

From Exclusion to Entitlement: How Gender Digital Divide Denies Women Access to Welfare Schemes, UPI Transactions, and Digital Public Services

Asmi, Phalguni Bhardwaj, Mrityunjay Pal, Bhawana, Rohit, Srinika Mahato, Bharti Yadav, Akshita Paul

1. Abstract

Over the past decade, India's Digital Revolution- marked by the Jandhan Aadhar Mobile Trinity, the UPI ecosystem and Direct Benefit Transfer, has fundamentally transformed citizen-state interaction. However, this shift hasn't been gender neutral. The very infrastructure that was designed to guarantee benefits has gradually become another place of marginalization for millions of women, particularly those who live in rural and low-income households.

This study explains that the Digital Gender Gap limits Indian women's regular use of online government services and social welfare programs. Applying mixed-methods research methodology, a structured primary survey of 101 individuals from urban, semi-urban, and rural contexts is combined with a thorough analysis of government publications, scholarly literature, and policy materials spanning the years 2019 to 2025. The findings show a troubling situation. Even though more people have smartphones and digital skills are improving, women still face many challenges. The main problems are not having enough devices, social and cultural obstacles, worries about online safety, and relying on men to help.

The study argues that when equal access to digital technology is assumed, India's digital welfare system ends up reinforcing gender hierarchies in how it is designed. Therefore, policy responses must shift from infrastructure provision to feminist digital design, emphasizing affordability, gender-disaggregated accountability frameworks, local-language interfaces, and community-based support.

2. Introduction

Digital technology has increasingly shaped contemporary society. Internet availability and digital platforms have changed the way people learn, receive healthcare, manage their finances, find jobs, and engage with government services since the last 20 years. This change has been especially noticeable in India. The digitization of public services has developed at a rate that few other nations can match thanks to flagship programs like Digital India, Aadhaar, the Unified Payments Interface (UPI), and Direct Benefit Transfer (DBT) ([Parsheera, 2024](#)). Yet, a critical disparity persists: the benefits of India's rapid digital advancement have not reached all segments of the population equally, leading to significant and enduring inequities, particularly along gender lines.

India's Smartphone and internet use have risen sharply in the last five years, owing to cheaper mobile data and better infrastructure. But the gender digital divide is one persistent inequality in this digital transformation. There is inequality between men and women in terms of internet connectivity, digital literacy, digital technology access, and online service usage. This inequality results from structural causes such as unequal income, low educational attainment, patriarchal norms, and unequal resource allocation; it is not solely a technology issue. And the situation is worse for rural women, than urban women, who face exclusion from the digital economy due to structural and technological causes of inequality.

According to Kularski (2012, p. 5), the main problem is that the development of digital skills is impeded by a lack of access to technology. Without digital skills, technological access is meaningless, creating a vicious cycle of exclusion. Gender-wise, this problem is widespread. According to Sonia Jorge, women are generally less linked to technology and the internet than males ([Jorge, 2024](#)). According to the International Telecommunication Union, there is a significant gender disparity in internet access, particularly in poor nations.

In India, accessing welfare benefits, making UPI transactions, enrolling children in school, or verifying healthcare now requires a smartphone and digital skills. Women without them often rely on male relatives. This reliance restricts women's access to their rights and diminishes their financial freedom. The COVID-19 epidemic made these disparities worse. Miller et al. (2023) claims that women who were already disadvantaged due to the digital gap experienced additional marginalization and missed out on crucial information during COVID regarding welfare transfers, remote work, and emergencies. These developments demonstrate the severity and enduring nature of the gender digital divide.

Women's limited digital connectivity directly restricts their participation in online education, health benefits and employment opportunities. Education is no more understood in terms of the traditional pen book style, it has been integrated with all the tools of the contemporary times, requiring additional skills to access and utilize them. The gender digital divide deprives women of access to digital resources, education tools, online learning, and information contributing to the persistence of the literacy gap.

The relationship between the gender digital divide and women's health outcomes has also been examined through multiple theoretical lenses. Sen's capabilities approach establishes that genuine health freedom requires real access to health resources — not merely their formal availability — making digital exclusion a direct threat to women's health agency (Sen, 1999). Health education increasingly relies on digital channels -telemedicine portals, e-health apps, online awareness campaigns. Women are excluded from these channels and they remain uninformed about reproductive health, child immunization, mental health support, and disease prevention. Similarly, welfare schemes such as direct benefit transfers, subsidized nutrition programs, and social protection benefits are now linked to digital identity and online registration, creating systemic exclusion for women who lack digital access and make the process more complex and typical. And the troubling part is that the consequences of this exclusion are not isolated events, they ripple across generations.

India's welfare delivery has shifted decisively toward digital infrastructure through the Jan Dhan-Aadhaar-Mobile (JAM) trinity, yet the assumption that access produces participation has not held equally for women. Holding a PMJDY account and using one independently are different things entirely. Women hold a majority share of these accounts, but their transactional volumes sit nearly 23 per cent below male counterparts (ResponseNet, 2025). Roughly half of rural women have no personal mobile phone, which makes independently navigating DBT portals for MGNREGS wages or PMMVY benefits not a realistic possibility for a substantial share of those the system is designed to serve (NSO, 2025). Since fewer than 10 per cent of Bank Mitras are women in practice, access gets routed through husbands, male relatives, or Business Correspondents, exposing women to benefit diversion and dependency rather than the autonomy. The same structural tension plays out in the payments economy. UPI's transaction volumes are genuinely significant, but the system was designed around users who already have smartphones, registered mobile numbers and sufficient digital familiarity to navigate multi-step authentication. Many women have none of these. Without independent transactional activity, no digital credit history forms, formal lending stays inaccessible, and micro-enterprise growth stalls before it begins. An advanced payments architecture sitting over unaddressed social stratification does not reduce inequality. It quietly deepens it.

Digital India launched in 2015 with the vision to transform India into a digitally empowered society and knowledge economy. Digital India has been improving the lives of citizens through the digital delivery of services, expanding the digital economy and employment opportunities (Ministry of Electronics & Information Technology, 2025). Skill development and creating skilled talent is an important mission to ensure that the rapidly growing Digital Economy of India is provided with the trained and skilled manpower that is required. In line with this, the Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA) was approved to promote digital literacy in rural India. The main objective of the PMGDISHA Scheme is to impart digital literacy training by covering 6 crore rural households (one person per household), so that they are able to operate digital devices, send and receive emails, browse internet, access Government Services, undertake cashless transactions, etc. and hence use IT to actively participate in the process of nation building (PIB Delhi, 2022).

In a world increasingly driven by digital innovation, internet connectivity has become a cornerstone for economic growth, education, healthcare, and governance. Government approved the PM-WANI Scheme to accelerate the proliferation of Broadband services through Public Wi-Fi networks across the country. The PM-WANI framework aims to build a robust digital communications infrastructure with minimal regulatory oversight, thus encouraging local entrepreneurs to participate in the digital transformation process (PIB DELHI, 2025). Digital divide was significant challenge, especially in rural India, and to address this, the government of India launched BharatNet i], an ambitious project aimed at providing affordable high-speed internet access to every Gram Panchayat in the country (PIB DELHI, 2022). In the 2026 Budget, government has announced to set up girls' hostels in every district for girls pursuing education in the field of Science, Technology, Engineering and Mathematics (STEM). This will promote affordable accommodation for women pursuing STEM education and will encourage more participation from females overall contributing towards digital learning as well because all these courses require knowledge of digital tools and technology.

3. Literature Review

Gender Digital Divide and Digital Inclusion The gender digital divide extends beyond unequal access to smartphones and internet connectivity to include disparities in digital literacy, affordability, autonomy, and meaningful use of technology. Inadequate digital infrastructure, limited educational opportunities, and financial constraints continue to hinder women's participation in the digital ecosystem, particularly in rural and economically disadvantaged areas (Showkat & Sindakis, 2024; Antonio & Tuffley, 2014; Rajora, 2025).

3.2 Digital Financial Inclusion and UPI India's rapid expansion of the UPI ecosystem has accelerated digital financial inclusion; however, women's participation remains comparatively lower due to limited digital literacy, socio-cultural barriers, and dependence on family members for digital transactions. Owning a bank account and using digital financial services independently and consistently are prerequisites for meaningful financial inclusion (Mallick, 2026; Reserve Bank of India [RBI], 2025; Zeeshan et al., 2026).

3.3 Digital Governance and Welfare Accessibility Digital governance initiatives such as the JAM Trinity and Direct Benefit Transfer (DBT) have improved the efficiency of welfare delivery. However, technological problems such as biometric verification errors, Aadhaar authentication failures, and reliance on middlemen still limit women's autonomous access to digital public services and social benefits (National Statistical Office [NSO], 2025; ResponseNet, 2025; Hundal & Chaudhuri, 2020).

3.4 Digital Literacy, Education and Women's Empowerment Digital literacy has become essential for accessing education, healthcare, employment opportunities, and government services. Women still face many forms of exclusion that prevent them from fully utilising digital technology, despite advancements in digital infrastructure. The COVID-19 epidemic exacerbated existing disparities in access to assistance, work, and education, making them even more apparent (Akhter, 2026; Miller et al., 2023; Saha et al., 2024).

3.5 Literature Summary Existing literature consistently demonstrates that gender-based digital inequalities continue to influence women's access to digital financial services, welfare schemes, education, healthcare, and public services. Despite government initiatives that have expanded digital infrastructure, improvements in affordability, digital literacy, accessibility, and gender-responsive governance are necessary to achieve genuine digital inclusion. These results lay the groundwork for investigating how women's access to welfare programs, UPI transactions, and digital public services in India is impacted by the gender digital gap (Zeeshan et al., 2026; Rajora, 2025; Showkat & Sindakis, 2024; NSO, 2025).

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4. Research Objectives:

4.1 The study aims to pinpoint the primary social, cultural, and economic aspects that maintain the gender gap in digital access, particularly affecting women in rural and underserved regions. It seeks to delve deeper than just assessing access statistics to uncover the reasons behind the persistent divide, despite extensive national efforts to promote digital inclusion.

4.2 It also aims to explore how being excluded from digital resources hinders women's ability to obtain education, healthcare, and secure jobs, ultimately keeping them reliant on others economically. The study will also track the effectiveness of existing public programs in promoting policies that are inclusive of women and support their financial independence and everyday experiences.

5. Research Methodology: This research paper employs descriptive research design to understand how gender digital divide influence women's participation in education, employment, making financial decisions and how it affects their access to government welfare schemes.

5.1 Quantitative Method: The primary data for this research was collected through a structured questionnaire created by the authors themselves and was administered using Google Forms. This method was adopted as responses were collected through online means. The questionnaire primarily included closed-ended questions with limited response choices to make it easy for respondents to navigate through the questionnaire. This format was selected intentionally to simplify the process for respondents and ensure consistency in responses, making it simpler to analyze quantitative data. The snowball sampling method was used to circulate the questionnaire and collect responses. In this, initial participants were encouraged to share the form with their acquaintances, thus helping the study reach a broader and more diverse audience. A total of 100+ valid responses were collected through this method. While this number is substantial and provides a useful dataset for analysis, it may not be statistically significant enough to fully represent the entire Indian population between age group of 15-60 and further studies including large sample size needed to be conducted. Ethical standards were maintained throughout the data collection process; data was analyzed by researchers themselves without involving use of AI to protect respondent data. No personal identifiers, such as names or email addresses, were collected to ensure the privacy of respondents. This ensured complete anonymity and confidentiality for the respondents. The voluntary nature of participation was encouraged, and the consent for using data for research paper was obtained from the respondents. These datasets provide insights into mobile phone ownership, internet usage, impact on education, health, employment, access to welfare and digital literacy levels among men and women across urban and rural India.

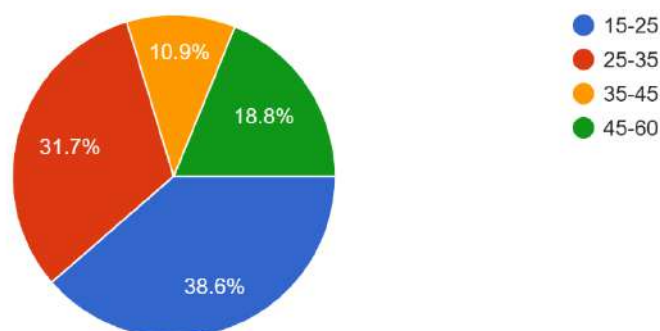
5.2 Secondary Data Analysis Method: Along with the primary data, this research also used secondary sources to support and better understand the findings. Various research articles, academic journals, government reports, and published studies related to gender digital divide, women empowerment, financial inclusion, gender digital divide in rural areas, government welfare schemes, awareness programmes were reviewed. These sources helped in building a strong background for the study, gave insights into existing theories and policies, and allowed comparisons with current research and existing policies to curb digital divide. They also helped identify gaps in the existing knowledge to make the research more reliable.

6. Data Analysis and Findings:

Section 1: DEMOGRAPHIC INFORMATION

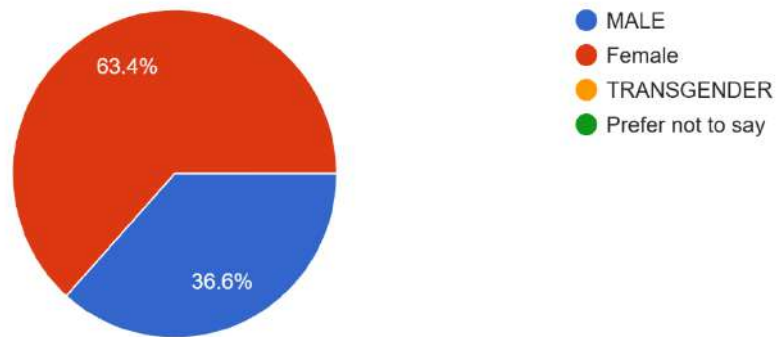
AGE GROUP

101 responses



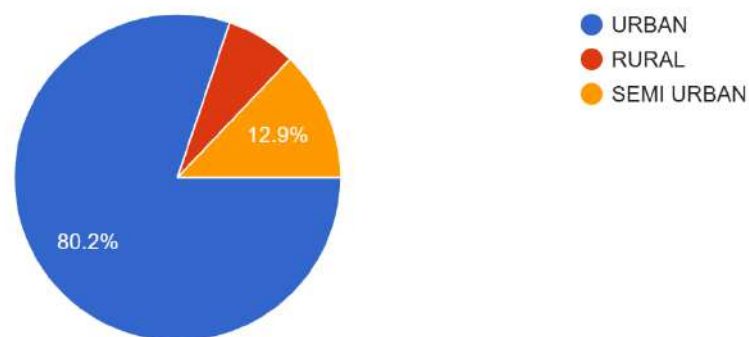
GENDER

101 responses



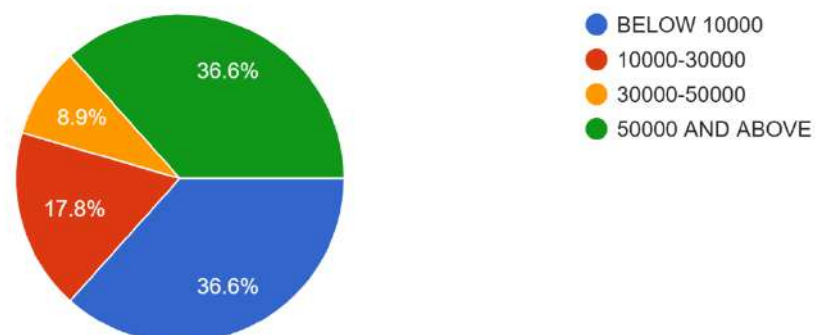
AREA

101 responses



MONTHLY INCOME

101 responses



FINDINGS:

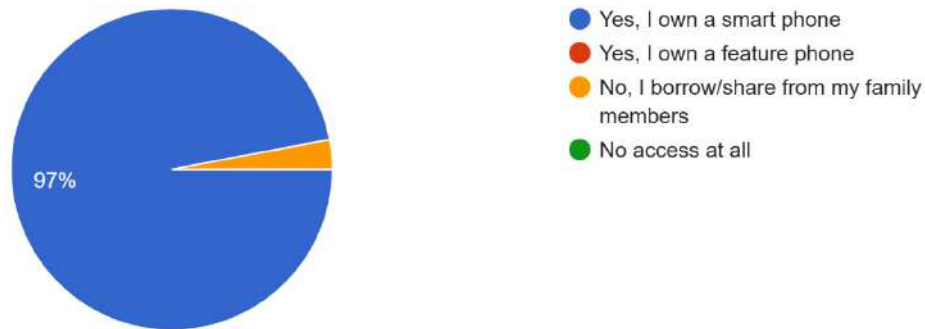
Survey results reveal that out of the 101 people surveyed, the majority are women (63.4%), live in cities (80.2%), and are under 35 years old, with 38.6% aged 15–25 and 31.7% aged 25–35. The remaining respondents are older, with 10.9% aged 35–45 and 18.8% aged 45–60. Only 12.9% live in semi-urban areas

and 5.9% in rural zones. Economically, the group is completely split, with exactly 36.6% earning a monthly income under 10,000 and an identical 36.6% earning 50,000 and above, while the middle brackets remain low at 17.8% earning 10,000–30,000 and 8.9% earning 30,000–50,000.

SECTION 2- MOBILE PHONE OWNERSHIP AND INTERNET USAGE

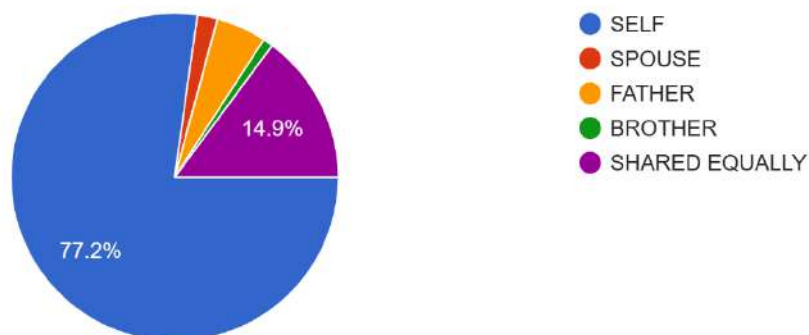
Do you personally own or primarily use a mobile phone?

101 responses



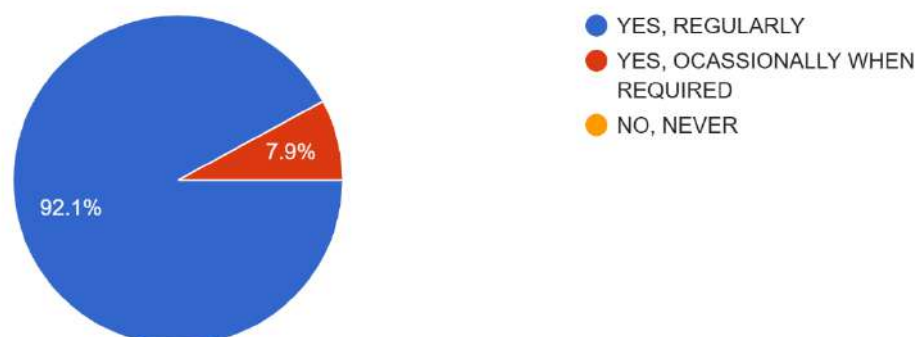
Who controls phone use decisions in your household?

101 responses



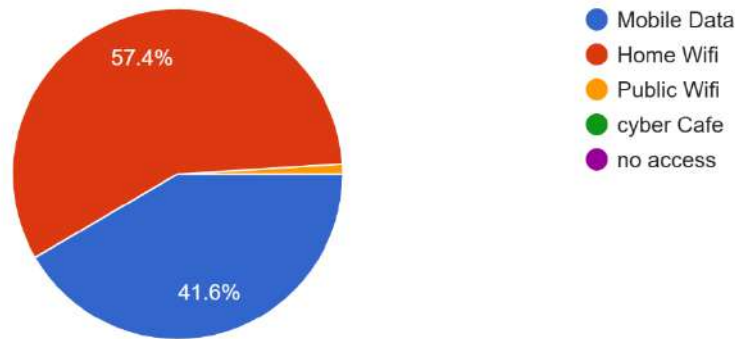
Do you use the internet?

101 responses



What is your primary internet access mode?

101 responses



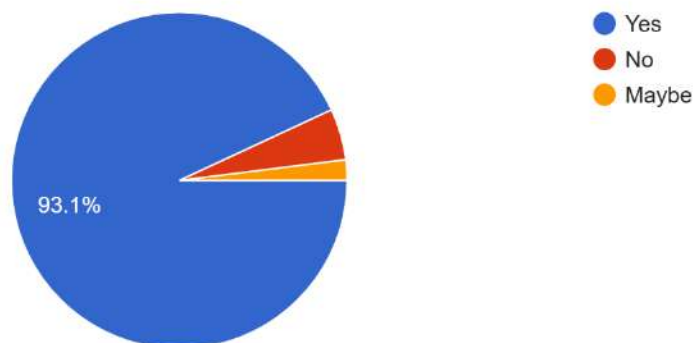
FINDINGS:

Survey data reveals that- a massive 97% personally own a smartphone, while only 3% have to borrow or share a phone with family members. While making decisions about phone use in the household, 77.2% control it entirely by themselves, and 14.9% share those choices equally with others. Internet usage is incredibly high among the group, with 92.1% using it regularly and the remaining 7.9% logging on occasionally when required. Finally, their main way of getting online is through home Wi-Fi at 57.4%, closely followed by mobile data at 41.6%, while only a tiny 1% rely on public Wi-Fi networks.

SECTION 3: UPI AND DIGITAL PAYMENTS:

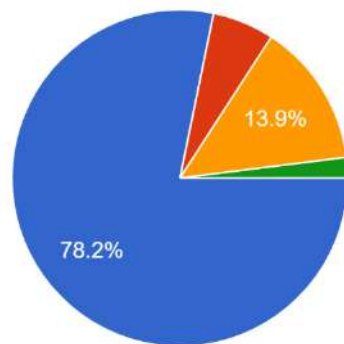
Are you aware of UPI payment apps? (Google Pay, Paytm, Phonepe)

101 responses



Who handles digital payments in your household?

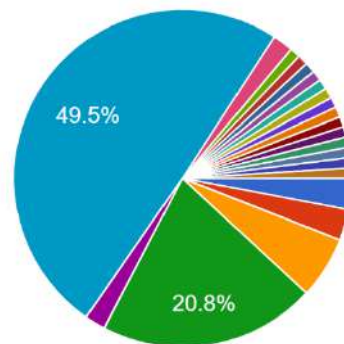
101 responses



- Self
- Spouse
- Male Family Member
- No, one generally uses digital payment

If you don't use UPI, what is the main reason?

101 responses

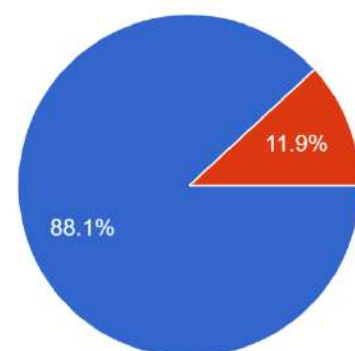


- No bank account
- No smart phone
- Family Restrictions
- Safety Concerns
- Don't know how to use
- other
- I use UPI
- I use digital payment

▲ 1/3 ▼

Do you feel safe using digital payment platforms?

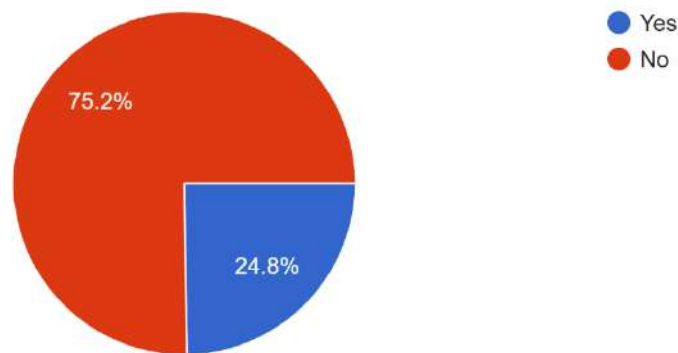
101 responses



- Yes
- No

Have you ever faced difficulty or been defrauded in a digital transaction?

101 responses



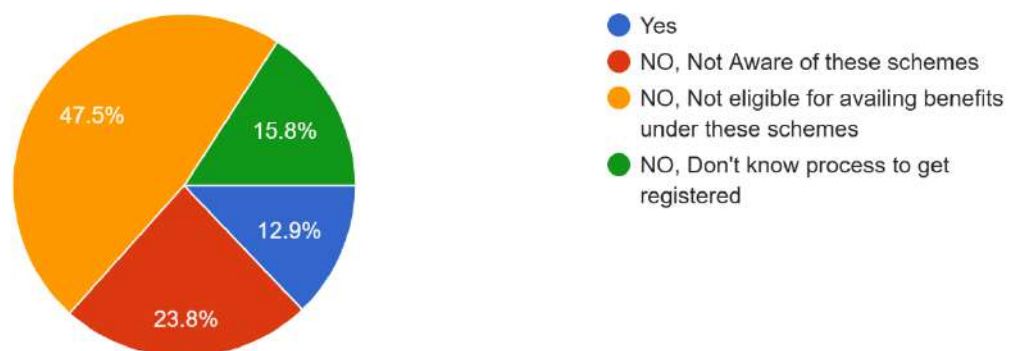
FINDINGS:

Survey data reveals that a high 93.1% of the group are aware of UPI payments, while only a small number said no or maybe. In the household, 78.2% handle digital payments by themselves, while a male family member takes charge in 13.9% of homes. For those who do not use UPI, 20.8% avoid it due to safety concerns, 49.5% chose "other," and the remaining split is spread across not having a bank account or smartphone, family restrictions, not knowing how to use it, or already using digital options. General trust is high, with 88.1% feeling safe using these platforms compared to 11.9% who do not. However, real issues do happen, as 24.8% have faced difficulties or fraud during digital transactions, while 75.2% have had no trouble.

SECTION 4: Government Schemes, DBT & Financial Inclusion

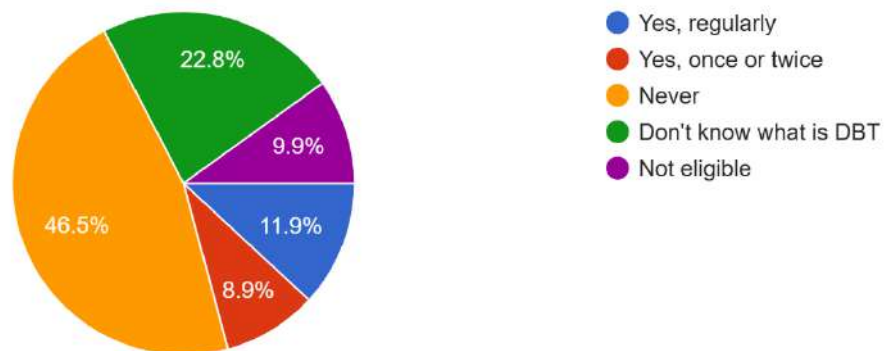
Are you enrolled in any government welfare scheme? (eg: PM Kisan, Ujjwala, MGNREGA, Ayushman Bharat)

101 responses



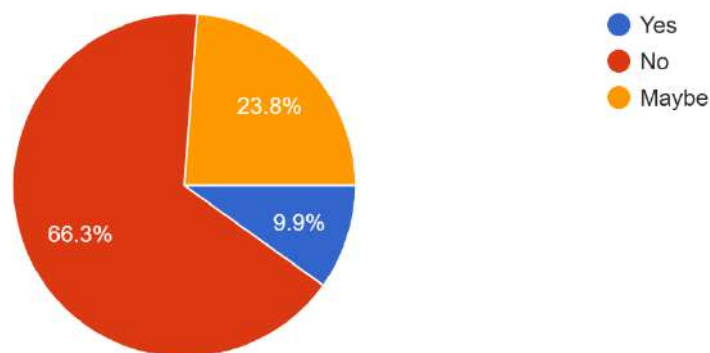
Have you received Direct Benefit Transfer (DBT) in your bank account?

101 responses



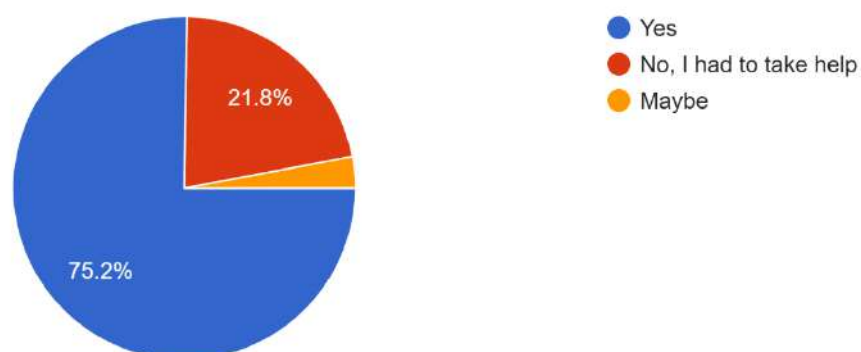
Have you ever lost a government benefit due to technical issues? (biometric failure, OTP not received)

101 responses



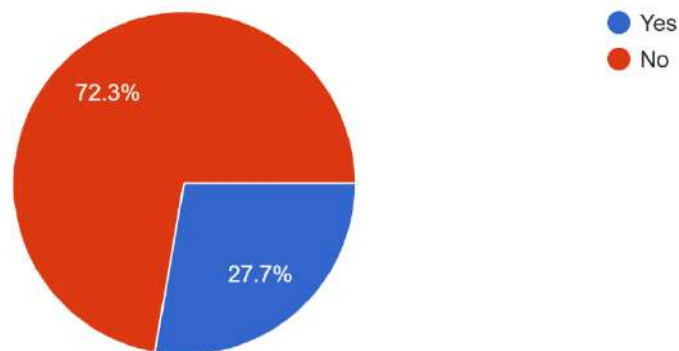
Are you able to access and use banking and financial services yourself? (eg- fund transfer, deposit, withdrawal)

101 responses



Does anyone else control your bank account or financial decisions?

101 responses

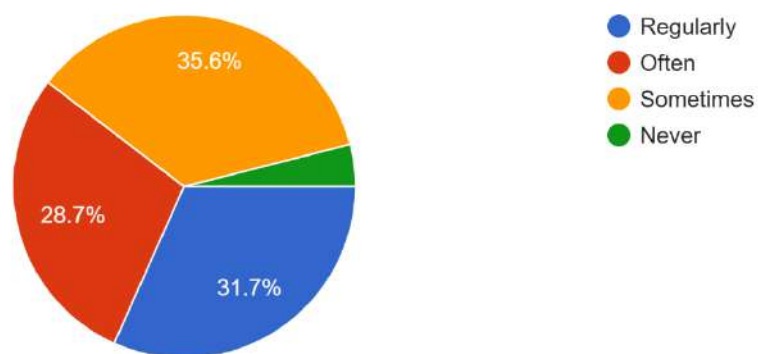


FINDING: Survey results reveal a major impact of digital divide on financial inclusion and digital welfare access. While 75.2% respondents reported being able to use banking services independently, a lack of financial autonomy is visible as 27.7% still had others controlling their financial decisions. Moreover, 33.7% experienced or possibly experienced loss of government benefits due to technical failures such as biometric or OTP verification. Only 12.9% were enrolled in schemes, while many respondents lacked awareness, eligibility, or formal knowledge of registration and DBT benefits showing a lack of welfare access.

SECTION 5: Health, Education & Employment

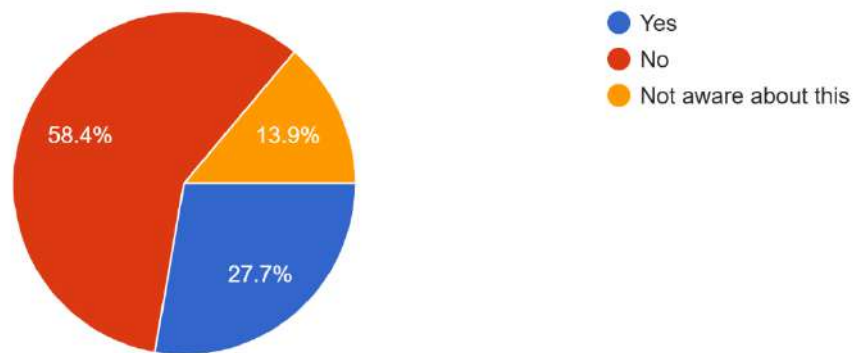
Have you used the internet to search for health information or access digital health services and to what extent?

101 responses



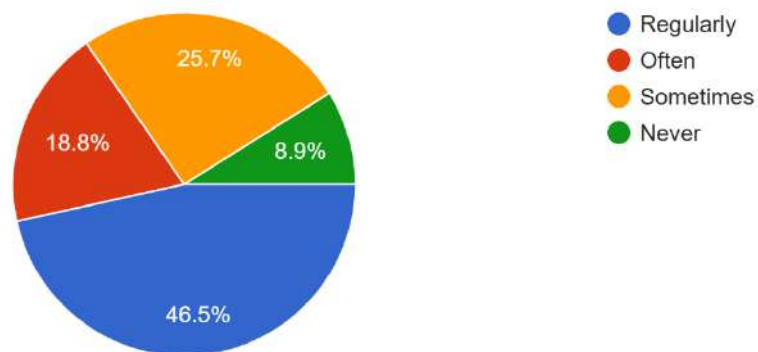
Have you received health scheme benefits digitally? (Ayushman Bharat card, vaccination records)

101 responses



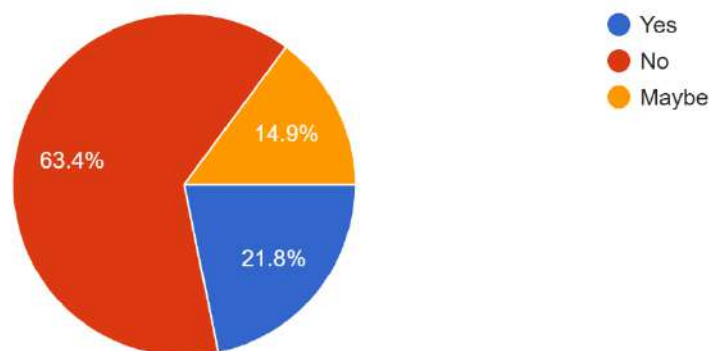
Have you used any digital education platform? (eg: YouTube for learning)

101 responses



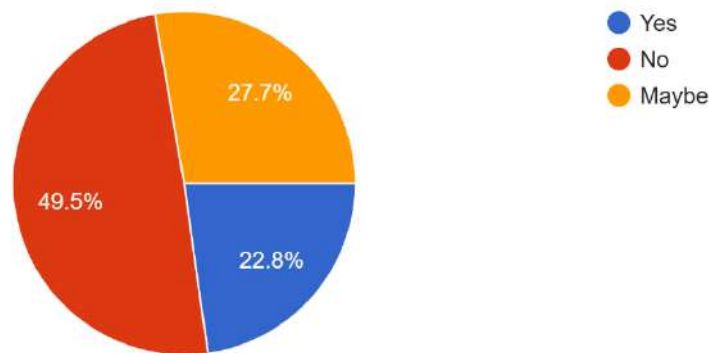
Has lack of a device or internet ever caused you to miss an educational opportunity?

101 responses



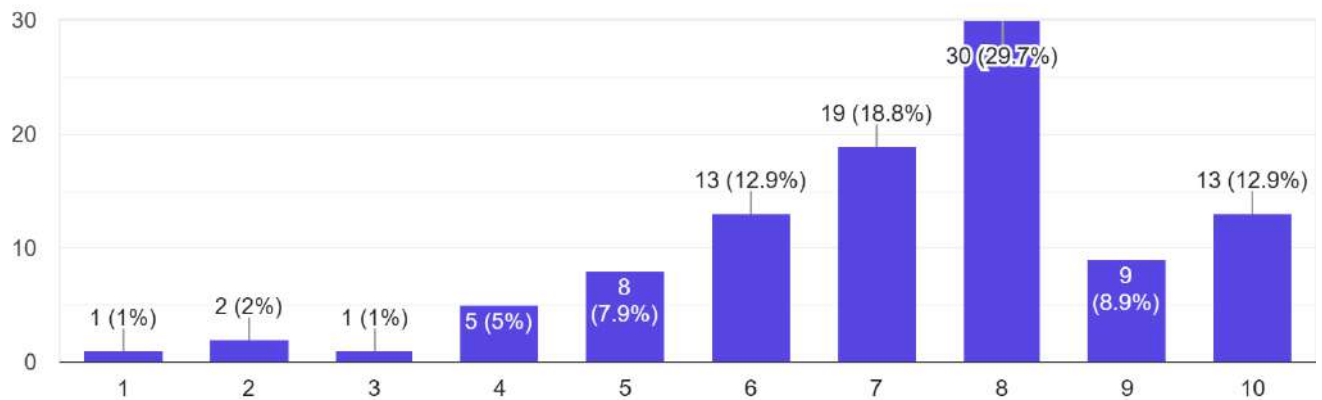
Has lack of digital skills or access limited your employment opportunities?

101 responses



How would you rate your knowledge of digital tools on a scale of 10.

101 responses

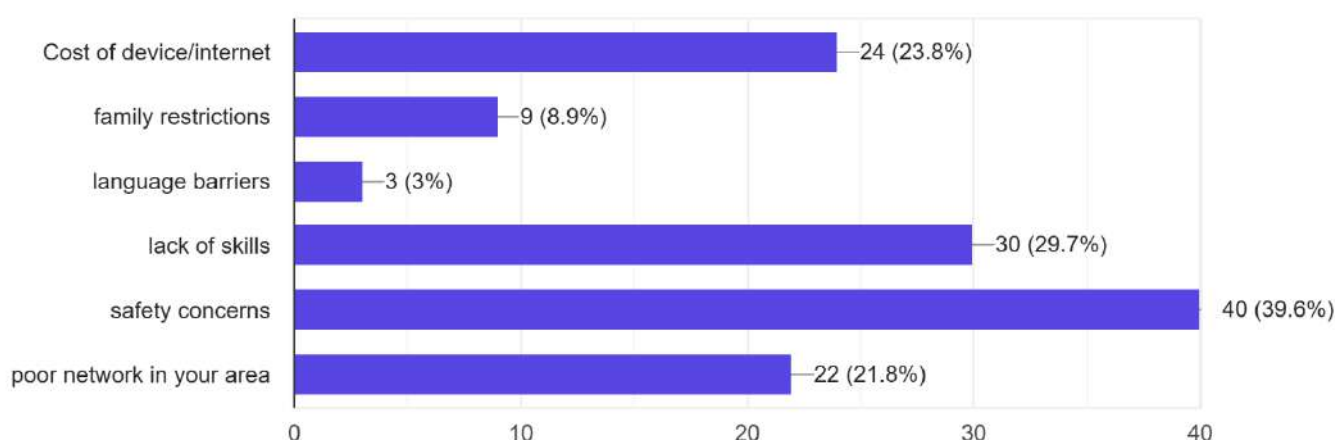


FINDINGS: Survey data reveals a stark digital divide contradiction; 74.3% respondents rate their digital knowledge highly and 65.3% use digital education platforms actively. Still, 50.5% of respondents report that skill or access deficits limit their educational or employment opportunities. Additionally, despite 96% diligently searching for health information online, 72.3% miss out on digital welfare benefits. This confirms that foundational literacy skills fail to automatically translate into actual socio-economic empowerment.

SECTION 6: Barriers & Aspirations

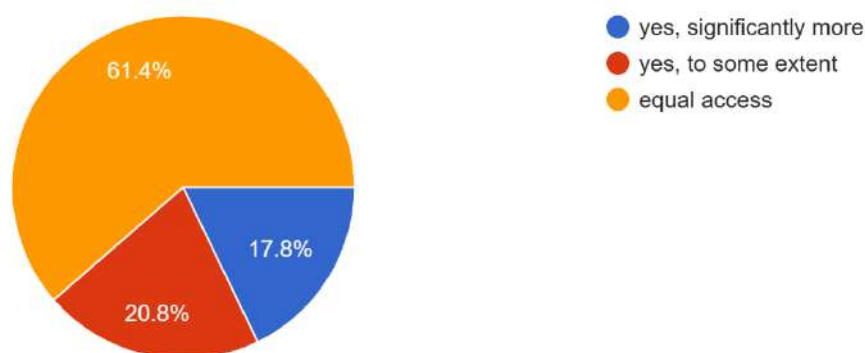
What are the biggest barriers stopping you from using digital technology?

101 responses



Do men in your household or community have more access to digital technology than women?

101 responses



FINDINGS: Based on the survey data, 61.4% of respondents perceive equal digital access between genders, but 38.6% recognize male advantage. Despite perceived equality, barriers unduly affecting women exist as safety concerns at the top (39.6%), followed by lack of skills (29.7%), cost (23.8%), poor network (21.8%), family restrictions (8.9%) and language barriers (3%) collectively reinforce structural gender-based digital exclusion.

7.POLICY RECOMMENDATIONS

7.1. Encouraging Women's Digital Literacy

The government should increase gender-focused digital literacy initiatives in partnership with Self Help Groups (SHGs), Panchayat officials, Anganwadi staff, and NGO volunteers.

Empirical evidence: By August 2021, approximately 2.59 crore women had registered under PMGDISHA, accounting for 52% of all registrations, and over 1.78 crore women were certified, accounting for 54% of all certified beneficiaries. PMGDISHA's own enrollment data indicates that the gender gap is closing at the training stage but not beyond it. This demonstrates that when literacy instruction is provided locally, women are willing to enroll; scalability and follow-through, not demand, are the obstacles. This is further supported

by a different quasi-experimental study conducted in rural Jharkhand. A structured digital literacy training program conducted over eight blocks between 2017 and 2020 found that girls' digital literacy scores significantly improved, along with better access to ICT devices, improved education continuation, greater awareness of government schemes, and higher perceived safety compared to a control group. This is more than just a plan announcement; it provides controlled-trial support for your advice.

7.2. Reasonably Priced Internet Access

Empirical support (and a warning): Rajasthan's Indira Gandhi Smartphone Yojana, which was expanded to include 1.35 crore women heads of households, is a real, operational example of what your recommendation suggests. It provides eligible women with a subsidized smartphone worth approximately ₹6,800 along with three years of free internet. However, it's important to add some context. According to ground reporting, there were implementation gaps, and many women who were given phones under the program continued to face difficulties because of inadequate network coverage, harassment, and distribution issues. Citing both sides strengthens your policy argument because it demonstrates that you are advocating not only device handouts but also affordable access and the infrastructure/support systems required to make it truly usable.

7.3. Policy for Gender-Sensitive Digital Governance

Empirical support: There is already government-backed proof of concept for your suggestion regarding regional languages and voice assistance. Multilingual versions of e-Gram Swaraj, the National Social Assistance Programme portal, and PM-Kisan's chatbot have been developed using Bhashini, India's multilingual AI initiative, which has surpassed 100 million monthly inferences and allows citizens with low literacy to communicate with government services through voice in their native tongue. For low-literate users in particular, voice works better than text-based regional apps. A financial company discovered that their presumption that a standard text-based vernacular app would be effective for the aspirational middle class was incorrect; voice-guided, icon-based interfaces performed better. This provides compelling evidence that welfare portals require voice help in addition to text translation.

7.4. Digital Support Systems Based in Communities ("Digital Sakhis")

Empirical support: Since the "Digital Sakhi" model currently exists and produces quantifiable results, this is your greatest area for evidence. Since 2016–17, L&T Finance's Digital Sakhi program has trained community women to provide financial and digital literacy at scale, reaching 75 lakh people. The program's greatest accomplishment, according to an impact study, was changing household financial decisions. Prior to the program, these decisions were almost exclusively made by the male head of household, but more women started actively participating. This is more significant for your claim regarding household decision-making. Over 62,000 women SHG members have since received training and certification as Business Correspondent agents, demonstrating the model's value at scale during COVID. The Bank Sakhi initiative experienced a 46% increase in deployed female agents between April and June 2020. This immediately refutes the paper's earlier claim that women make up less than 10% of business correspondents in India; you could put it this way: the model works; it just needs to grow it more quickly.

7.5. Financial Inclusion and Welfare

Empirical support: Regarding safety and fraud awareness in particular, you can mention a very recent and pertinent initiative: the "Cyber Sakhi" program, supported by the Reliance Foundation and MeitY's cybersecurity framework, aims to train 1 million rural women by 2029 in identifying phishing and scam messages and safely verifying callers before sharing OTPs. The Business Correspondent/doorstep banking data mentioned above (7.4) also applies to doorstep grievance redressal; in fact, this is the exact technique your recommendation calls for.

8. Scope and Limitation

The Gender Digital Divide is a multi-faceted and expansive issue that has implications far beyond just whether women have a cell phone or internet access. This includes every level of digital life – from having physical access to technology, to the quality of technology used, to the level of control women have over the use of technology, and, to what extent women participate in creating and governing the digital world.

8.1 Physical Access to Digital Devices and Digital Literacy

The Gender Digital Divide includes the gap in terms of physical access to digital devices, such as smart phones, computers, tablets, and internet connectivity. If you don't have a device or a connection to the internet, then you cannot participate in the digital world. Frequently women use their husband's phone or a family member's phone to access the internet, and this can limit both how often and how independently they are able to use their devices.

Having a device is not the complete answer to using it in a meaningful way; you need to have the skills to use it effectively by being able to use it to engage with the internet, assess the information you find, conduct a transaction online and keep your personal information safe

Temporal Scope: To capture the pre-pandemic baseline, the interruption caused by COVID-19 (2020–2021), the post-pandemic recovery period, and the most recent data available from national surveys, the study covers the period from 2019 to 2025.

8.2 Intersectional Scope: Caste, Class, Age, and Geography

Not all female citizens are impacted in the same manner by the digital divide between males and females. The extent of the digital divide is determined largely by the existing inequalities around caste, class, age, religion and geographical area. Similarly, older females, females with lower education levels and females from the bottom income quintile have experienced a disproportionately larger amount of digital exclusion.

8.3 Geographic and Urban Bias

Over 60% of survey respondents in this study were from urban areas. Since the gender digital divide is known to be considerably more severe in rural settings — where women's access to mobile devices, internet connectivity, and digital literacy remain critically low — this urban skew likely leads to an underestimation of the actual depth of the divide. The findings, therefore, cannot be readily extended to rural populations, who represent a substantial share of the digitally excluded in India.

8.4. Limited Sample Size

The study's scope of statistical analysis is limited by the comparatively small number of replies. Stronger sub-group comparisons across characteristics like caste, religion, and income would have been possible with a bigger and more geographically diversified sample, which would have allowed more trustworthy generalizations at the state or national level. Therefore, rather than being conclusive, the data should be interpreted as exploratory and indicative.

8.5 Restricted Parameter Coverage

Due to time and survey length restrictions, a number of other well-researched aspects of the gender digital divide could not be included, even though the questionnaire covered five parameters: mobile ownership, internet usage, UPI transactions, education, employment, and welfare access. This research does not cover topics like digital safety and online harassment, telemedicine access, intra-household control over gadgets, digital financial literacy, and knowledge of government programs like PMGDISHA. This restricts how thorough the analysis can be and encourages more investigation into these aspects in the future.

The study is constrained by a limited sample of approximately 100 responses, collected within a restricted timeframe. Furthermore, a majority of respondents belong to urban areas, while the study also incorporates rural participants. This geographic imbalance is a significant concern given that the gender digital divide is

widely acknowledged to be more acute and deeply entrenched in rural settings, where women face greater barriers to mobile ownership, internet access, and digital literacy. Consequently, the urban-heavy composition of the sample may lead to an underestimation of the divide's true severity, making it difficult to generalise the findings across the broader population.

9.CONCLUSION:

The core problem this study surfaces is not one of reach but of use. Women across India are enrolled in welfare schemes, live near digital infrastructure, and nominally hold accounts, yet a husband completes the UPI transaction, a son submits the DBT form, a Business Correspondent collects the benefit. The scheme shows a success. The woman remains dependent. That gap is what policy has consistently underestimated.

Literacy programmes, to actually work, need to meet women where they are. Community delivery through SHGs and Anganwadi networks, in local languages, around tasks women already need to complete, reaches people that centre-based training does not. The Digital Sakhi model has shown this is possible. It needs funding and scale, not continued pilot status.

The platform failures are equally well understood. Biometric rejection, missing OTPs, English-only portals with no voice fallback: these are not new problems. Offline registration support and regional-language interfaces have been proposed repeatedly. At some point the question stops being what to do and becomes why it has not been done.

BharatNet and the Business Correspondent network are already in place. What is absent is accountability measured by whether women independently access entitlements, not just whether households were counted as covered. That single shift in how outcomes are tracked would change the pressure on every agency involved in delivery.

“Technology is best when it brings people together.” — Matt Mullenweg.

India's digital welfare programmes were built for universal reach, but a significant share of women in rural and low-income households have not experienced them that way. What the evidence points to is not a need for new schemes but for existing ones to work as intended — with delivery systems that account for why women are excluded, not just whether they are counted. The next important step remains studying these gaps in more geographically diverse and rural-weighted samples.

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