AGE 15-24

**INDICATORS**  **KEY POINTS**

|  |
| --- |
|  |

|  |  |
| --- | --- |
|  |  |
| (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) | **[Table 9: Word Processing]** shows the **largest rural-urban divide** among all indicators here: **-22.3Percentage Points person divide** and **-22.5Percentage Points female divide**.  **[Table 11: Email]** also records a significant divide: **-20.9Percentage Points female** and **-17.1Percentage Points overall**.  →Rural gender gap is consistently higher than urban gender gap in all tables, meaning **rural girls are most excluded**.  →Basic communication tasks (**Tables 6 & 7**) have smaller but still consistent gaps.  →Rural gender gap is consistently higher than urban gender gap in all tables, meaning **rural girls are most excluded**.  Soln:  →Add Office tools, email, and cloud-based assignments in school curriculum.  →Host **village-level digital camps** led by trained local female mentors.  →Government-run **Digital Literacy Missions** should monitor and focus on female rural uptake  **[Table 12: Online Banking]** shows **highest rural gender gap**: **-21.9Percentage Points**, and **rural-urban female divide** of **-21.1Percentage Points**.  **[Table 12.1: UPI]** shows an unusual trend: rural males (62.74Percentage Points) slightly **outperform urban males (61.92Percentage Points)**, creating a **positive male divide** of **+0.83Percentage Points**.  rural females remain behind urban females by **-9.79Percentage Points**  **Soln:-**  →Conduct UPI and banking demo camps using real-world examples.  →Create **reward-based tutorials** for first-time female users  →Integrate UPI & banking demos with **women SHGs**, farmers' clubs  →Rural females (16.4Percentage Points) show very poor awareness.  **[Table 10]** has **-17.6Percentage Points rural-urban female divide** and **-16.7Percentage Points overall rural-urban divide**.  →Lack of training on cyber safety and portals → high vulnerability to online fraud and scams.  Soln;-  →Run **online safety workshops** in rural secondary schools.  →Set up **cyber helpdesks** at Panchayat/block level.  →Internet access is high across all groups, but rural females still trail urban females (91.1Percentage Points vs 95.0Percentage Points).  →Gaps are **smaller here**, indicating improvement in availability.  →Rural girls may have phones but not for productive purposes  Soln:-  →Provide **data vouchers linked to education** or govt. sites.  →Encourage **offline-first educational apps**.  →The **biggest rural-urban divide** in the entire dataset: **-23.4Percentage Points**.  →Rural households are 2.5x less likely to shop online.  →Trust, payment barriers, delivery access, and digital literacy gaps block rural participation.  Soln:-  →Train women in apps like Flipkart/Meesho in local language.  →Push **cash-on-delivery & pre-paid coupons** |