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Cooperatives for DigitALL and Women Empowerment

*Dr. Jyotsna Dhavle | **Sonal Kadam



In the global landscape, women earn only 77 cents for every US dollar earned by men. Women hold merely 24% of parliamentarians worldwide and only 23% of senior management positions globally. There are also significant issues with women often disproportionately affected by a lack of access to digital devices, data or skills – essential to participate fully in modern life.¹ According to data on Internet usage in India, only 42% of women use the Internet, compared to 58% of men (ICUBE, 2020).

The government introduced the Pradhan Mantri Digital Saksharta Abhiyan (PM-DISHA) in 2015 and the Pradhan Mantri Grameen Digital Saksharta Abhiyan (PMGDISHA) in 2017 to combat the low level of digital literacy in India. The initiatives

aim to provide one member per household in the nation, fundamental digital literacy. However, this initiative does not exclusively focus on women.

Thus, there is urgent need to explore how the digital gender gap is growing along with a widening trend between the economic and social inequities. Also, there is need to understand the significance of safeguarding the rights of women and girls in digital environment by tackling online and ICT-facilitated gender-based violence.

Technology facilitated gender based violence (TFGBV) is an action carried out using the Internet and/or mobile technology that harms others based on their sexual or gender identity or by imposing harmful gen-

der norms. With sophistication in digital technologies, we see more and more sophistication in TFGBV. This type of violence can take many forms. Typical forms include online gender and sexual harassment, cyberstalking, image-based abuse, doxing (publishing private personal information), impersonation, hacking, hate speech etc. With more flashing occurring when people join online gatherings in various types of content like racist, sexist, pornographic, or anti-semitic to shock and disturb viewers. Similarly, image-based abuse encompasses both non-consensual distribution and creation of private and/or sexual images. For perpetrators of TFGBV, the Internet offers the best weapon as it allows them to monitor and control their targets glob-

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ally. Victim-survivors have few options for recourse against the many forms of online gender-based violence, including threats of harm. The obvious consequences of TFGBV is the resulting mental and physical health effects which have forced many victim-survivors out of online spaces and silenced their voices completely. In a nut shell, literacy and digital skills, affordability; safety and security prove to be major obstacles that prevent women from utilizing mobile services and digital technology to their best potential.

To involve women in technology, more innovative solutions and innovations supportive of gender equality; catering to the needs of women should be designed. Contrarily, if women are excluded it will certainly result in financial consequences. New methods and resources to put men and women on an even playing field at workplace, community and public spaces, which is possible due to digital technology and innovation. Digital technology which can be gender-responsive can offer new possibilities to globally empower women and strive to end all forms of disparity and inequality in the digital era, and finally lead to change and innovation in the ecosystems. To give women a sustainable future, transformative technology, digital education for women and marginalized population are a must as it has the potential to unleash greater mobility options, safer living practices, and network access for women, all of which

open up new possibilities and promote more sustainable development for all.

A “cooperative society” is an association of persons who join together and work voluntarily for mutual benefit. The cooperatives can play a crucial role providing digital and technological orientation for women members with a view to encouraging women to make full use of technology for their social and economic development. It is heartening to note that Mann Deshi Mahila Sahakari Bank is the first bank in India to be owned and operated by low-income rural women. This Bank undertook a novel project striving to provide last-mile female bank agents with digital literacy tools and training women in remote villages to enable them to access financial services with ease at a nominal price. Women take part in week-long and intensive hands-on workshops where they are taught how to use smart gadgets. After mastering the technique, these women become eligible to work as “Digital Didis” or digital trainers. Having the title of ‘Digital Didi’ being conferred on them, women become eligible to teach other women digital literacy in the comfort of their homes of rural women. These efforts have led to small businesswomen becoming tech savvy using social media platforms like Facebook and Instagram to market their goods for generating a sustainable economic business model.

The “Financial and Digital Literacy Bus” is an initiative of the

Mann Deshi Foundation with the goal of helping rural women have better control over their finances. The Literacy Bus customized with the latest technology is stationed all at weekly markets. It has a dummy ATM machine and Wi-Fi enabled tablet to teach women how to use mobile apps and carry out cashless transactions.

During the Pandemic, women farmers in Kashmir working with SEWA (Self-Employed Women’s Association) used WhatsApp to create an alternate supply chain to expand their markets and sell local produce (apples and cherries) to customers in Gujarat. They saved time and effort, connecting with the right set of buyers and were able to facilitate successful transactions. This is a noteworthy experiment which cooperatives pan India can emulate for women cooperatives and will prove to be a trailblazer in promoting digital inclusion for women in the informal economy.

“Looms of Ladakh”, a women cooperative based at Leh in Jammu & Kashmir, helps women artisans earn fairer prices in the global marketplace for their craftsmanship with the help of Instagram, an undeniable attractive digital marketing platform.

In a momentous achievement of local entrepreneurship zeal, Surguja-based women cooperative Mahila Udyami Bahudeshiy Sahakari Samiti (MUBSS) Limited, is the first in the state of Chhattisgarh to collaborate with India’s major online retail-

er, Amazon.in to trade authentic and rustic line of products. At first, the cooperative will sell multi-utility, eco-friendly cloth bags and subsequently expand its offerings. These eco-friendly bags are stitched by tribal women from rural hamlets which are 300 kms away from the state capital of Chhattisgarh.

Andhra Pradesh State Handloom Weavers' Cooperative Society (APCO), is making efforts to leverage the wide reach of social media platforms, and has tweaked its marketing strategy to find wider acceptance for the handloom products of the indigenous weavers which include women members and tap the global market. APCO and Flipkart have teamed for the purpose of SAMARTH initiative and curated an exquisite collection of handloom products for Flipkart customers, including traditional craft forms like Venkatgiri, Mangalgi, Chirala, Dhamavaram, Uppada and Rajahmundry. It is to

be noted that under SAMARTH, 'a special entrepreneurship promotion scheme for women', 20% seats in free skill development programs, organized under skill development schemes of MSME Ministry, is allocated for aspiring and existing women entrepreneurs.

Efforts are being made by the Centre Government and state governments, cooperative federations, national and state level cooperatives as well as rural based women cooperatives, who are working hard to increase the digital inclusion of women. However, much more work needs to be done in improving digital networks, creating targeted strategies to increase rural women's access to income-generating possibilities, such as field-based positions. This effort can also go a long way in establishing links between online platforms and other entities who deal with rural cooperative

Way Forward

Women led SHGs and coops are best suited to facilitate access to technical assistance through capacity building, digital literacy etc. For cooperatives, digitalization can be driven by evolving member needs, increasing competition in the market, changing business goals, and debilitating external shocks such as the Covid-19 Pandemic. Thus, digitalization is the most significant factor preempting the need for digital inclusion for everyone, especially women and marginalized groups. Most importantly, bringing women members, who may be semi-literate and not trained or comfortable using technology, into technology will result in more creative solutions and will also have more potential for innovations promoting gender equality and meeting women's needs for a sustainable cooperative economic development.

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