Women's Empowerment and Digital India: Challenges and Prospects

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ARTICLE INFO	ABSTRACT
	The Government of India launched the initiative "Digital India" in 2015. The aim of this initiative is to transform India into a digitally enabled society and a knowledge-based economy. With the Digital India scheme, all types of government services, banking, education, health and employment opportunities have now been made available online. The active participation of women in this transformation is very important, as digital empowerment is an effective tool for their economic, social and educational advancement. For women, the "Digital India Scheme" is a path to equal opportunities and self-reliance in society. Women constitute about 48% of India's population and their participation is essential for the progress of the country. Thanks to digital media, women now have access to information, education and job opportunities. In rural areas, women are actively using e-commerce, digital payments and online services. The government has launched several initiatives to empower women, such as PMGDISHA (Pradhan Mantri Gramin Digital Saksharta Abhiyan), Digital Saksharta Abhiyan, Stand Up India, Mahila E-Haat and Amazon Saheli. These programs have played a significant role in increasing the economic and digital empowerment of women. However, many challenges still remain for women who want to participate in the digital sector, including issues such as lack of literacy, limited internet access, cybersecurity threats and social constraints. The objective of this research is to consider the extent of women's participation in Digital India, its economic and social impacts and the challenges they face and to provide recommendations for women's empowerment. The findings show that although the increase in digital tools has boosted women's empowerment, there is still a need for more training, a safe environment and supportive policies. This article reviews the opportunities and challenges for women's empowerment through Digital India. For this, the research is based on secondary data sources such as government reports and census data. **Keywords:** Digital India, Women Empowerment, Digital Literacy, Online Education, Digital Inclusion.

Introduction:

The Government of India launched an ambitious initiative called "Digital India" in 2015, which aims to transform the country into a digitally enabled society. This initiative has significantly increased the use of digital technology in various sectors including education, healthcare, administration, banking and business. For women, this digital revolution has become a powerful tool for social, economic and educational empowerment. "Digital India" is not just a technological transformation but also a broader movement for social empowerment. The role of women in this transformation is very important. Women are half of our society and their participation is important for the overall development of the country. In the past, women faced great difficulties in education, job opportunities and careers in the technical sector. But due to initiatives like the Digital India scheme, women are now coming forward in areas such as e-governance, e-commerce, online education, digital banking and entrepreneurship. However, challenges remain in achieving equal opportunities for women in India's digital landscape, such as limited internet access, lack of financial resources, social barriers, and lack of digital literacy. Recently, the government has introduced various digital policies and

programs to empower women economically and socially, with these schemes providing a direction to teach women the necessary digital skills.

Objectives:
- To analyse the digital participation of women.
- To observe the ongoing government schemes for digital empowerment of women.
- To examine the challenges faced by women in the digital sector.
- To study the social and economic impact of Digital India on women's empowerment.

Hypothesis:
- The Digital India initiative is increasing women's economic and social participation.
- Digital literacy has improved women's employability and entrepreneurship.

Research Methodology:

The research methodology for this study is based on secondary sources and combines both qualitative and quantitative approaches. It uses data collected from government reports, books, journals, official websites and census data. We have analysed quantitative data such as literacy rates, employment statistics and digital participation statistics to assess how women are progressing under the Digital India initiative. In addition, qualitative insights have been sought from policy documents and previous studies to understand the social and cultural dimensions of empowerment. By combining these methods, we get a comprehensive view of the economic, educational, and social impacts of Digital India on women.

Summary of the review of Literature:

A review of the literature on Digital India and women's empowerment highlights the significant role digital technology is playing in enhancing the socio-economic status of women in India. Since the launch of the Digital India initiative in 2015, numerous studies, books and government reports have extensively discussed how digitalization has provided information, education, finance and entrepreneurial opportunities for women. Overall, the literature suggests that the initiative has created a platform for women to participate more actively in the economic and social development of the country. Several books published in India, such as Gurumurthy and Singh's 'Women, ICT and Social Change in India' (2016) and Rita Sonawat's 'ICT for Women's Empowerment in India' (2018), highlight how digital access has increased women's independence and confidence. Research shows that mobile technology, internet access, and digital literacy programs have enabled women—especially women in rural areas—to access markets, access government programs, and pursue online education. However, it is important to note that cultural norms, safety concerns, and the cost of equipment still pose challenges to full participation. Government reports an essential part of this literature. According to the Ministry of Electronics and Information Technology (MeitY), over 40% of the beneficiaries of the Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA) are women, indicating a significant leap in digital literacy. NITI Aayog's "Strategy for New India @75" (2018) highlights digital inclusion as a key aspect for achieving gender equality and promoting economic empowerment. Similarly, the Ministry of Women and Child Development, through its annual reports, has noted that programmes like Mahila E-Haat and Nari Shakti Portal have created numerous business opportunities for women entrepreneurs. Additionally, the Reserve Bank's Financial Inclusion Report (2021) indicates that digital banking and UPI payments have increased women's financial control, enabling them to participate more actively in the formal economy.

Analysis and Discussion:

Women empowerment is a fundamental part of the overall development of a nation. In India, women have always played a vital role in in social and economic transformation in India. Unfortunately, their contribution remained limited for a long time due to a lack of access to information, educational opportunities, and various social barriers.

Historical background of women before Digital India:
Before the Digital India initiative, the social, economic and educational status of Indian women was limited. In ancient times, women in India had a glorious history, but over time, their opportunities diminished due to changes in the social structure. In the early days, women played an active role in education, religious ceremonies and in making important social decisions. The Vedas mention notable scholars like Gargi, Maitreyi and Lopamudra. However, as we entered the medieval period, social restrictions on women increased. Their freedom gradually disappeared due to practices like Sati and child marriage. During the British era, there were many movements for women's education and social reforms. Raja Rammohan Roy, Mahatma Phule, Savitribai Phule and Pandita Ramabai fought for women's education and rights. Although education became more accessible for women, the reality in rural areas remained backward. After India gained independence in 1947, the Constitution gave women equal rights including voting rights and the right to education. This led to a

significant increase in women's participation in education, health and administration. However, women's participation was low in fields such as computers, technology, and information systems. In the 1990s, when computers and the internet first came to India, access to these technological tools was largely a privilege of men. Women in rural areas, in particular, had very low levels of access to information and technology and often did not have access to their own computers or internet. Their participation was limited due to lack of digital literacy and social norms. However, everything started to change after 2015 with the launch of the "Digital India" initiative, which significantly transformed women's lives and increased their participation in education, entrepreneurship, health and the economy.

Digital India Mission, 2015:
The Digital India Mission is a bold initiative launched by Prime Minister of India, Narendra Modi on 1 July 2015. Its goal is to transform India into a digitally enabled society and a knowledge-based economy. The mission focuses on providing digital services to every citizen, making government services available online, and increasing digital literacy across the country. The program is built on three main pillars:
1. Providing digital infrastructure to every citizen.
2. Providing government services when needed.
3. Empowering citizens with confidence in the digital world.

Women's Digital Participation in India

Year	Smart phone use (%)	Internet use (%)	Online Education (%)	Banking & Digital Financial Inclusion (%)	E-commerce Participation (%)	E-Governance Services (%)	Digital Employment & Skill Development (%)	Average Participation (%)
2015	12	15	5	10	3	7	4	8.0
2016	18	20	8	15	5	9	6	11.6
2017	25	30	12	20	8	12	10	16.7
2018	35	40	18	30	12	20	15	24.3
2019	45	50	25	40	18	30	20	32.6
2020	55	60	35	50	25	40	30	42.1
2021	62	68	42	58	30	45	38	49.4
2022	68	75	50	65	38	52	45	56.1

Sources: MeitY, PMGDISHA Reports, NSSO, NITI Aayog Reports

Women's Digital Participation in India
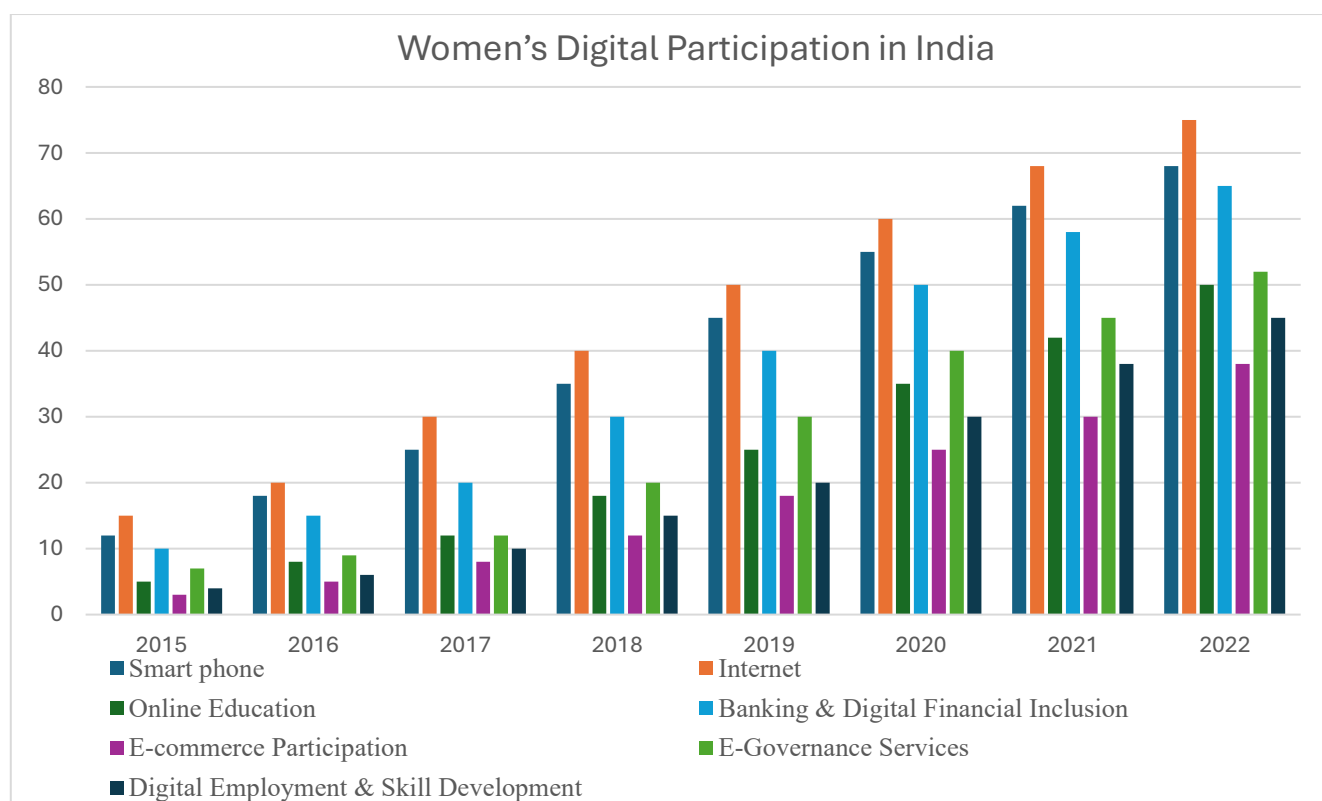
This data highlights the impressive growth of women's digital participation in India from 2015 to 2022 across seven important areas: smartphone usage, internet access, online education, banking and digital financial

inclusion, e-commerce involvement, e-governance services, and digital employment and skill development. All these indicators reflect a consistent upward trend.

Affordable data plans, especially after the launch of Jio in 2016, and initiatives like Bharat Net that focus on rural connectivity, have led to explosive growth in internet penetration. As smartphones become budget-friendly and accessible, it has enabled women to connect, learn and earn digitally. This is a significant driver for digital inclusion in cities and villages. E-learning platforms like Swayam, Diksha, Byju's and PM eVidya have made it easier for girls and women to access education. In addition, initiatives like Jan Dhan Yojana, UPI, BHIM and digital payments awareness have played a significant role in increasing women's financial independence. Online marketplaces like Amazon Saheli, Meesho and Flipkart have opened doors for women entrepreneurs to sell their products. Women's engagement with DigiLocker, Umang, CSC services has increased. Initiatives like PMGDisha and CSC Kendras have increased awareness about digital government services. Programs like Digital Beti, Skill India, and Digital Literacy Campaign are helping women acquire the digital skills needed for the job market.

Government schemes for Women in Digital India:
Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA):
The Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA), launched in 2017 by the Ministry of Electronics & IT (MeitY), aims to empower six crore rural citizens with digital literacy. The initiative places a special emphasis on women, Scheduled Castes, Scheduled Tribes, and households living below the poverty line. It offers training in essential skills like using computers, making digital payments, and accessing e-governance services.

Digital Saksharta Abhiyan (DISHA):
The Digital Saksharta Abhiyan (DISHA) was launched in 2014 by the Ministry of Electronics & IT (MeitY) with the aim of boosting basic digital literacy. This initiative particularly targets women and rural communities, empowering them to access online education, banking services, and various e-services.

Mahila E-Haat:
Mahila E-Haat, launched in 2016 by the Ministry of Women and Child Development, is an innovative online platform designed for women entrepreneurs. It allows them to showcase and sell their products and services directly through digital technology. This initiative not only promotes financial independence but also encourages entrepreneurship among women.

Stand-Up India Scheme:
The Stand-Up India Scheme, launched in 2016 by the Ministry of Finance, aims to support women and entrepreneurs from Scheduled Castes and Scheduled Tribes by providing bank loans ranging from ₹10 lakh to ₹1 crore for establishing new industries. It also encourages digital transactions and simplifies the loan application process online.

Digital Beti Initiative:
The Digital Beti Initiative, launched in 2019 by CSC Academy and Facebook, is all about empowering rural women to step into the role of digital educators within their communities. They offer training that covers everything from online safety to promoting businesses and using social media effectively.

Beti Bachao Beti Padhao, (Digital Inclusion Component):
Beti Bachao Beti Padhao, (Digital Inclusion Component) launched in 2015 by the Ministry of Women & Child Development, is all about championing girls' education. It leverages digital platforms to raise awareness, facilitate e-learning, and keep track of educational progress.

National Rural Livelihood Mission (NRLM):
The National Rural Livelihood Mission (NRLM) launched its Digital Empowerment Drive in 2011 under the Ministry of Rural Development. This initiative aims to boost digital and financial literacy among Self Help Groups (SHGs), empowering them to engage in digital payments, e-banking, and entrepreneurship.

PMGDISHA (Pradhan Mantri Gramin Digital Saksharta Abhiyan):
PMGDISHA, along with Women-Centric Projects under CSC, launched in 2018 by CSC e-Governance Services India Ltd., provides digital training programs tailored specifically for women. These initiatives aim to empower women by enhancing their skills in online banking, digital payments, and e-learning.

NITI Aayog's Women Entrepreneurship Platform (WEP):
NITI Aayog has created a digital one-stop platform to promote women-led startups and enterprises. This platform offers valuable resources like mentorship, access to funding, and skill development opportunities.

PMGDISHA–CSC Wi-Fi Choupal:
PMGDISHA–CSC Wi-Fi Choupal- 2018, MeitY & CSC is all about bringing internet access and Wi-Fi connectivity to rural villages. This initiative empowers women by giving them the tools to tap into online services, engage in e-learning, and manage their finances more effectively.

Stree Shakti Scheme:

The Stree Shakti Scheme, launched in 2000 by the Ministry of Women & Child Development (MWCD) in collaboration with banks (SBI and NABARD) is designed to empower women entrepreneurs by providing them with financial assistance and credit support. It encourages the use of digital transactions and online banking, while also promoting self-employment opportunities for women in small enterprises.

The National Digital Literacy Mission (NDLM):
The National Digital Literacy Mission (NDLM), also known as Digital Saksharta Abhiyan (DISHA), was launched in 2014 by the Ministry of Electronics and Information Technology (MeitY). Its goal is to ensure that at least one person in every household becomes digitally literate. The program focuses on training citizens, particularly women, in essential skills like basic computer operations, making online payments, navigating e-governance, and using the internet effectively. skills like basic computer operations, making online payments, navigating e-governance, and using the internet effectively.

The Digital Sakhi Programme:
The Digital Sakhi Programme, launched in 2015 by Bharatiya Mahila Bank (now merged with SBI) and L&T Financial Services as part of their CSR initiative, is about empowering rural women. It encourages them to become "Digital Sakhis". Act as digital ambassadors in local communities. This promotes cashless transactions and boosts entrepreneurship.

e-SHRAM Portal:
The e-Shram Portal, launched in 2021 by the Ministry of Labour and Employment in India, is a national database designed to help unorganized workers, including women, access social security benefits. Women can easily register online via a mobile platform to obtain a digital ID, which allows them to directly tap into various welfare schemes.

NCS (National Career Service) Portal:
The NCS (National Career Service) Portal, launched in 2015, is a fantastic digital platform that connects job seekers with employers, all under the guidance of the Ministry of Labour and Employment. It offers valuable resources like employment advice, skill development information, and online career counselling, thereby increasing women's participation in the workforce.

Udyam Registration Portal:
The Udyam Registration Portal, launched in 2020 by the Ministry of Micro, Small and Medium Enterprises (MSME), makes it easier for MSMEs to register their businesses. Women entrepreneurs can conveniently register their enterprises online, allowing them to tap into various government schemes, as well as gain access to digital marketing and e-commerce support.

Challenges Faced by Women in the Digital Sector:
Digital Gender Gap:
In India, women's use of digital technology still lags behind men. Many women do not own their own mobile phones or devices, meaning they often have to rely on family or shared resources. This dependency limits their ability to access digital media for education, job opportunities or starting their own businesses. Prevailing social structures and patriarchal attitudes contribute to this lack of access. Women's progress in the digital world is hampered by issues such as the unequal distribution of devices, changes in internet penetration rates, and gaps in technical knowledge. Although the Digital India Mission has made some progress in improving the situation, there is still a significant gap between rural and urban women in terms of digital access.

Limited digital literacy and skills:
It is a reality that many women still struggle with the technical knowledge required to navigate digital tools. Despite initiatives like NDLM and PMGDISHA, most women's training remains at the very primary level. This limits their ability to participate in key areas such as digital transactions, online learning, e-commerce and cyber security. Women in rural areas often find it difficult to access computer and internet training. In addition, language barriers and educational challenges make it even more difficult for women to achieve digital empowerment. As a result, we see a significant gap in women's participation in the digital economy and the technology industry.

Social and Cultural Constraints:
In India, patriarchal social structures and traditional ideologies actually prevent women from making technological advancements. In many households, women often have to ask permission to use the internet. They may face suspicion or criticism if they are active on social media. These social pressures keep many women away from participating in the digital world. In rural areas, the idea that the internet is primarily "for men" is still common.

Cyber Security and Online Harassment:
In today's digital world, women are at high risk of cyberbullying, online harassment, data theft and misuse on social media platforms. Due to this fear, many women are afraid to express their opinions or do business on the internet. Lack of knowledge about cyber laws and digital security makes it even harder for them to protect themselves. Many women fall prey to fake profiles, blackmail and data misuse.

Inequality in employment and representation:

Women are significantly underrepresented in the digital and IT sector. This gap is due to the underrepresentation of women in technical development. Many women are found to be only involved in micro-entrepreneurship or informal digital jobs. Unfortunately, they lack the mentoring, training, and networking opportunities that are important for building a successful career on digital platforms. This hinders women's career advancement.

Financial and infrastructure constraints:

Women in rural and low-income areas cannot afford the cost of digital devices. The cost of smartphones, internet connections and data plans is prohibitive for many households. In rural areas, lack of internet networks and frequent power outages are also common problems. These problems hinder women's ability to participate in online education, e-commerce and digital banking. Financial constraints limit their access to digital devices.

Language and content barriers:

In India, much of the digital content is in English, which is a real challenge for rural women and those with less education. There are not enough apps, e-learning platforms, or government websites available in local languages. This language gap makes it difficult for women to access essential services such as e-governance, e-commerce, and digital banking. As a result, many women avoid using digital tools due to these language barriers.

Economic and Social Impact of Digital India on Women's Empowerment:

Digital Financial Inclusion:

The Digital India campaign has opened up a whole new world of financial freedom for women. With digital payments, online banking and mobile wallets, women can now manage their financial transactions with confidence and security. In rural areas, many women have acquired digital transaction skills through self-help groups and have even started their own businesses. Earlier, financial decisions were mostly in the hands of men, but now women get direct funding through digital banking. This change has not only increased their financial autonomy but also their confidence. With digital financial inclusion, women are playing a more active role in financial decision-making. Between 2015 and 2022, the Jan Dhan-Aadhaar-Mobile (JAM) integration led increase in women's access to digital financial services. Over 23 crore Jan Dhan accounts were opened for women, accounting for 55% of all account holders. There was also increase in digital transactions among women, and about 35% of self-help group members now manage their finances online.

Employment and Entrepreneurship:

Digital platforms have enabled women to work from home. By 2022, women's participation in digital jobs and entrepreneurship has increased. Women's participation in online businesses, e-commerce, content creation, telecommuting and freelancing has increased rapidly. Initiatives like Mahila E-Haat, Udyam Registration Portal and Stand-Up India have played a significant role in promoting women entrepreneurship. The e-commerce platform has successfully connected over 2 lakh women entrepreneurs. Many women are starting their own businesses through digital channels in sectors like small scale industries, handicrafts, fashion and food sector. The rise in digital skills has not only created new job opportunities but also increased women's income and social status. The number of women-led digital startups has increased. During this period, the contribution of women entrepreneurs to India's GDP has also increased.

Contribution to Rural Economy:

The Digital India initiative has had a significant impact on the economic participation of rural women. Programmes like PMGDISHA (Pradhan Mantri Grameen Digital Saksharta Abhiyan) have enabled these women to learn how to use computers, transact online and access e-governance services. As a result, many have started adopting digital technologies in sectors like agriculture, small scale industries and handicrafts, with the use of digital payments estimated to increase to 60% by 2025. In addition, about 30% of self-help groups have turned to online marketing for their rural products, leading to a 30-40% increase in average household income. Thanks to digital payments and e-commerce, rural goods are now entering the national market, strengthening the rural economy and increasing women's income. Overall, the economic participation of rural women has increased by 25%. This digital inclusion is key to driving inclusive growth in India.

Direct Benefit Transfer and Subsidies:

Under the Digital India Mission, women are now getting direct financial assistance through the integration of their bank accounts, Aadhaar and mobile numbers – often referred to as the JAM Trinity. Through the Jan Dhan Yojana, government subsidies, pensions are directly deposited into women's accounts. Currently, over 20 crore women are availing the benefits of direct payments into their Jan Dhan accounts. Initiatives like PM Ujjwala, PMMVY (Pradhan Mantri Matru Vandana Yojana) and PM-Kisan have enabled women to receive direct benefits through digital transfers. This change has reduced corruption and the role of middlemen. This transparent system has strengthened their financial security and improved their socio-economic status.

Time and Resource Efficiency:

Digital services have saved women a lot of time and effort. With online bill payments, government applications, banking transactions and e-commerce, they can handle important tasks from the comfort of their homes. On an average, these digital platforms have helped women save about 5 to 7 hours per week. This change has enabled women in both rural and urban areas to contribute to economic activities and take care of household

responsibilities. Moreover, the use of digital media has reduced travel costs and increased work efficiency. As a result, women's productivity has increased, which is having a positive economic impact on the family and society.

Digital Transformation of SHGs:

Women Self-Help Groups (SHGs) are a key component of the rural economic fabric. Due to the Digital India Mission, these groups have started using digital banking, e-payments and online marketing. This has increased their efficiency and financial transparency. Self-Help Groups (SHGs) in India, more than 70% have adopted digital banking and online reporting. Many groups have used social media to promote their products. Online product promotion through social media has increased the income of the groups by 25%. Training programmes under Deendayal Antyodaya Yojana have digitally empowered 5 million SHG women, making them micro-entrepreneurs and digitally skilled community leaders. Digital training has increased the confidence of women groups and they have become strong components of the local economy.

Boosting Women Entrepreneurship:

Digital media has provided women with the necessary platform to start their own businesses. Programs like Mahila E-Haat, Amazon Saheli, Udyam Registration Portal and Startup India have made it easier for women to sell their products online. Notably, 25% of these women are using e-commerce platforms to grow their businesses. Government initiatives like Startup India have provided financial assistance of over Rs 15,000 crore to women-owned businesses. This has enabled them to connect with customers nationally and internationally. Through these platforms, women have been able to reach out to national and international customers. This has increased both their financial confidence and income.

Inclusive Economic Growth:

Women's digital participation has been crucial for India's overall economic growth. Digital empowerment of women has increased labour force participation, increased entrepreneurship and strengthened the economy. Women's share of India's digital economy is expected to increase from 9% in 2015 to nearly 30% by 2025. Women's digital participation contributes to GDP growth. Digital employment, entrepreneurship and better access to financial services have led to higher household incomes. Thus, digital inclusion has played a transformative role in building a balanced, inclusive and sustainable economy.

Social Impact of Digital India on Women's Empowerment:

The Digital India campaign has had a profound and transformative impact on women in India. As digital technology becomes more accessible, women can now easily access information, education, health and social services. The increase in the use of the internet and smartphones has increased awareness about their rights, government initiatives and social issues. For many girls, online education has provided an alternative path. Social media and digital platforms have enabled women to express their views, connect with others and participate more actively in their communities. With digital health platforms, health information is now just a click away for women in both rural and urban areas. E-governance services have simplified the process of obtaining documents, certificates and government applications, enabling women to perform social and administrative tasks on their own. Digital literacy has played a significant role in reducing social barriers, gender discrimination and patriarchal pressures on women. Overall, the Digital India campaign has significantly increased women's social empowerment, awareness and participation.

Conclusion and Recommendations:

The Digital India initiative has made remarkable progress in empowering women by providing them access to technology, education, finance and public services. Thanks to digital platforms, women are now participating more in the economy through avenues such as online banking, digital payments, e-commerce, teleworking, freelancing and entrepreneurship. Government programmes such as PMGDISHA, Jan Dhan-Aadhaar-Mobile (JAM), Mahila e-Haat and Digital Sakhi have increased digital literacy and opened up new job opportunities for women. As a result, many women, especially those from rural and low-income backgrounds, have achieved financial independence, gained more decision-making power and are participating more actively in social and economic life. However, despite this progress, many challenges still hinder women's full digital inclusion. The digital gender gap is a significant issue due to unequal access to mobile phones, low levels of digital literacy and financial barriers that limit device ownership. Social and cultural norms often limit women's internet use, while online harassment and cyber insecurity make them hesitant to participate confidently in digital spaces. Moreover, language barriers, inadequate internet infrastructure in rural areas, and under-representation of women in the technology sector further exacerbate this gap. Ultimately, while Digital India has laid the foundation for women's empowerment, addressing these ongoing challenges is crucial to ensuring full inclusion.

To make the Digital India initiative a truly powerful force for women's empowerment, we need to adopt a number of thoughtful policy measures. First, bridging the digital gender gap should be a top priority for the country. This means making affordable smartphones, budget-friendly data plans and improved internet access available in rural areas so that women have equal access to digital tools. We should also scale up digital literacy

programmes, especially at the community level, with a focus on rural women, young girls and housewives. These courses should cover not only the basics but also advanced skills such as cyber security, e-commerce management, online banking and digital entrepreneurship. Ensuring safety on digital platforms is another important aspect. The government should increase cyber awareness campaigns, tighten laws against online harassment and set up dedicated helplines and grievance redressal systems specifically for women. In addition, making educational content, government websites and e-services available in local languages will help overcome language barriers. Collaboration between government departments, private companies, NGOs and academic institutions is essential to create an inclusive digital ecosystem. By implementing these recommendations, India can empower women to be equal contributors and beneficiaries in the digital age, paving the way for a more equitable and empowered society. In short, Digital India is not just a technology programme; it is a powerful movement to achieve gender equality and promote inclusive development. By empowering women digitally, India is laying the foundations for a modern, equitable and knowledge-based society. With a strong focus on digital literacy, strong infrastructure and a safe online environment, we can ensure that every woman plays a key role in shaping India's digital future.

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