



## **The Gender Digital Divide: Economic Access and Employment for Women**

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In an increasingly digital world, women globally have much less access to digital networks and related opportunities than men. This gender digital divide has many negative consequences for women, including limiting their access to public and private economic benefits and employment.

Various technological solutions are available to economic problems faced by women and their families including those due to climate change, natural disasters, access to health services, and political uncertainties. Online banking and payment methods, for instance, broaden access to banks, contractors, and funding agencies, especially helpful in the informal sector where the majority of working women are employed. Other digital financial tools and apps can be used to allocate resources, maintain budgets, and measure risks of investments and liabilities. But many women still cannot access these technologies. They either do not have the skills or do not own personal digital devices. This affects women's financial capabilities, and the economic well-being of their families and communities. Even government welfare funds for women that are digitally disbursed remain unused. This problem was evident during the COVID-19 period.

In addition, most women globally remain excluded from digital employment. This exclusion is most obvious in the technology sector. Sectors like finance and education that increasingly rely on digital tools witness shrinking job opportunities for women. Women's overall participation in tech work has increased over time. But they are predominantly hired in low-wage service work (e.g., call centers) and app-based gig work.<sup>1</sup> The mass transition to 'work from home' during the COVID-19 pandemic allowed many women tech workers to 'return' to work. But the stress of remote work combined with domestic responsibilities compelled many women to quit.

### **Fast Facts**

- Globally, men are 21% more likely than women to have access to the internet. In the least developed countries, this likelihood increases to 52%. Women in Sub-Saharan Africa have 34% less access to mobile internet than men. In South Asia, this gap rises to 70%.<sup>2</sup>
- Approximately 55% of women globally do not have access to banking and financial services.<sup>3</sup> The gender digital divide exacerbates the problem with fewer women owning electronic devices or having digital skills.
- 176 million poor women in India miss out on government cash transfers to their welfare accounts.<sup>4</sup> In Benin, only 19% of women use digital payments compared to 38% of men.<sup>5</sup>
- In technology-based employment, only 24% of computing jobs are held by women. Globally, women quit the tech industry at a 45% higher rate than men.<sup>6</sup> In India, one of the biggest tech hubs in the world, only 35% of tech workers are women.<sup>7</sup>
- Among technology-driven jobs, women have easier access to app-based gig work such as cleaning, care giving and delivery. About 50% of drivers for Amazon, DoorDash and Uber Eats

are women.<sup>8</sup> These flexible jobs allow women to divide their time between home and work. But they relegate women to low-wage tiers without benefits.

## Recommendations

- A) Promote projects on women’s digital literacy, employment and financial access to foster gender-inclusive development, as recommended by the 2020 UN e-Government Development Index.
- B) Form tri-party committees with the state, internet service providers and women’s grassroots organizations. Allow women to explain their actual needs, then use their input to design digital tools such as local information networks about jobs, food banks, childcare and eldercare support.
- C) Train women and create a safe space for them to use the internet and digital financial tools independently, away from the surveillance of male family members. Provide them with free digital devices.
- D) In the US, build and support groups like ‘Black Codher’ and ‘Black Girls Code’ to organize coding bootcamps, and mentor girls and women of color for tech-based employment.
- E) Provide funding and technologies for worker centers to educate and offer digital trainings to immigrant women workers in the US.
- F) Encourage software developers to create tools that are accessible to women at all levels of education and language proficiency.

## Suggested Readings

- Butelo, Monserrat, Luca Flabbi, and Mariana Viollaz. 2019. The Gender Labor Market Gap in the Digital Economy. Inter-American Development Bank. Working Paper IDB-WP-01056.
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- Marshall, Amber. 2021. Women’s Pathways to Digital Inclusion through Digital Labour Farming Households. *Australian Feminist Studies* 36(107): 43-64.
- Mohieldin, Mohmoud and Racha Ramadan 2022. Would Closing the Gender Digital Divide Close Gender Gap in Emerging Markets and Developing Economies. Economic Research Forum. [Working Paper 1548](#).
- Wajcman, Judy, Erin Young and Anna Fitzmaurice. 2020. [Digital Revolution Gender Implications](#)

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<sup>1</sup> Internet Policy Review. 2020. [Assessing Gender Inequality in Digital Labor Platforms in Europe](#).

<sup>2</sup> USAID Digital Inclusion & GeoCenter. 2022. [The Gender Digital Divide](#).

<sup>3</sup> World Economic Forum. 2021. [Tech Can Reach the World’s Unbanked Women—But Only If They Tell Us How It Should Work](#).

<sup>4</sup> Bill and Melinda Gates Foundation. N.D. [Digital Cash Transfers in the Time of COVID 19](#).

<sup>5</sup> Klingen, Nicole et al. 2021. [Putting Women and Girls at the Center of Digital Development](#).

<sup>6</sup> Cveticanin, Nikolina. 2022. [Women in Tech Statistics: Girls Get Tech](#).

<sup>7</sup> NASSCOM. 2020. [India’s Tech Industry: Women for the Techade](#).

<sup>8</sup> American Action Forum. 2021. [Women in the Gig Economy](#).