AGE 15-29

**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) | **[Table 11: Email Usage]** shows the **largest gender divide**, especially for rural females: → Rural Female (51.7%) vs Urban Female (72.3%) = **-20.6% rural-urban female divide**  **[Table 6 & Table 7: Messaging and Copy-Paste]** show **moderate but consistent gender gaps**: → Rural Gender Gaps are **-9.0% (Table 6)** and **-9.4% (Table 7)**; Urban Gaps slightly smaller  **[Table 9: Word Processing]** shows **drastic rural-urban gap**: → Rural Male (19.4%) vs Urban Male (39.6%) = **-20.2%**; → Rural Female (12.7%) vs Urban Female (34.1%) = **-21.4%**  **[Table 8: Presentation Creation]** also shows major skill gaps: → Rural-Urban Person Divide is **-9.6%**, again with rural females lagging  Soln:-  → Include **emailing, attachments, copy-paste tasks** in **school curricula** with practicals → Conduct **women-only community workshops** on basic digital communication  → Set up **community ICT centers** with **free Word/PPT training** → Include **project-based digital assignments** in rural schools  → **[Table 12] has the largest rural gender gap across all indicators**: -25.5%  →Rural Female (44.2%) is **10% below Urban Female (54.02%)** even in UPI  →Interestingly, Rural Male (64.21%) slightly **outperforms** Urban Male (60.97%) in UPI use  →Rural women face **multiple layers of exclusion**: low app literacy, access to devices, and digital confidence  Soln:-  →Run **UPI & online banking workshops led by SHGs**  →Promote **voice-enabled banking apps** in regional languages  →Rural Female at only **15.3%**  →Huge rural-urban divide for both genders, with **-20.1%** female gap and **-18.5%** person-level gap  →Most vulnerable group = **rural women**, due to lack of reporting awareness  Soln:-  →Include **cyber safety and reporting** in school curriculum  →Establish **cyber desks in Panchayat offices and schools**  → **[Table 3]** shows high internet usage overall  →Gaps still persist for **rural females (89.8%)** vs **urban females (94.3%)**  →Gender gaps are **smaller than other indicators**, but notable  Soln:-  →Provide **education-linked data packs** to rural students  →Promote **offline-first educational apps**  →Encourage **productive internet use** in school projects and homework  → **[Table 15]**: Rural households (16.0%) vs Urban (39.4%) = **-23.4%** gap  →Shows lack of participation in **digital marketplaces**, affecting convenience, cost-saving, and opportunity  →Rural families face **trust issues**, **lack of delivery access**, and **no knowledge of digital shopping/payment methods**  Soln:-  →Promote **Cash on Delivery (CoD)** options in rural areas  →Train women to use **apps like Meesho, Flipkart** in local language |