Blockchain 101:
What Is It and How Can It Empower Women?

SEEP is a Collaborative Learning Network

Markets that provide opportunities for all people to engage and prosper.

www.seepnetwork.org
Blockchain 101: What Is It and How Can It Empower Women?

September 25, 2019 | 9:00 – 10:00 am EDT

Lis Meyers
Nathan Associates

Helen Disney
Unblocked Events

Sofie Blakstad
hiveonline

Suzana Moreira
Mowoza
Helen Disney
*Unblocked Events*

helen@unblockedevents.com
What is female empowerment?

Financial freedom – right to earn, right to spend, chance to invest, chance to receive investment?

Right to privacy?

Right to own my data?

Right to equal opportunity?

Right to own assets and access markets no matter where I live in the world?
Blockchain: “An operating system for the planet?”

- Blockchain is a technology whose history evolution goes hand-in-hand with cryptocurrencies
- BUT it’s more than bitcoin and not simply a financial technology
- Blockchain has special properties which make it very useful for creating “a shared version of the truth”
- Blockchain solutions can be therefore be used to transform society and harness action around positive social goals that affect women like health, education, the environment, digital identity, access to finance, philanthropy etc.
Exhibit 1: The Blockchain is a distributed, public ledger, most commonly known as the core underlying technology for Bitcoin.

1. Counterparty A sends funds to Counterparty B
2. The transaction is configured into a block
3. The transaction is broadcast across the entire network which validates it
4. The block is then added to the chain which records the entire non-reversible history of transactions in a public ledger
5. Counterparty B receives funds from Counterparty A

Source: Goldman Sachs Global Investment Research.
Confusing Terminology

A Blockchain is a type of ‘distributed ledger’ but not all distributed ledgers are blockchains. Different ‘blockchains’ good for different things

- Public (like Bitcoin)
- Private/permissioned
- Hybrids
SAY BLOCKCHAIN
ONE MORE TIME
Conceptualizing Blockchain

Not just a new tool and more than just an ‘average IT solution’
(from an app to a whole app store)

AND a new mindset about how we organize business and society
The Trust Machine vs the Incentive Machine?

- Decentralized/distributed instead of centralized/siloed
- Global yet local
- Frictionless
- Secure
- No middlemen/third parties
- Peer to peer
- Alignment of a community with common goals
- Ability to exchange online value (currency, assets, data)
Women – We need blockchain!

- Ownership and portability of assets ("Be your own bank")
- Creation of verifiable digital ID
- Micro lending
- Access to capital/trade finance
- Ownership of personal health data
- Voting
- Remittances
- Access welfare benefits & Govt services
Thank You

Find me at:

• @HDisney @Unblockedevents
• Unblockedevents.com
• British Blockchain & Frontier Technologies Association (BBFTA)
Sofie Blakstad

hiveonline

sofie@hivenetwork.online
Niger

Least developed country in the world

7% banked

70% desert

Population density 14 per km²
VSLA - helping women since 1991

- 800,000 members in Niger
- women contribute weekly
- Loans for business investments, medical expenses or times of crisis
- Groups manufacture goods from local resources for sale in local markets
Reputation for women in VSLAs

Credit to grow businesses

Reduce the risk and cost of lending

Remove corruption

New markets

Build wealth in communities

Peer to peer transactions

New marketplaces
microbusinesses are critical
supporting future populations
reduce corruption
create confidence
new investment markets
new sources of capital
Blockchain Solution for Micro and Small Business Vendors in Mozambique

Suzana Moreira
Mowoza
suzana.moreira@mowoza.com
Informal Market-based Vendors

- Visibility of finance and products
- Greater efficiencies
- Reduce trade barriers
Challenges

- Key users
- Conducive Ecosystem
- Resources
Digital Users

- Formalise identification
- Data and security protection
Conducive Ecosystem

- Fragmented markets
- Regulation and Governance
- Power Supply
Resources

• Intense Experimentation
• Costly Developers
• Legal Expertise
Q & A

Lis Meyers
Nathan Associates

Helen Disney
Unblocked Events

Sofie Blakstad
hiveonline

Suzana Moreira
Mowoza
Thank You!

For more information about SEEP’s WEE Working Group, contact co-facilitator Lis Meyers: LMeyers@nathaninc.com

www.seepnetwork.org
**SEEP Announcements**

**Resource Spotlight**

**Webinar Spotlight**

**Financial Inclusion in Africa: Is the Informal Sector Still Relevant?**

October 2 | 9:00 – 10:00 am EDT

**Track 1: Leaving No One Behind**

**Track 2: Springboards for Youth to Education, Employment and Entrepreneurship**

**Track 3: Gender-transformative Approaches for Women’s Economic Empowerment**

**Track 4: Achieving Scale and Sustainability through Digital Savings Groups**

**Request for Proposals closing Friday!**

SEEP members are invited to submit a Peer Learning Session Proposal for one or more of the four Technical Tracks by this Friday, September 27!

**SEEP 2020**

**THE FUTURE OF SAVINGS GROUPS**

**SCALE. SUSTAINABILITY. IMPACT.**

**DURBAN, SOUTH AFRICA | MARCH 10-12**

Register for the 2019 SEEP Annual Conference!