

CSW67 Recommendation Briefs
NGO CSW Global Advocacy & Research Group

4. Financial resources for women for tech

*Enhance official development assistance commitments and improve public finance and investments, as well as leverage private sector partnerships, for **universal, affordable, equal and unfettered access to digital technologies** for women and girls in all their diversity. This can include, but is not limited to, free device distribution, creation of affordability schemes, and affordable data plans.*

Relevant UN Precedent Language

[Agreed Conclusions of the 66th Commission on the Status of Women](#)

50. “The Commission reaffirms the importance of significantly increasing investments to close resource gaps for achieving gender equality and the empowerment of all women and girls through, inter alia, the mobilization of adequate financial resources from all sources, including domestic and international resource mobilization and allocation, the full implementation of official development assistance commitments and combating illicit financial flows, so as to build on progress achieved and strengthen international cooperation...”

[Women’s empowerment and the link to sustainable development: Chairs’ Summary from CSW65](#)

9. “Countries recognized women’s economic empowerment as a process of enhancing productivity and sustainable development of women while also upholding their human rights...”

[Interactive expert panel on harnessing synergies and securing financing: CSW 63](#)

14. “Governments can, through deliberate choices, direct investment towards public policies that support gender equality...such a transformation requires political will to increase the progressivity of tax systems, reduce expenditures that have no effects on efficiency or quality and increase investments in social protection, public services and sustainable infrastructure”

Data and Statistics

[Putting women and girls at the center of digital development \(World Bank Blog\)](#)

- “...Yet globally, men are 21 percent more likely to be online than women, a figure that rises to 52 percent in low-income countries. The Web Foundation estimates that barriers that keep women and girls offline...have cost developing countries about \$1 trillion over the last decade.”

[“Affordability”: How mobile operators can improve the affordability of their services for women to help close the mobile gender gap](#)

- Our experience and research across multiple markets in Africa, Asia and Latin America has revealed that women are usually more price sensitive than men..., as they are less likely to earn an income and/or have autonomy over spending any income that they do earn, and need to trust a service in order to part with their hard-earned money.

[The Mobile Gender Gap Report 2022](#)

- The affordability of handsets is a substantial barrier to mobile ownership for women across regions and is reported as the top barrier overall in Africa & Latin America. In Kenya, **54% of women** who do not own a mobile phone cited affordability as the primary.

- ...Qualitative research in Kenya and India revealed that the economic impact of COVID-19 has further marginalized those who are less affluent and educated. [The Gender Digital Divide: Economic Access and Employment for ...](#)
- Approximately 55% of women globally do not have access to banking and financial services. The gender digital divide exacerbates the problem...176 million poor women in India miss out on government cash transfers to their welfare accounts. In Benin, only 19% of women use digital payments compared to 38% of men.
- In technology-based employment, only 24% of computing jobs are held by women. Globally, women quit the tech industry at a 45% higher rate than men. In India... only 35% of tech workers are women.

[The Impacts Of Digital Financial Services On Women’s Economic Empowerment](#)

- Strong evidence...suggests that access to Digital Financial Services (DFS) promotes Women’s Economic Empowerment (WEE) both by increasing women’s bargaining power within households and more generally enabling women to realize their own preferences in terms of money management, work, purchasing choices, etc.

Good Practices

Improve the affordability of both digital devices and data plans for women and girls through:

- Free smartphone distribution;
- Supporting device affordability schemes, such as smartphone financing and microloans for smartphone repayment plans, or partnerships with low-price handset manufacturers. For example:
 - The recently approved [Uganda Digital Acceleration Project](#) will test some of these innovations (World Bank, 2021);
 - The [Maisha ni Digital Campaign](#) in Kenya aims to increase smartphone uptake by offering affordable 4G devices – the Neon smartphones ([GSMA](#), 2019);
- Monthly smartphone bundles with preferential rates for women ;
 - In India, Robi Axiata partnered with Bank Asia and Cignifi to launch [Robi Joyeeta](#) in July 2018, a monthly smartphone bundle programme with preferential rates for female customers ([GSMA](#), 2019);
- Reducing the daily expenditures on data use through the design of ‘data-light’ versions of mobile apps/services and/or mechanisms for users to easily track their spending, such as reminders of daily spending limits and warning reminders for data charges ([GSMA](#), 2019);
- Transparent market price information to communicate and avoid additional fees or confusion around terminology such as gigabyte ([GSMA](#), 2019);
- Increasing universal service and access funds, as “traditionally underutilized universal service and access funds can help...only four out of 69 countries have deployed these funds...,” ([World Bank](#), 2021);
- Provision of ‘tech zones’ or ‘free access spaces,’ particularly in rural communities so that women and girls in marginalized and rural communities have access;
- In markets where they exist, review the impact of Universal Service Funds (USFs) on the affordability of mobile and mobile internet services for women ([The Mobile Gender Gap Report 2022](#));
- Reviewing sector-specific taxes and fees that may exacerbate the cost barrier to mobile ownership and use ([The Mobile Gender Gap Report 2022](#)).