

General Studies-2; Inclusive growth and issues arising from it.

Digitally Empowering Women in Rural India

1) Introduction

- The pink 2017-18 Economic Survey got the country talking about how gender equality should be as much of a policy priority as improving ease of doing business in India.
- The digital economy is expected to multiply by five times by 2023.
- Digitalization offers a variety of opportunities for female empowerment and for a more equal female participation in labour markets, financial markets, and entrepreneurship.

2) Need for Digital Empowerment

- Lack of internet penetration in rural areas has led to low awareness levels, misinformation, inaccessibility and myths.
- Only one out of 10 internet users in rural India is a woman.
- Evidence from randomized evaluations shows how mobile technology can transform the lives of rural Indian women.
- Bridging the gender gap in digital literacy help dismantle social norms.
- Addressing the gender divide in digital literacy is necessary to ensure inequality of opportunity across gender does not widen in India.
- Digital inclusion for female beneficiaries in rural India could stimulate substantial empowerment for them.
- A study on mobile phone ownership and usage by women in India, found higher women's autonomy in mobility and economic independence.
- Without digital literacy, one of the most vulnerable sections of society, women from poor households, may be left too far behind to catch up with "Digital India".

3) Advantages

- Direct Benefit Transfer makes women have greater access to finances which improve the socio-economic circumstances of women.
- Can lead to changes in financial behaviour of women, particularly saving behaviour.
- Help in shifting to alternate occupational choices from subsistence agriculture and multiple part-time jobs to business ownership.
- Access to economic prosperity and the benefits of technology to women will have a positive impact on the whole of society.
- Increased incomes for poor mothers results in immediate dietary improvements for their children.

4) Internet Saathi

- Launched as a pilot project in 2015 along with Tata Trusts, "Internet Saathi" focuses on educating women to use the Internet who then impart training to other women in their community and neighbouring villages.
- It has helped in bridging the digital gender divide and empowering 15 million women in rural India.
- It has become a major force of change in rural India — inspiring millions of women, their families to embrace the change and gain from the Internet.

5) Success Stories in Other Countries

- In the aftermath of a drought in Niger, female members in 96 villages received an unconditional cash transfer.
- Results show that households which received transfers via mobile phones saw a 10% improvement in diet diversity, a one-third increase in children's meal consumption per day, and an increase in the cultivation of marginal crops that are primarily grown by women.
- When women adopted mobile phone services to directly receive cash transfers, it increased their agency in household decision-making.
- Prioritizing digital literacy for women with existing welfare programmes targeted at women can lead to similar empowerment of women in rural India.
- The promise of digital inclusion for women can be found in Kenya.
- The access to M-Pesa mobile money service has uplifted 2% of Kenya's households out of poverty.
- The results are most compelling for female beneficiaries.

6) Concerns / Challenges

- Difficulty in learning how to use the internet.
- Lack of resources to buy a smartphone.
- The social stigma attached to illicit use of the internet.
- According to a survey, in rural areas majority of the women who owned cellphones did not know how to operate the phone.
- There has been numerous report of khap panchayats and other conservative groupings banning or restricting mobile phone use for women.
- Cumbersome banking procedures and delayed funds flow under DBT in some cases.
- These are some of the hurdles that sometimes prevent rural women from enjoying advances in technology.
- Sometimes digital technologies can act as tools of control and surveillance, not empowerment.

7) Way Forward

- If women are to realize their full potential in the digital age, the government need to target the current gender gaps.
- Adoption of mobile phone-enabled check-ins for a conditional welfare programme.
- Example: Scholarship for girls can be received only by those who can verify their attendance at school via phoned-in check-ins.
- Integrating benefits targeted to the poorest women with mobile phones could plug leakages and make welfare programmes more effective.
- Expanding Internet Saathi to more villages to improve digital literacy and create sustainable livelihood opportunities for women in rural India.
- Governments can develop customer protection frameworks to help protect women with low financial literacy and build trust in digital payments.
- Need for broader shifts in social and cultural belief systems.