

Mobile Phones And Access During The Pandemic

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The Indian government has taken stern measures to control the coronavirus that is haunting the planet - a 21-day lockdown that has forced everyone in India, all 1.3 billion of us, to stay indoors and avoid all social contact. This is a harsh measure to counter the difficult times we are in.

It is in these times that some amongst us are more vulnerable than others. We read about news of migrant workers all over India who are facing the greatest challenge- they are away from home and don't have an 'indoors' that they can stay locked in. As all means of transport have also disappeared off the streets they have had to embark on massive treks, sometimes walking over 200 kilometres to reach home. They are prodded, beaten, hosed and bullied by policemen and officials across their journeys. Then there are the elderly, the disabled, the pregnant, who need support and medical attention and cannot have it, as they have to remain confined.

The mobile phone remains as one of the few devices that allows people to connect, across distances, across homes, leaping over barriers. Mobile phones enable people to talk to others in remote locations, inquire about facilities, be able to ask for help, make payments, be entertained, and much more. Mobile phones are available to over 90% of our population, though smart phones are available to only 32%. This implies that only about a third of our population can access the full services and features available on the internet, though most of our population has access to basic wireless connectivity.

Based on our research, we put forward a few recommendations for the government and agencies to keep in mind to enable people to rely on mobile phones and mobile payment technologies.

First, migrant workers around the world rely on mobile phones to call and keep in touch with their families. There is much academic research that shows how important it is for migrants to be able to talk to their families on a regular basis, to speak in their own language and discuss their problems. Mobile phones are also useful for making payments to shops and for services, without having to touch cash. It is with this in mind we recommend that governments ensure that migrants forced onto the streets, are cared for, first through adequate provision of food, shelter and medical needs, followed by them being able to charge their phones and make calls. Mobile services should not be affected, and where possible, free battery recharging stations may be set up.

Second, we find that the regular coronavirus awareness information is circulated mainly through social networks on Whatsapp and other social media apps. However, users with basic feature phones without the app facilities are not a part of this social awareness campaign. We recommend regular awareness related to both the Covid-19 precautions and lockdown do's and don'ts be circulated through SMS.

Third, we recommend that subsidies and relief monies that are targeted for poor and very low income citizens be provided through wallets or digital payments, not through cash payments. This echoes the recommendations of the RBI that is also advocating against cash payments and transfers. Cash can spread the virus, as people have to come close and exchange physical objects, whereas digital payments require no physical contact. In this regard, we also recommend against using 'plastic' or credit and debit cards that require physical contact.

Fourth, we recommend that UPI-based money transactions on feature phones (or non-smartphones) be re-designed to be more user-friendly. The current design requires using many list-based menus that are hard to navigate and recover from if an error is made. Such design changes can be made quickly, as most of these services are enabled by Cloud technology. In this regard, we recommend the use of the M-pesa model, as is prevalent in other developing countries, that enables easy money transfer with basic mobile phones.

Fifth, we recommend that the security layers for digital payments be retained, and not be made 'easier to use' by reducing authentication layers. We have noticed attempts by wallet

and payments providers to cut back on process steps required by users, to make things simpler. However, there should be no compromise on security standards.

Sixth, we advocate preserving the privacy of individuals and citizens with regard to their digital transactions. This is in line with the recent Supreme Court ruling on privacy and rights of individuals. There should be no surveillance of citizens, other than for the stated purpose of mitigating the pandemic and controlling the spread of the virus.

We believe, mobile phones, with mobile payment services, will be able to provide support and strength to citizens at this time of need. If stranded workers, away from their homes, are able to communicate with their families through their phones, it would reduce stress and panic for both the workers and their family members. As various state governments are making thousands of shelters for them, they should ensure that the shelter seekers are able to access charging stations. Additionally, easy transfer of remittances across states with impenetrable borders is enabled by mobile payment services. Jobless migrant workers could receive funds through mobile payment options from the government, NGOs, or their loved ones, at this time of extreme economic crisis in the nation. For others, mobile money can help them keep their hands clean and away from possibly infected paper money.