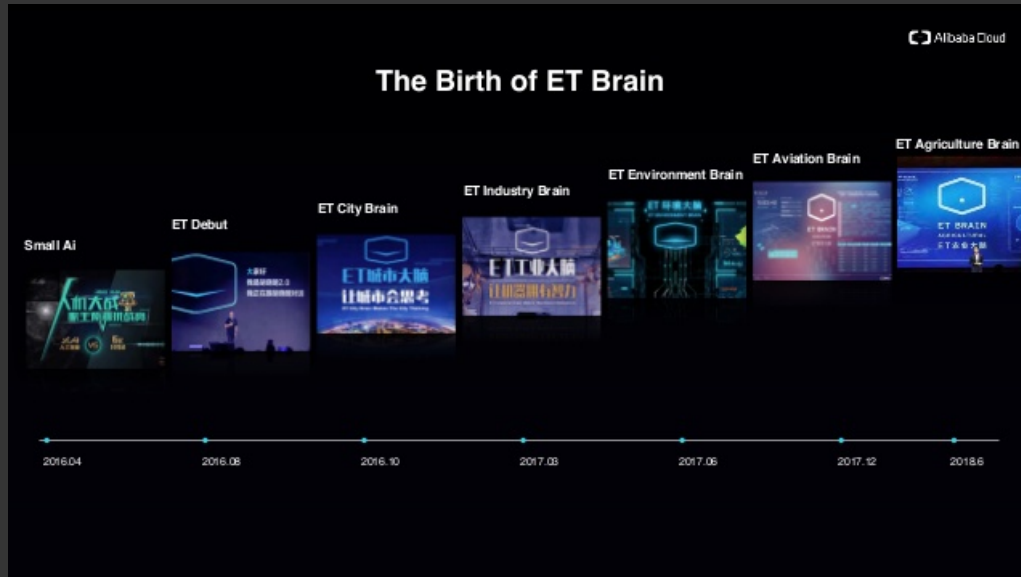

Are women benefiting equally from the digital economy?

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1. Overview



- Digital economy - worldwide network of economic activities and transactions enabled by digital technologies
- All sectors of the economy impacted by digitalisation.
- Platformisation of all sectors (agriculture, consumer retail, manufacturing, finance, health care, etc.)

Overview (contd.)



- Empowerment 'through' digital technologies – an important, but partial vision
- Digital technologies are part of the social structures of power
- The question really is - what are the current trends and what kind of a digital economy can benefit women?

2. Key concerns

_ 2.1 Datafication of agriculture



- Asia-Pacific has 420 million small family farms that produce 80% of food in the region. They are mainly managed by women
- Control over agricultural data presents a huge opportunity for TNCs in agri-business
 - weather data
 - soil and seed data
 - behavioural data such as on agri-input practices
- Evidenced in seven agricultural mergers in 2017.
- May not be beneficial to local agri-eco system – the small farmer and her traditional knowledge

_ 2.1 Ecommerce companies enter agriculture



- E-commerce firms entering agricultural supply chains for farm-to-fork consolidation
 - Alibaba's ET agricultural brain
 - Walmart patenting agro drones for collection of farm data
- In this transition to corporatised farming, subsistence family farms in which the bulk of rural women are employed are at a risk of losing out
- Unclear how regional trade agreements will bring risks and opportunities – big players with data capabilities will tend to control the market
 - Removal of restrictions on purchase of land and local sourcing

_ What women farmers' networks say...

E-commerce companies are interested in 'farm-to-fork' consolidation and building cross-border supply chains of agricultural commodities. Such end-to-end control enables them to set prices on their terms; independent farmers lose their bargaining power. Marginal and small-holder farmers (the majority of whom are women) tend to be edged out as there is no room for small-scale operations. Also, in this process, the entire agriculture sector becomes completely consumer-driven.

- activist from Indonesia, GRAIN

_ 2.2 Digital automation and the gig economy



- Asia- Pacific region leads the world's total industrial robot usage, at 65%
- Estimates of impact of automation on net job growth vary, but there is consensus that automation will displace routine cognitive and manual jobs (Saxer 2017, Asian Development Bank 2018)
- Women will disproportionately bear the burden of such job loss, since they dominate routine jobs at present (World Economic Forum 2017)
- In sectors like BPO (Philippines) and garment manufacturing (Vietnam, Cambodia, Thailand), research already shows job losses for women

– 2.2 Possible roll-back of women's gains in pay and job status



- Flexi-work opportunities opened up by the gig economy for women's employment and enterprise are welcome of course, but we lack evidence about how this affects gender differences in labour market participation, entrepreneurship and wages (Galperin 2017)
- Emerging evidence indicates a lack of forums for collective bargaining for gig workers, leading to concerns about minimum wages, absence of channels for challenging 'piece work-rejects' etc (Rani and Furrer 2017)
- Flexibility or precarity? - real risk of roll back in gains in pay and job status

2.3 Women's enterprises in the platform economy



- Improving women's participation in the online marketplace and encouraging women-led businesses to trade online has emerged as an important policy priority (UNCTAD 2018)
- Women-owned firms however face multiple barriers - access to trade finance is a major issue (ADB 2017)
- Studies indicate difficulties in sustaining and expanding positive impact.

_ 2.4 Women's financial inclusion



- Fintech seen as a cutting-edge solution
 - digital payment services in lieu of traditional banking
 - credit access through P2P lending and mediated microfinance marketplaces
- What the evidence says:
 - In China, digital payment services and P2P lending has not really managed to break traditional barriers for the unbanked (Microfinance Gateway 2018)
 - reinforcement of discrimination in consumer lending due to algorithmic bias (Bartlett et al 2018, Ganesh 2018)
 - new regulatory challenges stemming from increasing financialisation of fintech (Shen forthcoming)

_ 3. Policy suggestions

- Gendering ICT infrastructure policies
 - universal data allowance for women
 - broadband programmes for women's businesses
- Alternative platform marketplace models in agriculture and retail – building capacities through farmer producer companies
- Public data infrastructure in sectors such as agriculture that can provide the backbone for locally responsive agri-input advisories

_ 3. Policy suggestions (contd.)

- Protection of women's interests in the transition to digital automation, including re-evaluation of existing labour laws and policies to rein in worker tracking
- Investment in an ecosystem approach for women-run MSMEs – digital capabilities, access to finance
- In trade negotiations, protecting the interests of women farmers, artisans, traders
- New legal-institutional steps for regulating fintech, auditing AI in different sectors.

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