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India's Digital Ladder: Who Can Climb?

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ABSTRACT

There is an increasing spread of the internet in India. However, this spread is not evenly distributed. The marginalised communities have not gained the benefits and remain excluded due to low affordability, lack of digital literacy, language barriers, etc. Digital exclusion now affects people's ability to access government services, education, financial tools, and welfare schemes. As more things move online each day, being connected and able to use digital tools is becoming more important for everyday life. Those who lack access are being left out, which has created a wide economic and social gap in society. Unequal access to digital infrastructure and digital literacy leads the marginalised communities to feel even more alienated from the other sections of people who do have access to these resources. It does not create an equitable growth in the economy, as these people do not get equal advantages from the economic and social opportunities offered due to a lack of education, personal biases, lack of funds for infrastructure, etc. Various scholars and reports have studied rural-urban gaps and how digital exclusion affects their social status. This paper is a shift from educational insights to actual economic consequences of the digital divide. My research will identify who is facing these problems and is left behind, and the causes that are leading to this exclusion. This research paper is derived from secondary data from reports, other papers and scholarly articles. It does not include primary fieldwork but instead compiles data from different sources like ITU, Oxfam, NITI Aayog, etc.

Keywords: *Digital Divide, Digital Literacy, Rural India, Economic Inequality, Gender Gap, E-Governance, Financial Exclusion, Digital Inclusion.*

INTRODUCTION

In the digital age, the internet is widely used in a number of fields. India is the world's second largest telecommunications market, with around 1,186.63 million telephone subscriber base at the end of June, 2019. (Agrawal #) Access to the internet has become an essential part of our lives and we often rely on it for everyday tasks. We are dependent on the internet for the smallest of tasks like daily news, banking transactions, assistance with our daily chores, etc.

However, for millions of people in rural India, the digital divide leads to numerous economic and social hindrances. The lack of digital resources has increased inequalities and divided the society into 2 sections: those who have access and those who do not. The lack of internet limits employment opportunities, access to government welfare, e-banking resources, etc. While the government has initiated various programmes and schemes for the betterment of the excluded people, vast inequalities still exist due to lack of literacy, gender biases, lack of investment and personal stereotypes. These disparities and inequalities may create problems in the long run.

A lot of scholars and researchers have delved into the topic of digital divide focusing primarily on its impact on education. However, much attention has not been paid to the impact of this divide on the economic consequences. This paper will explore how unequal access to digital infrastructure and digital literacy leads the marginalized communities to feel even more alienated from the other sections of people who do have access to these resources. It does not create an equitable growth in the economy as these people do not get equal advantages from the economic and social opportunities offered due to lack of education, personal biases, lack of funds for infrastructure, etc.

DEEPENS RURAL VULNERABILITY

In the digital age, it is difficult for us to imagine a lot of tasks without the availability of the internet and the many facilities it offers. Digitalisation has taken over almost every field from education to healthcare, agriculture to security, governance to banking and many more. Data show that Internet use continues to grow steadily, at 6.6% globally in 2014 (3.3% in developed countries, 8.7% in the developing world). The number of Internet users in developing countries has doubled in five years (2009–2014), with two-thirds of all people online now living in the developing world.

More than 80% of the youth populations are online in 104 countries. In developed countries, 94% of young people aged 15–24 use the Internet compared with 67% in developing countries and only 30% in Least Developed Countries (LDCs). Out of the 830 million young people who are online, 320 million (39%) are in China and India. (Maiti et al. #) Furthermore, the internet has helped simplify a lot of processes and activities that were earlier time-consuming. The people who have access to these resources enjoy the benefits of them in terms of broader opportunities, wide connectivity, empowerment and instant access to information. But on the flip side, there are millions of people in rural India who struggle for two square meals a day, let alone think about access to digital resources. This gap between those who have access to ICT devices and those who do not is referred to as digital divide.

The Internet users account for only 6% of world's population and out of that 85% of them are in developed countries where 90% of all Internet hosts are located. (Rao #) This divide widens the inequalities and leads the already marginalised sections of the society to feel even more alienated at the lack of digital resources. This strengthens economic exclusion as the poorer people cannot gain economic benefits from these in terms of e-banking services offered. This inequality disproportionately affects vulnerable groups particularly women, youth and the rural poor.

One of the major reasons for this is the inability to access critical information and resources that can help them improve their economic and social well-being. While with growing attainment and affordability, ICT has developed as a primary infrastructure, India's ICT readiness has remained low, ranking 131 in the ICT improvement Index in 2015. (Venkatesh and Kumari #) In the rural areas, infrastructure like banks, hospitals, schools, and government offices are limited. Oftentimes, people hesitate to approach these due to high costs, personal prejudices, lack of awareness and inadequate trust. While internet penetration is slowly increasing in these areas, a significant digital divide still exists due to lack of necessary infrastructure like fiber optic cables, prevalence of primitive technological equipment and a high number of users which makes it difficult for each and every member to gain access. For example, banks find it hard to reach the rural community. Thus only 58.3% of the population are availing formal financial sector facilities. To overcome this inequality, we need to make these facilities available to the rural groups. (Fennell #) Promoting digital literacy among the illiterate remains a challenge due to societal barriers. It is essential for the content to be customised in the rural languages while respecting the cultural values. For instance, farmers without the internet would not be able to check weather forecasts, government schemes, market prices, etc. Similarly, a rural woman would not be able to know about welfare schemes, healthcare information and may not be able to gain financial independence due to their inability to participate in the digital economy and manage their finances. (Misra and Misra #) Children in rural India are among the most vulnerable groups. While many urban children grow up with the internet and a tablet, rural children often lack even a basic phone. During the COVID-19 pandemic when lockdown was imposed and remote learning took place, this problem grew. Many children in rural areas were forced to drop out of school because they could not attend online classes. The digital gap is not just owning a smartphone or having an internet signal, it's about spreading digital literacy among the marginalized sections, widespread access to these resources and the ability to use this meaningfully.

Secondly, they may also be at a disadvantage in the marketplace, as they may not have access to the same market information as their affluent counterparts. Digital tools can help businesses acquire a customer base, gain insight into market information, consumer preferences, real-time prices, etc. They can adopt a number of policies and strategies on the basis of this information to make their product competitive in the marketplace. In urban areas, even small vendors accept UPI payments and advertise via social media. However, in the rural areas, this is missing. Many farmers, vendors and artisans continue to function in the offline mode of business exploiting limited opportunities available to them. This creates a disadvantage as they are not as competitive in the market as their digital counterparts. They lack awareness of online platforms that can help them reach a wider customer base and learn about the wants of the customers so that they can adapt their products accordingly. As a result of their unawareness, they sell their products to intermediaries or middlemen at cheaper prices than the market price. These middlemen might further sell these products at a higher price creating a profit margin. For instance, the Indian Small and Medium Enterprise (SME) sector holds approximately 8% share in the country's GDP, with a 45% contribution to India's production GDP and 40% to exports from India. This makes a critical contribution to India's economic boom. Due to the fact that it is lengthy, the Indian SME proprietors have been undertaking their business the conventional way, be it their core business enterprise operations, advertising or excessive dependency on cash. Whether it's about making bills for their vendors, suppliers or receiving payments from their clients, cash has been the favored (and in lots of cases, the only) mode of transactions. Organizations should strive for improvement and perfection at every stage of increase. Technology and innovation play a main position in making sure this for SMEs. Companies that use generation to manage to transport ahead, and people who don't, remain stagnant and fade out sooner or later. (Venkatesh and Kumari #) Furthermore, since the rural workers deal with offline monetary transactions and do not use or keep a track of digital payments, they are often invisible to the banks making it difficult for them to acquire loans, subsidies and other forms of credit at reasonable interest rates forcing them to go to the landlords who exploit them.

Thirdly, the digital divide can also perpetuate gender inequalities, as men may have greater access to digital technologies and the opportunities they provide. Gender inequalities are witnessed in large proportions in rural India. According to the International Telecommunication Union (ITU), on average, women are 16 percentage points less likely to use the internet compared with their male counterparts. This gender-gap is consistent globally, varying between 11% and 19% in Nigeria, Tanzania, India, Pakistan, and Japan, with differences as high as 31% in the least developed settings. (Joshi and Malhotra #) The digital divide broadens this gap. In the rural households that do have the access to digital resources, it is often observed that male members are more likely to use them as compared to their female counterparts. Girls and women are often discouraged from using these facilities due to societal norms, morality and safety. As a result, women miss out on digital education, healthcare, e-banking and employment portals. They do not get access to the welfare schemes launched by the government for their welfare. This exclusion widens their economic dependency on others since they do not get a chance to participate in the digital economy and gain financial independence. The digital resources which were introduced to create equality, ease, empowerment and independence becomes another platform for their exclusion from society.

GAPS IN GOVERNANCE

While the Indian Government has launched a number of initiatives to promote digital inclusion including PMGDISHA, Digital India and Common Services Centre, the real-life situation in various rural communities is far different than what is expected. According to the Global Information Technology Report 2012, the e-Readiness rank of India is 69 with the score of 3.89 out of 10 that means the use of ICTs in India is very low. (Mittal and Kaur #). For many of the rural Indians, accessing digital government resources remains a far-fetched dream due to their miserable living conditions. Despite the well-intentioned government interventions, a large number of India's marginalised population remains disconnected from the government interventions. This is because of numerous reasons including lack of infrastructure, lack of awareness, issues with implementation, or a lack of consistent support. The government often focuses on access to these resources rather than prolonged usage among the people.

Even if the people do gain access to the initiatives, it is essential for them to continue using it to reap the benefits. Despite the presence of platforms, a number of factors like language barriers, lack of trained personnel, inconsistent internet access prevents the effective usage of them.

Firstly, Socio-economic factors significantly influence an individual's ability to engage with e-government platforms. These include income level, education, geographic location, etc. According to Oxfam India Inequality Report, only 31% of the population of rural areas uses the internet. (*Oxfam India* #) Those from remote areas face even lower usage numbers particularly due to unreliable internet and power cuts which further hinders their participation. Citizens from lower income households may not be able to afford mobile phones or laptops, access to the internet or might be sharing a limited number of devices among many family members. Moreover, lack of proper education, especially in the field of computers might further aggravate their problem as they might not be able to navigate across government websites like MyGov, Official website of NABARD, etc. Thus, even if the platforms are developed by the government, there exists a lack of a proper system which allows the people to access it equally, mitigating the structural barriers that restrict access and usage.

Furthermore, infrastructural limitations, fragmented policy frameworks, and inadequate institutional support continue to hinder efforts to promote equitable access to digital governance. E-governance or electronic governance refers to the application of Information and Communications Technologies (ICT) to enhance government operations and service delivery. Despite the significant benefits, the implementation of e-governance in India faces several challenges, particularly related to infrastructure, digital literacy, and cybersecurity. It also presents challenges that need to be addressed to maximize its potential. Issues such as the digital divide, cybersecurity risks, and infrastructure limitations can hinder the effectiveness of e-governance initiatives, particularly in developing countries (Khan and Haider #) The 2023 ITU report indicates that 2.6 billion people worldwide remain offline. (Gatot Hery Djatmiko et al. #). Technical issues such as broadband and usability, fragmented governance, language barriers and under-resourced institutions often create a challenge especially for the marginalized communities of the society. Common Service Centres are a key component of the Digital India initiative launched by the Government of India. While the CSCs have had a substantial impact on various fronts including easy and affordable access to a wide range of services, time and cost savings, employment generation, digital inclusion and economic development; they face several challenges like poor internet connectivity and unreliable power supply in rural areas, need for continuous training and technical support and lack of awareness of the citizens about the services of CSCs. ("Common Service Centres"). To sum it up, these barriers showcase that without reliable infrastructure, coordination in policy frameworks and reliability in institutions, it will be difficult to achieve equitable access to digital governance among everyone.

Lastly, citizen trust in digital platforms, awareness of e-government services, and cultural perceptions of technology adoption remain key determinants of e-government engagement. Even with the availability and access to e-government resources, it is essential to get a positive response from the citizens for the cause. Platform trust, digital literacy, language access and cultural preferences all play a crucial role. Many people, especially in the backward regions, distrust digital systems as they fear misuse, fraud, leakage of information or incapability to resolve issues. They prefer familiar and traditional methods over newer and modern technologies. People often avoid using digital portals because they seem too complex, impersonal or irrelevant to solving their immediate needs. Thus while designing e-governance systems, it is essential to keep in mind a system that accounts trust, respects social and cultural traditions, builds awareness, is easily accessible in local languages and is useful to the people in resolving their issues.

BLOCKAGE OF ECONOMIC MOBILITY

The digital divide is not just merely about who can access and who cannot, it also plays a fundamental role in economic mobility, participation in the formal economy and access to education. While digital resources have the potential to transform livelihoods by opening new doors and providing better opportunities, their unequal distribution means that the rural and marginalized communities are left behind. As a result, the rich become richer and the poor become poorer. Access to digital educational resources, financial platforms like UPI, recruitment platforms are built for the ease of the society. However factors like infrastructure, affordability and digital literacy create a filter between who can access these and who cannot.

Firstly, a massive and unplanned shift towards online education with unequal access to digital infrastructure deepens the existing digital divide and socio-economic inequalities. The introduction of online education imposes an additional financial burden on households and puts the students at risk of discontinuing education. The introduction of online-learning programmes has exposed several issues including unequal access to ICT infrastructure, insufficient internet, power, and skill gaps in using digital-learning platforms. The COVID 19 pandemic led to an unexpected and sudden shift to digital education. As such, many rural families struggle to send their children to school due to financial constraints or the belief that children should be employed to maximise family earnings. Further shift to an online platform discouraged a lot more families from educating their children as it placed an unexpected financial burden on the already vulnerable families in terms of purchase of smartphones, laptops, etc.

About 24% of households in India had access to the internet through any of the digital devices, whereas only 11% had a computer (including tablet), the most suitable device to partake in online education, in 2017–18. Only a paltry 4% of rural households have access to computers with internet, the corresponding proportion is 20% for urban households. about five times the access in rural India. However, this also implies that over 80% of households in urban India do not have access to computers with the internet. What is more shocking is that while over 42% of urban households have access to the internet through any of the digital devices, including smart phones, it is only 15% in rural India. (Reddy A et al. #). In Madhya Pradesh, out of 92,439 schools across the state, just 823 barely 0.9% have digital libraries. This is far lower than the national average of 6.1%, and well behind Maharashtra, where 8% of schools are equipped with such facilities. Although digital learning was introduced with the aim to modernise education and with a good aim; lack of access, inaffordability, etc tend to deepen the inequality instead of addressing it.

Secondly, UPI, which is a real-time payment system in India that allows users to instantly transfer money between bank accounts using a mobile application, did not create a uniform growth benefiting mostly the urban or richer sections, rather than the society as a whole. The growth of UPI adoption in India has been enormous, from one million transactions in 2016 to a landmark 83.7 billion transactions in 2022, and with this, India holds a share of 46 per cent of digital payments made in the world, followed by Brazil, China and Thailand (PIB, 2023).

As of 2023, >40 per cent of the total payments done in India are digital, with UPI having a lion's share. The volume of UPI transactions has been increasing exponentially over the years, with transaction volume reaching 117.6 billion in 2023 and 172 billion in 2024 (marking an 105% growth from 2022).

However further analysis reveals that wealthier regions show higher transaction rates as compared to the less affluent regions. ("Are digital payments driven by wealth inequality? Evidence from analysis of the unified payments interface (UPI) adoption in India"). This shows that while UPI streamlined the process of payments and promoted easier transactions, the poorer sections did not gain proportionate advantages. Therefore, it can be said that the benefits of UPI have also accumulated towards the urban regions rather than the rural regions, hence deepening the inequality.

Lastly, despite the rise of many online job recruitment platforms and jobs created due to the internet, the unemployment rate still persists particularly in the rural areas suggesting the non-uniform spread of digitalisation. In India, there are over 10 digital platforms operating nationwide. Many of these platforms build online interfaces or mobile applications so that job seekers can browse job opportunities. A randomized control trial to evaluate whether digital platforms improve employment outcomes among vocational training graduates in India was conducted. Treatment graduates were notified they would be uploaded to a digital platform but only received 1.6 SMS on average. It follows that this treatment arm likely only shifted expectations about the new arrival rate of jobs. It is predicted that this will decrease employment rates as individuals anticipate and hold out for jobs that fail to materialize. Treatment individuals' employment rate decreased by 9.2 percentage points in response to the notification that they were uploaded to Job Shikari. This translates into a 30 percent decrease in employment relative to the control group, and the effect persists for a full year (Kelley et al. #). Moreover, the economy has been growing fast, but only about 30 percent of young adults can operate a computer, the figure is lower for women. While more young people are studying beyond secondary school, many are still finishing with few marketable skills. (Taylor). To conclude, despite the growing numbers of digital platforms, there still remain a lot of workers who are offline, lack credentials and literacy to engage with the online job portals which limits their ability to benefit from the same.

Recommendations

While India has made remarkable progress in expansion of digital infrastructure and promotion of equality, there is a gap between practice and policy especially in rural India. To rectify this a number of measures can be taken as follows:

i. Improvement of rural digital infrastructure: It can be ensured to provide for better internet connectivity by fiber optic and 4G/5G internet access in rural India. Moreover, the internet should be made more affordable. Consistent and uninterrupted electricity supply also is essential. Expanding access to affordable gadgets (like smartphones, laptops, etc) can ensure even the low-income families to buy the devices.

ii. Promotion of Digital Literacy: Targeted digital literacy programs can be launched for the particularly vulnerable sections like women, youth, low income people. Content should be developed in regional languages so that people can understand and relate with it. Local leaders, familiar faces and teachers should promote the benefits of digitalisation and encourage the usage among the masses. Schools should adapt their curriculum to include the learning of ICT. Moreover, radios, television programs and newspapers should propagate about the usage of online resources.

iii. Addressing gender-biases: Content can be designed to specifically target women and help them gain more exposure to digital content. Workshops can be held for girls and women wherein cyber security and proper usage of the internet is taught to them. Financial incentives or subsidies can be offered to low-income rural women to allow the female members digital access. Female participation must be encouraged in digital entrepreneurship and tech companies. Rural women can be reached by collaborating with NGOs catering particularly to them.

iv. Better Implementation of Government Schemes: Instead of just focusing on access, implementation and usage by masses should be focused upon by following up through support services and helplines. Regular monitoring and evaluation of government schemes through surveys can reveal its success rate. Offline alternatives must be set up in place for those communities who are still unable to go online. Local panchayat leaders must be trained to bridge the last gap between the people and the access.

v. Building Trust in digital platforms: By improving transparency and addressing customer concerns through a grievance mechanism, trust can be built behind the working. Online awareness campaigns on fraud protection, identification of scams, data protection, etc should be conducted to educate the people. Local leaders can be used as the faces of the programs to vouch for the trust in them. Culturally relatable programs could be drafted so that the people relate and connect with them.

vi. Making the digital economy more inclusive: Rural entrepreneurs, MSMEs, small business owners should be trained in digital payments, online selling and transactions. Subsidies, credit or financial support can be provided to them to digitize their means of working. It can be ensured that e-commerce platforms are accessible to them and they do not get treated unfairly.

CONCLUSION

In the 21st century, digitalisation is not just a luxury, it is a necessity. Almost everything around us on an everyday basis is dependent on the internet. From waking up to going to bed, we rely upon digital resources for our tasks. However, for many this remains a far-off reality. As India modernises and rapidly grows, it tends to head towards a more connected and empowered society and to gain strength. But, as this paper has shown, this remains unachieved amongst a lot of people residing in the rural parts of India, especially the vulnerable groups. The digital divide is not simply a technological issue, it is a structural and social issue that must be studied at the grass roots.

The first insight shows how digital exclusion disproportionately affects rural communities. It talks about how the vulnerable groups are unable to access information and resources, their disadvantaged position in the marketplace as compared to the other competitors and how the digital divide has unknowingly worsened gender inequalities. The second insight talks about the inability of government schemes to help solve this problem. While India has launched a number of initiatives like Common Service Centres, MyGov, Digital India, PMGDISHA, the success among these have been uneven. These schemes often fail to consider the on-ground everyday realities of the most economically backward sections of the society.

They focus more on the availability than the long-term usage of these schemes. Infrastructure barriers, language barriers, cultural resistance further lead to widening this divide. The third insight examines the consequences on economic mobility, participation in the formal economy and access to education. It talks about how remote learning has disrupted the learning process of the rural children, how UPI and other e-banking platforms have not found a way into the rural landscapes and how online job portals often fail to cater to the vast unemployment in rural India. Wealthier and urban sections benefit disproportionately while the poorer communities remain excluded and are alienated from the society.

Together these insights sum it up showing us that the digital divide is not about who has access but about who is using it. The divide is not only about technology but also about cultural norms, social acceptance and education. Without addressing these factors together, we might be heading towards a partitioned economy where one portion is digitally intertwined and the other is unable to keep up with the pace of the development. To bridge this gap, a multi-dimensional approach is required. It must be kept in mind to not uproot the essence of traditional values while advancing towards development to ensure its social acceptance. Digital access and inclusion should be treated as a right of each citizen and not just as a privilege. It should be seen as a tool of development. In a nutshell, India must focus on digital inclusion and ensure that no one is left behind to reap the benefit of the digital technology transforming lives by making it widely accessible and affordable.

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