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entitled “Women 2000: gender equality, development and
peace for the twenty-first century”**

Statement submitted by The Cherie Blair Foundation for Women, a non-governmental organization in consultative status with the Economic and Social Council*

The Secretary-General has received the following statement, which is being circulated in accordance with paragraphs 36 and 37 of Economic and Social Council resolution 1996/31.

* The present statement is issued without formal editing.



Statement

The Cherie Blair Foundation for Women (hereafter, the Foundation) works to empower women in low and middle income countries to start and grow their businesses. The case for ensuring women's digital inclusion and access to education through - and about - technology is especially important for the women entrepreneurs we work with in low and middle income countries, in order that they can fulfil their potential.

Ensuring equality of economic participation and opportunity is a matter of gender justice and investing in women entrepreneurs – who are key to economic growth globally, but often disadvantaged – has never been more important than now as economies begin to rebuild after the devastating effects of the COVID-19 pandemic. Technology, including devices and connectivity, and digital inclusion provides huge potential to boost women's economic empowerment as well as promote the achievement of Sustainable Development Goal 5 on gender equality more broadly. It can increase women's voice and agency and be transformational in boosting women's business opportunities, for instance by providing flexible learning opportunities for women at different stages of their entrepreneurship journeys and by creating new pathways to access financial services, networks and markets.

Yet, much progress is still needed in key areas to address the challenges women and girls face in accessing and utilising technology: ensuring device access; cost of data; digital literacy and relevant skills; as well as, tackling the gender stereotypes that undermine women's rights and opportunities.

This written statement to the 67th Session of CSW focuses on the following themes:

- Learnings from the Foundation's work using technology innovatively to provide services to women entrepreneurs in low and middle income countries.
- Access to technology and the digital inclusion gap.
- Gender stereotypes underpin and compound on inequalities in access to technology and digital inclusion.
- Online safety.

(1) Learnings from the Foundation's work using technology innovatively to provide services to women entrepreneurs in low and middle income countries

Using technology to scale our reach and connect with more women is at the heart of our work. Using digital methods of communication and training ensures we can design programmes that meet women's needs by working around their busy lives. The flexibility of being able to receive training, mentoring, access to networks and financial services through digital technology means many more women can benefit. Through harnessing the power of digital we have been able to reach over 200,000 women entrepreneurs in over 100 countries since our inception in 2008.

Our award-winning mobile learning app HerVenture has provided more than 66,000 women entrepreneurs with knowledge and skills to successfully grow their businesses. This App was specifically designed to address the challenges that women face around exclusion from the mainstream economy and lack of access to training.

Through the Foundation's work to harness the power of technology to work with women entrepreneurs around the world, we can share the following observations which can help inform discussions at the CSW on innovating technology for educational purposes:

(a) Mobile technology has huge potential to help drive women entrepreneurs' social and economic inclusion by offering flexible, accessible support and access to finance, markets and skills training at scale.

(b) The use of technology and digital training became more essential for women entrepreneurs through the COVID-19 pandemic. By moving all of our programme content online during the pandemic, women could access relevant information and opportunities, learn, find finance opportunities and build their networks – which without digital access wouldn't have been possible. Moreover, teaching skills like digital marketing and e-commerce opens up enormous opportunities for women's businesses to adapt, be more resilient and grow.

(c) Using technology enables organisations, such as the Foundation, to collect data on and identify emerging needs and trends of the women entrepreneurs and meet these needs through updating our content in an efficient way. For example, in order to mitigate the impacts of the COVID-19 pandemic on women entrepreneurs the Foundation was able to adapt our programmes in two key ways: 1) moving our Road to Growth blended-learning programmes to run fully online and 2) adding new training content on digital marketing, business resilience and ecommerce to our HerVenture app.

(2) Access to technology and the digital inclusion gap

Women entrepreneurs in low and middle income countries often have limited access to technology. Research from the GSMA has long established there is a significant gender gap in the use of mobile technology – 16% globally in 2021. Of the women entrepreneurs taking part in our programmes in 2022, more than one in ten are still reporting that lack of access to mobile technology is a key challenge for them.

When considering the digital inclusion gap it is especially important to consider the impact of intersecting inequalities on women's access to and use of technology. There will be specific barriers for example, for women who are displaced, young women, women living in poverty, women without education or literacy, women experiencing domestic abuse, women living in rural areas and disabled women.

In addition to ensuring access to technology, it remains critical to invest in promoting digital inclusion, digital literacy and relevant skills that women entrepreneurs need to optimise the use of mobile technology. The digital inclusion gap is a key challenge to be addressed in order to achieve women's economic empowerment. The Foundation is pleased to be a global part of the Women's Digital Financial Inclusion Advocacy Hub, a coalition led by Women's World Banking and the UN Capital Development Fund (UNCDF). We support the calls to action of this coalition, including:

Access to skills: ensure every women entrepreneur has access to education and initiatives that increase her confidence and digital financial capabilities.

Access to digital financial services: ensure that every woman entrepreneur can trust and leverage digital financial services by designing protection mechanisms that address consumer risks.

(3) Gender stereotypes underpin and compound on inequalities in access to technology and digital inclusion.

Across the world gender stereotypes are holding women back. Harmful stereotypes concerning access to and the use of mobile technology, for example, can prevent or discourage women from accessing and making use of digital technologies –

further underpinning and compounding on numerous inequalities that create the digital inclusion gender gap.

In 2021, the Foundation published a survey report titled “Gender Stereotypes and their Impact on Women Entrepreneurs Survey Report exploring the Experiences of Women Entrepreneurs” which is based on responses from over 200 women entrepreneurs from 42 low and middle income countries. Overall, 70% of the women entrepreneurs said that gender stereotypes have negatively affected their work as an entrepreneur.

However, tackling gender stereotypes and their impacts on access to and use of technology is a long-term process that requires firm commitments and action from governments and policy makers and across numerous sectors, including education and the media. For women entrepreneurs in particular it is crucial that the entire entrepreneurial ecosystem is ready to challenge gender stereotypes from investors and lenders, private sector actors and policy makers.

(4) Online safety

Though not an area of expertise for the Foundation, it is important to note that digitalisation and technological innovation can also carry significant risks for women. For instance, a report from the UN expert on violence against women shows that estimated 23% of women have experienced online abuse or harassment at least once in their life time. Thus, the issues of privacy, online safety and security of digital infrastructure should be prioritised whilst supporting women and girls in this area.

Recommendations:

The Foundation urges the UN member states to embed strong calls for action in the Agreed Conclusions of the 67th Session of the CSW on the following key issues:

- Invest in and encourage broad support and uptake of programmes and initiatives that increase women’s digital inclusion and deliver innovative technology-led services for women.
- Support the implementation of business skills, online digital skills and financial literacy programmes targeting women entrepreneurs in low and middle income countries.
- Support initiatives and programmes that are working towards reducing the gender gap in the use of mobile technology, specifically those that tackle the intersecting inequalities that impact women’s access to technology, to ensure fair access for all.
- Further commit to increase the safety of digital and online spaces for women by pressing legislators and policy makers to create laws and policy that prevent and tackle online abuse and harm.
- Raise awareness about and challenge how gender stereotypes shape the realisation of rights and equal opportunities, such as those related to access to technology, digital and financial inclusion and entrepreneurship.