

DAY 2, SESSION 4.1. DIGITAL TRANSACTIONS IN EVERYDAY LIFE

Women's Mobile Phone Access and Use Patterns in India

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During the last several years there has been a rapid increase in the availability of digital technologies and this is correlated to increased participation in the digital economy throughout India. Women, however, still do not have ready access to smartphones and, when they do have access, usage tends to be highly functional and primarily aligned with their social role and place in the family hierarchy. As a consequence, women in India have less access to digital financial services than men and may also face social discrimination and pressure related to phone usage.



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Key Takeaways

- 1 Limited smartphone access and gender inequality hampers women's access to online financial services.**

Previous research shows that a majority of women do not own a smart mobile phone, but instead depend on a male or senior family member for access. A 2020 report also found that, compared to men, women in India are 28% less likely to own a mobile phone and 56% less likely to use mobile Internet.¹ Knowledge of functions must be self-taught and lack of literacy is a major barrier for most women. In part, this is because mobile phone usage is not viewed as part of a woman's expected role so any time spent acquiring this knowledge may be seen as a distraction.
- 2 Moving towards gender-based digital equity faces many challenges.**

Those women who do use digital financial services tend to have their own smart phone and tend to have a higher level of education and financial standing. However, even in these cases, a woman's husband may still receive bank notifications and may be required to authorize transactions. For women with a lower level of education, the use of the phone tends to be rote, in the sense that they only know what certain buttons do or, perhaps, how to send a text.²
- 3 Differences between men and women's use of mobile phones exposes limited access to the banking system and privacy concerns.**

Compared to their male counterparts, low-income women in India tend to use or have less access to ATM cards, mobile wallets, and online banking. Additionally, when women do use a mobile phone, they often do so at home and under the supervision of a family member (e.g., husband, parents-in-law, or children). Women also fear being subject to online harassment and privacy breaches.
- 4 Future steps are required to ensure the digital inclusion of Indian women.**

The design of financial platforms, specifically, and mobile applications, generally, must take a more inclusive approach that takes into account the constraints Indian women face. To achieve this, more research needs to be done on women's usage patterns of mobile phone usage and the barriers this segment of the population faces.

¹ Rowntree, O, Shanahan, M. (2020). Bahia, K., Butler, C., Lindsey, D. and Sibthorpe, C. (2020). Connected Women: The Mobile Gender Gap Report 2020. GSM Association. ² Sonne, L. (2020) What Do We Know About Women's Mobile Phone Access & Use? A review of evidence. Dvara Research Working Paper Series No. WP-2020-03, V2.

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