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Renana Jhabvala

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Overcoming Gender Inequality in the Digital World

Renana Jhabvala

I thank the International Federation for Information Processing (IFIP) for inviting me to this conference and would like to commend it for taking up the difficult task of addressing issues of digital inequality. There are many forms of digital inequality, which I am sure the conference will address. However in this talk I would like to focus on a particular form, that is gender inequality in the digital world.

I come from SEWA, Self employed Women's Association, which started as a trade union in India working with women in the informal sector and has developed into a family of organisations which include all kinds of social enterprises and direct capacity building reaching out to SEWA's 1.7 million members for a variety of functions, from fighting for rights, especially economic rights, to delivering services such as micro-finance, health care, child care and helping women to form social enterprises to access the markets. The women who are members of SEWA include rural women such as small farmers, agriculture workers livestock producers and urban workers such as domestic workers, street vendors and of course many more trades. These women constitute over 90% of the female workforce in India. And SEWA is confined not only to India but has also founded international networks and federations such as HomeNet, the international network of homebased workers, StreetNet, the network of street vendors and the International Domestic Workers Federation.

These are the women I am going to be talking about today. They are the women at the base of the economic pyramid and so already face social as well as economic inequality, which are now compounded by digital inequality. Digital inequality is both a consequence of the socio-economic inequality, as well as a cause to deepen these other inequalities.

In order to tackle digital inequality, it is really important that we understand the degree of inequality, and are able to measure it. There are many different estimates of gender digital inequality and it becomes quite difficult to actually put all these figures together to come to one conclusion. For example the Kantor IMRB study says that only 30% of women use internet services and 38% use mobile phones as opposed to 71% of men, whereas the a GSMA study says only 16% of women were using internet services. The Pew centre tells us that 34% of men and 15% of women have smartphones, whereas the IAMAI (internet and mobile association of India tells us that double the number of men use the internet as compared to women. There are many more studies which I will not quote here. But looking at the welter of statistics we have, it is obvious that we need reliable figures on the degree of inequality.

Regardless of the exact numbers, it is obvious that there is a high level of difference between men and women on the use of the most common digital assets such as mobile phones, smartphones and all means of accessing the internet. There is no existing data, but observation shows that these differences are even higher among the families who are at the base of the economic pyramid.

The reasons for these differences are well known and mirror the socio-economic inequality that exists in the world in general and in India in particular. Women have lower levels of education, and especially among older women, a higher level of illiteracy; patriarchal mind-sets which do not allow women freedom to explore the outside world; product contents on digital devices which are more male oriented; a fear of online harassment; lack of digital literacy; a reluctance to spend family funds on women-- when there is a smartphone in the house, it is usually the men who use it.

Although the digital gap affects both the social and economic aspects of a woman's life, here I would like to focus more on women's economic status, as women are particularly disadvantaged economically. According to the National Sample Survey (NSS), the female labour force participation rate is only 27%, and women earn, on the average, about 50% of a man's earnings. If women are to reduce this gap, they need access to digital assets. Digital Assets can be defined as- a) digital infrastructure, tools, hardware or devices, for example, mobile phones, personal computers, digital kiosks etc., that enable access to digital technology, as well as b) digital platforms, processes or entities, for example, e-marketplace, mobile banking, information channels, digital documents, that help access opportunities of gainful employment and entrepreneurship. In other words, digital assets are both tools and processes that facilitate access to information, resources, opportunities for employment, and better income.

Digital assets do not, however, exist on their own, they need to be embedded into the larger system. An important part of our economy, indeed of our daily life, is the financial sector, and women need to be part of it, as in today's world, money is the oil which keeps life running. Worldwide there is inequality in financial inclusion although financial inclusion has been a priority in India, and the Government made a big effort to open bank accounts for all. However, with the widespread use of debit and credit cards, and the introduction of fintech, financial inclusion has acquired a digital aspects which excludes most women. Our experience has shown that with some digital literacy women can overcome these barriers and begin to use digital tools with ease. SEWA has trained digital sakhis who work mainly in rural areas and train women (and also men when they request it), in how to use ATM machines, how to access their bank accounts through Bhim and other applications and how to apps like Paytm for all kinds of payments. These digital sakhis are not only highly regarded in their villages, but they themselves perform many digital services for the villagers, thereby earning a living.

Many of the digital sakhis in different states in India have attached themselves to banks as business correspondents and are able to provide important banking services. During the COVID-19 crisis and lockdown for example, most people were unable to access banks due to lack of transport, and it was these women who reached families with their pensions, with cash relief from the Government and helped them access their savings.

Over 65% of India's population still lives in villages, and a large proportion of them is dependent on agriculture. In fact, about 75% of rural working women are engaged in agriculture. There is a feminization of agriculture as men move to more lucrative employment, or migrate to urban areas, women have been taking care of the farms and the livestock. Digitization has played an important part in imparting information and in marketing of crops, vegetables and milk, and the digital gender gap means that these

women farmers tend to get left behind with lower productivity and lower prices for their produce. Our interventions in these areas have shown that agriculture can be made more productive. Firstly, we have collaborated with meteorological department to bring women weather updates on their mobile phones, which enables them to decide when to plant, when to give water, when to harvest etc. Second we have linked them with available apps and websites which give the prices on that day in the local mandis. This has made a big difference as mostly women farmers tend to sell their produce to local traders, and by knowing the price at the mandi they can obtain a fair price. Thirdly, we have an IVR system whereby they receive messages and small talks from experts about existing agricultural practices in their area, which can increase their yield.

In both urban and rural areas, many women are self employed micro entrepreneurs, and often the whole family is involved in the enterprise. They need to reach the market to sell their products. Marketing is getting increasingly digitised too, many of us order our food, clothes and other items from marketing platforms such as Amazon, Big Bazaar, Swiggy and many many more. These too, are causing increasing gaps, as the goods which are supplied on these platforms tend to be from bigger enterprises which are controlled by men. Women's enterprises tend to be small, often micro, and they are unable to access these platforms. However many women microentrepreneurs have found a way around this by using free apps such as Whatsapp and Facebook and have created local marketing channels through which they have been able to service their customers. Some platforms have been able to reach out to women who provide services, for example Urban Clap has on-boarded beauticians who will offer personalised services in people's houses. Other services include child care, domestic work and old age care.

India is a young country, with about one-third of its population being below the age of 24 years. Girls education has grown by leaps and bounds, primary education is near universal, and although girls lag behind boys in middle, secondary and college education, this too has grown tremendously for girls in the last two decades. These girls are better prepared to access the internet than their previous generation. However, for young girls there is an additional barrier. Their families are over protective, and do not want to allow them access to the internet or to smartphones. We have found that young girls often have to depend on their brothers even to get important information like their own exam results.

When young educated girls are able to overcome the barrier of family they use it to enhance both their knowledge and their opportunities. For example, some girls earn extra money by doing tuitions, having learnt on how to teach others through Youtube videos; others take designs off the internet to stitch clothes for themselves and others; still others use Youtube to learn to dance or sing or cook. Some young girls have learnt Kobo, a data collection digital tool and collect data for research agencies; others help their families and neighbours to book train tickets or order products off platforms. Access to the internet can tap the huge potential that exists in these young, first generation educated girls.

2020 has been the year that the menace of COVID-19 has hit the whole world, leading to lockdowns, economic slowdowns and social distancing. During this year digital tools have been perhaps the most important way that people have been able to connect with one another. Women have been frontline workers using tools like Whatsapp and

IVR to reach health messages to large numbers, to ensure Government benefits of food and cash were reaching those in need, to reach nutrition and immunization to children, to ensure pregnant women got to hospital and in general trying to make life for people a little easier during one of the most difficult times

Society will not progress if half the world gets left further and further behind due to digital inequalities. Digital assets in the hands of women will not only empower them but will add to employment, GDP and an enrichment of society as a whole. This inequality must be overcome.