

4 WAYS TO BRIDGE THE INTERNET GENDER GAP IN INDIA

What is soon to be the world's most populous country has [658 million](#) internet users. A mere [one-third](#) of these users are women. The disparity grows in rural areas, where the numbers shrink to [one-fourth](#).

In 2020, the Supreme Court of India declared access to the Internet as a [fundamental human right](#), following the charter of human rights and principles for the internet that came six years before from the [United Nations](#). While the ruling in 2020 was largely met with unanimous agreement in principle, the gaps on ground were laid threadbare by the pandemic that arrived two months after.

Overnight, as life came to a standstill, it became evident why the internet being a fundamental human right was so important, more so for women. One could say that had more focus been placed on bridging the internet divide, access to education, healthcare, finance and livelihoods would not have been a bridge too far, as it turned out to be. During the pandemic, girl children in rural

areas – already underrepresented in the classroom – had no virtual schools to go to. Millions of women did not have a virtual doctor on call when they needed one. They could not access their non-traditional financial funds; neither could they transact with digital payments for essential goods. All while they lost their jobs in traditional sectors such as garment manufacturing. But what if they had been beneficiaries of the internet all along?

The alternative is easy to imagine, but finding solutions requires straddling areas ranging from socioeconomic to infrastructural. The socioeconomic answers are complex and variegated; the infrastructural, if pinpointed, seems plausible to solutionise faster.

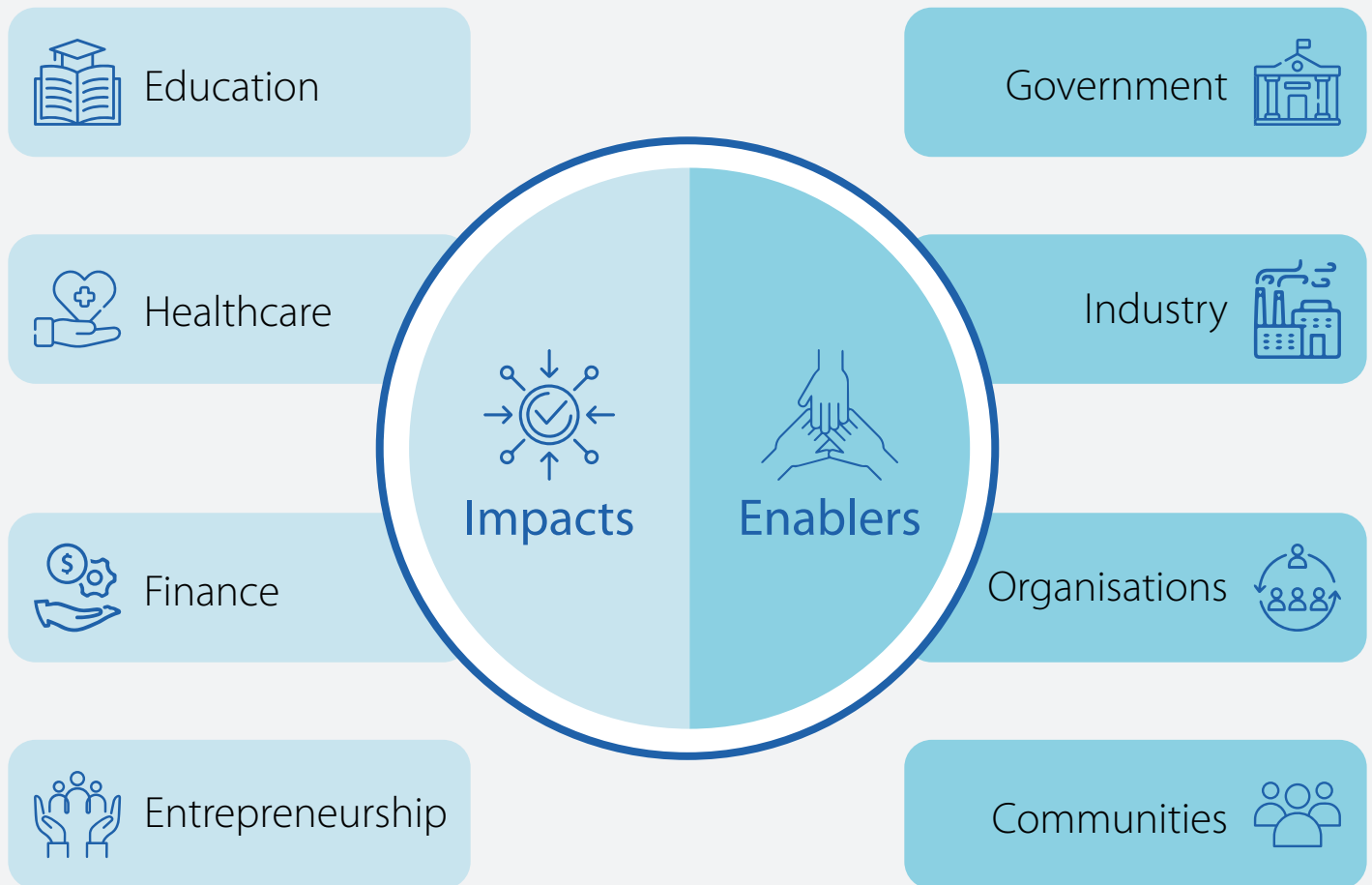


Fig 1. A Framework to Enable Internet-Driven Prosperity for Women in India

The first step is to build a framework encompassing the immediate areas where large gains can be reaped and while devising a framework such as this, it needs to lean towards the rural than the urban, where more work must be done. The impacting areas and the enabling actors are brought together to create a prosperity-focused circle of access, where the enablers can contribute to all possible outcomes with large-scale interventions implemented either cohesively or simultaneously. Either way will be additive at first and then multiplicative, over time shrinking the systemic gaps that exist to bring women closer to empowering tools and lives.

1. Education platforms built to reach the girl child.

If India is to become a global knowledge superpower as envisioned in the Government's New Education Policy (NEP), 2020, then the nation's [174.25 million girls](#) from the school-going age of five to 19 years must be digitally-enabled. This number is one-fourths of the entire female population of India and represents the most promising set of potential digital natives who can learn to use ICT-based systems to further their futures. The Indian Government has launched programs such as Digital Infrastructure for Knowledge Sharing Platform (Diksha) for children from grades 1 to 12, and corporations such as Hindustan Petroleum Corporation Limited (HPCL) have created computer education programs like Unnati for rural access. Technology companies like Infosys are shaping the infrastructure, with a nationwide digital literacy platform Infosys Springboard hosting over 2.4 million learners, 30% of whom are women. Clearly, initiatives are in place, but the fillip for the girl child will come from efforts to enrol them on platforms most suited to their learning needs. This is the horse that carries the digital cart ahead, as internet access and the resulting skills gained at an early age will manifest in other areas, employability to livability.

2. Financial inclusion as a portal to self-reliance.

Another disparity that exists is that [one in five Indian women](#) lack access to a bank account. Compare this with a statistic that uncovers India's high adoption rates for mobile banking in metropolitan cities, where [eight in ten](#) bank account holders use some form of mobile banking. The divide is massive, and the Government has already made strides to reach the underserved with the Pradhan Mantri Jan Dhan Yojana for wider access to financial services and Dhan-Aadhar-Mobile to improve adoption of financial technology. But if this stride is to become a leap, women must be lifted out of marginalisation with concerted effort from



industry, non-governmental and community bodies. With growing mobile device penetration and a massive digital payments infrastructure in the form of the Unified Payments Interface (UPI) comes an opportunity to ensure it is coupled with digital finance literacy. In the state of Gujarat, for instance, a mobile library lets women from low-income households borrow phones so they can attend online skill training sessions, creating a means to become aware of internet banking and use it to enter a transparent and regulated world of transactions free of biases and unethical loan practices. Women, however, when new to digital marketplaces also need education on fraud and privacy, information on which must be designed at all possible digital points of entry.

3. Healthcare access as a determinant of quality and longevity of life.

A telling statistic that outlines the need for women to be the primary recipients of digital care is that [one in four](#) women reported distance to a health facility as a roadblock to accessing medical services. Lack of awareness of medical conditions in rural areas has historically been one of the factors in low infant mortality rates in addition to late detection of life-threatening illnesses. Telemedicine in vernacular languages can be the equaliser that women need. Digitised medical knowledge packs, doctor-on-demand portals and electronic health records are the essentials in ensuring that monitoring and managing care for women is equitable and universal irrespective of their social condition, in a manner that is safe and reliable.

4. Entrepreneurial pathways for micro and small business aspirants.

There are [15 million](#) women-owned micro, small and medium enterprises in India and the wood-based handicrafts industry alone employs 3.74 million women. The opportunities to be gained by mentoring them, and the millions more that are part of the small business sector, can have a direct impact on the nation's

gross domestic product. Business basics and skills training as well as getting micro-entrepreneurs online to digital marketplaces will have ripple effects that flow through to financial, medical and educational inclusion. The institutional wheels are already in motion: the Maharashtra State Rural Livelihood Mission has facilitated online skill training for women in home businesses such as mask production, coupled with trading on online storefronts by facilitating a partnership with Amazon. More such public-private collaborations will improve the ability of women to take charge of their financial destinies and create more robust, self-reliant communities.

To drive outcomes across the spectrum of internet enablement for women, the most immediate mandates are distribution of devices and affordability of data. The next layer is that of digital identity, where India's digital goods, or the India stack as it has come to be known, is already an architectural standard on the technology front. The last mile is awareness and access, for which it will take the collective actions of every government institution, corporate entity, non-governmental body, and community stakeholders.

The journey no doubt is a long one, but a sense of urgency will make the difference in realising sustainable results for internet gender equality that are seen in years, not decades.

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