Connected Women

The evolution of technology and its impact on socio-economic dynamics post-independence

Vodafone Foundation
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This Report has been produced by Vodafone India Limited, supported by the Vodafone Foundation in India and in collaboration with NextGen.
The Connected Women Initiative recognises the need for an ecosystem that can bring together various levers to create a sustainable future for women in India by connecting them through mobile technology.

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Foreword

Ms. Ela Bhatt
Founder,
Self-Employed Women’s Association of India

We, men and women, are all connected with each other. I am not alone in this world. You are bound to me, I am bound to you and together we live in this world. We are all mutually related. Like the oceanic circles or like the rooted branches of the great banyan tree, we impact each other for good despite being thousands of miles away. Such vision comes to my mind when I think of Information and Communication Technology (ICT). Let us recognise our connectivity and think and act in co-relation. Let us come together as women and build our collective organised strength for a better future.

Women in India have yet to gain connectivity that brings freedom to them. They lack access to the mainstream economy. ‘Poorna Swaraj’ as Gandhiji asked us to gain.

Women in India need a direct window to the outside world. They need powerful instruments to advance their development through many more types of economic activity, education and learning courses, employment opportunities, improved health-care delivery, enhancement of networking, participation and advocacy within their social circle and beyond. This is where ICT can play a transforming role – fostering new interactive processes for information exchange and connecting women locally and globally.

In our country, where more than 90% of women work in the informal sector in rural areas, their major economic activities do not constitute contracts or substantial benefits. These are the women who deserve innovative solutions more than anyone else. When exposed to telecommunication services, they hold immense potential to reap maximum advantage of the new technology. Many women cooperatives today are using handheld devices and smart cards for their micro-finance projects. ICT can deliver potentially useful information such as market prices, saving women’s travelling time between market and suppliers. Some Self-Help Groups (SHGs) of rural women in Andhra Pradesh are increasingly becoming so successful in marketing their local products at home and abroad that major companies want to learn their selling skills. SEWA has also launched ICT programmes that aim to improve the efficiency of micro enterprise activities of self-employed women.

Information technologies also offer women flexibility in time and space and are of particular value to women facing social isolation in rural and sub-urban regions of the country. Online learning programs and digital literacy courses accessed through mobile phones can boost the learning prospects of young girls and women, broadening their scope of understanding and perspective. Health and contraceptive related issues raised and facilitated through the medium of phones by many developmental organizations can significantly alter the poor state of women’s health care services in the country.

In India, many girls and women are capable of rising beyond the social stigma and exploring opportunities that were traditionally declined to them. The need of the hour is to create and augment a platform for these women to connect and become self-dependent.

Vodafone Foundation’s Connected Women India Report launched at the Connected Women Summit is one such prominent step towards debating the widened gender gap in the country and inviting policy makers and other experts to engage in discussions involving the evolution of technology and its impact on the socio-economic dynamics of women post-independence.
As SEWA experience goes, one major factor that creates dramatic change in women is their skill upgradation. Training in better methods to make salt, modern garment cutting and sewing, preparing budgets, operating tractors and power tillers, repairing and maintaining agricultural implements and hand pumps, masonry, computer and video literacy, safe child delivery, blood pressure measurement, etc., have been the most effective for women who have worked in trades. Skill development for women should be a key part of the new knowledge economy. And here, ICT has to play a major role.

Even with the extremely competitive mobile phone rates in India, a phone call or SMS message is a significant investment for SEWA members. They invest because they recognise that their livelihoods, and the lives of their families, will improve as a result of the information they obtain from their mobile phone. Women have also begun to borrow to set up small businesses selling cell phones, solar cookers, solar lamps; repair and service of TVs, mobile phones, sewing machines; and trade in CDs and cassettes, etc.

Such is women’s way to freedom: A freedom from want, a freedom to want, a freedom to work with skill and dignity, a freedom to enjoy the fruits of their labour, a freedom to bargain, a freedom to belong and take pride in their caste and community, and a freedom to bond with sisters from other castes and communities—locally, nationally and internationally.
Introduction

Marten Pieters
MD & CEO,
Vodafone India Limited

Mobile technology around the globe has a significant and positive impact on economic development and social well-being. Mobile phones have provided several new opportunities to millions of people in the developing world: from improving service delivery to playing an important part in advancing their empowerment.

Approximately three-quarters of the world’s population now have access to a mobile phone. There is however, significant disparity in the ownership penetration of mobiles, especially by women. Our estimates indicate that 300 million fewer women than men own a mobile phone across the countries that Vodafone operates in globally.¹

With over 900 million connections, India is, today, the second largest mobile market (by connections). Seven years ago, when Vodafone began its journey in India, we were aware of the tremendous need and potential of mobile communications but could not predict that we would be able to improve the lives of over 170 million people!

Mobiles have truly transformed the way people engage and interact. What is often referred to as last mile connectivity is, for us, just the first step towards opening a new world of information and services, given the huge potential this platform can unbridle. The true mobile revolution has just about begun and we at Vodafone India are proud to catalyse it.

However, with gender disparity in itself being a big social challenge in India, the number of women owning a mobile phone here is considerably lesser than the men. Also, just 29% of women are economically active in India as compared with over 80% of men.²

The large gap in mobile access not only affects women’s ability to communicate, but it also presents a lost opportunity in terms of health, education, work, safety and inclusion.

By extending the benefits of mobile phone ownership to more women, a host of social and economic goals can be achieved. The idea of Vodafone Connected Women is to demonstrate the same revolutionising capacity of mobile technology in advancing the cause and concern of women issues all around the world. Bringing women into the conversation, mobile phones can address the main challenges of education, healthcare, economic participation, safety and community issues faced by women and help them connect locally as well as globally.

Vodafone estimates show that mobile technology could be used to lift 5.3 million women out of illiteracy by 2020.³ Reducing female illiteracy could empower women to secure new work opportunities with a resultant increase in economic activity amounting to $3.4 billion per year from 2020.⁴ Cell phones can also help reduce domestic violence against women. m-pesa: https://www.mpesa.in/portal/, our mobile platform has revolutionised access to banking in rural areas, especially formalising financial services for women. This has led to empowering of women microenterprises and Self Help Groups (SHGs). m-farm: http://mfarm.co.ke/, another important innovation, informs rural farmers of market prices for their crops, alerts them of good prices for inputs, and connects them to buyers, leading to a rise in women’s farm productivity. It is therefore, clear that mobile technology can significantly help women improve their livelihoods and bolster the economy of the country by enabling positive changes their lives.

Through the platform of Connected Women India, we are committed to closing this gender gap by bringing together experts, mobile operators, policy makers and corporate leaders to exchange best practices and facilitate a stimulating dialogue.
India’s quest for an equitable, inclusive and sustainable growth revolves around a robust and thriving development sector. Creating a society which provides equal access to opportunities repudiates disparities and is, today, considered a collective responsibility.

The practice of CSR is not new to companies in India but has traditionally been seen as a philanthropic activity. However, with global influences and with communities becoming more conscious and demanding, there appears to be a discernible trend. While CSR remains largely restricted to community development, it is getting more strategic in nature. With the inclusion of the CSR mandate under the Companies Act, 2013, it is reckoned as an important tool to engage the corporate world with the country’s development agenda.

The aim and commitment to social development should be inclusive of every segment of the society, especially economically marginalised and socially disadvantaged. Thus, the questions surrounding women’s empowerment have now become critical to development. Nonetheless, the present scenario is dismal. In India, only 29% of women are economically active compared with over 80% of men. This growing gender inequality limited by women’s access to education, health and jobs directly impacts the economy of the country. The IMF has recently estimated that the gender gap in labour force participation reduces GDP growth. Recognising the pivotal role women play in the development and progress of society, a number of corporates are increasingly integrating this excluded group into their company’s core businesses as customers, salespersons and employees, besides working towards empowering women and encouraging their entrepreneurial spirit through other CSR initiatives.

Corporates are ideating products and services that can assist women in closing this gender gap. One of the proven ways to improve women empowerment in rural India has been Self Help Groups, credit and other support systems for microenterprise development. Programmes focused on education as well as information on political, legal and economic issues and awareness on health aspects are emphasised. With the same objective, Vodafone Foundation is committed to disseminating innovation and knowledge, and creating shared value to improve lives by leveraging its mobile technology through its initiatives - m-women, m-education, m-health and m-agriculture.

The changing policy environment in India makes it imperative to be prepared and support industry efforts and provide technical assistance for adapting to the change. ‘Connected Women’ highlights the case of how technology significantly impacts the socio-economic dynamics of women, improving the quality of their lives.

The next phase of CSR in India is promising and provides great motivation and incentive to reduce inequalities, especially gender inequalities, in our country.
Hamadoun Touré, Secretary-General of the International Telecommunication Union recently pressed that encouraging girls and women in ICT is critical when 95% of all jobs today have a digital component.

Women having access to mobile technology and services feel connected and empowered - they utilise it to improve their own lives and the benefits extend beyond: Families are healthier, better off financially, children are nourished and so are their communities, countries and the world. A direct window to the global world, women can now connect, partner, organise, innovate and voice their opinions freely. Connecting women through the use of technology can yield incredible returns in social and economic development. Developing economies could, for example, see an increase of $13 – $18 billion in their GDPs if the number of girls and women currently using ICTs were doubled. Technology, thus, plays a catalytic role in realising the dream of an inclusive and equitable development.

The Vodafone Foundation is engaged in supporting a number of projects which combine both our grant-making activities and mobile technology, in making a difference to the lives of women in a number of markets in which Vodafone operates. The Connected Women Report essentially focuses on such impact of mobile technology on the lives of women in the country.

Self-employment and entrepreneurship are critical to India’s rural economy, especially from a gender perspective, as nearly 56% of women participating in the rural economy are self-employed. Mobiles have allowed them increased access to markets and related information, with new and enhanced forms of income generation and new forms of financial, business and farm services that these women otherwise do not receive. For instance, RUDIbens - Women retailers in rural Gujarat, are using their mobile to place orders and manage their businesses. Thanks to an SMS-based platform, they can dramatically reduce travel time, increase turnover and income and improve their quality of life. Vodafone in its Connected Women Report estimates that programmes similar to RUDI could be rolled out to reach 0.2 million of these women retailers by 2020.

Another key benefit is the reduction of the number of domestic and physical assaults against women, highlighted by the fact that 93% of women feel safer and connected with a mobile phone. In the light of the significant potential for mobile to transform female literacy levels, efforts are being made to ensure that young girls all over the country are able to benefit through easy access to education and knowledge. Innovative mobile technologies have transformed the way women look at formal health, maternal and child care services.

By enabling greater mobile ownership and making life-enhancing mobile services more widely available, we can support women on their journey of making a substantial contribution to the society and the economy. As committed leaders, we have the responsibility to ensure that women are not left out of this mobile revolution, both as owners and innovators.

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Perspectives on how the corporate sector has leveraged technology to connect women to enhance social and economic growth
Women left behind in tech revolution

At this time last year, India sent its last telegraph, after 163 years in operation. Few tears were shed; India has no time to focus on the relics of the past, as it continues to establish itself as a global hub for technological development. The Information Technology industry continues to explode in India. NASSCOM expects the IT-BPM industry to grow by 12-14 per cent in Financial Year 2014-15. However, there are still large segments of the billion-plus population that are not participating in this technological growth and connectivity. For example, while India’s total internet subscribers stood at over 238 million as of December 2013, the penetration rate was very low, at only 12.6 internet users per 100 people, especially when compared with countries such as the United States and China that have penetration levels of 81% and 43% respectively.

One group, in particular, that lags behind in benefiting from this tech revolution is India’s women. NASSCOM Foundation, through its innovative approach of bringing the government, NGO sector, and the IT industry together is tackling this crucial challenge and leading the efforts to make technology more inclusive. While NASSCOM Foundation does not target women directly, we find that the technology appears to be a greater positive for them than for any other groups. This paper provides some examples and recommendations on ways to move forward in building an ecosystem of connected women.

Connecting women through business impact

NASSCOM Foundation, the social development arm of NASSCOM, has been working towards mainstreaming responsible business, by promoting and developing social and environmental solutions, building capacities of individuals and organizations, influencing policy making and creating thought leadership, using the capacities and competencies of the ecosystem of the IT-BPM (Information Technology – Business Process Management) industry in India. While NASSCOM Foundation has not designed programs exclusively for women, many of its interventions have increased the participation of women from excluded communities and their access to better opportunities. Our programs also demonstrate the crucial role that the corporate sector can have in ensuring diversity and positively impacting women.

Under the telecenter program NASSCOM Knowledge Network, the Foundation partnered with UNICEF India to make use of ICT to bring in desired knowledge about health care in rural India. Sisu Samarakshak (SSK) was conceptualised to enable rural communities to access information on maternal and child health, such as pre-natal care, breastfeeding, care of newborns, hygiene and sanitation through NASSCOM Knowledge Network (NKN) Centers. A more recent example is NASSCOM Foundation’s work on impact sourcing – increasing long-term employment for those in the BPM sector who have limited opportunities. A disproportionate percentage of the impact sourcing employees are women.

The Foundation believes that imparting digital skills will enhance employability, access and utilization of services. As the Secretariat of the National Digital Literacy Mission (NDLM), the Foundation is currently working with leading corporations, such as Microsoft and Zensar to support digital literacy centers across India, via collaboration with grassroots NGOs that are already serving target communities on the ground. With the mission’s goal entailing making at least one person in every family digitally literate, it has been found that often, the woman of the family is chosen to receive this training primarily because the men of the household are often working outside of the home. As a
result, early implementation of this initiative has shown an increased proportion of women participating in these trainings.

**Getting women on to the digital platform**

Studies have shown that access to technology empowers women by increasing their productivity, which improves their economic status and helps them and their families break the cycle of poverty, often at a faster rate than men. A recent report by the International Center for the Research of Women (ICRW) found that “women’s ability to access income, technology, and paid work improves their children’s welfare more than men’s access to similar resources.” The impact of women gaining access to technology is not limited only to households or communities but also increases the productivity of the entire country by engaging an untapped labor supply. Unfortunately, Indian women still face huge barriers to accessing technology for a myriad of reasons, including education, social/patriarchal norms, and an industry that is not very gender neutral.

There are, however, a few bright spots. While women may be underrepresented in key parts of the Indian economy, they constitute the majority of employees in Impact Sourcing Service Providers, and in most cases rural Business Process Management (BPM) companies. Some BPMs in India have even reported that 100% of their employees are women. The reasons for this are many, most of them largely attributed to lack of other viable opportunities for women in rural areas. The BPM sector also offers women who may be unable to participate in public roles due to religious or cultural reasons, the opportunity to earn an income and support their families. Even more promising are statistics that show that women are often outperforming men in the entrance exams for these opportunities. What has materialised in some of these spaces is a gender blind scenario for entry and participation – a model for other industries, including the urban BPM industry (where women are still below 50%) to follow.

**DataHalli – Promoting employment opportunities for disadvantaged women**

The NASSCOM Foundation is conducting in-depth case studies to document and illustrate the ways that successful Impact Sourcing Service Providers (ISSPs) can address their most obstinate challenges. One such case study is of Jindal Steel Works (JSW) DataHalli BPM center which provides means of employment to women from 21 villages that surround the JSW Steel plant in Vijayanagar, Karnataka.

Part of JSW's CSR initiative, this center employs women who are educated only up to class 10 or 12 school standard, and provides them with work opportunities beyond brick lifting and other unorganised work. DataHalli operators have worked on several domestic and international clients and have been supporting the parent group (JSW Group) with various HR and Finance/Accounts processes.

Candidates are recruited through advertisements in local newspapers by community interactions conducted by Jindal Foundation volunteers who meet village heads and institutional heads from nearby schools. The company has developed a training model for young girls that include typing skills, basic computer knowledge, English classes, personality development activities and process related knowledge. Working at the BPM center helps empower rural women by inducing in them a sense of pride and dignity while providing them with a source of income.

**Moving forward towards an inclusive digital space**

While access to technology can be a gateway to empower women, scale and sustainability remain a challenge for most initiatives. Building on existing platforms such as Self-Help Groups can be one way to ensure that success of these programs can be sustained to benefit countless more women.

Industry leaders need to recognise the importance in engaging the untapped human capital of women that will translate into increased workforce productivity and the strengthening of the overall economy.

Policymakers and the industry need to work closely with grassroots organizations, women's groups, and educators to ensure that women and girls become digitally literate at an early age, and can translate this literacy to viable economic opportunities as they get older.

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1 International Council for Research on Women, Bridging the Gender Divide: How Technology Can Advance Women Economically, 2010, page 1
Gender parity neither happens accidentally nor automatically. Technology leaders, including the NASSCOM Foundation, need to continue to approach their work with a gender lens, and actively work towards removing barriers and creating opportunities; only then will women in India truly be connected.

Rita Soni – Chief Executive Officer, NASSCOM Foundation

NASSCOM Foundation is a non-profit organization leveraging the capabilities of IT-BPM member companies of NASSCOM along with emerging social enterprises to meet the technology needs of non-profits and underserved communities across India with continuous support from the Government.

Rita has managed to combine a passion for solving inequity with the private sector in unique ways at General Electric (GE), YES Bank and NASSCOM Foundation. The Planet, the poor and institutions of change are her driving forces which have found an outlet in technology for good.
Connecting Women to advocate gender equality and bring about a positive social and attitudinal change at the corporate level

“If by strength is meant moral power, then woman is immeasurably man’s superior...If non-violence is the law of our being, the future is with women.” – Mahatma Gandhi, 1930

Women power at the helm of change

From the Salt Satyagraha in 1930 to the SEWA (The Self-employed Women’s Association of India) movement in the 70s, it has been proven time and again that women have brought out the best in a society, country, or even in an organisation. These revolutions were not brought about by any one individual’s endeavor, but by a union of women connected by a common vision, mission and goals aimed at empowerment.

To quote the UN Secretary-General Ban Ki-moon “Countries with more gender equality have better economic growth. Companies with more women leaders perform better. Peace agreements that include women are more durable. Parliaments with more women enact more legislation on key social issues such as health, education, anti-discrimination and child support. The evidence is clear: equality for women means progress for all.”

In a global economy, the ability to manage contradictions and to understand diversity is critical for business success. Today, women bring in a new and engaging perspective and we must make every endeavour to utilise it.

In a global economy, the ability to manage contradictions and to understand diversity is critical for business success. Today, women bring in a new and engaging perspective and we must make every endeavour to utilise it.

The Current Scenario

With women forming close to half of India’s population, their inclusion and emancipation is a prerequisite to determining the country’s progress and prosperity. According to a Department for International Development (DFID) London, report, India’s GDP could rise by 8% if the female: male ratio of workers went up by 10%. The latest World Economic Forum Report (2013) puts India at 101 among the 136 countries surveyed on gender parity – not the best position to occupy for a country now counted as one of the top global economies. Also, according to a report released by the inter-Parliamentary Union and UN Women, the country is ranked 73rd in women’s participation in politics. This was the case despite India having had women serving as Prime Minister and President.

On the brighter side, however, a considerable section of women in the country have managed to rise above gender disparity. Most of these women belong to the corporate sector – Arundhati Bhattacharya, chairperson of the country’s largest bank, State Bank of India (SBI); Chanda Kochhar, MD and CEO of ICICI Bank; Shikha Sharma, MD and CEO, Axis Bank; Naina Lal Kidwai, Country Head, HSBC; Chitra Ramkrishna, Managing Director & CEO, National Stock Exchange of India Limited, to name a few.

Unfortunately, much is left to be desired despite these success stories. The World Economic Forum’s Corporate Gender Gap Report - 2010 survey, based on responses of 60 of the 100 best employers in India, showed that women employees occupied only 10% of senior management positions in two-thirds of the surveyed companies in India. The report also indicated that at 23%, India is the country with the lowest percentage of women employees. The Economic Times in an article in October 2012 reports that there are 9.8 million working women in India Inc., but only 18% are in the mid-management roles and less than 2% of BSE 500 companies have female CEOs.

The Business Case

With multi-tasking abilities, a high sense of collaboration, finer communication capabilities and greater inspiration to adopt new ideas, women bring a lot to the workplace than expected. There is increasing evidence that having more women on-board and women at senior positions boosts an organization’s profitability. A Catalyst report released in 2007 indicates that organizations with more than three women on their Boards have an 83% higher return on shareholder value.
Several companies have reaffirmed that diversity and inclusion are good practices. A recent Deloitte report states that companies can benefit through ‘gender dividend’ by developing women as workers, leaders and even appreciating them as consumers. Benefits can range from increased sales and expanded markets to improved recruitment and talent retention. After all, women are being hailed as the biggest emerging economy, with The Boston Consulting Group estimating the overall earnings of Indian working women to stand at $900 billion by 2020 – three times the 2010 figure of $280 billion.

**The Challenges**

A 2013 survey by AVTAR Career Creators & LEXI Careers showed that the annual attrition rate of women under 30 was 48%. In India, around 50% of women give up their careers before turning 30 as a direct result of most women’s dual responsibilities towards home and the workplace. Gender wage gap is another critical issue, with studies showing that full-time women workers earn 77% of what men earn.

To successfully foster an environment conducive to gender equality, understanding the factors that negatively impact women at the workplace is important.

**Indian Women Network (IWN) - A network of women, for women and by women**

Despite several initiatives, we, at CII, realised that there was a vacuum of thought and leadership to create a platform for women from all walks of life to come together to discuss, debate and collaborate on creating an environment for more women to participate in business and society. Over the years, CII has come to understand that professional women require a strongly structured mode of expanding their network, wherein they can discuss, in a circle of trust, their experience and overcome challenges at work and home.

CII thus created an exclusive platform for women called ‘Indian Women Network (IWN)’ – a one-of-a-kind forum for women that gives them the stage exclusively. Like the phrase goes, it is a network of women, for women and by women. Through IWN, we hope to provide a platform for women to discuss issues and opportunities at work places, and learn from each other’s experiences.

IWN delivers on three important focus areas: Learning & Development, Wellbeing, and Policy & Services. It reaches out to women entrepreneurs and professionals in the industry, and helps them scale new heights by offering effective coaching and mentoring. This network is also extended to students of final year graduation, post-graduation and PhD to guide them and provide them the opportunity to be mentored by experienced professionals. Launched in 2012, the IWN (http://indianwomennetwork.in/) has more than 1000 online and 600 direct members, growing steadily pan India through its regional chapters.

With the number of working women in India set to rise from 134 million to 158 million in a decade, the corporate sector could use such enabling digital platforms for engagement and knowledge sharing among women.

**Strategic measures for empowerment in the workplace**

CII drives the agenda of women empowerment through a National Committee on Women’s Empowerment. In place since 2002, and with the objective of addressing this important issue through advocacy and research, the Women Empowerment Committee steers CII’s Agenda at the national and regional level across its membership.

In 2013, CII constituted a National Task Force on the Safety and Security of Women, to identify the industry's role in mitigating and tackling crimes against women effectively.

**The Way Forward**

The Government of India and numerous model private organizations now offer generous benefits to their women employees – from increased flexibility and policies promoting safety to mentorship programs and support systems. The UN has also drawn up a set of principles for businesses to empower women in the workplace. More organizations in the country need to take cue from this and adopt adequate policies and practices. More men need to be sensitised and engaged in dialogue about empowering women in the workplace and be made part of the change process.

Studies prove that a majority of women are engaged in the HR vertical of organisations, which calls for the ability to connect, collaborate and communicate. Numerous
connecting platforms have been created to leverage these qualities and empower women to bring about a positive social and attitudinal change at workplaces. However, we are yet to witness a cascading effect of such initiatives that engage more women in the process.

There is a need for enabling mechanisms to provide women with opportunities, access, mentoring and support.

First and foremost, mapping the needs of women through their professional lifecycle is critical. A ‘One shoe fits all’ policy will not work. The needs of a potential business or professional woman, that is, of an eager student poised to enter the workplace, is different from that of a young executive or worker who has put in three to five years, and is also set to take up familial and motherhood responsibilities.

And the needs of a mid-level professional who has along the way perhaps made some tough choices and is waiting in the wings to assume leadership roles, is different from that of the senior leader who faces the opportunity now to lead a board and also become a role model and mentor for others like her. Then again, the needs of a bright entrepreneur just starting out are different from that of an established business woman.

Secondly, the importance of providing enabling policies and a conducive work environment cannot be underscored enough. The work done by many multinational and large companies in this area is to be lauded. Also of great importance is the need to connect women in a structured, simple way. A number of connecting platforms have been created in the last few years, bearing this in mind.

Sheryl Sandberg’s now legendary TED talk in 2010 and the formation of the ‘Lean in Circles’, thereafter is such one good example. ‘Lean In Circles’ are small groups that meet regularly, either at a common place or virtually, to encourage and support each other in an atmosphere of confidentiality and trust. There are now 12,000 such circles in 50 countries.

Given the emergence of IT and mobile connectivity, it is also the right time to develop more such technology platforms and applications catering to the working woman where in more number of women can be engaged.

Inspiring peer leadership always succeeds in bringing about transformative change, and hence, effective role models need to be created.

CII instituted a Woman Exemplar Award with an objective to promote women empowerment at the community level by discovering and recognising those women leaders, who have, against all odds, excelled and contributed significantly to the development of their community in the fields of Education & Literacy, Health and Micro Enterprise.

These women exemplars are self-motivated individuals, exhibiting strong leadership skills and who have set an example for others, igniting the spirit and the belief that they too can be empowered. Since its inception, 30 woman exemplars have been recognised and empowered by CII, thus creating a chain of many more empowered women.

Changing mindsets and co-opting men is also important, what with gender equality being an important cornerstone, even with all the good practices and policies in place, the efforts will be inadequate without the other half - the men, being involved in the process. There is a need to engage them in dialogue and make them part of the change process. In this respect, the Government should be lauded for having added a clause in the Companies Act 2013 which mandates the company to have at least one woman in the Corporate Board which has typically been a male bastion.

Lastly, to move towards gender equality at the workplace and to bring about a positive social and attitudinal change, it is imperative that women themselves, as individuals, work towards fighting for it.

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**Shefali Chaturvedi – Senior Director, CII**

Shefali Chaturvedi is Senior Director - Development Initiatives, CII and the CEO of the CII Foundation.

The Confederation of Indian Industry (CII) works to create and sustain an environment conducive to the growth of industry in India, partnering industry and government alike through advisory and consultative processes.

Shefali has been working with CII since 1991 and has experience in leading and managing various portfolios such as Manufacturing Sector, Young Indians, Trade Fairs, International country desks and the Overseas Indian Facilitation Center (OIFC).
Using technology to help women identify skills, build capacity and drive Small and Medium Enterprise (SME) business innovation

Letting women in on the technology revolution
Over the past few decades, the technology revolution has brought about profound changes in both business and society, and at a pace one could have hardly predicted. As technology continues to influence and control our lives, it is necessary to evaluate the position of a largely under-represented section in its adoption and progress – women.

A 2006 paper titled *Technology and Women in India* highlights how women have been left out in the cold, where use of technology is concerned. The rationale advanced for this is that technology is power and men gravitate to science and technology and wield power. This perception and situation must change if we are to empower women through the use of technology.

In this context, with an increasing number of women setting up SMEs across the country, and more so in rural India, technology is but the primary force that is set to transform and empower their lives. Also, new and varied forms of content, textual and visual, is now being transmitted through these technological channels to enable women, who constitute close to 50% of India’s workforce in the organised sector and perhaps an equal number in the informal and household sectors.

And technological innovations in emerging markets like India are helping mitigate the burden of poverty and gender inequality and bridging the information gap that constrains small businesses. Because indeed, empowering women, upgrading their skills and increasing their productive capacity are the key ingredients for escaping conflicts that arise from poverty.

Young innovators today are also aware of technology’s ability to function as a leveler, and have developed innovations that bring together men and women alike on a single communication platform. For example, ‘Mobile Harvest’, a mobile application developed for android phones allow farmers to share information about pesticides and crop cycles.

Innovation empowers women in business
Women who are economically empowered are proving to be major players in influencing development, as they usually invest gains in areas that further enhance development – from education to child healthcare. However, as the number of women in developing countries setting up small and medium enterprises rises, there is an increasing need to put in place policies that allow them greater access to finance, opportunities for knowledge sharing, training and communication, and the means to break away from traditional, cultural and societal constraints.

Beyond policies and strategies, for women managing Small and Medium Enterprises today and for women in business in general, innovation comes as a key driver that helps face and overcome obstacles. And the most significant of these innovations is mobile technology, with its ability to transform how businesses are managed.

It lends users a competitive advantage, leads to improvement in customer service delivery and provides other benefits such as product development, improvement in supply chains and cost reduction. Also, business management software, data analytics and most importantly social media tools, all help strengthen the innovation ecosystem for SMEs.

Women running SMEs hence have a wider range of options now to expand and reach out to their consumers, without having to rely on traditional business models.

MIRA – Going mobile with healthcare
A great example of the use of technology for capacity building among rural women is the Women Mobile Lifeline Channel or MIRA. MIRA is an integrated mobile technology service that provides related communication, information and service delivery facilities for maternal and child health in rural India.

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**Women who are economically empowered are proving to be major players in influencing development as they usually invest gains in areas that further enhance development – from education to child healthcare.**
With maternal mortality rates at 212 deaths per 100,000 live births and infant mortality rates at 52 deaths per 1000 live births, technology platforms such as these are critical to address healthcare issues. MIRA provides health communication and information tools to rural women through mobile phones in low-cost settings, and touches upon issues related to pre-natal care, child immunization, newborn care, family planning and adolescent health.

MIRA currently operates in Haryana (Mewat District) and Rajasthan, and has been rolled out with 6 Self Help Group Federations involving 130,000 women. The initiative can also be accessed in various capacities through Telecom Companies, Original Equipment Manufacturers (OEMs), recharge kiosks and dedicated community radio stations.

**Increased focus on Small and Medium Enterprise (SME) development**

Innovation, clearly, is no longer an option but a necessity for SMEs to withstand competition from larger firms and companies with better technology. And the government has an important role to play in enabling and financing innovation-led SMEs, since government policies address potential risks, improve efficiency and create a playing field that is non-discriminatory.

Apart from government policies, private sector and civil society initiatives also have a significant role to play in enabling women empowerment through SMEs. A great way they can play a role in this is through setting up initiatives that allow both the dissemination and exchange of information on running a business, operation techniques, sourcing and handling resources, managing money etc.

Given that SMEs have a huge role to play in creating jobs, especially for women, and spur GDP growth, the government needs to set up a holistic strategy for the growth and development of SMEs as well.

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**Nirankar Saxena - Senior Director, FICCI**

Nirankar Saxena is Senior Director, Federation of Indian Chambers of Commerce and Industry (FICCI).

Established in 1927, FICCI is the largest and oldest apex business organisation in India. A non-government, not-for-profit organisation, FICCI is the voice of India’s business and industry.

Nirankar heads the Business Information Services Network Division (BISNET) at FICCI and his responsibilities include networking with leading senior Government officials, industrialists and the diplomatic corporations in India as well as the visiting foreign dignitaries. He also oversees all activities essentially aimed at identifying, assessing and commercialising competitive technologies from India into the global markets.
Role of the government in taking leadership to create a better social ecosystem by connecting women
Using technology to foster a safe environment for women by facilitating faster reporting and efficient redressal

Women’s safety in question
The constitution of India espouses principles of gender equality in its fundamental rights, and protects women against any kind of violence, criminal gestures, advances and acts. The state is empowered to adopt measures in favour of women, formulate provisions to address their issues and work towards preventing crimes against them.

Despite these legislations and law enforcement agencies in place, official statistics in India paint a different picture – crimes against women are on the rise, with 309,546 cases reported to the police last year, as against 244,270 cases reported in 2012, according to the National Crimes Bureau (NRCB) report. The report also states that the number of reported rapes in the country rose by 35.2 percent to a staggering 33,707 in 2013; with Delhi alone reporting 1,441 cases. The police lodged 2,844 molestation cases in 2013 with an increase of over 500% since 2012. Eve-teasing as well registered a five-fold increase from 154 cases in 2012 to 793 in 2013. The number of women alleged to have been kidnapped has doubled from 1,750 in 2012 to 2,906 in 2013. Cases relating to cruelty against women in marital homes also increased from 1,605 to 2,487 in 2013.

Given that women in India today occupy considerable positions of authority, the exploitation of and crimes against women (particularly from the lower sections of the society) comes as a sad reminder that things haven’t changed much.

A misogynistic society, an inefficient judicial system and crumbling social and political structures are some of the deep sated issues that impede gender equality.

A misogynistic society, an inefficient judicial system and crumbling social and political structures are some of the deep sated issues that impede gender equality; Issues that were brought to the fore after the brutal gang-rape of a young woman in Delhi in 2012. However, the incident led to the formation of the justice Verma Committee, which was tasked with reviewing laws regarding sexual crimes. The committee submitted its report in January 2013 and recommended comprehensive changes in criminal laws to deal with crimes and atrocities against women, providing a greater impetus to fight crimes against women.

The panel also advocated the placement of police officers with outstanding reputations and character at the higher levels of the police force. However, to ensure that the police force has the requisite moral vision, the existing appointments will need to be reviewed. In order to effectively progress towards a safer society for women, law enforcement agencies and the police force need to stop themselves from becoming mere tools at the hands of the governments. Accountability and a sense of duty need to prevail over political agendas.
Winning over trust with diverse measures

To inspire public confidence, a number of initiatives and schemes have been launched by the Delhi Police to make its citizens feel safe and secure in and outside their homes. Women’s help desks have been made functional 24x7 in all police stations to attend to complaints from women. Several NGOs have been consulted to understand women’s issues and have been requested to help operate these help desks. The current police helpline, 100, has been increased from 60 to 100 lines, and a special helpline at 1091 for women has been increased from 4 to 10. An adequate number of women police personnel have been deployed to attend to calls from victims and put them in touch with police personnel who would help resolve a situation, while all calls are monitored and records are maintained. The helpline numbers are prominently advertised in public spaces, including public transportation systems.

Recognizing the need for the police to show greater sensitivity in dealing with matters pertaining to women and children, the Delhi Police has established the Special Unit for Women and Children. This Unit has been providing counseling aid to victims of domestic violence, in addition to offering a single window redressal for victims.

Regular interactions with students and teachers of girls’ schools and colleges, where self-defense training programs are conducted, are part of the department’s other initiatives. The Delhi police also ensure the deployment of PCR vans, motor cycles and pickets to patrol vulnerable locations in and around the city. A Special CP rank officer has been appointed to hold regular interactions with NGOs and the civil society, to foster better reporting and redressal mechanisms for the effective handling of crimes against women.

Building new channels for interaction

With the increasing role of technology in the lives of citizens, The Delhi Police department has taken steps to ensure it is present on these engagement platforms. Social networking sites like Facebook are used to connect with people and to regularly update information on women and children’s issues. A dedicated Facebook page and website meant to tackle problems faced by students from the North East in Delhi are an example of the department’s attempts to be made accessible to every section of the society.

Mobile applications are another innovation the Delhi Police has embraced. From applications meant to report lost documents to applications that provide updates about the city’s traffic situations by the Delhi Traffic Police, mobile has started to play a key role in the department’s engagement with the public.

The department is also aware of the opportunities these platforms provide to ensure the safety and protection of women and children – www.spuwac.com, the official website of the Special Police Unit for Women and Children was launched to provide guidelines and measures for safety of women and children in Delhi. In addition to this, a separate website affiliated to the Juvenile Justice Unit has also been launched.

While discrimination and criminal acts against women can be effectively addressed with positive amendments in the law, lack of social awareness and responsibility will render these laws ineffectual. A number of stakeholders, including the media, legal bodies, NGOs, the civil society, police forces and Women Rights activists need to work towards this, to enable a positive change in the lives of women who live in constant fear of violence and harassment every day.

Varsha Sharma – Deputy Commissioner of Police, Delhi Police & Special Police Unit for Women and Children

A 1996 Batch DANIPS (Delhi and Andaman and Nicobar Islands Police Services) officer, Varsha has served as ACP Subdivisions in Karol Bagh, Vasant Vihar, Traffic, Crime against Women, Licensing as well as District Investigation unit. She is currently heading the Special Police Unit for Women and Children that imparts training in self-defence technologies.
Involvement of development organisations in empowering women through the use of mobile and communication technology
Using Mobile Technology for creating awareness about Reproductive Health and Commodities

Family Planning Saves Lives
Everyone has the right to reproductive health which forms the basis for having healthy families and leading healthy, happy lives. The right entails that men and women have the power to decide if, when and how many children to have, that every child is wanted, every birth is safe, every young person is free of HIV and every girl and woman is treated with dignity and respect.

The critical importance of reproductive health to development has been acknowledged at the highest level: it forms the basis of the International Conference of Population and Development (ICPD) Program of Action signed by 174 countries including India in 1994, and family planning is a target in the Millennium Development Goals framework. The international community has agreed that reproductive choice is a basic human right. But without access to relevant information and high-quality services, that right cannot be exercised.

The focus of UNFPA's efforts to improve family planning services in India hence rests on advocating for increasing access to a choice of contraceptives.

Working towards a paradigm shift in reproductive health and contraception
While the government is promoting voluntary family planning to improve reproductive, maternal and child health outcomes, the focus for decades has been on sterilization. The method allows couples to limit their families but not to space births, which is critical not only to meet health and population stabilization objectives but also to give people reproductive choice. UNFPA is supporting the government of India's flagship health program, the National Health Mission, one of the largest in the world, to realise a paradigm shift from sterilization to providing universal access to contraceptives.

India has had the distinction of launching one of the first family planning programs in the world in 1952. But by the 1970s, with the population boom, the focus shifted to population control, with the period masked by forced sterilization on men. Coercive sterilization policies led to a strong backlash in India and abroad. In the 1980s, the public health system made contraceptives available to people. Real change came with The International Conference on Population and Development held in Cairo in 1994. The ICPD established that population planning was not about targets, but about fulfilling the right to reproductive health, which was essential for the development of nations. India was among the 174-strong UN member countries to sign the ICPD Program of Action.

Today, government policies and strategies have evolved towards promoting reproductive rights, but their implementation needs to be strengthened. On the ground, increased access to quality services, such as timely information and provision of contraceptives, could meet India's unmet need for spacing methods. Figures show that the percentage of couples using a modern contraceptive improved gradually from 36.5% in 1992-1993 to 43% in 1998-99 to 48.5% in 2005-2006. However, a majority of contraceptive use continues to be female sterilization. While fertility levels have fallen from 3.4 children per woman in 1992-1993 to 2.4 children per woman in 2012, India has still not met its replacement fertility goal of 2.1 children per woman.

Investing in Youth
In India, as globally, young people, women and adolescent girls are disproportionately affected by the lack of contraceptives. Complications from pregnancy and child birth are the leading cause of death among adolescent girls in developing countries. Almost half of the young girls in India are married before they are 18 and early marriage leads to early child bearing. 4 million adolescent girls aged 15-19 give birth every year. 9 girls aged 15-19 die every day due to pregnancy complications.

Even though India has significantly reduced its maternal mortality ratio, maternal deaths in India still contribute the highest share to the global figure. A 2012 World Bank, UNFPA, WHO report (2012) shows that India contributes 20% of maternal deaths worldwide, even as the number of maternal deaths globally has halved. Contraceptive use, especially spacing between births, saves women's lives, and a majority of maternal deaths in India are preventable.
India has a large youth bulge in the reproductive age-group. Latest figures show that 15-19 year olds have the highest unmet need for contraceptives. Efforts to meet their health needs will have multiple development benefits. UNFPA is supporting key government programs including the Adolescent Health Program to realise a paradigm shift in providing reproductive health services to young people and adolescents.

**Efforts to enforce family planning in Odisha**

![Percentage of couples using a modern contraceptive](http://www.unfpa.org/swp/2003/english/ch5/papid.htm)

UNFPA’s work in the area of strengthening service delivery in Odisha is enabling the health system to provide contraceptives to those who need it the most and to those who have not been reached.

Nearly half of Odisha’s 40 million people are younger than 25 years old, three-fourths of all households depend on public health for contraceptives and information, and the state has one of the highest rates of maternal mortality and infant mortality in the country.

Four out of ten girls in Odisha aged 15-19 are already mothers. On the other hand, research shows that family planning reduces maternal mortality by nearly a third, and infant mortality by as much as 10%.

UNFPA is supporting the government of Odisha to address these challenges. The Government is running a program that provides door-to-door delivery of contraceptives to young, newly married couples through women health workers and women health activists, ASHAs. However, the success of this program depends on its service delivery systems, including a logistics and supply management system for the efficient delivery of health commodities.

**Promoting Contraception through innovation**

The Odisha government’s Logistics Management Information System needed to be strengthened to efficiently manage the distribution of contraceptives across the state. Often, a health facility did not have condoms when it needed them while another would have stocks of pills and emergency contraceptives lying unused.

To address bottlenecks in service delivery, UNFPA helped modernise the state’s Contraceptive Logistics Management Information System. The system links nearly 7000 public health outlets, including warehouses and public health centers, which form the contraceptive supply chain in Odisha. The technology provides latest figures on contraceptive demand and supply in the state and presents the information on an easy-to-use website - www.rhclmisodisha.com. The system is linked to the mobile phones of health workers on the ground, which is making all the difference in the delivery of services.

**The mechanism - Connecting Women through Mobile Technology**

An Auxiliary Nurse Midwife (ANM) who looks after a health facility serving 5,000 people can monitor stocks of contraceptives and request for supplies, simply with an SMS from her phone. The system links the health worker or ANM with the block pharmacist and, in turn, with the district and state program managers through her mobile phone. When the ANM sends an SMS for contraceptives, the information also reaches health officials.

Apart from the beneficiaries, it is women health workers, armed with mobile phones, who are benefiting the most from innovative ways of using mobile phone technology. Mobile phones are proving to be the last and most crucial link for women health workers giving them the means to do their jobs with far greater ease and success. Across 7,000 health facilities in Odisha, ANMs and health workers, armed with the new technology, have helped nearly 150,000 women users of contraceptives in the past year alone.

What does this mean for women and men who depend on the public health system for their family planning needs? When a 20-year old, newly married woman, for example, wants an emergency pill or runs out of contraceptive supplies, the ASHA or ANM can now help her get those contraceptives just in time. All she has to do is order them on her mobile phone. This can mean a huge difference in guaranteeing reproductive health to millions of women in India, who may now be able to prevent unplanned, unintended births.
A Window of Opportunity

For the first time, mobile telephony is being used to monitor the delivery of contraceptives in the public health system. Launched on July 11, 2011, Odisha’s new logistics management system is serving all 30 districts of the state, enabling easy access to information across its health facilities.

The impact that information technology innovations could have in delivering health care to the unreached, underserved and difficult to reach populations is unprecedented.

Experience from other countries shows the multiple ways in which mobile technology is enabling health systems, policy makers and grassroots workers to deliver information and services to the people. UNFPA is further exploring this window of opportunity to advance reproductive health and reach out to young people and adolescents to deliver a world where every pregnancy is wanted, every child birth is safe, and every young person’s potential is fulfilled.

Frederika Meijer – Representative, United Nations Population Fund, India & Country Director, UNFPA, Bhutan

Frederika Meijer is the Representative of UNFPA, India and Country director, UNFPA, Bhutan.

UNFPA, the United Nations Population Fund, is an international development agency that promotes the right of every woman, man and child to lead healthy and productive lives.

Frederika has more than 25 years of professional experience, covering reproductive health, gender issues, adolescent reproductive health issues and advisory services to governments under the auspices of the European Commission and the United Nations.
Creating access to an ecosystem promoting safety by connecting women to relevant legal, judicial, non-government agencies and technology platforms

The significance of development organisations in empowering women by leveraging mobile and communication technologies.

Recent events have drawn attention to women’s safety and brought women’s rights sharply into focus. Using data this paper explains the “eco system” of violence – forms, scale, costs and risk factors. It then moves on to discuss possible responses, especially through the use of mobile and communication technologies.

Women in India – three steps forward two steps back?

Everywhere around us, we see positive changes in the lives of girls and women—more girls in schools, improved maternal health and millions of elected women panchayat representatives. The Indian government has passed progressive laws—such as the Domestic Violence Act (2005) and amendments to laws against sexual crimes, which begin to challenge accepted attitudes and behaviour. New technology and media—from mobile phones to satellite TV—are now reaching poor women.

Equally visible, is the ongoing discrimination against women. India has 940 girls to 1000 boys, (age 0-6 years) an alarmingly low child sex ratio with a three times more rapid decline in rural areas. Two out of three non-literate 15 to 24 year olds are female. Every third woman in India faces violence within her home. Sexual offences are reported to be high though no clear statistics are available. At less than 30%, ILO ranks women’s labor force participation in India 120th among 131 countries.

A priority for DFID

The UK Department for International Development (DFID’s) Strategic Vision for Girls and Women articulates our aim to unlock the potential of girls and women, to stop poverty before it starts. It focuses on four game changing outcomes - Girls’ completion of primary and secondary education, Economic empowerment, Ability to live free from violence, and Universal sexual and reproductive health and rights.

The UK India development partnership is in transition to a new relationship where our financial grant aid to India will end by 2015. After 2015, our partnership will focus on sharing skills and expertise, investing in private sector projects which create opportunities for the poor while generating returns, and partnering with India on global development issues. Women and girls is one of our top three priorities, and within that, safety and security of girls and women is an important area of work.

One in three

Women are at risk everywhere - on the streets, in their offices, in the fields, during conflict and when they collect fuel wood or water or venture out because they do not have basic sanitation facilities at home. But they are most at risk inside their homes. One in three women globally and in India has experienced physical and/or sexual violence by their intimate partner. Rates of experience vary across states - from less than 6% in Himachal to nearly 60% in Bihar.

Though ensured equality under the constitution and protected by law, women are not aware of their rights or aware of the services they can avail. Only 1% reported violence and when they do, they seek help from their families and rarely from the police, NGO or any other services.

The legal procedures are often long drawn - recently the Chief Justice of India noted a backlog of two crores cases.

Source: Census of India 2011; NFHS 3 2006

ILO’s Global Employment Trends 2013 report
WHO info graphic 2012
NFHS 3
There are several other challenges – the police may not be sufficiently equipped to handle such cases, there may not be sufficient support centers and also in the existing ones the standard protocols may not be fully applied, inadequate counselling and reintegration services, and limited financial allocations for enforcement of the act.

Conservative estimates of lost productivity due to VAW (Violence Against Women) range from 1.2 to 2 % of GDP. These include the provision of health, social, and legal services and costs of lost earnings. These do not include long term impact on the choices women make and opportunities they pursue. Nor the emotional impact on the woman and the family, especially young children and the choices they make as adults.

**What works, or, what is likely to work**

A strong state response includes progressive laws, speedy redressal, zero tolerance, adequate support services that convey the state's commitment to women's safety. Equally important is to look at how to prevent the violence from taking place and how to shift social norms that undervalue women.

There is little evidence of what works to prevent violence but an analysis of the risk and protective factors help design programs. Studies show that 12 years of schooling and marriage after 20 years significantly reduce the experience of intimate partner violence. The two most significant risks were intergenerational experience of violence - children who had witnessed violence were more likely to grow up to be either a perpetrator or a survivor of VAW, and alcohol misuse.

It is equally critical to dedicate resources for programs that work with boys and men as it their sense of power and entitlement that drives violence. Evidence suggest that school based programs, health sector interventions and programs that directly tackle issues of power and inequality are effective in shifting male attitudes.

In India, DFID is testing different approaches and building robust evidence on interventions that prevent violence in public spaces and within homes. Implemented in two high prevalence states (Bihar and Madhya Pradesh), the program focuses on strategies that reduce the incidence of violence and the perceived threat of violence. These include - changes in young boys and men's attitudes and behavior (using sports as a catalyst), working with women's self-help groups, understanding alcohol as a catalyst for violence, reviewing alcohol policies and safe cities and urban planning. The evidence will be useful for government policies and programmes in India and internationally. We also support our partner state governments for implementation of the Domestic Violence Act 2005, including training of protection officers and developing standard operation procedures for help lines and Homes.

**Women Connect**

Violence Against Women (VAW) requires a response from several sectors: health, education, media, private sector, government, civil society, you and me, to consistently challenge social norms and beliefs that undervalue girls and women and promote responsible behaviour and alternate role models. Technology is fundamental to connect the different stakeholders and forge new partnerships for concerted collective actions.

There are several exciting examples of how technology enables consistency, scale and live data access. In our own portfolio women in India's poorest states are using tech based solutions – for receiving practical health, nutrition, and agricultural information, learning to change their traditional practices and behaviour, holding service providers to account and monitoring service delivery. The solutions include mobile based applications, community discussions using participatory locally developed videos, automated systems to improve efficiency in delivery of public services and virtual classrooms.

We are now looking at more focused work to promote safety, security of women. As we all know technology is an enabler and it is the content, the local context, and the follow up that drives its success and use. This is especially important when working on sensitive issues like VAW where there can be a backlash against the women and where an active redressal loop and follow up actions need to be firmly in place.

Recently, we supported 'SAFETIPIN' - a mobile based application and platform that works on the principles that:

- If Safety can be measured, it will drive positive behaviour;
- In addition to service providers – the community must participate for long-term change

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15 World Bank
16 NFHS 3
17 The making of sexual violence - How Does a Boy Grow Up to Commit Rape? Evidence from Five IMAGES Countries’ ICRW 2014
Extensive and ongoing safety data availability can strengthen advocacy for change.

Safetipin is not an emergency application. It adapts the well-established safety audit tool onto a smart phone and ‘pins’ audits straight onto an open source map. A threshold of safety audits creates a heat map of safety and risk, which is especially useful to women (when moving round the city) and authorities (police looking at deployment of patrols, municipalities looking at street lighting, urban planners designing infrastructure, etc.) Targeted interventions ensure that the low income communities are covered. It is also being used to map safety in public transports in rural and urban areas.

Launched in Delhi in November 2013, Safetipin is now used in Gurgaon and Bangalore. Discussions with other cities, including Dhaka, Kathmandu and Nairobi, are underway, with each adapting it to their need and context. For example, in Kathmandu, the government and the police want to link it with the help lines. In this way, DFID is helping Indian innovations on violence against women to go global.

Safetipin has extensively been featured in tech magazines and covered in the media. Hindustan Times ran a two month campaign to promote it. It has received several awards including the Innovative Campaign Award by Avon Foundation in April this year and the recent mbillionth award.

And more

With a 700 million mobile subscribers base and 25% of households using digital TV, the mobile and communication technology platform presents several exciting opportunities to promote women’s safety; such as, embedding key helpline numbers, promoting high quality content for downloads, setting up and facilitating interaction among support groups, creating cloud based information platforms for women moving out of their homes, developing learning modules on life skills and legal rights for Direct to Home (DTH) service providers. This would require partnership with the handset manufacturers, service providers and social entrepreneurs.

Recognising the catalytic role the private sector can play in bringing about positive change and improving the lives of girls and women, DFID India launched the S.H.E initiative in March 2014. It is a Call to Action for businesses to commit to affirmative action for Safety, Health and Education & Employment for Women and Girls. Companies can choose to undertake activities within their workplace / value chains or invest some of their CSR budgets in initiatives within the scope of S.H.E. Our aim is to create a platform where like-minded organisations can come together, exchange ideas and knowledge and collaborate to impact the lives of women and girls in India. Several companies, including Vodafone, have already expressed their willingness to sign up to this initiative.

An ecosystem of response for women’s safety goes beyond the government, judiciary and NGOs and requires active participation of each one of us. DFID as an international agency facilitates this response by: building evidence, supporting solutions and their scale up, promoting partnerships and advocating for action at both national and global forums.

Mamta Kohli – Social Development Advisor, Department for International Development

Mamta Kohli is Social Development Adviser, UKAID’s DFID India.

The Department for International Development (DFID) is a United Kingdom government department with a Cabinet Minister in charge. The goal of the department is to promote sustainable development and eliminate world poverty.

Mamta leads DFID India’s work on women and girls and partnerships with civil society - within India and with other LICs. She is involved in several pieces of policy research and advocacy on gender and development.
Initiating models, connecting women: shared value initiatives to enable women to be a part of the economic value chain

India: A vital mWomen opportunity
Over the past five years, India has witnessed exponential growth in mobile connections with a compounded annual growth rate of 21%. With over 900 million connections, the country has grown to become the second largest mobile market (by connections) in the world. Despite these incredible growth rates, it is crucial to recognise that after accounting for multi-SIM behaviour and in-active SIMs, only 36% of the population owns an active SIM.

GSMA mWomen is a public-private partnership between GSMA, the U.S. Agency for International Development (USAID), Australia’s Department of Foreign Affairs and Trade (DFAT) and Visa, that aims to increase women’s access to and use of mobile phones and life-enhancing mobile services in developing markets. Currently being rebranded as ‘Connected Women’, the mWomen programme is on a mission to close the global connectivity gap for resource-poor women globally, and to expand to help the mobile industry accelerate the growth of the female digital economy. India is a key market for the GSMA mWomen programme. Resource-poor women present a significant commercial opportunity for mobile operators in the country to expand into a new segment, and are critical to realising the potential social-economic impact of the growing mobile industry.

Our primary and secondary research indicates that women represent a significantly large proportion of this untapped opportunity in the market multiple studies over the past few years have shown that women are 30-40% less likely to own a mobile phone in India, which translates to a missed revenue opportunity of US$1.4-1.8 billion per year.

Along with helping mobile operators grow their customer base in rural areas, women are also key to realising the large socio-economic potential of the mobile industry. For example, women do not have equal access to formal financial services in India – only 18% women have an active bank account as compared to 32% men. Our report, ‘Unlocking the Potential: Women and Mobile Financial Services in emerging markets’ indicates that despite these barriers, women are active financial managers and undertake a high volume of small value transactions. Mobile financial services could help bridge this gap and provide women with a reliable, secure and convenient way to access savings accounts, remittance facilities and credit. Access to such services would enable women to not only become part of the economic value-chain, but also progress up within the value-chain.

Mobile technology as an enabler for finance management
Self-employment and entrepreneurship are critical to India’s rural economy, especially from a gender perspective, as nearly 56% of women participating in the rural economy are self-employed. Mobile financial services could also improve access to credit and micro-insurance for a large proportion of these women. There is additional potential for other innovative mobile tools to help women micro-entrepreneurs manage their businesses more effectively.

The GSMA engages with mobile operators and development organisations to promote and implement innovative mobile tools for female micro-entrepreneurs. In the past one year,
GSMA mWomen has awarded three grants in India. All of these are testing key market and delivery mechanisms to both drive operator revenues and deliver significant value to female customers.

**SEWA RUDI – A smart option to help women manage business**

GSMA mWomen awarded its first grant in the country to SEWA RUDI, a cooperative business that procures agricultural produce from farmers, processes and packages it, and then sells it in the community through a network of women sales agents called RUDIbens. RUDI partnered with Vodafone Foundation India and the Cherie Blair Foundation for Women to develop a tool called RSV that helps RUDIbens order stock using the mobile phones using a simple SMS-based Java application.

The SEWA RUDI project is a great example of how simple mobile tools can help women micro-entrepreneurs manage their business more efficiently. The RSV tool has already increased incomes of RUDIbens who are active users of the service. There is also anecdotal evidence from the SEWA project to suggest that daughters have played an important role in helping women adopt this service and eventually become active users. Operators should use such insights while developing marketing and training plans for new products such as mobile financial services.

The GSMA mWomen programme is currently implementing two more projects in the country that will also contribute to valuable insights around women and mobile in India. The first looks to test the business case for using mobile money for loan repayments offered by microfinance institutions to its female clients. The second involves a mobile operator that plans to launch a specific tariff product for women and recruit women retailers in its distribution channel with the goal of increasing access and providing a better customer experience to women.

**Lessons Learned: Innovative partnerships and business models**

In the coming years, India’s mobile industry will continue to grow and become an even more important part of the economy. It is predicted to generate employment for nearly 4.1 million more people by 2020. Beyond this, the industry has great potential to help women leapfrog in areas such as access to financial services, business information, healthcare facilities – all of which will equip and enable them to become part of the economic value-chain. For this potential to be realised, mobile operators must look at new innovative business models to partner with development organisations.

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22 A Case Study on Empowerment of Rural Women through Micro-Entrepreneurship Development, Dr. Sahab Singh, Dr. Gaurav Thakur, Dr. P.C Gupta
23 GSMA Mobile Economy India, 2015
organisations and commercial organisations in new industries in a way that is mutually beneficial.

Additionally, mobile network operators should consider coordination and communication within their own organisations. In a country where the telecommunications market is split into different circles, ensuring shared-value between an operator at a corporate and circle level can often be as important as partnerships with external organisations. In all three of our grants in India, the programme has noticed how coordination between corporate and circle teams helps ensure that the product or service is designed to meet the specific needs of women in the region. It also helps the project management team understand cultural barriers women might face in the circle area, and take them into account during implementation.

By sharing lessons from its research on different mWomen themes, as well as by providing technical assistance, GSMA hopes to play a key role in supporting mobile operators, development organisations and the broader ecosystem realise this opportunity. Encouraging shared-value partnerships will continue to be a key theme for GSMA mWomen programme’s research and advisory activities in India. It believes that for successful partnerships, development organisations must seek support from mobile operators in specific areas.

GSMA mWomen also publishes various insights reports to help operators and social sector partners develop and implement innovative business models for resource-poor women. Social sector/operator partnerships are crucial to serve low and middle-income women in emerging markets such as India – the persistent barriers that inhibit women’s access to mobile services are among the most complex to solve and these partnerships are critical to breaking down these barriers.

Along with research, the programme is also providing technical assistance to its grantees to implement and scale their project, and is also helping other organisations launch offerings for resource-poor women.

Claire Sibthorpe - Connected Women Programme Director, GSMA

Claire Sibthorpe is the Connected Women Programme Director at GSMA. GSMA represents the interests of mobile operators worldwide. The Connected Women initiative is one of the ways that the GSMA is aiming to position the mobile industry at the forefront of the movement to accelerate the rise of the female economy.

Claire has been working for over 15 years in the public and international development sectors on social policy and service delivery with a focus on information and communications technology (ICT) policy and practice. She has worked with governments, international agencies and NGOs in Africa, Asia and the UK.
Training and equipping frontline health workers with mobile health education tools

Frontline Health Workers in need of support

The effort to reduce maternal and newborn mortality and improve women’s and children’s health has been central to the Government of India’s Reproductive and Child Health (RCH) program, which has attempted to improve both the availability of and access to quality health care. Yet, India’s maternal and infant mortality rates remain below the MDG targets. Rural populations suffer disproportionately in maternal and infant mortality rates and are significantly less likely to have access to skilled personnel to support deliveries.

There is a pressing need to increase uptake of antenatal services, attended delivery, essential newborn care and post-natal care practices in order to decrease infant and maternal mortality rates and achieve the MDG targets. Improving the capacity of frontline health workers (FLWs) to support families effectively, as well as to influence both the drivers of and barriers to the adoption of positive RMNCH behaviors by families and communities, shift negative social norms and improve risk perceptions, is critical to this process.

However, FLWs face a number of constraints in providing support to families including, critically, having limited time to build their own skills, financial constraints, lack of means to travel and family obligations that prevent access to formal training programmes.

Bridging the gender gap

Providing standardised, high quality training and support to the hundreds of thousands of rural women FLWs in India, and changing the health behaviour of millions of low literate or illiterate pregnant women and mothers is a significant public health challenge. When trying to identify solutions that are scalable, cost effective and sustainable - technology can offer compelling, game changing answers. And thanks to the significant penetration of mobiles in rural India, the scale of the opportunity is huge.

Although there are considerable gender gaps in mobile ownership in India, the situation regarding access is more encouraging. While only 32% of adult women in Bihar own their own phone, BBC Media Action research indicated that 83% of rural women have access to a phone within their family. BBC Media Action research also found that 85% of the Bihar’s 200,000 FLWs own their own mobile phone, while nearly 100% have access to a mobile phone within their immediate family.

BBC Media Action has adopted a two-pronged approach to addressing the gender gap in mobile phone ownership in Bihar. Firstly, it targeted FLWs with two mobile health services to train and equip them to deliver information to women who might not own phones. Secondly, in Bihar, where mobile ownership among pregnant women and mothers is low and women are not empowered to make purchasing decisions related to mobile phones, BBC Media Action.
Action targeted husbands’ mobile phones with maternal and child health messaging.

Ananya Bihar – tackling the causes of maternal, newborn and child deaths

Ananya is a five year (2010-2015) programme funded by the Bill & Melinda Gates Foundation. It is a partnership with the state government of Bihar and 10 other implementing organisations to accelerate health outcomes linked to Millennium Development Goals 4, 5 and 6 (reducing child mortality, improving maternal health and reducing infectious diseases including HIV, malaria and tuberculosis).

BBC Media Action’s role in Ananya is to communicate life-saving information and shape healthy behaviours that tackle the main causes of maternal, newborn and child deaths, such as safe delivery of babies, preventive postnatal care and nutrition. To do this, BBC Media Action has developed a comprehensive range of communication interventions, including mobile health services for FLWs and families, which have become central components of the programme.

Mobile Academy

Launched in May 2012, Mobile Academy is an Interactive Voice Response (IVR) mobile training course on reproductive, maternal, newborn and child health (RMNCH) for FLWs, designed to expand their knowledge of life-saving preventative health and enhance their capacity to communicate and engage effectively with families. FLWs can access the 190-minute course from any phone, and complete it at their convenience.

Mobile Kunji

Launched in May 2012, Mobile Kunji includes both an IVR-based mobile service and a printed deck of illustrated cards on a ring, which together communicate essential audio-visual information on pregnancy and newborn health. Each card carries a unique short code that can be dialed from any phone. Mobile Kunji is designed for use during counseling sessions with families and seeks to build support for healthy practices within families and communities. Calls to Mobile Kunji are Toll-Free for FLWs.

Kilkari

Launched in September 2013, Kilkari is an IVR subscription service that delivers time-sensitive audio information about maternal and child health to the mobile phones of husbands, their pregnant wives, and mothers of young children for up 64 weeks, linked to the woman’s stage of pregnancy or and child’s age. The service covers the critical time period – where the most deaths occur – from the 6th month of pregnancy until the child is one year old. Kilkari subscribers receive one call per week. Calls are billed to families at a tariff of INR 1 per week.

Private and public sector partnerships

BBC Media Action was able to launch Mobile Kunji, Academy and Kilkari at scale thanks to partnerships with all the major Mobile Network Operators (MNOs) in India, including Vodafone. Common short codes and tariffs were agreed with all participating MNOs to ensure ease of use and standardised access across mobile networks.

Mobile Kunji, Academy and Kilkari were developed in close collaborated with the Bihar State Health Society and the Department of Integrated Child Development Services in Bihar. Government buy-in is essential for successfully scaling mobile services for FLWs, because their ongoing usage and effectiveness is dependent on government adoption.

Early results

Mobile Kunji and Academy were introduced to 38,512 FLWs in eight priority districts in Bihar via a face-to-face training programme rolled out between May and November of 2012.

As of March 2014, 100% of all 38,512 FLWs had begun the Mobile Academy course, together listening to 6.25 million minutes of educational health content. 22,649 FLWs have already successfully completed the course. Given that the FLWs have paid for this training themselves; these statistics clearly indicate the value that FLWs see in the training.

Over the last 2 years, Mobile Kunji has been accessed by more than 160,000 unique users to date, who have played 6.75 million minutes of life-saving content. As of March 2014, more than 28,000 FLWs in the 8 priority districts are using Mobile Kunji every month, playing a combined total of approximately 434,000 minutes. Families are also dialing the Mobile Kunji short codes themselves, bringing the total number of Mobile Kunji minutes played each month to more than 628,000.

Experience in Bihar has shown that the Kunji tool has given FLWs credibility in their communities and empowered them to effectively engage with families to deliver and promote life-saving information. In acquiring knowledge and skills, their status is elevated in the community and they are increasingly seen as respected and knowledgeable professionals.

Early impact data from Bihar shows a positive correlation between the roll out of Academy and Kunji and changes in
the percentage of families reporting having received advice on key RMNCH issues as well as changes in reported health knowledge and behavior.

Since September 2013, when Kilkari was launched in the eight priority districts in Bihar, more than 82,000 subscription requests have been received. Encouragingly, nearly 70% of families are listening to all the content they receive and loyalty to the service is high.

### Multiplying success stories

Thanks to the enthusiastic adoption of Mobile Kunji and Academy by FLWs in Bihar, there is a high level of government interest in launching the services in many states. Mobile Kunji and Academy have already been launched in Odisha, where they are being rolled out to 58,000 FLWs. The services are also being developed for 143,000 FLWs in Uttar Pradesh. In both states, the National Health Mission (NHM) will be covering the cost of Toll Free calls to Mobile Kunji and Academy. At the center, NHM has agreed to roll out Mobile Kunji, Academy and Kilkari pan-India, and is working with BBC Media Action and the Bill & Melinda Gates Foundation on a strategy for taking this forward.

**Sara Chamberlain - Head of Information Communication Technology, BBC Media Action**

Sara Chamberlain is a Tech Laureate responsible for developing mobile health services for base of the pyramid subscribers and community health workers at BBC Media Action. Sara has been at the forefront of digital communications in the development sector for 18 years.

Her educational mobile and internet services – including Mobile Kunji and Academy in India and BBC Janala in Bangladesh - have attracted millions of users and won a number of awards including a Vodafone Mobile for Good award, a Microsoft Education award, a GSMA social impact award, two mBillionth awards, Gold and Bronze Cyber Lions at the Cannes International Advertising awards, a British Interactive Media award, two BAFTAs nominations, a WSIS Award, BBC Reith Award and more. Sara has also designed and delivered new media training programs for NGOs in Afghanistan, Bangladesh, Eastern Democratic Republic of Congo, India, Pakistan, the Palestinian Territories and Sri Lanka.
Creating transformational change by connecting women at the grassroots

Better healthcare for India's rural women

Across the country in India, countless mothers deliver their babies at home and usually suffer or die due to preventable pregnancy complications. For every mother who dies, 20 suffer from pregnancy related illnesses. Statistics also paint a grim picture about infant and child mortality rates, with 42 and 52 deaths per 1000 live births respectively.

One important factor to these avoidable deaths is the absence of information available to women in rural India. According to the National Family Health Survey-III (NFHS-3), 28% of pregnant women in rural India had no access to Antenatal Care (ANC) in 2005-06. Of the remaining women, 64% were never informed about pregnancy complications. (NFHS 3, 2005-06) The NFHS-3 showed that the number of fully immunised children was low, 60 million children were malnourished primarily because of lack of counselling for pregnant women, mothers and children under age three (NFHS 3, 2005-06).

The quality of information given to pregnant women even when there is uptake of antenatal care is also an area of concern. A study on antenatal care in 14 Indian states found that knowledge of serious complications was lacking.

The Swades Foundation, founded by Ronnie and Zarina Screwvala, is aware of this alarming discrepancy and is working towards transformational change in the lives of rural women across India. With a clear vision to empower 1 million people every 5 years, the Foundation’s efforts to facilitate better healthcare facilities for the country’s rural population is just one among the numerous other verticals it has pledged to bring about positive change in.

THE SWADES FOUNDATION
Reaching out through community healthcare workers

Maternal education and antenatal care are extremely important for reducing both maternal mortality and infant and under-five mortality. UNICEF India identified that exclusive breast feeding, oral rehydration therapy and adequate complementary feeding were among the most effective interventions. However, absence of counselling about preventable causes of maternal and child morbidity and mortality in local languages leads to limited acceptance of these best practices.

Given this scenario, the Swades Foundation believes that Community Health Workers are the key change agents in rural areas. In the past 10 years, community health workers have emerged as a focal point in international discussions on primary health-care systems. The Millennium Development Goals (MDGs) in 2000 prompted new discussion on how these workers can help extend primary health care from health care facilities to communities. Contrary to being projected as unpaid, lightly trained members of the community who focus mainly on health education and provide basic care particularly for mother and child health, CHWs are increasingly being seen as trained cadre who provide advice and referrals and implement preventive measures.

The Swades foundation has found in these Community Healthcare Workers or Swa-Raksha Mitras (SRMs), the solution for effective BCC among the target audiences. So far, 388 SRMs have covered 152 GPs, 266 villages and a population of about 2 lakhs in Raigad district, Maharashtra. Their main tasks include 10 HH visits a day, registering family data, counseling mothers and pregnant women on nutrition, maternal and child health, escorting and tracking referrals, screening for disease’s etc.

Strengthening the Swa-Raksha Mitras (SRM’s) role as a change manager with mobile innovation

The Swades Foundation soon realised that to make Behaviour Change Communication (BCC) by SRMs more effective, their interactions need to be timed well and
targeted precisely. Appropriately timed information means that messages are neither too early, lest they be forgotten by the time they are needed, nor too late for the behaviour to be practised. Counselling for the mother and child needs to be specific to the month of pregnancy or age of the child, culturally specific and reinforced by repetition over a period of time in order to enable the beneficiary to fully accept the message.

Current practices do not follow this. Hence, a monthly voice call and animation service on mobile phones in the local dialect that disseminates targeted, timely and culturally sensitive information directly to the pregnant woman and mother may be an improved way to ensure that messages reach their target audience. With mobile phone penetration in rural India at impressive levels, the potential of propagating BCC through voice messaging and animation services is immense.

SRMs are now being trained to use mobile technology:

- To send real time data about the stage of pregnancy the women are in, feeding practices in lactating mothers, nutritional and immunization statuses of neonates and children etc.
- To communicate using voice messages and animated clips about the importance of ANC check-ups, institutional delivery, PNC check-ups, IFA compliance, exclusive breast feeding, weaning food, immunization etc.
- To communicate with the right health facilities for transportation, service availabilities and emergency care, if essential
- To communicate with other SRMs and women beneficiaries

SRMs making inroads into rural healthcare

In rural India, especially in adivasi communities, pregnant women delivering children at home is still the norm. The unhygienic conditions and lack of proper care involved in this practice results in a large number of adivasi women dying during childbirth. Preventive measures to curb this include providing antenatal care and institutional deliveries on at least three occasions before delivery.

Swa-Raksha Mitras (SRMs) play a pivotal role in addressing this issue at the community level, and Puja Humane, a well-trained SRM in the Jasawali Gram Panchayat, is one of them. One particular instance is worth enunciating to demonstrate Puja’s role in ensuring that pregnant rural women receive the care they require -

A heavily pregnant 19-year-old Punam Pawar residing in an adivasi hamlet in Jasalawi, went into labour while at home. The young girl soon developed complications, and news about this reached Puja. Puja immediately shifted the girl to a rural hospital, where a caesarean section was performed and a healthy child was delivered. Puja’s quick thinking not only saved both mother and child, but set an excellent example among rural women about the benefits in seeking professional care during pregnancy complications.

Carrying the change beyond

Swades Foundation’s efforts in streamlining communication between SRMs and the target audience has proved that innovation can go a long way in ensuring proper maternal healthcare to rural India.

Today, these Swades SRMs are turning into true change makers and village leaders by garnering support for a variety of other causes – mobilising SHG members for the Clean Village campaign, negotiating collectively and bargaining for better services like clean drinking water, creating access to safety against violence, are just a few. In short, SRMs now have the means to initiate action through connecting and communicating with each other and with other stakeholders to ensure a better and humane quality of life.

Zarina Screwvala - Founder & Managing Trustee, Swades Foundation

Zarina Screwvala is the Founder & Managing Trustee of the Swades Foundation.

Swades Foundation operates with the focus of empowering rural India through holistic and sustainable growth by creating partnerships between Rural India, Corporates, Young India, the Government and other Foundations to create permanent, irreversible change for good.

Screwvala is also one of the three Founder-Directors of UTV, she has lead the creation and launch of highly successful broadcast brands including UTV Bindass, UTV Stars, UTV Action and Hungama TV. Zarina has been featured in Business Today's Most Powerful Women in Indian Business List for the last three years and is on the Advisory Board of the Asia Society and W.I.F.T. India.
The power of media in influencing the social ecosystem and bringing about change by connecting women
How media can influence policy by creating large scale advocacy through connecting women in bringing about change

Let’s tell women’s stories
In 2006, after a study of news coverage of women and women’s issues in 70 countries, the Association of Women Journalists (Association des Femmes Journalistes – AFJ) reported that only 17 per cent of stories quoted women; one in 14 women was presented as a victim (compared to one in 21 men) and one in 5 women was featured in the context of her family (compared to one in 16 men).

Most issues of women’s concern do not fit into the traditional concept of what constitutes news since women are most often not in powerful positions. Why are women and their concerns so unworthy of being in mainstream media? How many governments in the world have their annual budgets or monetary exercises concentrated on spending on gender related schemes? If it is done – as was done in India a few years ago and even touted in the freshly presented Union Budget this year – it is mere tokenism.

However, the multi-pronged strategy of women’s movement in India and the tightened efforts of women activists and writers have certainly contributed to widening the media coverage, especially in terms of keeping women’s views in perspective. But the approach, at best, has been haphazard and lacks focus.

A reporter’s diary
When I became a reporter 36 years ago at the Indian Express in Chennai, the first woman reporter in an English daily from South India, women’s issues were marginal, and treated rather casually, and sometimes even scorn, in a largely-male media. As a cub reporter when I was summarily asked to write on ‘women and children’s issues’ I protested. Not because these issues didn’t interest me, but because my boss was trying to stereotype me and push me into a corner with the ‘Women covering women’s issues’ label. But many years later, after acquiring sufficient seniority in the profession, I chose to focus on gender issues. And I haven’t stopped, and don’t mean to either!

Advent of Technology – A leveler for women
In an increasingly connected world, technology has proven to be a great leveler for women at both ends of the spectrum – highly successful women entrepreneurs, as well as poor rural women, such as the members of the two million strong SEWA (Self Employed Women’s Network). The SEWA ICT cell has empowered tens of thousands of poor rural women in the remotest villages of Gujarat, by implementing a bar coding system for the products made by these women.

At the Dell Women’s Entrepreneur Network (DWEN) conference in June 2014 at Austin, Texas, where 160 women entrepreneurs had come together to share their experiences, there was focus on how smart use of technology by women entrepreneurs is gradually channeling a much larger share of crucial venture capital towards their businesses.

The meet also reiterated that women ought to get out of home-based businesses to make it big. They need to think on a larger scale, network, and use the latest technology – The Gender GEDI (Global Entrepreneurship and Development Index) report released at the meet revealed that while many women used social networking sites like Facebook to promote their ventures, less than 37 per cent of the women surveyed in 30 countries used a professional social platform like LinkedIn.
When we talk of technology, mobile broadband can be a huge driver of woman power and women’s economic emancipation. Indeed, mobile technology has made it an even playing ground for women. A recent World Bank study estimates that every 10 per cent increase in access to broadband can grow the GDP of developing countries by 1.38 per cent. Other industry research estimates that bringing 600 million additional women and girls online could boost global GDP by up to $13-18 billion USD.

The journey has already begun, demonstrated through individual success stories like that of Zahabiya. Married to a businessman in Karachi, Zahabiya owns a successful boutique that designs bridal wear. Armed with no formal business education, Zahabiya operates through Facebook and other mobile technology platforms, with her business now spanning across multiple cities.

**ALISON – Empowerment through e-learning**

Technology can revolutionise the concept of long-distance online learning, especially for women. Mike Feerick, Founder and CEO of ALISON, a pioneering online e-learning organisation and the first to offer MOOCs (Massive Open Online Courses) is a serial entrepreneur from Ireland. Laying the ground for a new learning platform, ALISON was one of the five global organisations that bagged the World Innovation Summit for Education (WISE) Award.

Mike started ALISON in Africa seven years ago with a small capital. The word soon spread like wild fire and changed the equation in the whole region. Three million people have benefited from his free online courses till date; almost 200,000 from India alone. All a person needs is broadband connectivity or mobile web services to learn from his varsity.

The most interesting aspect of ALISON is that there are more women (about 65 per cent) enrolled in its courses than men. Many of these women are mothers. In the developing world, mothers have chosen the option of doing household chores and studying online while their kids are asleep or at school. The concept has gained unprecedented popularity with women because of this self-paced learning model.

Also, in regions such as West Asia, women’s education is hugely neglected owing to the restrictions placed on their social movement. These online courses are hence accessed by a very high percentage of women with Internet access in wealthy West Asian countries.

Just imagine, when the world order changes and there is greater gender justice and freedom, these women will be ready - armed with valuable knowledge and skills in the English language, HR, Marketing, Operations etc. They will be prepared to join the workforce and contribute to the progress of their nations. The positive impact we would then see in the self-esteem of these long suppressed women may not befittingly reflect in mere numbers of a country's GDP.

**Media Advocacy**

Today, we are increasingly witnessing a nationwide upsurge by women's groups, activists and media personnel who have coalesced to demand reforms for women, advocate their issues and enable them to voice their concerns through the mainstream notion of what constitutes media and news. The rise of concerted efforts by individuals like Mike and the consequent increase in public consciousness can lead to an espousal of women’s issues and a greater understanding of the challenges faced by them. Aggressive campaigning and the media discourse will help these reform movements and initiatives earn greater credibility and sympathy from the general public and the policy makers.

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**Rasheeda Bhagat - Consulting Editor, The Hindu Business Line**

Rasheeda is an Editorial Consultant with the Hindu Business Line.

Rasheeda writes a weekly edit-page column related to politics, gender, conflict and other related issues. She has covered and written on topics such as politics, social entrepreneurs, gender, agriculture, health care, food and more. From 1997 – 2003 she wrote a fortnightly column titled ‘Gender Justice’, which focused on harassment of women at the workplace, the moral brigade that imposes dress codes on women, social taboos against women and related issues. During the last 20 years, she has travelled extensively to South Asia - Pakistan, Sri Lanka, and Bangladesh to report on India’s neighbours. In 2005 she travelled to Afghanistan to write a series of stories on the status of Afghan women under the Taliban and beyond, and on the reconstruction of Afghanistan.
Results of the Opinion Poll

The Connected Women Summit, hosted by Vodafone Foundation in India was held in New Delhi on the 17th July, 2014 to bring together on one platform, policy makers, corporate professionals, specialists/experts and thought leaders from various representative spheres of the eco system. The summit facilitated active discussion on the socio-economic dynamics of technology and its impact on the lives of women, especially in developing nations.

In the panel discussions at the summit, the authors featured in this report expressed their views on topics elaborated in their papers. This was followed by a Q&A session and an opinion poll. The audience at the Summit comprised of leaders from the areas of business, government, media and the development sector. The audience was provided with voting meters to express their opinion on some of the key questions that arose in the discussions.

The results of the opinion poll have been captured below.

**Upliftment and Capacity building**

1. The audience was questioned if the growing penetration of smartphones and mobile applications can help empower people at the bottom of the pyramid, especially women in rural areas.

   Conclusion:
   Be it health, education or entrepreneurship skills, women, especially in the rural hinterland of India, yearn for easy access to knowledge on a variety of topics. Nearly 47% of the audience opined that technology can break geographical barriers in the longer term, given that significant investment is made along with concerted efforts. 44% of the audience felt that with the exponentially increasing popularity of smartphones, it should not take much longer to see growing penetration among all age and gender groups in both rural and urban regions.

2. Greater participation of women in the economic activities and workforce of a country has proven to boost the GDP growth. It is thus imperative to oversee and implement measures to bring a greater number of women in the industry and corporate sector. In this context, the audience was asked to pick the most effective measures that they feel corporates should undertake to ensure greater participation of women.

   ![Pie chart showing the percentage of responses]

   Conclusion:
   Among the first steps that can provide an impetus to greater participation from women, the audience felt that making gender diversity should be the top priority of corporate management bodies, with 58% voting in favour of it. 27% of the audience believed that it is the imbalance that women face in their professional and personal lives which should be reduced to have more women head towards working outside their homes. Nearly 8% of the audience stressed upon closing the gender wage gap which exists, especially in the IT sector, as put forward by a latest study conducted by a leading job portal along with a prestigious management institute. Addressing safety concerns is another issue that needs to be taken seriously.

**Ensuring safety**

3. With recent developments in the renewal of sexual harassment laws at workplaces and stringent regulations being formulated, the audience was

   ![Pie chart showing the percentage of responses]
questioned if the industry bodies and corporates have started taking more stringent measures to ensure women’s safety.

Conclusion:
While 25% of the audience hinted at giving technology more time to prove effective in tackling issues of reporting crime, nearly 68% of the audience felt that steps to use technology by women for more effective reporting and redressal of crimes would be inadequate as long as collective efforts involving different sectors are not made.

- **Financial inclusion**

5. An offshoot of technological advancement for rural population lies in the provision of better access to financial services. The audience was questioned if technology such as mobile banking services can help women secure equal access to formal financial services.

Conclusion:
More than 61% of the audience agreed that women could have better access to formal financial services if digital literacy and mobile support was enhanced, especially among rural women. However, a wary 19% reasoned that mobile services in isolation cannot guarantee an equal financial access to women, and that it needs to be backed up with a more enabling eco system.

- **Health care systems**

6. The Connected Women Summit saw special focus on women’s health issues and programs undertaken by the public, private and developmental sectors to give women greater control over their lives, reproductive choices and family planning. The audience was questioned if the government should allow private players to supplement free public health care systems that enable women with greater access to health care facilities.
Conclusion:
The audience supported equal public-private partnership with 53% voting in favour of it. However, a certain proportion comprising 37% of the audience opined that the system should function with the government being a majority shareholder to ensure that the services are all-inclusive and not a burden on the disadvantaged sections of the society. 9% of the people believed private players holding the major share can revolutionise the decades-old health care system in our country.

7. Focusing on reproductive health care issues amongst rural women, the audience was questioned on the most important step that should be taken to empower women to have greater control over their reproductive health and family planning.

Conclusion:
On the subject of extending rural women considerable self-control over their reproductive decisions and family planning choices, 75% of the audience thought that awareness programs are key to making women conscious and informed of their rights and concerns. Free and easy access to contraceptive options emerged as another important measure. A small section of the audience felt that government policies and privatised health-care systems can impact the quality of health services offered to women.

8. India’s maternal and infant mortality rates remain below the Millennium Development Goals (MDG) targets. Improving the capacity of frontline health workers (FLWs) to support families effectively is critical to the process of achieving the desired objectives. The audience was asked to vote for the most effective measures that can improve the capacity of FLWs.

Conclusion:
The audience vote echoed the opinion that enabling FLWs digitally, so that they can seek medical resources and latest information, can help the cause, with 54% of people voting for the same. 36% of the audience opined that generating greater awareness and learning through the channel of media is essential. 7% people felt that engaging private sector to launch training programs can significantly transform the situation, though it can be observed that greater incentives may be provided to the private players to take up such initiatives. 3% of the audience felt that free health courses provided by governments hold the key to drastically bringing about improvement.

Knowledge Networks & Digital Literacy
9. The audience was asked to express their view on how best the technology and digital capacities of women in the country could be built.
the Government can be an important step in the direction. Another dimension to this case is the increased access of women to IT-BPM sector pioneered by private sector. 8% of the people felt IT-BPM access can mark a socio-cultural shift which will further lead to enhanced technical literacy and greater employment opportunities.

11. With the changing scenario in education, new methods of learning are being devised and greatly popularised around the globe. Online learning courses have set a new paradigm whereby people, especially women having restricted access to education, can avail free courses and learn concepts ranging from Mathematics and Economics to Languages. The audience was asked if rural women in India can utilize the advantages of online learning courses as effectively as their counter parts in other regions of the world.

Conclusion:
A large majority, comprising 60% of the audience, opined that setting up digital literacy centers in collaboration with grass root NGOs will give the required stimulus. 20% of the audience considered it important that partnerships between civil society and local communities be built for awareness programs.

10. The audience was asked to give opinions on whether ICT knowledge networks set up by the government and other players can actually boost the technology potential of the women in the country.

Conclusion:
To enable women to actively utilize the advantages offered by ICTs and mobiles, building their technology and digital capacities is critical. 60% of the audience at the summit thought that setting up digital literacy centres in collaboration with grass root NGOs will give the required stimulus. Civil society and local communities partnership in awareness programs is another important step. 12% of the people also felt that that setting up of knowledge centres by

Media

12. In a democratic society, media plays an important role in citing public dismay and bringing issues of public importance on a platform where engaging, consequential debates can be organised to reach a solution. The audience was asked for its opinion towards fair coverage of women's issues by contemporary media.
Conclusion:
68% of the audience felt that media is biased towards taking up issues of prime concern to women while 7% of them felt that all pertinent issues are ignored by the media.

Conclusion:
To enable technology to solve the myriad of issues being faced by women today, there needs to be a facilitating ecosystem built around it. The roles and contribution from different elements of the eco system needs to be examined in detail, based on which their agenda can be set. Women – rural and urban, face issues in their everyday life that can be addressed with effective use of technology.

For the modern corporate working woman, issues of inclusion and safety are of prime importance. India Inc therefore needs to take the necessary steps to make the contemporary workplace more conducive to women.

The rural Indian woman, on the other hand, faces issues with basic necessities of education and access that hinder her empowerment. There is immense scope for effective Public-Private Partnerships to take up initiatives that enhance the digital capacities of women or provide more accessible health care services, which can revolutionise the empowerment of rural women.

The media and other key influencing agents will thus have to play their part in ensuring that the civil society and the citizens of the country make their contributions to serve as catalysts for this transformation.
Appendix – Authors, contributors and stakeholders

About Vodafone Foundation in India
Mobilising the community, mobilising social change. The Vodafone Foundation in India recognises the power of mobile technology to address some of India’s most pressing challenges relating to education, health, equality and access. We are committed to enable people and technology to drive innovation, disseminate knowledge, and create shared value to improve lives. By leveraging our mobile technology in the four areas of m-women, m-education, m-health and m-agriculture, we work in partnership with key charities, development agencies and the community to drive social change on a large scale in India.

As part of our social investment programme, the Vodafone Foundation in India also focusses on disaster relief and implements the World of Difference, a unique employee engagement programme.

In countries in which Vodafone operates, a unique footprint of 27 Vodafone Foundations operate to deliver our social investment programme. These programmes are directed and chosen by the Foundation Trustees and receive funding from the Vodafone Foundation in the UK as well as their local Vodafone company.

For more information, please visit www.vodafone.in/foundation

About Vodafone Group
Vodafone Group Plc is one of the world’s largest mobile communications companies by revenue. We have a significant global reach through our activities, subsidiaries, joint ventures, associated undertakings and investments. We provide voice and data services to 419 million people worldwide, with 70% of our customers living in emerging market.

Mobile technology is already a vital tool in many people’s lives and our ambition is to increase access to Vodafone’s mobile services to further improve people’s livelihoods and quality of life and contribute to sustainable living.

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About NextGen
NextGen is India’s leading CSR and Sustainability Management Company, currently working with Fortune 500 clients in 16 different sectors in 6 countries. An accredited partner of the Indian Institute of Corporate Affairs, NextGen helps companies effectively deploy their CSR capital in Shared Value projects that generate business value for companies along with positive social and environmental impact. Some of NextGen’s partners include UNFPA, FSG, UKaid and DFID.

NextGen has developed India’s first CSR & Sustainability Management IT Tool called p3 - People.Planet.Profit, jointly with Mindtree. This tool helps in management of development capital while also measuring the impact. It is also compliant with Section-135 of Companies Act 2013 (India), GRI-G4 Guidelines, UNGC, CDP and a host of other global reporting frameworks. Together with DFID (UKaid’s Department for International Development), NextGen has created a multi stakeholder collaborative platform called The S.H.E Initiative which brings together the leading companies in India to address the issues faced by women and girls across the country.
With a young and passionate team and coveted investors, NextGen enables the largest companies manage their sustainability needs across the value chain.

For more information, please visit www.nextgenpms.com

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Expert Panel
Vodafone Foundation would like to thank the expert panel of stakeholders who participated in interviews during the Connected Women Summit in India and supported the preparation of this report.

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- Mamta Kohli - Social Development Advisor, DFID India
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