

Empowering People through Digital Technologies for Social and Financial Inclusion

Despite continuing efforts and significant success, chronic poverty and inequity continue to persist and disparities are even widening globally. At the same time, a greater recognition of the inter-connectedness of the multiple causes and impacts of inequality within societies and among nations is in turn improving the approaches and tools to overcome these challenges, often using modern technologies.

There is no dearth today of financial resources, scientific knowledge or technological solutions that can help overcome the social divides and meet the challenges of providing affordable food, water, energy, healthcare, sanitation, housing and meeting other basic needs of the 8 billion people of the world.

In a world rife with conflicts, sustaining peace requires long term sustainable development that in turn must focus on eradicating poverty, especially extreme poverty in a spirit of achieving genuinely inclusive societies. This spirit led in large measure to the adoption of the 2030 Agenda for Sustainable Development, Paris Agreement and the Addis Ababa Action Agenda.

India, representing one sixth of humanity reflecting all its diversity, is like a microcosm of the challenges, potential and opportunities of development that exist globally. India is playing a significant part in the global efforts to reduce poverty and the success of its ongoing efforts will have global implications.

In pursuing these efforts to overcome challenges that have evolved over history, including the centuries long colonial subjugation, the government has drawn inspiration from the work of great visionary leaders.

'BabaSaheb' Dr. BhimraoAmbedkar was one such great Indian leader and social reformer. He was a pioneering social reformer, eminent jurist, economist, scholar and orator. BabaSaheb was an ardent champion of the rights of women, minorities and the underprivileged. He was the principal architect of the Indian Constitution that was adopted in 1950 and the first Law Minister of independent India. He stands tall among millions of Indians and proponents of equality and social justice. Most appropriately, it is this vision of social justice and equality that permeates the 2030 Agenda for Sustainable Development.

The Indian government has placed sustainable development at the centre through the concept of *SabkaSaathSabkaVikas* 'Together with all, Development for all'. India is pushing ahead with a comprehensive set of policies that are also in line with the 2030 Agenda to address the various inter-connected challenges. These aim at improving social, financial and digital inclusion of the population.

Inclusive economic growth is crucial in moving towards a peaceful and prosperous society. Efforts at financial inclusion and empowerment of the poor and the marginalized by utilising innovative ICT solutions are achieving significant success in India.

More than 1.1 billion Indians have now been issued biometric-based Unique Identity cards called Aadhar. This has become the basis for ambitious and wide-ranging delivery of e-services, reaching out effectively to the marginalised sections also. The Aadhar card coupled with opening of new bank accounts - more than 250 million so far - through Jan Dhan scheme and use of smartphone apps has led to a transformation in our financial inclusion efforts. Digital India programmes are expanding internet connectivity for enhanced access to information and services.

Aadhar based e-governance and e-service delivery is vastly improving the effectiveness and efficiency and transparency of various welfare schemes while plugging leakages. Easy and affordable access to direct benefit transfers, banking and financial services, credit and insurance, pensions and remittances is increasingly available to poor and vulnerable sections of society and those living in remote areas. Recent initiatives such as the Bharat Interface for Money (BHIM) application, are designed to promote digital money transactions.

ICT tools are also being effectively deployed for improving the access and quality of education and healthcare services. Ambitious efforts are underway to improve access to clean drinking water and sanitation. Geographical Information Management systems are being deployed for information about water, crop inventory, and other natural resource availability, early warning for natural disasters etc.

Digital technologies are also helping the Skill India initiative to build capacities of the youth and these programmes are supplemented by schemes to promote manufacturing, entrepreneurship and innovation.

The Digital India push is bringing down the technology and skills divide within the Indian society leading to a greater social and financial inclusion and the empowerment of all, especially the vulnerable and marginalized sections of society.

The successes achieved in India in the lifting people out of poverty have had significant implications for the implementation of the global goals, as noted by several international studies including the 2016 World Bank Report on Poverty and Shared Prosperity.

To discuss some of these successes and the potential of using digital technologies for achieving a more inclusive society in line with the overall vision of Dr. Bhimrao Ambedkar for equality and social justice, the **Permanent Mission of India will organise a panel discussion on 'Empowering People through Digital Technologies for Social and Financial Inclusion'** on the occasion of the **126th Birth Anniversary of Dr. Bhimrao Ambedkar on 14 April 2017.**
