanded	— Ensuring women have access to better grievance redressal mechanism — Using technology to combat both online and offline crimes against women and their economic participation

Annexure 2: Event Schedule and agenda

SCHEDULE	AGENDA ITEM
9:30 – 10:00 am	Registration
Session 1: Introductory session	
10:00 – 10:30 am	**Introductory panel on** Digital Assets for Women's Economic Empowerment with Specific Focus on Women in the Informal Economy and in Agriculture **Speakers:** — Renana Jhabvala, President, SEWA Bharat — Kanta Singh, Country Program Manager, UN Women — Sunita Sanghi, Senior Adviser, Ministry of Skill Development and Entrepreneurship
10:30 – 11:30 am	**Expert Panel Discussion to set the context on** Digital Assets for Women's Economic Empowerment: Addressing Barriers and Enhancing Opportunities for Women in Informal Economy and in Agriculture with regard to their access to: a) Employment, Entrepreneurial and Networking Opportunities b) Finance and Direct Benefit Transfers [DBT] **Moderator:** ● Sairee Chahal, Founder & CEO, Sheroes **Speakers:** — Osama Manzar, Founder, Digital Empowerment Foundation — Abhishek Shah, AVP, Intellecap — Archana Kapoor, SMART NGO/Radio MEWAT — Kalpana Vishwanath, Safetipin
11:30 – 11:45 am	**Tea break**
Session 2: Parallel Group Sessions	

Group discussions will begin with a 10-minute trigger presentation	**Group 1**: Role of digital assets in improving access to employment, entrepreneurial and networking opportunities **Group 2**: Role of digital assets in increasing access to finance and DBT
11:45am–1:00 pm	**Questions for group work** What are the <u>barriers</u> faced by women workers in the informal economy and in agriculture with regard to access and usage of digital assets? What are some of the <u>tools, processes and good practices</u> that can bridge the gender divide in digitisation, as well as ensure women's inclusion and empowerment?
1:00 – 2:00 pm	**Lunch Break**
2:00 – 3:00 pm	What are your <u>recommendations</u> for (a) further research, (b) programming and (c) policy asks in this domain?
Session 3: Way Forward	
3:00 – 4:00 pm	Sharing back of group work discussions and presentations
4:00 – 4:30 pm	Wrapping up and vote of thanks

Annexure 3: List of Participants

No.	Name	Organisation
1	Suhasini Singh	Fairwear Foundation
2	Kelvin Sergeant	ILO
3	Pradhnya Godbole	DeAsra Foundation
4	Akhand Tiwari	MicroSave Consulting
5	Prateep Chakravarty	Grameen Foundation
6	Savitri Singh	ICA- Asia Pacific
7	Rohan S.	GraamVaani
8	Sara Chamberlain	BBC Media Action
9	Richa Pant	L & T Finance
10	Aparna Uppaluri	Ford Foundation
11	Kalpana Vishwanath	Safetipin
12	Sreekanth SR	Mahiti
13	Dr Dhanya MB	V.V. Giri National Labour Institute
14	Abhishek Shah	Intellecap
15	Ambika Tandon	Centre for Internet and Society
16	Aniket Doegar	Haqdarshak
17	Akansha	Quest Alliance
18	Osama Manzar	Digital Empowerment Foundation
19	Sheeja Nair	NSDC

20	Faizan Rehman	NIPFP
21	Nikunj Agarwal	University of Chicago Centre in Delhi
22	Archana Kapoor	SMART NGO/Radio Mewat
23	Sairee Chahal	Sheroes
24	MaawiiZohan	Tandem Research
25	Preeti Anand	Idea42
26	Bhumika Joshi	SEWA Bank
27	Shobhit Mathur	Dhwani RIS
28	Ashmita Joshi	Uber
29	Renana Jhabvala	SEWA Bharat
30	Nitya Nangalia	SEWA Bharat
31	Aiman Haque	SEWA Bharat
32	Subhalakshmi Nandi	UN Women
33	Vidit Verma	SEWA Bharat
34	Punarbhava Banik	SEWA Bharat
35	Priyanuja Dutta	SEWA Bharat
36	Suhela Khan	UN Women
37	Preeti Gulati	UN Women
38	Vandana Singh	SEWA Bharat
39	Swati Kumari	Sattva
40	Paromita Sen	SEWA Bharat
41	Kriti Burman	Sattva
42	Anirudh Seth	Sattva
43	Steven Walker	University of Chicago Trust
44	Arunima Panda	SEWA Bharat
45	Salonie Muralidhara	SEWA Federation
46	Chitranka Banerjee	UN Women and SEWA Bharat Joint Initiative

About the organisers

About SEWA Bharat: Established in 1984, is a national
federation of SEWA organizations of women working in
the informal economy which strives to further informal
women workers' rights, livelihoods, financial
independence, education, health and social security.
About UN Women: Is the UN organization dedicated to gender equality and the
empowerment of women. A global champion for women and girls, UN Women was
established to accelerate progress on meeting their needs worldwide.