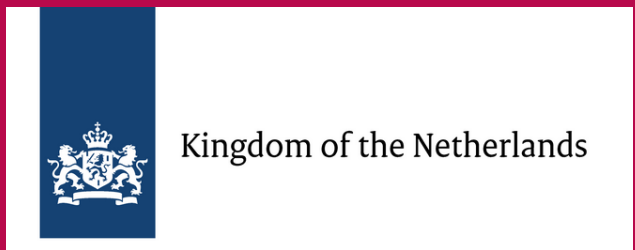




# UNLOCKING WOMEN'S POTENTIAL IN THE DIGITAL ECONOMY



Supported by



Facilitated by





# BACKGROUND



## What

### Impact of

- Accessibility
- Affordability
- Digital Literacy
- Digital Payment Systems

on women's economic empowerment and digital entrepreneurship

## Why

**Women's participation in economic activities is low.**

**Lack of access hinders women from contributing to the economy**

**Digital economy enhances women's economic inclusion.**

## How

### Literature Review

#### Empirical analysis using

- LFS Computer Literacy Survey 2021
- LIRNEasia After Access Survey 2019
- E-commerce: A Driver of Inclusive Growth in Sri Lanka 2023 by Daraz and SLASSCOM

Key Informant Interviews



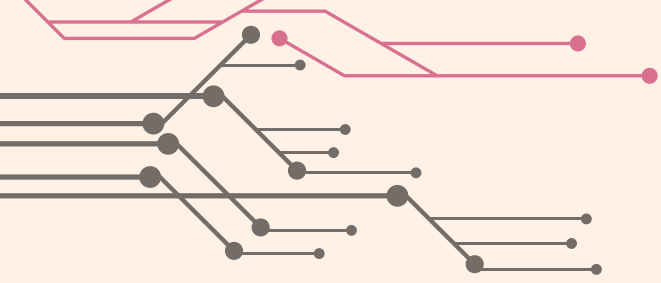
# **BARRIERS**

**Access**

**Digital Literacy**

**Affordability**

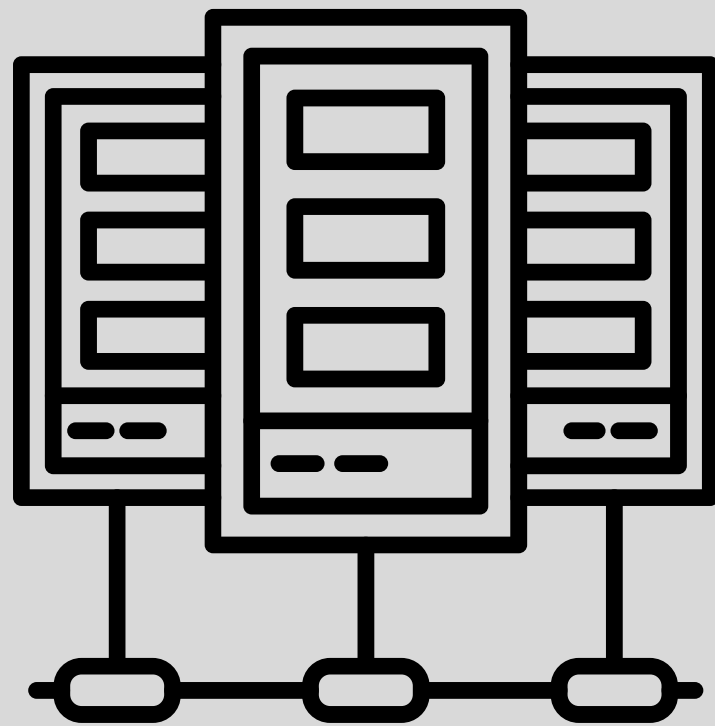
**Digital Payment  
Systems**



# ACCESS

## Barriers

## Impact



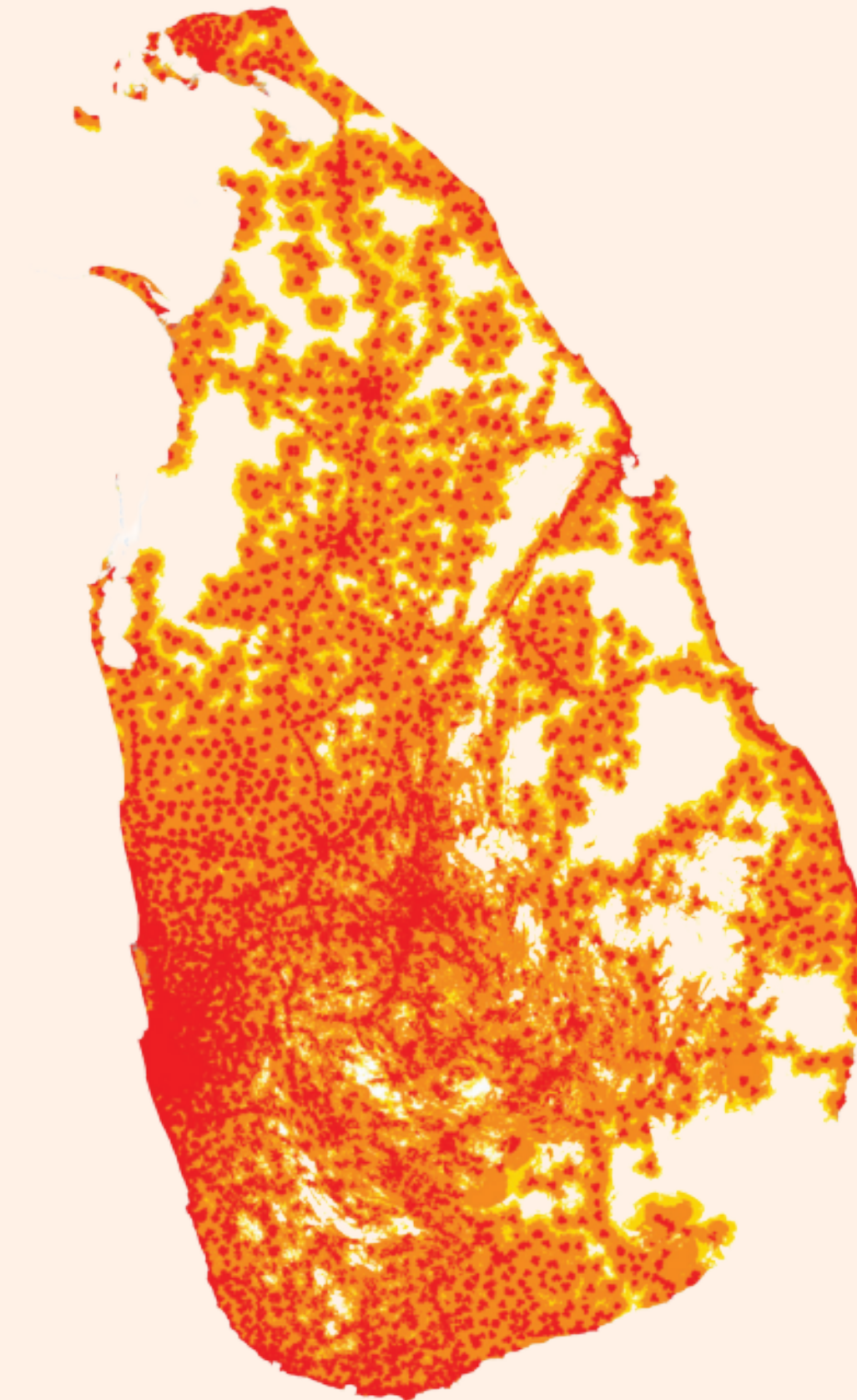
### Insufficient or substandard digital infrastructure

- Coverage
- Adequate download speed



Around 2,000 locations in Sri Lanka suffer weak signals (2020) - referred to as "dark spots."

# 4G COVERAGE 2022

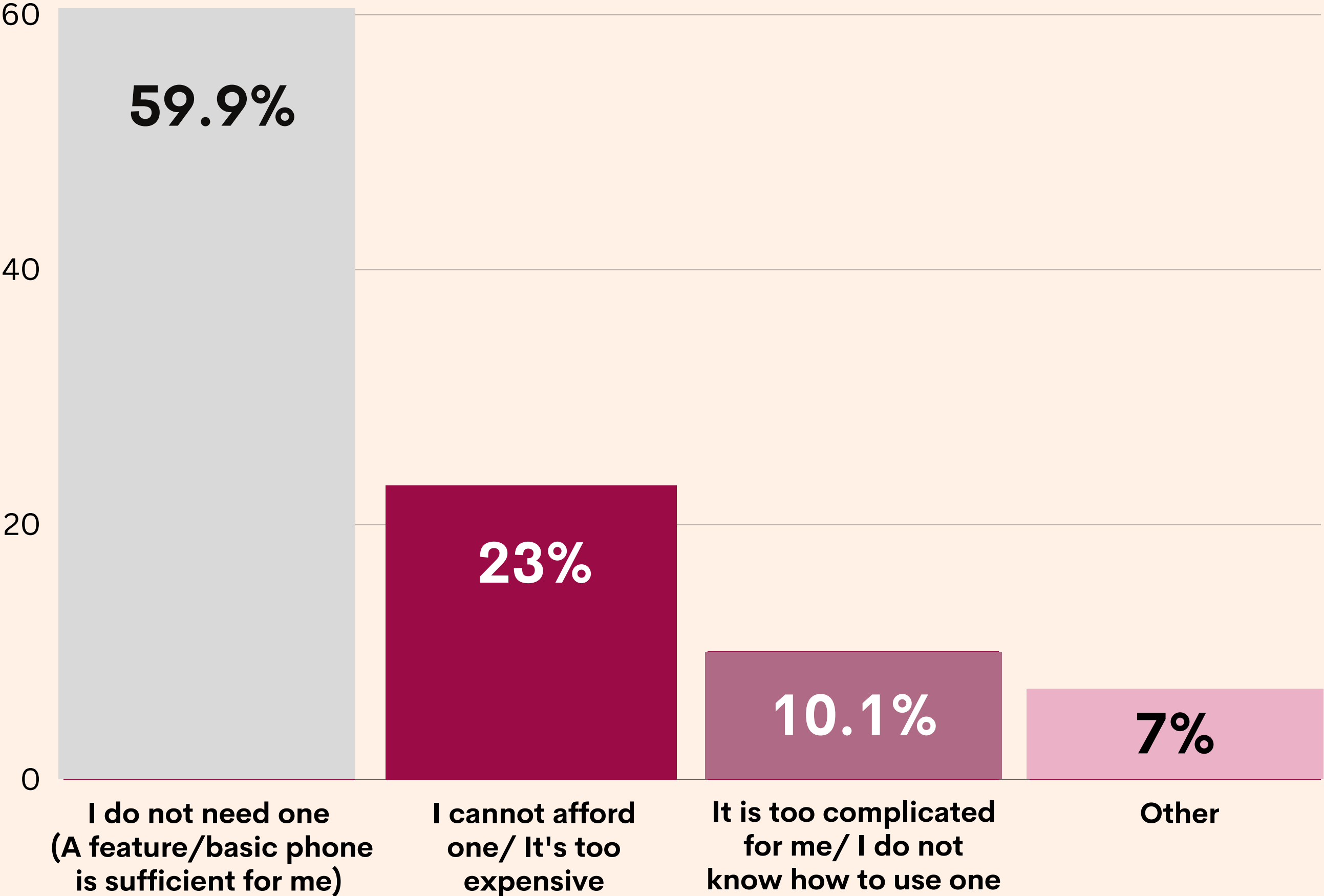


## Dialog

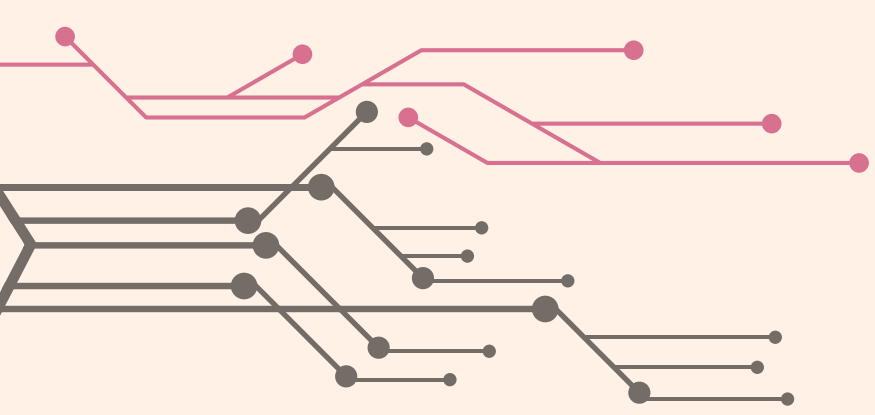
-  Low Coverage
-  Moderate Coverage
-  Good Coverage



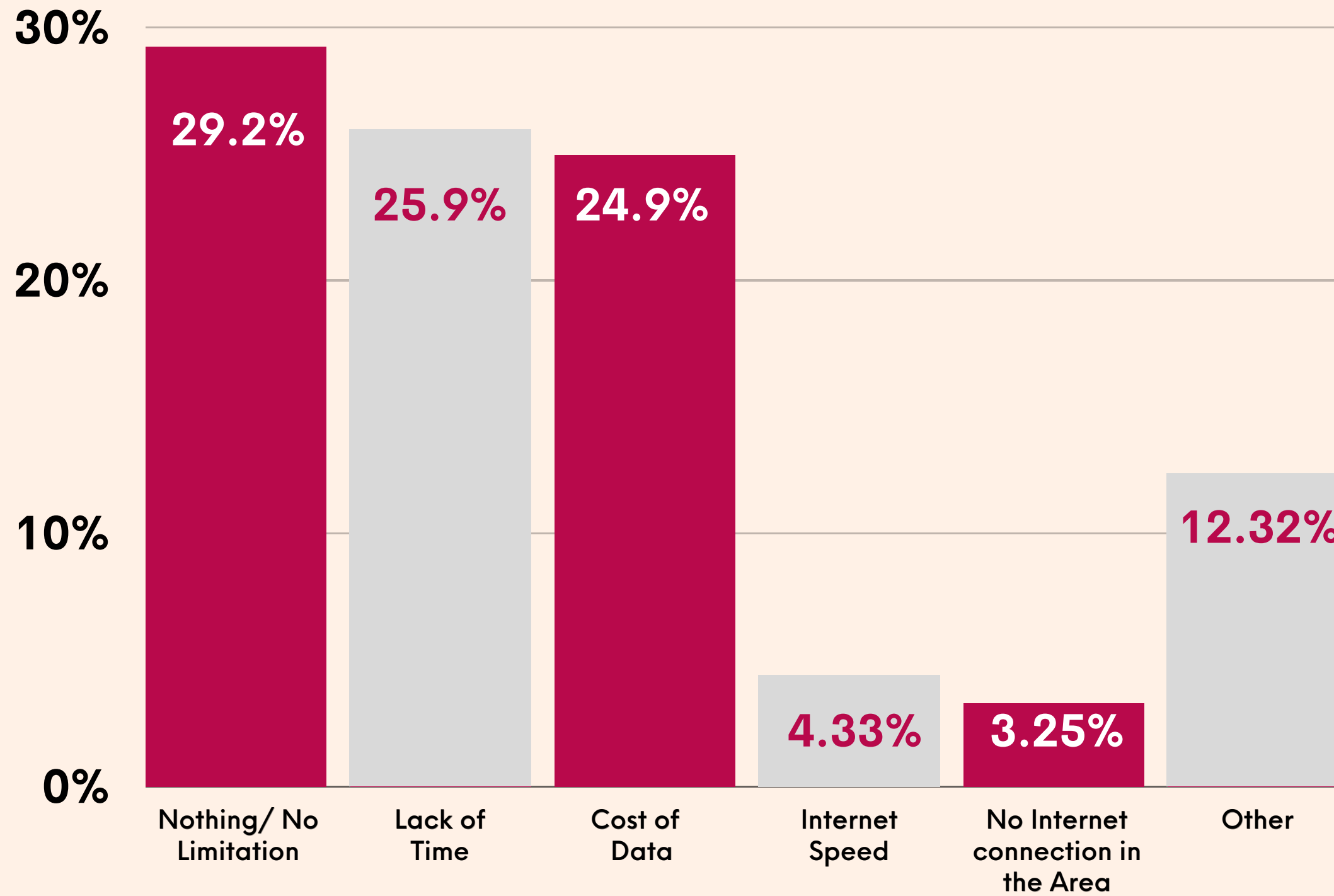
# BARRIERS TO ACCESSING SMART PHONES



Source: LIRNEasia AfterAccess ICT access and use in Sri Lanka, 2019

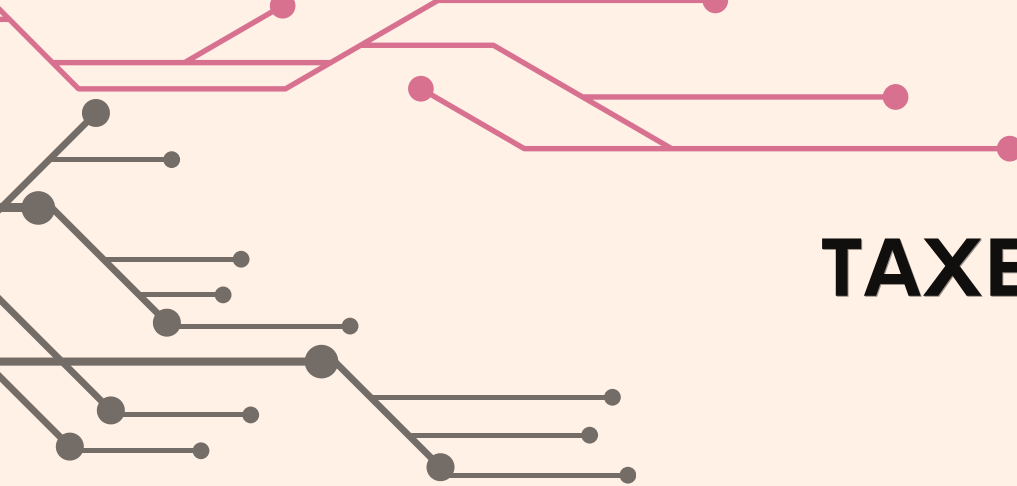


# BARRIERS TO INTERNET USAGE



Source: LIRNEasia AfterAccess ICT access and use in Sri Lanka, 2019

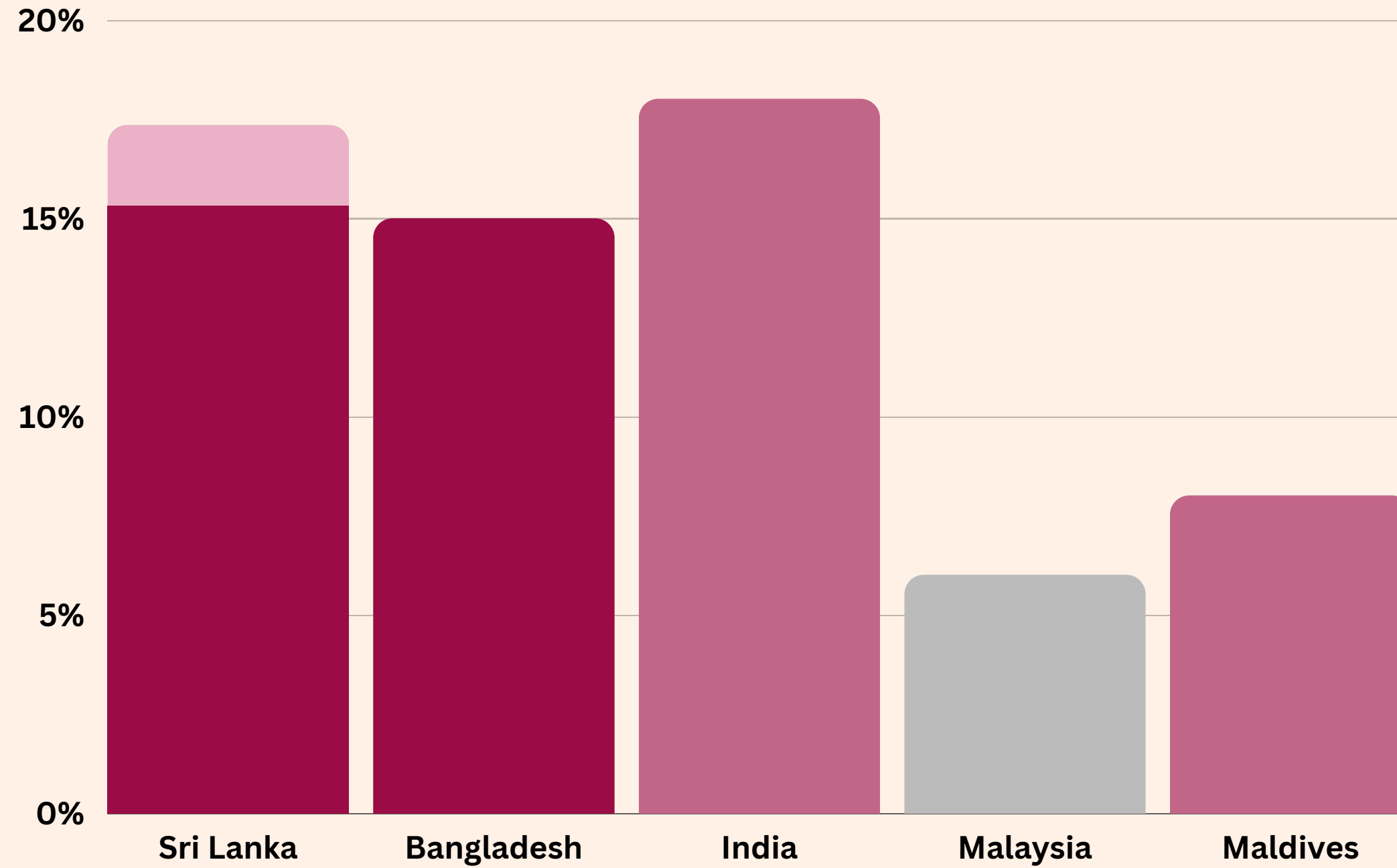


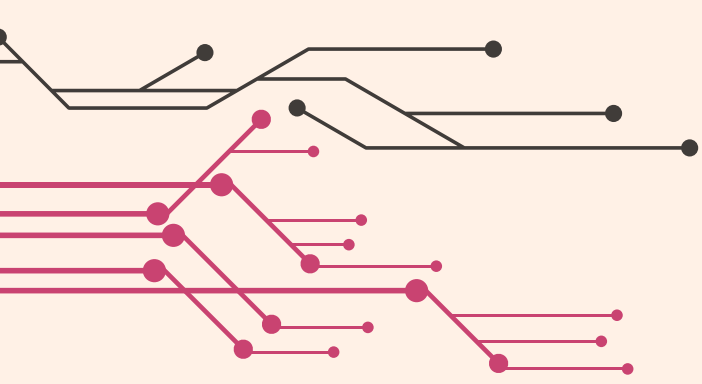


# TAXES ON INTERNET SERVICES IN SRI LANKA IS HIGH COMPARED TO OTHER COUNTRIES



- VAT
- GST
- CESS
- Telecommunication service tax

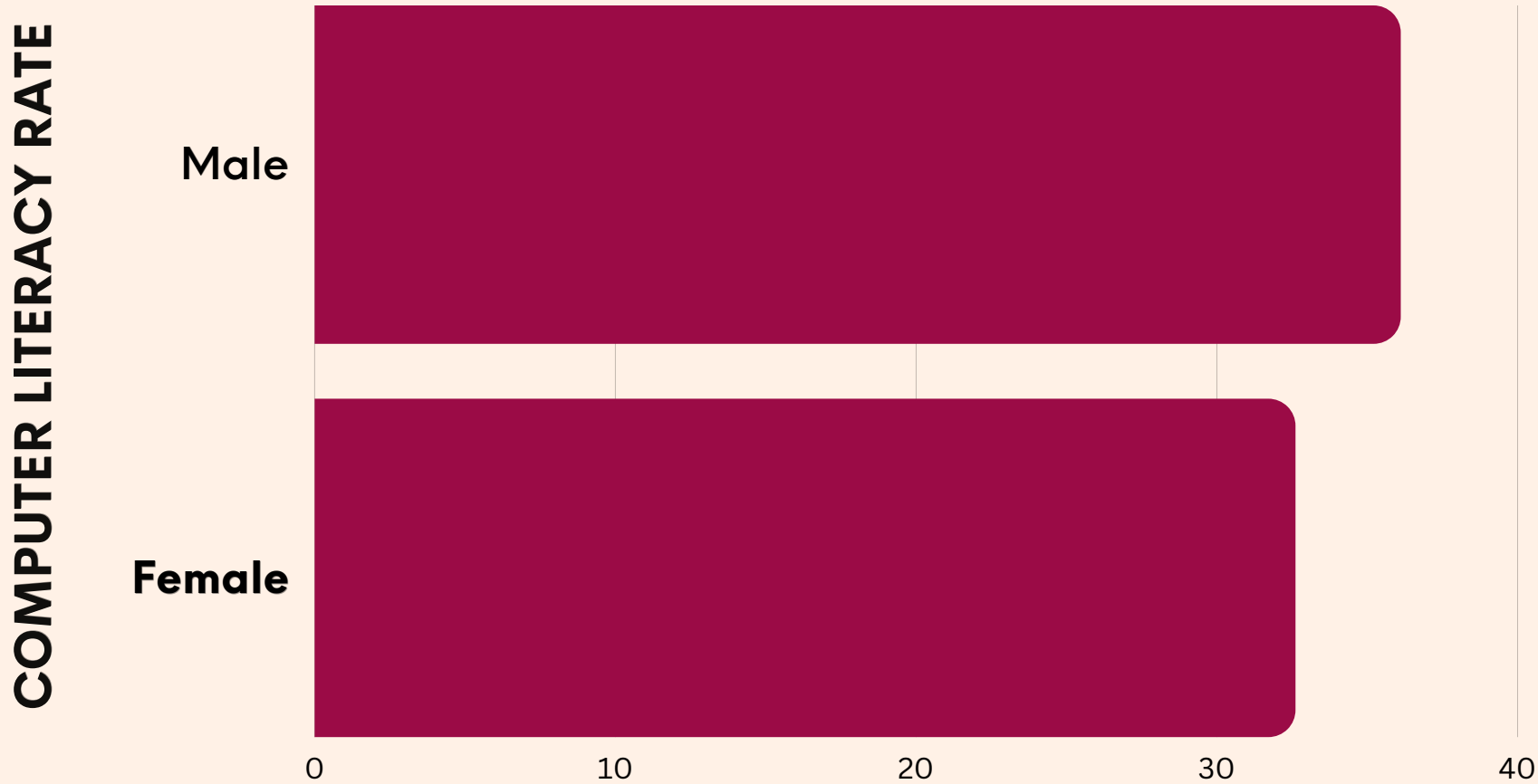




# DIGITAL LITERACY IN SRI LANKA



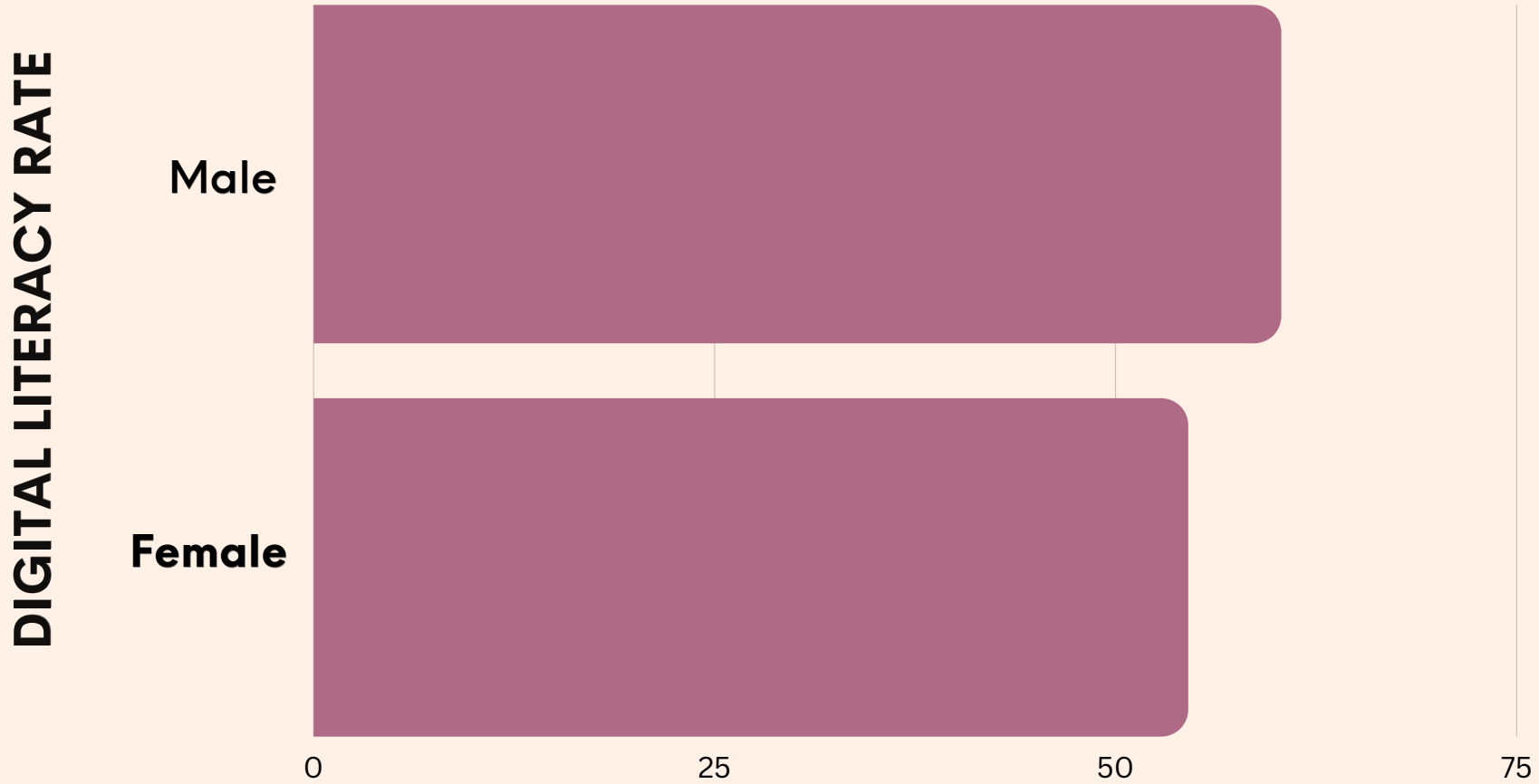
## COMPUTER LITERACY BY GENDER



**Definition for Computer Literacy:**

A person (aged 5-69) is considered as a computer literate person if he/she could use computer on his/her own. For example, even if a 5 years old child can play a computer game then he/she is considered as a computer literate person.

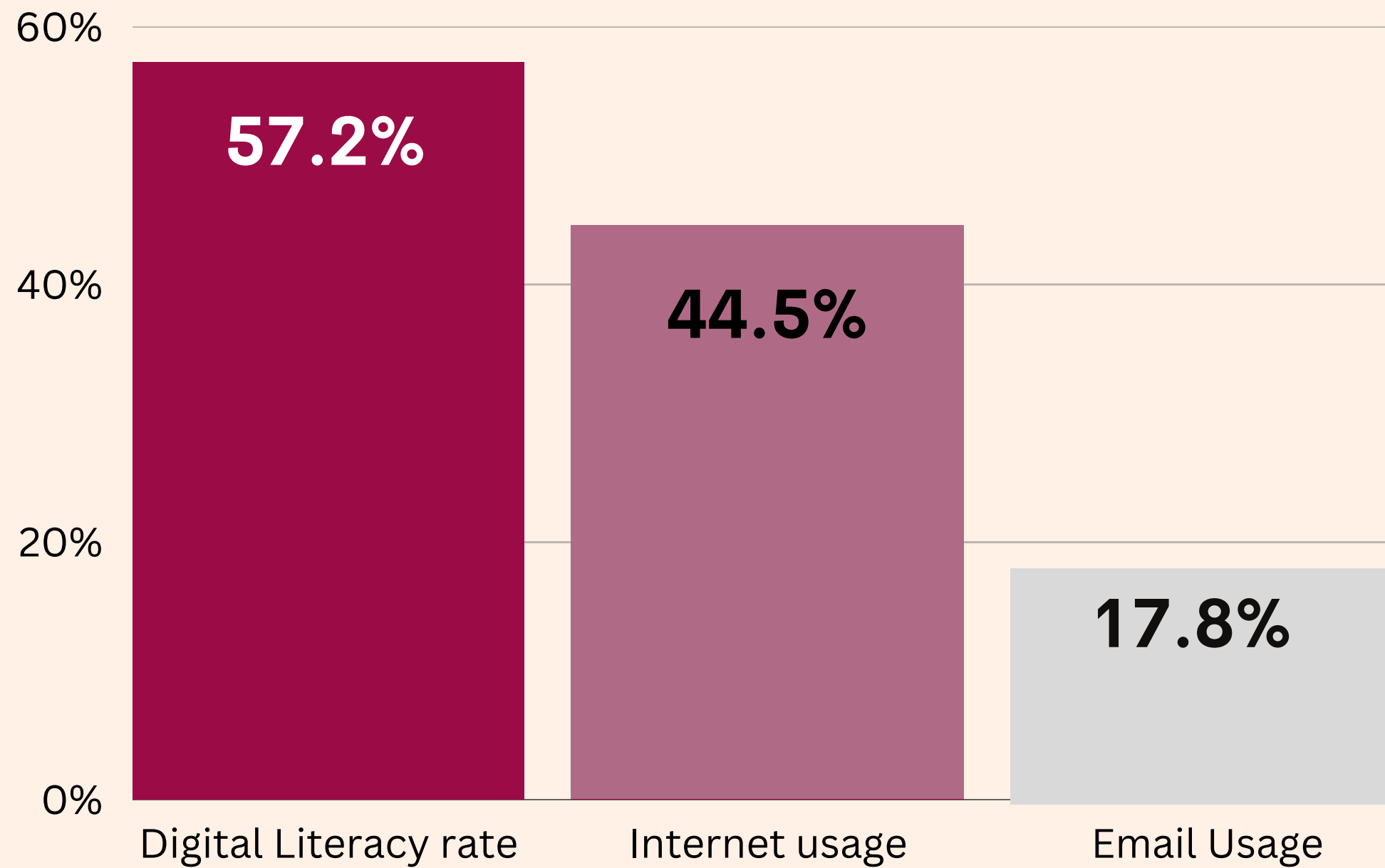
## DIGITAL LITERACY BY GENDER



**Definition for Digital Literacy:**

A person (aged 5-69) is considered as a digital literate person if he/she could use computer, lap top, tablet or smartphone on his/her own

# INACCURATE REFLECTION OF DIGITAL & COMPUTER LITERACY



Source: Labour Force Survey 2021

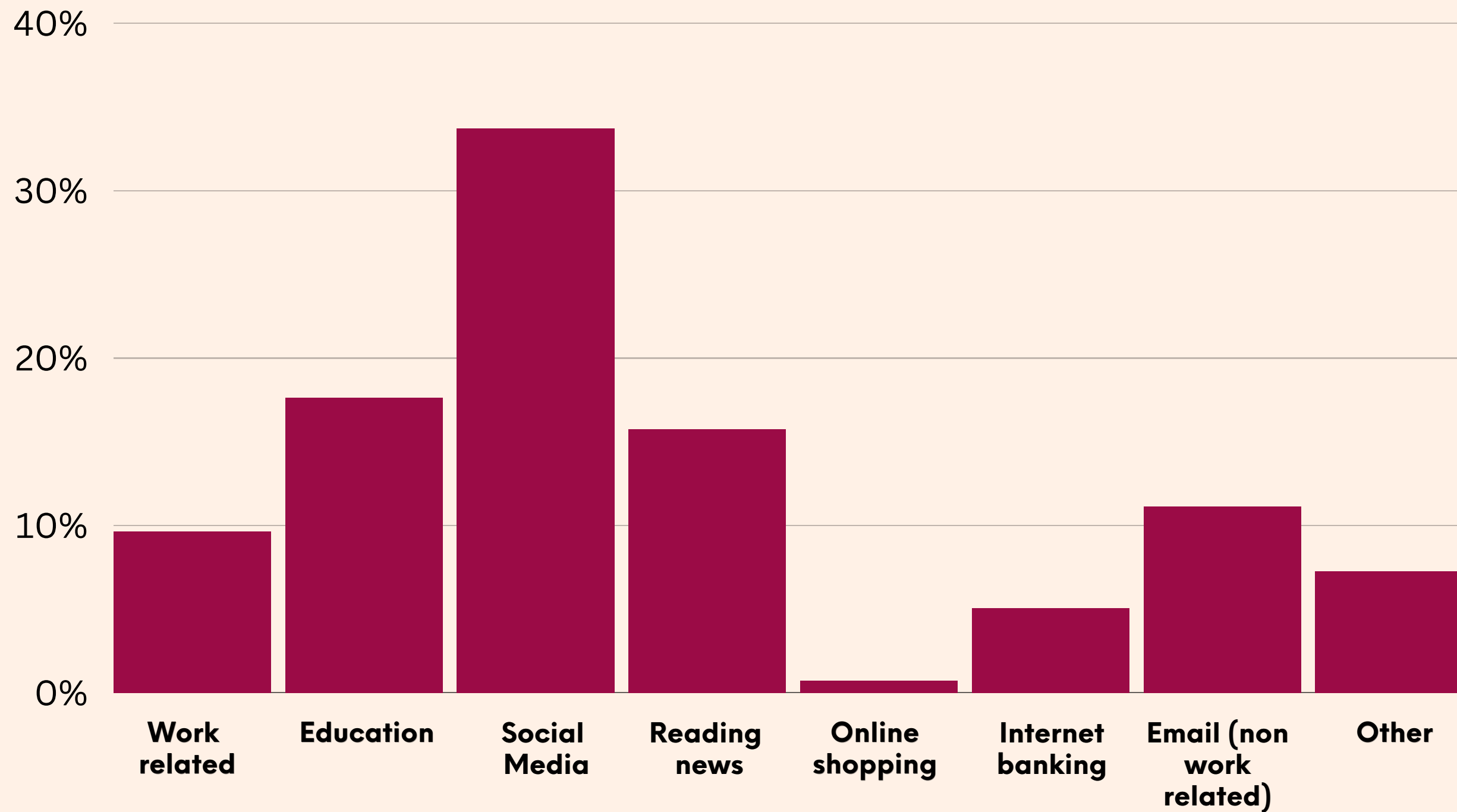




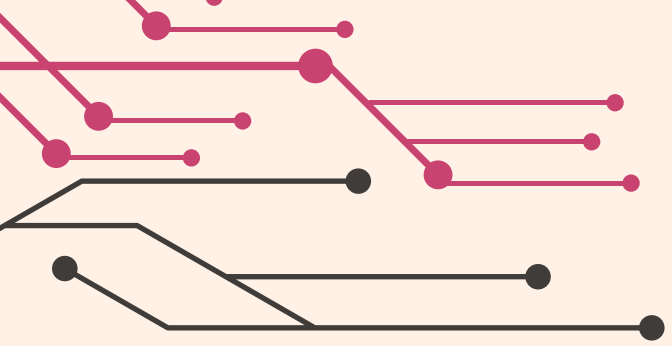
# USAGE OF INTERNET IN SRI LANKA



## WHEN YOU USE THE INTERNET, WHAT DO YOU SPEND MOST TIME ON?



Source: LIRNEasia  
AfterAccess ICT  
access and use in  
Sri Lanka, 2019



# DIGITAL PAYMENT SYSTEMS



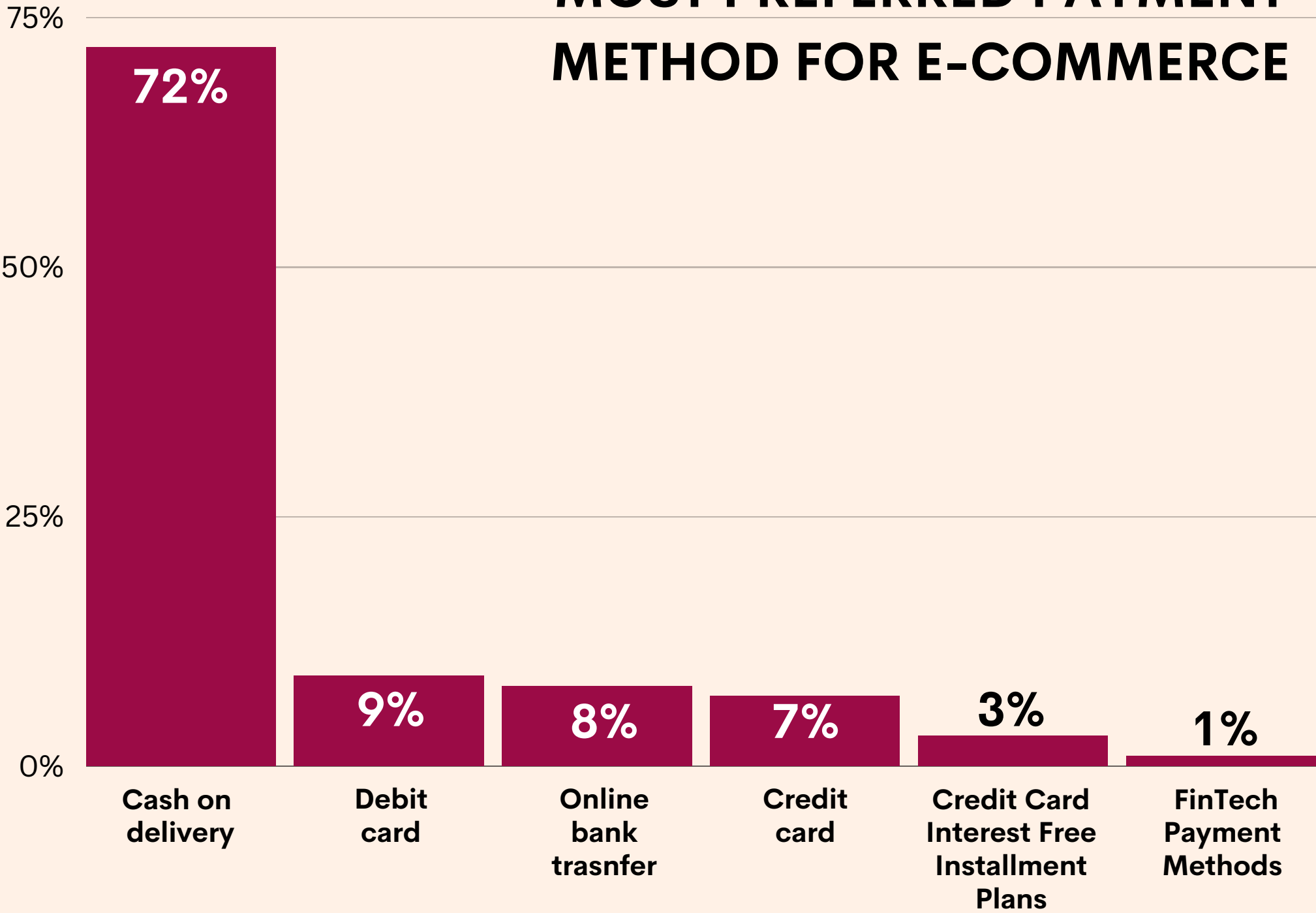
## Barriers

**Absence of robust digital payment systems**

**Lack of awareness**

**Lack of trust in digital payments**

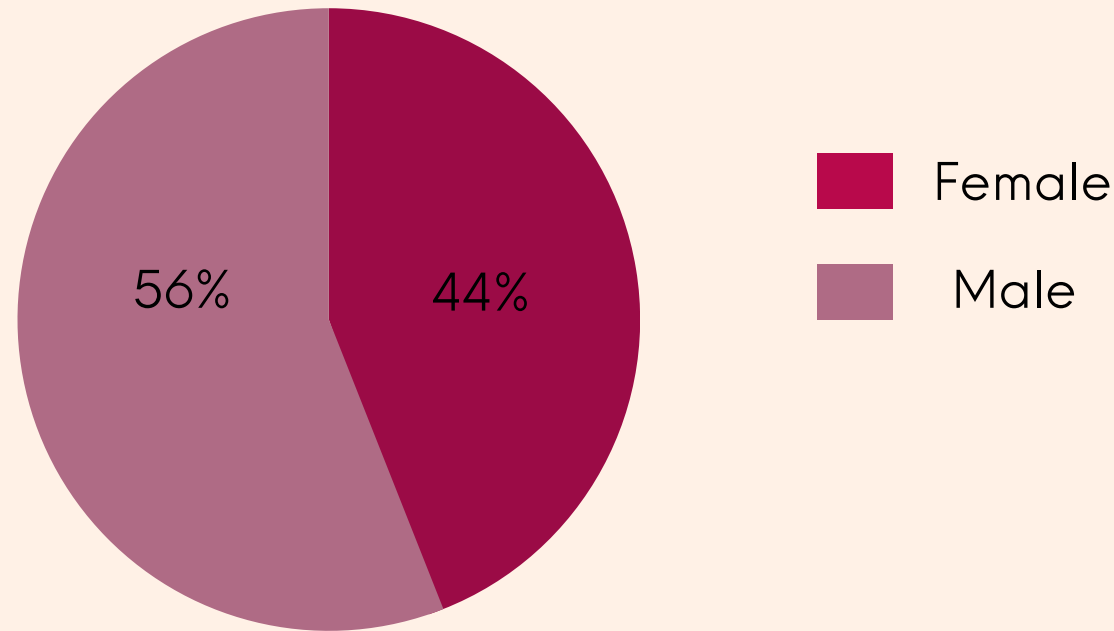
## MOST PREFERRED PAYMENT METHOD FOR E-COMMERCE



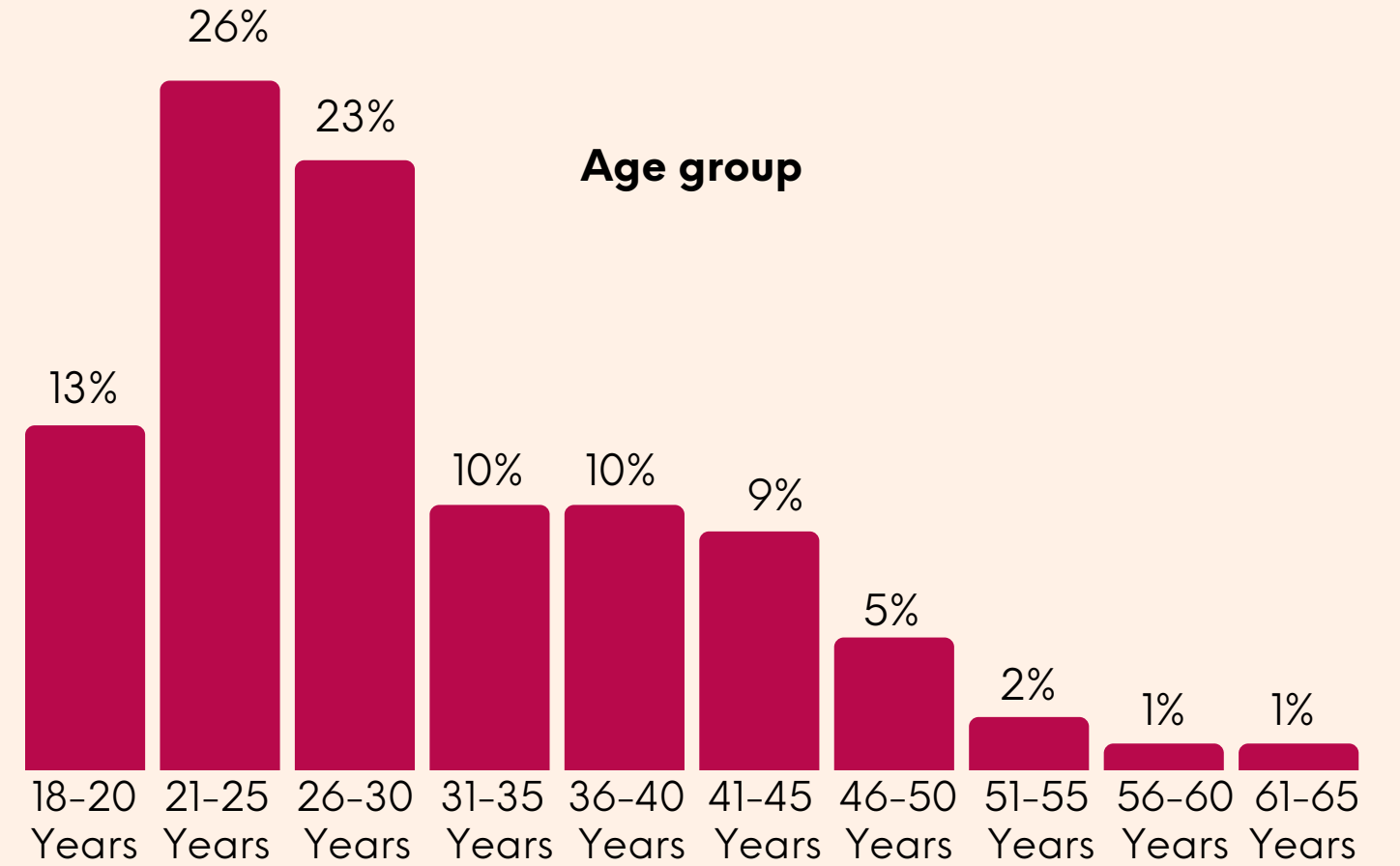
Source: E-commerce: A Driver of Inclusive Growth in Sri Lanka? 2023

# ONLINE SELLER PROFILE

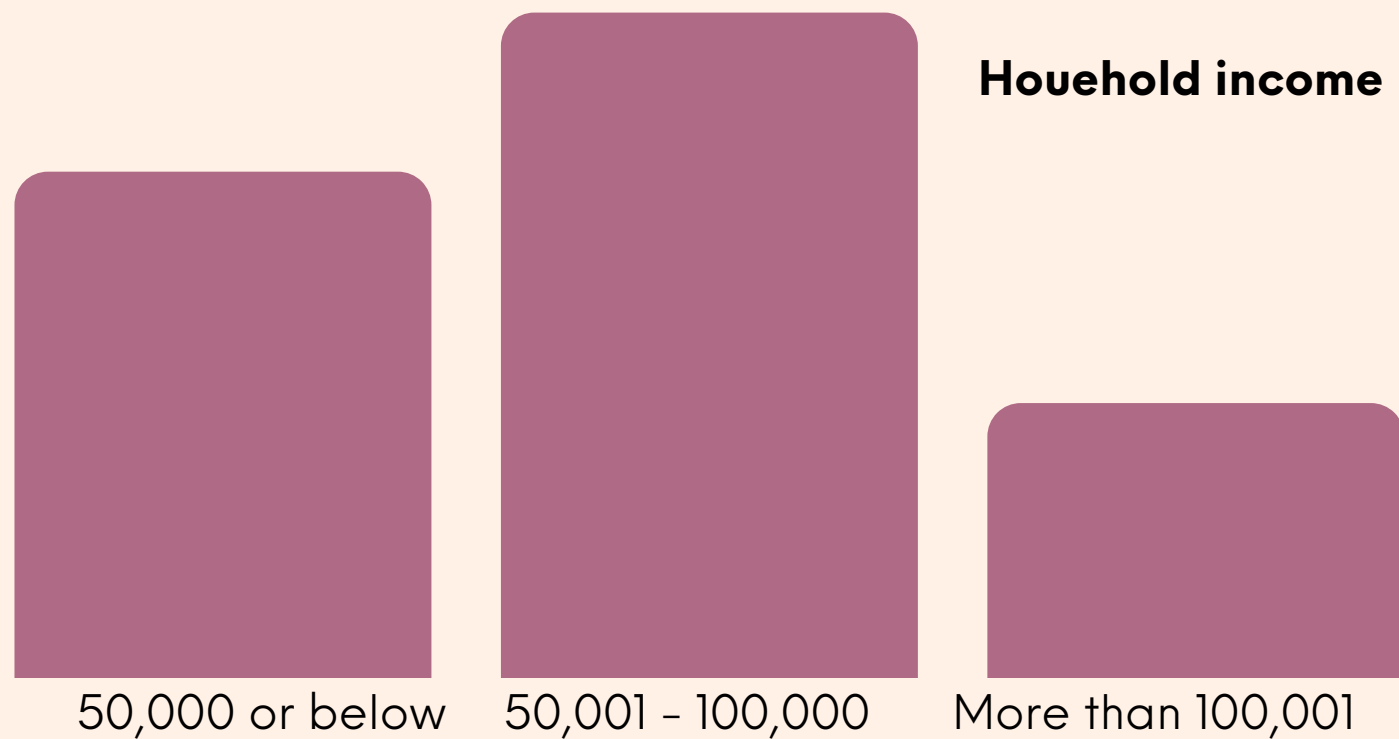
**Gender**



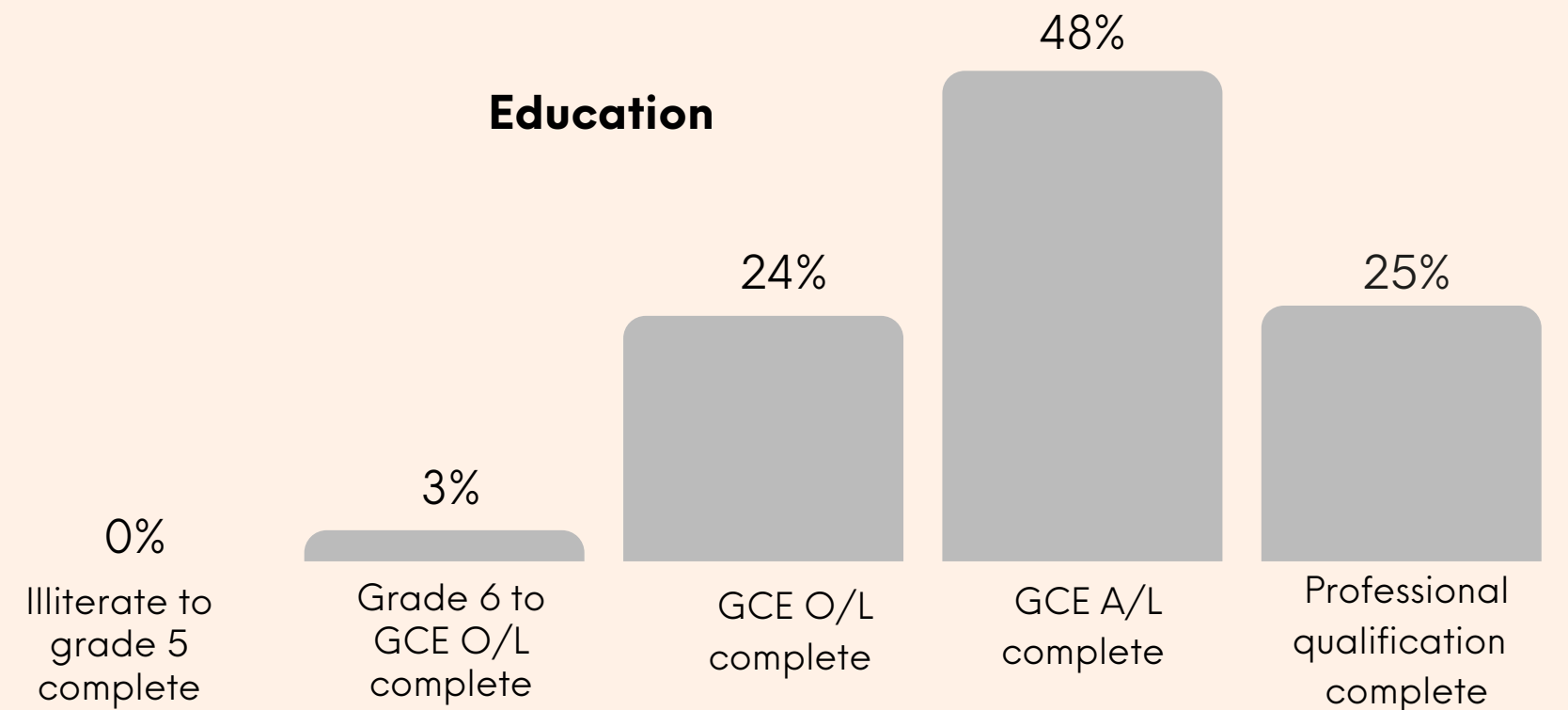
**Age group**



**Household income**



**Education**





**Resilient financial system that enables online banking and digital payment systems**

**e- KYC and digital signatures**

**API infrastructure - encourage innovation and interoperability among various digital platforms**

**Robust digital identity system**

**Key Insights for Enhancing Sri Lanka's Digital Infrastructure from India's 'India Stack' Model**

**Ecosystem Collaboration: between the government, financial institutions, and technology providers**

# POLICY RECOMENDATIONS



## Access

Improve coverage in areas around Sri Lanka

Improve infrastructure that enable high speed internet & high download speed



## Affordability



Public wifi hotspots

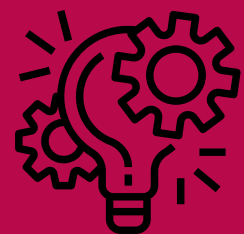
Secondary market for smartphones

Installment payments for devices

Payment of internet and data based on usage

Exemption from telecom service charges based on business classification

## Digital Literacy



Restructure IT syllabus in school

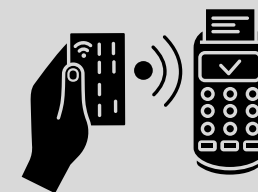
Encourage STEM education among students

Implement programmes to teach basic IT skills and how to access digital financial services

Implement programmes like "Suhuruliya"

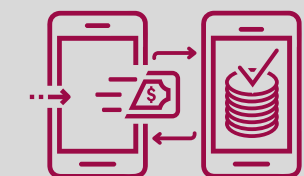


## Digital Payment Systems



Robust digital payment system

Universal payment interface



Implementing digital identity system in Sri Lanka





# POLICY RECOMENDATIONS



## Government's Responsibilities

Formulate policies to promote digital infrastructure, financial inclusion, and innovative technologies

Enable a favourable regulatory environment for digital payment systems and open APIs

Provide digital identity to citizens

Drive digital literacy programs

Invest in robust STEM education systems

Increase data collection

Improve ease of doing business

## Corporate Sector's Role

Drive innovation and investment in technology

Foster partnerships among financial institutions, technology companies, and startups

Collaborate to develop user-friendly and efficient digital payment solutions.

## Society's Engagement

Re-skilling and up-skilling women

Awareness and education

Adoption advocacy

Feedback mechanisms

STEM support



# ACKNOWLEDGEMENTS



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