AGE 15+

**INDICATORS**  **KEY POINTS**

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| (Table 6: Messaging with Attachments, Table 7: Copy-Paste Usage, Table 11: Email Usage  Table 8: Electronic Presentations, Table 9: Word  Processing)  (Table 12: Online Banking, Table 12.1: UPI Transactions)  (Table 10: Cybercrime Reporting Ability)  (Table 3: Internet Usage)    (Table15:Online Purchase) | →**Email usage (Table 11)** has the **highest rural-urban divide (persons): -19.4%**, revealing poor penetration of essential digital communication.  →**Messaging & Copy-Paste (Tables 6–7)** have rural-urban person divides of **13.5%** and **-12.9%**.  →Advanced tools like **Presentations (Table 8)** and **Word Processing (Table 9)** show large performance gaps between rural and urban youth, especially **rural females** (e.g., only **5.9%** of rural females know word processing vs 18.2% of urban females).  →Youth without basic and intermediate computer skills are digitally cut off, especially rural women.  →This limits access to education, communication, and digital jobs.  Soln:-  →Introduce **hands-on computer sessions** in all rural secondary schools.  →Use **female digital champions** to lead rural training, especially for girls.  →Government should provide **open-access digital toolkits** in regional languages.  →**Rural females are most excluded**:   * Only **30%** in online banking and **26.7%** in UPI usage.   →Largest gap is **rural gender gap in Table 12: -23.9%**  →**UPI usage** is relatively more balanced for rural males (46.08%) vs urban males (52.63%), gap = **-6.55%**  →Rural women face digital illiteracy, lack of access to phones, and fear of fraud.  Even if men in the family use UPI, women often don't.  Soln:-  →Use **voice-based apps and chatbot banking**.  →Allow **offline UPI options** via SMS or IVR for non-smartphone users.  →**Rural Female (8.3%)** have **lowest cybercrime awareness** across all indicators.  →Both **rural-urban male and female divides** exceed **13%**, showing wide digital safety gap.  →Many youths do not know how to **report online threats or scams**.  Soln:-  →Train teachers to **teach cyber etiquette and safety**.  →Launch **helpline posters** and **Nukkad Nataks** in villages.  →Use **gamified learning apps** to teach reporting pathways  →Despite widespread availability, **rural females are far behind (57.6%)** vs urban females (74.0%).  →Total rural-urban person divide: **-15%**.  Soln:-  →Provide **community Wi-Fi centers**.  →Launch **girl-led internet clubs**.  →Promote safe platforms with **parental control features**.  →Online shopping is **still urban-dominated**. Rural households participate less than half as often.  →Rural person value: **16%**, compared to urban: **39.4%**.  →Rural populations fear digital payment, scams, and lack delivery options  Soln:-  →Train women in apps like Flipkart/Meesho in local language.  →Push **cash-on-delivery & pre-paid coupons**. |