

## How can technology be used to empower and create equal opportunities for young women?

Gender equality remains a major issue in the world, with women being under-represented in so many sectors of the economy, although we are in the 21st century, a supposedly unique period that seems to spearhead the need for gender equality and eventual equity. Women have long been denied equal access to resources and opportunities in many societies and with the world, today seeing an incredible transformation with technology and its innovative advances that is rapidly changing the way that people interact and participate with one another, there is a need to incorporate technology in bridging the gender gap.

Technology can be used as a powerful tool to empower women by providing them with greater access to financial services and digital tools, improved healthcare and education opportunities, and better livelihoods. This essay will explore how technology can play a key role in creating equal opportunities for women by helping to realize sustainable development goals (SDGs) related specifically to gender equality, no poverty, reduced inequalities, and decent work and economic growth. It will focus on four specific ways that technology can provide economic, social, and physical benefits specifically for women: 1) increasing financial access and inclusion; 2) providing improved access to healthcare, education, and other vital resources; 3) enhancing employment capabilities through programmable skills; 4) breaking the digital gender divide. By removing

barriers of entry created by traditional systems of human interaction or past biases against certain demographics of people, technology has the potential to make significant strides forward toward true equality for all women worldwide.

To begin with, financial inclusion, powered by technology can be is an important tool for women's empowerment. According to a Wall Street Journal article, "women make up about 55% of the world's unbanked adults, meaning they have no access to bank accounts or insurance". Women are often excluded from the formal financial system due to cultural and as well as mobility constraints, lack of collateral, and limited mobile phone ownership. This becomes a setback for women, particularly those with SMEs as most of their funding is derived from family and friends, thus limiting their capacity to grow.

Technology can be used to bridge this gap through digital financial services that help improve financial security. Positive change is in the works, as several organizations are implementing programs that teach women how to use mobile money and mobile accounts. Others are also working to create smartphone apps that use voice recognition technology and images rather than words and numbers. With time, women (particularly the semi-literates working in the service industries) will be paid electronically rather than in cash. This initiative will help women budget better, handle emergencies better, and have more stable financial lives while providing ease when it comes to accessing funds from banks and other financial institutions. Financial education can also help women understand the risks associated with different financial products and services, so they can make informed decisions about their finances, eventually becoming financially independent.

Again, access to education is one of the ways in which technology can be used in pioneering women's empowerment in Ghana. Technology can provide access to educational resources that may not be available in traditional classrooms, such as online courses, virtual tutoring, academic inclusivity, and educational videos. Technology can also help in providing access to educational opportunities that may not be available in the local area, such as internships, scholarships, and other educational programs. Information Technology (IT) geared boot camps and training sessions can also be organized to provide young women who are interested in finer details of technology such as programming, data management system, ethical hacking, and social media marketing.

Also, technology can be used as a bridge for the digital gender divide. The digital gender divide is the difference between groups with access to technology and the internet and those without. The digital gender divide is a major issue in Ghana, where we see men owning more technological gadgets than women. Due to the digital gender divide women and girls face significant barriers to accessing and using technology. This divide has a negative impact on the economic and social development of the country, as well as on the lives of young women. To bridge this divide and empower young women in Ghana, we can ensure that young women have access to the necessary technology. This can be done by providing access to computers, tablets, and other devices, as well as providing access to the internet. Questions and concerns that will be raised about the fair

distribution of said gadgets amongst young women, particularly those from low-income families and those with low educational qualifications can be tackled by a merit system. Mentorship programs can also be organized to help equip these women with skills that will in turn build their capacity in the efficient usage of these technological tools. Again, these mentors will provide the young women with encouragement and much-needed support to pursue their interests and goals, whether it is Science Technology Engineering, and Mathematics (STEM) centered or not.

Lastly, technology can be used to empower women by enhancing their employability capabilities, by equipping them with programmable skills. With the technological advancement of the 21<sup>st</sup> century, humans find themselves competing with Artificial Intelligence (AI) made robots for employment opportunities. In the limelight of this situation, it is imperative that employees have a voice and skills that can put them a step ahead of these AI Innovations. Young women can be taught leadership skills, organizational and creative skills, self-confidence, and other culturally and societally imposed definitions. Women should be equipped with these skills that will make them capable of executing all tasks in the most efficient way.

With all that has been said so far, we cannot end the discussion on the usage of technology in empowering women without discussing the challenges that are occurring within the course of championing this noble cause. Several organizations have set strides towards empowering young women in all sectors of the economy for years now. They have however been unable to achieve a greater percentage of their goals as a result of a lack of continuity plans. It should be known that it does not take a day, a month or a year to fully change mindsets that have been conditioned for years to believe that they cannot stand on their two feet independently. Mentorship sessions should go beyond the time a young woman obtains employment based off knowledge gained from their mentors. Mentees who have secured employment are supposed to continue the mentorship cycle and help someone also achieve their aim. Mentors who also use their positions to exploit the skills of their mentees should also be brought to book, especially, those who engage in financial exploitation via the internet all in the name of mentorship.

Another setback in empowering young women is that when opportunities are given to them without a merit-based selection, they tend to feel entitled to even more support from the organizations in charge of these empowerment programs. Most times, they being to rely heavily and solely upon these organizations, often preventing other young women who need actually need said assistance. This sense of entitlement slows down progress of achieving equality. Women must be made to understand that they are only being assisted for a short period and that most actions and decisions are entirely theirs. The final setback to women empowerment in Ghana is that most of the empowerment programs are centered in the urban areas only, leaving those who find themselves in the rural areas heavily unmotivated and lagging behind. I believe fervently that when these setbacks are tackled head-on, the change we desire will come upon us sooner.

As we make efforts to celebrate this year's International Women's Day (IWD) which is rightly themed; DigitALL: Innovation and Technology for Gender Equality, we call upon organizations,

such as Advancing and Harnessing Opportunities for the Youth to begin work from the grassroots, at the various community levels and work their way up to the urban centers in helping the youth, particularly women achieve their goals in a male dominated world.

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