Mainstreaming Gender in the India-Africa Partnership

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Background

Globally, gender disparities in economic opportunities and outcomes continue to restrict the rights and potential of one half of the world's population. In the last 50 years, as the so-called digital revolution irreversibly transformed the social, political and economic spheres of our new information societies, the world of work has also changed rapidly: today it is driven by increasingly younger populations, and half of them are women. This is particularly true in the context of India and Africa, which together account for 40 percent of the world's youth and are witnessing the gradual rise of women in leadership roles despite serious, centuries-old obstacles. In such a rapidly digitised and globalised world, it is essential to address how women's equal and active participation can be encouraged in the areas of technology, finance, energy transitions, and sustainable development—in ways that bring down, not reinforce, structural inequities.

There is a case to be made for India and Africa to collaborate and expand their partnership beyond state-led interactions, and towards a greater, bottom-up synergy. After all, they share agro-ecological and socio-economic commonalities, and similarly, in their demographic make-up. As both regions witness a new wave of women entrepreneurs who are using technology and other resources to create opportunities in spite of stubborn social orders, India and the countries of Africa must conceive of ways of enabling women with skills and other endowments to participate in challenging old norms and train them to be active agents for change.

The Observer Research Foundation, in partnership with the Indian offices of the UK government's Department of International Development (DfID), held a flagship conference on promoting women's economic empowerment for global change. The two-day conference, titled, *'Unleash: Opportunities. Aspirations. Leadership'*, was held in New Delhi from July 4 to 5, 2016. The conference explored prospects and opportunities for putting gender at the heart of India and Africa's development partnership. It sought to bring together distinguished women and men from India and Africa to create a space for dialogue on women and work, connect grassroots synergy to policy, identify and address shared opportunities and challenges when running social enterprises, and effectively promote institutional collaboration to achieve mutual goals.

Key Lessons

- India and Africa share a long history of cooperation. However, the partnership has remained inattentive to gender issues.
- The Third India-Africa Forum Summit in 2015 recognised the potential for the partnership to go beyond political and strategic considerations.
- Ongoing conversations about trade, investment, technology transfer, knowledge exchange, innovation and capacity development across the global south need to be contextualised in a deliberate, gender-inclusive manner to ensure that they prioritise SDG 5 (Achieve gender equality and empower women and girls.)
- There is a lack of concrete forms of financing south-south cooperation – particularly in projects devoted to women's empowerment.
- Entrepreneurship, and social entrepreneurship, are growing models of global development in developing countries, where traditional aid can sometimes be prescriptive, and curtail local innovation due to its tendency for top-down solutions.
- It is important for traditional development finance, venture capital, and commercial capital to engage in synergistic partnerships to fund both the top and the bottom of the development pyramid.
- While there are examples of 'bright spots' – businesses that have women as integral parts of the value chain, and provide products and services for empowerment – major barriers to entry persist in both regions.
- For entrepreneurship to be an effective enabler for women, capital, business support, and access to crucial networks are vital.
- Conceptualising an entrepreneurial ecosystem for women entrepreneurs is about creating an environment where these three components exist (i.e., capital, business support, and access to networks) and they reduce vulnerabilities and increase livelihoods.
- It is estimated that by 2040, Africa will have a larger workforce than China or India. India will have seven mega-cities with a population of over 10 million people by 2030.
- The future of work is likely to be informal and urban.

- A disproportionate majority of women in African countries, as well as in India, are employed in the informal sector.
- Policies must address rapid urbanisation, and view the unorganised with a gender lens; this is crucial to build networks in the unorganised sector.
- Majority of women in both regions work in agriculture, as artisans and labourers, and are primary caregivers. Thus, women's economic empowerment must be approached in a holistic manner.
- It is an imperative to not exclude the most marginalised; “reaching the last first” should be a mantra.
- Investments and interventions by development and finance communities should not be restricted to the grassroots; it is equally important to invest in urban women who own small and medium enterprises.
- There is a dearth of women leaders in business; studies highlight the many forms of discrimination—both implicit and explicit—faced by women in the field.
- Mainstreaming gender in business must not be reduced to affirmative action; investments in bigger ideas and strategies are required to enable women entrepreneurs to strategically position themselves to not only compete but lead.
- Technology has created newer models of engagement that enable more women who may have otherwise been unable to break traditional barriers to the market.
- At the same time, technology can also increase barriers. The digital gender gap is too wide to be ignored; 'skill bias technical change' could have a gendered impact on labour markets in developing countries.
- Men and women play distinctly gendered roles in the production, distribution, and utilisation of energy in households and markets.
- Women are left time-poor and disproportionately exposed to the health risks associated with some forms of energy production.
- Gender-inclusive development of the renewable energy sector can help reduce energy-poverty, and empower women economically by reducing time-poverty.
- The India-Africa experience indicates that financial inclusion is inextricably linked to education, other socio-economic indicators, and technology, where socio-economic indicators often cause exclusion.

Introduction

The India-Africa development partnership has gained momentum in recent years and is only expected to grow further. It is important for this partnership to align with the global Sustainable Development Goals (SDGs), particularly Goal 5 which firmly places women's economic empowerment as a prerequisite for the achievement of such targets. Enough evidence exists to show that investing in the world's women and girls is crucial for the success of the SDGs; it is, quite simply, the smart thing to do. Data show that gender parity in the workforce can boost the annual global GDP by nothing less than 26 percent and has the potential to add USD 12 trillion to global growth. Investing in girls and women leads to greater economic and political dividends; more importantly, it is also a moral imperative and the first step towards building inclusive, sustainable, and resilient societies.

Women entrepreneurs have played a significant role in driving Africa's growth story. Sub-Saharan Africa was recently rated as having one of the highest number of women entrepreneurs in the world. Studies show that 41 percent of women in Nigeria are entrepreneurs compared to only approximately 10 percent in the US and 5.7 percent in the UK.[1] According to the Global Entrepreneurship Monitor, women outnumber men in the entrepreneurship space in countries like Ghana, Nigeria and Zambia.[2] At the same time, the report also shows, women-owned businesses fail at a higher rate because of existing discriminatory norms and legislations as well as severe barriers to accessing capital.

In India, there has been an increase in the percentage of 'growth-oriented' women entrepreneurs who are using new technology to introduce innovative products and services to the market.[3] The country, however, still ranks a low 70 among 77 countries covered in the 2015 Female Entrepreneurship Index, with women comprising a measly 10 percent of the total number of entrepreneurs in the country.[4] The reasons for India's poor score include lack of labour force parity, and hurdles in accessing first-tier finance.

This paper aims to analyse the opportunities, observations, and challenges of women-led social enterprises in India and the African region, and by exploring these 'bright spots' – to unpack the ways in which women in India and Africa can be enabled through mutual cooperation to compete and lead in a world that is changing dramatically.

Women's Economic Empowerment in the Changing World of Work

In both India and the countries of Africa, the current reality is one that is catching up—whether indigenously or differentially—with the rapid speed of evolution of the digitally-driven workplace. Nigeria, for example, is multicultural and diverse; women represent 60 percent of the country's agriculture labour force.[5] Yet patriarchal social norms and structural barriers persist, and men continue to dominate the sector—men cultivate the more profitable cash crops and thus make more money, while women farm the less profitable subsistence crops.

It is important to acknowledge that women do not make a homogenous group, even within the same city. Those that are more educated are in a better position to adapt to the new digital workplace faster than those who are less educated, if at all literate. However, technology—when accessible—has the potential to bring undeniable benefits. It offers women enterprise, mobility, and work flexibility, giving them economic freedom, ubiquity, and security.[6] At present, technology is impacting traditional gender relations and work culture in various discernible ways. First, women's access to digital technology is gradually increasing globally. Second, the workplace walls are steadily coming down for women. Third, the workplace has become challenging for everyone because the business lifecycles are shorter. Technologies are changing every six months. These lifecycles are affecting everyone in the workspace, whether those in the traditional sectors with large manufacturing bases, or those in consumer retail businesses.

The upside to this is that it allows women to catch up whenever they join that race because there is never a long-standing legacy. Therefore, the rapid pace of technology can be a real opportunity. Further, technology can also impact the urban-rural divide in positive ways. While the lack of access exacerbates inequalities, access can be an equaliser as well. If they have access and training, women from remote villages in India and Africa can evaluate the same opportunities as their city counterparts. Moreover, design-led thinking is making things easier for the technology user, and this can shape the future of work in a significant way. For instance, home-based retailers in India can now use Paytm to carry out transactions without having to set up a license or banking facilities.[7]

Similarly, newer models of engagement have the potential to involve more women who may have been previously unable to break traditional barriers to the market. For instance, AirBnB may not have been designed to be gender-friendly but its unique concept translated in gender-balanced engagement with 40 percent of their hosts across the world being women.[8] Thus, access to opportunities and newer formats of engagement are giving women the range to play in their field.

Despite the positive changes, however, the digital gender gap remains too wide to be taken lightly. At present, some four billion people across the world have no access to the internet. While internet access varies by country, region, and age, education, and income—gender is also now known as a major factor. Research suggests that there is a double-digit gender divide in all the sub-Saharan African nations, Nigeria, Kenya, Ghana, Uganda, and in India as well.[9,10] In India, statistics show that only 29 percent of women have access to the internet as compared to 71 percent of men, with figures showing slight improvement in the big cities. An obstacle is the cost of access, and the ease of access as well. Regardless, access to technology does not readily translate to substantive engagement. It is crucial to look at the potential of technology in partnership with women's overall capacity-building. Another fundamental problem is that technological solutions which are supposed to cater to women, are often designed without their consultation.

Another impact of technology on the labour markets, particularly those in developing countries, is the increase in what is referred to as the 'skill bias technical change'. This is where the barriers for women become a matter of greater concern: unless there are equal opportunities and customised skills-training opportunities for women, they will be left behind. Technology then, can increase barriers for women in the absence of accompanying frameworks to help them access and harness those technologies. Thus, the aforementioned points demonstrate that for technology to be able to aid women's economic empowerment, they must already be empowered to some degree, to begin with—otherwise, they are unable to access and engage productively with technology.

According to the World Bank's *Women's Business and the Law 2016* report, out of the 140 countries that were analysed, 90 percent have one or another barrier in law that restricts women's economic activity. Consequently, globally women own far fewer businesses than men do. In the African context, the variation across the continent is significant. In Côte d'Ivoire, for example, women own 60 percent of the businesses; the proportion is 30 percent in Liberia, seven percent in Sierra Leone, and four percent in Eritrea. In India, the share of women-owned businesses is 14 percent.[11] It is clear therefore that even as framing this conversation in the India-Africa context is daunting, it is necessary.

Importantly, while access to technology can reduce the need for physical mobility, it cannot replace it. Even technology-driven, women-owned businesses need to generate more employment and hire new workers. Therefore, the socio-cultural barriers and safety concerns must be tackled even in the new digitised workplace. Addressing the hidden economic costs of violence against women is imperative for women's economic empowerment.[12] That being the case, for technology to be truly transformational for women, it must be accompanied by a larger cognitive shift.

Power to Empower

Energy is critical to development, poverty alleviation and the achievement of the SDGs. However, most rural communities in South Asia and Africa continue to rely on traditional energy sources such as biomass and wood. The International Energy Agency's *World Energy Outlook 2015*[13] estimates that over 630 million people in Africa do not have access to electricity while over two-thirds of households depend on women for their energy needs. In India, 44 percent of rural households have no electricity[14] and majority of Indian households continue to depend primarily on traditional energy sources such as firewood, twigs and dried animal dung.

The interlinkages between gender and energy are crucial because women have predominantly been responsible for fulfilling the energy needs of the household, for instance, for heating and cooking purposes. Research shows that men and women play distinctly gendered roles in the production, distribution, and utilisation of energy in households and the market. This tends to leave women time-poor and disproportionately exposed to the health risks associated with some forms of energy production—for instance, when traditional cook stoves cause indoor air pollution in insufficiently ventilated kitchens. Further, climatic stresses on land and water resources is increasing the burden on many women, forcing them to travel even longer distances which, in turn, exacerbates their time poverty.[15]

In recent years, several clean-technology initiatives have been developed in both regions to provide renewable, efficient-energy options by including women in the design, production, and distribution processes. In this way, when new energy options reduce the time and effort put in by women, and encourage training, employment and entrepreneurship opportunities—the energy transition is accompanied by a larger social transition. Therefore, it is crucial for India and Africa to address how women can be accommodated and institutionally empowered in the growing renewable energy sector.

Barefoot College

An instance of involving women in the production of clean-energy solutions is the work being carried out by the Barefoot College in many regions across India. The college aims to train rural people – most of whom survive on less than $1.25 a day – with skills with which they can transform their villages, regardless of their gender, caste, ethnicity, age or schooling. The initiative mobilises the three things that are necessary to bring the bottom of the pyramid onto a more level playing field: access to energy, access to connectivity, and content that is designed for, by, and is about, the rural poor in south regions. Crucially, literacy is not a prerequisite for the training. Women are trained using audio devices, and colour-coded charts that help them to remember the systemic functions of producing solar energy without needing to be literate.

Energy then becomes an enabler, in addition to being a basic human right. It is necessary to not view it in a vacuum. This rights-based view of energy also necessitates that renewable energy business models are not conceptualised purely in profit-loss terms. In the Barefoot communities, income generation by women has gone up by nearly 300 percent in the last 40 years.[16] This is significant also because of what women do with their resources. Barefoot reports that education, and attendance at schools has doubled in the impacted communities.

Frontier Markets

While the Barefoot College model trains women in the production of clean energy, another Rajasthan-based social enterprise, called the Frontier Markets (FM), aims to enable women by training them in the distribution of clean energy and other solar products. FM acknowledges that clean energy product solutions exist, and that the problem lies in the education and distribution channel for these products. It therefore aims to connect rural villagers in India with these products, while training them in the servicing and use, as well as in the larger distribution process of the products. The enterprise finds that despite a clear demand, rural villagers are reluctant to purchase clean-energy solutions, "either because they are not educated on how they work, have skewed quality perceptions of solar due to government subsidies and cheap products that flooded the market, and a lack of trust in solar based on an inferior product purchased in the past."[17]

A 'last mile' energy distribution company, FM has sold over 20,000 clean-energy products in Rajasthan and Andhra Pradesh. Initially, the company recruited local small shop owners to carry out distribution in small villages. However, rural retailers are exclusively male. This was discovered to be one of the main reasons behind the slow movement of products. This is because women are better acquainted with the challenges that come with energy sources being used – this could be something as basic as the burning of sarees because of kerosene lamps in Rajasthan – a common concern for women, and one that men may not be aware of.

Similarly, after consulting women, FM discovered that its high-focus, long-beam solar torch was not only being used for indoor lighting but also to scare animals away from agricultural fields. The torch has since been redesigned. This is why it is imperative to include women in the design and distribution processes to lead communities to adopt innovative solar products in a largescale. In addition, while the respiratory issues caused by the indoor use of traditional energy sources, and time-poverty are widely experienced in urban spaces, it was discovered that rural women do not relate equally to these factors. Thus, new narratives need to be designed in order to introduce and popularise the use of clean-energy products.

Primarily for these reasons, FM conducts trainings for community women to play an active role in collecting data/product feedback from the field. An unintended byproduct of this decision to involve women has been the larger social and economic empowerment of women as well as the community. Rural Rajasthan remains highly conservative in many areas—women, for example, are usually expected to keep their faces covered. In this context, when women were given a platform to interact with the community and voice their thoughts on issues like energy and financial service, it changed the traditional gender dynamics in the community. As the Barefoot College and FM models demonstrate, it is possible for the new-energy transition to be accompanied by a social transition; for this to happen, women need to be enabled to partake in, and navigate through the change towards modern alternatives to traditional energy.

Development Alternatives

Companies like Development Alternatives (DA) aim to empower communities through innovating eco-solution and leading multi-stakeholder action for institutional development and basic needs fulfilment, with a special focus on women and marginalised groups.[18] DA looks at the small-business models that can bring energy technology down to the grassroots and are accessible not only for purposes of basic lighting and household needs but also in a way that it lends to economic productivity on the ground. DA has been pushing the case of decentralised renewable energy through off-grid solutions. It is looking at village-level micro grids and pico grids with solar energy that can provide basic energy to the village communities.

DA supports Tara Urja, a small business enterprise where a women's group in the village comes together with a small subsidy support initially. They set up solar grids in the village, and access electricity for domestic and use by other local small enterprises. One-fourth of the revenue goes to the women who manage this utility service, another 30 percent goes into savings, and the rest is channeled into operation and maintenance replacement funds managed by the Urja company.

This model highlights the positive relationship between a commercial set up and a community-based economic model, and has been replicated across 25 village clusters. It was found that women could manage the enterprise, bill people, and collect money—they were owners, stakeholders and managers of a micro-utility space within the village, all at once.

It is important to note that when analysing gender issues related to energy, the focus continues to be largely on energy for cooking over energy for productive uses. In most cases, interventions that aim at service delivery for women are almost exclusively equated with household energy and meeting the cooking and other productive demands at the household level. This is exemplified by the numerous cook stove programs that have been launched in the last few years; there is a thriving global market for clean and efficient cooking solutions. All these programs focus on improving the existing conditions of women, although they may well contribute towards reinforcing the gender division of labour. For instance, in grid-based electrification, there is nothing inherent that stops women from taking up positions as meter readers, line electricians, or technicians. However, socio-cultural norms prevent their participation in these jobs because they involve high mobility and technical know-how.

In addition, the main thrust of India's power policies has always been on providing access and affordability to the poor and the marginalised, and then enhancing the availability and reliability of the electricity supply. This is the main thrust in many of the national policies in Africa and in other South-Asian countries. Approaches to modern forms of energy in the development planning, policies, interventions, programs have always made the assumption that the benefits would "trickle down" equally to men and women. In that sense, most of the energy policies are gender-blind and have failed to recognise the potential of engaging both genders in the whole energy value chain. Besides, as far as national policies are concerned, they must be aligned by other relevant policies for maximum impact. Therefore, clean-energy initiatives should not be divorced from the clean India, health, and education, initiatives as well as the broader initiatives for the social upliftment and economic empowerment of women –one cannot be achieved without the others.

Moreover, often the focus is restricted to last-mile entrepreneurship, and while this is significant, equal emphasis must be paid to ensure that concrete steps are taken to make women move up the energy ladder. Finally, in India, there is a relative dearth of long-term impact assessment studies of existing programmes and policies initiated both by the government as well as the civil society and private sector.

The issues of gender and energy and their linkages to the productive uses have long been addressed at the international level. In the 1990s, the Beijing Declaration clearly emphasised the need for gender considerations in the energy sector and that was given as much importance as other sectors like water, sanitation, health or education. However, this has not been backed by adequate, continued financing and monitoring. While there is increasing recognition of the importance of investing in women in the energy sector, it is impossible to monitor the extent of such investment in the sector. A monitoring mechanism of this kind is imperative because it can provide inputs and pointers to the international development actors, policymakers regarding policies or practices that could effectively enhance gender equality.

The global energy landscape is changing in ways that are intangible from policy discussions. Still, high-level policy platforms on climate change and renewable energy such as the United Nations Framework Convention on Climate Change (UNFCCC) do not adequately represent the foot soldiers of energy transitions. Calls from various UNFCCC bodies on states to ensure gender-balanced national delegations to UNFCCC negotiations and committees have not translated into concrete action. At the 2015 UNFCCC Conference of Parties in Paris, women accounted for approximately 35 percent of all national Party delegates and approximately 26 percent of the Heads of Delegations. Research shows that while the participation of women from Eastern and Western Europe in negotiations is about 45 percent, that of African and Asia-Pacific delegations stands at about 21 percent.[19] Demonstratively, the representation of a critical mass of female stakeholders at climate policy deliberations is crucial. In the growing India-Africa partnership, especially in relation to climate governance and renewable energy, the contribution of women to decision-making must continue to be high on the agenda and should be reflected in a gender balance in the representatives to the negotiations.[20]

Engendering Financial Inclusion

It is estimated that more than 1.3 billion women in the world are operating outside the formal financial system.[21] Globally, the most frequently cited reason for not having a formal bank account is inadequate money.[22] Financial inclusion is crucial for economic empowerment, and the relationship between the two needs to be examined. It is important to address the exact ways in which financial inclusion promotes economic empowerment, and more fundamentally, to assess how financial inclusion is defined, what its indicators are, and whether it is it a means to an end— or an end in itself. More specifically to women, it is essential to assess the extent to which being 'banked' translates into economic empowerment.

The India-Africa experience indicates that financial inclusion is inextricably linked to education, other socio-economic indicators, as well as technology. First, financial illiteracy is a critical barrier to financial inclusion. Because of the lack of knowledge of finance and financial products, women, and most of the rural population, are unable to access banking and financial services, and are therefore kept out of financial markets. Second, the overall socio-cultural context plays an exclusionary role. For instance, in 2005, the Government of India amended inheritance laws to ensure equal rights to parental land inheritance among men and women. However, studies show that the amendment has had little impact due to deep-rooted cultural biases and patriarchal traditions in favour of sons over daughters. One of the outcomes of the lack of tangible asset ownership is that women continue to be considered 'un-bankable' and are unable to access finance. More importantly it means they are out of the decision-making machinery and do not participate in the productive economy. Only 26 percent of women in India have an account with a formal financial institution, as compared to 46 percent of men. Among the country's women entrepreneurs, less than 15 percent have access to finance from a formal banking institution.[23]

The African continent has the same experience: among women, formal bank account penetration is at 23 percent. In Tanzania, enterprises like SELFINA use micro-leasing to come up with a solution. As leasing is an agreement between the lessor and the lessee, micro-leasing is a contractual agreement between two parties, which allows one party (the lessee) to use an asset owned by the other (the lessor) in exchange for specified periodic payments. The lessee uses the asset and pays rent to the lessor, who makes lease payments by generating sufficient cash flow. This feature of micro-leasing enables borrowers without a credit history or any collateral to access the use of capital equipment and other items. The advantage of leasing is that the women then make use of one asset which belongs to someone else, they make periodic payment and in the process, they already go into business. In addition, even women without any credit history to their name can access finance. Also, women do not have to tie their limited resources in buying the asset. Leasing solves the problem of women not having collateral, and the leased asset becomes the collateral.

At the end of a successful financial lease, the ownership is passed to the women and for many of them it is the first time they get to own anything in their own names. Thereafter, many of them leverage the asset and get traditional loan from the banks, or they sell back their asset to SELFINA – which signs the agreement of sale and leases back machines for further business through a sale and lease back facility. In this way, from a single lease, several jobs are created. Studies have shown that 40 percent of the women impacted by SELFINA create jobs for themselves. These are women who would otherwise be marginalised, and instead they become proud business-owners. Further, studies on how these women spend their income show that their priorities are school fees, hospital bills, home improvement, and buying land. Since 2002, the company has financed 27,000 women, brought positive change to the lives of 250,000 people, and turned over money through lease finance to the team of $17 million. Their work goes on.[24]

In this light, it is important to explore how technology-driven financial products are changing the formal banking sector through what is known as fintech. As mentioned above, formal bank account penetration in Africa stands

at a low 23 percent. It must be noted though that this proportion is heavily skewed by South Africa, whose banked population is 60 percent. At the same time, phone penetration is almost double of that, at 39 percent and growing at a compound rate of 12 percent a year. Mpesa is a mobile-based technology that was pioneered in Kenya where a bank account can be opened that is linked to the mobile phone and can be used to transfer money. This product has been a game-changer for people in Kenya who do not have a bank account. Interestingly, even as this product was not designed to be gender-friendly—rather, to be user-friendly—the impact that it has had on the financial empowerment of women is significant. Today, 70 percent of Kenya's population uses MPesa.[25]

Mpesa has worked well for rural entrepreneurs – predominantly for women as it has lowered the transport costs of travelling to the bank or to cities to collect money from their husbands. The ability to transfer money through a mobile phone has significantly reduced the amount of time spent on the transactions involved. Thus it has increased their productive efficiency. Also, because they have their own account that is linked to their mobile phone, their money is safe, both from perhaps the temptation of spending it, but also from anybody else who might attempt to access it. It has no doubt given the women a level of independence, and financial privacy – something that cannot be taken for granted in the context of either India or Africa. The two aforementioned financial products demonstrate the need to analyse specific contexts while unpacking fintech products. Both products were able to achieve the same using existing distribution networks.

Similarly, India covers 21 percent of the world's unbanked population and has only 61 regional rural banks.[26] These regional banks follow stringent regulations and extensive documentation is required in opening accounts, which often alienates the rural population. However, with the evolving technology in the BFSI sector, new fintech enterprises are partnering with national and regional banks to penetrate the rural areas. Further, the government's Pradhan Mantri Mudra Yojana or Mudra scheme is another positive development—where a small borrower can access loans of upto 10 lakh from banks, MFIs, and NBFCs, without collaterals. While this scheme is gender-neutral, it is likely to aid the disproportionate majority of women struggling outside the ambit of traditional bank credit due to the lack of collaterals.[27]

While India and Africa are taking positive steps in facilitating the access to, and use of financial products, serious barriers remain for the unbanked. Gender-blind approaches may translate into benefits for women as well as men, but will do little to eliminate the existing gender gap in financial inclusion. As the India-Africa partnership grows, there is an opportunity to engage in multi-stakeholder dialogues and exchange best practices on how to engage prospective women customers in ways that meet the needs of both consumers and providers situated within different market contexts.

Moving Forward

The India-Africa partnership is headed for growth. As this paper demonstrates, there are inextricable gender dimensions involved in various domains such as technology, energy, and financial inclusion. While these sectors are discussed in the context of trade, their gendered nature is often overlooked. Further, women in the two regions face similar opportunities and challenges in entrepreneurship. The 2015 India-Africa Summit was remarkable for recognising the partnership beyond strategic considerations, and for highlighting the potential for bilateral social entrepreneurship. Moving forward, it is crucial that this partnership recognises, and institutionalises, the much-ignored gender component.

India has already started taking steps in this direction. As per data by the Ministry of External Affairs (MEA), out of the thousands of India-sponsored scholarships and ITET (Initial Teacher Education and Training) programs for African participants, so far, only about 34 percent are availed by women.[28] This percentage should be significantly higher given the fact that the literacy indicators for women in populous countries like Rwanda and Kenya have been on the rise. Indian missions in Africa now fully recognise this opportunity and are consciously encouraging women to avail the scholarships that have been increased in number since the last Summit. Tailoring development cooperation policies with the aim to create a positive bias in favour of women may not yield immediate results, but is certainly possible and necessary.

Moreover, this paper shows that while there are successful examples in both regions where women entrepreneurs have successfully created business models that include women in the value chain, provide products and services for women and girls, or empower other women to tap into new opportunities—there remain serious structural barriers to entry for the majority. For instance, in the start-up boom being witnessed in India, out of the $9 billion invested by individual investors and venture capital funds, only five to six percent went to women founders in 2015. More significantly, promoting micro-entrepreneurship for women is simply not enough. Investments in capital and capacity-building are necessary to ensure that women-led medium and big businesses not only manage to stay afloat, but that they succeed. Growth-oriented businesses are essential to ensure sustainable job creation.

At present, India is Africa's third largest trading partner. It is evident that economic and trade policies create different degrees of impact on various sections of society. Overlooking gender inequalities often leads to lopsided economic opportunities and outcomes. Therefore, as India and Africa's partnership grows, it must mainstream gender considerations in policy conception and administration, as well as in negotiations of trade and other agreements at the bilateral level. ORF

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