Digital Agency and Women-Led Development in India

Mains: *GS I -Education| HR*

Why in News?

Despite the remarkable increase, a considerable digital gender gap remains, indicating that meaningful digital empowerment requires much more than internet connectivity.

What is the status of digital inclusion among women in India?

- **Digital inclusion & women led development** – In India, rapid digitalisation has expanded access to information, education, financial services, healthcare, governance, and employment.
- This transformation has immense potential to empower women and advance the vision of **women-led development**, a key objective of contemporary public policy.
- **National Family Health Survey (NFHS-6, 2023-24) –** It highlights significant progress, with **64.3% of women using the internet**, compared to **33.3% in NFHS-5 (2019-21)**.

- **Persisting Digital Gender Gap –** Despite notable progress, digital access remains unequal.
- **Gender gap**
    - Women internet users – **64.3%**
    - Men internet users – **80.5%**
- This significant difference reflects continuing inequalities in access, ownership, and digital participation.
- **Rural-urban divide**
    - Rural women using the internet – **58.6%**
    - Urban women using the internet – **77.3%**
- Women from rural areas face additional barriers such as poor connectivity, lower literacy, and limited digital infrastructure.

What are the barriers to women's digital empowerment?

- **Patriarchal Social Norms –** The digital gender gap is deeply embedded in patriarchal social structures.
- Women's use of mobile phones is often viewed with suspicion and subjected to family surveillance.
- In many rural households, girls and women face restrictions on owning or freely using mobile phones due to concerns regarding morality, safety, and family honour.
- There is a widespread perception that unrestricted digital access threatens traditional

gender roles, resulting in greater monitoring and control of women's digital activities.

- **Affordability and Educational Barriers –** Women are disproportionately affected by lower educational attainment, lower income levels, limited digital literacy and reduced access to digital skills training.
- For many women, particularly those from disadvantaged socio-economic backgrounds, affordability remains a major obstacle to smartphone ownership and internet usage.
- **Safety and Cybersecurity Concerns –** Online harassment, cyberbullying, identity theft, and privacy violations discourage women from actively participating in digital spaces.
- The **GSMA Mobile Gender Gap Report (2025)** identifies safety and security concerns as one of the major barriers preventing women from fully utilising mobile internet.
- Without safe digital environments, access cannot translate into confidence or empowerment.
- **Intersectional Disadvantages –** Digital exclusion is more severe among women belonging to, scheduled castes and scheduled tribes, religious minorities, persons with disabilities, low-income households and remote rural regions.
- Therefore, digital inequality intersects with existing social inequalities, creating multiple layers of exclusion.
- **Financial Digital Divide –** Digital technologies can significantly improve women's economic participation through digital payments, e-commerce, online entrepreneurship, and access to financial services.
- Market linkages for Micro, Small and Medium Enterprises (MSMEs).
- Research by the **International Telecommunication Union (2018)** found that a **1% increase in mobile broadband penetration can increase GDP by 0.20% in developing countries**, illustrating the economic importance of digital inclusion.
- However, women continue to experience limited financial autonomy.
- Many women, do not own personal bank accounts linked to mobile numbers, Depend on male family members for financial decisions and have limited access to mobile banking and digital financial services.

- **Importance of Mobile Phone Ownership –** Digital agency depends not merely on access but on ownership.
- A shared family phone often limits privacy, financial transactions, health consultations, digital learning, and participation in online employment.
- Personal ownership enables women to independently access maternal healthcare applications, digital payments, government welfare schemes, telemedicine, and educational resources.
- Research also shows that women who own mobile phones participate more actively in household decision-making.
- For women with disabilities, mobile phones serve as essential tools for accessing healthcare, assistive services, and government benefits, thereby promoting greater independence.

What are the government initiatives promoting digital inclusion?

- **Digital India –** Launched in 2015, Digital India seeks to improve digital infrastructure, deliver government services electronically, expand broadband connectivity and promote digital governance.

- **Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA) –** PMGDISHA aims to provide basic digital literacy to rural households.
- According to Lok Sabha Unstarred Question No. 3080 (2022), women constitute approximately 52% of registered beneficiaries, demonstrating substantial participation.
- These programmes have significantly expanded digital access but require stronger gender-sensitive implementation to ensure genuine empowerment.

What measures could be taken?

- **Building Digital Agency for Women-Led Development –** Digital inclusion must evolve beyond infrastructure towards digital agency—the ability to independently use technology to make informed decisions and exercise rights.
- **Promote Gender-Sensitive Digital Literacy –** Digital literacy programmes should include women and girls, parents, community leaders, self-help groups, and local institutions.
- Such programmes should address both technical skills and social attitudes.

- **Strengthen Digital Safety –** Cybersecurity awareness should become part of, School curricula, Community outreach and Women's training programmes.
- Legal awareness regarding cybercrime reporting and digital rights should also be enhanced.
- **Improve Mobile Phone Ownership –** Targeted interventions may include, smartphone subsidies, digital vouchers, easy credit for device purchases, and integration of phone ownership with welfare schemes.
- Priority should be given to low-income women, widows, single women, women with disabilities.
- **Expand Inclusive Digital Financial Services –** Financial applications should be designed with Local language interfaces, Accessibility features, Simplified user experience and Digital assistance for first-time users.
- Peer support groups and community-based financial literacy initiatives can further improve adoption.
- **Leverage Community Institutions –** Self-help groups (SHGs), women's collectives, panchayati raj institutions, and local civil society organisations can become effective platforms for digital awareness, peer learning, financial literacy, entrepreneurship development and digital rights education.
- **Digital Inclusion as the Foundation of Women-Led Development –** Women-led development requires women to become active participants—not passive beneficiaries—of digital transformation.
- True empowerment demands Ownership of digital devices, Independent financial decision-making, Digital literacy, Safe online environments, Equal access to digital markets and Participation in innovation and entrepreneurship.
- Only when women possess both digital access and digital agency can they fully contribute to India's economic growth, governance, and social transformation.

What lies ahead?

- India has made remarkable progress in expanding women's internet access, but the journey from connectivity to empowerment remains incomplete.
- Structural barriers rooted in patriarchal norms, financial dependence, educational inequalities, safety concerns, and intersectional disadvantages continue to restrict women's digital agency.
- Bridging the digital gender gap therefore requires a comprehensive approach that combines infrastructure with ownership, affordability, digital literacy, financial inclusion, cybersecurity, and community support.
- Digital technologies must empower women to exercise autonomy, make independent decisions, and participate fully in the digital economy.
- As India aspires to become a digitally empowered society and realise the vision of **women-led development**, digital agency must become a central pillar of gender equality.
- Only when women are equal creators, owners, innovators, and decision-makers in the digital ecosystem will digital transformation become truly inclusive and sustainable.

Reference

The Indian Express| Women Digital Gap