



# Empowering Women to join Global Value Chains through E-commerce: Experiences in South Asia in COVID-19 Context

Report of Virtual High level Forum held on 20 October 2020

# Background

A virtual High-Level Forum on 'Empowering Women to join Global Value Chains through E commerce – Experiences in South Asia in COVID-19 Context' was convened by South and South-West Asia Office (SSWA) of UNESCAP in collaboration with Enhanced Integrated Framework (EIF), Geneva on 20 October 2020. The objective of this dialogue was to bring together the eminent leaders and women entrepreneurs from South Asia to hear their perspectives in addressing the challenges relating to empowering women and creating awareness to leverage the opportunities for promoting business through ecommerce.

During the Forum, Dr. Nagesh Kumar, Director, UNESCAP-SSWA, New Delhi and Dr. Ratnakar Adhikari, Executive Director, EIF Executive Secretariat, Geneva jointly launched the web-portal on E-Commerce Capacity Building for Women-led MSMEs in South Asia (<https://www.unescap.wesellonline.org>).

Dr. Nagesh Kumar, Director, UNESCAP SSWA delivered the opening remarks and moderated the session. Dr. Ratnakar Adhikari, Executive Director, EIF, also delivered the opening remarks and gave the concluding remarks. The panel included distinguished speakers - H.E. Ms. Selima Ahmad, Member of Parliament, Bangladesh, and President, Bangladesh Women Chamber of Commerce and Industry; H.E. Ms. Shandana Gulzar Khan, Member National Assembly of Pakistan and Chairperson of the Commonwealth Women Parliamentarians; Ms. Jahnabi Phookan, National President of FICCI Ladies Organization (FLO), India; Ms. Nikita Acharya, CEO, Co-founder of "Urban Girl", e-Commerce start-up in Nepal and Ms. Shirley Jayawardena, President, Federation of Chamber of Commerce & Industry in Sri Lanka.

The webinar program was held on Zoom platform and was live streamed on YouTube. More than 800 participants, including representatives of governments, academia, think tanks, civil society organizations, and other key stakeholders including women entrepreneurs from South Asian countries participated and viewed the discussions. Recording of the event is available here ([https://youtu.be/KUfFMe0j\\_2k](https://youtu.be/KUfFMe0j_2k)) the programme is at Annex – I of this report.

# Key Highlights

Some of the key messages emanating from the dialogue are the following:

## **E-commerce is a new driver to empower women**

The growth of the e-commerce industry has reduced the procedural burden of doing business and thus it has made it easy to conduct business now and thus brings greater opportunity to women entrepreneurs to expand their business and empower them. The idea of “minimum investment maximum profit” in e-commerce business is helping women entrepreneurs to start and grow their business while working from home and as per their convenience. The E-commerce has helped the buyer and seller to be better connected and expanded the opportunity of forming new supply chains. The flexibility to do business online and remotely provides greater potential for women entrepreneurs to get connected to new supply chains that are being created due to the present COVID crisis.

## **Capacity building of women entrepreneurs for using e-commerce as a tool for promoting their business**

As women entrepreneurs embark on their entrepreneurial journeys, they are often faced with technology and connectivity related challenges. It is therefore important that women entrepreneurs of south Asia, are provided trainings to enhance their IT skills to enable them use more effectively the digital marketing and e-commerce platforms for promoting their business. While the meeting acknowledged the efforts made by UNESCAP and EIF in training women entrepreneurs of Afghanistan, Bangladesh, Bhutan and Nepal, the panel members also felt that women entrepreneurs from India, Maldives, Pakistan and Sri Lanka be included in these capacity building events. Training all the women entrepreneurs from South Asia will help promote creating better and effective regional as well as global supply chains as well as establishing a network amongst the women entrepreneurs.

## **A coordinated approach is needed to improve effectiveness and enhance reach of programs in building back better**

Currently, there are various individual programs being driven by government departments and private organizations on women empowerment. A consolidated and coordinated effort in this area will not only make it more efficient but would also help building back better, especially in the post COVID times, as countries are facing negative socio-economic impact on various stakeholders, leading to their further marginalization. Since technology does not have boundaries and thus, sharing best practices undertaken and replicating programs in other countries facing similar problems would help in expanding the reach as well as meeting SDG goals. UNESCAP with other regional partners and subregional organizations could support the regional cooperation in building back better through providing subregional platforms for facilitating knowledge sharing and good practices, undertaking dialogues and policy discussions on furthering South Asian cooperation.

## **Scaling up through EIF networks in South East Asia and Africa**

There is a potential to scale up the current partnership between EIF and UNESCAP by engaging similar women and ecommerce platform networks in other parts of the world, through EIF network in South East Asia and Africa. This would help in enhancing the profile of the current on-going project and connect globally.

# Summary of Proceedings

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**Dr. Nagesh Kumar, Director, UNESCAP SSWA**, acknowledged that women entrepreneurship has emerged as a powerful tool for empowerment, by noting that although South Asia has had some success in achieving gender equality in primary and secondary enrolment, it has lagged behind in women economic empowerment. The female labor force participation rate in South Asia, for instance, stands at less than 30% which is less than half of 61% for ASEAN partners. Similarly, the percentage of firms with majority female ownership stands at 9.6% in South Asia against 29% in ASEAN countries, underlining the gaps in women economic empowerment in South Asia. He further highlighted that the key to national prosperity is to harness the potential of women citing the McKinsey Global Institute (2018) study, which showed that South Asia could add almost additional 15% to its GDP by 2025 by harnessing the potential of women. Woman entrepreneurship through its positive multiplier effects on the society such as job creation, increase in labor force participation and uplifting families out of poverty, can in turn lay the path for women empowerment. UNESCAP surveys reveal that women entrepreneurs face challenges in access to knowledge, access to finance and access to technology and as a result, are not able to fulfil their entrepreneurial ambitions. In this regard, the two projects that are currently under way in UNESCAP were highlighted. Firstly, providing innovative finance to women entrepreneurs through women livelihood bonds which is being implemented in six countries across Asia and the Pacific, and second, the joint project with EIF to empower women owned businesses to build capacity to harness the potential of ecommerce platform for promotion of business. The COVID-19 pandemic had magnified the significance of e-commerce as a medium to conduct business and has paved the way to be an important tool to connect with consumers and be a part of wider supply chain. He expressed his confidence that the joint project of UNESCAP and EIF will be able to empower women in South Asia and enable them to use new technologies such as e-commerce to promote their business.

**Dr. Ratnakar Adhikari, Executive Director, EIF Executive Secretariat, Geneva**, shared the genesis of the joint project with UNESCAP SSWA. The idea for this project was conceived in September 2018 and finally launched with its first inception meeting held in Kathmandu in September 2019. While appreciating the good work done in developing the web-portal, he stated that the objectives of this joint project of UNESCAP and EIF is to create an e-learning platform, which will impart basic and advanced training courses on e-commerce for supporting women entrepreneurs to update company and product profiles on the e commerce platform. The portal will promote networking among trainees, trainers and other business associates to promote local/regional supply chains. He further, added that this project would help to understand the policy level challenges that need to be addressed and could be conveyed to the policy makers for improvements. In the context of Covid-19, it is required that woman adapt to the changing environment and tap to newer opportunities with virtual tools and focus on global value chain. He highlighted that there is a potential to scale up the current partnership with UNESCAP by engaging similar women and ecommerce platform networks in other parts of the world, through EIF network in South East Asia and Africa. This would help in enhancing the profile of the current on-going project and connect globally.

## **Launch of the web portal -**

<https://www.unescap.wesellonline.org/>

The web-portal on 'E-Commerce Capacity Building for Women-led MSMEs in South Asia' developed as a resource for the capacity-building activities under the project, was launched at the meeting. The portal will soon have online e-learning courses, including the manuals and an experimental e-commerce platform [wesellonline.org](https://www.wesellonline.org). The [www.wesellonline.org](https://www.wesellonline.org) platform will be used not only for the hands-on training of the women entrepreneurs, but will also be able to generate an online enquiry for the potential sellers and would facilitate networking amongst the women entrepreneurs.

**H.E. Ms. Selima Ahmad, Member of Parliament, Bangladesh, President, Bangladesh Women Chamber of Commerce and Industry,** acknowledged that the current year is very critical for entrepreneurs and private sector enterprises due to the impact of COVID-19, which has brought forward a set of challenges and opportunities to leverage upon. Women entrepreneurs have immense potential to transform local economy and contribute significantly to the global economy, but often face difficulty to access information and markets as well as bank loans. Due to COVID-19, many small artisans and marginalized women who do not have access to markets or information have suffered badly. However, there are many women in the value chain who have started their entrepreneurial ambitions using electronic platforms in the areas of jewellery, handicrafts, baking etc. and are successful. E-commerce allows flexible working arrangements and has also brought a sense of creative satisfaction along with financial freedom among women, who are now able to play the role of decision makers, thus empowering them. Further, due to its ability to provide creativity around their schedule, along with the idea of maximum profit with minimum investment, e-commerce is proving to be a boon for women led business.

She highlighted that to ease access to finance, Bangladesh has initiated measures like separate bank policy on issuance of loan to women entrepreneurs till 25 Lacks Taka without a collateral and has also initiated a separate allocation in the budget. To further incentivize, she felt that in the light of the current pandemic, it is essential that the government provides low bank interest loans (2 to 4%) as working capital to help female entrepreneurs. She concluded by stating that in order to leverage the maximum in the context of COVID-19, building the capacity of women with access to finance, access to information /knowledge on mobile banking/e-payment and other resources, and familiarity with e-commerce tool for promotion of business is the need of the hour.

**H.E. Ms. Shandana Gulzar Khan, Member National Assembly of Pakistan and Chairperson of the Commonwealth Women Parliamentarians,** acknowledged the role of UNESCAP in creating the portal for women entrepreneurs. She highlighted the role of overall inclusive ecosystem for women through policies which target structural issues at the heart of governance. She recalled a WEF-World Bank study

which stated that a possible 9 trillion USD of economic potential was not realized in SAARC region due to lack of recognition and underemployment of women. She shared that in Pakistan, the initial focus was on identifying problems which pertained directly to the female population. In Pakistan, about 70% of the small agricultural workforce constituted of women and children who helped out at home and were not recognized as employed and thus lacked access to credit, banking and financial facilities, leading to a wide gender gap in the region. She noted multiple problems which are faced by women in the region ranging from familial, marriage, educational, financial uncertainty as well as issues of safety and harassment. In this context, the tool of e-commerce can be a tool to help women entrepreneurs with a sense of safer access to the marketplace.

She highlighted that in Pakistan one of the major challenges is related to the lack of coordination amongst various government agencies as well private organizations for a coherent policy to promote women empowerment through employment and entrepreneurial endeavors. She stated that some developments took place during the COVID crisis where 12 million women were provided with banking facilities in Pakistan and thus eligible for finances and loans. Building on this, a new application was developed by the Ministry of Commerce which created a space for small business and linking them with various government agencies, which helped ease for finance, trade development, etc. Further, the government has initiated several programs such as Ehsaas and the Kamyab Jawan program, women entrepreneurship development cell, women business development cells, incubation centers and a government formed board which would act as a financier for the SMEs and would be listed in the Securities Exchange Commission in Pakistan. These tools would help to bring the country a step closer to the outcomes envisaged with a more equitable access to women in formal banking and consequently industrial output of Pakistan. In addition to these, organizations such as World Bank, USAID, Facebook, World Bank and UNDP have also been getting involved with the entrepreneurial ecosystem in Pakistan. She concluded that women entrepreneurs can benefit and reach markets beyond their nations through e-commerce.



**Ms. Jahnabi Phookan, National President of FICCI Ladies Organization (FLO), India,** noted that COVID-19 has resulted in several challenges and the key is to address them and look for solutions to build back better. Pandemic has impacted people across the globe, but the impact on women is disproportionately higher. She highlighted that e-commerce is one viable solution to build upon and it can help in bridging the existing gender gap in the business and leadership. She stated that studies reveal that women account for 49% of the population but only 14% businesses are run by female entrepreneurs. Additionally, the global average of women workforce participation is 48% globally, but in India its only 37%, thus, avenues like e-commerce can help in the reducing this gap and make women an inseparable part of the ecosystem. Considering this, FICCI Ladies Organization (FLO) collaborated and launched several programs for the economic upliftment of women at the urban, semi urban and the rural levels. With an intent to reach out to the educated unemployed woman and many other women looking for skilling or reskilling, MOUs were signed with the National Skill Development Corporation to launch online skill development programs; with Government's E-market place - an online portal for procurement and selling products in India and in turn assist medium and small enterprises under their network and with the Ministry of Tourism, to sensitive and training women considering the new SOPs due to COVID-19 and help them in regaining employment. She stated that government of India has mandated for at least 3% of all purchases of services and goods to be made from women vendors on this E-market place. These onboarding opportunities to women entrepreneurs helped the female memberships of the network to learn, understand about the various options and engage in multiple knowledge networks. E-commerce provides for flexible nature of work with minimum investment, which mitigates gender barrier and access to wider supply chains.

She stated that FLO joined hands with Creative Dignity, a platform for ecommerce sites, to support the Indian handloom and handicraft sector, which employs majorly women workforce. It helped in empowering the artisans through trainings, enable them to reach customers digitally and gave them access to markets and new livelihood opportunities. FLO also engaged at the grassroot level through the village adoption program, by providing life skills training for rural women and signed MOUs to train adolescent girls and women in transformational life

skills. FLO has been working on International B2B collaborations, sharing best practices with its international affiliations, and has begun to hold International consultations with women entrepreneurs globally (women of 7 regions) to set up a worldwide forum to enable exchange of information, greater visibility and connectivity and a stage to exhibit new ventures and opportunities.

**Ms. Nikita Acharya, CEO, Co-founder of "Urban Girl", e-Commerce start-up in Nepal** shared her experience of her first venture called 'Urban Girl', started in the year 2012 at the age of 19 and sold jewelry online. In 2014 the product line was expanded to bakery, called "UG Cakes"- this was the first online bakery in Nepal and then further expanded to 'UG Bazaar'- first social ecommerce platform in Nepal. Being an entrepreneur from a very young age, she shared her experiences and stated that she started off the business with a social media - Facebook page by sharing product information and went on from being a team of 2 people to a current team of 20 youth working together and thereby. She noted that use of social media correctly will enable reaching a wider audience. UG Bazaar, a social e-commerce platform of women entrepreneurs of Nepal is a commission free platform. She highlighted that her three platforms have provided employment opportunities to various women including many with special needs and from marginalized communities. She also raised her concern on the prevalent gender pay gaps in Nepal.

She shared that e-commerce could play a pivotal role to empower women and provides a fair platform for selling products. As people become more adaptive towards technology, especially during COVID times, the market is witnessing a dramatic shift towards online buying resulting in increase in the online transactions. She noted that during COVID-19, the number of orders placed on her online ventures increased substantially. She felt that the four pillars of the entrepreneurial ecosystem namely, entrepreneur, market, government and its regulations, and investors need to function in a synchronized manner for the ecosystem to succeed. In the last few years, Nepal has witnessed an increased in the number of women entrepreneurs and the market is also growing. The Nepalese government is in the process of drawing its policies and regulations on e-commerce and is inviting discussions with players. She hoped that with increase in number of women entrepreneurs and increase in market size, access to finance and the

number of investors would also improve along with favorable governmental policies. She further highlighted that the existing digital divide in Nepal needs an intervention by the government administration since only 1/6<sup>th</sup> of the population resides in the capital city of Kathmandu. She concluded on a positive note stating that technology does not have boundaries and UNESCAP could help by collaborating to provide mentorship, trainings, and guidance from around the world to budding entrepreneurs, as this would help in development of woman entrepreneurial ecosystem in Nepal.

**Ms. Shirley Jayawardena, President, Federation of Chamber of Commerce & Industry in Sri Lanka (FCCISL)**, shared that many Sri Lankan woman entrepreneurs are not able to achieve success in their entrepreneurial ventures due to the challenges faced such as lack of access to finance and markets, and not being able to create a balance between home and office affairs. Building the capacity of women entrepreneurs in using the virtual platform of e-commerce would help empower them. She stated that access to wider supply chain, flexible nature of e-commerce business along with minimum set up costs are some of the advantages of using e-commerce which are favourable to women.

She highlighted that FCCISL is providing training in skill development to female entrepreneurs and is in the process of creating a digital platform, in which e-directory of all members is underway in the 1<sup>st</sup> phase. It is intended to develop business opportunity pages in the 2<sup>nd</sup> phase and set up a trade platform in the 3<sup>rd</sup> phase. She concluded with an intent to explore a collaboration with UNESCAP for building the trade platform and undertake capacity building by training women entrepreneurs in Sri Lanka on an e-commerce platform.

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