

THE DIGITAL LEAP

Women Connecting to Shape the Future

The Digital Leap: Women Connecting to Shape the Future



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Introduction



India's digital transformation is redefining the country's development trajectory, reshaping how people access and engage with public services, financial systems, markets, and information. Enabled by expanding digital public infrastructure and growing connectivity, this transformation is creating new opportunities for inclusion, innovation, and service delivery at scale. Digital technologies are increasingly being recognised as key enablers of inclusive growth and sustainable development.¹ Within this dynamic landscape, advancing women's digital inclusion is emerging as a powerful pathway to achieving equitable and sustainable development outcomes. Women's access to and use of digital technologies is steadily expanding, supported by rising awareness, improved infrastructure, and a growing ecosystem of digital services.² India's digital landscape has expanded rapidly, with growing mobile access among women supported by affordable data and wider connectivity. According to GSMA estimates (2025), about 71 percent of women in India now own a mobile phone, reflecting strong progress in access.³ While women remain around 33 per cent less likely than men to use mobile internet, the narrowing gap signals increasing uptake and highlights the opportunity to further strengthen digital skills and meaningful participation in the digital ecosystem.⁴

From a development perspective, strengthening women's participation in the digital ecosystem has multiplier effects across sectors. Greater access to digital tools enhances women's engagement with education, healthcare, financial services, and livelihood opportunities. It also strengthens agency, builds resilience, and supports more active participation in household and community decision-making. Digital connectivity, in particular, is enabling new pathways for women to participate in economic activities and access essential services.⁵

India's digital ecosystem presents a strong foundation to accelerate these gains. The

convergence of mobile connectivity, digital identity systems, and financial inclusion platforms has strengthened women's access, agency, and participation in economic and social spheres. Building on this foundation, expanding women's meaningful use of digital technologies can unlock new opportunities for entrepreneurship, improve access to government services, and enable active participation in emerging digital economies.⁶ In this context, the WomenConnect Challenge India (WCCI), a multi-year initiative by Reliance Foundation, adopted a catalytic approach to support innovative and scalable solutions that enhance women's access to and use of technology for social and economic advancement. By fostering locally grounded and context-responsive interventions, the initiative contributes to strengthening the ecosystem for women's digital inclusion. Established in India in 2020, the initiative underscored the importance of women's active participation across the digital landscape, from financial services and entrepreneurship to civic engagement.

At its core, the WomenConnect Challenge India aimed to amplify long-term impact by helping to incubate and catalyse new initiatives to expand women's digital opportunities. The programme supported initiatives aimed at empowering women to actively participate in the digital world, while also enhancing their access to education, employment opportunities, healthcare services, and entrepreneurship. These initiatives demonstrated how as women build digital skills and confidence, they are better positioned to enhance their livelihoods and contribute to more resilient and inclusive communities.

The publication *Women Connected: Strategies for Bridging the Gender Digital Divide* was the first in the

series. It focused on sharing insights and learnings from Round 1 of the WomenConnect Challenge India. This publication *The Digital Leap: Women Connecting to Shape the Future* is the second in this series and draws on the learnings from WomenConnect Challenge Round 2, offering valuable insights into the importance and impact of advancing women's digital inclusion. Structured around the experiences of the seven awardees, it highlights how each group is using technology to address everyday challenges—particularly those affecting livelihoods—and deliver practical solutions tailored to women's needs. A key insight is the importance of creating supportive environments where families and community stakeholders, including men, actively encourage women to engage with digital platforms. This support helps women access services, opportunities, and information, while also strengthening their role in economic and social decision-making.

The learnings also emphasise the value of community-led approaches, including training local women as digital champions and engaging trusted community actors such as teachers and healthcare providers to build confidence and uptake. Improving physical access to training for imparting digital knowledge and skills through safe and accessible locations and supportive measures such as childcare has further promoted women's participation in such trainings. Integrating digital literacy with livelihoods, particularly through Self-Help Groups and community networks, has demonstrated ways in which these skills can be connected to tangible economic opportunities.⁷

Building on the achievements of its first round wherein more than 180 applications were received out of which ten were awarded the grant, Reliance Foundation initiated the second round of WCC India. The second round drew over 250 applications, with seven selected grantees receiving up to ₹1 crore each (approximately USD 91,000 to

USD 122,000). These projects have reached over 250,000 women and girls across seven states and one union territory, focusing on areas such as small business support and digital training on financial transactions, along with guidance on using available digital resources and learning materials to strengthen business capabilities and skills. The selected organisations: Manjari Foundation, Yugantar, SeSTA, Digital Empowerment Foundation, The Goat Trust, ACCESS Development Services, and MSSRF—illustrate varied approaches to supporting women at different stages of their digital journeys leading to enhanced agency, confidence, and the ability to make informed economic and social decisions. The impact of the WCCI has been guided by five strategic focus areas:

- Change Social Norms and Cultural Perceptions
- Create Economic Opportunities
- Cultivate Women's Confidence
- Design Creative Women-Centric Technology
- Develop Community Support Strengthening Local Support Systems

The second round of the WCCI has now concluded and an impact assessment study conducted by Population Council Consulting in 2025 surveyed 1,985 individuals from seven awardee organisations to evaluate the effectiveness of a digital literacy programme targeting women. The findings reveal significant progress: 97% of women had access to phones, with 75% using smartphones, enabling the programme to shift focus from mere access to skill-building. Training efforts have successfully enhanced digital confidence, as 83% reported improved knowledge of phone functions, and women who owned phones demonstrated stronger digital skills, underscoring the importance of ownership for consistent learning. Over 80% increased their use of phones, social media, and digital payments, with 60% applying these skills to business activities, all reporting greater use of digital

payments. Awareness of online risks was high, with 92% who had access to phone recognised potential dangers and 75% understood digital fraud, highlighting the effectiveness of digital safety education. Financial inclusion advanced as 98% had bank accounts and 64% used Unified Payments Interfaces (UPI). Empowerment extended beyond technology: 87% experienced greater freedom of movement, 80% felt more confident and 77% took part in household decision-making, indicating a shift in traditional gender roles.⁸

The second round of WomenConnect Challenge India supported local efforts to empower women through meaningful digital inclusion. Drawing on real-world interventions across India, this publication highlights some of the key learnings that have emerged from this programme. It outlines five interconnected strategies, demonstrated through the work of this year's seven awardee organisations, to show how gender-responsive, community-rooted approaches can lead to lasting change. Importantly, it emphasises a more holistic understanding of digital access, one that goes beyond availability to include usability, relevance, and user-centred design. This approach ensures that digital solutions are responsive to the needs and contexts of women, including those with limited literacy, and supports more meaningful and sustained engagement. This publication explores the work of WCC India's second round of awardees, documenting their approaches, tools, and lessons. Their stories show how digital access can transform women's options and agency in their communities.

Changing Social Norms and Cultural Perceptions

For many women, using digital tools is not just a matter of affordability or availability but also of social acceptability. Programmes that challenge restrictive beliefs and foster collective awareness are

key to shifting perceptions and expanding women's digital freedoms. The chapter 'From Exclusion to Empowerment: How Digital Skills are Transforming Rural Women's Lives in Assam by Seven Sisters Development Assistance (SeSTA)' highlights how financial inclusion and digital literacy are enabling ordinary women to independently manage financial transactions, despite social challenges surrounding even the basic use of smartphones by women. SeSTA focuses on empowering women and adolescents in rural Assam by bridging the gender digital divide and strengthening livelihood opportunities. The story of the women illustrates the power of digital literacy to break traditional barriers and drive economic as well as social empowerment. Training on digital payments and the use of social media for business, for instance, has helped women entrepreneurs significantly increase their sales, leading to more stable financial situations for their families.

Creating Economic Opportunities

Digital technology holds immense potential to unlock economic opportunities for women. However, access to tools alone is not sufficient. Effective approaches also require training, resources, and support networks that enable women to generate income, run businesses, and participate in the digital economy. The Digital Sakhi programme, implemented by the Manjari Foundation in eight underserved districts of Rajasthan, serves as a strong example of how such approaches can be operationalised in practice. It leverages Self-Help Groups to train women in digital skills, financial literacy, entrepreneurship, and leadership. These Digital Sakhis then support others in their communities, creating a ripple effect of knowledge and empowerment. In parallel, the chapter 'Sustenance to Sustainability: Women-preneurs Conquering

Economic Opportunities' spotlights the ACCESS Digi-Sashakt Women-Preneurs Project in Jaipur. This initiative responds to the digital and business challenges faced by women entrepreneurs by offering targeted, practical training and peer mentoring. These efforts not only boost women's confidence and capabilities but also strengthen their roles as economic actors, helping them sustain and grow their enterprises in a digital world.

Cultivating Women's Confidence

Confidence is foundational to digital inclusion. Women must feel capable and secure in navigating digital spaces, especially in contexts where they have been historically excluded or stereotyped. Tailored, hands-on programmes can build this confidence while also unlocking women's leadership potential. In the chapter 'Empowering Rural Women: Transforming Livestock Farming through Digital Tools', The Goat Trust showcases its work with Pashu Sakhis—women livestock extension workers—in Uttar Pradesh and Assam. Through digital training and the use of user-friendly apps such as "Book a Buck" and "Goat Gurukul," the initiative helps improve animal care, market access, and incomes. With over 11,000 women livestock farmers reached, the project has led to measurable economic gains and growing self-reliance. More than a technical intervention, the initiative affirms that confidence grows when women see tangible improvements in their work, livelihoods, and standing within the community.

Designing Creative Women-Centric Technology

Technology must work for the people who use it. Women, particularly those with low literacy or limited digital exposure, benefit most from tools designed with their social and cultural contexts in

mind. Women-centric solutions featuring vernacular languages, intuitive design, and interactive formats can bridge usability gaps and deepen engagement. The chapter 'Weaving a Digital Safety Net: How "Fisherwomen Connect" is Transforming Women in Coastal Tamil Nadu' illustrates this principle. Led by the M. S. Swaminathan Research Foundation, the Fisherwomen Connect initiative supports coastal women through tailored digital tools and training. The initiative addresses economic vulnerability and digital exclusion with a model that includes capacity-building and community support. With appropriate technology and mentoring, fisherwomen are experiencing both increasing income and agency—making decisions about their livelihoods, safety, and social standing. The programme reaffirms that inclusive technology design is not only about access but also about dignity and empowerment.

Developing Community Support

Sustained digital inclusion requires more than individual learning; it demands strong community ecosystems. When women are connected to peers, mentors, and local leaders, they are better able to overcome barriers—whether technological, financial, or social. Two chapters illustrate this approach: Digital Budget Rani by Yugantar, and SheCatalysts implemented by the Digital Empowerment Foundation (DEF). SheCatalysts equips women in underserved regions of Uttar Pradesh, Rajasthan, and Jharkhand with digital and leadership skills, enabling them to become community trainers. Yugantar's 'Digital Budget Rani' initiative in Telangana and Andhra Pradesh documents a transformative journey where women similarly emerge as catalysts of change. In both cases, women extend their learning to peers,

ensuring that progress is not only scalable but is also owned by the community. These models demonstrate how community support fosters resilience, collective problem-solving, and local innovation, making digital inclusion a shared journey rather than an individual struggle. Both interventions also tackle stigma and exclusion by positioning women as community educators, who raise awareness about digital and financial services among their peers. By collaborating with public agencies and financial institutions, these local advocates help overcome resistance and build trust in digital tools.

Together, these five strategies, along with the innovative initiatives of the seven organisations, illustrate a multifaceted pathway to digital

inclusion. Across all WCCI interventions, a consistent set of enablers stands out: strong community leadership that fosters local ownership, peer-to-peer learning that accelerates knowledge transfer and builds confidence, and women's agency that turns participation into sustained action. These elements create resilient, self-driven communities where women are not only beneficiaries but are also central actors shaping change. They show that when women are active participants—when their lived experiences inform the design of programmes and tools—the digital divide can be meaningfully narrowed. The WomenConnect Challenge India demonstrates how local partnerships rooted in empathy and equity can drive digital transformation that is both inclusive and sustainable.





Changing Social Norms And Cultural Perceptions

In many communities, especially in rural areas, social norms and cultural perceptions play a significant role in shaping women's access to and use of mobile phones and the internet. Phone usage is often pejoratively linked to women's reputation and even as a distraction from caregiving duties. Similar negative perceptions such as the notion that married women using phones are to be regarded

with suspicion prevails in several villages of Assam and a similar pattern is discernible throughout the country. To address these negative tropes, SeSTA as part of WomenConnect Challenge India has designed a programme to bridge the digital gender divide in rural parts of Assam. The programme provides women with basic digital skills, such as using mobile phones for online banking and digital

payments and also focuses on helping them use social media platforms like WhatsApp and Facebook to market their products and expand their businesses. As a result of digital financial training, women who were once confined by traditional gender roles and restricted from using mobile phones are now empowered entrepreneurs, able to make independent decisions, connect with customers, and access essential services.

Similarly, usage of social media, once considered inappropriate, came to be seen as a tool through which women entrepreneurs are able to promote

their products and also connect them with wider markets and customers. This digital outreach is enabling them to broaden their business horizons beyond local boundaries. This next chapter showcases that with improved incomes and awareness amongst women, gender norms are shifting too, as women experience greater freedom of movement, better digital safety awareness along with increase in support for equal educational opportunities for girls. The intervention aims to be a tool for economic empowerment and as a means of breaking the chains of traditional restrictions and promoting gender equality.

From Exclusion to Empowerment: How Digital Skills are Transforming Rural Women's Lives in Assam



In today's digital age, basic digital literacy has become a vital tool for women's empowerment in India. The lack of digital skills and affordability concerns limits women's economic opportunities and their ability to navigate a digital world. Further adding to the challenges are the social norms that limit women's mobile use, particularly in South Asia. The perception that women are more vulnerable to the negative side of the internet and that would lead to reputational issues to family limits their access and usage of internet.⁹ A woman's ownership of a mobile phone is often subject to her family's approval, and even then, the device is sometimes shared with other family members so that they too have access to it.

In many rural communities, social and cultural norms add to the widening gender digital divide. Intra-household discrimination often prevents women from freely using digital devices, leaving them dependent on male family members for access. Even when women are allowed to use mobile phones, their online activities are closely monitored, further restricting their autonomy. Patriarchal norms view women's mobile use as improper—before marriage, phones are seen as a threat to a woman's reputation, and after marriage, as a distraction from caregiving duties.¹⁰ Such restrictions contribute to the already low internet usage in Assam, where only 29% of women have ever used the internet, according to NFHS-5.¹¹ These social norms not only hinder women's digital participation but also reinforce gender-based inequalities, leaving them further behind in the digital world.

In response to these challenges, SeSTA, a non-governmental organisation (NGO) in Assam, set out to bridge the digital divide and connect rural women to the Digital India initiative.¹² The aim was to ensure that women were not left behind in an increasingly digital world. SeSTA understood that,

without digital skills, women in rural areas would continue to face significant barriers to accessing essential services, managing finances, and growing their businesses. However, this journey was not without challenges.

Despite the pressing need for digital inclusion, many rural communities viewed women's use of smartphones with suspicion. Based on extensive field interactions, a representative from SeSTA, Jupitora, noted that "married women using phones were looked at with suspicion." This perception reflected broader societal resistance to women's use of smartphones, particularly among male family members and community leaders. In many cases, there was a prevailing fear that access to mobile phones might encourage behaviour deemed inappropriate, such as eloping or engaging in unsanctioned social activities. These concerns stemmed from traditional views regarding women's roles within the household and society at large. There was a strong belief that mobile phone usage by women could destabilise established norms and lead to an erosion of conventional family structures.

In some villages across rural India, village councils even imposed outright bans on women owning or using mobile phones. They argued that the devices "debased the social atmosphere" and encouraged undesirable behaviour, such as women eloping with men from outside their caste or community. On top of this, many women did not have the necessary documentation, such as voter IDs, to purchase a mobile phone or SIM card. Consequently, women were often forced to rely on male relatives to access mobile technology, further exacerbating the digital divide and restricting their autonomy.¹³

Despite these significant challenges, SeSTA recognised the importance of training women in digital literacy to empower them in the modern world. In today's increasingly digital landscape,

access to technology is essential for economic growth and survival. Digital payment systems, for example, enable women to manage their finances more effectively, access a broader range of services, and secure a better future for themselves and their families. Financial management skills are particularly crucial for women in rural areas, as they help them save, invest, and access government benefits, promoting financial independence and security.¹⁴

To address these gaps, SeSTA designed a comprehensive training programme aimed at improving women's digital literacy. The programme focused not only on teaching women basic digital skills, such as using mobile phones for online banking and digital payments but also on helping them use social media platforms like WhatsApp and Facebook to market their products and expand their businesses. Social media has emerged as a powerful tool for women entrepreneurs, offering opportunities for growth, visibility, and networking. Through these platforms, women could reach new

customers and enhance their economic prospects by promoting their products in ways that were previously not possible in rural settings.¹⁵

SeSTA's intervention, implemented over 15 months from June 2023, focused on digitally empowering women and adolescents in rural communities by bridging the gender digital divide and enhancing livelihood opportunities. Central to this effort was the mobilisation and training of Technology Sakhis, local women selected for their aptitude and motivation — who were equipped with foundational digital literacy skills. These Sakhis subsequently acted as community advocates, conducting interactive sessions that introduced women and adolescents to essential mobile technologies, digital payment systems, social media platforms, and online government services. The training was designed to build confidence gradually, starting from basic phone usage and progressing towards more advanced applications, such as financial transactions, digital documentation, and cyber safety.

Alongside direct training, SeSTA engaged local governance through workshops aimed at sensitising Panchayat leaders to the challenges posed by the digital divide, particularly its gendered aspects. This collaborative approach ensured community-level support and sustainability of the initiative. To reinforce learning and reach wider audiences, SeSTA employed folk media tools, notably street plays, which proved highly effective in raising awareness about internet safety, cybercrime, and the benefits of digital inclusion. These culturally resonant performances helped demystify technology and inspired community members to embrace digital tools confidently.

Recognising the vital link between digital literacy and economic empowerment, SeSTA placed significant emphasis on supporting entrepreneurs, including small and marginal farmers engaged in agriculture and animal husbandry. Many of these farmers traditionally relied on conventional methods, so the programme introduced them to digital tools that could transform their enterprises. Through targeted training, entrepreneurs learned how to effectively use social media platforms such as WhatsApp and Facebook not only to promote their products but also to connect with wider markets and customers. This digital outreach has enabled them to broaden their business horizons beyond local boundaries. Additionally, curated educational videos covering scientific methods of farming and livestock management were shared to deepen their knowledge and improve productivity. These resources, available through SeSTA's YouTube channel, serve as an ongoing reference, empowering entrepreneurs to adopt modern techniques and innovate in their practices.

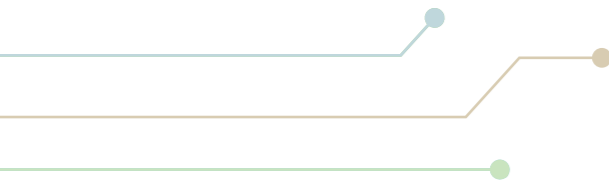
Tradition Meets Tech: Artefacts on Digital Platforms

Kulsan Khatun, a skilled bamboo craftswoman from the remote village of Mouzabari in Sidli block, faced years of limited sales and low income due to poor market access. Despite her talent and active membership in the Majoni Self-Help Group under the Milonjyoti Village Organisation (VO), she struggled to sell her products beyond her local area and often had to settle for unfairly low prices.

Things changed when she received digital literacy training from Abeda Khatun, a Technology Sakhi. Through the WCCI project, Kulsan learned how to use a smartphone to photograph her bamboo crafts, market them on platforms like WhatsApp and Facebook, and handle payments through mobile apps. Encouraged by the possibilities, she took a loan from her SHG to purchase a smartphone—an important investment for her business.

With her new skills, Kulsan started promoting her products online, reaching customers far beyond her village. Within six months, she sold bamboo items worth ₹16,700, a significant boost from her earlier earnings. Digital payments streamlined transactions, and online visibility allowed her to set fair prices. Her journey illustrates how access to digital tools can open up new markets and empower rural women like Kulsan to build sustainable livelihoods and claim greater financial independence.





The impact assessment conducted by Population Council Consulting (2025) affirms the transformative effect of SeSTA's digital literacy intervention across rural Assam. Furthermore, the intervention has significantly enhanced women's agency and self-confidence, with 89.6% reporting increased participation in household decision-making. Gender norms are shifting too, as 86% of respondents experienced greater freedom of movement, and 97% supported equal educational opportunities for girls. Importantly, digital safety awareness has markedly improved, with 92.5% of women now recognising internet risks and 93% understanding online safety practices.

The initial impact so far indicates that:

- 76% of women engaged in income-generating activities now using mobile phones for work, and all of them reporting increased use of digital payments in their businesses.
- Financial inclusion saw a substantial boost, with 98.5% of women owning bank accounts and 64% actively using UPI platforms, demonstrating digital tools' critical role in accessing financial services and government schemes.
- 88–94% of women reported autonomy over their phones and digital accounts, reflecting a significant shift in household dynamics and a decline in patriarchal control.

Digital Literacy: Gateway to Change

Pinky Das Tamuli, a 30-year-old woman from Bhurumora village in Majuli District, exemplifies how digital literacy can transform rural lives. Initially reliant on her husband's phone, she gained essential digital skills through training under the WCCI project and the Technology Sakhi programme. She learned to use mobile transactions, cybersecurity, and online platforms like YouTube and Facebook. Using YouTube tutorials, Pinky taught herself handloom weaving, painting, and stitching, turning these skills into income-generating activities. With a loan from her Self-Help Group, Pinky opened a small grocery store, adding a stitching machine and selling her handmade clothes. She promoted her products via WhatsApp and Facebook, reaching customers beyond her village. She also integrated digital payments using QR codes and managed her finances through Google Pay, gaining confidence in handling money safely online.

Now earning over ₹10,000 a month, Pinky's success has improved her family's financial stability and inspired many women in her community. Her journey highlights the power of digital literacy to break traditional barriers and empower rural women economically and socially.

The success of these women highlights how technology helps break socio-cultural barriers. In a society where women's access to mobile phones was once viewed with suspicion or severely restricted, SeSTA's initiative helped shift community perceptions. The stories of Jyoti, Pinky, and Kulsan demonstrate how technology served as a tool not only for economic empowerment but also for social change. Through social media and digital tools,

these women were able to showcase their skills and products, asserting their presence in the marketplace and challenging long-standing societal norms about women's roles.

By embracing digital literacy, these women not only overcame the initial scepticism and resistance from their communities but also became role models for others. The involvement of local leaders like the Technology Sakhis further facilitated the process, breaking down barriers in a culturally sensitive manner. Women who were once confined by traditional gender roles and restricted from using mobile phones are now empowered entrepreneurs,

able to make independent decisions, connect with customers, and access essential services. This demonstrates the breaking down of the socio-cultural barriers that once hindered their personal and professional growth.

SeSTA's programme highlights the transformative power of technology, not just as a tool for economic empowerment, but as a means of breaking the chains of traditional restrictions and promoting gender equality. Through these digital skills, women have gained not just financial independence, but also the confidence to challenge norms and change the perception of their roles in society.



KEY LEARNINGS

- **Promoting Financial Inclusion through Technology:** Policy should focus on facilitating access to mobile technology and digital payment systems, ensuring that rural women can participate in the digital economy and benefit from government schemes and services.
- **Community-Led Approaches Drive Sustainable Change:** SeSTA's success underscores the power of community-led implementation. By training Technology Sakhis—local women selected from within the communities—the programme was able to overcome deep-rooted scepticism and cultural resistance to women's mobile usage. These peer leaders became trusted advocates, bridging the gap between traditional norms and new digital practices, and ensuring that digital literacy became both accessible and acceptable at the grassroots level.





Creating Economic Opportunities

Reduction in the gender digital divide and creating economic opportunities for women are mutually reinforcing goals. Digital literacy becomes a powerful enabler, especially for women entrepreneurs as they are more likely to invest in and adopt technology, further expanding their income-generating potential. Taking this agenda ahead, ACCESS Development Services through its 'Digi-Sashakt Women-Preneurs' and Manjari Foundation through its 'Empowering Rural Women

through Digital Inclusion programme' under WCCI engaged women through interactive, learner-friendly and personalised support interventions.

ACCESS identified women entrepreneurs facing concerns like decreasing profits, shrinking customer bases, and poor bookkeeping. Challenges further exacerbated due to lack of digital literacy and financial knowledge. The chapter ahead showcases how their intervention is empowering women entrepreneurs by equipping them with essential

digital skills to improve efficiencies and navigating the challenges of the digital economy. Identifying and strengthening leaders within the community, ACCESS, by establishing local community advocates (known as BudhiMoney Didi), is creating a connected, evolving digital ecosystem enabling them to have a larger reach. The trainings are enabling women to avail better economic opportunities and many women have already begun taking leadership roles, not only within their businesses but in their households as well.

Extremely low level of digital literacy among rural women in the region was one of the challenges identified by Manjari Foundation which acted as barrier to avail services in areas such as education,

healthcare, employment and social mobility. The organisation is addressing the challenge through its intervention in a phased manner, first being basic smartphone training and second being advanced entrepreneurial training. Trainings are enabling women to not be just passive recipients of digital services, but also active agents and leaders within the digital economy. By equipping them with the confidence to navigate technology, perform transactions digitally, access essential services independently, the interventions foster a more inclusive, equitable, digitally empowered future and pursue entrepreneurial opportunities. Focusing on rural communities, Manjari Foundation aims to create an inclusive, equitable, and digitally empowered future for women.

Sustenance to Sustainability: Women-preneurs conquering economic opportunities



In the bustling streets of Jaipur, Urmila, a BudhiMoney Didi,¹⁶ reflects on the struggles of hundreds of women entrepreneurs, “Decreasing profits, shrinking customer bases, and poor bookkeeping are common concerns,” she shares. These challenges are not unique to Jaipur; they resonate with countless women running small businesses across India. The impact is evident in India’s small-scale industry sector, where businesses owned and operated by women account for only 9.46% of total enterprises around 995,141 businesses. The reason for such low rates of ownerships have been related to a wide variety of challenges, like lack of support from the family, finding the right contacts for the business, lack of awareness, lack of business knowledge, lack of management and marketing skills, poor partnership, lack of work-life balance and such related things.¹⁷ Amongst these reasons, lack of digital literacy and access to financial tools becomes an essential component. Lack of these often results in women remaining marginalized, unable to tap into the vast economic opportunities the digital world offers.

From retail shops in rural villages to craft businesses in urban hubs, women entrepreneurs are often navigating a maze of barriers that hinder their growth and sustainability. The rise of digital technologies offers hope, but the reality is complex. Between 2019 and 2021, mobile phone usage among women in India rose to 54%, up from 45.9% in 2015–16.¹⁸ While the digital ecosystem is expanding rapidly, a significant gap remains as only 33.3% of women in India use the internet, compared to 57.1% of men. The digital divide is even starker in rural areas, where just 24.6% of

women have access to the internet, compared to 48.7% of men. As Hemlata, a BudhiMoney Didi and an entrepreneur herself, puts it, “Many housewives, workers, and aspiring entrepreneurs are struggling to keep up with the rapid changes in digital technology. They need guidance.” This limited exposure to digital tools means that while women are gaining access to mobile phones, many are still left behind in harnessing the full potential of the digital economy.

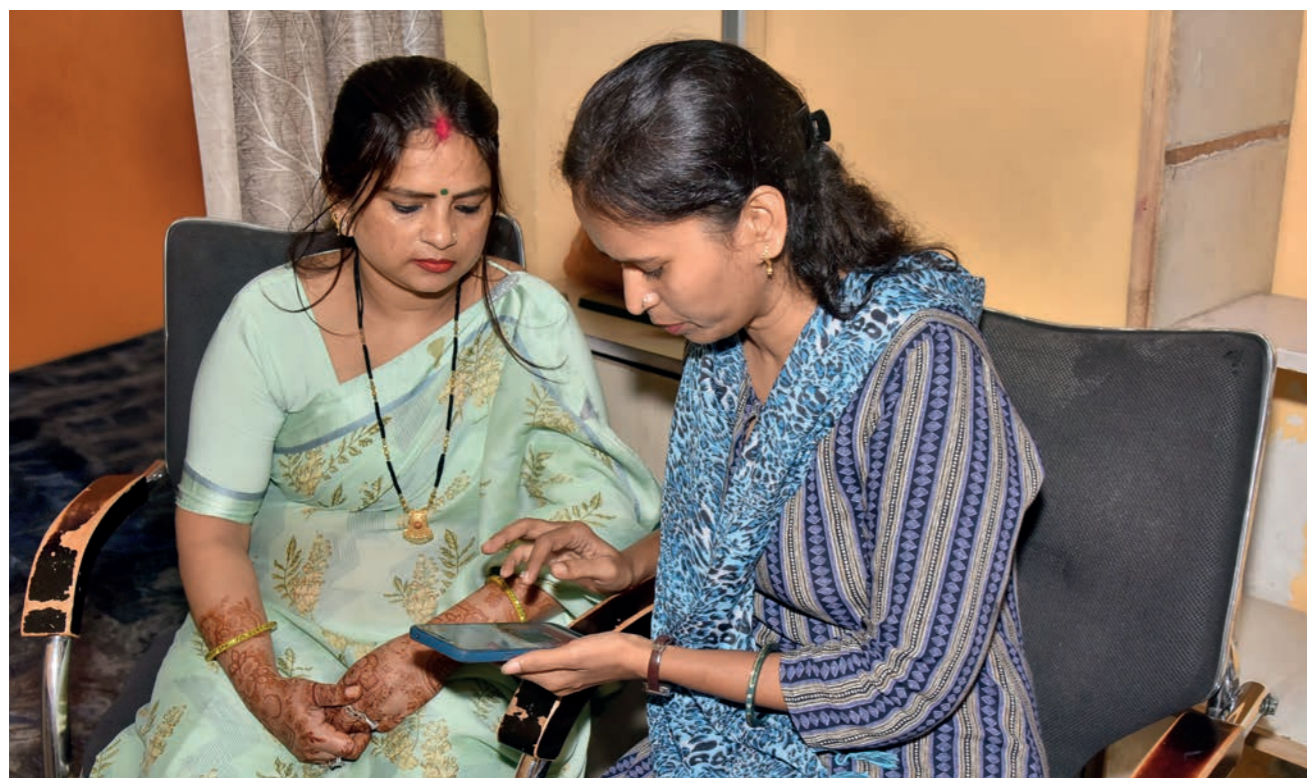
This is where ACCESS¹⁹ and its Digi-Sashakt programme step in. Digi-Sashakt is a targeted programme designed to empower women entrepreneurs (existing and aspirational women entrepreneurs) by equipping them with essential digital skills to improve efficiencies, foster growth, and navigate the challenges of the digital economy. The programme helps women thrive in a competitive environment by addressing both the opportunities and risks posed by the digital revolution. Digi-Sashakt assisted over 2,000 women to tackle economic, social, and technological challenges empowering them to build sustainable businesses and secure economic independence.

But the impact of the Digi-Sashakt program goes beyond individual success stories. By creating a connected, evolving digital ecosystem, it helps entrepreneurs expand their reach and transform their businesses by utilising technology and financial tools. Digital tools like mobile payments, online accounting, and e-commerce platforms enable women to break geographical barriers, manage operations efficiently, and access broader markets.

Digital Ecosystems For Women

The digital gender divide is a significant global challenge for sustainable development. Women's experiences within the digital ecosystem are often overlooked, both in terms of their policy implications and their impact on business. For the private sector, ignoring gender equality in technology could result in millions of dollars in lost opportunities each year. Gendered disparities in access to technology are not isolated issues; they are compounded by rural-urban and education divides.

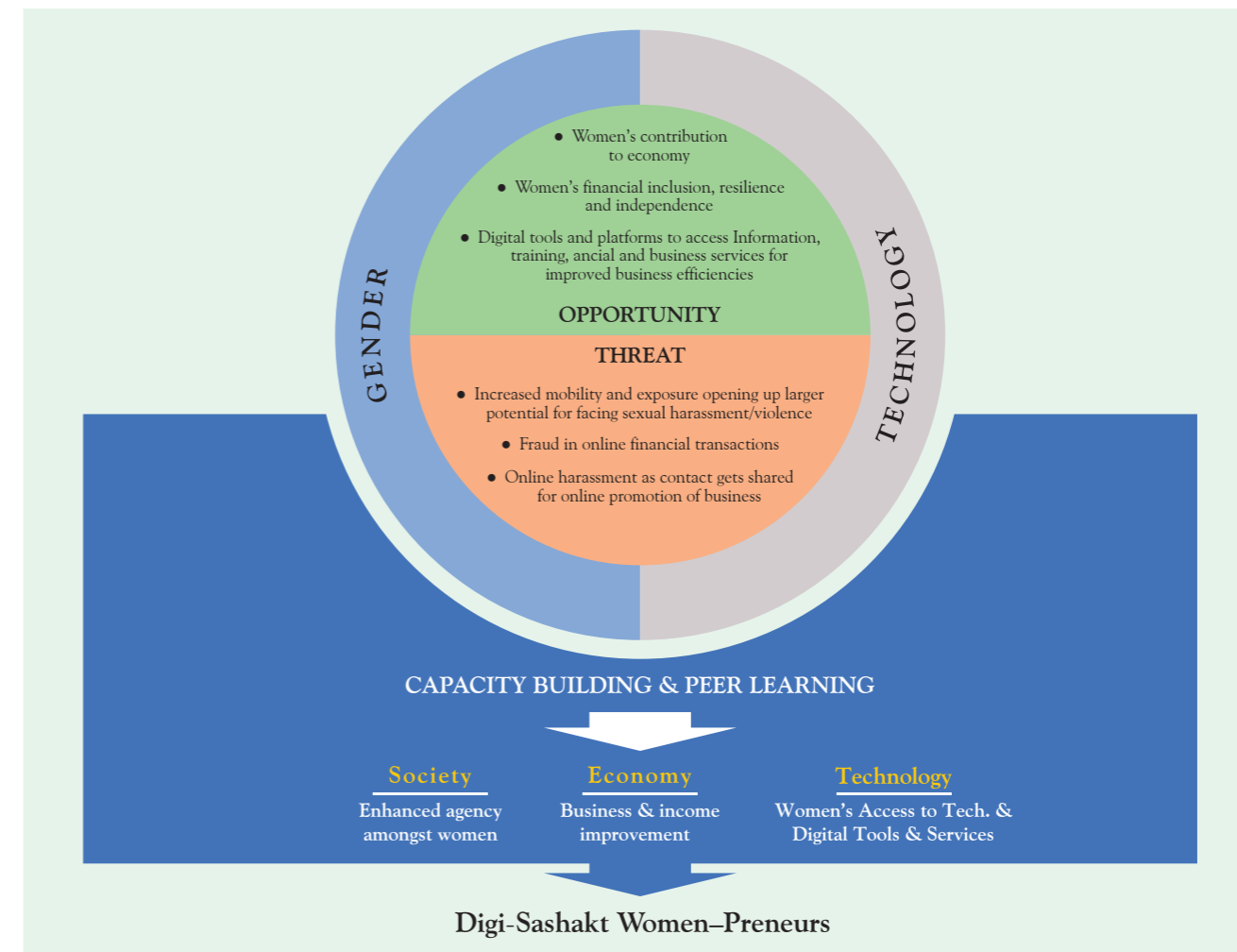
Research also indicates that gender-based violence is often a reflection of societal instability, increasing in the lead-up to conflict and remaining elevated in environments with weak governance and rule of law.²⁰ To support women entrepreneurs, a well-connected and evolving digital ecosystem (as shown in the diagram 'Bridging Gaps') is essential. It helps them build networks and grow their businesses. For example, digital payments can expand customer reach, improve pricing, simplify record-keeping, and provide better access to markets and information.²¹



Stages of MSME digitisation	
Use of basic digital tools	Microsoft office, email, WhatsApp, personal computers, mobile phones
Online presence	Website, social media, e-commerce, tablets, printers
Advanced digital tools	ERP, CRM, analytics, big data, automation, central servers etc

Stages of MSME digitisation. Source: <https://images.hindustantimes.com/images/app-images/2023/5/Roadmap-for-Digital-Technology-to-Foster-Indias-Msme-Ecosystem-Opportunities-and-Challenges.pdf>

Bridging Gaps: Women, Technology, and Digital Readiness



Under the Digi Sashakt programme, women entrepreneurs in Jaipur, Rajasthan, were empowered by enhancing their skills, knowledge, and awareness to lead sustainable businesses. Through targeted training and personalised support, they were guided in setting business goals, managing customer relationships, and accessing value-added services like credit linkages, licenses, government schemes, and efficient supply chains. Monthly in-person sessions, lasting 1.5 to 2 hours, focussed on strengthening financial literacy, business management, gender equality, and leadership. This initiative equipped women to seize emerging opportunities in an increasingly digital economy.¹

Besides, certain other subjects like banking, digital payments, savings, credit, insurance, inventory management, customer loyalty and social issues like gender biases etc were taught to women.

To further support and enhance informal sharing of knowledge amongst women entrepreneurs themselves, WhatsApp groups were formed comprising women from same cluster. It became a platform to share their learnings, experiences, peer-to-peer learning and forming a network in the society. BuddhiMoney app, featuring an animated character for smooth learning of women, was

¹The M. S. Swaminathan Research Foundation (MSSRF) is a not-for-profit organisation established in 1988 by Professor M. S. Swaminathan, using the proceeds from the First World Food Prize, which he received in 1987. With a mission to leverage modern science and technology for agricultural and rural development, MSSRF focuses on enhancing the livelihoods of marginalised communities across India. The organisation operates in 14 states, working in approximately 4,000 villages and reaching over 550,000 households, including 250,000 fisherfolk. Through its initiatives, MSSRF continues to drive sustainable development, climate resilience, and inclusive growth in the agriculture and fisheries sectors. For details: mssrf.org



Nisha's Journey: From Business Battles to Guiding the Next Generation

Nisha, a 21-year-old entrepreneur, aimed to expand her family's handicraft business. Her journey wasn't without struggles as she faced limited market access, pricing challenges, and stiff local competition but remained determined to keep her business afloat.

She enrolled in the Digi Sashakt Project, learned skills by undergoing monthly trainings schedule. The close proximity (1 – 2 km) of the training centre helped Nisha and other women to easily commute and attend the training. Nisha shares how through trainings, she got connected and participated in exhibitions that opened up new market opportunities for her business.

Embracing the digital age and executing her learnings from the training, Nisha opted for digital payment options and promoted her business through social media. These efforts led to her business attracting more customers and even receiving orders from other women undergoing training with her. She and her father, with assistance from ACCESS, showcased their products at an exhibition hosted by the National Urban Livelihood Mission (NULM) and District Industries Centre (DIC) in Rajasthan.

But Nisha's journey didn't stop with her own growth. The support she received through the Digi Sashakt Project fuelled her desire to give back to others. As she has become a BuddhiMoney Didi, she trains and mentors other women and passes on the knowledge and skills she acquired to empower them. Now, Nisha is not just a thriving entrepreneur but a mentor in her community, helping others take the leap toward a brighter, more empowered future.

introduced. It enabled women to access training material like modules, videos and manuals as and when required.

Building on this foundation of peer learning, the programme advanced into strengthening leadership among women entrepreneurs to expand the programme's reach. They refined the skills of the women entrepreneurs, nurtured them and identified 80 exceptional participants who demonstrated strong communication abilities and active engagement to further scale knowledge sharing within communities. These women were selected as 'BuddhiMoney Didis.' As leaders within their communities, they took on the responsibility of training, coordinating, and organising gatherings for 10 – 15 other women, who they had personally enrolled.

The programme interventions led to partnering with various government agencies like National Urban Livelihoods Mission (NULM), Ministry of Micro, Small and Medium Enterprises (MSME), District Industries Centre (DIC), Cyber Crime Units, Women and Child Development Department (WCD), and District Commissioner Handicrafts (DCH) along with other NGOs, CSOs and other organisations. These further provided women entrepreneurs a platform to showcase their skills and products like at various exhibitions, workshops and other trainings.

Despite the successes, the journey was not without its challenges like deeply ingrained traditional mind sets where women often required family approval to take decisions, slowing down their entrepreneurial growth. Another challenge is the lack of proper documentation owing to which women were not able to register for digital financial services, government schemes and other such services. With the help of collaborations with governments, NGOs and other private players, women could get their queries resolved regarding documentation and learn about benefits of various schemes as they directly engaged with the officials and other stakeholders in the field. Such collaborations resulted in the expansion of women's networks and their enrolment in complementary programmes being run by other players and it has broadened their market access.

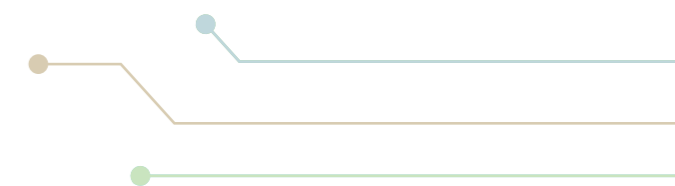
As a result, women entrepreneurs like Hemlata, Urmila and others expanded their customer base by diversifying their products and services, used digital payment methods for receiving and making the payments, and reached customers beyond their local communities. Owing to better economic opportunities, many women began taking on leadership roles, not only within their businesses but also in their households .

Learning, Adapting, Growing: Urmila's Business Transformation Through Diversification

Breadwinner of the family, 36-year-old Urmila from Jaipur, has been supporting her family and her husband who had an irregular income. While running a grocery shop, she faced issues like low customer turnout, competition from other shops and other such concerns. Urmila came to know about Digi Sashakt programme when an ACCESS team member visited her household for a survey. As a determined entrepreneur, she enrolled for the programme.

She learnt about the diversification of products, digital payments methods, government schemes, gender norms and digital financial tools. She implemented the learnings in her business by selling different kinds of products like hosiery and cosmetics along with other grocery items. Apart from utilising the digital payments platform for her business, she registered on Udyam²² and began manual and digital bookkeeping.

She shared, "Joining this project made me realise the importance of diversifying. Expanding my small grocery store with additional services has boosted both my customer base and income". As her shop has now become a one-stop solution for customers, it has witnessed an increase in footfall, contributing towards her higher sales and income.





Activities and Intervention	
BuddhiMoney club meetings organised	800
Number of training sessions organised (on business management and efficiency)	148
Number of training sessions organised (on financial literacy and financial management)	175
Number of training/sensitisation sessions organised (on digital literacy)	149
Scaling up Success	
Number of direct female participants onboarded (identified and trained) in the project	1200
Number of individuals (women, men, children) indirectly reached under the project	1070

The Digi-Sashakt programme empowered women by equipping them with entrepreneurial skills, including those aspiring to start their own businesses. The programme offered a combination of skill-building activities, access to digital tools, and digital-based training, enabling women to move toward greater economic independence. By opening

doors to new economic opportunities, it has significantly enhanced their overall well-being. As women gain confidence in their abilities and take on entrepreneurial roles, their influence is increasingly felt within both their households and communities, shifting the narrative around women in business and entrepreneurship.

The initial impact so far indicates that:

- 76% of women engaged in income-generating activities now using mobile phones for work, and all of them reporting increased use of digital payments in their businesses.
- Financial inclusion saw a substantial boost, with 98.5% of women owning bank accounts and 64% actively using UPI platforms, demonstrating digital tools' critical role in accessing financial services and government schemes.
- 88–94% of women reported autonomy over their phones and digital accounts, reflecting a significant shift in household dynamics and a decline in patriarchal control.

KEY LEARNINGS

- **Agents of Change:** Strengthening the capacity of local mentors is a more sustainable and effective approach, as they have local knowledge and understand the specific needs of their communities.
- **Entrepreneurial Empowerment:** Helping local women develop business skills can lead to more women-led enterprises, creating a stronger local economy and enabling more women to become confident entrepreneurs.
- **Technology for wider reach and learning:** IT-based mediums for training provide scalable, flexible and engaging learning opportunities. They enable women to access the information anywhere and anytime as per their availability and without any limit to the number of times they can repeat their attendance at the same trainings. A single application with training materials in theoretical, audio, and visual formats enables quick and effective learning. It allows users the flexibility to learn anytime and anywhere. Further, such apps enhance women's adaptability and familiarity with technology by enabling them to use digital platforms more confidently.



Empowered to Lead: How the Digital Sakhi Programme is Transforming Rural Women's Lives



In rural India, digital literacy is not just a function — it is an important tool for authority and progress. While technology has the potential to drive social change, an important digital division persists, especially in rural areas where the infrastructure remains insufficient. According to the findings of the 78th round of the National Sample Survey conducted in 2020, only 21% of women in India are digitally literate, compared to 22% of men.²³ This difference is even more pronounced in rural areas where socio-cultural obstacles, low literacy rates and access to technology limit women's ability to participate in the digital ecosystem. As a result, rural women face many challenges in areas such as education, healthcare, employment and others. Recognising this gap, the Manjari Foundation was established in 2015 with a commitment to empower women from marginalised communities by addressing social injustice, poverty, and exclusion. Operating across Rajasthan, Madhya Pradesh, Uttar Pradesh, and Uttarakhand, the Foundation saw first-hand how rural women were being left behind in an increasingly digital world. This prompted the launch of a dedicated intervention aimed at addressing the gendered digital divide as a means to unlock social and economic opportunities for women.

The Foundation identified eight underserved districts of Rajasthan (Ajmer, Baran, Bhilwara, Chittorgarh, Dholpur, Jodhpur, Rajsamand, and Udaipur) and implemented Digital Sakhi programme. The initiative was carried out in collaboration with the National Rural Livelihoods Mission (NRLM) through the State Rural Livelihoods Mission (SRLM) in Rajasthan. By partnering with SRLM and leveraging its Self-Help Group (SHG) platforms, the programme aimed to build on existing community structures and strengthen their community network to ensure deeper outreach and long-term sustainability.

At its heart, the programme aimed to ensure that rural women were not just passive beneficiaries of digital services, but were also active participants and leaders in the digital economy. By enabling them to navigate technology confidently, access services independently, and explore entrepreneurship, the initiative aimed to create a more inclusive, equitable, and digitally empowered future for rural communities.

The Manjari Foundation, in training Digital Sakhis across rural Rajasthan, encountered several significant challenges. One of the primary barriers was the extremely low level of digital literacy among women in the region. Most had never used smartphones, computers, or accessed the internet. Oxfam India's Investment Report 2022 highlights that only 31 percent of women in India own a mobile phone, underscoring the extent of digital exclusion.²⁴ Another major obstacle was the lack of reliable internet connectivity in the targeted areas. According to the Telecom Regulatory Authority of India (TRAI), internet penetration in rural India stands at just 27.57 per 100 individuals, far behind urban regions.²⁵ Financial exclusion posed an additional hurdle as many women lacked bank accounts or familiarity with financial products such as loans, insurance or savings mechanisms. Around 20% of women in India are still unbanked, and among those with bank accounts, they are used less, with minimal access to savings and credit.²⁶ Finally, the Foundation had to navigate entrenched social and cultural norms that restricted women's mobility, agency, and public leadership, often limiting their participation in training and outreach efforts.

The Manjari Foundation recognised that limited digital literacy, curtailed financial agency, and restrictive gender norms severely limited the opportunities available to rural women in Rajasthan. To address these challenges, they launched the Digital Sakhi programme, a

comprehensive and community-led initiative designed to bridge the gendered digital divide and foster women's socio-economic empowerment. Women were identified and mobilised primarily through Self-Help Groups (SHGs), Village Organisations, and Women's Federations operating in eight underserved districts. Selection criteria for Digital Sakhis included a minimum education level of Class 8, active membership in SHGs, motivation to serve their communities, and leadership potential at local and regional levels.

The training for Digital Sakhis was delivered in two structured phases. The first phase concentrated on building foundational digital literacy skills. Participants were trained to operate smartphones and computers safely, recognise and mitigate online fraud, access and navigate banking and financial services, facilitate corrections of government-issued documents such as Aadhaar and PAN cards, and perform secure digital payments. These skills were imparted through materials carefully designed in

local languages, using simple text and rich visual aids to ensure accessibility regardless of literacy levels.

The second phase focused on advanced entrepreneurial training. Digital Sakhis learned how to register businesses under government schemes like Udyog Aadhaar and MUDRA, access insurance and investment options, promote products online, manage institutional bank accounts and loans, and guide others in applying for relevant government schemes. This comprehensive approach empowered Digital Sakhis to become capable digital leaders and facilitators within their communities.

Recognising the persistent issue of unreliable internet connectivity in rural areas, the Foundation innovated by creating offline learning modules. These modules enabled women to study independently at their own pace without requiring continuous internet access, thus overcoming infrastructure limitations.



Beyond digital skills, the Foundation identified regional livelihood opportunities based on local resources and market demand. They supported women-led entrepreneurship by providing incubation support, mentorship, and training in entrepreneurship development and basic accounting. By aligning closely with government schemes, they ensured women could access essential capital and scale their businesses sustainably. This holistic approach addressed both capacity building and financial needs, ensuring long-term viability for these enterprises.

Digital Sakhis became pivotal in spreading digital and financial literacy across their communities. They educated women on secure use of digital payment systems, recognising and preventing cyber security threats, accessing insurance and investment products, and promoting local products on digital marketing platforms such as Amazon, Flipkart, Meesho, as well as the Foundation's own platforms like Katori and Upaya. They also facilitated registrations for banking services and government programmes, helping women access vital economic resources and social welfare.

To provide continuous support, a dedicated toll-free call centre was established. Staffed by trained personnel fluent in local languages, this centre offered personalised counselling on digital literacy, enterprise development, business registration, product development, financial services, and market access. This accessible platform reinforced the Foundation's commitment to sustained empowerment and growth for rural women entrepreneurs.

The Manjari Foundation successfully addresses the multiple, intersecting challenges rural women face by implementing tailored, context-sensitive solutions. Low digital literacy has been addressed by designing training materials in simple, local languages with extensive visual aids and hands-on demonstrations, ensuring comprehension across varying education levels. Poor internet connectivity was mitigated by developing offline learning modules that allowed women to learn flexibly without internet reliance.



Women who lead: Digital technology bringing in the revolution

Varsha from Udaipur had never used a smartphone before joining the Digital Sakhi initiative. After completing the training, she launched a tailoring business, promoting her products through WhatsApp and Facebook. With her newfound financial literacy, she secured a microloan from Rang De, purchased more materials, and grew her enterprise. Today, Varsha is not only a successful entrepreneur but also a mentor, training other women in her village and helping them start their own ventures.

Similarly, Shanti from Rajsamand overcame significant cultural constraints to start a food processing business. Initially lacking digital and financial knowledge, she used the training to register her business, market it online, and manage its finances. She obtained a loan and set up a unit that now provides employment for other women. Like Varsha, Shanti has become a source of inspiration, guiding others towards entrepreneurship.

Financial exclusion was tackled through integrated financial literacy programmes coupled with direct linkages to microcredit platforms like RangDe, enabling women to access necessary capital for entrepreneurship. Social and cultural constraints, such as limited mobility and agency, were addressed by embedding the programme within trusted community structures like SHGs and Women's Federations, which fostered collective support and participation.

The programme's phased training approach, combined with mentorship and ongoing assistance through the call centre, helped Digital Sakhis build confidence and leadership skills. This created a multiplying effect where trained women became catalysts for change, spreading digital literacy, financial knowledge, and entrepreneurial skills within their villages.

By leveraging local livelihoods, aligning with government schemes, and facilitating access to digital marketing platforms, the Foundation supported women in building sustainable enterprises that contributed to local economies. This comprehensive intervention not only closed the digital and financial gaps but also promoted social and economic mobility, allowing rural women to access education, healthcare, employment, and government benefits more effectively.

The Digital Sakhi programme has had a transformative impact on the lives of rural women in Rajasthan, significantly improving their digital skills, expanding economic opportunities, and fostering greater social empowerment. Through structured training delivered in local languages and supported by visual aids and practical demonstrations, the programme enabled women to become confident in using smartphones and digital platforms. This training begun to bridge the digital divide, allowing women to engage better with modern tools and services. These changes reflect not only enhanced skills but also a shift in traditional gender norms, positioning women as active participants in their own development.

Financial inclusion has also seen considerable progress. Although 99.1% of women now hold bank accounts, only 53% use them regularly, revealing an area where continued training could potentially increase usage. However, encouraging trends have emerged: 33.3% of women now use phones for

business purposes and 76% rely on digital payment systems. While only 25.4% currently use UPI and a mere 0.6% engage in e-commerce, these figures are steadily rising as women gain exposure to and comfort with digital tools. The data clearly indicates that women with greater training exposure show higher levels of digital and financial activity, emphasising the need for sustained, repeated engagement. At the same time, the programme has nurtured a broader cultural shift. A striking 97.3% of participants now agree that girls are as competent as boys, and 98.2% support shared income

The initial impact so far indicates that:

- 95% (219 participants) of participants experienced greater household decision-making power.
- 66.7% of participants reported improved knowledge of digital payment applications.
- 85.4% feel confident using smartphones, showing the programme's success in bridging the rural digital divide.

responsibilities within the household, highlighting a move towards more gender-equitable attitudes.

The success of the Digital Sakhi initiative has established a foundation for ongoing development and sustainability. By equipping rural women with digital abilities, the programme has enabled them to manage their financial futures and assume leadership roles within their communities. By addressing gender inequality, it has opened opportunities for entrepreneurship and financial independence.

The Manjari Foundation aims to broaden the initiative, targeting 600,000 women in districts like Udaipur, Rajsamand and Chittorgarh within the next three years in collaboration with L&T Finance. This expansion will guarantee that the benefits of the programme reach even more women, encouraging additional economic growth and social transformation in rural India. Sustainability is an integral aspect of the model, as Digital Sakhis continue to act as community leaders, ensuring the programme's effects endure long after its initial stage.

KEY LEARNINGS

- **Empowerment Through Community-Led, Contextual Digital Literacy:** Community-based, context-sensitive digital literacy training empowers rural women by overcoming social and infrastructural barriers, enabling them to become confident digital users and local leaders.
- **Integrated Digital and Financial Skills Foster Sustainable Economic and Social Transformation:** Combining digital skills with financial literacy and entrepreneurship support creates sustainable economic opportunities and drives broader social empowerment and gender equality in rural areas.



Cultivating Women's Confidence

The feeling of being capable and secure in navigating digital spaces builds confidence, which is essential for women's empowerment. This internal belief system is often hindered by sociocultural norms, gender stereotypes, and the expectations of family members. Such concerns were identified by The Goat Trust (TGT), which found that although women play a critical role in livestock farming, they face cultural barriers, limited decision-making power, restricted access to markets,

difficulties in selling livestock products, and broader social constraints.

The following chapter showcases how The Goat Trust is creating pathways for economic independence for women goat livestock farmers. By utilising engaging audio-visual tools content on better goat management practices, digital financial literacy and Goat Gurukul App, women are being enabled to better take care of their livestock along with better reach to marketplaces.



Harnessing Digital Innovation to Empower Women Livestock Farmers



According to the UN Food and Agriculture Organisation, women represent approximately 43% of the agricultural labour force in developing countries, with a significant presence in livestock farming. In India, where livestock farming is a key component of the rural economy, women are often responsible for the daily care of animals from feeding and milking to healthcare and maintenance. This involvement generates income that improves household well-being and provides a financial safety net during times of economic uncertainty.²⁷

However, despite their critical role, women livestock farmers face significant challenges. Limited access to resources such as land, credit, technology, and training puts them at a disadvantage compared to their male counterparts. Cultural barriers, such as restricted land ownership and limited decision-making power, further exacerbate these issues. Moreover, women often struggle with market access, facing difficulties in selling livestock products due to inadequate transportation, market information, and social constraints. This lack of support and opportunities hinders their ability to scale up operations and improve productivity.²⁸

Digital literacy is essential in addressing many of these challenges. By gaining access to mobile phones, internet connectivity, and digital platforms, women can unlock opportunities for training, market access, and better decision-making. Digital tools, such as mobile apps and online resources, can provide vital information on sustainable agricultural practices, veterinary care, and financial management, empowering women to make informed choices. While many women face barriers to accessing these technologies, especially in rural areas, the support of extension agents and service providers can bridge this gap and enhance their productivity and economic independence.²⁹

Recognising these challenges, The Goat Trust launched the project *Empowering Pashu Sakhis & Women Small Goat Herders through Digital Platform* aimed at empowering women livestock farmers and creating pathways to economic independence. Founded in 2008, TGT is dedicated to enhancing the livelihoods of women in rural and peri-urban areas engaged in small livestock farming. By leveraging technology, TGT aims to provide women with the skills, knowledge, and market access needed to thrive.³⁰

The Goat Trust embarked on a transformative initiative to empower rural women livestock farmers, known as Pashu Sakhis, by fostering digital adoption and enhancing their skills. From the outset, the project team emphasised the importance of moving beyond simply introducing smartphone usage to fundamentally changing how these women engage with digital technology to improve their livelihoods. The initiative began with a carefully planned team orientation to ensure everyone involved understood the project's objectives and their roles. This was followed by the meticulous selection and orientation of 200 Pashu Sakhis, who were to become the primary agents of change within their communities.

A comprehensive baseline study was conducted to gather vital data on the Pashu Sakhis' existing digital literacy, livestock management practices, and socio-economic challenges. These insights informed the development of tailored training modules designed to equip the Pashu Sakhis with a wide range of digital skills. The first phase of training covered foundational topics such as smartphone operation, social media use, and cybersecurity principles. In the second phase, the training advanced to include transaction management, use of communication tools like WhatsApp and Google Meet, and the sharing of daily work reports digitally.

To support these efforts, the project team developed over fifty animated and audio-visual tools that provided engaging and accessible content on better goat management practices and digital financial literacy. These materials were actively used during Goat Rearers Group meetings to promote digital awareness and encourage tool adoption. The introduction of the Goat Gurukul App was a significant milestone, offering a dedicated digital learning platform for ongoing skill development and formal certification of Pashu Sakhis, with 106 participants enrolled in the certification course. In addition, twenty Master Pashu Sakhis were identified and trained to serve as mentors, fostering peer-to-peer learning and ensuring the sustainability of the initiative.

Alongside capacity building, two advanced Tele-Vet centres were established, providing veterinary consultations and emergency support 12 hours a day, seven days a week. This service bridged a critical gap in animal healthcare by allowing Pashu Sakhis to access expert advice remotely, improving the overall health and productivity of livestock. The Tele-Vet centres handled over 7,000 consultations, demonstrating the vital role of technology in supporting rural veterinary needs.

Understanding the importance of market access, the project also developed and launched the Book a Buck App, an innovative online marketplace connecting livestock farmers directly to buyers and suppliers of inputs. This platform facilitated seamless transactions, with 52 buyers and 500 sellers successfully registered, enhancing market efficiency and enabling women to command better prices for their products.

Digital connectivity was further strengthened through the establishment of WhatsApp groups, or

‘Digital Chaupals’, where Pashu Sakhis shared information on livestock feed products such as Dana Mishran and mineral blocks, took orders, and provided personalised consultations. This digital community interaction fostered a vibrant ecosystem of knowledge exchange and commerce.

Digital tools strengthening changemakers

Neermoni Rabha, a committed Pashu Sakhi from Sohori village in Goalpara district, Assam, exemplifies how digital literacy can revolutionise traditional livelihoods. Though she had extensive experience in goat farming, Neermoni struggled to achieve desired outcomes using conventional methods. Determined to improve, she embraced digital literacy training, which introduced her to tools such as Google Meet, YouTube, and Google Search. These platforms enabled her to learn innovative techniques, particularly in fodder cultivation. Inspired by what she discovered, Neermoni began cultivating Napier grass, which significantly improved her goats’ health and milk yield. Her success did not stop at implementation—she actively shared her experiences through Google Meet sessions and launched a YouTube channel to document her journey. These efforts inspired community-wide learning, leading to local workshops where others began adopting modern goat-rearing practices. Through her initiative, Neermoni not only revitalised her own farm but also helped elevate standards of livestock management across her village, demonstrating the transformative potential of digital tools in rural agricultural settings.



The impact of these comprehensive interventions is striking as demonstrated in Impact assessment by Population Council Consulting (2025).³¹ Although 64 percent of participants had no formal education, the digital literacy training proved critical, with 55 percent of women using phones for learning and 54.8 percent reporting improved phone skills in the past year. While only 43 percent owned a phone and 56 percent had smartphone access, these figures reflect growing digital inclusion. Yet, digital financial inclusion remains a challenge, with only 3.7 percent using UPI for transactions.

Financial inclusion showed promise, with 97.6 percent holding bank accounts and 71.4 percent linking these accounts to mobile phones, indicating strong potential for mobile banking. Access to services improved markedly, with 56 percent utilising Pashu Sakhi services and 22 percent benefiting from Tele-Vet consultations. Economic gains were evident too—40 percent reported an increase in goat numbers, and 58 percent saw higher incomes as a direct result of the programme.

The initial impact so far indicates that:

- 75.5 per cent of women reported increased self-confidence linked to their digital exposure.
- 68.6 per cent noted greater participation in household decision-making, signalling a positive shift in gender norms.
- 98 per cent of women were part of goat farmer groups, enabling peer support and knowledge sharing.

The comparison between those exposed to the programme and non-exposed participants further underscores its effectiveness: 83 percent of exposed women used livestock-related services compared to only 28 percent of their counterparts, and 84 percent of exposed women reported better goat knowledge. Additionally, the initiative encouraged progressive attitudes, with 73.5 percent agreeing that men should share household chores, reflecting a broader transformation in social dynamics.

Developing a leader

In the quiet village of Bhilaura Basanti in rural Uttar Pradesh, Palak emerged as a powerful example of how grassroots digital empowerment can transform communities. Despite her modest educational background, Palak was deeply committed to improving the lives of women around her. She joined The Goat Trust's Pashu Sakhi programme, an initiative designed to equip women with the tools and knowledge needed to improve livestock-based livelihoods. Her village faced significant challenges: limited access to modern information, entrenched socio-cultural norms, and a wide digital divide that excluded women from technological advancements. Guided by trainers from The Goat Trust, Palak was introduced to digital literacy and learnt to use smartphones, explore the internet, and navigate applications like WhatsApp and YouTube. These skills became a gateway to new opportunities. Palak created a WhatsApp group for local women, which quickly became a platform for sharing vital information on livestock care, vaccination, disease prevention, and market trends. She also used YouTube to learn advanced farming techniques, which she passed on to others in her community. Her initiative not only improved livestock practices but also encouraged a culture of shared learning. As more women began adopting digital tools, the community experienced better livestock management and increased productivity.

Such stories exemplify the broader impact of the project, where digital empowerment not only enhances the income and productivity of individual women but also creates a ripple effect that uplifts entire communities. Through TGT's training and digital tools, women are gaining the skills they need to thrive, fostering a culture of continuous learning and collaboration that leads to sustainable growth in rural areas.

The Empowering Pashu Sakhis and Women Small Goat Herders through Digital Platforms project has had a significant positive impact on rural women in livestock farming. By equipping 200 Pashu Sakhis with digital tools and skills, the project has enhanced the productivity and income of over 11,000 women farmers. Through the use of platforms like WhatsApp, Google Meet, and mobile apps, women have gained better access to veterinary care, market linkages, and financial services. The stories of Palak and Neermoni demonstrate the transformative effect of digital empowerment in improving livestock management practices, fostering community collaboration, and unlocking new economic opportunities for rural women.



KEY LEARNINGS

- **Digital Tools Enhance Livestock Management:** Providing livestock farmers with digital tools such as mobile apps and tele-vet services helps improve animal care, health, and productivity, leading to better economic outcomes.
- **Market Linkages Improve Livestock Farmers' Income:** Facilitating digital connections between farmers and markets allows for better price discovery, broader market access, and more efficient sales, which ultimately increases the income of women livestock farmers.



Designing Creative Women-Centric Technology

As technology becomes an integral part of everyday life, it must recognise and address the issues of the people who use it. Women, especially those with low literacy or limited digital exposure, are the ones who are the most benefited from the tools designed to address their concerns. Following up on this approach M.S. Swaminathan Research Foundation (MSSRF), as part of the WomenConnect Challenge

India, launched the innovative ICT Programme and Fisherwomen Connect Mobile App to address the dual challenges of economic vulnerability and digital exclusion faced by fisherwomen. Despite playing a critical role in the fisheries sector, fisherwomen are often limited to informal networks and trapped in cycles of intermediaries, debt, and poverty. Their access to markets and financial

services remains limited, leaving their contributions undervalued and their voices unheard.

The mobile app, designed specifically for fisherwomen engaged in post-harvest fisheries, including fresh fish sales, processing, preservation, and trade, serves as a comprehensive digital platform. It provides access to markets, financial tools, and vital information. Other interventions

such as interactive workshops, radio programmes, community meetings, teleconsultation services, and the formation of self-help groups (SHGs) are enhancing the app's outreach, usability, and impact. Together, these initiatives are empowering fisherwomen to carry out financial transactions, make informed decisions, lower transaction costs across the value chain, and improve their overall financial security.

Weaving a Digital Safety Net: How “Fisherwomen Connect” is Transforming Women in Coastal Tamil Nadu



In the coastal villages of Tamil Nadu where the rhythmic crash of waves shapes the daily lives of thousands, a new tide is rising. This shift is not just in the waters but in the socio-economic and gender landscape, driven by the innovative ‘ICT programme and Fisherwomen Connect Mobile App’. Led by the M. S. Swaminathan Research Foundation (MSSRF),¹² this initiative harnesses the power of digital technology to empower fisherwomen, equipping them with the tools to overcome the challenges of post-harvest fisheries and build more resilient futures. It is a journey of resilience, adaptation, and the transformative power of digital inclusion in making their workspace more equitable, enabling informed decision-making, and creating greater independence.

Left Adrift in a Digital Divide

Women play a critical role in post-harvesting fishing activities across the world, particularly in developing countries. Globally, women make up nearly 50 per cent in the fisheries workforce, yet they earn significantly less than men due to systemic barriers.³² In India, women are integral to India’s fisheries sector and they contribute about 60 percent to post-harvest activities but struggle with poor infrastructure and market access.³³ Tamil Nadu boasts the highest population of coastal fisherwomen in India, with about 1.048 million residing in 608 marine fishing villages across 14 coastal districts and predominantly engages in post-harvest activities.³⁴ Women make up about 54 percent of the workforce in the post-harvest sector in the state³⁵ and about only 20 – 25 percent of the fisherwomen have direct access to wholesale market,³⁶ which limit their economic viability.

Despite the crucial role of fisherwomen in post-harvest fisheries—fresh fish sales, processing, preservation, and trade—they remain confined to informal networks, trapped in a cycle of intermediaries, debt, and poverty. With limited access to markets and financial services, their contributions often go unrecognised, leaving them to face a dual challenge of economic vulnerability and social invisibility.

The digital gender gap further compounds these challenges, restricting opportunities to use technology for economic advancement. The National Family Health Survey (NFHS-5, 2021) highlights this disparity, showing that only 33.3 percent of Indian women (and just 24.6 percent in rural areas) have ever used the internet. Tamil Nadu performs better than the national average, yet a significant divide remains—46.9 percent of women use the internet compared to 70.2 percent of men. Among fisherwomen, access is even more limited, with only 32 percent owning a smartphone, reducing their ability to engage with digital markets, financial services, and relevant skill development.³⁷

Fisherwomen Connect App: A Digital Lifeline

The intersection of economic exclusion and digital inaccessibility required a structured and targeted intervention. Recognising this critical need, MSSRF launched ‘Information and Communication Technology (ICT) based solution in post-harvest fisheries’, a transformative programme designed to

¹²The M. S. Swaminathan Research Foundation (MSSRF) is a not-for-profit organisation established in 1988 by Professor M. S. Swaminathan, using the proceeds from the First World Food Prize, which he received in 1987. With a mission to leverage modern science and technology for agricultural and rural development, MSSRF focuses on enhancing the livelihoods of marginalised communities across India. The organisation operates in 14 states, working in approximately 4,000 villages and reaching over 550,000 households, including 250,000 fisherfolk. Through its initiatives, MSSRF continues to drive sustainable development, climate resilience, and inclusive growth in the agriculture and fisheries sectors. For details: mssrf.org

bridge the gender digital divide and empower fisherwomen with the skills and knowledge they need to thrive. The programme spans 100 coastal villages across six districts in Tamil Nadu and the Union Territory of Puducherry. The initiative connects 6,000 marginal fisherwomen aged 18–45 engaged in various post-fish harvesting activities, including fresh fish sales, dried fish production, street vending, value-added fish products, and seaweed collection.

Drawing on over fifteen years of experience with the Fisher Friend Mobile Application (FFMA)—an app designed to help small-scale fishers adapt to climate change through scientific information and early warnings—MSSRF took a step further. FFMA, which has been deployed across 592 villages in 59 coastal districts, provided key insights into the role of digital tools in fisheries.³⁸ Building on this foundation, MSSRF developed a programme focused on fisherwomen, integrating mass digital literacy, training in digital and financial inclusion, improved access to digital tools, and awareness-raising initiatives. It began with digital literacy training, forming Self-Help Groups to facilitate access to digital tools, digital advisories, and teleconsultation services. It also enabled women to conduct financial transactions, make informed decisions, and reduce transactional costs across the value chain. These efforts culminated in the launch of the Fisherwomen Connect App, a platform designed to enhance decision-making, expand market opportunities, and strengthen financial security for fisherwomen. The approach was participatory, incorporating feedback from fisherwomen to ensure that the app would be effectively integrated into their requirement for daily activities and business operations.

The Fisherwomen Connect App is tailored to address the unique challenges faced by fisherwomen engaged in post-harvest activities.

“The Fisherwomen Connect App is one of the most significant milestones of our journey with the fisherwomen—it was both a necessity and a core objective. But getting here wasn’t easy. Before launching the app, we spent considerable time laying the groundwork,” shared Dr S Velvizhi, Area Director, Coastal Resource and Fisheries at MSSRF, reflecting on the journey of digital inclusion among fisherwomen in coastal Tamil Nadu. This journey—from awareness to digital literacy, access to tools, online training, and now the Fisherwomen Connect Mobile App—demonstrates how technology can transform traditional industries. “The key challenge, however, was not just access but ensuring that women felt confident and at ease using digital tools in their daily business operations. Tailored advisories, teleconsultations, and ongoing support were provided to make the transition smoother”, she added.

“Understanding their needs was essential,” explained Dr S Velvizhi. She explained that the app needed to be intuitive, especially for marginal fisherwomen who require easy access to essential information. It was designed to integrate real-time data across various aspects of post-harvest fisheries in 100 villages—ranging from fresh fish sales and hygienic drying methods to value-added products for local, export, and wholesale markets. Recognising that mobility and transport are key challenges, real-time bus service timings were also included. The aim was to create a practical tool that supports daily business operations and helps women increase their earnings, whether at a small scale or as they expand their enterprises. The UNCDF’s study observed that mobile applications tailored to informal sector workers lead to an increase in earnings by at least 30 percent over a one-year period.³⁹



Bridging the Digital Divide: The Journey towards the Fisherwomen Connect App

Studies have observed that access to digital technology is a key driver of economic empowerment, particularly for marginalised groups. Digital literacy initiatives significantly improve economic participation, especially for women in rural areas.⁴⁰ Here, the programme followed a structured approach to digital inclusion, equipping fisherwomen with the confidence and skills needed to integrate technology into their livelihoods. Below are some key processes and interventions aimed at ensuring the sustainability of this journey.

- **Setting the Foundation of Change through Digital Awareness**

The journey began with large-scale digital awareness campaigns in fishing communities at individual and community levels reaching thousands of women. The OECD study on bridging the digital divide has shown that awareness is a

crucial determinant of digital adoption, as fear of digital technology, asymmetric access to resources and ownership, and lack of confidence often act as major barriers.⁴¹ The initiative of digital awareness of MSSRF included interactive workshops, radio broadcasts, community meetings and formed about women SHGs with members of 1000 to create a knowledge enabling platform aimed at demonstrating the potential benefits of digital tools for improving livelihoods.⁴²

- **Capacity Development for Digital Literacy**

Ownership of digital devices alone does not lead to economic empowerment unless accompanied by skills development. According to a GSMA Mobile Gender Gap Report 2021 study, women in low-income communities face significant digital literacy gaps, limiting their ability to take advantage of online opportunities.⁴³ To address this, structured training sessions were introduced to equip fisherwomen with the necessary skills to:

- Navigate e-commerce platforms to market and sell fish products.
- Use YouTube, WhatsApp, and social media to engage with peer groups, customers, and traders.
- Share acquired knowledge, particularly on value-added products, with their peer networks.
- Conduct financial transactions using online banking, UPI, and other digital wallets payment systems to promote financial inclusion.

The World Bank's Digital Economy Report also suggests that integrating financial literacy with digital skills training can increase technology adoption rates by up to 60 percent.⁴⁴

The impact assessment by Population Council Consulting (2025) found that nearly 49.8 percent of the targeted women, out of a sample of 206 respondents, reported using UPI transactions, and 86.3 percent noted an increase in their digital payment usage over the past year. The assessment also highlighted that MSSRF's online resources and digital training are supporting women's enterprises, with approximately 98 percent of direct participants finding post-harvest videos, audio clips and online classes beneficial.⁴⁵

- **Addressing Digital Barriers through Access to Digital Tools**

The digital divide remains a significant challenge, with affordability and network access as key barriers. Studies show that only 31 percent of women in rural communities in developing countries own smartphones, compared to 49 percent of men.⁴⁶ This divide is even more pronounced among the fisherwomen targeted by the programme, where about 60 percent rely on small-scale fish sales for survival and struggle to afford a smartphone. To

bridge this gap, partnerships with NGOs SHGs have been instrumental in making mobile devices and internet access more affordable. Digital tools were distributed to SHGs, which played a vital role in providing training, subsidies, and financing options,

The initial impact so far indicates that:

- 85% of women who used the App reported improved market access and increased earning.
- 67% of participants adopted digital payment methods, reducing reliance on cash transactions.
- 40% of women expanded their businesses beyond local markets, reaching regional buyers.
- The app recorded more than 1,400 downloads within a short span of its launch.

ensuring that fisherwomen could actively engage with digital platforms. Additionally, existing Village Knowledge Centres (VKCs) were upgraded with digital technologies, serving as central hubs for training and support. In areas without VKCs, virtual centres were established to ensure accessibility. Connecting the fisherwomen to VKCs as institutional linkages helped address affordability challenges and significantly improved digital participation among low-income groups.

- **Strengthening Market Linkages**

Along with creating access to digital technology, fisherwomen were trained and informed connecting directly with fresh fish sellers, consumers and traders through an online marketplace, hence reducing reliance on intermediaries and increasing their profit margins. The intervention also aligns with the findings with a UN Women study, which

suggests that digital marketplaces enhance women's economic mobility by reducing dependency on traditional, male-dominated supply chains.⁴⁷

- **Digital Advisories and Teleconsultation Services**

To ensure long-term adoption and real-time solutions, advisory services, an online training platform, and a helpline (teleconsultation) were established. Since the programme's inception, the helpline has received 856 calls from fisherwomen. These resources provide ongoing support, including weather alerts, information on fish availability at different landing centres, and teleconsultation services that directly connect fisherwomen with subject experts. These consultations cover various aspects of post-harvest fisheries management, including forward and backward linkages, maintaining hygienic standards for drying fish, and developing value-added products. Live market price alerts and audio advisories in local languages further empower fisherwomen by enabling them to make informed decisions and respond quickly to market trends.

Through these interventions, fisherwomen are not only improving their income but also reducing uncertainties in the post-harvest sector, which has long been marked by financial and digital exclusion. The launch of the Fisherwomen Connect app represents a major shift, ensuring that digital tools are not just accessible but effectively integrated into the livelihoods of coastal women.

From Early Success to Strengthening the Digital Journey

While still in its early stages more than 1,400 downloads, the app is already yielding promising results. For many women, the app has already made a tangible and intangible impact. Fisherwomen are reporting increased knowledge of availability of fish at fish landing centres and prices, new market details, and buyers for their fish value added products, leading to higher incomes. Moreover, they are developing a greater sense of confidence and control over their livelihoods.



Women who lead: Digital technology bringing in the revolution

For years, Manjula accompanied her husband on brackish water fishing trips in the remote Pichavaram Mangrove backwaters. The dense, winding waterways often left her disoriented, and on more than one occasion, she struggled to find her way home. Fear and uncertainty were constant companions until she discovered the power of digital tools. With her newfound knowledge of GPS and location services, navigating the intricate maze of mangroves became second nature. No longer dependent on guesswork, she could confidently chart her way, ensuring both her safety and her husband's. But digital literacy soon proved to be more than just a navigational aid—it became a lifeline in moments of crisis.

One fateful day, while fishing, her husband suffered a severe poisonous fish sting. In the past, fear and hesitation might have kept them from seeking medical help, relying instead on traditional home remedies. This time, armed with awareness and access to the helpline, Manjula acted swiftly. She placed a call, received immediate guidance, and was urged to take her husband to the hospital. That decision marked a turning point not just in how they handled emergencies but also in their entire outlook on healthcare.

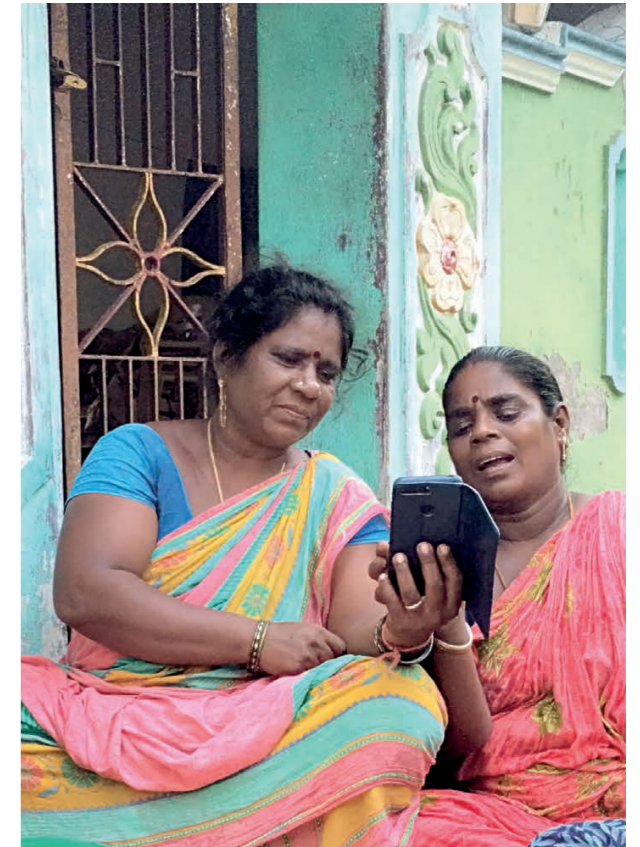
Reflecting on her transformation, she shares, “Earlier I didn’t even know how to turn on a smartphone properly. Now, I can find my way home, contact people when needed, and even get medical advice in an emergency. This training has given me confidence and independence.” The ICT programme has not only equipped Mrs. Manjula with digital skills but has also transformed her family's approach to safety and well-being, proving that technology, when made accessible, is more than just a tool; it's a bridge to a better life.

Bhavani, a dry fish vendor, echoed this sentiment: “The weather alerts have been a game-changer. Many times, we dry fish along the seashore, only to lose an entire batch to sudden rain. That’s a huge loss. With timely updates, we can take precautions, plan accordingly and reduce waste. The app also helps us track fresh fish availability, so I can source what I need for drying at the right time.” This initiative highlights the urgent need for digital inclusion in fisheries, proving that technology can drive economic empowerment. While challenges like connectivity and language barriers persist, solutions such as community-driven ownership, tailored digital tools, and policy advocacy are key to long-term success. Moving forward, the focus remains on scaling up interventions, deepening digital adoption, and strengthening women's collectives for lasting impact.



The Journey Continues...

The FisherwomenConnect Mobile App is more than just a digital tool—it's a lifeline, providing fisherwomen with access to markets, financial services, and essential knowledge. By bridging gender gaps and strengthening coastal economies, this initiative is driving real change. Investing in digital inclusion is not only transforming their lives but also reinforcing the sustainability of the fisheries sector. This journey goes beyond technology adoption; it is about economic resilience, expanding their skills to value-added products, and unlocking new market opportunities. Through this journey, thousands of fisherwomen in Tamil Nadu and Puducherry are building more secure, sustainable, and equitable livelihood opportunities.



KEY LEARNINGS

- **Digital inclusion requires more than access:** Simply owning a smartphone is not enough; structured training and continuous support are essential for fisherwomen to fully integrate technology into their livelihoods.
- **Market access and financial literacy go hand in hand:** Digital tools empower fisherwomen by connecting them directly with buyers and enabling secure financial transactions, reducing dependence on intermediaries.
- **Localized, practical solutions drive adoption:** Simple, user-friendly tools and mobile-app with real-time market data, localised solutions, weather updates and quality mechanism make technology more relevant and useful for fisherwomen.



Developing Community Support

Building strong community and family support systems is essential for advancing women's digital inclusion and economic empowerment. When women are connected to peers, mentors, and local leaders, they are better equipped to navigate technological, financial, and social challenges. Under the WomenConnect Challenge India, both Yugantar's Digital Budget Rani programme and the Digital Empowerment Foundation's (DEF) SheCatalysts initiative have adopted a holistic

approach—not only addressing the digital divide but also fostering supportive community ecosystems.

These programmes extend beyond individual training by encouraging peer-to-peer learning and mentorship, creating a ripple effect of knowledge-sharing and collective progress. Women trained through these initiatives often become community catalysts, passing on their skills and helping embed digital empowerment within their local contexts.

By positioning women as educators and leaders, these initiatives contribute to gradually shifting perceptions and reducing social barriers. Trained women raise awareness about digital tools and financial services, helping others understand their practical value. Through collaboration with public institutions and financial organizations, these community advocates also help build trust and encourage wider adoption of digital systems.



Together We Connect: Community Bridging Divides



yugantar

Hyderabad, often referred to as the City of Pearls, has evolved into a dynamic hub of innovation where technology and business continue to expand. As the city grows, it is also creating space for women to play a more visible role in the economy. Initiatives like the Digital Budget Rani programme by Yugantar focus on empowering women—particularly those from low-income communities—by strengthening their digital and financial capabilities.

In Telangana, many rural women are self-employed, while urban women are more likely to hold regular jobs. Although a large proportion of women have access to bank accounts, the use of mobile phones for financial transactions remains relatively limited. At the same time, a significant share of women continue to work in the informal sector, where access to digital and financial tools can play an important role in improving livelihoods.

Digital and financial literacy are becoming increasingly important, as they enable women to grow businesses, access government services, and safeguard themselves against fraud. In this context, Yugantar's work in strengthening these capabilities is particularly relevant, for women in underserved communities.

A noticeable gap persists in digital access and usage between men and women. While digital literacy levels remain modest overall, women—especially those in informal or unorganised sectors—often face additional barriers to adopting digital tools. Addressing these challenges requires not only infrastructure but also sustained community engagement and support.

Strengthening Women's Leadership Through Digital Upskilling

The Digital Budget Rani programme has been a meaningful yet a challenging journey, shaped by diverse on-ground experiences. Through its efforts, the programme has reached and trained over 40,000 women, enabling them to conduct digital financial transactions with the support of more than 800 community advocates, known as Digital Budget Ranis (DBRs).

Early stages of the programme highlighted some important learning opportunities. Younger DBRs were much more comfortable with technology than older ones but they found it very difficult to establish trust because of technical difficulties. Prospective participants in the programme did not get their One-Time Passwords (OTPs) in time owing to network issues and this led them to suspect the authenticity of the programme and denied participation. Older DBRs often found it easier to earn the trust of the community but were not very comfortable with the use of smartphones. Many were initially unsure about the relevance of digital financial tools or hesitant to engage with technology-based learning approaches. These challenges posed significant disruptions in the programme goals, necessitating Reliance Foundation's support.

To address these challenges, Reliance Foundation also supported Yugantar, especially on utilising key partnerships for the success and sustainability of the programme. Yugantar worked together with Society for Elimination of Rural Poverty (SERP) for seamless network access. Community Resource

Persons (CRPs), who were already trusted locally, played an important role in facilitating smoother outreach and training and reliance networks helped scaffold their efforts.

Further, collaboration with the National Payments Corporation of India (NPCI) helped address systemic barriers. Reliance Foundation also supported Yugantar with liaison with NPCI to address various challenges such as enabling Aadhaar-based UPI registration, expanding language options in IVR systems, extending OTP time limits, and onboarding more banks. These efforts contributed to making digital financial tools more accessible and user-friendly.

From Offline to Online: Building Women's Confidence

The Digital Budget Rani programme focuses on building practical digital financial skills. Women are trained as community advocates through structured sessions that cover digital payments, mobile-based transactions, and awareness of online safety.

Following their training, DBRs engage directly with community members through door-to-door outreach and group sessions. Women are guided through simple, hands-on exercises—such as completing a small digital transaction—to build confidence and familiarity with the process.

While some hesitation and technical challenges persisted, consistent engagement and improved communication strategies helped strengthen participation. Training community resource persons as DBRs proved especially effective, as their established relationships within communities supported wider acceptance.

The programme also recognises the efforts of DBRs by providing a small incentive for completed trainings, which contributes to their financial independence and motivation.



Learner to Leader: Priyanka's Journey

Priyanka, a young entrepreneur and Digital Budget Rani, represents the transformative potential of the programme. She has trained over 500 women in digital financial tools, including UPI and IVR-based systems.

Her journey began with some resistance from her family and community, reflecting broader societal expectations. However, through persistence and continuous learning, she gradually built trust and confidence—both in herself and among the women she trained.

By engaging directly with community members and adapting her approach based on their needs, Priyanka helped others become more comfortable with digital tools. Her work illustrates how access to knowledge can support women in becoming more confident and financially independent.

Impact and Community Transformation

Ongoing communication between DBRs, Yugantar, and partner organisations has helped strengthen the programme and address community concerns effectively. Feedback from the field has informed continuous improvements, demonstrating the value of collaborative approaches.

Despite initial challenges, the programme has achieved significant progress. With the support of community advocates, over 40,000 women in Telangana and Andhra Pradesh have completed their first digital financial transactions.

Improved accessibility—such as language options and simplified interfaces—has made digital tools more inclusive, even for women with limited literacy. As more women gain these skills, they are

increasingly contributing to community-level change and supporting others in adopting digital practices.

Beyond financial inclusion, the programme has also contributed to building confidence and a sense of agency among participants. Women are better equipped to manage their finances and engage with digital systems, supporting broader social and economic participation.

Yugantar aims to continue strengthening women-centered digital initiatives that enhance financial access and control. Through partnerships leveraged through Reliance Foundation, Yugantar is poised to expand the scope of their work and impact. Sustained engagement with community advocates and local networks will remain central to expanding the reach and impact of digital financial literacy.



KEY LEARNINGS

- **Collaboration for Inclusivity:** Partnerships with institutions and community organizations enhance programme reach and effectiveness.
- **Accessible Technology:** Tailoring tools and training for both smartphone and feature phone users improves inclusivity.
- **Shifting Social Norms:** Community-based initiatives play an important role in gradually changing perceptions and supporting women's financial participation.

Empowering Rural Women through Digital Literacy: The SheCatalysts Initiative and its Ripple Effect on Communities



The gender digital divide in India remains a pressing issue, particularly in rural areas, where social, cultural, and economic factors significantly limit women's access to digital resources. According to the National Family Health Survey (NFHS) 2019 – 21, the gender gap in internet usage across the country is substantial, with only 33% of women having ever used the internet, compared to 57% of men. This divide is even more pronounced in rural India, where men are twice as likely to use the internet as women.⁴⁸

A recent study titled “*Gender-Gap in Internet Literacy in India: A State-Level Analysis*”, based on NFHS-5 data, reveals a troubling digital divide between men and women in several Indian states. Uttar Pradesh shows the widest gap, with a striking 28.5% difference in internet literacy between genders. Rajasthan follows closely with a 28.3% gap, while Jharkhand also demonstrates a significant disparity at 26.6%. These findings highlight the persistent and systemic digital exclusion faced by women, particularly in northern and eastern India, where access to digital tools and skills remains heavily gendered. The data underscores the urgent need for targeted interventions to bridge this divide and ensure equitable access to digital resources.⁴⁹

Recognising these challenges, the Digital Empowerment Foundation (DEF), a non-profit organisation focused on bridging the digital divide in underserved regions – understood the importance of empowering rural women with digital literacy.⁵⁰ In response, DEF launched the SheCatalysts programme in 2023 to provide targeted training that

would not only equip women with essential digital skills but also empower them to become leaders in their communities, creating a ripple effect of knowledge and change.

The programme was implemented in Uttar Pradesh, Rajasthan, and Jharkhand, focusing on districts such as Dausa, Jalore, Barabanki, Chandauli, Bokaro, and Lohardaga. These districts were selected based on a thorough assessment of socio-economic, cultural, and infrastructure factors. These areas were found to have significant challenges, including high levels of digital illiteracy, a primarily agricultural economy, and limited access to formal financial services, all of which restrict women's economic participation and digital engagement.⁵¹ By focusing on these districts, DEF aimed to directly address the barriers that hinder women's access to digital tools and resources, ensuring that they could participate in a more connected and empowered future. After working in the state for over a decade and gaining a deep understanding of the challenges, DEF launched the SheCatalysts programme to address the persistent digital divide, particularly in these districts. The following section provides a detailed description of the initiative, offering a more structured overview

The SheCatalysts initiative, launched in 2023 by the Digital Empowerment Foundation (DEF) in collaboration with Reliance Foundation, aimed to reduce the gender digital divide in rural India. Over 18 months, the programme trained 480 women leaders (SheCatalysts) in digital literacy, financial skills, and entrepreneurship, positively impacting over 134,000 people. The initiative set up 30 Hub

Centres and 450 Spoke Centres, providing digital services, access to government schemes, and online safety training, which helped improve digital literacy and economic independence for rural women.

However, the journey to empowering women digitally wasn't easy.⁵² The programme faced multiple challenges in engaging rural women, many of whom were heavily burdened by domestic responsibilities that limited their ability to participate in training. According to GSMA research, rural women face stronger social norms that restrict their access to mobile phones, further compounding the challenge of engaging them in digital literacy initiatives. In addition, cultural norms and resistance from communities often deemed digital literacy unnecessary for women, viewing it as something outside their traditional roles. Some communities also imposed strict limitations on women's mobility, making it difficult for them to attend training sessions or access digital services.⁵³

These cultural barriers made it even more difficult for women to engage in training programmes or adopt new skills, as their families and communities held rigid expectations about their roles. These social and cultural challenges posed a significant barrier to the success of the SheCatalysts programme, requiring DEF to carefully design and implement solutions that would enable women to overcome them.

To address the significant gender digital divide in rural India, the SheCatalysts programme adopted a grassroots approach combining community mobilisation with a flexible, context-specific training model. The programme was implemented in six rural districts across Jharkhand, Rajasthan, and Uttar Pradesh, selected for their

socio-economic challenges and pronounced digital disparities. In each district, 30 Lead SheCatalysts were chosen for their leadership potential, dedication to community development, and interest in technology. These women received intensive training across four core modules: functional digital literacy, digital financial literacy, critical digital literacy, and facilitating access to citizen services and entitlements.

The training ensured participants not only acquired technical skills, such as using smartphones, navigating the internet, conducting online financial transactions, and accessing government schemes, but also understood the broader implications of digital tools in their daily lives. They learned to critically assess online information to combat misinformation, promote cybersecurity, and protect personal data. District Leads, trained by DEF's central team, then imparted this knowledge to the Lead SheCatalysts, who each trained 15 Learner SheCatalysts in their communities. This cascading model reached approximately 9,000 women with critical digital literacy. The Lead SheCatalysts established Hub Centres equipped with laptops, smartphones, and printers, serving as focal points for training and delivering digital services. Learner SheCatalysts subsequently set up Spoke Centres in more remote locations, using tablets to extend digital access to isolated communities.

Training was delivered through interactive sessions, peer learning, practical exercises, and was adapted to local cultural contexts to ensure relevance. The programme incorporated regular feedback and ongoing support, fostering a sustainable learning environment. This approach empowered women as leaders and trainers, creating a multiplier effect that not only enhanced digital skills but also encouraged wider community engagement and advocacy for women's digital inclusion and leadership.



SheCatalysts? in Action: Transformation Through Digital Literacy

In Dausa, Rajasthan, Pooja Devi, a trained SheCatalyst, took the initiative to provide digital literacy classes to her fellow villagers. Her efforts transformed her community's access to government services, particularly NREGA registration and pension applications, which were previously inaccessible for many. Pooja's work exemplifies how a single individual, equipped with the right skills, can significantly improve the lives of an entire community. Her training efforts helped the local population bridge the gap between them and essential public services, demonstrating the profound impact of local leadership on rural development.

This is an example of the train-the-trainer model, where a small group of selected individuals are first trained on key skills and knowledge, and then they pass that knowledge on to others in their community. In this case, the Lead SheCatalysts were trained by DEF's central team, and they, in turn, trained the Learner SheCatalysts in their communities. The model not only empowers the trainers but also ensures that the learning and skills continue to spread organically within the community.

A similar approach has been successfully implemented by the Grameen Foundation's Community Knowledge Workers programme. In this programme, local community leaders were trained in critical skills such as health, agriculture, and financial literacy. These leaders then became the go-to resource in their communities, sharing the knowledge with others and ensuring it had a lasting impact.⁵⁴ The beauty of this model is that it fosters local ownership and sustainability; instead of relying on external experts, the community itself becomes the main source of knowledge and support, creating a ripple effect that continues long after the initial training ends.

The programme also mirrors key findings from the study "Community-Led Approaches to Women's Empowerment: Education and Mentorship in Rural Areas", which underscores the importance of education and mentorship in overcoming the barriers faced by rural women. The study illustrates how community-led leadership and peer support can be transformative, driving both individual and collective progress.⁵⁵ By selecting women as leaders and trainers, SheCatalysts empowers local women

The initial impact so far indicates that:

- 100% of the 480 women in the SheCatalysts cohort reported an increase in digital literacy, enabling them to engage with online banking, government services, and digital education.
- 90% of the female beneficiaries who engaged with the Hub and Spokes model reported improved access to digital services, from government schemes to educational platforms.

to not only overcome the barriers of gender and geography but also ensure that the benefits of digital empowerment are sustained within their communities. This approach, based on local ownership and leadership, ensures the programme's lasting impact and the empowerment of future generations of women leaders.

Chain of change: Tech Knowledge Enabling Women

In Barabanki, Uttar Pradesh, Reena, a SheCatalyst, helped Kamla Devi, an older woman, navigate the complex process of obtaining her income certificate to secure a pension. Kamla, who had struggled to access government benefits due to her limited knowledge of digital tools, was able to receive support from Reena's training centre. Kamla, in turn, shared her success story with others in the community, inspiring more women to seek assistance and support. Reena's mentorship turned her centre into a hub of digital literacy, making essential services more accessible to her village.

The SheCatalysts initiative has demonstrated significant results in empowering rural women through digital literacy and financial inclusion. Through its community-driven, train-the-trainer model, the programme has not only built digital skills but also fostered a sense of leadership among women, creating a ripple effect of positive change within their communities. The outcomes of the initiative have been compelling as the ability to access various services had a transformative impact on their financial security and quality of life.

The programme's success can also be measured by the 70% of the 134,000 indirect beneficiaries who received training in digital literacy through SheCatalysts. These women are now equipped to leverage technology to improve their livelihoods, from applying for government benefits to accessing e-health services. Of the total beneficiaries, 30% have actively engaged with digital services, further extending the programme's impact and reach.

Importantly, 100% of SheCatalysts are now linked to social protection schemes across health, food, education, and livelihood sectors, ensuring that they and their communities have access to vital welfare services. This demonstrates the holistic impact of the programme, as digital inclusion is directly linked to improving overall well-being and community resilience.

The SheCatalysts initiative's design is rooted in sustainability. By empowering local women to take on leadership roles, the programme ensures that knowledge and resources remain within the community, creating a self-sustaining model. These women do not just improve their own lives but become change agents who pass on their newly acquired skills to others in their communities. The programme focuses on building local ownership, which is essential for long-term impact.

The long-term sustainability of the SheCatalysts programme aligns with the principles emphasised in *Hum: When Women Lead*, an anthology by UN Women and the Ford Foundation. This collection of stories highlights how women leaders, when given the opportunity, create innovative solutions tailored to local needs, foster inclusive decision-making, and promote sustainable development. Similarly, SheCatalysts empowers women to lead in their communities, driving resilience and long-lasting change.⁵⁶ Through their leadership, these women

become catalysts for development, championing gender equality and social inclusion.

In summary, the SheCatalysts initiative has shown that empowering women with digital skills and leadership opportunities can create far-reaching social and economic changes. Through train-the-trainer models, women are not only becoming digitally literate but also passing on their knowledge, ensuring the sustainability of this transformation within their communities.



KEY LEARNINGS

- **Digital Literacy Must Combine Technical Skills with Critical Awareness to Be Truly Empowering:** Beyond basic digital skills, teaching critical digital literacy enables women to identify misinformation, protect their data, and navigate online risks confidently. This holistic approach ensures that digital inclusion fosters not only competence but also safe and informed use of technology.
- **Empowering Women Leads to Broader Community Benefits:** Empowering women with digital literacy and financial skills creates a ripple effect—enhancing not just their personal agency but also driving broader community development, as women tend to reinvest in their families and local economies.

Conclusion



The WomenConnect Challenge India initiative, spearheaded by Reliance Foundation, has catalysed a transformative shift by empowering women through meaningful digital inclusion across India. This publication, drawing on the experiences of seven awardee organisations—SeSTA, ACCESS Development Services, Manjari Foundation, The Goat Trust, M. S. Swaminathan Research Foundation (MSSRF), Yugantar, and the Digital Empowerment Foundation (DEF)—illustrates how comprehensive, community-rooted approaches are effectively bridging India’s gender digital divide and fostering women’s independence in an increasingly digital society.

The persistent gender disparity in digital access and use—where women have been less likely than men to own smartphones, access the internet, or use digital financial services, particularly in rural areas—reflects deep structural and socio-cultural barriers. Yet, the collective efforts of these organisations demonstrate that overcoming these challenges is both possible and essential, not only for advancing equality but also for unlocking immense economic potential—estimated at an additional USD 700 billion to India’s GDP by 2025 if the gender digital gap is closed.⁵⁷ The interventions featured in

this publication converge around five strategic focus areas that address the multifaceted nature of digital exclusion:

Changing Social Norms and Cultural Perceptions: Initiatives by SeSTA in Assam and Yugantar in Telangana and Andhra Pradesh have been pivotal in dismantling restrictive social beliefs that limited women’s digital freedoms. By linking digital literacy with financial inclusion and business growth, SeSTA has enabled women to move from restricted roles to active digital participation, while Yugantar’s Digital Budget Rani programme has empowered women as community educators, building trust and transforming community perceptions of women and technology.

Creating Economic Opportunities: ACCESS Development Services and the Manjari Foundation have demonstrated that real empowerment extends beyond access to devices. Through initiatives such as ACCESS’s Digi-Sashakt Women-Preneurs Project and Manjari’s Digital Sakhi programme, women gain digital, financial, and entrepreneurial skills that strengthen confidence and self-reliance, enabling them to thrive in an increasingly digital economy.





Cultivating Women’s Confidence: The Goat Trust’s work with Pashu Sakhis illustrates that digital confidence grows when technology enhances livelihoods. Their training and use of accessible apps such as Book a Buck and Goat Gurukul have improved animal care, market access, and income for over 11,000 women livestock farmers, turning digital literacy into tangible empowerment.

Designing Creative Women-Centric Technology: MSSRF’s Fisherwomen Connect initiative in coastal Tamil Nadu highlights that technology must align with the user’s context. By developing intuitive, vernacular digital tools tailored for low-literacy users, MSSRF has enabled fisherwomen to access markets, financial tools, and safety information, enhancing their resilience and autonomy.

Developing Community Support: Yugantar’s Digital Budget Rani and DEF’s SheCatalysts initiatives demonstrate that sustained digital inclusion requires strong community ecosystems. By training women as peer leaders and community educators, these programmes create trust, foster collaboration, and promote scalable, community-owned change.

Across these diverse experiences, several key lessons emerge, defining a holistic and sustainable model of women’s digital empowerment:

Community-led implementation is paramount: Training local women as digital champions—such as Technology Sakhis, Digital Sakhis, Pashu Sakhis, and Digital Budget Ranis—has helped overcome cultural resistance and builds local ownership.

In essence, the WomenConnect Challenge India demonstrates that digital empowerment becomes truly transformative when it is built from within communities. By grounding its approach in community leadership, peer-to-peer learning, and women’s lived experiences, the programme enabled women to build confidence, strengthen their agency, and sustain their digital journeys long after the intervention ended. When women are positioned as co-creators—and not merely recipients—digital inclusion becomes more equitable, resilient, and lasting. This community-led model therefore offers a compelling pathway for future programmes seeking to narrow the digital divide through empathy, ownership, and collective strength. The experience of WCC India Round 2 further reinforces this insight. By centring women’s voices, building solutions rooted in empathy and equity, and strengthening local leadership, the initiative shows that a truly inclusive and transformative digital society is achievable. These interventions go beyond providing digital access;

they challenge entrenched gender norms, shift mind-sets, and redefine women’s roles in the digital landscape. Through strengthened local ecosystems, enhanced market linkages, and the integration of digital learning with government schemes and financial services, WCC India partners have facilitated a vibrant path for an inclusive growth.

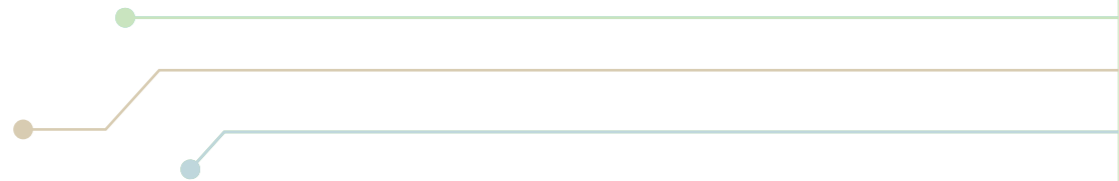
Looking ahead, we should continue to invest collectively in policies and practices that advance community-led, gender-responsive, and context-specific digital literacy programmes that integrate

financial and entrepreneurial skills. The lessons emerging from these seven organisations highlight the importance of nurturing local mentors, fostering women-led enterprises, and leveraging technology to deliver scalable, adaptive learning opportunities. Finally, the collective efforts under the WCC India initiative lay the groundwork for a future in which digital technology serves as a tool for empowerment rather than exclusion—enabling millions of women to access education, livelihoods, and public services, and to lead India’s progress towards a more equitable digital future.



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