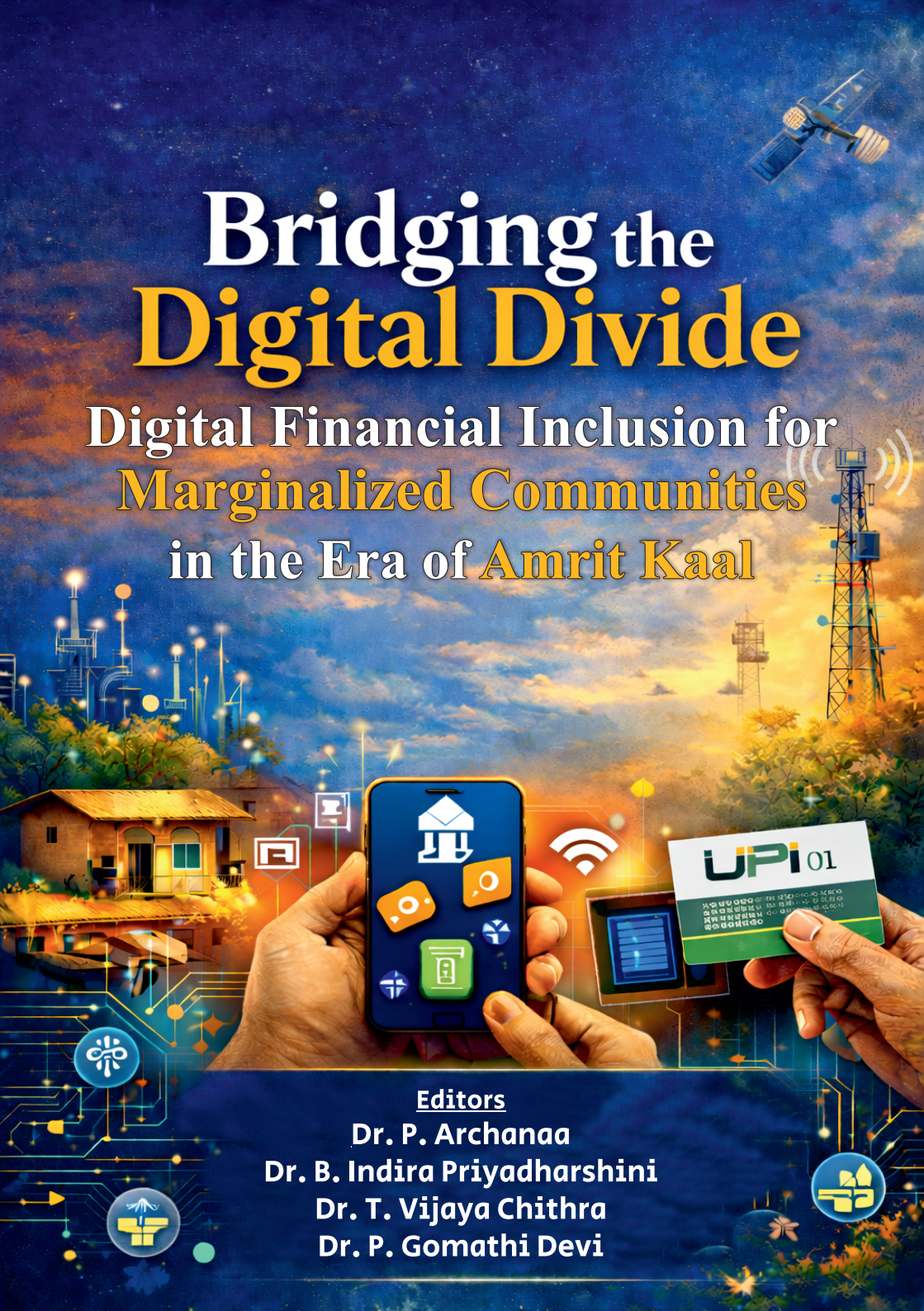




Bridging the Digital Divide

Digital Financial Inclusion for
Marginalized Communities
in the Era of Amrit Kaal

Editors

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PREFACE

The advent of the digital economy has transformed financial systems across the globe, redefining the ways in which individuals' **access, use, and benefit** from financial services. In India, this transformation has assumed particular significance in the contemporary phase of national development described as *Amrit Kaal* - a period envisioned to accelerate inclusive growth, social justice, and economic resilience as the nation progresses towards the centenary of its independence. Within this broader developmental vision, digital financial inclusion has emerged as a critical instrument for bridging long-standing socio-economic disparities and empowering marginalized communities.

This edited volume, *Bridging the Digital Divide: Digital Financial Inclusion for Marginalized Communities in the Era of Amrit Kaal*, is an outcome of an ICSSR-sponsored seminar organized by **NGM College, Pollachi, on 9 January 2026**. The seminar brought together academicians, researchers, and practitioners to deliberate on issues related to digital access, financial empowerment, policy frameworks, and inclusive development. The chapters included in this volume reflect these scholarly deliberations through empirical and conceptual contributions.

The editors gratefully acknowledge the financial support and academic guidance of the Indian Council of Social Science Research (ICSSR), New Delhi, for sponsoring the seminar that laid the foundation for this volume. We also extend our sincere thanks to all the contributors for their scholarly efforts and the reviewers for their constructive feedback. It is hoped that this book will serve as a useful reference for scholars, policymakers, and stakeholders working towards inclusive digital and financial development in India.

-Editors

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DIGITAL DIVIDE AMONG RURAL WOMEN : A STUDY ON ACCESS, SKILLS, AND EMPOWERMENT

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ABSTRACT

The digital divide represents one of the most significant developmental challenges in contemporary India, where the benefits of rapid digitalisation have not reached all sections of society equally. Rural women constitute one of the most affected groups due to limited access to digital devices, low digital literacy, socio-cultural restrictions, and inadequate infrastructure. This paper examines the multidimensional nature of the digital divide among rural women and explores how limited access and skills influence their opportunities for empowerment. The study analyses the structural, economic, cultural, and technological factors shaping digital inequality and highlights the broader consequences on education, health, financial inclusion, and livelihood opportunities. It argues that bridging the digital divide requires a combination of improved digital access, gender-sensitive digital training, community support mechanisms, and policy interventions that recognise rural women's unique needs. The paper concludes that digital inclusion is essential for enabling rural women to participate fully in India's developmental processes.

Keywords : *Digital divide, rural women, digital literacy, empowerment, digital inclusion, ICT access, gender and technology.*

Introduction

Digital technology has become an essential part of everyday life and a key driver of economic and social progress. India's efforts to build a digitally empowered society through initiatives such as Digital India, BharatNet, and PMGDISHA demonstrate the nation's commitment to expanding digital access across regions. However, despite these initiatives, the digital divide remains a persistent challenge, particularly among rural women. This divide is not merely technological but rooted in broader socio-economic inequalities. Limited access to digital devices, inadequate infrastructure, and cultural norms that restrict women's mobility and independence combine to widen the gap. Understanding the nature of the digital divide

among rural women is essential to designing effective interventions that promote inclusion and empowerment.

Understanding the Digital Divide

The digital divide refers to the gap between individuals who have access to modern information and communication technologies and those who do not. For rural women, this divide is multidimensional, involving disparities in access, affordability, connectivity, skills, and meaningful usage. Digital access depends not only on owning a device but also on having the autonomy to use it. Many rural women rely on shared mobile phones controlled by male family members, limiting their freedom to explore digital platforms. Digital skills, including basic navigation, digital communication, and online safety awareness, remain low due to limited exposure and inadequate learning opportunities. These disparities restrict women's participation in digital services that could otherwise enhance their quality of life.

Barriers to Digital Access

Several factors hinder rural women's access to digital technologies. Economic constraints remain a major barrier, as many rural households cannot afford smartphones, data plans, or digital devices dedicated to women's use. Poor network connectivity in remote villages further restricts digital engagement. Limited electricity supply, particularly in tribal and hilly regions, disrupts digital continuity. Social norms often discourage women from using digital devices due to concerns about safety, morality, or misuse. Educational gaps and low literacy levels reduce confidence in using technology and increase dependence on male members of the household. Together, these factors create a restrictive environment that limits rural women's digital participation.

Digital Skills and Capability Gaps

Even when access is available, rural women often struggle with digital skills. Basic tasks such as downloading applications, using online banking services, participating in digital payments, or accessing government portals require foundational digital literacy. Many digital interfaces are in English, a language unfamiliar to many rural women, further increasing hesitation. Fear of making mistakes or being judged discourages them from

experimenting with digital tools. Additionally, the lack of structured digital training programs in rural areas leaves women without proper guidance. Skill gaps not only restrict personal growth but also limit women's ability to benefit from online education, telehealth services, and income-generating digital platforms.

Impact of the Digital Divide on Empowerment

The digital divide has significant implications for rural women's socio-economic empowerment. Limited digital access reduces opportunities for education, skill development, and vocational training. During events such as the COVID-19 pandemic, girls and women in rural households were disproportionately excluded from online learning. The digital gap also affects healthcare access, as women are unable to use telemedicine, online consultations, or digital health records. Financial exclusion persists due to difficulties in using digital payment systems and mobile banking. Rural women entrepreneurs face challenges in marketing products online, accessing online marketplaces, and using digital payment gateways. The overall impact is a continuation of gender inequalities and reduced participation in decision-making processes.

Positive Outcomes of Digital Inclusion

When rural women gain digital access and skills, the impact on their lives is transformative. Women who learn to use smartphones or digital platforms develop greater confidence and autonomy. They gain the ability to access government schemes, educational content, market information, and health resources. Digital platforms such as WhatsApp, YouTube, and online learning apps provide learning opportunities at their own pace. Women's self-help groups increasingly use digital tools for bookkeeping, online meetings, and market linkages. Access to digital finance improves financial independence, enabling women to save, borrow, and transact securely. Digital inclusion also strengthens social participation as women engage with online communities, voice opinions, and participate in civic processes.

Government Initiatives Addressing the Divide

Several initiatives aim to reduce the digital divide among rural women. The Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA) focuses

on providing basic digital literacy to rural households. Common Service Centres (CSCs) operate across villages to deliver digital services to citizens, including women. BharatNet expands high-speed broadband in rural India, improving connectivity over time. The National Rural Livelihood Mission (NRLM) integrates digital tools into women's self-help groups. State-level programs, such as Tamil Nadu's digital literacy drives and Kerala's Kudumbashree initiatives, demonstrate successful models of community-based digital empowerment. While these programs have made significant progress, more targeted and gender-sensitive approaches are required.

Strategies for Bridging the Digital Divide

Addressing the digital divide among rural women requires a holistic approach that integrates access, skills, safety, and socio-cultural awareness. Improving connectivity and ensuring affordable access to smartphones and data plans are foundational steps. Digital literacy programs must be redesigned to address the specific needs of rural women, using local languages and practical, hands-on learning methods. Community-based learning through women mentors and SHG leaders helps build confidence and reduces cultural barriers. Digital safety training is essential to protect women from cyber threats. Policies must encourage gender-equitable access to digital devices within households. Collaboration between government agencies, NGOs, educational institutions, and technology providers can create sustainable digital ecosystems for rural women.

Conclusion

The digital divide among rural women is a complex issue that extends beyond technology and touches on socio-economic, cultural, and educational dimensions. While digital technologies offer unprecedented opportunities for empowerment, rural women continue to face significant barriers that limit their participation in the digital world. Bridging this divide is crucial for achieving inclusive growth and gender equality in India. Strengthening digital access, enhancing digital skills, and addressing socio-cultural challenges can enable rural women to participate actively in the digital economy, access essential services, and exercise greater agency. Digital inclusion is not simply a technological goal but a transformative pathway to empowering rural women and creating a more equitable society.

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