



Notes: Bridging the Digital Divide for Women in the Informal Economy The SEWA perspective

I. The digital inequalities that exist in India among men and women, rural and urban, rich and poor

Gender digital divide: Some glaring statistics

- A **study** published by the **Pew Research Centre of Washington DC** in February **2019** estimates that in India **34% men as compared to 15% women** have a smartphone and the **gap has widened by 10 points** from what it was five years ago when 16% men and 7% women owned a smartphone.
- A study conducted by Dean Swarray and Gillwald in 2012 reports that compared to men, **rural women are less likely to own communication assets** such as smartphones or use public communication facilities.
- According to the **Internet and Mobile Association of India (IMA, India)**, **male users account for 67% of India's online population; women account for just 29%**. (2019)
- A **2017 report by UNICEF** states that the **42 per cent "digital gender gap"** in India is far more extreme than the global divide.
- **Women are more likely to have a 'borrowed set' and are often required to seek permission for a handset, which surely is indicative of their limited autonomy.**
- The GSMA, an international mobile industry monitor, said the **gender disparity is a reality in India with 114 million more men owning mobile handsets and 25 percent more with a SIM card as compared to women.**
- A **2017 study by Amnesty International** said that **70 percent of women online had faced trolling at some point** with being more aggressive against women from marginalised communities, making it difficult for women to feel safe on the internet.

Reason for the gender digital divide

- A report by **Harvard Kennedy School in 2018** says that **women's access to technology is hindered by** fear of harassment on online platforms, constant family supervision on the purposes for which technology is being used, lack of



family support to and prioritisation on using technology, and lack of technical ability and know-how.

- Hurdles to access, affordability, lack of education as well as inherent biases and socio-cultural norms curtail women and girls' ability to benefit from the opportunities offered by the digital transformation. In addition, girls' relatively lower educational enrolment in those disciplines that would allow them to perform well in a digital world (e.g. science, technology, engineering and mathematics [STEM] and information and communication technologies [ICTs]), coupled with women's and girls' limited use of digital tools and relatively scarce presence or activity on platforms – e.g. for business purposes – suggest a potential scenario of widening gaps and greater inequality, especially in disadvantaged areas [OECD, 2018].

Urban-rural digital divide

- According to CSC e-Governance Services India Ltd, a special purpose vehicle set up by the ministry of electronics and information technology to oversee the implementation of the common services scheme, there has been a 100% surge in data consumption. There is a rural-urban component to the digital divide. Of the more than 60 crore internet users in India, 29 crore are in rural areas — internet density in rural areas accounting for 66% of population is around 25%, while among urban population (34%), internet density is almost 98%.¹

II. How SEWA tries to overcome this...Including some good examples

SEWA has set itself the following goals and doing the following to bridge the gender digital divide:

Goal 1. Ensuring better access to digital infrastructure and digital literacy for women in the informal economy

- Increasing women's access to digital infrastructure and the internet so women can benefit from it: The *SEWA Shakti Kendras (SSKs)* or SEWA Empowerment Centres have been the key drivers of change in the community. These centres address women's needs and enable digital inclusion. Most of these centres have digital infrastructure and the rest of the centres are also being digitally equipped.
- Enhancing women's digital literacy through training and capacity building exercises: Targeted initiatives as part of SEWA Programs like *Digital Beti* in Rajasthan, Uttarakhand and West Bengal and [Digital Sakhi in Madhya Pradesh](#) and Odisha have helped build women's capacity to effectively use digital tools and digital platforms for economic empowerment.

¹ <https://economictimes.indiatimes.com/blogs/et-editorials/let-lockdown-not-grow-digital-divide/>



Goal 2: Enhancing income and opportunities using digital infrastructure and digital platforms for women in the Informal economy

- Ensuring adoption of digital technology among women-run enterprises, individual women workers in the informal economy, in agriculture, own-account workers and those entering the expanding gig economy as it has redefined linkages with the market and is driving the innovation engine: SEWA has also helped build a network of [grassroots banking correspondents](#) called *bank sathis* and recently, in collaboration with the State Bank of India (SBI), SEWA has facilitated the expansion of the grassroots *Banking Correspondents network* in Uttarakhand.
- Initiating steps that help women take advantage of this transformation: The COVID-19 pandemic and the subsequent lockdown brought to the forefront the vulnerabilities of supply chains across trades and regions. With social distancing becoming a norm, usage of digital technology became a must to gain information, stay connected and carry out business as usual or to make the business to consumer (B2C) transactions possible. SEWA has been hand holding its members to leverage digital platforms for production, sales and distribution of services, such as
 - creating digital platforms to increase sale and visibility of women made products [[anubandh](#)]
 - Linking women entrepreneurs and enterprises with digital platforms meant for women [[Amazon saheli](#), [Womaniya initiative of GeM](#)]
 - Onboarding women on existing digital platforms like [AirBnB](#) where they can enlist and run their homestays or sell their products such Gocooop, ITokri, Meesho etc.

Goal 3: Moving the conversation gradually from one on access to technology to that on women's empowerment using technology with the help of an enabling environment

- Moving the conversation gradually from one on access to technology to that on women's empowerment using technology and ensuring women's voices are taken into consideration while designing digital products and services. To this end SEWA is partnering with several organisations such as BBC Media Action, USAID, Quest Alliance, L&T Financial Services, Facebook to ensure women's socio-economic empowerment through digital inclusion.

III, Covid crisis has increased the use of digital technology...has it also increased inequalities?

Girls, women, and marginalized groups are least likely to have access to technology. This was already a dire disadvantage, and now, as the COVID-19 pandemic has moved so many aspects of daily life online, this lack of connectivity has become even more alarming.



The internet has evolved from being a luxury asset to a key utility and public good, yet 3.6 billion people remain offline. Digital disparities reflect the inequality and discrimination that exist in wider society, with access lowest for the least privileged. In low- and middle-income countries, 433 million women are unconnected and 165 million fewer women own a mobile phone compared with men. Boys are 1.5 times more likely to own a phone than girls in many countries, and among those who do own phones, boys are more likely than girls to own smartphones. The global internet user gap is 17%, and the digital gender gap exists in all regions of the world — and continues to grow. No society is immune.

We know from Ebola and other epidemics of the past that health crises magnify existing inequalities such as these. But for those without access to a phone, these services might as well not exist.

IV. Some suggestions for how the inequalities can be overcome

UN Women suggests

- We must ensure that solutions do not only focus on high-end tech, further marginalizing girls and women without those resources.
 - A two-pronged approach is needed: to assure full connectivity for everyone and to cater to those who are not online.
 - We need free or cheap access to the internet for those who cannot afford it, whether in the form of lower data-bundle costs, the waiving of caps and additional fees on data usage, or zero-rating important websites, such as those with key educational content.
 - Service providers, too, need governments to provide a supportive regulatory environment to help maintain connectivity as demand surges.
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