

# Transforming Lives Through the Digital Revolution

BY SIRAJUS SALEKIN

**D**igital inclusion is transforming lives worldwide, aligning with the United Nations' Sustainable Development Goals (SDGs) for equitable access and infrastructure. Across continents, digital tools are opening doors to financial security, education, healthcare, and essential services. Here's how it's happening in real life.

In Kenya, Fatima, a mother of three in a rural village near Nairobi, faced daily challenges managing her family's finances. With unreliable access to banking and the nearest branch miles away, cash management was risky and inconvenient. When she started using M-Pesa, a mobile banking service for safe transactions via SMS, her life transformed. Now, Fatima can save, send, and receive money, pay bills, and even manage school fees from her phone. Additionally, Kenya's Huduma Number—a unified digital ID system—has streamlined her access to government services, helping her save 15-20% of her daily time on financial tasks and freeing up more time for her family and work.

Stories like Fatima's show how digital inclusion creates opportunities for financial independence, access to education, and reliable healthcare, empowering underserved communities across the globe.

Digital innovations are playing a significant role in driving social inclusion and saving time, especially through national digital identification systems that streamline access and reduce processing time. Aadhaar in India connects over 1.3 billion people to banking, healthcare, and welfare, reducing verification time by 50-60% for underserved populations.

In the Philippines, PhilSys links over 77 million citizens to government services and welfare programs, easing access for remote users. Kenya's Huduma Number simplifies access to healthcare, financial services, and government benefits through a unified ID. Other examples include Ghana Card in Ghana, which supports banking and government services, and Malaysia's MyKad, which integrates access to healthcare, banking, and transportation.



Image from Claritas Solutions



#### ABOUT SIRAJUS SALEKIN

Sirajus Salekin is a Finance and Strategy Professional and Freelance Financial Inclusion Writer with over 12 years of experience across fintech, FMCG, and telecom.



Mobile banking and digital wallets also play a crucial role in financial inclusion, transforming how people access services and saving significant time. M-Pesa in Kenya has reached over 51 million users, saving rural users 60-70% of the time spent on banking. In the Philippines, GCash supports over 66 million people with cashless transactions, bill payments, and loans, saving users 8-10 hours monthly and providing a lifeline during natural disasters. In Bangladesh, Nagad and bKash serve around 50 million users monthly, reducing travel time by up to 75% for rural users. Other examples include Alipay in China, which enables cashless transactions in remote areas, and Orange Money in Côte d'Ivoire and Tigo Money in Latin America, which support underserved communities.

Remote education and digital literacy initiatives are empowering underserved communities and opening up new opportunities. Internet Saathi in India has trained over 30 million rural women in digital skills, opening new economic opportunities. The Raspberry Pi Foundation in Africa provides affordable computing resources, saving students time and introducing them to technology careers. The Digital Bangladesh Initiative equips rural youth with digital literacy and ICT skills, reducing the need for costly travel to access education. Other examples include Egypt's Smart Schools, which bring ICT resources to underserved students, and Indonesia's community tech hubs, which bridge the digital gap.

Healthcare and crisis response through digital platforms are improving access to essential services in remote areas. Zipline drone deliveries in Rwanda and Ghana bring medical supplies to remote locations within an hour, ensuring timely healthcare access. Pakistan's telemedicine platform allows rural patients to consult doctors remotely, reducing travel time by 90%. In India, e-Sanjeevani offers digital health consultations, bringing healthcare to rural homes and reducing travel costs.

As digital inclusion initiatives grow, they promise to drive social and economic equity in new ways. Interoperable digital ID systems will help migrant workers, refugees, and mobile populations access essential services like banking, healthcare, and education. Governments can make Know Your Customer (KYC) processes universal, creating a foundation for broader digital services. Expanding internet access through green technology will minimize environmental impact while reaching over a billion new users. Affordable devices like smartphones and laptops can support connectivity for those in remote areas. The World Bank's goal of bringing 1.7 billion unbanked individuals into the financial system by 2030 will boost economic resilience for underserved communities. AI-powered service models will help governments and NGOs identify community needs in real time, improving aid delivery and response to local demands. With over 500 million people projected to gain digital skills by 2030, underserved communities will have the skills to engage in the digital economy, pursue tech-driven careers, and achieve economic independence.

---

**Through collaboration among governments, NGOs, and private sectors, digital tools will continue empowering individuals in underserved areas. As these initiatives evolve, they're setting the stage for a world where digital innovation reaches everyone, unlocking the potential of every community—creating a future where access is universal, opportunities abound, and no one is left behind.**

---