

Our Work in Digital

Mobile technology has rapidly reshaped society and the economy, yet not all benefit equally: **785 million women in low- and middle-income countries are still not accessing the mobile internet, and 60% of these women live in South Asia and Sub-Saharan Africa.** In India and Kenya women are 31% and 29% less likely, respectively, to own a smartphone — the main access point to the digital world across low and middle income countries. (GSMA, 2024). To fully leverage the power of mobile, countries will need to close their digital gender gaps. Since 2017, Inclusion Economics-affiliated researchers have engaged with policymakers, practitioners, and citizens to understand the economic, norms-based, and skill-related barriers that constrain women’s digital inclusion, and to test solutions to close these gaps. Here we summarise some key lessons from research in our current focal countries: India and Kenya.



Photo by Ishan Tankha

IMPROVING ACCESS AND AFFORDABILITY ALONE MAY NOT CLOSE DIGITAL GENDER GAPS OVER THE LONG-RUN.

We studied a large smartphone distribution program in India that gave over 2 million women free smartphones and 1 GB of free mobile data. New LTE (4G) towers were built to cover eligible communities without high speed data coverage. Immediately following phone distribution, women’s reported smartphone ownership rose 56 percentage points, reversing the gender gap. Women in communities receiving smartphones increased use of advanced features, like taking pictures, watching videos, or surfing the web. Yet four years later, less than 25% of women reported that the phone they used was their own.

CLOSING DIGITAL LITERACY AND ACCESS GAPS CAN IMPROVE WOMEN’S MOBILE ACCESS AND WELL-BEING.

Through in-depth formative work, our team mapped additional barriers to women’s phone ownership and use, like digital literacy. We developed a 45-minute, interactive, group-based training that taught women (who had recently received smartphones through the same program in India mentioned above) phone-related skills, including how to “wake up” the phone, dial a call, save a number, answer a call, and conduct a voice-based Internet search. Women took home handouts with visual instructions for common phone tasks. Three years later, women invited to the training

were more than 4 percentage points more likely to have used a smartphone in the past month. These women were also more likely to use phones for advanced phone features. Alongside phone-related impacts, training expanded women's social networks, interactions with family members, and improved their mental health.

ACCESS TO PHONES CAN HELP WOMEN BENEFIT IN OTHER AREAS, BUT MAY NOT DRIVE ADDITIONAL PHONE ENGAGEMENT.

Beyond understanding how to promote women's ownership and use of smartphones, we have studied how phones can be leveraged for other purposes, like promoting women's financial inclusion or improving communication between the government and citizens. Such use cases often provide some benefit, but are not necessarily as transformative as hoped. For example, we collaborated with a public sector bank in another state in India to automate voice-recorded calls providing bank account updates to low-income women. The service was popular and increased women's trust in banking agents and knowledge of balances. However, voice alerts did not increase women's deposits or overall savings, likely because they had limited funds to save in the first place.

We also tested Mor Awaaz (or "My Voice"), a service that made weekly phone calls to over 10,000 rural women, sharing information about healthcare and government services through entertaining recorded messages. Mor Awaaz also conducted monthly surveys with participants, allowing women to share input with government counterparts, elevating their voices to state officials. Though women receiving these calls were more aware of

some government programs, and they reported enjoying the service, Mor Awaaz did not increase women's use of phones or close digital gender gaps.

ONGOING WORK:

CAN DIGITAL PLATFORMS GIVE WOMEN ACCESS TO REWARDING WORK?

For women with access to smartphones and skills to use them, digital platforms could provide flexible, home-based jobs – serving as a potential pathway to paid work while providing flexibility in work location and hours. We are currently working in rural areas of another state in India with Karya, a company that hires platform workers to complete app-based tasks, to understand the impacts of providing digital work opportunities to individuals in rural households with limited employment opportunities, examining how reserving jobs for women through gender quotas affects receptivity to women working.

CAN THE PRIVATE SECTOR HELP CLOSE DIGITAL GENDER GAPS?

The private sector may also be able to catalyze women's phone access and close digital gender gaps. One way to do this is through providing low-income women access to asset-backed loans, which allow individuals with limited collateral or credit histories to purchase "pay-as-you-go" smartphones. We are partnering in Kenya with M-KOPA, a company that sells these phones primarily to low-income customers in Sub-Saharan Africa, to generate rigorous evidence on how to reduce the gender gap in M-KOPA's customer base and promote phone-based opportunities to earn incomes. We are also testing ways to provide support and address skills gaps for sales agents who themselves use smartphones to perform their work, particularly addressing needs of female agents.

ABOUT INCLUSION ECONOMICS

Inclusion Economics is a policy-engaged research initiative promoting inclusive institutions, economies, and societies. The Inclusion Economics network's researchers ask how policy can promote inclusive and accountable programs, markets, and societies; and how citizens — including the vulnerable and marginalized — can gain influence to make these systems more responsive to their needs now and in the future.

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