

for Africa AFRICAN WOMEN'S WOMEN'S REPORT 2021 DIGITAL FINANCE ECOSYSTEMS: PATHWAYS TO WOMEN'S ECONOMIC EMPOWERMENT IN AFRICA



United Nations Economic Commission for Africa

AFRICAN WOMEN'S REPORT 2021 DIGITAL FINANCE ECOSYSTEMS: PATHWAYS TO WOMEN'S ECONOMIC EMPOWERMENT IN AFRICA

To order copies of African Women's Report 2021 - Digital Finance Ecosystems: Pathways to Women's Economic Empowerment in Africa, please contact:

Publications Section Economic Commission for Africa P.O. Box 3001 Addis Ababa, Ethiopia Tel: +251 11 544-9900 Fax: +251 11 551-4416 E-mail: ecainfo@uneca.org Web: www.uneca.org

© 2022 Economic Commission for Africa Addis Ababa, Ethiopia

All rights reserved First printing September 2022

Material in this publication may be freely quoted or reprinted. Acknowledgement is requested, together with a copy of the publication.

The designations employed in this report and the material presented in it do not imply the expression of any opinion whatsoever on the part of the Secretariat of the United Nations Economic Commission for Africa or the African Union concerning the legal status of any country, territory, city or area or of its authorities, or concerning the delimitation of its frontiers or boundaries.

Designed and printed in Addis Ababa, Ethiopia by the ECA Printing and Publishing Unit. ISO 14001:2015 certified. Printed on chlorine free paper.

Cover photos: https://www.shutterstock.com

Contents

Ack	knowledgements	vi
For	eword	viii
1.	Introduction	1
	1.1. Women's economic empowerment and digital finance	1
	1.1.1. Benefits and risks of digital finance	
	1.2. Digitalization across Africa	4
	1.3. Digital finance and women's economic empowerment in Africa	5
	1.4. How coronavirus disease accelerated digital change and made it more necessary	7
	1.5. Gender-sensitive framework for digital finance	8
	1.6. Report aims and structure	
2.	Enabling digital finance through mobile connectivity	. 11
	2.1. Digital and mobile connectivity as foundations for accessing digital finance	
	2.1.1. Basic access to information and communications technologies	_13
	2.1.2. Use of mobile Internet services	
	2.1.3. Rural versus urban connectivity	_16
	2.2. Information and communications technology operations that are relevant to digital	
	finance uptake and usage	
	2.2.1. Access to and use of digital financial services	
	2.2.2. Online account services	
	2.2.3. Digital payments	
	2.2.4. Growth of mobile money services in Africa	_18
3.	Prerequisite skills in digital and financial literacy	
	3.1. Digital skills and the application of digital knowledge	
	3.1.1. Information and communications technology skill levels	
	3.1.1.1. Gaps in information and communications technology skills	
	3.1.1.2. Digital finance-related skills	
	3.1.1.3. Application of digital finance knowledge and skills	
	3.2. Financial literacy and knowledge	
	3.2.1. Measuring financial literacy	
	3.2.2. Financial knowledge across Africa	
	3.3. Tertiary education and training in science, technology, engineering and mathematics the cornerstone for digital literacy and skills	
	3.3.1. Education and training in science, technology, engineering and mathematics	

iii

	3.3.1.1. Early interest in science, technology, engineering and mathematics leading to digital and financial literacy	33
	3.3.1.2. Formal literacy and specialized education in science, technology, engineering and mathematic	
4.	Risks to financial inclusion and access to credit	37
	4.1. Financial inclusion and digital finance	38
	4.1.1. Sensible access to reliable finance	39
	4.1.1.1. Women's financial inclusion and digital finance	
	4.1.1.2. Risks with digital finance access	
	4.1.2. Financial vulnerability	
	4.1.2.1. Women in informal employment	
	4.1.2.2. Predatory lending	
	4.2. Savings as a vehicle for financial inclusion 4.2.1. Savings and gender differences	
5.	Barriers and disparities in financial products and services	
	5.1. Financial credit reporting systems	
	5.1.1. Credit scoring may lead to financial exclusion in Africa	
	5.1.1.1. Gender disparity in credit scores and credit decisions 5.1.2. Algorithm bias	
	5.2. Financial products and services	
	5.2.1. Links between borrowing, financial inclusion and digital finance	
_		
6.	Opportunities for addressing gender in representation, regulation and rights	
	6.1. Women's representation in decision-making	
	6.2. Regulatory concerns and digital finance	
	6.2.1. Markets and institutions	
	6.2.2. Consumer protection	
	6.3. Emerging gender dimensions of technology	
	6.4. Integrating rights and equal access to justice for women	61
		01
7.`	Policy considerations: digital finance to promote women's	
	economic empowerment	
	7.1. Enhance digital and mobile connectivity across the region and promote greater use information and communications technology among women and girls	
	7.2. Explore and confront negative social and cultural norms that discourage women an	
	girls from pursuing education, training and career opportunities in science, technol engineering and mathematics	
	7.3. Address financial inclusion and lower the risks of accessing credit, especially for tho who are already financially vulnerable	se
	7.4. Remove inherent, invisible and unwitting barriers that hinder women's access to financial products and services	
	7.5. Managing digital finance risks through effective regulation	
Ref	erences	

_46

v

List of Ta	bles	
Table 1:	Indicators of basic access to information and communications technology in Africa	13
Table 2:	Access to and use of digital financial services in Africa	17
Table 3:	Persons over the age of 15 who had made digital payments in the previous 12 months	18
Table 4:	Persons over the age of 15 who had received digital payments in the previous 12 months	19

List of Fig	ures	
Figure 1:	Women's economic empowerment: enablers and constraints	6
Figure 2:	Conceptual framework for digital finance for women's economic empowerment	9
Figure 3:	Analytical framework of the report in relation to the conceptual framework	10
Figure 4:	Mobile phone ownership among men and women in selected countries (Percentage)	14
Figure 5:	Women's usage of mobile Internet services, developing regions, 2018	14
Figure 6:	Gender gaps in developing regions, 2018 (Percentage)	
Figure 7:	Gender gap in mobile ownership in urban and rural areas (Percentage)	16
Figure 8:`	Persons over the age of 15 who used a mobile phone or the Internet to access a financial account in 2017 (Percentage)	17
Figure 9:	Availability of mobile money services, by region, 2002-2018 (Number of services)	19
Figure 10:	Mobile money regulatory index, 2021 (0-100)	20
Figure 11:	Mobile money accounts by gender for person over the age of 15 (Percentage)	21
Figure 12:	Men over 15 years of age who had a mobile money account in 2017 and the gender gaps, 35 African countries (Percentage)	21
Figure 13:	Women who had a mobile money account in 2017 and the gender gaps, 35 African countr (Percentage)	ies 22
Figure 14:	Classification of information and communications technology skills	26
Figure 15:	Proportion of men and women globally who have attained specific levels of information and communications technology skills (2014-2019)	27
Figure 16:	Global comparison of women's digital finance-related information and communications technology skills, 2014 and 2018	28
Figure 17:	Proportion of skilled women in Africa with digital finance-related information and communications technology skills	29
Figure 18:		32
	Graduates of science, technology, engineering and mathematics programmes as a percentage of total graduates, by African subregion and worldwide (Percentage)	35
Figure 20:	Female graduates of science, technology, engineering and mathematics programmes (Percentage of all graduates)	35
Figure 21:	Persons over the age of 15 who saved any money in the previous year (Percentage)	43
Figure 22:	Men over the age of 15 who saved money, by country, as a function of the gender gap (Percentage)	44
Figure 23:	Women over the age of 15 who saved money, by country, as a function of the gender gap (Percentage)	44
Figure 24:	Men who used mobile money services and men who saved money, by country (Percentage)	45
Figure 25:	Women who used mobile money services and women who saved money, by country (Percentage)	45
Figure 26:	Persons over the age of 15 who saved at a financial institution in the 12 months prior to	

answering the survey (Percentage)

С	or	nte	en	ts

Figure 27:	Men who borrow for commercial use as a function of gender gaps, by country	
	(Percentage)	52
Figure 28:	Women who borrow for commercial use and gender gaps, by country	53
Figure 29:	Men who have mobile money accounts and men who borrow for commercial use, by countr (Percentage)	y _53
Figure 30:	Women who have mobile money accounts and women who borrow for commercial use, by country (Percentage)	_54
Figure 31:	Digital finance-related portfolios held by women ministers, globally, 2010-2020	58
Figure 32:	Digitalization of the regulatory sector and the enablement of justice	62

https://www.yunbaogao.cn/report/index/report?reportId=5_31765

预览已结束, 完整报告链接和二维码如下:

