

From Digital Divide to Digital Empowerment: Transforming Marginalized Communities

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Abstract

This article explores how digital access through platforms like social media, mobile apps, and digital financial services can bridge gaps and empower marginalized grassroots communities towards sustainable development. Case studies from Nepal demonstrate how farmers are leveraging social media for knowledge sharing and better farming practices, while digital banking is promoting financial inclusion and entrepreneurship opportunities for rural women. Digital tools also facilitate civic engagement, access to healthcare via telemedicine, and inclusive tourism development in remote areas. However, the rise of online violence against women necessitates robust legislation and digital literacy programs to raise awareness, teach safe online practices, and promote responsible digital citizenship. The article advocates for a grassrootscentric approach, ensuring community participation and ownership in utilizing digital access for information dissemination, economic empowerment, and collective action on local issues. By bridging digital divides, nations can unlock the potential of marginalized communities, fostering inclusive growth, social cohesion, and progress towards the Sustainable Development Goals.

Background

In 2024, over 5.35 billion people worldwide logged onto the Internet, marking a significant milestone in global connectivity (Kemp 2024). Yet, amidst this digital revolution, marginalized communities continue to face barriers to essential resources and opportunities. However, digital technology presents a unique opportunity to bridge these gaps and empower grassroots communities towards sustainable development. Countries like Nepal, India, and Bangladesh grapple with rugged terrain, diverse populations, and widespread poverty, hindering access to education, healthcare, and financial services. The digital divide exacerbates these inequalities, limiting participation in decision-making and economic advancement.

But there's hope. A multifaceted approach via digital access can address these challenges headon. Digital platforms and mobile applications can disseminate vital information on health, education, and rights, empowering individuals to make informed decisions and access opportunities for personal growth and employability.

Digital Access for Information Dissemination

Social media and messaging apps revolutionize access to information. A case study (Gyawali 2022, 101-115) demonstrated that commercial vegetable farmers in rural Bharatpur, Nepal, use



social media tools like YouTube, Facebook, and TikTok to access agricultural information and improve their livelihoods through better farming practices. This study finds that 40% of the respondent farmers used YouTube, 35% used Facebook, and 25% used TikTok to obtain agricultural information, demonstrating the increasing adoption of digital platforms in rural areas. It aligns with the case of United Nations Development Programme (UNDP) Nepal's point about digital platforms serving as powerful tools for business growth and independence. This underscores that social media facilitates knowledge-sharing, capacity building, and empowerment in rural communities, leading to improved livelihoods and sustainable development by supporting local businesses, income generation, financial inclusion, and better living standards. This case study from Bharatpur, Nepal, exemplifies that leveraging digital access through social media can empower grassroots communities like farmers, enabling them to access information, build skills, and explore economic opportunities, thereby fostering stable rural development.

Digital Access for Financial Empowerment

Digital financial services like mobile banking and digital wallets have the potential to promote financial inclusion, enabling underserved populations to participate in the formal economy and access entrepreneurship opportunities. On December 19, 2022, UNDP Nepal published an article highlighting how the use of digital technology in the Syangja District of Nepal helped COVID-struck businesses to survive (UNDP 2022). The research also focused on the transformation of working women through digital banking in situations where they did not have the proper skills, resources, and capacity to go digital and were mostly left behind and excluded from progress due to these disadvantages. For people like Rita, a farmer from the Syangja District, Nepal, digital banking opened up new economic opportunities. As she quotes

"Earlier, I did not even believe that financial transactions could be done in a click with a mobile phone, now I am using the digital payment platforms and also enjoy training others how to do it".

She had to travel for hours to the nearest bank to deposit or withdraw money. But despite having limited formal education and facing challenges to adopt new technology, Rita easily transferred money, paid bills, and even took out small loans in her village. Prior to digital banking, women entrepreneurs faced numerous obstacles. Cultural norms and a lack of financial literacy made managing money an uphill battle. Some had to compromise significant time and resources commuting to far-off bank branches, hindering their business operations. Single mothers, in particular, grappled with the challenges of juggling work, family responsibilities, and accessing banking services. Furthermore, prevailing gender stereotypes frequently undervalued the competencies of female business owners, creating an environment that overlooked to recognize and address their unique financial needs and challenges. To add to this, cultural norms deeply rooted in patriarchal societies often discouraged women, especially those from underprivileged backgrounds, from actively participating in financial matters, creating barriers for female entrepreneurs to manage their business finances effectively. However, their perseverance and hard work, coupled with digital financial literacy training, paved the way for transformation. They acquired the skills to harness digital banking solutions, enabling them to securely store



their earnings, monitor expenses, and cultivate savings for the future. This catalyzed growth in their businesses through seamless digital payments – receiving funds from customers and swiftly transferring money to suppliers without any hurdles. Moreover, the flexibility to check account balances, settle bills, and apply for loans at any given time empowered these women to strike a harmonious balance between their professional and personal lives. The accessibility of digital banking proved to be a lifeline, relieving these entrepreneurs from the strain of juggling multiple responsibilities. It paved the way for economic self-sufficiency, allowing them to achieve a harmonious work-life balance and ensuring the survival of their businesses, which were teetering on the brink of collapse due to the formidable challenges they faced. Despite having limited formal educational backgrounds, digital banking solutions have enabled rural women entrepreneurs to gain autonomy in financial management. Empowered by digital banking, these resilient women have shattered barriers and seized opportunities to elevate their entrepreneurial ventures and secure livelihoods.

Digital Access for Grassroot Inclusive Growth

While various digital inclusion initiatives exist, a grassroots-centric approach is needed to empower communities to drive their development journey. A grassroots-centric approach involves actively engaging and empowering local communities from the ground up, ensuring their participation and ownership in the development process. This can be achieved through community-led initiatives, capacity-building programs, and ensuring that the development efforts align with the unique needs and aspirations of the local populace. Another case of the successful use of social media platforms by grassroots tourism businesses being an indispensable tool for fostering sustainable tourism development in rural mountainous regions boosts this verdict. These digital platforms act as bridges, connecting tourists with local tourism businesses, enabling seamless information exchange, and facilitating the promotion of services. For instance, local tour operators and homestay owners in remote mountainous villages can use social media platforms like Facebook and Instagram to showcase their offerings, such as guided treks, cultural experiences, or accommodation services. Tourists can easily discover and connect with these local businesses, inquire about their services, and make bookings through these digital platforms. Numerous studies and real-world examples underscore the widespread adoption of social media by tourism enterprises in these areas, with Facebook emerging as the platform of choice for attracting visitors and showcasing their offerings. Beyond mere promotion, social media plays a vital role in empowering grassroots tourism ventures by providing them with digital access to market their locally-sourced commodities and products, viz. farmers can use social media platforms to showcase and sell their fresh produce, while artisans can market their handcrafted goods or camping gear to tourists visiting the region. The sales of these authentic offerings contribute significantly to the economic well-being of the local communities, fostering sustainable livelihoods. Leveraging the power of social media enables these grassroots tourism businesses to thrive, driving economic development in remote mountainous regions while promoting inclusive community participation. Social media promotes inclusive community participation by providing a platform for locals to showcase their unique cultural experiences, traditions, and way of life. This not only generates income opportunities but also fosters a sense of pride and ownership among community members, encouraging them to participate actively in the tourism development process. By using digital technologies, marginalized communities can



transcend geographical barriers, connect with a global audience of potential tourists, and showcase their unique offerings, ultimately paving the way for sustainable and equitable growth.

By leveraging digital infrastructure and platforms, nations can foster inclusive growth and unlock the potential of marginalized communities, paving the way for a more prosperous, equitable, and sustainable future. A case of social media promoting organic products in Nepal's Karnali Province, highlighting platforms like Facebook, Instagram, and Twitter as powerful tools for direct communication, information sharing, and community building with consumers, supports this. A PhD Scholar in Business Administration, Mr. Ammar Bahadur Rokaya identified active social media engagement, effective platform selection, tailored marketing strategies, and understanding consumer behavior as key factors that significantly enhance the promotion of organic products (Rokaya and Pandey 2024, 398-413). Social media not only facilitates the dissemination of information about the benefits of organic products but also connects producers with consumers, builds brand awareness, and influences purchasing decisions. This empowerment extends to grassroots communities, providing access to information, networking opportunities, and sustainable economic prospects, particularly for marginalized groups in organic farming. To effectively promote organic products, businesses should leverage suitable social media platforms, develop targeted marketing strategies, partner with influencers, continuously evaluate metrics, and adapt to evolving consumer preferences. Ultimately, social media empowers grassroots organic producers, especially in remote areas like Karnali, by offering digital marketing tools, information channels, and consumer networks that support sustainable agricultural practices.

Digital Access for Civic Engagement

Moreover, digital tools can enhance civic engagement and accountability, allowing citizens to voice concerns, monitor government initiatives, and participate in decision-making processes. In healthcare, telemedicine and health apps bridge gaps in access to medical services, empowering individuals to take control of their health and well-being. To ensure the effectiveness of these interventions, a comprehensive monitoring and evaluation framework must be established, focusing on key indicators such as increased access to information, enhanced civic participation, improved healthcare outcomes, and economic opportunities.

Concerns Associated with Digital Access

Despite the numerous opportunities and benefits, there's an alarming rise of online violence and harassment targeted at women and girls, facilitated by the internet, social media, and mobile connectivity (Recavarren and Elefante, 2023). Various forms of cyber harassment, such as cyberbullying, stalking, hate speech, image-based abuse, and doxing, are deterring women from online participation and extending gender-based violence to the digital realm. The UN estimates that 95% of online aggression targets women. Not just Nepal, the research reveals a severe lack of legal protections against cyber harassment of women and girls globally. Only 30% of economies worldwide have enacted any legislation to safeguard against cyber-harassment or bullying targeted at women. The situation is even more dire when it comes to cyber-sexual harassment, with a mere 12% of economies having laws that specifically address this form of



online violence. Furthermore, only 27% of economies provide any form of redress measures, such as criminal penalties or civil remedies, for victims of cyber harassment. While 19 economies have established special procedures to handle cyber harassment cases, often through cybercrime acts or ICT-related legislation, these measures remain woefully inadequate. Alarmingly, the existing laws covering cyber harassment protect less than half (47%) of the global female population, leaving a vast majority of women and girls vulnerable to online abuse and harassment. There's an urgent need for robust legislation and practical implementation frameworks to prevent online violence and create a safer digital environment for women and girls. Enacting comprehensive cyber harassment laws is a vital first step for governments to condemn such behavior and prioritize this issue in the digital age.

Tackling online harassment through digital literacy involves a multifaceted approach designed to raise awareness, teach safe online practices, promote responsible digital citizenship, encourage reporting and support mechanisms, collaborate with stakeholders, and empower women and marginalized groups. Digital literacy programs must prioritize raising awareness about the various forms of online harassment and its detrimental impacts on individuals and communities while also educating users about the legal consequences of cyberbullying and hate speech to deter such behaviors. These programs should equip individuals, particularly women and marginalized groups, with the knowledge and skills to protect their online privacy and security, including guidance on setting appropriate privacy settings, managing online identities, and recognizing and responding to potential threats. Cultivating a culture of respect, empathy, and ethical conduct in online spaces is essential, and digital literacy curricula should emphasize respectful communication, critical thinking, and responsible content creation and sharing. Additionally, providing clear guidelines and channels for reporting incidents of online harassment and ensuring the availability of appropriate support services and resources for victims is crucial. Collaboration with law enforcement agencies, policymakers, and technology companies is necessary to develop comprehensive strategies to combat online harassment, enforce regulations, and implement robust reporting and moderation systems. Tailoring digital literacy programs to address the specific concerns and experiences of women and marginalized communities can empower these groups with the knowledge and tools to navigate online spaces safely and confidently, fostering a more inclusive and respectful digital environment.

Conclusion

These platforms can also foster collaboration and collective action, amplifying grassroots movements. They provide avenues for grassroots organizations and activists to work together, mobilize, and drive positive change on local and national issues. Harnessing digital access presents a transformative pathway towards grassroots empowerment and sustainable development. By bridging digital divides, marginalized communities can access information, resources, and economic opportunities, fostering inclusive growth and social cohesion. Digital platforms enable knowledge-sharing, capacity building, financial inclusion, and civic engagement, aligning with global commitments to achieving the Sustainable Development Goals. Through collective efforts and a holistic, grassroots-centric approach, nations can unlock the potential of their communities, paving the way for a more prosperous, equitable, and



environmentally sustainable future. Continuous monitoring and adaptation are crucial to address evolving challenges and maximize the impact of digital interventions.



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