

## Development of Women through Digitalization in Odisha

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**ABSTRACT:** Looking forward we see that it is the youth of today who hold the key to tomorrow and we can only help to unlock it. Almost 34 percent of India Population consists of youth. They have the power to change the nation. Young mind will be more fresh and innovative to change, develop a country. But adequate opportunities should be given to the youth to represent their ideas and policies for the upliftment of the nation. In India the young women are involved through SHG (Swayang Sahayak Gosthi). By the help of SHG young women from different corner are coming towards for creating new achievement, which will be helpful for developing their economic growth. The young ladies are involved in farming, taking care of animals and producing various animal product as per the public demand like, milk, meat, cow dung etc. by the support of various organizations, NGO's and partners through digitalization. These organizations and NGOs are strengthening the women towards small medium entrepreneurship. Women are getting more power through training, monitoring from different level (video presentation, documentary, practical demo) and creating infrastructure building in a better way. SHG's model in Odisha is developing day by day through the young idea and hard work of the young women. 2017-18 statistical survey report say's: in between 2-3 years the economic growth women per capita has been grown up 25%, which is 30 times higher from previous thousands of year. In Odisha on Small Medium Entrepreneurship Sector women income rate is 6577 lakhs 57 thousands. Which has been positioned first in all over India? Now organization like Kudumbashree, Odisha Livelihoods Mission, Pradan, Swati they are giving regular support to the SHG members through digitalization. Our SHG women are now capable to operate smart phone, they are also documented success stories and clicked photographs of best practices. They are giving all data, messages of their livelihoods activities through whatsapp and other social network service. So that now all the lady from different part are aware about sanitation, nutrition, sustainable livelihoods objectives, MSME roles etc.. They are now capable to prepare handmade things, tailoring, preparing online products, small shops, café and many more things through digital support. By this way their economical strength grown up in a smooth process which is a bigger achievement for a developing country like India.

**Keywords:** Youth; SHG; development; digitalization

### INTRODUCTION

Digitalization is the process of converting information into a digital format. Now the time has been come where our young women, SHG members will be able to do extra ordinary work through digitalization. Currently, digitalization seems to favor female labor force. Women's often superior social skills represent a comparative with higher education and advanced digital literacy. However, the same barriers and deficits that obstruct women's current advancement in many G20 countries may deprive them from many beneficial opportunities in the digital age. Major efforts by G20 governments are required to invalidate these barriers. Rendering women better access to the new digital technologies seems a promising starting point for such efforts and for thereby achieving the goal of gender equality.

Some measure points which is related to technology & digitalization field:

- Technological developments in information and communication technologies (ICT) have significantly improved the quality of life.
- 40%-50% of jobs in G20 countries face a very high risk of digitalization in the near future.

- Low skilled women are on average less affected than low skilled men.
- Major challenge is related to the dominant meaning of work.
- There is a need to rethink the meaning of work and the social value attached to it.
- Create global think tank with the focus on digitalization and gender issues to back policy making.

**Digitalization Versus Young Women:** 2017-18 statistical survey report say's: in between 2-3 years the economic growth of women per capita has been grown up 25%, which is 30 times higher from previous thousands of year. In Odisha on Small Medium Entrepreneurship Sector women income rate is 6577 lakhs 57 thousands. Which has been positioned first in all over India? Now women are doing many more work with the help of developed technology. They are getting training through smart phone or various app. After getting training they are monitoring their SHG group, village and neighbors. It is really an encouraging activity for the entire person.

**Producing news bulletin, training through A/V , small medium entrepreneur:** Now with the support of various NGO, development sector offices the

young lady are doing more work. They are establishing Café, tailor machine, small shop, farming, training center for better development of their socio, economic situation. Many areas SHG lady are preparing news bulletin for better awareness and bending of their organization. Now the entire lady are trying to go forward also they are documented the process and sent it for publishing. Which is really a good initiative? Many more information also spread out through this digital idea.

In Odisha, Common Facility Centre facilitates the women farmer's agricultural activities through modern technology. The entire advance machine is taking care of by our young women. They have their own café which help them for a creating a better economic. With the help of smart phone they are getting messages and information of every product advantages, price, market support and online platform. A/V audio visual medium is a great platform to understand the training. In this way a person can give their suggestion in front of a large mass.

**Challenge:** *Current gender inequalities may prevent women from fully benefiting from opportunities offered by digitalization.*

Women often find themselves trapped in a vicious circle, where current gender gaps hinder the chances for future improvements. Thus, prevailing legal and cultural restrictions towards female autonomy in many emerging and developing economies tend to prevent women from accessing digital devices that could help overcome some of these restrictions. And even in the most developed G20 countries, lower female enrolment rates in higher education, especially in STEM fields (Science, Technology, Engineering, and Mathematics), deters women from fully realizing the chances offered by digitalization. Accordingly, women are at risk of missing out on the most promising jobs of the digital age.

Digitalization is likely to create a vast variety of new opportunities for entrepreneurship, too. Current gender imbalances like gaps in entrepreneurial skills, lack of developed social networks for female business founders, insufficient number of female role models of entrepreneurship and prevalence of financial constraints may keep women from recognizing and pursuing those entrepreneurial opportunities. If women are to realize their full potential in the digital age, the G20 governments need to target these current gender gaps. Many of these gender imbalances can effectively be addressed by means of deploying new digital technologies.

**Proposal:** *Policy is thus required to pave the way for a successful adoption of the new digital age opportunities by women.*

Given the potential for gender gap persistence to undermine any future gains to women from digitalization, the G20 leaders need to take action. And G20 leaders seem resolved to do this: Since the watershed 2012 Los Cabos summit, they have repeatedly committed themselves to overcoming the barriers preventing the full economic and social participation of women. Several earlier studies analyzing the challenge of digitalization for gender equality have already come up with recommendations for remedial policy action. These policies include providing universal, affordable, secure and open broadband internet access; fostering female digital literacy; encouraging more women to enter tertiary education and STEM occupations; facilitating web-based female entrepreneurship; and empowering women financially through innovative digital finance tools and e-government. Many governments have already taken measures to achieve these goals. Still, progress is slow. The recent study by Sorgner et al. (2017), while also corroborating the recommendations of the earlier studies, suggests that the G20 should additionally take action in the five following areas:

**1. Establish an early warning system for potential adverse effects of digitalization on gender equality:** The G20 should continuously monitor changes in female employment prospects that accompany digitalization developments. Such a cross-country initiative should help to spark an early warning system, which in turn can trigger timely policy responses. But the G20 should not confine its focus to digitalization impacts for the female workforce in developed countries only. Rather the G20 should also consider initiating high-profile research for emerging and developing countries since they may be particularly vulnerable to digitalization.

Female employment is currently expected to be less vulnerable to digitalization than male employment, and this particularly applies to low-skilled jobs. This is because low-skilled males are more likely to work in routine jobs, e.g. in manufacturing, where the rise of industrial robotics has been replacing such jobs already for some time. In turn, low-skilled females are more likely to work in jobs that rely on non-routine manual tasks that are rather difficult to digitalize, for instance, in health care. However, the most recent advancements in artificial intelligence have demonstrated that future technological progress may succeed in extending digitalization into fields regarded unattainable for computers. Accordingly, many jobs

that were, up to now, considered safe from automatization, may similarly become obsolescent in the future. Female employment may, therefore, be disproportionately affected during the next wave of digitalization. The early warning system should help the G20 to recognize emerging threats to female employment and facilitate timely reaction for meeting these threats. Additionally, more research is urgently required on the vulnerability of female employment in emerging and developing countries, which often rely on low-skilled labor.

**2. Redesign existing government programs to foster women's economic and digital inclusion:**

G20 should launch an initiative to use existing government programs, especially in developing and emerging economies, for further female empowerment. Existing government programs, such as social welfare programs, can be redesigned to address women's economic and digital inclusion in addition to accomplishing the primary objectives of these programs. These programs may enhance women's economic inclusion by targeting women as beneficiaries of financial transfers to their families or communities. As a result, these modifications will not only enhance women's economic inclusion but even improve program effectiveness by actively leveraging the women's strengths regarding their social and family responsibilities to the advantage of the program's primary objectives. The programs may both enhance the digital inclusion of women as well as reduce the cost of program delivery by using digital technologies more extensively for payment, management or monitoring. Conditional cash transfer (CCT) programs like Mexico's "Prospera" or Brazil's "Bolsa Familia" programs provide good examples for the complementarities between female economic inclusion and program effectiveness. Some of these programs, including Colombia's "Más Familias en Acción", do already use mobile money technologies for money transfer. There is still scope for leveraging such benefits to CTT programs in other countries where they are conducted and for redesigning similar programs to exploit the same type of complementarity between program effectiveness and female economic and digital inclusion.

**3. Help women complement their social skills with higher education and advanced digital skills in all G20 countries:**

The G20 should more actively foster female participation in higher education and research as well as the acquisition of advanced digital skills by women. Digitalization is likely to promote jobs that will strongly rely on

complementarities between social and emotional intelligence and abstract (or cognitive) skills that can be acquired through higher education, such as creativity and critical thinking. In addition, high proficiency in digital skills will become a core requirement in the digital age. Since many women possess stronger social skills than their male peers they could benefit from exploiting these complementarities. However, the current gender gaps in higher education and digital literacy that are particularly strong in emerging economies may deprive women of these opportunities, and they may hinder them to occupy those high-profile jobs in management, STEM occupations or entrepreneurship that are expected to flourish best in the digital age.

Many of the G20 countries have introduced various initiatives to promote advanced digital literacy and to increase interest towards STEM fields among girls and young women, for instance, in form of hackathons, coding workshops or mentoring programs. Such programs are a key step towards achieving the goal of gender equality, and G20 need to support more of such initiatives to help women be best prepared for new requirements on labor markets of the digital age.

**4. Support high-quality online platforms to foster women's entrepreneurial skills:**

The G20 should support high-quality online platforms that provide training to female entrepreneurs and facilitate knowledge exchanges with experienced female entrepreneurs. Digitalization is likely to create new opportunities for entrepreneurship. Women often lack sufficient entrepreneurial skills and role models, which hinders them (compared to their male peers) from recognizing and pursuing more promising entrepreneurial opportunities in the digital age. Entrepreneurship-relevant human capital can be acquired by means of higher education and work experience, particularly in STEM fields, as well as through frequent interactions with entrepreneurial peers. This avenue remains closed to many women who are currently excluded from labor markets. Internet platforms represent a promising new tool for disseminating entrepreneurial skills among women and providing them an interface to mentors and role models. High-quality online training and mentoring platforms for female entrepreneurs should prove particularly beneficial for women in regions with few entrepreneurial role models or who face restrictions in access to these role models.

**5. Popularize innovative web-based instruments that improve female entrepreneurs' access to financial capital:**

The G20 should promote inno-

vative web-based instruments for women-led businesses to raise financial capital for their ventures. It should popularize high-quality digital platforms for angel investors, venture capital investors or equity crowd funding that bring together female entrepreneurs and female investors. It should also promote innovative ways of risk assessment that rely more on transaction histories and other Big Data rather than relying on traditional forms of securities.

Female entrepreneurs face difficulties in accessing the necessary financial capital to set up and grow their businesses. One reason for these difficulties is that many women lack the necessary collateral required by traditional financial institutions. Another reason is that angel and venture capital networks, which are still male-dominated, often prefer funding male-led businesses. More web-based platforms like the Next Wave Ventures program in the United States are needed that provide training programs and mentoring for novice female investors by their more experienced peers. Innovative risk assessment methods like those used by the Goldman Sachs' internet-based 10,000 Women program help to overcome the lack of collateral available to lenders from women by using the online transaction and behavior histories to make inferences about the client's creditworthiness.

## CONCLUSIONS

Market forces have been making smart phones & internet facility cheaper, with a huge area of networking services. In coming 2-3 years India will grown up with the help of digitalization. In this context our young women are a measure part for economic growth of our nation. Many partners are here to support our youth. In Odisha now our village women are capable to perform their practices in national platform. They have their own shop, business strategy. They are getting all the training in various platform like organization, internet, you tube and NGO. Very soon our Young women will be strengthen and develop the economic ratio through digital revolution.

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