

Women and
@ICT

Frontier
Initiative

**An Enabling Environment
for Women Entrepreneurs**

Module P



UNITED NATIONS
AP*i*CT - ESCAP

Policymakers Track

Module P:

An Enabling Environment for Women Entrepreneurs

Usha Rani Vyasulu Reddi

Women and ICT Frontier Initiative - Policymakers Track

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Preface

Women's entrepreneurship is a force for positive social transformation. Most women entrepreneurs are innovative, determined to overcome obstacles and remain open to lifelong learning. Their success generates ripple effects, from increased household savings and investment in children's health and education, to boosting job creation and significant increases in national GDP.

While the Asia-Pacific region has closed some of the gender gaps in health and education, women tend to still be more excluded than men from economic opportunities, whether by restricted entry into the labour force, lower wages, vulnerability in dangerous occupations, or lower access to finance and credit.

The 2030 Agenda for Sustainable Development is our global blueprint for the economically, socially and environmentally sustainable future we want, for this and future generations. With the gender gap having changed very little for more than 20 years however, realizing this vision in Asia and the Pacific will be even more challenging. Inequalities stifle economic dynamism, undermine social cohesion and hamper environmental sustainability. Addressing persistent inequalities requires us to tackle the roots of poverty and discrimination, and to provide adequate social protection to the most vulnerable. This also requires the harnessing of science, technology and innovation, as well as leveraging the power of Information and Communication Technologies (ICTs) to increase opportunities in all spheres of development.

ICTs are valuable enabling tools for socio-economic development, social participation and empowerment, yet specific segments of the population continue to face disadvantages resulting from their lack of access and capacity to use these technologies. In order to bridge this digital divide and to help address the gender gaps which remain, the Asian and Pacific Training Centre for ICT for Development (APCICT) has developed the Women and ICT Frontier Initiative (WIFI) to support women's entrepreneurship with fundamental knowledge of business management, ICT skills and online resources. The programme also actively promotes an enabling policy environment that will specifically tackle the institutional barriers that lie in the way of women's advancement.

The WIFI modules reflect the proposition that the development of both ICT skills and entrepreneurial knowledge are critical to improving livelihoods and promoting the overall economic prosperity and well-being of women. WIFI marks a milestone in building an inclusive and sustainable future with the equal opportunities and benefits for all.

Hyeun-Suk Rhee, Ph.D.
Director
UN-APCICT/ESCAP

About the Module

The objective of this module is to inform policymakers and support their policymaking skills with gender-related knowledge to create an enabling environment for ICT-empowered women entrepreneurs.

The module has four main sections, as well as an introduction and conclusion. The first section introduces the concepts of gender and empowerment within the context of the sustainable development goals. The second section explores the interfaces between women and information and communication technologies (ICTs), including the gender divide in the use of ICTs. The third section focuses on the processes to ensure gender-sensitive policymaking, and the fourth section examines some actionable strategies to enable women's entrepreneurship, particularly through the use of ICTs.

The explanation of the concepts and issues introduced in these sections are enhanced with real-world examples and case studies. Each section ends with a summary and a set of interactive exercises. Notes for trainers are available at the end of this module to provide suggestions in the delivery of the training to the target audience, and the enrichment of this material in the local setting.

Learning outcomes

Upon completion of the module, a learner will be able to:

1. Understand the concept of gender mainstreaming, leading to a gender-sensitive government
2. Understand and apply the policy formation and regulatory environment necessary to enable a gender-sensitive government
3. Support women entrepreneurs with special reference to access and use of ICTs

Target Audience

National and local policymakers and regulators, parliamentarians and government officials.

Duration

6 hours / one-day training

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List of Acronyms

ADB	Asian Development Bank
APCICT	Asian and Pacific Training Centre for Information and Communication Technology for Development (United Nations)
BDS	Business Development Services
BPO	Business Process Outsourcing
CEDAW	Convention on the Elimination of all Forms of Discrimination Against Women
ESCAP	Economic and Social Commission for Asia and the Pacific (United Nations)
ICT	Information and Communication Technology
IT	Information Technology
IVRS	Interactive Voice Response Service
KYC	Know Your Customer
MDG	Millennium Development Goal
MSME	Micro, Small and Medium Enterprises
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act (India)
NGO	Non-Governmental Organization
OECD	Organisation for Economic Co-operation and Development
ROSCA	Rotating Savings and Credit Association
SBP	State Bank of Pakistan
SDG	Sustainable Development Goal
SEWA	Self Employed Women's Association
SME	Small and Medium Enterprises
SMS	Short Message Service
UNDP	United Nations Development Programme
UNICEF	United Nations Children's Fund

I. INTRODUCTION

Half of humanity, irrespective of race, creed, ethnicity, colour, shape or size, has been born as a female, and is growing into a girl and then into a woman. Throughout history, the female has shouldered the load of childbearing, home and hearth, while the male has had the role of going out and providing for his family.

As societies evolved and with the impact of culture, social norms and religions, these roles became more complex. There have been, throughout history, struggles by women and men to bring balance into the relationships between women and men, girls and boys. In most cases, rules and norms, determined by men, have been unequal, with greater power for men. The best description of societies' ascribed roles to women and men can be called gender.

Issues of gender go beyond the mere inclusion of women and girls in the mainstream of society. The issues go beyond the rhetoric of a feminist movement. Stripped of all the frills of ideology, gender issues have power relationships at the core—whether it is a question of financial independence, of bringing more education to women and girls, or of equal representation of women in the governance of a society.

Essentially then, the issues concern a redefinition of rights, roles and responsibilities of women, men, girls and boys in a society. They refer to the mutual recognition and respect given to these roles, and they concern equality and interdependence in such roles and functions. In some societies, concerns centre around bringing young boys and men into the mainstream of society, while in others, reference is to the greater inclusion of women and girls, and enabling them to meaningfully fulfil their role in society. At the heart of gender concerns are inequalities in social, economic, educational and political rights that must be addressed if development goals are to be met.

The redefinition of rights and consequently of empowerment can also be viewed as the ability to make choices (free of any external imperatives about one's own life, in terms of personal, social, economic and other life decisions). If one were to build levels of empowerment, first would come financial rights and independence, which then provide the security to make informed choices about personal, social, political and other spaces.

That there can be no development without the active participation of half of humankind cannot be disputed. However, the complex linkages between gender, development, communication, the Millennium Development Goals (MDGs) and the Sustainable Development Goals (SDGs)¹ remain among the least understood parts of the development debates. A discussion of such a topic is both timely and relevant if only because these gender debates are at the same time explosive and implosive, and often descend from a dispassionate analysis to a war of words and emotional responses among otherwise sober scholars and administrators.

Following several phases of approaches from Women in Development, to Women and Development, and to Gender and Development, the global community has accepted that the world has denied women of their human rights. The global community has recognized that without addressing gender issues, no meaningful improvement in the quality of life of the poor can take place. Gender has to be at the heart of the global development agenda.

Gender is a cross-cutting concern that is reflected specifically in almost all global development goals that speak of inclusivity, resilience and sustainability. Governments play a key role in working towards achieving the goals they have committed themselves to. For this, there is a need for an understanding of gender issues, followed by a move towards a gender-sensitive and “smart” government.²

The Organisation for Economic Co-operation and Development (OECD) has categorized issues of women’s empowerment into three “Es”—Education, Employment and Entrepreneurship.³ The major area of focus in this module is on the third “E”—Entrepreneurship, and the role of information and communication technologies (ICTs) in fostering entrepreneurship among women.

1 See United Nations, “Sustainable Development Goals”. Available from <http://www.un.org/sustainabledevelopment/sustainable-development-goals/>.

2 Smart government is the use of innovative policies, business models and technology to address the financial, environmental and service challenges facing public sector organizations. The concept of smart government relies on consolidated information systems and communication networks. IGI Global, “What is Smart Government”. Available from <http://www.igi-global.com/dictionary/smart-government/45119>.

3 OECD, “Gender Equality in the “Three Es” in the Asia/Pacific Region”, in *Society at a Glance: Asia/Pacific 2014* (2014). Available from <http://www.oecd-ilibrary.org/docserver/download/8114171ec005.pdf?expires=1464400445&id=id&accname=guest&checksum=AA2CD88D76694B1591FAF95AA8C10D24>.

Since the approach in this module is from an assumption that economic security is the trigger that will enable the expression of agency,⁴ the focus is on how policymakers, decision makers and project implementation personnel can proactively develop gender-sensitive policy and implement them.

The second area of focus relates to the use of ICTs in accelerating the empowerment process. There is enough evidence from five decades of application and research that, when wisely used, ICTs can bring about substantial changes in the development process. Within the last twenty years, the ability to use computers and the Internet effectively have become key drivers in the rapid development of several Asian countries and these tools are visible in government offices, universities, development agencies and businesses around the world.

E-government, or the use of ICT tools for improved delivery of government services, has increasingly become an essential component of sound public administration and good governance. It has been established through research and practice that e-government actually entails wider changes in public institutions. Effective use of e-government principles and practices includes addressing the needs of vulnerable populations, especially women and girls. Therefore, a gender-responsive e-government is a critical component of good governance.

To set the context, the module proceeds to a quick discussion of global development agendas, particularly the SDGs and the intersection between ICT and gender issues (Sections 2 and 3). This is followed by a section on applying the principles of gender mainstreaming in the policymaking process (Section 4). The formulation and implementation of gender-sensitive government policies, with special reference to the use of ICTs to promote women's entrepreneurship is the focus of the final section of this module (Section 5).

This module is different from the other modules of the Women and ICT Frontier Initiative in that it is targeted specifically at policymakers, and draws attention to the key features of gender empowerment that underpin policy and government practice. There may be some overlap in content, however, there is no contradiction and the content of this module endorses and supports the content of the others in the series.

⁴ Agency is the capacity of individuals to act independently and to make their own free choices.

II. UNDERSTANDING GENDER AND EMPOWERMENT WITHIN THE SDG CONTEXT

Learning outcomes

After reading this section, learners should be able to

- » Understand sex versus gender roles within their own country contexts
 - » Identify the Sustainable Development Goals (SDGs) with special reference to goals relating to Gender
 - » Understand the underlying principles governing the SDGs
 - » Understand the relationship between SDGs and women's empowerment
 - » Understand financial inclusion and its importance in women's empowerment and entrepreneurship
-

2.1 Sex versus gender

Sex is biological, defined by the physiology of reproduction, as female and male. Gender, however, refers to the social roles associated with being female and male, and the relationships between women, men, girls and boys, as well as the relations among women and those among men.

These attributes and relationships are socially constructed and are learned through socialization. They are context- and time-specific and changeable.⁵ The concept of gender also includes the social expectations and characteristics that women and men have about each other. These may vary according to culture, ethnicity, race, etc. and they can change over time.

⁵ UNDP, "Primers in Gender and Democratic Governance #4 – Gender Responsive E-governance: Exploring the Transformative Potential", 2008. Available from http://www.undp.org/content/dam/aplaws/publication/en/publications/womens-empowerment/primers-in-gender-and-democratic-governance-4/f_GenderGovPr_eG_Web.pdf.

A commonplace assumption when issues of gender are discussed is that these deal exclusively with women and women’s issues. While this assumption is technically incorrect, it is a reflection of the historical condition (evidenced by data) of subordination and inequality that women and girls have experienced in many societies. The correction of this inequality and the full enjoyment of all human rights on par with men and boys is part of the movement for gender equality.⁶ Essentially, equality is the provision and enjoyment of equal rights, responsibilities and opportunities for all, irrespective of whether they are born female or male.

Gender equity is the process of being fair to women and men. To do this, it is often necessary to put measures in place to compensate for the historical and social disadvantages that prevent women and men from operating on a level playing field. “Equity is a means—equality is the result.”⁷

Working towards gender equality through gender equity is what the global community has been committed to for the last five decades.

2.2 Sustainable development goals

Sustainable development is the globally accepted agenda for the future of humankind, as reflected in the 2030 Agenda for Sustainable Development.⁸ This agenda cannot be achieved without the full participation of all people—if for whatever cause, any region, or any group of people are left out of this process, the SDGs cannot be achieved.

6 Ibid.

7 UNESCO, “Gender Mainstreaming Implementation Framework: Baseline definitions of key concepts and terms”, April 2003. Available from <http://www.unesco.org/new/fileadmin/MULTIMEDIA/HQ/BSP/GENDER/PDF/1.%20Baseline%20Definitions%20of%20key%20gender-related%20concepts.pdf>.

8 For the full document and details, see <https://sustainabledevelopment.un.org/post2015/transformingourworld>.

Box 1. What is sustainable development?

Sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs.

It contains within it two key concepts:

- The concept of “needs”, in particular the essential needs of the world’s poor, to which overriding priority should be given.
- The idea of limitations imposed by the state of technology and social organization on the environment’s ability to meet present and future needs.

Source: United Nations, Report of the World Commission on Environment and Development: Our Common Future (1987). Available from <http://www.un-documents.net/our-common-future.pdf>.

Integral to the understanding of sustainable development are three key concepts:

1. Resilience
2. Inclusiveness
3. Sustainability

Resilience is “the ability of groups or communities to cope with external stresses and disturbances as a result of social, political and environmental change.”⁹ The extent of resilience of a society or group is its ability to cope with weather, and adapt to changing climatic conditions or episodes related to excessive rain or drought, and the ability to bounce back from disaster. The better it is equipped to cope, the more resilience it has.

Inclusiveness means that all vulnerable communities, including those that are indigenous and native, marginalized, conflict affected, displaced, ethnic and disabled, must perform be included in the process of human development. Among and across all these mentioned communities are women and girls, constituting half of the world’s population, irrespective of nationality, class, religion, ethnicity, or any other classification that one may choose to apply. Across all countries women and men differ in their ability to make effective life choices in a range of spheres, with women typically at a disadvantage.

9 W. Neil Adger, “Social and Ecological Resilience: Are They Related?” *Progress in Human Geography*, vol. 24 (September 2000). Available from https://groups.nceas.ucsb.edu/sustainability-science/2010%20weekly-sessions/session-102013-11.01.2010-emergent-properties-of-coupled-human-environment-systems/supplemental-readings-from-cambridge-students/Adger_2000_Social_ecological_resilience.pdf.

Sustainability encompasses three core elements that must be addressed in a coherent and interlinked manner:

1. Economic growth
2. Social inclusion
3. Environmental protection

Gender equality is part of social inclusion.

The implication here is that no real and sustained development can take place if large sections of the population are excluded from the benefits of development. To put it simply, no one can be left behind. To achieve this, coordinated and cohesive action among and at by multiple levels and sectors of development together with multiple agencies—international, national and local—is a must.

2.3 The SDGs and women's empowerment

Due to gender differences and inequalities, women and men have different experiences, knowledge, talents and needs. Consequently, development initiatives can affect female and male beneficiaries in vastly different ways. Without a deliberate consideration of gender dynamics, women often encounter obstacles to participating in, and benefiting from, development projects.

For instance, the Food and Agriculture Organization estimates that if women had equal access to, and control over, productive resources, agricultural production yields would increase by 20-30 per cent, which could, in turn, increase the total agricultural output in developing countries by 2.5-4.0 per cent, and reduce the number of hungry individuals in the world by 12.0-17.2 per cent.¹⁰

It does not matter what report one refers to. All reports highlight the inferior status of women and girls in society, despite their contribution to households, communities and societies. Frequently, women have less ownership and control over assets, reduced decision-making capacity and fewer educational and economic opportunities than men,

¹⁰ Food and Agriculture Organization, *The State of Food and Agriculture 2010-2011: Women in Agriculture – Closing the gender gap for development* (Rome, 2011). Available from <http://www.zaragoza.es/contenidos/medioambiente/onu/095-eng-ed2010-2011.pdf>.

while having the double burden of unpaid home responsibilities and external work.¹¹ Enough is also known about the vulnerability of women and girls to gender-based violence, pornography, “sextortion”,¹² human trafficking, and other forms of denial of basic human rights.

Similar findings emerge in sectors such as education, health and environment. Wherever one looks, one finds differential levels of development (with women and girls often being disadvantaged), and with global data consistently showing that if there was equal opportunity, the possibility of greater, balanced and more equitable growth is exponentially greater.

International agreements endorsed by all countries include the United Nations Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). CEDAW is considered the “International Bill of Rights for Women”¹³ and one that commits governments to eliminate all forms of discrimination against women.

The Beijing Platform for Action, adopted during the United Nations Fourth World Conference on Women in 1995,¹⁴ also globally accepted, called on governments, the international community, non-governmental organizations (NGOs) and the private sector to take strategic action in the following critical areas of concern:

- » The persistent and increasing burden of poverty on women
- » Inequalities and inadequacies in and unequal access to education, training and health care and related services
- » Violence against women
- » The effects of armed or other kinds of conflict on women, including those living under foreign occupation
- » Inequality in economic structures and policies, in all forms of productive activities and in access to resources
- » Inequality between women and men in the sharing of power and decision-making at all levels

11 United States Agency for International Development, “Gender Equality and Women’s Empowerment: Integrating Gender”, 2012. Available from http://transition.usaid.gov/our_work/cross-cutting_programs/wid/gender/index.html.

12 Sextortion is a form of sexual exploitation that employs non-physical forms of coercion to extort sexual favours from the victim. Wikipedia, “Sextortion”. Available from <https://en.wikipedia.org/wiki/Sextortion>.

13 UN Women, “Factsheet: CEDAW and Women’s Migration in Asia”. Available from <http://asiapacific.unwomen.org/en/digital-library/publications/2012/9/factsheet-cedaw-and-womens-migration-in-asia>.

14 UN Women, “The United Nations Fourth World Conference on Women”. Available from <http://www.un.org/womenwatch/daw/beijing/platform/plat1.htm>.

- » Insufficient mechanisms at all levels to promote the advancement of women
- » Lack of respect for and inadequate promotion and protection of the human rights of women
- » Stereotyping of women and inequality in women’s access to and participation in all communication systems, especially in the media
- » Gender inequalities in the management of natural resources and in the safeguarding of the environment
- » Persistent discrimination against and violation of the rights of the girl child

Summative reports¹⁵ on the MDGs, the predecessor of the SDGs from 2000 to 2015, have shown that there have been many significant successes in lifting people out of poverty. However, gender inequalities persist especially as increasingly, more women than men live in poverty, leading to what has come to be known as the “feminization of poverty”.¹⁶ Today, women still have less access to education, economic resources and work, and are underrepresented in both private and public decision-making positions.

Gender parity (equality in numbers), measured by the Gender Parity Index,¹⁷ has been achieved in primary school education—there is lower child mortality and improved maternal health and nutrition worldwide. However, women continue to be underrepresented in the workplace and are paid less for their work, irrespective of their educational level. Such gender-based gaps persist in the Asia-Pacific region.

Among the 17 SDGs, Goal 5 aims to achieve gender equality and empower all women and girls (see Box 2).

15 United Nations, *The Millennium Development Goals Report 2015* (New York, United Nations, 2015). Available from [http://www.un.org/millenniumgoals/2015_MDG_Report/pdf/MDG%202015%20rev%20\(July%201\).pdf](http://www.un.org/millenniumgoals/2015_MDG_Report/pdf/MDG%202015%20rev%20(July%201).pdf).

16 Feminization of poverty is the concept that describes the idea that women represent disproportionate percentages of the world’s poor. UNIFEM (now UN Women) describes it as «the burden of poverty borne by women, especially in developing countries». Wikipedia, “Feminization of poverty”. Available from https://en.wikipedia.org/wiki/Feminization_of_poverty.

17 The Gender Parity Index (GPI) is a socioeconomic index usually designed to measure the relative access to education of females and males. In its simplest form, it is calculated as the quotient of the number of females by the number of males enrolled in a given stage of education (primary, secondary, etc.). Wikipedia, “Gender Parity Index”. Available from https://en.wikipedia.org/wiki/Gender_Parity_Index.

Box 2. SDG 5: Achieve gender equality and empower all women and girls

SDG 5 is focused on gender issues for gender equality and women's empowerment. Its major targets are the following:

- 5.1 End all forms of discrimination against all women and girls everywhere.
- 5.2 Eliminate all forms of violence against all women and girls in the public and private spheres, including trafficking and sexual and other types of exploitation.
- 5.3 Eliminate all harmful practices, such as child, early and forced marriage and female genital mutilation.
- 5.4 Recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies, and the promotion of shared responsibility within the household and the family as nationally appropriate.
- 5.5 Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life.
- 5.6 Ensure universal access to sexual and reproductive health and reproductive rights as agreed in accordance with the Programme of Action of the International Conference on Population and Development and the Beijing Platform for Action, and the outcome documents of their review conferences.
- 5.a Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, in accordance with national laws.
- 5.b *Enhance the use of enabling technology, in particular ICT, to promote the empowerment of women.*
- 5.c Adopt and strengthen sound policies and enforceable legislation for the promotion of gender equality and the empowerment of all women and girls at all levels.

In addition to SDG 5, which explicitly addresses the special needs of women and girls, all the other 16 goals address the imperative of being "inclusive" and universal, i.e., for all. This means, implicitly, that while the needs of women and girls are to be given special attention under Goal 5, efforts to achieve the other SDGs must also include women and girls, and other vulnerable populations.

Without the active engagement and involvement of government, equitable development and "empowerment" of women and girls cannot take place.

This brings us to the concept of “empowerment”, which must be addressed before a discussion on the role of government in gender equality and women’s empowerment can take place.

2.4 What is empowerment?

In development discourses, empowerment is a highly debated term, often defined and described by different academics, practitioners and researchers in different ways. Sometimes, the term is also used interchangeably with “agency” and often in relation to a form—economic, social, or political. In essence, it is all of these and much more.

The United Nations defines empowerment as follows:

Empowerment means that people—both women and men—can take control over their lives, set their own agendas, gain skills (or have their own skills and knowledge recognized), increase self-confidence, solve problems, and develop self-reliance.¹⁸

If one were to expand this concept and look at empowerment/agency as a process, it would be possible to measure the extent to which women/girls have:

- » **Control over resources** – Measured by women’s ability to earn and control income and to own, use and dispose of material assets.
- » **Ability to move freely** – Measured by women’s freedom to decide their movements and their ability to move outside their homes.
- » **Decision-making over family formation** – Measured by women and girls’ ability to decide when and whom to marry, when and how many children to have, and when to leave a marriage.
- » **Freedom from the risk of violence** – Measured by the prevalence of domestic violence and other forms of sexual, physical or emotional violence.
- » **Ability to have a voice in society and influence policy** – Measured by participation and representation in formal politics and engagement in collective action and associations.¹⁹

18 UN Women, “Women’s Empowerment Principles: Equality Means Business”, second edition, 2011. Available from <http://www.unwomen.org/en/digital-library/publications/2011/10/women-s-empowerment-principles-equality-means-business>.

19 World Bank, “Promoting Women’s Agency”, in *World Development Report 2012* (Washington D.C., 2012). Available from <http://siteresources.worldbank.org/INTWDR2012/Resources/7778105-1299699968583/7786210-1315936222006/chapter-4.pdf>.

It is argued here that the key to exercising agency lies in economic empowerment, because economic empowerment can improve the material conditions necessary for exercising other rights. Entrepreneurship, as one form of economic empowerment, is an important driver of economic development and growth in many economies with a tremendous potential to empower women, create employment, transform society and alleviate poverty.²⁰

Higher incomes enable better access to social and other services. Moreover, higher incomes reduce economic dependency, and thus enable better participation and bargaining power within the household, as well as in the community. If women can earn their own incomes, their ability to exercise agency increases.

Economic growth and empowerment alone, however, will not eliminate gender inequalities, but it is an important trigger. This is not to say that other social, legal and political conditions are not important; because they are—and if governments play a positive and pivotal role in creating the legal frameworks that reduce such inequalities, economic empowerment would also ensue.

2.5 Financial inclusion for women entrepreneurs

One of the critical challenges for entrepreneurs is the lack of access to finance and credit. More so for women who are hindered by societal, educational and legal constraints to ownership and control of property and finances. Globally, there has been a push for finance that addresses these constraints.

Inclusive finance, according to the United Nations, is defined as:

Universal access, at a reasonable cost, to a wide range of financial services, provided by a variety of sound and sustainable institutions.²¹

20 OECD, "Gender Equality in the "Three Es" in the Asia/Pacific Region", in *Society at a Glance: Asia/Pacific 2014* (2014), p. 41. Available from <http://www.oecd-ilibrary.org/docserver/download/8114171ec005.pdf?expires=1464400445&id=id&ccname=guest&checksum=AA2CD88D76694B1591FAF95AA8C10D24>.

21 United Nations Department of Economic and Social Affairs, "Inclusive & Local Finance". Available from <http://www.un.org/esa/ffd/topics/inclusive-finance.html>.

While the definition may vary,²² it is widely agreed that inclusive finance does not only refer to “access” to financial services, such as payments, savings, loans and insurance. Inclusive finance is also about affordability and use of the financial services, consumers’ financial literacy and their protection, and government mechanisms for financial regulation, assessment and monitoring.

The strongest arguments for women’s financial inclusion are economic—access to finance increases access to productive assets and increases productivity, and financial intermediation is linked to stronger economic growth.

“The women’s market” (or women as a market) is very large and represents many segments of women—low-income self-employed women in the informal sector, women who work in agriculture and animal husbandry, small and medium enterprise (SME) owners, and low-income salaried workers (e.g., factory workers, domestic workers). A common and frequently cited characteristic of this group is that they are often excluded from financial services because of:

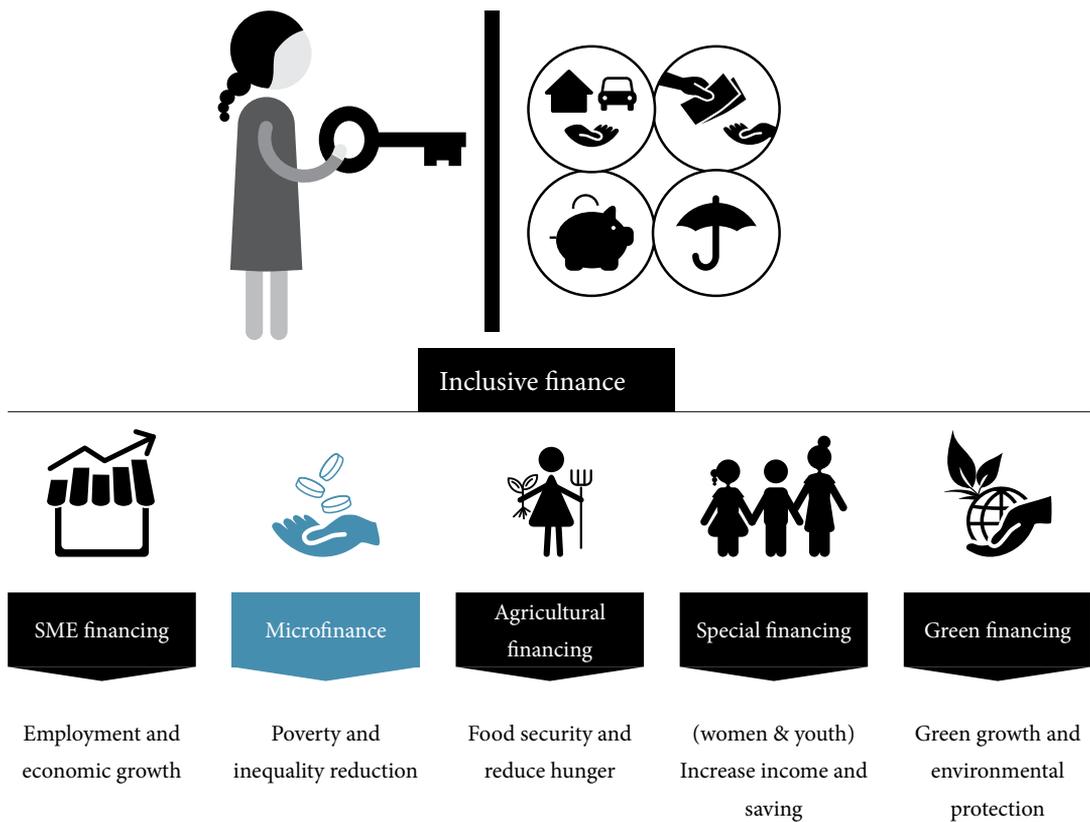
- » Limited financial capability and financial literacy
- » Inability to meet collateral requirements because of property laws
- » Constraints to right to work, sign contracts, open bank accounts and property ownership
- » Lack of proper identification documents
- » Inability to obtain loans without husband’s consent

Reports on the subject have shown that women have consistently indicated access to finance as a stumbling block. Therefore, addressing the constraints is of critical importance. Expanding financial inclusion to women requires deliberate attention from policymakers, and the collection of sex-disaggregated data for such decision-making.

Financial inclusion for women entrepreneurs involves a wide range of financial products that can potentially leverage the livelihood of poor people and SMEs, including loans, savings, insurance, payments, and domestic and international remittances.

22 The World Bank and IMF adopted a more specific and measurable definition as: “the proportion of individuals and firms that use financial services”, which focuses more on measuring actual use than providing the access. On the other hand, ESCAP’s 2015 discussion paper takes a more inclusive approach by defining inclusive finance as: “the process of ensuring access to appropriate financial products and services needed by all members of the society in general, vulnerable groups in particular, at an affordable cost in a fair and transparent manner by mainstream institutional players”.

Figure 1. Transmission mechanism for inclusive finance



Source: Md. Ezazul Islam, "Inclusive Finance in the Asia-Pacific Region: Trends and Approaches", Draft Discussion Paper: Asia-Pacific High-Level Consultation on Financing for Development, Jakarta, Indonesia, 29-30 April 2015. Available from https://www.unescap.org/sites/default/files/3-ESCAP_FfD_Financial%20inclusion_24April2015.pdf.

2.5.1 Financial products and services

Microfinance is providing financial services to those individuals and institutions who are excluded from formal financial institutions, such as banks, because they cannot meet these institutions' collateral requirements.

In the 1970s, the Grameen Bank of Bangladesh pioneered modern microfinance, which soon spread across the world's developing countries. Microfinance institutions started with offering microcredit (or small loans), but has evolved into a broad set of financial services tailored to fit the needs of low-income groups in developing countries. Microfinance often

targets women with tailored packages. Microfinance options for women entrepreneurs include:

- » **Microsavings** – Savings accounts with low or even waived minimum balance requirements, thus enabling women to accumulate assets.
- » **Microcredit** – The lending of small amounts of money at low interest and without physical collateral, to those who would usually not be eligible due to poverty, unemployment or underemployment, a lack of capital, and no credit history.
- » **Microinsurance** – Insurance tailored to poor people with low premiums and low coverage. The biggest challenge here is to educate customers about the value of the service and to build mass-market awareness.

2.5.2 The supply and demand for financial inclusion

The options described above are part of the supply side of financial inclusion, which cover the provision of financial markets/services and the institutional capacity of banks and other financial institutions. There is also a demand side that needs to be considered, such as consumers' awareness and knowledge of financial products, financial literacy and credit absorption capacity.²³

Addressing only the supply side of microfinance is not sufficient. It has to be coupled with demand-side factors, such as the promotion of financial literacy, building of consumer financial capabilities, and development of consumer protection policies that take the conditions and constraints of poor families in the informal economy into account.

Financial literacy and education comprise of three elements:

- » **Financial literacy** – The skills and knowledge to make informed financial decisions.
- » **Financial education** – The process of building knowledge, skills and attitudes to become financially literate. It introduces people to good money management practices with respect to earning, spending, saving, borrowing and investing.
- » **Financial capability** – The ability and opportunity to use the knowledge and skills implied in financial literacy. Financial capability is a broader concept that necessarily links individual functioning to the entities of the financial system.

²³ Md. Ezazul Islam, "Inclusive Finance in the Asia-Pacific Region: Trends and Approaches", Draft Discussion Paper: Asia-Pacific High-Level Consultation on Financing for Development, Jakarta, Indonesia, 29-30 April 2015. Available from https://www.unescap.org/sites/default/files/3-ESCAP_FfD_Financial%20inclusion_24April2015.pdf.

2.5.3 Issues in financial inclusion

In developing countries, more than half of the adults among the poorest 40 per cent of households do not have access to banking services.²⁴ One out of every five unbanked persons reports “distance” as the reason for not having an account.²⁵ Thus, access is an issue for governments to address.

SMEs and entrepreneurs in developing countries are more likely to have constraints to access financing. Only 18 per cent of small enterprises in developing countries have loans.²⁶ The reason for this could be related to distance, as well as many other factors described above including lack of collateral to secure loans, inadequate financial literacy and consumer protection, as well as sociocultural constraints, which includes gender inequality.

The access to financial services is not equally provided especially between women and men in terms of account ownership, saving, credit and payment services. In South Asia, the gender gap in bank account ownership is the largest with a difference of 18 percentage points between males and females.²⁷

The gap extends beyond the opening of a bank account. Women lag significantly behind men in the rate of saving and borrowing through formal institutions.²⁸

The limited access to finance is a critical barrier to women entrepreneurs. For this reason, combined with many other barriers, women entrepreneurs tend to:

- » Favour businesses that are smaller in size, and the percentage of female ownership declines as the size of the enterprise becomes larger.
- » Operate in limited sectors characterized by low value addition and low growth potential, such as the services sector, and are overrepresented among the types of activities that conform to social norms (e.g., cooking, sewing, hairdressing).

24 World Bank, “The Global Findex Database 2014”. Available from <http://www.worldbank.org/en/programs/globalfindex>. This is a comprehensive database on financial inclusion, launched by the World Bank, to provide in-depth data on how individuals save, borrow, make payments, and manage risks. Collected in partnership with the Gallup World Poll and funded by the Bill & Melinda Gates Foundation, the Global Findex Database is based on interviews with about 150,000 adults in over 140 countries.

25 The unbanked refers to those who do not have a bank account at a formal financial institution. Distance refers to the formal financial institution being too far away.

26 World Bank, “Enterprise Survey 2014”. Available from <http://data.worldbank.org/data-catalog/enterprise-surveys>.

27 World Bank, “Global Findex Database 2014”. Available from <http://www.worldbank.org/en/programs/globalfindex>.

28 Ibid.



Something To Do

- On a piece of paper, write down fifteen words that, in your personal view, describe the opposite sex.
- Classify these words into two columns—those that reflect biological functions and those that reflect social roles that your society ascribes to the opposite sex.
- What does the list tell you about your own ideas of sex and gender?
- How many of these words, in your view, represent stereotypes? How many of these words reflect roles that can be changed?



Key Messages

- Sex is biological. Gender is a social construct and refers to social relations between female and male.
- Gender relations are highly contextual and society specific and are not fixed or permanent. Gender relations can change.
- The underlying principles of the Global Agenda 2030 for Sustainable Development are inclusiveness, sustainability and resilience. They ensure that the benefits of sustainable development accrue to all people equally with no one left behind.
- Women and girls have been at a historical and chronic disadvantage when it comes to global development. The causes are many.
- Empowerment means that individuals, both women and men, can take control of their lives, set their own agendas, gain skills and participate fully in society without being inhibited by social, cultural, economic and political forces.
- Goal 5 of the SDGs specifically charges the world community with the responsibility to ensure women's empowerment. With other goals implying inclusivity as their core principle, women's needs must be addressed across the board.
- While the empowerment of women has many dimensions, a key trigger to improve the lives of women and girls is economic empowerment. It is an essential and necessary condition for empowerment.
- Financial inclusion is a critical component that supports women's entrepreneurship.

III. WOMEN AND ICT: THE INTERFACES

Learning outcomes

After reading this section, learners should be able to

- » Understand the potential of ICTs as empowering tools in narrowing the gender divide
 - » Be able to identify and analyze case studies in the interface between women and ICTs in their own countries
 - » Understand women specific barriers to access and use of ICTs.
-

The mainstream belief in global literature is that today's ICTs are "gender neutral" and are "empowering tools". Particularly, with the proliferation of mobile phones, there are exciting possibilities for empowering women and men equally in their economic, social and political roles. The assumption here is that ICTs are all-powerful and gender neutral.

But unless precautions are taken, ICTs have the potential to create and widen divides between the "haves" and "have-nots", where those at the bottom of the pyramid and the "silent majority"²⁹ are not considered part of future ICT policy and practice. ICTs, seen as "enablers" can then also become barriers to women's empowerment, exacerbating the digital and knowledge divide.³⁰

ICTs have played a key transformative role in present day global society. By reducing the cost of communication and transport to a substantial extent, they have enhanced the speed of commercial transactions and changed the face of global trade. As ICTs have made distance irrelevant, it has been possible to shift information processing work, in goods and services, to units that are remote from the main premise, e.g., business process outsourcing (BPO) or call centres. Some developing countries with a low waged, computer literate and English literate workforce has benefited. Women in such countries have been the main recipients of this globally distributed work.

However, like any other innovation, ICTs are embedded within the framework of societies. Therefore, as Nancy Hafkin argues, ICTs are not gender neutral:

29 The silent majority is an unspecified large group of people in a country or group who do not express their opinions publicly. Wikipedia, "Silent majority". Available from https://en.wikipedia.org/wiki/Silent_majority.

30 Nancy Spence, "Gender, ICTs, Human Development, and Prosperity", *USC Annenberg School for Communication and Journalism*, Volume 6, Special Edition (2010). Available from <http://itidjournal.org/itid/article/download/626/266>.

This assumption that a so-called gender-neutral information technology project will benefit an entire population regardless of gender is not grounded in reality, because of the impact of gender relations on technology, and the societal constraints that women face in accessing and using information technology.³¹

In addition to societal constraints in accessing the technologies, there are also supply-side issues that have limited women's use of ICTs to enhance agency. These issues include technology design and user interfaces, content, the language of the Internet (mainly English), and the need for some technical proficiency.³²

While the above is a correct analysis, there is evidence of change, although not enough to make broad generalizations. The author, during extensive field data collection in 2010 in India, consistently came across evidence showing that women who owned a mobile phone had greater self-esteem and self-confidence than women without a mobile phone. Studies by the Cherie Blair Foundation for Women also show similar findings.³³ Generally, mobile phones enable women to connect with family, friends and clients for their small businesses, and help to source information on health, work opportunities, and even legal aid.

Therefore, before proceeding to an extensive discussion on the way in which ICTs can assist and impact women, a brief discussion of the intersections between women and ICT is useful.

Two themes have historically dominated discussions on the intersections between women and ICT. These include: (1) the participation of women in the communication profession; and (2) the portrayal of women and girls in the media.

These two themes are reflected in the Beijing Platform for Women's Critical Area J that calls on government, non-government and media organizations to: (1) increase the participation and access of women to expression and decision-making in and through the media and new technologies of communication; and (2) promote a balanced and non-stereotyped portrayal of women in the media.

31 Nancy J. Hafkin, *Is ICT gender neutral? A gender analysis of six case studies of multi donor ICT projects* (Santo Domingo: United Nations Research and Training Institute for the Advancement of Women (now UN Women), 2002).

32 Swasti Mitter, "Globalization, ICTs and Economic Empowerment", in *Gender and the Digital Economy: Perspectives from the Developing World*, Cecilia Ng and Swasti Mitter, eds. (New Delhi: Sage, 2006).

33 Cherie Blair Foundation for Women, "Mobile Technology Programme". Available from <http://www.cherieblairfoundation.org/programmes/mobile/>.

A quick and brief look at the two themes is necessary before focusing on ICT and women's empowerment because the problems of gender have existed in society and were reinforced in mainstream media, and these are now being carried forward into the use of ICTs.

3.1 Participation of women in the communication profession

Analyses carried out 20 years after the 1995 Beijing Conference on Women showed that there has been little positive substantive change in the participation rates of women in media.³⁴ Women comprised less than 20 per cent of subjects analysed and women occupied too few positions in decision-making in the media. Low and unequal wages, unfair treatment and lack of recognition of work, annoyance and harassment of women at work, and the dual burden of balancing professional and personal responsibilities, were cited as reasons for women leaving the profession.

The situation has not changed with the introduction of newer ICTs. There is little or no detailed sex-disaggregated data available and the one national-level ICT indicator that is found disaggregated by sex with increasing frequency (although without any standardization in data collection) is Internet and mobile usage by country and region.

The ICT sector in its narrowest sense is perceived to be a male-dominated industry. This is especially true of the technical professions and the higher management levels in the sector.³⁵

An International Telecommunication Union report, however, highlights the diverse experience of women in the ICT sector in the Asia-Pacific region, and shows that some countries are making efforts to increase the number of women in the ICT sector. In the emerging economies such as China, India and the Philippines, there is greater participation of women in the ICT industry, albeit at lower-level support roles.

34 See: Who Makes the News, "Global Media Monitoring Project". Available from <http://whomakesthenews.org/gmmp>; C. Rodriguez Bello, *Women and Media: Progress and Issues* (Toronto: Association for Women's Rights in Development, 2003); and United Nations Commission on the Status of Women, "Secretary-General's Report: Participation of women in the news media and in the information and communications technologies and women's access to them, as well as their repercussions on the advancement and empowerment of women and their use for these purposes", Doc E/CN.6/2003/6. Available from <http://www.un.org/womenwatch/daw/csw/47sess.htm>. See also ESCAP, *Gender Equality and Women's Empowerment in Asia and the Pacific: Perspectives of Governments on 20 Years of Implementation of the Beijing Declaration and Platform for Action* (Bangkok, 2015). Available from [http://www.unescap.org/sites/default/files/B20%20Gender%20Equality%20Report%20v10-3-E%20\(Final%20for%20web\).pdf](http://www.unescap.org/sites/default/files/B20%20Gender%20Equality%20Report%20v10-3-E%20(Final%20for%20web).pdf).

35 International Labour Organization, 2001 Report on Work in the New Economy, cited in International Telecommunication Union, "A Bright Future in ICTs: Opportunities for a New Generation of Women", February 2012. Available from <https://www.itu.int/en/ITU-D/Digital-Inclusion/Women-and-Girls/Documents/ReportsModules/ITUBrightFutureforWomeninICT-English.pdf>.

In India, incentives to join the ICT sector are provided to women. They include offering “pick-and-drop” taxi facilities, establishing gender-harassment committees and providing maternity leave. As a result, the number of women in the ICT industry has increased. In fact, India has achieved one of the highest gender ratios of the general workforce in the region (31 per cent in 2009), and is making managerial positions open to women (20 per cent in 2009).³⁶

In Malaysia, the country’s decision to build a Multimedia Super Corridor in a special administrative zone that is governed by different—more liberal—rules and regulations has facilitated the engagement of women in the ICT sector. Furthermore, because the ICT boom has caused a critical shortage of well-trained ICT specialists, the country’s ICT sector has welcomed women as new members of the formerly male-dominated ICT community.³⁷

3.2 Portrayal of women and girls in the media

Data from across the world, irrespective of country, shows little change in the portrayal of women and girls in all communication media. Women are underrepresented in the media industry, and media coverage of women continues to be negative, stereotyped, sexist and degrading. Women generally appear associated with subjects such as fashion, sentimental relationships and family, and are often portrayed to be having few technological skills.

The introduction of new technologies has not ameliorated the situation. In fact, it has worsened it.³⁸ One of the most negative aspects of the ICT revolution is the growing use of the Internet for the sexual exploitation of women and children. Internet technologies enable people to effortlessly buy, sell and exchange images and videos of sexual exploitation, publicize sex tourism trips, or offer services that find partners for purposes of sexual exploitation. More frightening is the use of the Internet for trafficking women, through for example, web pages that advertise false job opportunities for young women who, once in the receiving country, are forced to work as sex slaves.

36 Ibid., p. 33; and NASSCOM, “Impact of IT-BPO Industry in India: A Decade in Review”, pp. 12-13. Available from <http://www.nasscom.in/impact-itbpo-industry-india-decade-review>.

37 International Telecommunication Union, “A Bright Future in ICTs: Opportunities for a New Generation of Women”, February 2012, p. 32. Available from <https://www.itu.int/en/ITU-D/Digital-Inclusion/Women-and-Girls/Documents/ReportsModules/ITUBrightFutureforWomeninICT-English.pdf>.

38 United Nations Broadband Commission, *Cyber Violence Against Women and Girls: A World-Wide Wake-Up Call* (2015). Available from http://www.unwomen.org/~media/headquarters/attachments/sections/library/publications/2015/cyber_violence_gender%20report.pdf.

There is a growing recognition for the need to regulate the content and use of media, especially in a way that does not violate the basic dignity and human rights of women and girls, while at the same time, ensuring that such regulation is not used as instruments of censorship and control.

Agreed, but how does one regulate the content—when content is produced in one country, transmitted from a second for audiences in a third society? Policies on pornography, slander, freedom of information, and cybercrime have to be reviewed and balanced so that the dignity of women and men are not sacrificed in order to take advantage of the opportunities from ICTs.

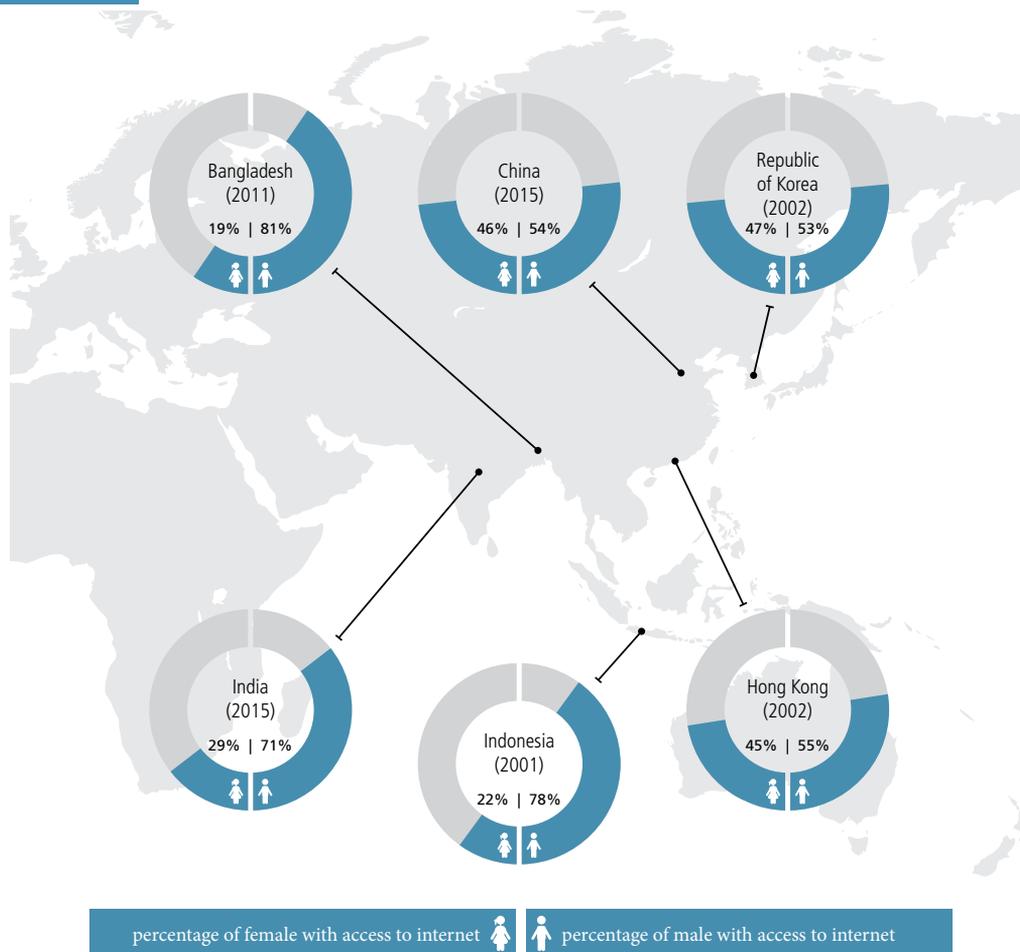
3.3 Gender divide in the use of ICTs

Few today will dispute the critical role that ICTs have to play in the process of development. Speed, power, reach, versatility and the ability to connect to the last person in the chain; their flexibility in usage at national and local levels; and the multiple possibilities and variations in patterns or use, are some of the significant characteristics of ICTs. Governments, for instance, are using ICTs in their efforts to provide better, more efficient, effective and responsive governance.

In part largely due to the “mobile revolution”, ICT tools are becoming increasingly accessible to large sections of populations, including those unserved and underserved. With these ICT tools rapidly changing the global landscape, they are a potent force for shaping and impacting the way in which people live and communicate. The range of benefits that ICTs offer is extensive and growing every day. Increasingly, ICTs’ potential to offer market and pricing information, product improvements, improved supply-chain management and training can be the differentiating factor between success and failure in the private sector. Those without access to the technologies are at a clear disadvantage.

Statistics available from commercial, industry, non-profit and government sources present an interesting picture of sex-differentiation in Internet and mobile access and usage in a number of Asian and Pacific countries. It is to be noted, however, that the statistics often do not go beyond access and usage and even there, there are huge gender gaps in participation rates in many developing countries (see Figure 2).³⁹

39 World Bank, “Engendering ICT Toolkit: Indicators for Monitoring Gender and ICT”. Available from <http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTGENDER/EXTICTTOOLKIT/0,,contentMDK:20272986~menuPK:562601~pagePK:64168445~piPK:64168309~theSitePK:542820,00.html>.

Figure 2. Internet access and usage by gender


Sources: Bangladesh – Alexandra Tyers, “A gender digital divide? Women learning English through ICTs in Bangladesh”, British Council Bangladesh / Institute of Education, University of London. Available from http://ceur-ws.org/Vol-955/papers/paper_16.pdf; China – China Internet Network Information Center, “Statistical Report on Internet Development in China”, January 2016. Available from <https://cnnic.com.cn/IDR/ReportDownloads/201604/P020160419390562421055.pdf>; Hong Kong, Indonesia and Republic of Korea – World Bank, “Indicators for Monitoring Gender and ICT”. Available from <http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTGENDER/EXTICTTOOLKIT/0,,contentMDK:20272986~menuPK:562601~pagePK:64168445~pPK:64168309~theSitePK:542820,00.html>; and India – Statista, “Distribution of internet users in India as of October 2015, by gender”. Available from <https://www.statista.com/statistics/272438/gender-distribution-of-internet-users-in-india/>

Ideally, women should have the same benefits from ICTs as men, but when ICT usage is examined through a “gender lens”, gender-specific barriers become apparent.

For example, the barriers to women’s access to mobile phones include:

- » Cost
- » Network quality and coverage
- » Security and harassment
- » Mobile operator/agent trust
- » Technical literacy and confidence⁴⁰

Understanding these issues is a critical part of remedying the inequalities that women face.

3.4 Use of ICTs for public services

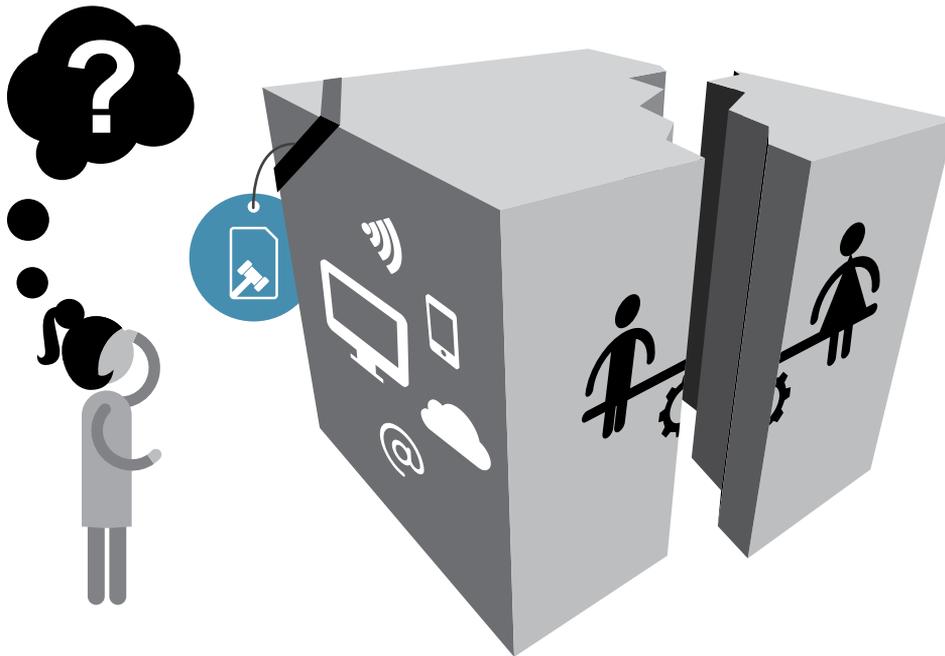
In the decades before and since the 1995 Beijing Conference, there have been numerous experiments, pilots and projects using both conventional media such as print, radio and television, and the newer computer and web-based technologies for various purposes in developing countries. These old and new ICTs have been used to alleviate poverty, improve access to education and health services, and reduce disaster risks. There has been varying success in these efforts.

When one uses a gender lens to examine global experience in the use of ICTs to achieve development goals, and by implication, the SDGs, it is clear that many countries have gender equality built into their constitutions. But there is a wide gap between such constitutional provisions and actual practice, especially when it comes to the integration of a gender equality perspective in policymaking and practice. As a result, most national ICT projects, (including conventional media) are gender blind.⁴¹

40 GSMA, *Connected Women – Bridging the Gender Gap: Mobile Access and Usage in Low- and Middle-Income Countries, Executive Summary* (2015), p. 4. Available from https://www.intgoforum.org/cms/igf2016/uploads/proposal_background_paper/GSMAReport_Executive-Summary_NEWGRAYS-web3.pdf.

41 Gillian M. Marcelle, “Information and communication technologies (ICT) and their impact on and use as an instrument for the advancement and empowerment of women”, Report from the online conference conducted by the Division for the Advancement of Women (now UN Women), no date. Available from <http://www.un.org/womenwatch/daw/egm/ict2002/reports/Report-online.PDF>.

Figure 3. “Where do I fit in? Of what use is it to me?”



When an ICT intervention is designed, and gender considerations are not incorporated up front, it is likely that the engagement of women and girls is low. Impact analyses of ICT projects are showing, across the board, that if the participation rates of the poor are low, the participation rates of poor women are even lower.

Further, there are data gaps on issues relating to gender. It is, therefore, difficult to quantify such findings and hence, there is a critical need to re-examine all projects, past and present, from a gender perspective.

Some of the reasons for low participation rates among the poor would reveal that access, affordability and some basic skills are essential preconditions. Technical infrastructure, connectivity costs, computer literacy and language skills are overall constraints. These overall constraints are exacerbated in many cases by gender-based sociocultural determinants especially among poor women.

For instance, most women do not have land titles or power over their household's economic decision-making. This means that the benefits of ICTs in community-based e-agriculture initiatives may accrue to men unless women's participation is ensured by design.⁴²

While women need ICTs for the same reasons as men, i.e., to access information that is important and relevant to their productive, reproductive and community roles, and for economic empowerment, gender-based barriers place them at a particular disadvantage and distance them from the technologies that they critically need.

Barriers that women face are not unique to ICTs:

- » **The challenge of literacy** has to be overcome before women can benefit from ICTs, despite the fact that audio and video technologies have been known to overcome the problem of women's illiteracy to some extent.
- » **Poverty and lack of economic power** affect women more than men.
- » **Women's inability to spare time to learn** because of heavy domestic responsibilities is well known.
- » **The lack of women-friendly conditions and absence of women-centric support** such as for child-care centres, safe social spaces for interaction, and women facilitators, trainers and change agents, inhibits women's use of ICTs.
- » **Sociocultural factors that perpetuate women's inequality in society** and undervalue their need for education further deter any progress.

A combination of all these factors restricts women's growth. When coupled with the lack of content in terms of relevance, language, availability and usage, the abysmal participation rates of women in accessing and benefiting from developmental efforts using technologies is to be expected.

42 IT for Change, "Gender Equality in the Information Society", March 2014.

3.5 The ICT opportunity for women's empowerment

In order to understand the empowering potential of ICTs for women, it is necessary to once again peruse through gender and development literature. Empowerment is itself a form of power, where "power" is disaggregated into "power over" (domination), "power to" (capacity), "power within" (inner strength), and "power with" (achieved through cooperation and alliance).

In feminist use of the term empowerment, the emphasis is clearly on "power to" and capabilities, and not on "power over".⁴³ Therefore, "women's empowerment" is focused on increasing their power (agency) to take control over decisions that shape their life, whether in relation to access to resources, participation in decision-making, or control over distribution of benefits.⁴⁴

Two major approaches to women's empowerment through ICTs have prevailed. One is based on the empowerment of the individual woman and the other, on the empowerment of organized groups of women or women's collectives. The two approaches are important and complementary, and women's activities often involve a combination of both.

Once the basic determining causes of women's backwardness are addressed, i.e., literacy, education and health, it is clear that for women who can access and use them, ICTs offer potential increased opportunities for reducing poverty, and for gaining a voice.

Data from national sources is still inadequate since sex-disaggregated statistics are sometimes missing, but anecdotal evidence validates the finding of increased women's participation in the information technology (IT)-enabled services market, thereby improving the quality of life for both the women and their immediate family.

However, existing persistent gender discrimination in labour markets, in education and training opportunities, and allocation of financial resources for entrepreneurship and business development, negatively impact on women's potential to fully utilize ICTs for economic, social and political empowerment.

43 Kum-kum Bhavani, J. Foran and P. Kurian, eds., *Feminist Futures: Re-imagining Women, Culture and Development* (New Delhi: Zubaan, 2006).

44 United Nations, "Gender equality and empowerment of women through ICT", in *Women 2000 and Beyond*, September 2005, p. 13.

Women and girls have benefited when gender-based barriers have been reduced and when they have benefited from educational opportunities. There is substantial anecdotal evidence from IT-enabled service hubs such as India and the Philippines, showing how young, rural women, often first-generation literates from poor families, have made the most of the opportunities given, and have lifted themselves and their families out of poverty. In emerging economies like India, where women have been working in the software industry for over a decade, the sector appears to offer more gender-equitable work opportunities than do other forms of engineering, and women have been quick to take up this space.⁴⁵ Case studies 1 and 2 tell the stories of how ICTs have contributed to the economic empowerment of two women.



Case Study 1.

Nandini and UberDOST

Nandini, the eldest daughter of an impoverished family living near Bangalore had always dreamed of being a doctor. Not having money to pursue her education, she completed high school through distance education and then tried a number of ways to start a small business. These efforts were never enough to support herself and her small family.

Tragedy struck, her father died, and she was left to repay large loans. Around that time, she found out about Uber referrals. Uber is a global online transportation network and platform that connects drivers with passengers directly. UberDOST is the Uber referral platform where users can earn money by referring drivers to Uber.

Nandini understood the potential that referring drivers to Uber offered. She established a small office, and with some research, started following up some leads. Today, she earns nearly INR 200,000 (USD 3,000) a month, has paid off all loans, helped pay for her sister's wedding, and is the proud owner of her own house.

Source: Sneha Banerjee, "How a Mother Paid Off Her Debts by Referring Drivers for Uber", Entrepreneur India, 7 May 2016. Available from <https://www.entrepreneur.com/article/275380> (accessed 17 May 2016).

⁴⁵ Shoba Arun and Thankom Arun, "ICTs, Gender and Development: Women in Software Production in Kerala", *Journal of International Development* (2002), cited in International Telecommunication Union, "A Bright Future in ICTs: Opportunities for a New Generation of Women", February 2012. Available from <https://www.itu.int/en/ITU-D/Digital-Inclusion/Women-and-Girls/Documents/ReportsModules/ITUBrightFutureforWomeninICT-English.pdf>.



Case Study 2.

Sheila and Elance

Philippine-based university librarian Sheila Ortencio used to earn USD 1.50/hour and struggled to pay for food and childcare. Within four years of working as a freelancer on Elance, cataloguing e-books online and earning USD 8.50/hour, she was able to save enough money to buy properties, including a condominium in the capital, Manila.

Elance is an online platform that connects freelancers and project owners. Driving this trend are a dozen mostly US startups that let other SMEs carve projects into chunks and then recruit individuals or teams of freelancers to do the work. By leveraging a faster, more ubiquitous and cheaper Internet, the startups can pluck the low-hanging fruit of IT and data-entry outsourcing that big BPO players no longer do.

Source: Jeremy Wagstaff, "Global Army of Online Freelancers Remakes Outsourcing Industry", Reuters, 10 October 2012. Available from <http://www.reuters.com/article/2012/10/10/us-asia-freelance-idUSBRE8991MY20121010>.

While across all developed and developing countries, data shows that the ICT sector remains a buoyant and growing sector for employment, and a key economic factor underpinning development, this growth has not led to a parallel increase in jobs for women in the ICT labour market. Women are strongly represented in the lower-level positions. However, less than 15 per cent are managers or strategic planners. What this means is that given educational opportunities, women have educated themselves and entered the ICT job market and excelled, but an increasing number of women are leaving these jobs due to lack of promotional avenues, and due to the stresses of gender-based roles and responsibilities.

ICTs can benefit women directly when women exploit ICTs to improve their own status, and indirectly when ICTs are used to improve delivery of information and services to women. ICTs offer possibilities for women to directly engage in e-commerce, and access education and e-government services, bypassing the sociocultural barriers that have hindered access to economic advancement. Among women's groups, the use of ICTs has enabled women to organize advocacy campaigns for women's rights and participation by providing a new communication platform for the expression of their views and for raising awareness of women's issues.

There are dozens of global examples showing how ICTs have benefited women's groups. Examples from India, Malaysia, the Philippines and Sri Lanka show that the collective use of technology by organized women's groups has transformed women from passive to active participants in their own lives and in the communities around them.⁴⁶ Let us look at a few of them in case studies 3 to 6.



Case Study 3.

IT for Change and Prakriye build a culture of empowerment using ICTs in Karnataka, India

In the South Indian state of Karnataka, the Indian NGO, IT for Change, has been working with Prakriye (Centre for Community Informatics and Development) to see how digital technologies can strengthen the women's empowerment movement. The project is embedded in the Karnataka state-level Mahila Samakhya, which is a national women's empowerment programme of India's Human Resource Development Ministry.

The Prakriye team began with the hypothesis that the power of ICTs could be used as building blocks for women's empowerment. Following training of the community women, three digitally-enabled components were developed and used. The first was a weekly radio broadcast (Kelu Sakhi, or Listen my Friend) in the women's own voices. The second was the development and screening of videos on information that women need, e.g., how to get a bank loan, what are their rights. The third component was the village-based community telecentres for public information access, run by a young female infomediary from the village.

What has been learned is that it is not about technology alone, or about capacity building, but about building a culture of empowerment.

Source: Anita Gurumurthy and others, "Mahiti Manthana: Reimagining a women's empowerment programme through digital technologies", IT for Change Think Piece, 2010, p. 4. Available from <http://www.itforchange.net/sites/default/files/ITfC/Mahiti%20Mantana-%20website.pdf>.

⁴⁶ The Deccan Development Society and E-Seva Models in India, CENWOR's work in Sri Lanka, and the very successful E-Homemakers demonstrate the liberating and empowering effect of ICTs on organized groups of women.



Case Study 4.

Infoladies in Bangladesh

Young Infoladies in Bangladesh serve as intermediaries between knowledge and women in rural Bangladesh, using ICTs as enablers.

Equipped with laptop, smartphone and Internet connection, Infoladies offer information, services and products related to health care, agriculture extension and ICTs to rural villages. For example, Infoladies can offer pregnancy care service to pregnant women by showing multimedia content on pregnancy care using their laptop, performing basic check-up using the medical kit, and selling products like folic acid. Infoladies can also facilitate access to various e-services offered by government, NGOs and the private sector, including online birth registration and mobile banking.

Infoladies come from low-income or poor families in rural areas, with up to 12 years of schooling. They have limited job opportunities either in their communities or outside.

There are three basic characteristics of an Infolady that make her successful: (1) an entrepreneurial mindset; (2) quick learning ability; and (3) good communications skills. Infoladies need to invest their own money, and thus an entrepreneurial mindset is important. To support the Infoladies, the Central Bank has given them access to low-interest loans.

Source: Dnet, "Infolady Model". Available from <http://dnet.org.bd/page/Generic/0/61/145/85>.



Case Study 5.

Goat herders of Theni in south-eastern India

A community of women who are goat herders in the Theni District in south-eastern India, have inaugurated their own company after receiving training in goat farming and business management through the Commonwealth of Learning's Lifelong Learning for Farmers Programme.

Just 15 years ago, these women had no experience of using mobile phones or running their own business enterprise. Now they are delivering voicemail messages to their members' mobile phones to help them achieve higher productivity in goat rearing through better breed selection, feed, health management and animal care.

The women proudly call themselves "voicemail farmers". In 2013, the women began contemplating forming their own company to eliminate the need for a middle man and enable them to retain more of the profits of their work in their own community. With the support of Vidiyal, an NGO, and India's National Bank for Agriculture and Rural Development, the Theni District Goat Farmers Producer Company Limited was registered under the Companies Registration Act in January 2016.

The company is operated by a 10-member board made up of eight women and two men, who will run the company with funds raised from shares of the members. Each member bought 100 shares. Profits will be shared as dividends, and the excess will be kept as reserve.

Source: Commonwealth of Learning, "Theni District 'voicemail farmers' start own company after L3F training", 6 January 2016. Available from <https://www.col.org/programmes/lifelong-learning-farmers/theni-district-voicemail-farmers-start-own-company-after-l3f>.



Case Study 6.

SEWA brings about change through the use of ICTs

The Self Employed Women's Association (SEWA) is a women workers' association in India with the mandate of working with poor, self-employed women workers who are part of the informal unprotected labour sector of the country. Initially, SEWA placed computers in the homes of its members and trained them in the use of computers. Subsequently, they established community learning centres that were used for training, planning, workshops and meetings. ICTs changed the way the organization and its members functioned.

Source: IT for Change, "Self Employed Women's Association, Gujarat: A Case Study". Available from <http://www.eldis.org/go/home&id=67915&type=Document#.V0kQZCN97R0>.

There are many examples from across Asia and the Pacific that describe how women in collectives are benefiting from coming together, and by using the power of ICTs have improved their lives. In some instances, an enabling policy environment has been of help; in others, they have been the women's own initiatives.⁴⁷

A United Nations Economic and Social Commission for Asia and the Pacific (ESCAP) study of 12 cases of ICTs and women's collectives, specifically focusing on e-government for women's empowerment,⁴⁸ found clear evidence that gender-responsive e-government interventions lead to many positive outcomes for gender equality.

They enhance women's self-esteem, enable women to challenge traditional norms and build peer connections, boost their confidence to participate in the job market, bring them vital information on entitlements, and give them access to mechanisms of redress. They also transform public institutions, making them technically and politically more capable of delivering gender inclusive services.⁴⁹

47 The ADB has compiled a large number of Asia-Pacific initiatives. See ADB, "Gender Equality Results Case Studies". Available from <http://www.adb.org/publications/series/gender-equality-results-case-studies>.

48 ESCAP, "E-Government for Women's Empowerment in Asia and the Pacific", May 2016. Available from <http://egov4women.unescapsdd.org/>.

49 *Ibid.*, p. 6.

Women have also used ICTs effectively to articulate and aggregate opinions, and to lobby for rights. The Democratic Women's Union of Mongolia used a campaign approach and helped to create an online presence of women, and to increase the number of women in parliament. From 2010 when the campaign started to 2012, as a result of the campaign, women's presence in parliament went up from zero to six.⁵⁰



Case Study 7.

Likhaan develops an online advocacy forum

Likhaan (Centre for Women's Health) is a grass-roots organization based in the Philippines that has been actively involved in the decade-long campaign for the passage of a Reproductive Health Bill undertaken by women's groups in the country. Likhaan created an online magazine with the aim of bringing in the accounts of women and youth from marginalized communities who are most in need of sexual and reproductive health services and rights. Likhaan hopes that these accounts would ultimately influence lawmakers, both directly and through generating public support, and lead to the passing of the reproductive health law.

Source: *The Likhaan Group. Available from <http://www.likhaan.com/>.*

Following a horrific gang-rape case in December 2012 in India, the public, especially women and girls used social media to connect, articulate and aggregate their anger, and succeeded in forcing transformative changes in India's rape laws. The online agitation forced lawmakers to sit up, take notice and act.⁵¹

Across the world, women have used ICTs to effect improvements in their lives and to express agency. While each of these are important, these did not always emerge as a result of clear-cut norms and government policy in terms of "gender responsiveness". They emerged often as grass-roots initiatives, assisted and promoted by NGOs acting as change agents.

50 Oyungerel Tseveddamba, "Mongolia's Experience: Increasing Women's Visibility Using Internet and Social Media", presentation. Available from http://iknowpolitics.org/sites/default/files/increasing_womens_visibility_using_internet_and_social_media_1.pdf.

51 Akanksha Prasad and Indu Nandakumar, "Delhi gang rape case: Social media fuels rally at India Gate", *The Economic Times*, 24 December 2012. Available from http://articles.economictimes.indiatimes.com/2012-12-24/news/35991878_1_delhi-gang-adhvith-dhuddu-social-media.

To understand how a proactive government policy and plan can impact women's empowerment on a large scale, an understanding of "gender sensitivity" and "gender mainstreaming" is necessary (to be covered in Section 4), before a discussion of policy options for governments to empower women and girls through ICTs takes place (in Section 5).



Something To Do

- A number of conditions that define the status of women and girls in different societies have been listed above.
- Reflect on what barriers women and girls face in your country setting. They may be different from those listed in the section above. If so, what are they?
- In your view, how can the ICT opportunity be exploited to improve the lives of women and girls in your country?



Key Messages

- There are many instances and interfaces between women and ICT. They include women working in media and the ICT profession, the portrayal of women and girls in media and the ICTs, and the use of ICTs to provide education- and health-related services to women and girls.
- The barriers women and girls face when accessing and using ICTs are not much different from those they face when accessing other services. The barriers include illiteracy, lack of time, lack of income and access to financial resources, lack of women-friendly spaces, sociocultural restrictions to mobility, and perceived gender roles in a given society.
- Women have benefited, both individually and collectively, when they have been able to access and use ICTs for economic improvement and for advocacy.

IV. TOWARDS A GENDER-SENSITIVE POLICYMAKING PROCESS FOR WOMEN

Learning outcomes

After reviewing this section, readers should be able to

- » Identify the various approaches to gender mainstreaming and their individual features.
 - » Undertake a situation analysis or gender audit of ICTD programmes in their own country context.
 - » Be able to apply the stages of gender mainstreaming in ICTD interventions in their own country
 - » Be able to identify policy and action options to mainstream gender on a “whole of country” or individual project approach.
-

Changes in gender relations can take place through the slow process of social change, or through carefully planned policies and programmes. An enlightened and developed society based on principles of human rights and dignity, would perforce provide gender-sensitive governance through carefully planned gender-responsive policies and programmes.

Gender-sensitive governance recognizes, “the different needs, interests, priorities and responsibilities of women and men and challenge entrenched gender inequalities.”⁵² Its “institutions and processes (are) designed to identify and integrate gender differences into all aspects of decision-making so that policies, plans and programmes equally benefit all women and men across societies.”⁵³

A “gender-sensitive government” is an outcome, achieved through the strategy and process of “gender mainstreaming”. Gender mainstreaming is a comprehensive strategy aimed at achieving gender equality. The official definition adopted by the United Nations in 1997 is:

52 Gender Hub eLearning, “Gender-sensitive governance”. Available from <http://governance.genderhub.org/glossary/gender-sensitive-governance/>.

53 Ibid.

The process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in all areas and at all levels. It is a strategy for making women's as well as men's concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and societal spheres so that women and men benefit equally, and inequality is not perpetuated.⁵⁴

Gender mainstreaming can also be defined as:

The process of ensuring that women and men have equal access to and control over resources, development benefits and decision-making, at all stages of development process, projects, programmes or policy.⁵⁵

Quite unintentionally, there is a tendency to be "gender blind" while making policy and to assume that gender is not an influencing factor in projects, programmes or policies and an essential determinant of social outcomes.⁵⁶

At other times, policies and programmes are framed on the assumption of "gender neutrality"⁵⁷ that they are suitable for, or applicable equally to, or common to both women and men. Such gender neutrality runs directly in contradiction to existing evidence that policies and programmes affect women and men differently.

The objective of gender mainstreaming is not to render existing policies and programmes obsolete or to replace them. It is intended to strengthen them by drawing attention to the differential needs of different beneficiary groups and by including the gender perspective in all sectors, so that existing policies can be better implemented with greater efficiency, effectiveness, responsiveness, transparency and accountability.

Gender mainstreaming can be applied across the whole of government and/or in individual sectors.

54 United Nations, *The Report of the Economic and Social Council for 1997* (1997).

55 World Bank, "Glossary". Available from <http://info.worldbank.org/etools/docs/library/192862/introductorymaterials/glossary.html>.

56 Ibid.

57 Wikipedia, "Gender neutrality". Available from https://en.wikipedia.org/wiki/Gender_neutrality.



Case Study 8.

Gender mainstreaming in Cambodia

The Constitution of Cambodia, adopted in 1993, states that, “women and men have equal rights before the law and enjoy equal participation in political, economic, social and cultural life (Article 35); equality in employment and equal pay for equal work;” and it explicitly prohibits “all forms of discrimination against women (Article 45).”

Having set the policy framework, the Royal Government of Cambodia established systems and processes for mainstreaming gender as a “whole-of-government approach. High-level political support was ensured. Joint monitoring indicators were set and monitored by technical working groups in line ministries every 18 months, and since 2014, every five years.

Cambodia’s Ministry of Women’s Affairs has been producing a regular series of Cambodia Gender Assessments in 2004, 2008 and 2014 that provides a comprehensive analytical overview of gender in all sectors. These gender assessments have been the basis for mainstreaming gender in line ministries and guiding overall policymaking, planning and programming for gender equality and development.

Moving from a project to a programme-based approach, Cambodia has established active mechanisms from the national down to the community level to ensure that gender is mainstreamed in all programmes and activities. There are technical working groups and gender mainstreaming action groups in all ministries.

The Royal Government of Cambodia recognizes that there are challenges especially in moving from policy to implementation at all levels.

Source: Ministry of Women’s Affairs of Cambodia, “Gender Mainstreaming: Institutional, Partnership and Policy Context – Cambodia Gender Assessment”, Policy Brief 1, 2014. Available from http://www.kh.undp.org/content/dam/cambodia/docs/DemoGov/NearyRattanak4/Neary%20Rattanak%204%20-%20PB%20Gender%20Mainstreaming_Eng.pdf.

In individual sectors, the processes vary widely and address project specific gender concerns. The Asian Development Bank (ADB), in the gender assessments of Asia-Pacific countries, has documented a number of such specific ways in which gender has been addressed:⁵⁸

- » In Nepal, ADB and the Government of Nepal developed and implemented the Gender Equality and Empowerment of Women Project. The project aimed to reduce poverty by engaging with rural women and members of other disadvantaged groups through an integrated process of economic, social, legal and political empowerment. Special features of the project included responsiveness to local contexts and to conditions created by conflict, a well-coordinated system for women collective engagement in all its components, and an overall multifaceted and cohesive approach.⁵⁹
- » Two projects in Sri Lanka used participatory approaches to focus on the community development component that advocated community participation, social inclusion and gender equality in community infrastructure development and livelihood restoration processes in targeted communities.⁶⁰
- » In Bangladesh, the Small and Medium-Sized Enterprise Development Project supported the development and expansion of SMEs in Bangladesh from 2009 to 2013. The project included the provision of support to women-owned SMEs by addressing the challenges and constraints these women face. In specific pilot districts, the number of women-owned SMEs increased by over 10%. The training of women SME owners in business development, accounting, loan application rules and processes, and in the regulations governing businesses facilitated their improved access to institutional finance. The formation of advocacy groups and membership in different associations enhanced the confidence of women SME owners and their ability to lobby for policy changes. Dialogue and relation building between participating financial institutions and women's SME associations helped foster mutual understanding and cooperation, leading to better outcomes for women-owned SMEs.⁶¹

58 ADB, "Gender Equality Results Case Studies". Available from <http://www.adb.org/publications/series/gender-equality-results-case-studies>.

59 ADB, *Gender Equality Results Case Study: Nepal Gender Equality and Empowerment of Women Project* (Mandaluyong City, 2016). Available from <http://www.adb.org/publications/gender-equality-results-case-study-nepal>.

60 ADB, *Gender Mainstreaming Case Study: Sri Lanka North East Coastal Community Development Project and Tsunami-Affected Areas Rebuilding Project* (Mandaluyong City, 2015). Available from <http://www.adb.org/publications/gender-mainstreaming-case-study-sri-lanka-north-east-coastal-community-development>.

61 ADB, *Gender Equality Results Case Study: Bangladesh Small and Medium-Sized Enterprise Development Project* (Mandaluyong City, 2015). Available from <http://www.adb.org/publications/gender-equality-results-case-study-bangladesh-sme-development-project>.

UN-Habitat has also documented a number of cases where specific gender concerns were incorporated into development projects.⁶² In a project to address peace building through community empowerment in Afghanistan, UN-Habitat, worked separately with women and men's self-help groups. This provided the women space to nurture solidarity and learn from life experience of each other, gain voice and economic independence, and participate in a process of problem-solving. This also introduced the value of equal participation of women within the community groups. While the project's main objective was peace building, the project managers identified critical gender concerns, and addressed them by creating separate social and economic spaces for women and men.⁶³

The above examples demonstrate that it is possible to apply gender analysis techniques by asking the right questions, and by following a set of stages and checklists. Nevertheless, in-depth gender analyses are useful, but require expertise in this area.

There are a large number of ways in which gender mainstreaming can be integrated into the policymaking process. There are numerous resources and toolkits available in the public domain that can be modified to suit a given context. Taking into account what is available, a broad summary of the process of gender mainstreaming into the policy process is introduced below.

4.1 Approaches to gender mainstreaming

Gender mainstreaming is important because it makes the gender dimension explicit in all policy sectors. Gender equality is no longer seen as a separate question to be dealt with by ministries or departments of women's affairs exclusively. Gender mainstreaming becomes a concern for all policies and programmes, all the more so because different sectors of development are closely connected. Further, a gender mainstreaming approach does not look at women in isolation, but looks at women and men both as actors in the development process. Unlike a "gender blind" or "gender neutral" approach, gender mainstreaming assumes that policies, programmes and other interventions will affect women and men, girls and boys differently.

62 United Nations Human Settlements Programme, *A Compendium of Case Studies on Gender Mainstreaming Initiatives in UN-Habitat, 2008-2012* (Nairobi, 2012). Available from <http://unhabitat.org/books/a-compendium-of-case-studies-on-gender-mainstreaming-initiatives-in-un-habitat/>.

63 Ibid.

Finally, by identifying opportunities for improving gender equality, gender mainstreaming enables the use of the same available resources but for a greater benefit for all and equitable benefits for women and men both from the same policy processes. In operational terms, it is possible through gender mainstreaming to identify and address the causes and processes of inequality, and focus on outcomes as well as equity.

There are different approaches to understanding gender mainstreaming. Each has merit and some of these will be discussed next.

4.1.1 Gender sensitization

The first step in the process of gender mainstreaming is to become gender aware⁶⁴ and gender sensitive⁶⁵—to understand and acknowledge that there are socially determined differences between women and men based on learned behaviour. Such differences affect access to and control of resources. In turn, this sensitivity needs to be applied through gender analyses into policies, programmes and projects at all levels of government. Extensive sensitization training programmes help in creating and increasing gender sensitivity among policymakers, programme managers and project workers at the field level.



Something To Do

Think through your solution to the problem posed below:

Two women and one man have been shortlisted for a middle-level position in your office. All three are equally qualified and experienced. In response to a specific question, Sheela replies that she is likely to get married soon. Roma says, she is already married and wants to start a family. This question is not asked of the man.

- What will determine who should finally be selected?
- Whom will you choose and why?
- What does your selection says about hidden biases?

64 ESCAP, “E-Government for Women’s Empowerment in Asia and the Pacific”, May 2016. Available from <http://egov4women.unescapsdd.org/>.

65 Ibid.

4.1.2 Gender analysis

Gender analysis is the process of collecting, processing and analysing information about gender to serve as an input for policymaking. Gender analysis provides sex-disaggregated data, and an understanding of gender roles and how labour is divided and valued. There are a number of global gender indices available that can form the basis for the start of a gender analysis.⁶⁶ These macro-level data give a comparison of gender equality across a large number of countries. Some of the indices also provide in-country and intra-household data about women's agency.

Gender analysis is an important process in order to ensure that development benefits and resources are effectively and equitably targeted to both women and men. Gender analysis helps to anticipate any obstacles or hurdles, or negative impacts that may occur. It also helps to ensure that development projects are not gender blind or neutral. A variety of frameworks and tools are used to conduct a gender analysis.



Something To Do

- Does your country collect sex-disaggregated data on entrepreneurship?
- If so, where can this data be found, and how is it used for national policymaking?

In a study on enabling environments for women's entrepreneurship in India, Shah⁶⁷ details the process of gender analysis (see Figure 4 for a flow chart of the process).

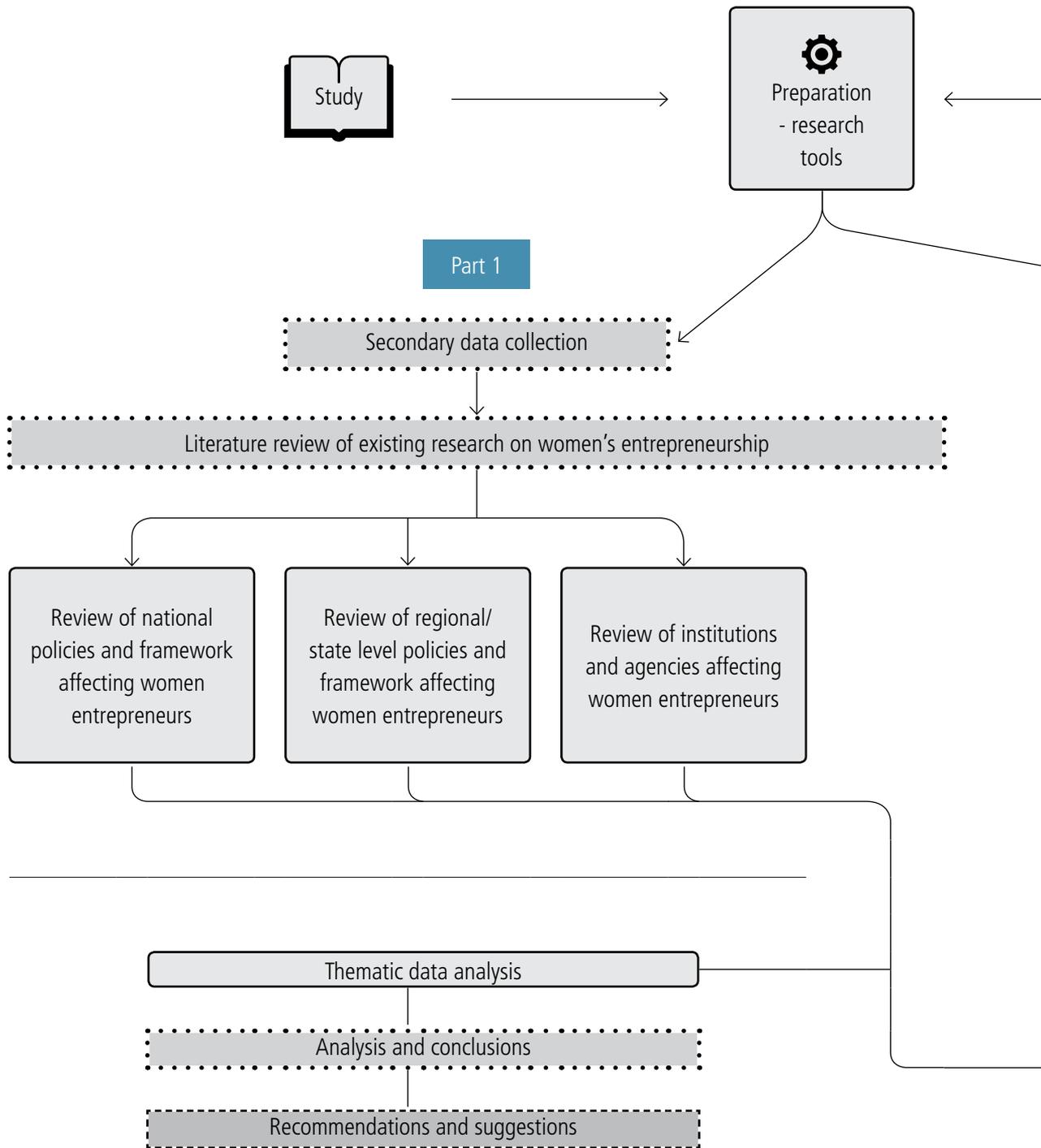
Extensive and multidimensional in scope, the gender analysis is a thorough analysis that in turn, leads to concrete policy recommendations for implementation. Shah's recommendations fall under several headings:

66 Global Entrepreneurship Development Institute, "Female Entrepreneurship Index". Available from <https://thegedi.org/research/womens-entrepreneurship-index>; Social Institutions and Gender Index. Available from <http://www.genderindex.org>; The Economist Intelligence Unit, "Women's Economic Opportunity Index 2012". Available from http://www.eiu.com/public/thankyou_download.aspx?activity=download&campaignid=weoindex2012; World Bank, "Gender Data Portal". Available from <http://datatopics.worldbank.org/gender/>; and World Bank, "Gender Statistics". Available from <http://databank.worldbank.org/data/reports.aspx?source=gender-statistics>.

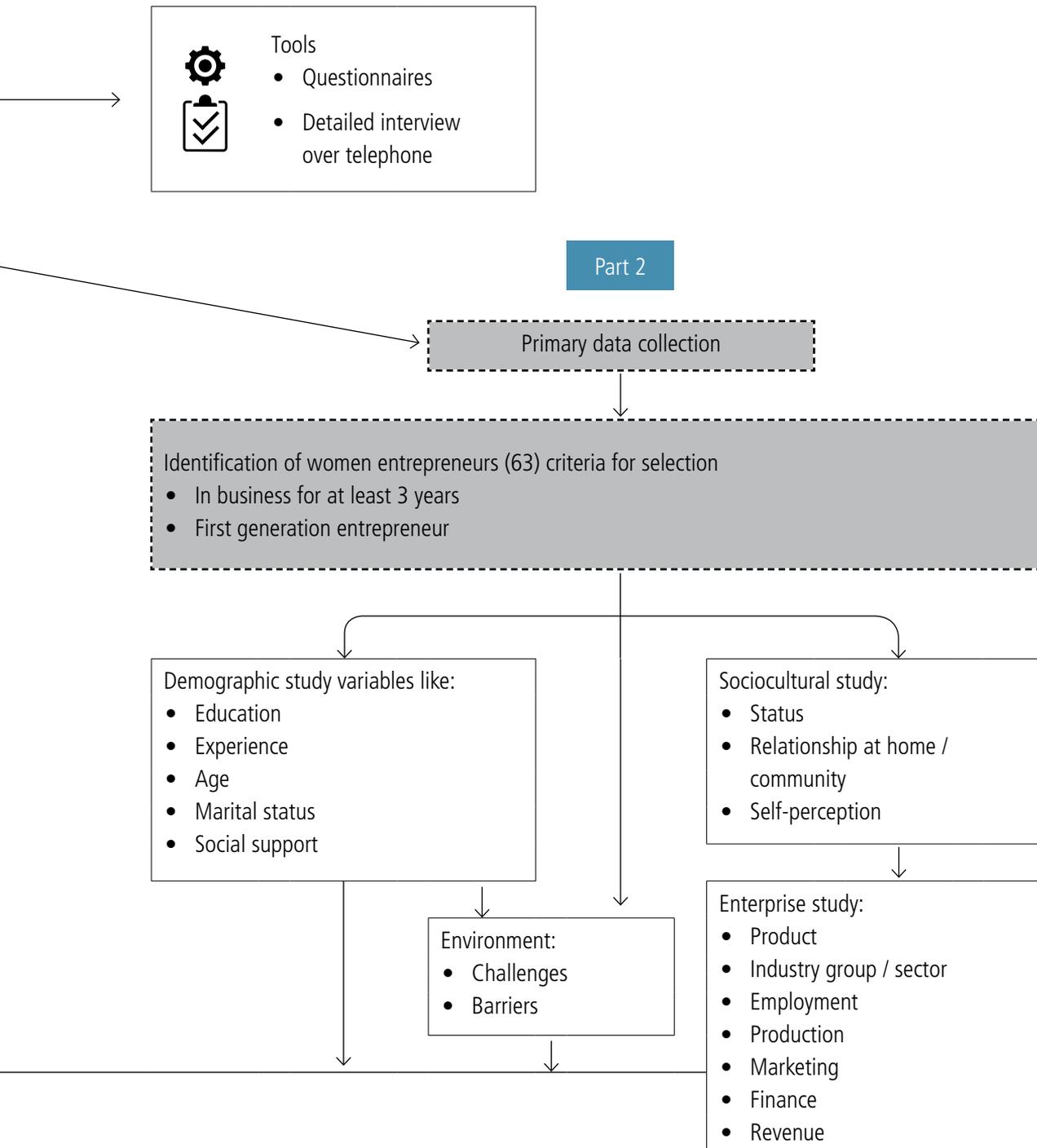
67 Hina Shah, "Creating an Enabling Environment for Women's Entrepreneurship in India", ESCAP, May 2013. Available from http://www.unescap.org/sites/default/files/ESCAP-SSWA-Development-Paper_1304_1.pdf.

- » Government efforts in women's entrepreneurship development
- » Civil society efforts in women's entrepreneurship development
- » Existing policies for enterprise development—regulatory, promotional, credit and representational
- » Government schemes and programmes to support entrepreneurial opportunities for women
- » Business development service (BDS) providers—the supporting institutions

Figure 4. Shah’s methodology for gender analysis



Source: Hina Shah, "Creating an Enabling Environment for Women's Entrepreneurship in India", ESCAP, May 2013. Available from http://www.unescap.org/sites/default/files/ESCAP-SSWA-Development-Paper_1304_1.pdf.



4.1.3 Gender audit

A gender audit evaluates how gender considerations are being integrated into policies, programmes and projects. A gender audit can be wide in scope and can examine legislations, policies, budgets, staff capacity, tools and resources, workplace culture, and organizational issues.⁶⁸ A gender audit can also be applied at a micro level to study an individual project or programme.



Case Study 9.

Viet Nam's Gender Audit Tool

Viet Nam's Ministry of Planning and Investment and the United Nations Children's Fund (UNICEF) developed a Gender Audit Tool as one of four social audit tools to help monitor the progress of Viet Nam's socioeconomic development plan.

The purpose of the initiative was to build capacity on applying a social audit approach to monitor the social aspects of Viet Nam's socioeconomic development plan, and enhance its social performance. In particular, the initiative focused on reducing social and economic disparities, and improving the living standards of Viet Nam's population, especially the vulnerable groups. The tool applied systematic approaches to gender mainstreaming that included both secondary and primary data collection. The latter included key informant and focus group interviews, and self-assessment questionnaires.

A Gender Audit Manual was developed and used to train government officials and decision makers on the use of the Gender Audit Tool.

Source: Viet Nam's Ministry of Planning and Development and UNICEF, "Gender Audit Manual: A social audit tool to monitor the progress of Viet Nam's Socio-Economic Development Plan", no date. Available from http://www.unicef.org/vietnam/GENDER_TA.pdf.

⁶⁸ Lis Myers and Lindsey Jones, "Gender Analysis, Assessment and Audit Manual & Toolkit: For use by ACDI/VOCA staff and consultants in completing gender studies", August 2012. Available from <http://www.acdivoca.org/wp-content/uploads/2016/07/ACDI-VOCA-Gender-Analysis-Manual.pdf>; Data2X, "Gender Data Gaps". Available from <http://data2x.org/what-is-gender-data/gender-data-gaps/>; and World Bank, *The Little Data Book on Gender 2016* (Washington D.C., 2016). Available from <http://data.worldbank.org/products/data-books/little-data-book-on-gender>.

4.1.4 Gender budgeting

Gender budgeting is a process of incorporating a gender perspective at all stages: in policy/programme formulation, allocation of resources, implementation, review and impact assessment, and reprioritization and reallocation of resources.

What makes a gender budgeting approach important is the premise that policy must go beyond paper. No policy will work without a money allocation. Gender budget analysis then checks what money is allocated to implement the policy, whether the money is spent as allocated, who the money reaches, and whether the money has changed gender patterns in society.

Many terms are often used, but essentially mean the same. The goal is a “gender-responsive budget”, one that addresses the differential needs of women and men, girls and boys. The benefits of doing a gender budget analysis exercise include the following:

- » Improved accountability of governments and representatives towards gender equality, women’s needs and empowerment, and women’s rights in public expenditures
- » Improved transparency and reduced corruption
- » Informed participation of women in planning and budgeting policies

While there are many entry points to doing a gender budgeting exercise, sex-disaggregated databases are vital at all stages.



Case Study 10.

Budget for gender equality in the Philippines

Since 1996, every government agency in the Philippines has been required to allocate at least five per cent of their budget for gender equality work and prepare a gender and development plan.

A positive aspect of the Philippine experience has been the support provided to line ministries by the national machinery for gender equality, which has led to increased awareness, commitment and capacity within the line ministries.

The risks involved in specifying such a small portion of the budget to gender equality have, however, often been raised as this approach could reinforce the marginalization of women in relation to access to resources. The need to influence the entire budget from a gender perspective has been highlighted.

The Department of Budget and Management in the Philippines has been advocating for the integration of gender perspectives into the performance-oriented budgeting system across all expenditures.

Source: Carolyn Hannan, "Mainstreaming gender perspectives in national budgets: an overview", April 2008. Available from <http://www.un.org/womenwatch/daw/news/speech2008/2008%20Korea%20Gender-responsive%20budgets%20April%2019.pdf>.

A gender budget analysis can be carried out at the following stages:

- » At the time of budget preparation when one can ensure that financial appropriations made in budgets match the needs. Analysis of budget estimates for the current year vis-à-vis revised estimates or actual expenditure of the previous year can be conducted to ensure that corrective steps are provided for proper and full utilization of budgets of the current year.
- » At the post-budget stage when one can analyse sector wise or ministry/department wise shares of allocations and expenditure. Allocations indicate government priorities. Analyse the revenue side as well—what are the sources of revenue, subsidies etc., and how they will impact women and men.
- » At the implementation stage, one can analyse if the budgets are being spent in the way they were intended and to the full extent. What are the delivery costs and the subsidies, and who are they intended for.

- » At the post-implementation stage, one can examine the outcomes and impact of the budget. Analyse expected outcomes from appropriations versus actual outcomes, including unintended ones—whether the money is being used in a manner that effectively achieves planned outcomes and what is the impact. One can also undertake an impact assessment of programmes and projects in terms of whether they have met their objectives and purposes.



Case Study 11.

Gender mainstreaming in Indonesia

For the Government of the Republic of Indonesia, gender mainstreaming is a key strategy for realizing gender equality. In the Presidential Decree 9/2000, gender mainstreaming was presented as “an inseparable and integral part of the functional activities of all government agencies and institutions”, with national and regional government agencies accordingly instructed to establish mechanisms and plans for undertaking gender mainstreaming.

Alongside multi-sector and multi-level government engagement, gender-responsive budgeting in Indonesia is supported by strategic partnerships. Women’s groups are represented in the development planning processes at village, sub-district and district/municipality levels, with their contributions serving as inputs to provincial and national level deliberations. National and local governments have partnered with civil society organizations to foster community participation. Funding and technical relationships have been formed between the Indonesian ministries, donor organizations and United Nations agencies. Additionally, universities and NGOs have contributed to the provision of capacity building initiatives targeting public sector officials, such as those of the Ministry of Finance and Directorate-General for Budget. Collectively, the various actors have contributed to institutionalizing and strengthening gender-responsive budgeting in Indonesia.

Source: ESCAP, Empowering Women Economically: Illustrative Case Studies from Asia (Bangkok, 2014), p. 17. Available from <http://www.unescap.org/sites/default/files/Empower-Women-Economically.pdf>.



Something To Do

Nearly 60 countries have put some form of gender mainstreaming in place as part of policies to provide more effective, efficient and responsive citizen services.

- Is your country one of the 60?
- Can you find the gender mainstreaming policy of your country online?
- If so, what perspective does the gender policy seem to take? Is it a whole-of-government or sector-wise approach?
- Can you find sex-disaggregated data for the women's entrepreneurship sector? If so, what does the data contains?

4.2 The stages of gender mainstreaming

Gender is not about only those departments or ministries engaged with women's affairs. To be effective, gender mainstreaming should have a "whole-of-government" approach and must "span the boundaries"⁶⁹ of each department or ministry. This is because all departments and ministries, and all government institutions are connected in one way or another, and because the policy of one ministry can have a positive or negative impact on the work or another. Irrespective of the approach, the gender mainstreaming process goes through several stages. These stages are briefly discussed below with special reference to women's entrepreneurship.⁷⁰

69 ESCAP, "E-Government for Women's Empowerment in Asia and the Pacific", May 2016. Available from <http://egov4women.unescapsdd.org/>.

70 UNDP, "Gender Mainstreaming in Practice: A Toolkit, Part 1 and 2", 2007. Available from http://www.kg.undp.org/content/kyrgyzstan/en/home/library/womens_empowerment/a-toolkit--gender-mainstreaming-in-practice.html.

4.2.1 Who are the stakeholders?

While every sector of development has stakeholders in a society, when a gender perspective is involved, further questions need to be addressed:

- » Who are the stakeholders for gender mainstreaming? Within the context of women's entrepreneurship, these will include key personnel from –
 - › Government officials from different ministries (e.g., industry, rural development, women and children, education, health, finance)
 - › Banking and other financial institutions, including microfinance
 - › Academia and gender experts
 - › Education and capacity building institutions
 - › NGOs and community-based organizations
 - › Women entrepreneurs
- » Is there a gender balance among all the stakeholders and in policymaking bodies? If there is a gender imbalance, it is essential that this be rectified, and at least 30 per cent of the policymaking body must be from the underrepresented group.
- » What specific knowledge and skills can the stakeholder group contribute? In addition to a spread across sectors, it is necessary to ensure that there is varied expertise within the stakeholder group. For example, elected officials and parliamentarians can bring political expertise, NGOs can bring the ground experience, while researchers can provide valuable data for decision-making. Is there gender expertise among the group?

Refer to Box 3 as a guide to identify stakeholders for gender mainstreaming.

Box 3. A Gender Mainstreaming Stakeholder Matrix

Legend

-  Policy strategization and concrete policy development
-  Connection to the real needs and experiences of men and women in the target policy group
-  Advocacy and building support among the broader public
-  Data inputs and provision of gender analysis
-  Support in strengthening political will
-  Assistance in securing financial and other practical support

Stakeholder group						
Gender Focal Points in other ministries and governmental departments	●			●		●
Development partners with gender equality mandate	●		●	●	●	●
Governmental or independent economicists with gender expertise	●			●		
Male and female representatives of private sector interests		●	●	●	●	●
Women's or gender NGOs or community-based organizations	●	●	●	●		●
NGOs or community-based organizations (CBOs) that represent men's gender interests	●	●	●	●		●
Relevant sectoral or "special interest" organization that have an interest in or expertise with gender issues	●	●	●	●		●
Human rights groups or advocates	●	●	●	●		
Think tanks or policy analysts with experience and expertise in gender issues	●			●		
Academics or researchers from university Gender Studies Departments or other relevant departments	●			●		
Politicians who support gender issues			●		●	●
Statisticians or other data collectors with experience in gender statistics				●		

Source: UNDP, "Gender Mainstreaming in Practice: A Toolkit, Part 1 and 2", 2007, p. 2. Available from http://www.kg.undp.org/content/kyrgyzstan/en/home/library/womens_empowerment/a-toolkit--gender-mainstreaming-in-practice.html.

4.2.2 What is the issue?

Answering a few basic questions will help in identifying the main problem or issue. These questions include:

1. What is the subject? In this case, “encouraging women’s entrepreneurship through ICTs”.
2. What is to be achieved? In this case, “enable empowerment through entrepreneurship among women”.
3. Does this affect women and men differently?
4. Will mainstreaming this issue seek to bring about a transformation in institutions, attitudes and other factors that hinder gender equality?

If the answers to questions 3 and 4 are “yes, definitely”, a gender audit needs to be done.

4.2.3 A gender mapping and audit exercise

Gender mapping is the process of collecting and identifying what information is already available and what needs to be collected. Some questions that need to be asked here include:

- » What information do you have about how the issue (identified in the previous stage) affects women and men differently?
- » What information do you not have?
- » What projects or policy interventions related to this issue have already happened?
- » What projects or policies are currently in place that relate to this issue?
- » What other interventions related to this issue are planned?⁷¹

Having answers to these questions helps in defining where the information gaps are. Subsequently, a gender audit can be commissioned to fill the information gaps.

Gender audit exercises are critical to providing the information and data needed for informed policymaking. Key steps in a gender audit⁷² include:

⁷¹ Ibid.

⁷² Viet Nam’s Ministry of Planning and Development and UNICEF, “Gender Audit Manual: A social audit tool to monitor the progress of Viet Nam’s Socio-Economic Development Plan”, no date. Available from http://www.unicef.org/vietnam/GENDER_TA.pdf.

- » Preparatory work
- » Document review
- » Key informant interviews
- » Focus group discussions
- » Self-assessment questionnaires
- » Data analysis and development of an action plan for improved gender mainstreaming
- » Dissemination of the action plan
- » Monitoring of implementation of the action plan

The Philippine Commission on Women has developed “Harmonized Gender and Development Guidelines” that can assist gender audit in an effective manner.⁷³ These guidelines provide a framework that can take a policymaker through a step-by-step process with sector-wise checklists.

4.2.4 Deciding on action and budgets

Having conducted the gender mapping and audit exercises, and armed with the information and policy inputs derived from these, the stage is set for policy formulation and budget allocation. At this stage, it is important to look for the best ways in which these key issues can be addressed:

- » Efficiency – How can outcomes be achieved with limited resources?
- » Effectiveness – How effective will a policy intervention be in a given situation?
- » Gender equality – To what extent will the social, historic and economic disparities between women and men be addressed?
- » How can other cross-cutting goals such as social justice be integrated into policy? Can other groups such as those living in extreme poverty also benefit from the policy intervention?

For instance, is it possible to integrate education and capacity building in the use of ICTs for entrepreneurship into a financial policy designed to facilitate access to capital and finance for women who want to start a microenterprise? Or is it possible to include both individual and women’s collectives in the financial incentives given to a microenterprise among women who want to start a small water pump maintenance shop?

⁷³ National Economic and Development Authority, Philippine Commission on Women, and Official Development Assistance Gender and Development Network, “Harmonized Gender and Development Guidelines for Project Development, Implementation, Monitoring and Evaluation”, Second Edition, December 2010. Available from http://pcw.gov.ph/sites/default/files/documents/resources/harmonized-gad-guidelines-2nd_ed_0.pdf.



Something To Do

- List the information about women entrepreneurs in your country that you already have.
- Make another list of the information about women's entrepreneurs in your country that you DO NOT have, but need for informed policymaking.
- Draft a proposal for a gender mapping and auditing exercise. Include a terms of reference for a request for proposal for a gender audit of your department/ministry's programme.
- Justify your proposal to your Deputy Minister.

4.2.5 Communication and advocacy

Evidence from multiple studies and countries consistently points to a lack of information and awareness among women about existing opportunities. Case Study 12 illustrates a classic communication gap that is reflected in much of the literature relating to women and ICT projects.⁷⁴



Case Study 12.

Vendors in Hyderabad, India unaware of bank loans available to them

Outside the headquarters of a large public sector bank in the heart of Hyderabad, India is a street market. Most of the petty vendors there are women. The bank offers (as per Indian government's instructions) a large number of zero balance savings accounts and low interest small loans for women like the petty vendors at the market. The bank says that there is little uptake for these small loans. The women outside are totally unaware of the opportunity that exists literally at their doorstep.

Source: Author's personal research and site visit, 2010.

74 Anita Dighe and Usha Vyasulu Reddi, *Women's Literacy and Communication Technologies: Lessons that Experience has Taught Us* (New Delhi: Commonwealth Educational Media Centre for Asia and Commonwealth of Learning, 2006). Available from http://cemca.org.in/ckfinder/userfiles/files/CEMCA_Womens_Literacy1.pdf; and ADB, *Gender Tool Kit: Micro, Small, and Medium-Sized Enterprise Finance and Development* (Mandaluyong City, 2014). Available from <http://www.adb.org/documents/gender-tool-kit-micro-small-and-medium-sized-enterprise-finance-and-development>. See also ESCAP, *Enabling Entrepreneurship for Women's Economic Empowerment in Asia and the Pacific* (Bangkok, no date). Available from <http://www.unescap.org/sites/default/files/Enabling%20women's%20entrepreneurship.pdf>.

It is also important to recognize that there is resistance to gender mainstreaming among both policymakers and beneficiaries. The reasons are many but among them are: (1) misinformation or lack of information about gender issues; (2) restricted resources; and (3) cultural or traditional perceptions about gender roles. Therefore, communication and advocacy strategies are an important part of gender mainstreaming.

Awareness creation among beneficiaries

Communication strategies need to be integrated at all phases of the policymaking, programme or project process. Good communication strategies take into account the different needs and situations of women and men (as providers, audiences, subjects and beneficiaries). In other words, communication is not simply a neutral transfer of information, but it involves setting and achieving goals to raise awareness, change behaviour and share good practices, and these different goals are targeted at different beneficiaries.

For women beneficiaries, it is first important to know the media and ICT exposure, and preference patterns. Suggested questions to understand media use include the following:

- » Do women and men read different publications?
- » Do women and men watch or listen to different electronic media?
- » What content are they exposed to—do women and men differ in the content they prefer?
- » Are media consumption patterns (frequency, time) different for women and men?
- » Who do women turn to for information and help? Is it the various media and ICTs or is it interpersonal sources—relatives, friends, other women, opinion leaders, local NGOs or local government officials?
- » Do women and men have different credibility criteria (regarding “authorities,” arguments used, etc.)? In other words, which source of information do women “trust” as reliable?
- » Do women and men have different values that cause them to respond to certain messages in different ways?

Answering these questions will help to frame a communication strategy to ensure that women’s awareness of policies, institutions, processes and facilities that are available to them will increase. Otherwise, the result could be the same as “shooting an arrow in the dark”.

Advocacy among stakeholders

To address gender blindness and gender neutrality, proactive and effective advocacy strategies targeting top-level policy and decision makers, academia, donors and development partners are necessary. Some ways to advocate for gender-sensitive policymaking among these groups include:

- » **Creation of Gender Focal Points or Gender Management Committees in all ministries at national, provincial and local levels.** Setting up a listserve or a social media group (e.g. Facebook Group or Google+ Community) to connect all the stakeholders is an effective way to share information and engage in discussions, provided that they all have access to the Internet. The Gender Focal Points can inform the group about relevant government initiatives. At the same time, routing the group's deliberations through the Gender Focal Points can help to ensure that the gender considerations are mainstreamed in the government policy and planning mechanisms.
- » **Preparation of an Annual Gender Report.** Such a report by the government can be an important source of statistical information, and a tool for tracking progress and disseminating information to a wide audience. Such a report can either be prepared "in-house" by the national gender machinery, or sub-contracted to a research organization or NGO.
- » **Use of electronic communication such as websites and communities.** One example of an electronic community is the Solution Exchange on Gender⁷⁵—a knowledge management initiative of the United Nations Country Team in India. Initiated in 2005 as a membership-based online forum, Solution Exchange brings together policymakers, development practitioners from civil society, NGOs, international organizations, private sector, academia, media and the government to share knowledge based on experience.
- » **Establishment of Gender Resource Centres.** These could be clearing houses for reports, books, bulletins and other information on gender policy that can make gender mainstreaming more efficient and can strengthen the profile of gender issues within government at the national and provincial levels.
- » **Partnership with mainstream media organizations to develop content on gender issues** for wide circulation among citizens as part of community and corporate social responsibility. Such a partnership with media could also help in creating awareness among the beneficiary community.

75 United Nations in India, "UN Solution Exchange". Available from <http://in.one.un.org/page/un-solution-exchange>.



Something To Do

UN Women has published an annual report—*Progress of the World's Women 2015-2016*.

- Does your country produce a gender report? Can you find it on the website of your country?
- If yes, what is the latest report about? What does it highlight?
- If no, argue a case for an annual national gender report for your country. You will be addressing an inter-ministerial group. How will you persuade the group about the importance of an annual gender report?



Key Messages

- ICT for development projects affect women and men differently. To address these differences, gender mainstreaming is essential.
- Gender mainstreaming is the process of incorporating a gender perspective in all development projects.
- Gender mainstreaming can be done as a “whole-of-government” effort or in an individual project.
- There are many entry points or approaches to gender mainstreaming. These include gender analyses, gender audits and gender budgeting.
- Gender mainstreaming follows a systematic process of identifying stakeholders and problems, and gathering and analysing data to ensure that gender concerns are incorporated.
- Communication and advocacy strategies are an important part of gender mainstreaming.
- Two different stakeholder groups need to be addressed—women in general as beneficiaries, and government as providers.
- Different communication strategies need to be devised for each group.
- The importance of mainstream media for beneficiaries and electronic communication for government is to be acknowledged.

V. FRAMING A GENDER-SENSITIVE POLICY AND IMPLEMENTATION PLAN FOR ICTS IN WOMEN'S ENTREPRENEURSHIP

Learning outcomes

After going through this section, readers should be able to

- » Understand the difference between policy options and implementation frameworks for ICTs in Women's Entrepreneurship
- » Understand digital financial inclusion and its role in supporting women's entrepreneurship.
- » Identify issues to be factored in when IT solutions for financial inclusion are designed and implemented.

Identify potential steps their own country policy makers can take to gender sensitize existing policies for women's entrepreneurship

Underscoring the discussion throughout this module are four themes—Government, Women's Empowerment, Women's Entrepreneurship, and ICT. The objective of this section is to link the themes together in a cohesive and coherent manner.

There are three distinct elements to framing an effective gender policy⁷⁶ in any sector of development, including women's entrepreneurship.

1. **A situation analysis** – The analysis examines gender issues concerning beneficiary groups and in the organization itself. The latter involves an examination of: (a) staff knowledge, skills, commitment and practices in relation to gender issues; (b) factors that affect staff members' commitment to gender issues; and (c) gender issues affecting staff, such as gender differences in promotion opportunities or harassment at work.

76 UNDP, "Resource Guide: Mainstreaming Gender in Water Management", Version 2.1, November 2006, p. 139. Available from <http://www.undp.org/content/dam/aplaws/publication/en/publications/environment-energy/www-ee-library/water-governance/resource-guide-mainstreaming-gender-in-water-management/IWRMGenderResourceGuide-English-200610.pdf>.

In the absence of gender sensitivity in the organization, it would not be possible to address gender concerns effectively.

2. **The policy** – This should emerge from the situation analysis and should contain the vision for gender-sensitive practice, as well as the various ways in which this vision would be implemented. The policy is often a public document.
3. **The implementation strategy or action plan** – This is an internal document based on the situation analysis and the policy. It should provide details of how the policy would be carried out over a specific period of time. It normally describes the activities that would be undertaken, with time-bound targets, budgets and indicators for monitoring and evaluation.

Governments, through their policy and decision-making bodies, make policies and design programmes to benefit the population at large. Such policies and programmes, unless clearly mandated to do so, tend to ignore key concerns of various vulnerable groups. Women and girls' concerns are the most often ignored, unless specifically mandated.

Therefore, special measures are needed to ensure the mainstreaming of gender in government activities. Such measures can include the following:

- » Mandate a gender audit and analysis of policies and laws on all aspects of the micro, small and medium enterprises (MSMEs) before policy and programme formation.
- » Collect sex-disaggregated data, and develop a gender strategy for each sector.
- » Conduct gender sensitization programmes on an ongoing basis among government officials. The Philippines' "Harmonized Gender and Development Guidelines"⁷⁷ is a useful reference for the gender sensitization of government officials at all levels.
- » Create gender focal units in all line ministries and government agencies at all levels of government.

77 National Economic and Development Authority, Philippine Commission on Women, and Official Development Assistance Gender and Development Network, "Harmonized Gender and Development Guidelines for Project Development, Implementation, Monitoring and Evaluation", Second Edition, December 2010. Available from http://pcw.gov.ph/sites/default/files/documents/resources/harmonized-gad-guidelines-2nd_ed_0.pdf.



Something To Do

- Review pages 140 and 141 of UNDP's "Resource Guide: Mainstreaming Gender in Water Management". Available from <http://www.undp.org/content/dam/aplaws/publication/en/publications/environment-energy/www-ee-library/water-governance/resource-guide-mainstreaming-gender-in-water-management/IWRMGenderResourceGuide-English-200610.pdf>.
- Using the parameters given there, undertake a situation analysis (or a gender analysis) of your own organization to understand how gender sensitive it is.
- What in your view needs to be done to make it more gender sensitive?

5.1 Government's role: Enabling legislation and legal frameworks

Women's empowerment means that equality of opportunity enables women to make the choices that are best for them, their families and their communities. However, where legal gender differences are prevalent and persist particularly in the area of economic opportunities, there are far reaching consequences. The World Bank's report, *Women, Business and the Law 2016*, details at least 21 areas in which there are legal differences between women and men having the same marital status (see Box 4).

Box 4. Legal differences for married and unmarried women



Women, Business and the Law examines differences by comparing men and women that have the same marital status in the following 21 areas:

- | | |
|---|--|
| 1. Applying for passport | 13. Having inheritance rights over property |
| 2. Traveling outside the home | 14. Working the same night hours |
| 3. Traveling outside the country | 15. Doing the same jobs |
| 4. Getting a job or pursuing a trade or profession without permission | 16. Enjoying the same statutory retirement age |
| 5. Signing a contract | 17. Enjoying the same tax deductions or credits |
| 6. Registering a business | 18. Having their testimony carry the same evidentiary weight in court |
| 7. Being "head of household" or "head of family" | 19. Having a gender or sex non-discrimination clause in the constitution |
| 8. Conferring citizenship to their children | 20. Applying customary law if it violates the constitution |
| 9. Opening a bank account | 21. Applying personal law if it violates the constitution |
| 10. Choosing where to live | |
| 11. Obtaining a national identity card | |
| 12. Having ownership rights over property | |

The data set also captures five other areas that apply only to married women:

- 22. Being legally required to obey their husbands
- 23. Being able to convey citizenship to a non-national husband
- 24. Administering marital property
- 25. Having legal recognition for non-monetary contributions to marital property
- 26. Having inheritance rights to the property of their deceased husbands

Source: World Bank, *Women, Business and the Law 2016. Getting to Equal* (Washington, D.C., 2015), p. 3. Available from <http://wbl.worldbank.org/~lmedia/WBG/WBL/Documents/Reports/2016/WBL2016-Key-Findings.pdf>.

Having laws promoting gender equality makes little or no difference if there is high gender inequality resulting from poor design, enforcement, implementation, or low capacity levels. Thus for women, just having laws on paper does not necessarily reflect legal realities or make any significant difference to their lives.

It is not necessary to create new laws to address women's issues, although this may be an ideal situation. It is critical, however, to mainstream gender into the existing policymaking process, in all sectors of government action (as done in Cambodia – see Case Study 8). This is to ensure that there is adequate representation and participation of women in all decision-making bodies, in stakeholder and legislative groups, as well as in planning and implementation teams (the global benchmark is 30 per cent).

A gender audit and analysis as a precursor to policymaking and planning is essential, and mandating an integration of a gender perspective in the final project plan is critical to success.

Gender mainstreaming can be done as a “whole-of-government” process, and mandates a budget for gender equality (e.g., in the Philippines – see Case Study 10), or a percentage of all expenditures for women's empowerment (e.g., in India). Gender mainstreaming can also be done as part of a specific poverty reduction programme (see Case Study 13).



Case Study 13.

Gender mainstreaming in MGNREGA

India's Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) has been designed to address the high rates of poverty and vulnerability in the rural sector by providing employment for rural households. At the same time, MGNREGA aims to transform rural livelihoods through the creation of productivity-enhancing infrastructure in agriculture.

MGNREGA includes design features to tackle some of the challenges women face in the rural economy. It promotes their participation in the workforce through a one-third quota in each state, provides for crèche facilities, and gives preference to women (especially single women) to work close to home. It states that equal wages are to be paid to women and men under the provisions of the Equal Remuneration Act 1976—an important measure given prevailing gender wage disparities.

Guidelines suggest that when banks or panchayats (local government) open bank accounts, they should consider individual and joint accounts to avoid crediting earnings solely to the male head of household. The Act states that women should be represented in local-level committees, in the social audit process (the monitoring mechanism to promote accountability of MGNREGA implementation), and in state- and central-level councils. The social audit forum, it suggests, should be conveniently timed for MGNREGA workers, so that women and marginalized communities can attend. These are important steps towards a gender-sensitive approach.

Source: Rebecca Holmes, Nidhi Sadana and Saswati Rath, "An opportunity for change? Gender analysis of the Mahatma Gandhi National Rural Employment Guarantee Act", Overseas Development Institute Project Briefing No. 53, February 2011. Available from <https://www.odi.org/sites/odi.org.uk/files/odi-assets/publications-opinion-files/6301.pdf>.

Note in Case Study 13 how the woman worker is the central focus, how equity is provided through quotas, and how existing laws are applied to be more gender equal and just.

It can be well argued that all governments have constitutional provisions, and sets of laws and rules that govern economic activity, including those that relate to “entrepreneurship”. That such laws and rules exist is fact. However, many of these broad laws and norms are gender neutral—i.e., for all people, and not taking into account the specific contexts and conditions of women and men.

An ESCAP study examining policy for entrepreneurship through a gender lens revealed that:

- » Gender-responsive policies and programmes are isolated and ad hoc.
- » Coordination gaps among government entities hinder the full integration of gender needs assessments in SME policy development.
- » Policies are inconsistently applied, particularly at the sub-national level.
- » Inconsistent, cumbersome and inaccessible registration and licensing processes discourage formalization of women-owned enterprises.
- » Knowledge gaps and limited access to formal guidance on government regulations disproportionately impact women entrepreneurs.⁷⁸

In other words, many of the existing laws and practices are gender blind and do not address women’s specific needs. Another study undertaken by ADB in Central Asia confirm these findings.⁷⁹

ADB’s *Gender Tool Kit: Micro, Small, and Medium-Sized Enterprise Finance and Development*,⁸⁰ in a summary checklist has detailed several areas of concern and suggested possible measures for redressing these issues. The areas of concern include: enabling laws and frameworks, finance, business capacity building, business development support services, value chain development, and institutional capacity development among service providers.

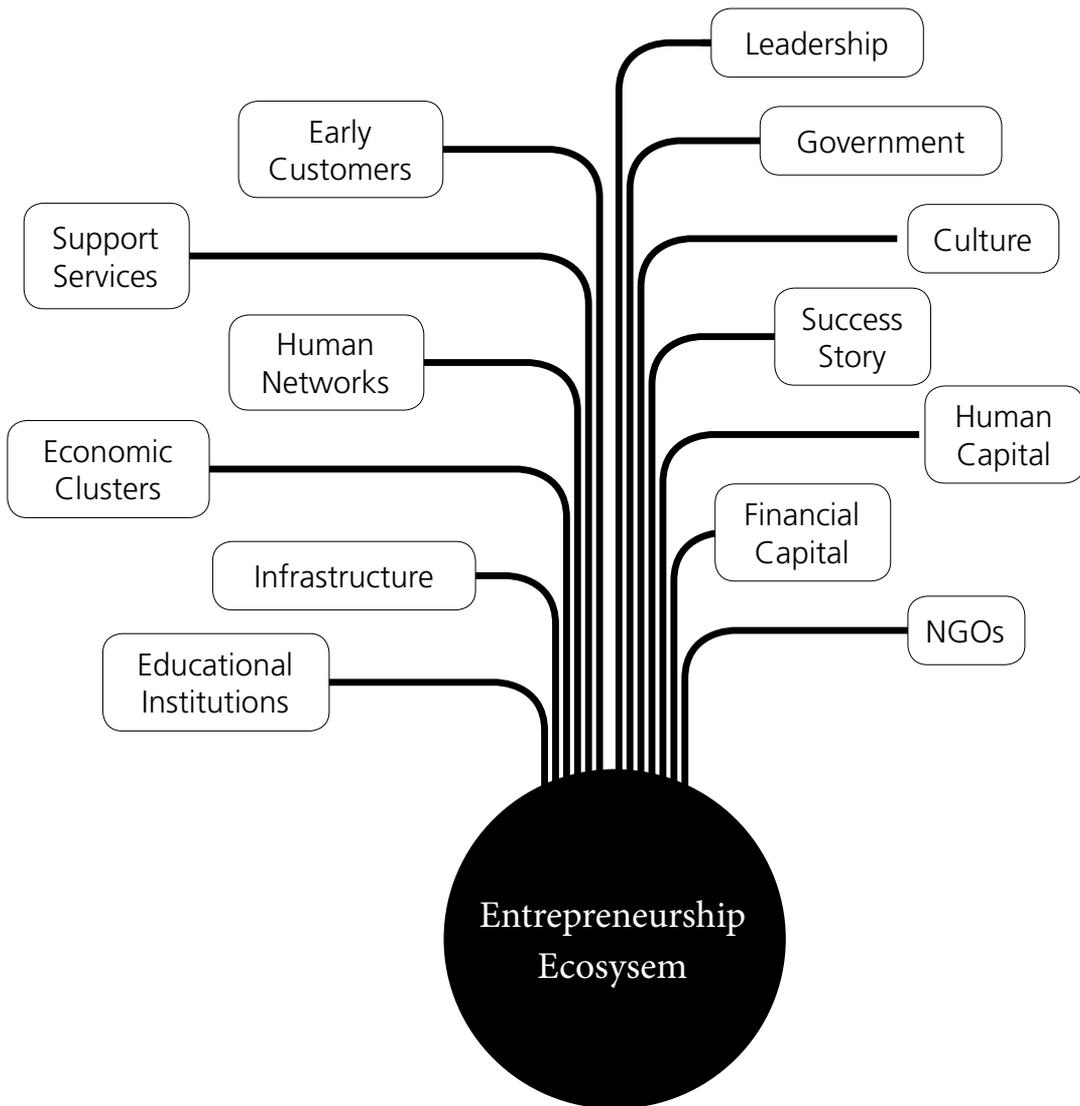
The service providers—including government, the private sector and civil society organizations—all have an important role to play in enhancing women’s economic rights and in creating a level playing field for economic empowerment. Each forms an essential part of a women’s entrepreneurship ecosystem described in Figure 5.

78 ESCAP, *Enabling Entrepreneurship for Women’s Economic Empowerment in Asia and the Pacific* (Bangkok, no date). Available from <http://www.unescap.org/sites/default/files/Enabling%20women's%20entrepreneurship.pdf>.

79 ADB, *Information and Communication Technologies for Women Entrepreneurs: Prospects and Potential in Azerbaijan, Kazakhstan, the Kyrgyz Republic, and Uzbekistan* (Mandaluyong City, 2014). Available from <http://www.adb.org/sites/default/files/publication/42869/ict-women-entrepreneurs.pdf>.

80 ADB, *Gender Tool Kit: Micro, Small, and Medium-Sized Enterprise Finance and Development* (Mandaluyong City, 2014). Available from <http://www.adb.org/documents/gender-tool-kit-micro-small-and-medium-sized-enterprise-finance-and-development>.

Figure 5. The entrepreneurship ecosystem



Source: UN-APCICT/ESCAP, Women and ICT Frontier Initiative: Women Entrepreneurs Track –Module W1: Planning a Business Using ICT (Incheon, 2016). Available from http://e-learning.unapcict.org/wifiinfobank/data/Module_W1.pdf.

At the outset, it is important to state that the issues are closely linked, although the discussion that follows is in several categories. Any effort at gender-sensitive policy and implementation must take into account the close linkages between the various aspects.

Good mechanisms for implementation are critical and this is where the role of ICTs becomes significant. ICTs are enablers; their capability rest on their unique features—speed, reach, versatility of design and use. For government, the use of ICTs in public administration creates an opportunity to move from e-government to “smart” government—one that “understands” the said/unsaid/felt needs of its citizens, to “design” solutions to address those needs, and to “deliver” the solutions effectively.⁸¹ Using ICTs effectively also presents an opportunity to create a gender-sensitive government.

There are many ways in which ICTs can be suitably used for women's empowerment and entrepreneurship. ESCAP's publication *E-Government for Women's Empowerment in Asia and the Pacific*⁸² found, based on an analysis of 12 cases, that:

Gender-responsive e-government interventions lead to many positive outcomes for gender equality. They enhance women's self-esteem, enable women to challenge traditional norms and build peer connections, boost their confidence to participate in the job market, bring them vital information on entitlements, and give them access to mechanisms of redress. They also transform public institutions, making them technically and politically more capable of delivering gender inclusive services.⁸³

The findings of the study also indicate that:

- » Gender-responsive practices in e-government depend on strong norms and rules, but institutionalizing gender in e-government also entails wider changes in public institutional cultures and human resource capacities.
- » Where there are gender mainstreaming laws and policies and gender budgeting rules, the institutionalization of gender in e-government design and implementation is stronger.
- » Well-designed e-government strategies not only tackle women's exclusion from development services, but also give them the space to participate in shaping development agenda.⁸⁴

81 Arti Gupta, “Smart government means going beyond mobile”, 20 January 2014. Available from <http://www.slideshare.net/leadonco/smart-government-means-going-beyond-mobile>.

82 ESCAP, “E-Government for Women's Empowerment in Asia and the Pacific”, May 2016. Available from <http://egov4women.unescapsdd.org/>.

83 Ibid.

84 Ibid.

ICTs support policy advocacy in the following ways:

- » Governments can use existing indices and databases to collect and collate macro- and micro-level data.
- » By using government open data and by including “sex” as a field for data collection and data mining,⁸⁵ sex-disaggregated data can be quickly extrapolated from existing databases.
- » A national online “Gender Community” can be created along the lines of the Solution Exchange⁸⁶ for gender experts, NGOs and other stakeholders to share views, best practices, case studies, gender mainstreaming tools and training manuals, etc.

What, then, are possible ways in which ICTs can be used as tools in creating enabling policy environments for promoting women’s entrepreneurship?

The subsequent sections explore some of the areas of concern and the specific gender issues, as well as possible solutions and ICT options, with special reference to women’s entrepreneurship.

5.2 MSME policies, laws and regulations

A gender audit of existing MSME policies, laws and regulations will most likely reveal that these are either “gender blind” or “gender neutral”, or that there are practices that unintentionally discriminate against women’s enterprises, e.g., licensing, labour laws defining work hours and/or equal wages.

Actions to address such practices would include:

- » Revisiting such policies and laws to amend them to reduce the bottlenecks and inequalities.
- » Simplifying and streamlining procedures for registration, licensing, operation and tax payment so that there are both time and cost savings for women entrepreneurs, and they can avoid harassment by officials and agents. ICT-based platforms and services can contribute to this aspect, such as the creation of a single-window web-based portal or mobile solution (e.g., mobile app or SMS). The portal or mobile solution should ideally be in the local language, and uses simple, clear instructions and icon-based commands.

⁸⁵ Data mining is the practice of examining large pre-existing databases in order to generate new information.

⁸⁶ See United Nations in India, “UN Solution Exchange”. Available from <http://in.one.un.org/page/un-solution-exchange>.

- » Enabling legal literacy on various laws by providing quick and relevant information to women through their mobile phones and the online portal (e.g., “Tip of the Day”), and through conventional media (i.e., radio and television) as short advertisements.

5.3 Digital financial inclusion

Enabling policy measures need to be country and context specific. Governments need to take a range of measures to address the financial issues faced by women, specifically, issues of access and gender differentials. Among these, governments need to create favourable policy environment with explicit objectives and quantitative targets for financial inclusion. For instance, Papua New Guinea has mandated that half of the new bank accounts be those of women.⁸⁷



Case Study 14.

Papua New Guinea Nationwide Microbank targets women

Papua New Guinea's Nationwide Microbank launched MiCash, with the clear objective of banking the unbanked. MiCash was initially marketed as a savings product but also includes mobile money service. The uptake within a few months from launch was relatively high—in June 2012, 70 per cent of MiCash customers were not previous customers of Nationwide. By October 2014, women constituted 38 per cent of the MiCash customer base and used it primarily for savings purposes. To increase their female customer base, Nationwide Microbank launched an extensive face-to-face women-only financial literacy initiative, reaching women in villages and plantations.

Source: GSMA, *2014 State of the Industry: Mobile Financial Services for the Unbanked* (2014). Available from http://www.gsma.com/mobilefordevelopment/wp-content/uploads/2015/03/SOTIR_2014.pdf.

⁸⁷ Alliance for Financial Inclusion, *Policy Frameworks to Support Women's Financial Inclusion* (2016). Available from <http://www.afi-global.org/publications/2325/Policy-Frameworks-to-Support-Women-s-Financial-Inclusion>.

As policy options, governments can:

- » Take necessary regulatory measures to enable digital financial inclusion, e.g., digital signatures.
- » Reform legal and regulatory frameworks, e.g., simplify the “know your customer” (KYC) process.⁸⁸
- » Build awareness through financial literacy campaigns among women.

There is a clear role for innovative ICT practices in the three policy options above. Some examples are discussed below.

5.3.1 Digitization of payments to and from governments

Allowing citizens to make payments to the government online or from their mobile phones leads to time and cost savings. It also helps governments identify and target low-income households for tax returns, credits, and other direct monetary transfers and benefits.

The digitization of recurrent payments from government agencies to individuals and small businesses (e.g., payrolls, social benefit transfers and humanitarian aid), also results in time and cost savings. Additionally, it can reduce leakage, and has the potential to introduce a large part of the population into the digital financial system.

The Chinese government now delivers subsidies to beneficiaries through bank accounts. Recipients can visit one of 900,000 bank agents, such as mom-and-pop shops, to collect their funds through an electronic point of sale device.

5.3.2 Increase women’s ease of access to financial services

Advancing access to digital identification could facilitate financial inclusion among women, as women are less likely than men to have the formal identification required for account opening.

⁸⁸ KYC is the process of a business verifying the identity of its clients. The term is also used to refer to the bank regulation which governs these activities. KYC policies are becoming much more important globally to prevent identity theft, financial fraud, money laundering and terrorist financing. Wikipedia, “Know your customer”. Available from https://en.wikipedia.org/wiki/Know_your_customer.

In Pakistan, the government implemented a biometric ID system (e.g., fingerprinting and iris scans) that can be used to open bank accounts, and also introduced a regulation for tiered KYC requirements where accounts with low transactions and balances require less documentation.⁸⁹

In Bangladesh, Bangladesh Bank has simplified KYC for mobile bank accounts,⁹⁰ and in Papua New Guinea, Nationwide Microbank accepts letters from village leaders as a form of identification document to open a MiCash mobile money account.⁹¹

In credit markets, especially those for informal enterprises and low-income borrowers, the lender usually has limited information about a potential borrower's ability to repay a loan, thus impeding lending. Digital technologies can help estimate credit scores from digital footprints.

Alifinance, a subsidiary of the Chinese e-commerce firm Alibaba provides loans to vendors on its e-commerce platform. Alifinance's credit scoring model is based on at least three months of vendor's online activity and makes loan decisions automatically and almost instantly.⁹²

Simplified KYC process that can make SIM registration and mobile phone ownership easier for women would also be useful with the rapid growth of an increasingly diverse range of innovative mobile financial services.

For instance, digital savings services are being bundled with insurance and loans, incentivizing female clients to save by automatically sweeping balances into higher interest fixed deposits and then "sweep back" when the balance is low. Interest is accrued for the effective fixed term duration.⁹³

89 Women's World Banking, "Digital Savings: The Key to Women's Financial Inclusion?" 2015. Available from https://www.womensworldbanking.org/wp-content/uploads/2015/08/Digital-Savings-The-Key-to-Women%E2%80%99s-Financial-Inclusion_WomensWorldBanking.pdf.

90 Alliance for Financial Inclusion, *Policy Frameworks to Support Women's Financial Inclusion* (2016). Available from <http://www.afi-global.org/publications/2325/Policy-Frameworks-to-Support-Women-s-Financial-Inclusion>.

91 Mobile banking is the use of a mobile device to conduct banking services such as deposits, withdrawals, account transfer and balance inquiry. Mobile money is a service to perform and receive payment using a mobile device.

92 World Bank, *World Development Report 2016: Digital Dividend* (Washington D.C., 2016).

93 ICICI Bank, "Presenting the new Advantage Woman Savings Account". Available from <http://www.icicibank.com/Personal-Banking/account-deposit/advantage-woman-savings-account/index.page>.

5.3.3 Raise awareness and build trust

Given that conventional media such as radio and television have wide reach, audiences and credibility, these media can be used effectively for public awareness campaigns, especially where infrastructure and connectivity issues remain.

Build trust within women communities by “over-the-counter” transactions at access points closest to where the women are. Community workers to nurture women’s appreciation for, and trust in, digital services are also critical to increasing women’s adoption of digital financial services. Examples include the Infoladies in Bangladesh (see Case Study 4) and knowledge workers in Community eCentres of the Philippines.

5.3.4 Crowdfunding

Crowdfunding consists of financial services that bypass traditional financial intermediaries, using small amounts of money obtained from a large number of individuals or organizations to fund a project, a business or personal need, done primarily through online web-based and mobile platforms.

Crowdfunding has the potential to increase entrepreneurship by expanding the pool of investors from whom funds can be raised beyond the traditional circle of owners, relatives and venture capitalists. Some regulatory norms are necessary to handle crowdfunding. With nearly 10,000 crowdfunding platforms (equity financing and rewards-based financing) currently available in China, the China Banking Regulatory Commission is in the process of putting a regulatory framework for crowdfunding in place.⁹⁴

The two examples below describe traditional social network funding with IT-enabled crowdfunding.

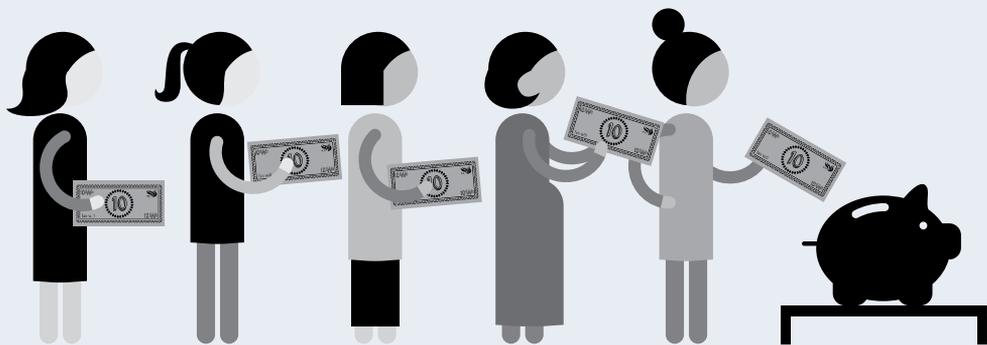
94 Alliance for Financial Inclusion, *Policy Frameworks to Support Women’s Financial Inclusion* (2016), p. 12. Available from <http://www.afi-global.org/publications/2325/Policy-Frameworks-to-Support-Women-s-Financial-Inclusion>.



Case Study 15.

The rotating savings and credit association

A rotating savings and credit association (ROSCA) is a group of individuals who agree to meet for a defined period in order to save and borrow together—a form of combined peer-to-peer banking and peer-to-peer lending. Each member of this informal group agrees to put in a specified amount into the pot on a specific day of the month and one member takes the whole sum once. As a result, each member is able to access a larger sum of money during the life of the ROSCA and use it for whatever purpose she or he wishes. One of the group members is the fund manager.



The chit fund, or “kitty party” as it is commonly called, is an informal savings group popular among South Asian women. It can be a raffle-like system, or an auction, in which members bid for the discount they are prepared to accept on the pot, to decide who gets the money each month.

Since every transaction is seen by every member each month and no money is retained within the group, the system is by and large simple and transparent—consequently very popular, bypassing formal institutional financial systems.

Recently, the practice of informal social fundraising, called “Harambee” or “Changa” in East Africa, has been digitized by M-Changa in Kenya. M-Changa’s proprietary technology enables anyone to quickly and inexpensively manage a fundraiser, allowing the power of communal fundraising to be regained regardless of geographical distance between friends and family members. M-Changa’s 10,000 customers have raised USD 180,000 through 65,000 customer interactions via Safaricom’s M-PESA, Airtel Money and PayPal.

Source: M-Changa. Available from <http://changa.co.ke>.



Case Study 16.

Crowdfunding through Kiva.org

Kiva.org is an international non-profit organization founded in 2005 that supports peer-to-peer funding and crowdfunding for development activities to alleviate poverty. By lending as little as USD 25 on Kiva, anyone can help a borrower start or grow a business, go to school, access clean energy or realize their potential.

When a borrower applies for a loan via Kiva, the proposal goes through an underwriting and approval process after which it is posted on the Kiva website. Individuals can choose to lend amounts as small as USD 25.

Kiva loans have a historical repayment rate of about 97 per cent.

Source: Kiva, "How Kiva works". Available from <https://www.kiva.org/about/how>.

5.4 Infrastructure and technology

Women's enterprises have insufficient access to ICTs and other technology infrastructure, including "smartphones" as opposed to "dumb phones".⁹⁵ These are tools that are vital for business development in the current global scenario. As mentioned previously, the barriers that women face in accessing and using ICTs include:

- » Cost
- » Network quality and coverage
- » Security and harassment
- » Operator/agent trust
- » Technical literacy and confidence

To address these limitations, it is essential that government proactively:

- » Expand the ICT infrastructure and services, as well as widen access to mobile phone applications in local languages.
- » Provide women with time-saving technology tools.

⁹⁵ A dumb phone is a basic mobile phone that lacks the advanced functionality characteristic of a smartphone. There are still six dumb phones for every smartphone in the world.

- » Combine infrastructure development with women's entrepreneurship development programmes.
- » Use a combination of old and new ICTs to deliver information and create awareness.
- » Establish mechanisms for ensuring cybersecurity and privacy—both online and at points of access (e.g., telecentres), to ensure that there is no cyberbullying or harassment, and the trust deficit between women and the service provider is addressed effectively.

5.5 Capacity building and business development services

Financial and technology literacy and awareness are among reasons cited for women's poor use of the existing opportunities and BDS. Other reasons include:

- » Lack of or insufficient BDS coverage for women
- » Inadequate quality of what is available
- » Poor service outreach to women entrepreneurs (current and potential)

Since the numbers to be covered are large, ICTs can be used to:

- » Provide online courses and training for women's enterprises. Online capacity building, however, has to be backed up with effective face-to-face teaching at point of access.
- » Consider an online competency-based certification system. For example, women already providing quality testing for seeds can be tested on their existing indigenous knowledge and competence and provided with a certificate, which in turn, will help them secure financing from financial institutions.

5.6 Service outreach and marketing

Women have consistently identified time and mobility constraints as obstacles to access and benefit from services. They have also listed:

- » Low education and financial literacy
- » Lack of access to information available

On the supply side, there is a lack of understanding of the differences between female and male clients, as well as little knowledge about the differential effects of the same programme on women and men. As a result, programmes fail to reach women beneficiaries, and when they do, they are insufficient and inadequate.

Governments can address these constraints through effective outreach and marketing by:

- » Considering appropriate and local branch locations to provide point of access training at appropriate timings for women
- » Conducting information campaigns
- » Conducting gender-based client needs assessments and developing products accordingly. For instance, using voicemail and interactive voice response service (IVRS) to address literacy barriers

While ultimately, quality of service will depend on local ground support and training, providers can:

- » Use short message service (SMS) alert services to provide up-to-date information
- » Use online and mobile services to assist in outreach and marketing
- » Use online training and capacity building programmes supported by face-to-face sessions in social safe local spaces at convenient times
- » Develop and launch information and awareness campaigns through mainstream media

Many of the issues and concerns cited above are multifaceted and cut across several sectors. Similarly, many of the ICT options suggested above are also suitable for multiple functions. The choice of an option would be based on the individual, location, problem-specific policy or programmes. No one size will fit all, and each situation and context would determine the nature and combination of ICT options that would have to be applied.

The above section has looked at the policymaking side of using ICTs for gender mainstreaming in promoting women's entrepreneurship. The next sub-sections focus on the implementation aspects.

5.7 Gender-sensitive e-government for women's entrepreneurship

E-government is the electronic provision of government services to citizens. Earlier in the module, it was argued that ICTs are not gender neutral because they are embedded in an unequal social and political system. They are not accessed, managed, and controlled by women and men equally.

A report by the United Nations Development Programme (UNDP) identifies five key areas of concern in e-government where gender equality can be promoted. These include:

1. Design of e-governance policies and strategies
2. Delivery of basic e-services
3. E-participation of citizens and more specifically of marginalized groups, women and youth
4. Access to ICTs
5. Access to public information via ICTs⁹⁶

In many cases, governments do keep track of who is using specific e-government solutions. However, while such data exists, analysis is rarely carried out to understand the gendered pattern of usage.

Consequently, a gender mapping and audit exercise is the first step in identifying the differential patterns of access, use and control. Data collected should also examine budgets and resources allocated along gender lines. Collecting such sex-disaggregated data will: (1) assist in determining whether ICTs have enhanced women's opportunities to access e-services; (2) delineate which, where, when and how they access such services; and (3) help identify the best ways of providing access and opportunity.

Two decades of experience with ICTs have shown that ICTs are essential tools that governments can deploy in the provision of government services. ICTs can be used to: (1) provide improved and equitable delivery of services; (2) facilitate complex planning processes and coordination across sectors; and (3) enable increased information sharing, outreach and monitoring of key efforts. Implementation problems have dogged efforts

⁹⁶ UNDP, "Primers in Gender and Democratic Governance #4 – Gender Responsive E-governance: Exploring the Transformative Potential", 2008. Available from http://www.undp.org/content/dam/aplaws/publication/en/publications/womens-empowerment/primers-in-gender-and-democratic-governance-4/f_GenderGovPr_eG_Web.pdf.

in key social sectors in developing countries. When ICTs are used to facilitate integrated approaches and cost-effective scalable solutions, the total implementation and operational costs are likely to be lower.

Developing more e-services must be in the agenda. However, it is important to remember that the majority of these platforms are often designed and implemented for women as recipients, without their full participation in the conceptualization, design and development of these solutions, thereby making these programmes less appropriate to their needs.

Developing more e-services would be meaningless unless they are linked to each other and have all key features of simple user interfaces. E-services should also be available in multiple platforms (on online portals, apps and IVRS). Interoperability both across platforms and in high and low connectivity conditions is critical.

ESCAP's study on e-government for women's empowerment in Asia and the Pacific identifies three sets of ingredients of a gender-responsive ecosystem:

1. Service delivery, comprising of –
 - › Balance between digital processes and human mediation
 - › Robust governance of emerging boundary spanning arrangements in service delivery
 - › Investments in both data and connectivity capacities
 - › Gender-responsive data governance to balance transparency and privacy
2. Citizen uptake, comprising of –
 - › Technology design that aims to expand women's choices and engagement in government structures
 - › Frontline workers to nurture women's appreciation for, and trust in, digitized service delivery
 - › Leadership of national women's machineries to encourage gender-responsive e-government
3. Connectivity
 - › Models to promote meaningful online participation for women
 - › Subsidized access and safe public spaces for including all women⁹⁷

To summarize, the contribution of ICTs to a gender-sensitive government is very much a possibility, provided that gender considerations are mainstreamed into ICT policy, especially by addressing access, service quality considerations, and citizen uptake in terms of women's gender specific legal, social and political issues.

⁹⁷ ESCAP, "E-Government for Women's Empowerment in Asia and the Pacific", May 2016. Available from <http://egov4women.unescapsdd.org/>.

5.8 Implementation

In order to implement a policy, programme or project successfully, it is necessary to have detailed sex-disaggregated data on the barriers and facilitators to using ICTs. There is global evidence and macro-level data of some of the barriers for women—literacy, time poverty, work and home responsibilities, lack of mobility, and sociocultural barriers. Such information is useful, but not enough.

The main reason for defining and collecting sex-disaggregated data is to identify and document differing patterns of access to and use of ICTs in order to inform national policy and set policy goals. Collection of such data would also be of use in prioritizing policy and implementation strategy.

Where there is no data, there is no visibility; and without visibility, there is no priority.⁹⁸ Therefore, the collection of ICT and gender statistics is a necessary prerequisite to the planning and implementation process of any gender intervention using ICTs.

Since aggregate data often masks gender differences, these differences are not reflected in policy. Ground-level micro data that is quantitative with qualitative insights, are necessary to understand the underlying concerns of women and girls.

Much of this data could be qualitative and in-depth and could be collected for each project separately. For instance, the ADB has documented a number of projects where gender concerns in given projects were first identified, and the project planned and implemented to address such identified concerns.⁹⁹ The kind of intra-household micro-level data that needs to be collected for gender-sensitive implementation includes the following:

- » Details collected at an individual, rather than at a household level.
- » Details regarding ownership and control of assets within the household. Often data is collected at the household level and use the male as the “head of household”, even if the woman is the earning member. Such information is inadequate, especially when it comes to ownership and control of ICTs? Data needs to be collected on who, within the household, owns and controls access to ICTs.

98 United Nations Conference on Trade and Development, *Measuring ICT and Gender: An Assessment* (New York and Geneva, 2014). Available from <http://www.uis.unesco.org/Communication/Documents/measuring-ict-and-gender.pdf>. This publication also provides a list of different agencies and sources that collect gender-sensitive ICT data.

99 For a list of case studies, see ADB, “Gender Equality Results Case Studies”. Available from <http://www.adb.org/publications/series/gender-equality-results-case-studies>.

- » Data on paid/non-paid work and the extent of the same in terms of time and effort. Work within the home is unpaid and often treated as informal work, even if it relates to the care of assets such as cattle.
- » Time use patterns among women and girls in the home on household work. For instance, how much time is spent on fetching water or fuel? This will give an indication of how much time flexibility is to be given in a proposed project.
- » Banking statistics and ownership of household bank accounts. In whose name is the bank account? Access to and control of the account may also explain control of financial resources.
- » Details relating to the use, if any, of mobile money platforms, (even if it is only to receive remittances from family working as migrant workers in cities and abroad). This can give an indication of women and men's level of trust in online and mobile money platforms.
- » Availability of amenities in the home, i.e., toilets and water, both of major concern to women and girls in terms of time, health, and safety. This will give an indication of how much time is spent in drudgery, and its impact on health, as well as time available for income generating activities.
- » Location specific sociocultural barriers that women face.
- » Gender-based violence in the home—the presence of which has serious impacts on women's physical and psychological health, inhibiting empowerment.
- » Access to different media and ICTs by gender (to help in creating a communication and advocacy plan).

The Partnership for Measuring ICT for Development in the publication *Measuring ICT and Gender*,¹⁰⁰ has listed some ICT-specific areas where gender-related statistics are important. Questions include:

- » What are the differences in how, where, when and why women and men use ICTs?
- » What barriers do women face in accessing the Internet?
- » Do women have the necessary education, training and skills required to function in the information society?
- » What are the gender disparities in ICT employment and entrepreneurship?
- » In what specific ways, in a given situation, can ICTs help women's entrepreneurship, income generation and self-employment?
- » What content do girls and women want and need? Is it accessible to them?

100 United Nations, *Measuring ICT and Gender: An Assessment* (New York, 2014). Available from <http://unctad.org/en/pages/PublicationWebflyer.aspx?publicationid=924>.

- » How can ICTs improve the health situation of girls, women and their families in developing countries?
- » What are the gender-specific ICT issues with regard to privacy, safety and security?
- » What is the extent of women's representation and participation in ICT policy and governance?

For ICT-related sex-disaggregated data, using the *Gender Evaluation Methodology for Internet and ICTs*,¹⁰¹ helps in identifying women-specific needs so that projects can be tailored to ensure that gender-specific concerns are addressed. Examples of actions to address gender-specific concerns include:

- » Improving connectivity and using ways and means to address low connectivity locations and ICT tools, e.g., the "dumb phone" instead of the smartphones only
- » Creating and locating all women service centres in public places within a short distance from home, i.e., safe social spaces
- » Providing childcare services and other health amenities at such centres
- » Providing flexible or "just in time" localized training opportunities that do not require a nine-to-five schedule for several days a week
- » Tailoring training locations to meet specific needs
- » Ensuring that trainers are gender sensitive, even if they are not all women
- » Using content in local languages, and involving women in content development using women's own experience to serve as learning points
- » Combining and overlapping different media and ICT tools so that information and knowledge is passed on to the women in different ways, in the event that women do not have access to a selected medium
- » Using simple language, SMS alerts, IVRS and voicemail, thereby overcoming literacy, time and distance barriers
- » Developing dedicated and safe platforms and services for women, especially in the case of gender-based violence

There are many complex gender and ICT issues that need to be addressed to overcome the constraints that women entrepreneurs face and provide an enabling environment for them to innovate and prosper. Some of these issues may be beyond your capacity, time and resources. It is important, however, to identify and tackle some of these gender and ICT issues, because if they are not, gender inequalities may be further exacerbated in a

101 Association for Progressive Communications, "Gender Evaluation Methodology for Internet and ICTs: A Learning Tool for Change and Empowerment". Available from http://www.genderevaluation.net/gem/en/gem_tool/index.htm.

community or locality, and can thus jeopardize the achievement of development goals, including the SDGs.



Something To Do

- Find a law relevant to entrepreneurship in your country, e.g., labour law, financial services law or IT act.
- Study the law with gender lens. Identify the critical elements/clauses that may need amendment or change.
- Suggest ways and means by which the law or practice can be amended.
- Incorporate the use of ICTs in the implementation of the law.
- Suggest a communication and advocacy plan so that information reaches the beneficiaries.



Key Messages

- Creating an enabling policy and environment to promote women's entrepreneurship involves engagement in a range of legislative and financial activities—from amending existing laws, to equity in financial inclusion and services targeting women entrepreneurs in particular.
- ICTs have a critical role to play as “enablers”: (1) helping governments simplify and streamline identification norms and transaction processes in finance; (2) providing multiple platforms for outreach and marketing; and (3) offering tools to enhance the capacity of women entrepreneurs.
- Government has a key role to play in creating enabling legislation and policy to promote women's entrepreneurship.
- This may mean creating new laws or amending existing laws and procedures to mainstream gender and to make them more gender responsive.
- Financial inclusion and digital financial inclusion can help extend access to services, and facilitate the inclusion of larger number of women and girls in the economic mainstream.
- Policy is one part of government's role, and implementation is another. In implementation, it is necessary to collect sex-disaggregated intra-household data for programme and project planning, and incorporate appropriate and relevant gender-responsive practices in the implementation process.

VI. SUMMARY

The centrality of women's empowerment in the process of sustainable development cannot be understated or undervalued. If economic empowerment, as has been premised in this module, is the trigger that will lead to other forms of empowerment, then it is critical that governments explore ways and means to promote women's economic empowerment.

Earlier in the module, mention was made of the three "Es"—education, employment and entrepreneurship. While education is fundamental, and employment is vital, entrepreneurship is about enabling women to move from becoming "job seekers" to "job creators".

The effort, in this concluding section of the module, is to pull together the different strings of thought addressed in earlier sections on sustainable development, gender and gender mainstreaming, government's role, and the use of ICTs to promote women's entrepreneurship.

6.1 Mainstreaming laws and policies

A conscious effort to mainstream gender in the policymaking process is essential. This will ensure that women's voices are heard, their gender-specific needs are met, and obstacles and hurdles to their growth as entrepreneurs are removed. Without gender mainstreaming, women's empowerment cannot take place.

This may mean:

- » Amending existing laws so that they are gender sensitive.
- » Gender budgeting to ensure that special and adequate budgetary allocations are made for women-specific programmes, e.g., a gender fund in each line ministry.
- » Having sufficient representation of women in decision-making at all levels of policymaking and implementation to ensure visibility and priority to women's needs and concerns.
- » Creating women-only single-window services for advice and counseling, BDS, capacity building and skill enhancement.

- » Ensuring financial inclusion, e.g., India Bharatiya Mahila Bank¹⁰² (Women's Bank) that takes investments from all but provides financial support to women only. Another example is Indonesia's Program Keluarga Harapan whereby conditional cash transfers to women are linked to savings accounts, based on household participation in locally-provided health and education services.
- » Establishing women-friendly spaces and providing gender-specific services and amenities.¹⁰³

These are just a few suggestions, and there could be many more, depending on the context, the local realities and situations.

6.2 The ICT opportunity for women entrepreneurs

ICTs offer women entrepreneurs increased opportunities and methods to create, manage and promote their business, handle supply chain, develop marketing channels, gain access to business support services, and create networks with customers, business partners and other stakeholders. ICTs, once in their control, also help women gain self-esteem and confidence, and if e-services are available, to avail of these in a time flexible manner.

Without denigrating the impact that mainstream media and the Internet have had upon women in the last two decades, the technologies of the day are the mobile smartphones. The rapid growth of smartphone adoption in the Asia-Pacific region offers governments and other service providers opportunities for outreach and economic growth through different services and women's own ventures.

However, access and control are the keys to usage. Policymakers seeking to enhance women's access to ICTs could explore ways and means to:

- » Integrate gender into national broadband plans, track mobile access, and collect sex-disaggregated data on usage by gender.
- » Ensure that women are protected on mobiles and online by launching awareness campaigns, and developing legal and policy frameworks to address harassment on mobile phones and mobile Internet.

¹⁰² Bharatiya Mahila Bank. Available from <http://www.bmb.co.in/>.

¹⁰³ Alliance for Financial Inclusion, *Policy Frameworks to Support Women's Financial Inclusion* (2016). Available from <http://www.afi-global.org/publications/2325/Policy-Frameworks-to-Support-Women-s-Financial-Inclusion>.

- » Ensure that regulations are in place to lower costs for women and expand coverage, e.g., by reducing or removing mobile-specific taxes that exacerbate the cost barrier, allowing voluntary infrastructure-sharing among mobile operators, and releasing sufficient spectrum to mobile operators at an affordable cost.
- » Build technical literacy, confidence and digital skills of women and girls through integrating mobile and digital skills training for women participating in government programmes, and in primary and secondary school curricula.¹⁰⁴

ICTs can play an effective role in enhancing women entrepreneurs' access to financial services especially in the context of the exponential growth of mobile money. For this, governments can leverage new technologies by digitizing payments and direct benefit transfers, including biometrics as part of creating a digital financial identification system, and providing one-stop end-to-end solutions for registering procedures for new businesses and for conducting all business transactions online.

There are other policy options that governments can follow in order to provide access to markets. Options include making all procurements online with preference being given to women entrepreneurs, and facilitating e commerce.

Following a four country study on the use of ICTs by women entrepreneurs in Azerbaijan, Kazakhstan, the Kyrgyz Republic and Uzbekistan, ADB made several cross-country recommendations. Some of the recommendations include:

- » Developing campaigns to raise awareness of new ICT-enabled business opportunities for women entrepreneurs. Many of these campaigns would use mainstream media such as television, radio and print.
- » Creating ICT-enabled mentoring programmes for women entrepreneurs.
- » Creating SMS and IVRS voicemail-based information alert services.
- » Creating loan programmes for women entrepreneurs for new ventures in the ICT service industry and online businesses.
- » Providing women entrepreneurial cells in line ministries.
- » Supporting women through capacity building and BDS services linked to financing opportunities especially in rural and peri-urban areas.

¹⁰⁴ World Wide Web Foundation, "Five barriers, five solutions: Closing the gender gap in ICT policy", 9 June 2015. Available from <http://webfoundation.org/2015/06/five-barriers-five-solutions-closing-the-gender-gap-in-ict-policy/>.

- » Improving ICT infrastructure through affordable broadband with 100 per cent coverage, electronic payment systems and mobile money.¹⁰⁵

6.3 Creating a gender-sensitive policy scenario

If women's agency is to be triggered by economic empowerment through entrepreneurship, the current scenario in terms of women's entrepreneurship in Asia and the Pacific leaves much to be desired and is reflective of the social, cultural and political realities of the region. If the reality is to change, there has to be concerted effort by all stakeholders—and for this, women need to be given a voice and their needs must be heard and addressed. Giving that voice is part of gender mainstreaming policy and practice.

Gender mainstreaming is ideally a “whole-of-government” effort, although it can be applied in specific contexts and situations, in individual programmes or projects. To mainstream gender, gender audits and gender budgets are critical and these can be done in-house or outsourced. At the same time, governments can achieve a great deal by creating gender focal points, and by publishing annual gender reports with sex-disaggregated data at a macro- and intra-household level. Such disaggregated data would be a vital input to gender-sensitive policymaking and implementation.

The module started by offering a peek into the current development discourse and the importance of including women in sustainable development efforts. Later, issues pertaining to the unique opportunities presented by ICTs were discussed. An overview of gender mainstreaming as it is currently applied worldwide followed. And finally, the effort in this module has been to provide an overview of policy within a gender-sensitive framework.

Such a proactive policy environment with political will and backing for women to start businesses is a must. But alone, without due attention to all the barriers and challenges that have held women and girls back, nothing will change unless there is a power shift. Working towards this power shift is what has been the struggle that women all over the world are continuing to engage in. For until there is gender equality, there can be no real and sustainable development.

¹⁰⁵ADB, *Information and Communication Technologies for Women Entrepreneurs: Prospects and Potential in Azerbaijan, Kazakhstan, the Kyrgyz Republic, and Uzbekistan* (Mandaluyong City, 2014). Available from <http://www.adb.org/sites/default/files/publication/42869/ict-women-entrepreneurs.pdf>.

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ANNEX

Notes for Trainers

This is a complex module with different themes that, at first glance do not seem to go together. The module calls for thorough understanding of different development topics—the SDGs, gender, economic and finance, and ICT. What is attempted here is to provide a bird’s eye view of the different issues that are intrinsically connected if there is to be any headway in women’s empowerment. The focus is on women’s entrepreneurship; however, many of the principles discussed are relevant to other sectors of women’s development.

The purpose of these notes for trainers is to align the perspectives of the author and those of the trainer, and to facilitate the trainers’ effort and ability to engage with trainees effectively.

The goal of the module

Gender issues are unusually sensitive and personal. It is important to recognize that gender issues are not merely about women. They are about women and men, and about equality between the two. The ultimate goal of any gender sensitization or gender-focused effort is to bring about an attitude change in the way that government officials view and address gender issues in development.

One would not want all gender training to follow the simple conventional path—that of assuming that it is all about women—so women officers are to be trained. Instead, the goal is to change attitudes and behaviour among both women and men.

Background of the resource persons and trainers

Having the right resource person or trainer can make all the difference between success and failure. It is critically important that the trainers and policymakers already have a solid foundation and deep awareness of gender equality and gender equity issues, both globally

and within their own countries, and are fully convinced that women's empowerment is imperative for sustainable development.

Which is why, it would be ideal if the material in this module is presented by a social scientist with some experience in women's development and ICT. Field experience is desirable but not essential. Having field experience adds to the credibility of the trainer.

Target groups

The primary target group of this module is mid-service and mid-level government officials and policymakers. Their knowledge and field experience in public administration is assumed as prior knowledge and learning. However, the module is suitable for other learning groups as well.

In all cases, participation in the training sessions must include women and men in equal proportion. Gender issues concern both women and men. Having too many women in training programmes negates the purpose of gender sensitization, and having too many men may result in the women not speaking up.

Again, participation should not only be from women-oriented ministries and departments at all levels of government. Gender issues are the order of business of all ministries, including those focusing on development sectors such as agriculture, rural development, poverty reduction, health, skill development and vocational education, and those focusing on commerce and industry.

The Finance Ministry/Department is of particular importance as finance has the final say in development programming.

Duration of the training

The depth of the presentation of the module would depend on the time available. Sections 1, 2 and 3 lay the context. Section 4 on gender mainstreaming and Section 5 on gender-sensitive policy and implementation are critically important, and they are at the heart of the whole effort. Section 6 summarizes earlier sections. Depending on the time available, trainers may prioritize what they wish to include or exclude; however they must include sections 4 and 5.

There is a lot of information and activity packed into the module. The minimum time required to deliver the training would be across one working day, in four sessions, each of 90-minute duration. Depending on the local situation, the trainer could use the same content over a two- to five-day training or across several weeks, with one session once a week.

The minimum amount of time taken to cover one section of the module is 90 minutes. Within the 90-minute session, 60 minutes could be dedicated to content presentation, and 30 minutes for group work or exercises. If more time is available, divide the time equally between content presentation and exercises. For example, if two days are available, two sections could be covered each day, giving three hours for each section (90 minutes for presentation and 90 minutes for group work).

Use the case studies given as examples. Ideally, trainers should find and source case studies from their own country contexts, or from a similar developing country.

Section wise instructional design

Essentially, the trainer should follow the well-established principles of adult learning. They include the following:

- » Adults learn best when free from undue stress, boredom, overload of information, and when they are not trying to second guess the teacher's objectives.
- » Adults decide for themselves what is important to be learned.
- » Adults do not approach any additional learning with a "clean slate" and thus, learning without a concrete link to life has little value.
- » Adults draw upon past experience as a benchmark against which they measure any new information. They may already have fixed view points on a given subject.
- » Adults have learning needs closely related to their lives and their work. They tend to define a useful learning experience as one in which they can link new knowledge to their experience, in order to solve problems. They thus expect information given to them to be immediately useful.
- » Adults expect the process of learning to be easy, convenient and interesting and the "why" of learning is as important as the "how".
- » Adults need to experience a sense of achievement as an impetus to further learning. This helps in building their self-esteem and a confidence in their ability to learn.

- » More than anything else, adults have a significant ability to serve as a knowledgeable resource to the training as well as to fellow learners.

The module has been written keeping the above principles in mind, and trainers should also keep them in mind and “talk with the participants” rather than “teach” in a one-way mode without much interaction.

A one-day workshop could contain the following sessions of 90 minutes each:

- » Session 1: Introduce the module, its objectives and expected outcomes. Then, facilitate gender sensitization exercises and discuss the national context vis-à-vis SDGs, ICTs and entrepreneurship.
- » Session 2: Present gender mainstreaming concepts and the stages of gender mainstreaming as a basis for practical situation analyses and gender planning.
- » Session 3: Continue with situation analyses but focus on women’s entrepreneurship and what needs to be done.
- » Session 4: Discuss policymaking and implementation followed by an action plan building exercise (explained below).

Since gender issues are often masked by pre-existing notions and attitudes resulting from the socialization process in every society, it would be useful to start the workshop with a discussion of the differences between “sex” and “gender”. An exercise or two on gender sensitization could be prepared to engage the participants and break the monotony.

Gender issues also tend to be sensitive and sometimes acrimonious, therefore these issues have to be handled with tact, ensuring that discussions do not descend into angry arguments. Trainers have to manage the sessions effectively keeping in mind the content and the time available.

Trainers could begin by describing the country contexts with respect to development concerns, gender issues, the ICT scenario and entrepreneurship, especially women’s entrepreneurship and existing policies and laws.

National trainers are best placed to understand the country contexts. Therefore, to set the scene and tone of the training and discussions, the following would help:

- » An explanation of the national context on gender issues
- » An explanation of the national context on entrepreneurship

Section 4 on a gender-sensitive policymaking process for women is a particularly difficult and complex section because the participants may not be familiar with the concepts introduced here. While it is advisable to have a guest speaker from the country who have undertaken a gender exercise for the government to speak on the subject, it may not always be possible to find such a person. Therefore, trainers are advised to spend time familiarizing themselves with the theme of gender mainstreaming by also reading some of the existing literature on the subject (see the references listed at the end of the module).

The “Something To Do”s can be used to develop a group exercise or discussion. The exercises will help participants understand the concepts better. The answer to the “Something To Do” in Section 4.1.1 is simple. If a person is gender sensitive, then the sex of the candidate does not matter, only the qualifications and the ability to perform the job will be assessed.

In Section 5 on framing a gender-sensitive policy and implementation plan, a selection of policy options have been proposed. Trainers, however, are encouraged to enhance the content with examples from their own countries.

Trainers could consider concluding the training with an in-depth exercise on building an action plan. Details of this exercise are provided below. This is a good way to ensure that participants have understood the content of the module.

Trainers are encouraged to use this module and other resource materials they can find to enrich their national and local training because they are best placed to do so. The author has tried to capture the essence of what is available. Enriching it with more knowledge, local case studies and examples would enhance the learning process and make the content more valuable.

Trainers are free to determine how they will proceed and to use resources and national and local examples other than those cited in the module. In fact, including local cases and examples enhances the richness of the training experience.

Trainers are also encouraged to use the sections of the module as they see fit in the order of importance they attach. Not all sections need to be used but maintaining a sequence would help.

Action Plan Building Exercise

Orientation for action plan building

All participants are requested to present an action plan, individually or as a group, towards the end of the training workshop on Module P1: An Enabling Environment for Women Entrepreneurs.

The action plan is intended to help the participants address and identify each country/government/organization's current issues and major challenges, and make an attempt to provide alternatives and solutions to the identified issues and problems.

For a successful action plan, participants should collect related data and analyse the environment and conditions related to women's empowerment, women's entrepreneurship and ICT in their home country before joining the training workshop.

The action plan session is designed to review, analyse, examine, evaluate and determine the causes of the successes or failures of current policy initiatives, and provide the best policy alternatives and innovated systems.

As such, the action plan should provide practical, applicable and feasible alternatives and solutions based on real situations. It is also suggested that participants explore the applicability of various policy options discussed in the training for their action plan.

Action plan building session

A three-hour action plan building session is suggested to provide participants with the opportunity to have more in-depth discussions in groups, and prepare for successful presentations.

Action plan presentation

It is suggested that the training workshop concludes with participants' presentation of their action plans, followed by open discussions. The module author, UN-APCICT resource persons and local trainers could serve as commentators and discussants.

The action plan template provided in the presentation slides should be used as a basis for the exercise.

About the Author

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UN-APCICT

The United Nations Asian and Pacific Training Centre for Information and Communication Technology for Development (UN-APCICT) is a subsidiary body of the United Nations Economic and Social Commission for Asia and the Pacific (ESCAP). UN-APCICT aims to strengthen the efforts of the member countries of ESCAP to use information and communication technology (ICT) in their socio-economic development through human and institutional capacity building. UN-APCICT's work is focused on three pillars:

1. Training – To enhance the ICT knowledge and skills of policymakers and ICT professionals, and strengthen the capacity of ICT trainers and ICT training institutions;
2. Research – To undertake analytical studies related to human resource development in ICT; and
3. Advisory – To provide advisory services on human resource development programmes to ESCAP members and associate members.

UN-APCICT is located at Incheon, Republic of Korea.

<http://www.unapcict.org>

ESCAP

ESCAP is the regional development arm of the United Nations and serves as the main economic and social development centre for the United Nations in Asia and the Pacific. Its mandate is to foster cooperation between its 53 members and 9 associate members. ESCAP provides the strategic link between global and country-level programmes and issues. It supports governments of countries in the region in consolidating regional positions and advocates regional approaches to meeting the region's unique socio-economic challenges in a globalizing world. The ESCAP office is located at Bangkok, Thailand.

<http://www.unescap.org>



