

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. 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 woman who was also a micro-entrepreneur came to me very excited and said, 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 the digital transactions but also had very low financial knowledge. Now all that Rupali aimed 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 who were 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 aced the skill of making the instrument but still struggled with transactions and keeping an account. It was at this point that Rupali got to know about Mandeshi’s digital and financial literacy program. With the support of the Mandeshi foundation Rupali started using digital transactions.

Not only did Rupali learn how to use technology to facilitate her business, she also started training women on using digital transactions. Today, she has created 3 Digital Didis who have trained more than 5000 women to use digital transactions in their micro enterprise. Rupali has conceptualized and created booklets on digitization with creative illustrations and simple instructions which has been demystifying technology for grassroots women in easy and simple terms.

Rupali today is leading the digital revolution in the rural Satara district of Maharashtra. Her dream is 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 among women.”**

Rupali dreams of reaching out to many more women across many more geographies.

Rupali has recently been awarded the ‘Brics Women Innovation Award’.

