



CONCEPT NOTE & AGENDA FOR STAKEHOLDER CONSULTATION ON

Digital Assets for Women's Economic Empowerment (WEE): Addressing Barriers and Enhancing Opportunities for Women in the Informal Economy and Agriculture

Day & Date: Friday, 6 December 2019

Timing: 9:30 am to 4:30 pm

Venue: Conference Hall, The Claridges Hotel, 12 Dr APJ Abdul Kalam Road, New Delhi

About the UN Women and SEWA Bharat Joint Initiative

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



Figure 1: Source: 7 drivers of Women's Economic Empowerment, retrieved from: <https://hlp-wee.unwomen.org/en>

Secretary General in 2017, identifying [seven drivers for women's economic empowerment](#) [see figure 1] and laying out concrete actions for accelerating progress towards women's full and equal economic participation.

In February 2019, SEWA Bharat and UN Women organized a National consultation on *"Taking Action Towards Transformative Change for Women in the Informal Sector in India"* in India with civil society organizations, researchers, philanthropists and international organizations to prioritize action on the drivers for women's economic empowerment in the context of India. The following four drivers, amongst seven, were prioritized through the consultative process:



Driver 2: Ensuring legal protection and reforming discriminatory laws and regulations

Driver 3: Recognizing, reducing and redistributing unpaid work and care

Driver 4: Building Assets- digital, financial and property

Driver 7: Strengthening visibility, collective voice and representation

The key recommendation at the consultation included formation of an Expert Working Group (EWG) to develop a National Roadmap to contextualize and implement the recommendations of the HLP in India within the ambit of the four identified drivers for women's economic empowerment. The EWG is being Chaired by Renana Jhabvala, and co-chaired by Nishtha Satyam, Deputy Representative, UN Women Multi Country Office (MCO) for India, Bhutan, the Maldives and Sri Lanka, with women's rights, and gender and development policy experts as its members. The objective of the EWG is to provide strategic direction and input in the development of a National Roadmap to contextualize and implement the recommendations of HLP in India.

What are Digital Assets? Why Digital Assets?

What do we mean when we say digital assets? During one of the stakeholder meetings, we came across this pertinent question and through collaborative processes, anchored by UN Women and SEWA Bharat, we arrived at the below definition.

Digital Assets can be defined as both a) *digital infrastructure, tools, hardware or devices* [for example, mobile phones, personal computers, digital kiosks etc.] that enable access to digital technology, as well as b) *digital platforms, processes or entity* [for example, e-marketplace, mobile banking, information channels, digital documents] that help access opportunities of gainful employment and entrepreneurship. In other words, digital assets are both tools and processes that facilitate access to information, resources, opportunities for employment, and better income.

Taking the above definition into account, we know that digital assets have come to play a key role in the lives of women in the informal economy and in agriculture in relation to the following:

- **Promotion of employment and livelihoods, entrepreneurial and networking opportunities:** There are several opportunities in the services sector and the e-commerce sector which can be leveraged through relevant skills and access to digital assets. These are considered a catalyst for economic growth and development as they enhance efficiency and effectiveness. The digital penetration has made exchange and transmission of large amounts of data and real-time information easier, for example, weather forecast reports and Market Support Price [MSP] for farmers via IVRS/SMS/mass media was unheard of several years back, and therefore, has become a game-changer.
- **Improving access to finance and direct benefit transfers (DBTs):** Similarly, digital technology has made transmission and exchange of money easier as well. Financial services and access to Direct Benefit Transfers [DBTs] whether for investments, for making payments, and/or for social protection etc. are becoming increasingly digitised, easily available through mobile applications, and online mobile banking facilities. The portability of banking services has become a huge benefit for all and bank 'Sakhis' (banking correspondents) are helping bridge the gaps experienced by the 'last mile' population by bringing banking services and financial literacy to their doorsteps.
- **Fostering an enabling environment for women's economic empowerment:** With the advent of digitisation, issues such as safety, security and gender-based violence, especially online violence are becoming areas that need our attention. We are increasingly looking for solutions to enhance safety, security and address both online and offline violence – for example, organisations like Safetipin enable the use of digital tools to address violence and Gender Justice Centres [GJs] help access information around legal rights.



The Indian Context

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

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

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

Like the gender gap in digitisation, the financial inclusion gender gap is also high as women in several low-income households in India are unfamiliar with digital financial services (ISST, 2017). Research shows that only 20% women are financially literate in India (The S&P's Ratings Services, 2014) and even working women depend on spouses and parents for their financial decisions and investments. Further, of the 77% of Indian women with a bank account, about 50% use it either in a limited manner or don't use it at all. Women's reasons for remaining "underbanked," or relying on alternatives to their bank accounts, include issues like not owning a mobile device, a tradition of cash transactions, limited understanding of the value in banking, and lack of financial literacy (Women's World Banking, 2019).

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

In the face of digitisation changing the future of work, women need to be at the forefront of active policy decision-making from being mere recipients of technological disruption. Introduction of new technology has helped increase new employment opportunities, improving the quality and quantity of jobs, and increasing equal economic opportunities for women, youth and people belonging to marginalised communities [ORF, 2018]. It has also triggered the creation of an ecosystem which wants to educate and reskill the workforce, and India can keep pace with the technological advancements, only with an enabling and inclusive policy environment, which is focused on removing the gender digital divide.



Objectives of this Stakeholder Consultation

Driver 4 on Building Assets – Digital, Financial and Property is one of the critical drivers for Women’s Economic Empowerment in India and has been prioritized for the first stakeholder consultation in the roadmap development process to contextualize the recommendation of HLP in the Indian context.

The primary objectives of this consultation are therefore, as follows:

1. To provide a platform for sharing of experiences in research, programming and policy to ensure digital assets for women in the informal economy and in agriculture
2. To identify proven and promising practices in this regard
3. To develop an action agenda including identification of areas for research, programming and policy to reduce the gender digital divide.

Event Schedule and Agenda

Below is the event schedule and agenda:

SCHEDULE	AGENDA ITEM
9:30 – 10:00 am	Registration
Session 1: Introductory session	
10:00 – 10:30 am	<p>Introductory remarks on <i>Digital Assets for Women’s Economic Empowerment with Specific Focus on Women in the Informal Economy and in Agriculture</i></p> <p>Speakers:</p> <ul style="list-style-type: none"> • Renana Jhabvala, President, SEWA Bharat • Kanta Singh, Country Program Manager, UN Women • Sunita Sanghi, Senior Adviser, Ministry of Skill Development and Entrepreneurship [tentative]
10:30 – 11:30 am	<p>Panel Discussion to set the context on <i>Digital Assets for Women’s Economic Empowerment: Addressing Barriers and Enhancing Opportunities for Women in Informal Economy and in Agriculture with regard to their access to:</i></p> <p style="margin-left: 20px;">a) Employment, Entrepreneurial and Networking Opportunities</p> <p style="margin-left: 20px;">b) Finance and Direct Benefit Transfers [DBT]</p> <p>Moderator:</p> <ul style="list-style-type: none"> • Sairee Chahal, Founder & CEO, Sheroes <p>Panellists:</p> <ul style="list-style-type: none"> • Osama Manzar, Founder & Director, Digital Empowerment Foundation • Nandini C, Deputy Director, IT for Change • Vineet Raj, Founder, The Aavishkaar Group [TBC] • Vikram Manchanda, Head India Public Sector, Amazon (TBC)
11:30 – 11:45 am	Tea break
Session 2: Parallel Group Sessions	
Group discussions will begin with a 10-minute trigger presentation	<p>Group 1: Role of digital assets in improving access to employment, entrepreneurial and networking opportunities</p> <p>Group 2: Role of digital assets in increasing access to finance and DBT</p>
11:45am–1:00 pm	Questions for group work



	<ul style="list-style-type: none">• What are the <u>barriers</u> faced by women workers in the informal economy and in agriculture with regard to access and usage of digital assets? What are some of the <u>tools, processes and good practices</u> that can bridge the gender divide in digitisation, as well as ensure women's inclusion and empowerment?
1:00 – 2:00 pm	Lunch Break
2:00 – 3:00 pm	<ul style="list-style-type: none">• What are your <u>recommendations</u> for (a) further research, (b) programming and (c) policy asks in this domain?
Session 3: Way Forward	
3:00 – 4:00 pm	<ul style="list-style-type: none">• Sharing back of group work discussions and presentations
4:00 – 4:30 pm	<ul style="list-style-type: none">• Wrapping up and vote of thanks

About the Organizers:

SEWA Bharat: Established in 1984, is a national federation of SEWA organizations of women working in the informal economy which strives to further informal women workers' rights, livelihoods, financial independence, education, health and social security.

UN Women: Is the UN organization dedicated to gender equality and the empowerment of women. A global champion for women and girls, UN Women was established to accelerate progress on meeting their needs worldwide.

For further queries, please get in touch with:

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