

**Dear All,**

**Greetings on World Technology Day!**

Remember the era when every cash withdrawal required a visit to an overcrowded bank or when we had to wait for days to get a letter from a loved one? Nostalgic as these memories might make us, it was a time of limited access to information, resources, and overburdened institutions. Then came technology to our rescue, bringing ATMs at all corners and letters a click away. Yet, technology did not translate into equal access for everyone and there was fear of marginalisation due to the very innovation that was supposed to promote inclusion. The CII Foundation Woman Exemplar, Rupali Shinde, from the 2020 cohort realised this potential loophole and chose the path to enable women at the grassroots to use technology for scalable impact.

Rupali often recounts this anecdote as the moment when she realised that most women did not know about the ease that technology could add to their lives. **‘One day I was withdrawing money from the ATM and one of the village women who was also a micro-entrepreneur came to me and said excitedly, “Wow! What is that machine which gives money? I also want this plastic card that mints money. How easy, I will stop working once I have it.’** Rupali was shocked to hear these words. She realised that women were not only unaware of digital transactions but also had very low financial knowledge. Now all that Rupali wanted was to increase access to banking and digital solutions among rural women, especially women entrepreneurs.

Rupali Shinde’s life as a changemaker did not come about in a day. Born in a family of four sisters, Rupali did not have the luxury of completing her education. Married at the age of 14 in a family which was in the leather business, she struggled every day to adjust to a new environment. Within 6 months of her marriage, she was expecting a child. The realisation that now she was not only dependent for her needs but for her child’s too threw Rupali into depression and a feeling of being caged.

Dedicated to doing something for herself, Rupali started learning how to make musical instruments with leather. Every night after completing the house chores, she sat with the leather and her tools, made

mistakes, and waited for the next day to watch the others and correct her mistakes. In six months, she had ached the skill of making the instrument but still struggled with transactions and keeping an account. It was at this point that Rupali learnt about Mann Deshi’s digital and financial literacy program. With the support of the Mann Deshi Foundation, Rupali started using digital transactions.

Not only did Rupali learn how to use technology to facilitate her business, but she also started training women on digital transactions. Rupali, along with her Digital Didis, has trained more than 5000 women to use digital transactions in their micro-enterprises. Rupali has conceptualised and created booklets on digitalisation with creative illustrations and simple instructions which have been demystifying technology for grassroots women in easy and simple terms.

Today, Rupali is leading the digital revolution in the rural Satara district of Maharashtra. She dreams that every woman is financially independent. **“Today even if I teach some of them to use an ATM, they have no bank balance and they will again forget to use an ATM. I would like to focus on an initiative that supports both financial independence and digital literacy amongst women.”**

**Rupali dreams of reaching out to many more women across many more geographies. If digital literacy is of some interest to you, reach out to us with your thoughts and ideas about how we can jointly enable Rupali to actualise her vision of digital and financial literacy for all. Write to us at:**

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