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# Government, ICTs and Women's Empowerment and Entrepreneurship

**WIFI**
Women and ICT
Frontier Initiative

## I. Introduction

Despite decades of development efforts, issues of gender remain at the heart of efforts.

Women and girls remain, in most parts of the world, left behind and vulnerable.

Economic empowerment is the trigger which can set in motion other forms of empowerment or agency.

Economic empowerment for women can mean education, employment, and entrepreneurship.

The focus, in WIFI, and in this module is on women's entrepreneurship.

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# I. Introduction

This module is addressed to policy makers

The intention is to establish the links between gender concerns, the Sustainable Development Goals (SDGs), Information and Communication Technologies (ICTs) and Entrepreneurship

And to highlight the role of policy making in promoting women's empowerment through entrepreneurship

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# Objective of the Module

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

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## Learning Outcomes

Understand the applied concept of Gender Mainstreaming Leading to a Sensitive Government (GSG)

- Approaches to Gender Mainstreaming
- Applying Gender Mainstreaming in Government Programmes

Understand and apply the policy formation and regulatory environment necessary to enable GSG

Support women entrepreneurs with special reference to access and use of ICTs.

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## Structure of the Module

The module will

- Begin with an introduction to gender issues followed by a discussion of
- SDGs and Gender with special reference to financial inclusion
- The ICT Opportunity for Women's Empowerment
- Gender Mainstreaming, its approaches and stages
- ICT policy making for women's entrepreneurship

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## Section 2

**Understanding Gender and Empowerment within a Sustainable Development Context.**

- Sex Vs. Gender
- The Sustainable Development Goals
- SDGs and Women's Empowerment
- Financial Inclusion for Women Entrepreneurs

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## Sex Vs. Gender: What Information do We Have?

Sex is biological;

Sex is constant

Generally speaking, Sex cannot be changed

Gender is a socio-cultural construct;

Refers to masculine and feminine qualities, behaviour patterns, roles and responsibilities;

Gender relations are culture bound

Gender relations can be changed

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## The Sustainable Development Goals (SDGs)

Globally accepted development agenda

Include key concepts of

- Resilience
- Inclusiveness
- Sustainability

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## SDGs and Women's Empowerment

- Goal 5 Specifically addresses Women's Empowerment
- Women's needs implicit in all other goals
- The UN Convention on the Elimination of All Forms of Discrimination against Women (CEDAW)
- Beijing Platform for Action

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# The Concept of "Empowerment"

Defined by the United Nations,

*"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*

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# The Concept of "Empowerment"

- *"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.*

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## The Concept of "Empowerment"

Premise of the Module is

- 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

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## Financial Inclusion for Women Entrepreneurs

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*'.

Inclusive finance does not only refer to 'access' to finance. Instead, it embraces multiple layers of financial inclusion such as financial use, financial literacy, regulatory framework, assessment of enabling environment, consumer protection, monitoring framework, and so forth.

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# Financial Inclusion for Women Entrepreneurs

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'.*

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# Constraints for Women to Access Finance

- 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, property ownership
- Lack of proper identification documents
- Inability to obtain loans without husband's consent

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# Financial Inclusion for Women Entrepreneurs

Involves a wide range of financial products that can potentially leverage the livelihood of poor people and micro- and small-enterprises

- including credit loans,
-  savings,
-  insurance,
- payments and
- domestic or international remittance

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# Financial Products and Services

Microfinance options for women entrepreneurs include:

- **Micro-savings:** savings accounts with low or even waived minimum balance requirements, thus enabling women to accumulate assets;
- **Micro-credit:** the lending of small amounts of money at low interest and without physical collateral, usually to people or groups who would usually not be eligible due to poverty, unemployment or underemployment, a lack of capital, and no credit history
- **Micro-insurance:** 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.

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# Financial Products and Services

Availability of financial products and services not enough.

## Needs to be coupled with

- **Financial Literacy:** Skills and knowledge to make informed financial decisions
- **Financial education:** 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.

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# Issues in Financial Inclusion

Access

Gender

Therefore, 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, hair salon).

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# Something to Do-1

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

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# 3. Women and ICTs-The Interfaces

ICTs have played a transformative role in present day global society

However, ICTs are not gender-neutral

Like any other innovation, they are embedded in the socio-political-cultural milieu

Yet, there is evidence of change

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## 3. Women and ICTs-The Interfaces

Two themes have historically dominated discussions on the intersections between women and ICTs.

- The participation of women in the communication profession;
- The portrayal of women and girls in the media and ICTs

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## 3. 1 The Participation of Women in the Profession

The participation of women in the communication profession— situation has not changed with introduction of ICTs

Some of the reasons for low participation levels include

- Low and unequal wages,
- unfair treatment and lack of recognition of work"
- annoyance and harassment of women at work,
- the lack of promotional avenues to senior management,
- dual burden of balancing professional and personal responsibilities

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## 3.2 The Portrayal of Women and Girls

The portrayal of women and girls in the media and ICTs

- Women are under-represented;
- Coverage continues to be negative, stereotyped, sexist and degrading.
- Women generally appear associated with subjects such as fashion, sentimental relationships, and family and often portrayed to be having few technological skills.

The situation has not changed with new ICTs

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## 3.3 The Gender Divide in Use of ICTs

Data show differential access of men and women to ICTs in terms of access and use

There are gender specific barriers

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

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## 3.4 The Use of ICTs for Public Services

Most ICTD projects are 'gender blind' assuming that women are automatically included

Impact analyses of ICTD projects show that if participation rate of the poor is low, that of women is even lower

There are also data gaps—no sex disaggregated data, making it difficult to quantify findings.

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## 3.4 The Use of ICTs for Public Services

Barriers that women face:

- Literacy
- Poverty and lack of economic power
- Time famine—inability to spare time due to dual responsibilities
- Lack of women friendly conditions and absence of women friendly supports
- Socio cultural factors that perpetuate women's inequality in society

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## 3.5 The ICT Opportunity for Women's Empowerment

Two major approaches to empowerment through ICTs
- For the individual woman or girl
    » Increased presence of women in ITES and as small ITES entrepreneurs
- For a collective or group of women
    » the use of ICTs has enabled women to organize advocacy campaigns for women's rights
    » providing a new communication forum for the expression of their views and for raising awareness of women's issues

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## As Individuals: Case Study 1: *Nandini and Uber Dost*

*Nandini, the elder 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 her and her small family.*

*Tragedy struck, her father died, and she was left to repay large loans. That is when she came across Uber Dost-Uber Partner. Uber is a global transportation network and platform that allows both customers and suppliers of taxi services to come together. Nandini understood the potential that referring drivers to Uber offered—started a small office, and with some research, started following up some leads. Today, she earns nearly Rs.200000 (about 3000USD) a month, has paid off all loans, helped pay for her sister's wedding, and in educating her daughter in the best schools and is the proud owner of her own house.*

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## As Individuals: Case Study 2: *Sheila and Elance*

*Philippines-based university librarian Sheila Ortencio used to earn $1.50/hour and struggled to pay for food and child care. Within 4 years of working as a freelancer on Elance, cataloguing e-books online and earning $8.50/hour, she was able to save enough money to buy properties, including a condominium in the capital, Manila.*

*Driving this trend are a dozen mostly U.S. startups that let other small and medium sized companies 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*

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## Women and ICTs in Collectives

Examples from India, Philippines Sri Lanka and Malaysia 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.

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## Women in Collectives—Case Study 3: Mahiti Manthana

*Mahiti Manthana In the South Indian state of Karnataka, the Indian NGO, IT for Change, has been working with the 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, a national women's empowerment programme under the Central Government's Human Resource Development Ministry. The Prakriye team began with the hypothesis that the power of ICTs could be used as building blocks to revitalize the 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 an on demand and well as a push through video system. The third component was the village based community telecentres for public information access and 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*

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## Women in Collectives—Case Study 4: Infolady

*Infolady, Bangladesh and elsewhere. The young Infolady serves as an intermediary between knowledge and women in rural Bangladesh, using ICTs as enablers. 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 is three basic characteristics of Infolady, which make her successful: entrepreneurship mindset, quick learning ability and good communications skills. Infolady invests her own money at a minimum level, which is very important for ensuring entrepreneurship mindset. There is also facility for getting bank financing at single digit interest rate, supported by the Central Bank. The basic principle of services provided by Infolady is information + service, or information + service + product. The Infolady offers four kinds of services: health care service, agriculture extension service, ICT services, and activation services. For example, an Infolady offers pregnancy care service to a pregnant woman, where she demonstrates multimedia content on pregnancy care using her laptop, makes regular check-up using medical kit and sells allied products like folic acid.*

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## Women in Collectives—Case Study 5: The Goat Herders of Theni

*The Goat Herders of Theni: A community of women who are goat herders in Theni District, southeast India, have inaugurated their own company after receiving training in goat farming and business management through COL's Lifelong Learning for Farmers (L3F) programme. The women are featured in a recent Times of India article that reports that in the year 2000, the women had no experience or skills using mobile phones or running their own business enterprise. Using mobile phones, community members received voicemail messages with information 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, a non-governmental organisation, and India's National Bank for Agriculture and Rural Development the Theni District Goat Farmers Producer Company Limited (TniGPCL) 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*

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## Women in Collectives—Case Study 6: SEWA

*The Self Employed Women's Association (SEWA) 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 placed computers in the homes of its members and trained them in the use of computers.  Subsequently, they set up Community Learning centres (CLCs) where women shared in focus group discussions, and the CLC space was for several activities such as training, planning, workshops, meetings etc. ICTs changed the way the organization and its members functioned*

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## Women in Collectives—Case Study 7: Likhaan

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

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## 4. Toward a Gender Sensitive Policy Making for Women

"Gender-sensitive governance" is an alternative term for engendered governance.

Gender- sensitive governance recognizes

"the different needs, interests, priorities and responsibilities of men and women and challenge entrenched gender inequalities." Its "institutions and processes (are) designed to identify and integrate gender differences into all aspects of decision-making so that policies, plans and programs equally benefit all women and men across societies"

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## 4. Toward a Gender Sensitive Policy Making for Women

A "Gender-sensitive government' is an outcome, achieved through the strategy and process of "gender mainstreaming"

> *"... 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"*

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## *Gender Blind and Gender Neutral*

Sometimes, development projects are **"gender blind"**—assume that gender is not an influencing factor in projects, programmes or policies and an essential determinant of social outcomes.

Or, projects are "**gender neutral**"—assume that are suitable for, or applicable equally to, or common to both men and women.

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## Objective of Gender Mainstreaming

- 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.
- Can be "whole of government" or individual sectors

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## Gender Mainstreaming—Case Study—8 Mainstreaming in Cambodia

*The Constitution of Cambodia, adopted in 1993, states that, "men and women 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 has also established systems and processes for mainstreaming gender as a "whole of government approach. High level political support was ensured. Joint Monitoring Indicators (JMIs) were previously set and monitored by each technical working group (TWG) every 18 months, and since 2014, every five years.*

*Cambodia's Ministry of Women's Affairs (MoWA) has produced a regular series of Cambodia Gender Assessments (CGAs (2004, 2008, 2014) that provide a comprehensive analytical overview of gender in all sectors. CGAs have been the basis for mainstreaming gender in line ministries and guiding overall policy- making, planning and programming for gender equality and development*

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## Gender Mainstreaming—Some Examples of Individual Sectors

In Nepal, the Asian Development Bank and the Government of Nepal developed and implemented the Gender Equality and Empowerment of Women Project to reduce poverty by empowering 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

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## Gender Mainstreaming—Some Examples of Individual Sectors

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

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## Gender Mainstreaming—Some Examples of Individual Sectors

In Bangladesh, women-owned SMEs have different characteristics when compared with men-owned SMEs and tend to face specific challenges and obstacles. To capitalize on the potential of women-owned SMEs, these challenges and constraints have to be addressed in initiatives that aim to support SME growth. The Small and Medium-Sized Enterprise Development Project supported the development and expansion of small and medium-sized enterprises (SMEs) in Bangladesh from 2009 to 2013. 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

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## Gender Mainstreaming—Some Examples of Individual Sectors

In a project to address peace building through community empowerment in Afghanistan, UN-HABITAT, worked separately with men and women's Self Help Groups to provide 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 these by creating separate social and economic spaces for men and women

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## 4.1 Approaches to Gender Mainstreaming

**Gender Sensitivity**

- The first step in the process of gender mainstreaming is to become gender aware and gender sensitive; to understand and acknowledge that there are socially determined differences between women and men based on learned behavior. 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 policy makers, programme managers, and project workers at the field level.

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## Something to Do-2--How Gender Sensitive Are You?

Think through your solution to the problem posed below:

Two women and one man have been short listed 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 be finally selected? Whom will you choose and why? What does your selection says about hidden biases?

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## 4.1 Approaches to Gender Mainstreaming

**Gender Analysis**

- Gender analysis is the process of collecting, processing and analyzing information about gender to serve as an input for policy making.  Gender analysis provides sex disaggregated data and an understanding of gender roles and how labour is divided and valued.

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## 4.1 Approaches to Gender Mainstreaming

**Gender Analysis**

- 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, and to successfully 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.

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## Something to Do--3

Does your country collect sex-disaggregated data on entrepreneurship?  If so, where is it to be found in the country's data used for national policymaking?

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## 4.1 Approaches to Gender Mainstreaming

**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, other tools and resources, workplace culture and organizational issues
- Can be done at national or at project level

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# Case Study 9—Vietnam's Gender Audit Tool

The Ministry of Ministry of Planning and Investment (MPI), Vietnam and the UN Children's Fund (UNICEF) developed a Gender Audit Tool as one of four Social Audit tools to help monitor the progress of Vietnam's socio economic development plan (SEDP). The purpose of the initiative was to build the capacity for the use of the social audit approach to monitor progress in social aspects of Viet Nam's SEDP, in order to enhance the social performance of the SEDP. In particular, the initiative focused on reducing social and economic disparities and the continued improvement in the living standards of Viet Nam's population, especially of vulnerable groups. The tool applied systematic approaches to gender mainstreaming that included both secondary and primary data collection (key informant and focus group interviews, and self assessment questionnaires).

As a training tool, the Gender Audit Manual was used to build the capacity of government officials and decision makers.

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# 4.1 Approaches to Gender Mainstreaming

**Gender Budgeting**

- Gender Budgeting is a process of incorporating a gender perspective at all stages: policy/ programme formulation; allocation of resources, implementation, review and impact assessment, and reprioritization and reallocation of resources.
- Tracks money allocated vs. money spent

The Goal is a **"Gender Responsive Budget"**

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## 4.1 Approaches to Gender Mainstreaming

**Benefits of Gender Budgeting**

- 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

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## Case Study 10- Gender Fund in the Philippines

*An early initiative in the Philippines has been broadly discussed in relation to the mainstreaming objectives. Since 1996, every government-related agency in the Philippines has been required to allocate at least five percent of their budget for gender equality work and to prepare a Gender and Development Plan.*

*A positive aspect of the Philippine experience was the specific support provided to line ministries by the national machinery for gender equality, which 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. Today the Department of Budget and Management in the Philippines also advocates for integration of gender perspectives into the performance-oriented budgeting system across all expenditures."*

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## 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", 13 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 and both donor and United Nations Agencies. Additionally, universities and nongovernmental organizations have contributed to the provision of capacity-building initiatives targeting public servants, such as those of the Ministry of Finance and Directorate-General for Budget.16 Collectively, the various actors have contributed to institutionalizing and strengthening gender-responsive budgeting in Indonesia"

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## Something to Do--4

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?  Go to the Website of your country.

Can you find the gender mainstreaming policy of your country?

If so, what perspective does the gender policy seem to take?  Is it an "all of government" approach or sector-wise?

Can you find sex disaggregated data for the women's entrepreneurship sector? If so, what does the data contain?

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## 4.2 The Stages of Gender Mainstreaming

**Who are the Stakeholders?—Undertake a stakeholder analysis**
- Government officials
- Officials from Banking and Finance
- Academic and Capacity Building Institutions
- NGOs, CBOs and grassroot organizers
- The women themselves

Is there a gender balance in the stakeholder group? Are both women and men represented?

What skills and knowledge does each stakeholder bring to the issue and the table?

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## 4.2 The Stages of Gender Mainstreaming

**What is the Issue?**
- What is the subject?
- What is the objective, i.e. what is to be achieved?
- Does the issue affect men and women differently? If so, how specifically does it affect?
- Will gender mainstreaming in this issue seek to bring about a transformation in institutions, attitudes, and other factors that hinder gender equality?

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## 4.2 The Stages of Gender Mainstreaming

**A Gender Mapping and Audit Exercise**

- What information do you have about how this issue affects men and women 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?

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## 4.2 The Stages of Gender Mainstreaming

Key Steps in a Gender Audit Exercise

- 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.

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## 4.2 The Stages of Gender Mainstreaming

**Deciding on Actions and Budgets**

Decisions must address

- Efficiency—balancing outcomes 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 men and women 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 be benefited from a given policy intervention.

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## Something to Do-5

Make one list of 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

You now need to undertake a situation analysis. How will you go about collecting the data you need for informed policy making?

To this, you will need to draft a proposal for a Gender Mapping and Auditing Exercise.

Draft the proposal, including a Terms of Reference for a Request for Proposal for a Gender Audit of your department/ministry's programme.

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# 4.2 The Stages of Gender Mainstreaming

**Applying Communication and Advocacy Strategies**

- Awareness Creation among Beneficiaries
  - » Do men and women read different publications?
  - » Do men and women watch or listen to different electronic media?
  - » What content are they exposed to—do men and women differ in the content they prefer?

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# 4.2 The Stages of Gender Mainstreaming

**Applying Communication and Advocacy Strategies**

- Awareness Creation among Beneficiaries
  - » Are media consumption patterns (frequency, time) different for men and women?
  - » 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 men and women have different credibility criteria (regarding "authorities," arguments used, etc.)? In other words, which source of information do women "trust" as reliable?
  - » Do men and women have different values that cause them to respond to certain messages in different ways?

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## 4.2 The Stages of Gender Mainstreaming

**Applying Communication and Advocacy Strategies**
- Advocacy Among Stakeholders
  - » **The creation of Gender Focal Points** or **Gender Management Committees** in all ministries at national, provincial, and local levels –Use a List-serve to connect and share information
  - » Preparing an **Annual Gender Report**
  - » Using websites and Communities of Practice, e.g. **Solution Exchange on Gender**
  - » Setting up Gender Resource Centres
  - » Partnering with mainstream media

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## Something to Do--6

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

Does your country bring out a Gender Report?  Can you find it on the website of your country?

If so, what is the latest report about?  What does it highlight?

If not, argue a case for an annual national Gender Report for your country.  You will be addressing a Inter-ministerial group and have to persuade them about the importance of an Annual Gender Report.

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## 5. Framing a Gender Sensitive Policy and Implementation Plan

Three distinct elements to framing an effective gender policy

1. A Situation Analysis including a gender audit
2. The Policy—often a public statement
3. The Implementation, Strategy, or Action Plan

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## 5. Framing a Gender Sensitive Policy and Implementation Plan

Special measures are needed to ensure gender is mainstreamed

- Mandating a gender audit and analysis on all aspects of MSMEs
- Collection of sex disaggregated data and development of a gender strategy
- Gender sensitization programmes
- Creation of gender focal points in all line ministries and at all levels of government

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## 5. **Framing a Gender Sensitive Policy and Implementation Plan**

A UNESCAP Study examining policy for entrepreneurship through a gender lens revealed that

- Gender-responsive policies and programs are isolated and ad hoc.
- Coordination gaps among government entities hinder full integration of gender needs assessments in small and medium enterprise policy development.

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## 5. **Framing a Gender Sensitive Policy and Implementation Plan**

A UNESCAP Study examining policy for entrepreneurship through a gender lens revealed that

- 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

There are similar findings from an ADB study in Central Asia

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## 5.1 Government's role—Enabling Laws and Frameworks

It is not necessary to create news laws to address women's issues, although this may be an ideal situation.

It is critical, however, to mainstream gender into the existing policy making process.

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## Case Study 12: MGNREGA, India

*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*

*(Ministry of Rural Development, 2008). It states that equal wages are to be paid to men and women under the provisions of the Equal Remuneration Act 1976 –an important measure given prevailing gender wage disparities.*

*Guidelines also suggest that when the 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, and the social audit process (the monitoring mechanism to promote accountability of MGNREGA implementation), as well as 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."*

**NOTE HOW EXISTING LAWS ARE USED TO MAINSTREAM GENDER IN A RURAL DEVELOPMENT SCHEME.**

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# 5.2 **MSME Policy, Laws, and Regulation**

Action to address MSME Policies and Regulation

- Revisiting such policies and laws to amend them to reduce the bottlenecks and inequalities.
- Simplifying and streamlining procedures for registration, licensing, operation, tax payment so that there are both time and cost savings for women entrepreneurs and avoid harassment.

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# 5.2 **MSME Policy, Laws, and Regulation**

Use ICT platforms to

- Create A single-window woman only approach, i.e. a portal (an Web or Mobile based) or an end-to-end IT solution which enables women to complete all the processes for registration, licensing, tax payment and other formal enterprise requirements would go a long way to address women's issues of time poverty and avoid harassment by officials and agents. It would enable the effective operation and monitoring of their enterprise activities.
- Such an online facility should ideally be in the local language and using simple, clear instructions and icon-based commands.
- Enable legal literacy on various laws by incorporating FAQs and short pop up windows (e.g. "Tip of the Day") on the portal so as to provide quick and relevant information to women.
- Provide short advertisements on conventional media, using essential the same content and presenting it in an easy to understand way.

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# 5.3 **Digital Financial Inclusion**

Policy measures need to be context and country specific

A range of policy measures are needed to address financial inclusion

These measures must have explicit objectives and quantitative targets for financial inclusion

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## Case Study 13: *Papua New Guinea National Microbank and MiCash*

Papua New Guinea's Nationwide Microbank launched MiCash, with the clear objective of banking the unbanked. MiCash was initially marketed as a savings product, and the uptake within a few months from launch was relatively high: in June 2012, 70% of MiCash customers were not previous customers of Nationwide. To date, women constitute 38% of the MiCash customer base and tend to use it primarily for savings purposes. Combined with this, the Nationwide Microbank launched an extensive on the ground, face to face financial literacy initiative, reaching women in villages and plantations

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## 5.3 **Digital Financial Inclusion-Role for ICT Tools and Practices**

Digitizing the payments governments make and receive, **including social transfers. By** digitizing mechanisms for citizens paying the government, including registration and licensing fees, VAT and other tax payments, social security payments, etc. This also can help governments identify and target low-income households for tax returns, credits, and other direct monetary transfers and benefits.

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, and use their card to collect their funds through an electronic point of sale device.

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## 5.3 **Digital Financial Inclusion-Role for ICT Tools and Practices**

- Allow women to more easily meet the requirements for accessing financial services. For instance, simplifying "Know Your Customer" (KYC) norms for mobile banking.
- Simplified and tiered KYC norms that can make and use SIM registration and phone ownership easier for women as well as create simplified identification procedures for women to access financial services.
- For instance, Bangladesh Bank has simplified KYC for mobile bank accounts and "no frills" bank accounts. Both accounts are drivers of financial inclusion, and the Bank collects gender-disaggregated information on these accounts.
- Or for example, since 80% of the population in Papua New Guinea does not have a formal national identification document, Nationwide Microbank accepts letters from village leaders as a form of identification to open a MiCash mobile money account. In Pakistan,
- "UBL Omni (Pakistan): State Bank of Pakistan (SBP) introduced regulation for tiered-KYC requirements where accounts with higher transactions and balances require successively higher forms of identification and documentation. In June 2011, SBP went a step further and replaced the requirement for biometric information for "Level 0" accounts, which have lower balances, by allowing agents to digitally capture photos of the client and her ID at her home, business or local shop. All of UBL Omni's banking agents are enabled for Level 0 account opening.

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## 5.3 **Digital Financial Inclusion-Role for ICT Tools and Practices**

- Bundle digital savings services with insurance and loans. Incentivize women 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.

- Use the information gathered through registration processes to build a sex disaggregated database for policy making

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## 5.3 **Digital Financial Inclusion-Role for ICT Tools and Practices**

- Build trust within women communities by "Over the Counter" (OTC) transactions at access points closest to where the women are.
- As credit history is used as a basis for determining loans, credit risk and collateral issues can be addressed by using data from other transactions, such as cell phone usage and utility payments, replacing the use of financial transactional history to assess risk and even replace collateral requirements.
- 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.

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# 5.3 **Digital Financial Inclusion-Role for ICT Tools and Practices**

Crowdfunding and other informal sources. 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, or 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 such 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

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## Case Study 14: Crowd Funding Through Kiva.org

Kiva.org  is an international non-profit organization founded in 2005 and which supports peer-to peer and crowd funding for supporting development activities in the developing world. By lending as little as $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 USD25.

Kiva experience shows that default rate in repaying loans is very low.

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# 5.4 Infrastructure and Technology

Barriers to technology that women face
- Access and cost;
- Network quality and coverage;
- Security and harassment;
- Operator/agent trust; and,
- Technical literacy and confidence.

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# 5.4 Infrastructure and Technology

To address these, governments need to
- Expand ICT infrastructure and services as well as access to mobile phone applications in local languages.
- Provide women with time saving technology tools.
- Combine infrastructure development with women entrepreneurship development programmes.
- Use a combination of ICTs and multiple media to deliver information and create awareness.
- Establish mechanisms for ensuring cyber security, privacy both online and at points of access, i.e. telecenters to ensure that there is no cyber bullying or harassment and the trust deficit between women and the service provider is addressed effectively.

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## 5.5 Capacity Building and Business Development Services (BDS)

Financial and technology literacy and awareness are among reasons cited for women's poor use of the existing opportunities and BDS.  Coupled with these two reasons are

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

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## 5.5 Capacity Building and Business Development Services (BDS)

To address these, governments can

- 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.

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## 5.6 Service Outreach and Marketing

Women have consistently named 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

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## 5.6 Service Outreach and Marketing

To address these constraints, governments can

- Consider appropriate and local branch locations to provide point of access training at appropriate timings for women
- Conduct information campaigns
- Conduct gender based client needs assessments and develop products accordingly. For instance, using voice mail and IVRS to address literacy barriers.

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## 5.6 Service Outreach and Marketing

With technology support, governments can

- Use 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

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## 5.7    Gender Sensitive E Government

A report of UNDP identifies five areas of concern where gender equality can be promoted

- design of e-governance policies and strategies
- delivery of basic e-services
- e-participation of citizens and more specifically of marginalized groups, women and youth
- access to ICTs
- access to public information via ICTs

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## 5.7 Gender Sensitive E Government

UNESCAP's study identifies three sets of components of a gender sensitive ecosystem

- 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

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## 5.7 Gender Sensitive E Government

UNESCAP's study identifies three sets of components of a gender sensitive ecosystem

- 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, digitalized service delivery
    - » Leadership of national women's machineries to encourage gender-responsive e-government

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## 5.7    Gender Sensitive E Government

UNESCAP's study identifies three sets of components of a gender sensitive ecosystem

- Connectivity
  - » Models to promote meaningful online participation for women
  - » Subsidized access and safe public spaces for including all women

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## 5.8 Implementation

**Where there is no data, there is no visibility; and without visibility, there is no priority**

- The first step in implementation is the collection of sex disaggregated data, both aggregate and at the ground, individual rather than household level
- Details regarding ownership and control of assets within the household
- Data on paid/non paid work and the extent of the same in terms of time and effort.

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## 5.8 Implementation

**Where there is no data, there is no visibility; and without visibility, there is no priority**

- Time use patterns among the women and girls in the home on household work
- Banking statistics and ownership of household bank accounts
- Details also relating to the use, if any, of mobile money platforms
- Level of trust enjoyed by online and mobile money platforms by women.

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## 5.8 Implementation

**Where there is no data, there is no visibility; and without visibility, there is no priority**

- Amenities in the home, i.e. toilets and water, both of major concern to women and girls in terms of time, health, and safety
- Location specific socio cultural barriers that women face
- Gender based violence in the home
- Access to different media and ICTs by gender

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# 5.8 Implementation

Collecting such data will help in

- Improving connectivity and using ways and means to address low connectivity locations and ICT tools, e.g. the "dumb' phone" instead of the smart phones 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 for several days a week;
- Tailoring training locations to meet specific needs;

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# 5.8 Implementation

- 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 serves 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 voice mail, thereby overcoming literacy, time and distance barriers
- Dedicated and safe platforms and services for women, especially in the case of gender based violence.

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