



Drivers and Barriers to Women's Digital Trust

A Participatory Research in

Jharkhand, Maharashtra, Odisha and Uttar Pradesh



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Dr Kaustuv Kanti Bandyopadhyay

Dr Anshuman Karol

Nikita Rakhyani

Rabi Raj

Meghna Sandhir

Shruti Priya

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Defining Digital Trust with A Gender Lens

The rapid growth of digital infrastructures, the enhanced digitalization of services, and the increasing adoption of digital platforms have significantly improved convenience and efficiency for citizens. These platforms fundamentally transform how individuals access information and interact with services. They enable online access to both private and public services, such as banking, healthcare, and education, thus enhancing convenience (Ng, 2021). Additionally, they create more opportunities for small and medium businesses, promoting greater economic participation (Sahur & Amiruddin, 2023). Digital platforms also encourage civic engagement, allowing individuals to take part in community discussions, vote online, and express their opinions more easily (Manita, Hansen, Mensah, & Mensah, 2023). Furthermore, they promote inclusivity by providing tools that cater to diverse needs, ensuring better access to resources for marginalized groups. Ultimately, these platforms empower citizens, giving them greater control over their lives and fostering a more informed and connected society.

The phenomenal growth of digital infrastructures, platforms, and services has also raised several concerns. Issues surrounding trust include respect for privacy, authenticity, and the safety of these platforms. Additionally, there is a fear of manipulation, particularly among marginalized and vulnerable communities.

Digital Trust refers to the confidence individuals have when adopting and interacting with digital platforms and services. It includes aspects such as privacy, security, reliability, and fairness. Trust in these digital platforms is closely linked to the reliability of essential services and the support systems that deliver them. Additionally, trust within the user community plays a crucial role in sustaining digital trust. For women, particularly in marginalized and socio-economically constrained communities, digital trust is intertwined with unique challenges like cultural norms, digital literacy gaps, safety concerns, and socio-economic barriers. Trust becomes a critical factor influencing how women adopt, use, and benefit from digital technologies, whether for education, financial inclusion, or social connectivity.

The concept of digital trust is grounded in various theoretical frameworks, such as the Technology Acceptance Model (Davis, 1989) and the Unified Theory of Acceptance and Use of Technology (Venkatesh et al., 2003). These models highlight key factors, including perceived usefulness, perceived ease of use, social influence, and facilitating conditions, that influence an individual's intention to adopt and trust new technologies. Additionally, the Task-Technology Fit model (Goodhue & Thompson, 1995) underscores the significance of aligning technology with user tasks and needs.

Digital Trust refers to the confidence individuals have when adopting and interacting with digital platforms and services.

Understanding the nuances of digital trust through a gender lens is crucial as women often face unique barriers and challenges in accessing and utilizing digital technologies. Factors such as lower literacy rates, limited digital skills, safety concerns, cultural norms, and socio-economic disparities can impede women's ability to fully trust and benefit from digital platforms (Sultana, 2020; Marler, 2018). There is a persistent gender gap in accessing and using digital technologies and services. In low- and middle-income countries, while more women are using smartphones and accessing the internet than ever before, the rate of adoption among women has stagnated (GSMA, 2023).

Digital transformation offers substantial opportunities for both economies and societies, yet its benefits are not uniformly distributed among different societal groups and genders. Gender disparities arise from a set of vulnerabilities as access to, use and ownership of digital tools are not gender-neutral, leading to disparities in resources and capabilities to effectively utilize Information and Communication Technologies (ICTs). The term “digital gender divide” is commonly used to describe these gender differences in various contexts, including within and between countries, regions, sectors, and socio-economic groups. These disparities arise from a variety of factors, such as hurdles to access, affordability, educational limitations, and a lack of technological literacy. Additionally, inherent biases and socio-cultural norms contribute to gender-based digital exclusion (OECD, 2018).

Gender-based digital disparities arise from hurdles to access, affordability, educational limitations, a lack of technological literacy, and restrictive socio-cultural norms

Existing literature highlights the complex interplay of factors shaping women's trust and experiences with digital platforms. Studies have explored the impact of gender norms, socio-economic status, education levels, cultural beliefs, and intersectional identities on women's adoption and utilization of digital technologies (Sultana, 2020; Antonio & Tuffley, 2014; Marler, 2018; Amnesty International, 2017). Researchers have also examined issues related to online

privacy, security concerns, harassment, and exploitation in digital spaces (Vogels, 2021; Henry & Powell, 2018a & 2018b). Additionally, literature highlights the potential of digital platforms for women's empowerment, access to information, financial services, and economic opportunities (World Bank, 2021; GSMA, 2022).

Global studies have identified various drivers and barriers to women's trust in digital platforms. Drivers include perceived benefits such as access to information, financial services, economic opportunities, and social connections (World Bank, 2021; GSMA, 2022; Hafkin & Huyer, 2007). Barriers encompass low digital literacy, limited access to devices and internet connectivity, safety and privacy concerns, negative cultural attitudes towards women's technology use, and gender-based online harassment (UNESCO, 2019; Amnesty International, 2017; Vogels, 2021).

Within the Indian context, research has highlighted the digital gender divide, with women facing challenges related to affordability, language barriers, limited digital skills, and socio-cultural norms (Jain et al., 2021; Ganesh & Karingada, 2020; Shaikh & Karjaluo, 2015). Cultural expectations around women's roles, mobility restrictions, and patriarchal structures can limit their adoption and trust in digital platforms (Ganesh & Karingada, 2020; Patel & Parmentier, 2005). Additionally, studies have explored the impact of government initiatives such as the Digital India program on women's digital inclusion and empowerment (Maji & Mukherjee, 2022; Gurumurthy & Chami, 2014).

Perceived benefits such as access to information, financial services, economic opportunities, and social connections are drivers of digital trust among women

While existing literature provides valuable insights, there are gaps in understanding the nuanced experiences and perspectives of women across diverse socio-economic, geographic, and cultural contexts within India. Many studies have focused on urban areas or specific regions, overlooking the unique challenges faced by women in rural, semi-urban, and marginalized communities (Hafkin & Huyer, 2007; Rashid, 2016). Additionally, there is a need for more comprehensive intersectional analyses that consider the compounding effects of gender, caste, class, age, and other social identities on women's trust in digital platforms (Cho et al., 2017; Nguyen et al., 2017).

Furthermore, research on the role of community-level factors, such as local governance, social networks and support systems, in shaping women's trust in digital platforms is limited (Duncombe, 2016; Rashid, 2016). There is also a need for more participatory and qualitative studies that capture the lived experiences, perspectives, and aspirations of women from diverse backgrounds (Hafkin & Huyer, 2007; Duncombe, 2016).

The Study – Objective and Methodology

The study “Drivers and Barriers to Women’s Digital Trust” aimed to address the aforementioned knowledge gaps by conducting a multi-state study that encompassed both urban and rural communities. It employed participatory research methods to capture the lived experiences and perspectives of women from diverse backgrounds. By delving into the contextual backdrop and intersectional factors that shape trust, as well as the role of community-level dynamics, the study sought to provide a more nuanced and holistic understanding of the drivers and barriers to women's trust in digital platforms within the Indian context.

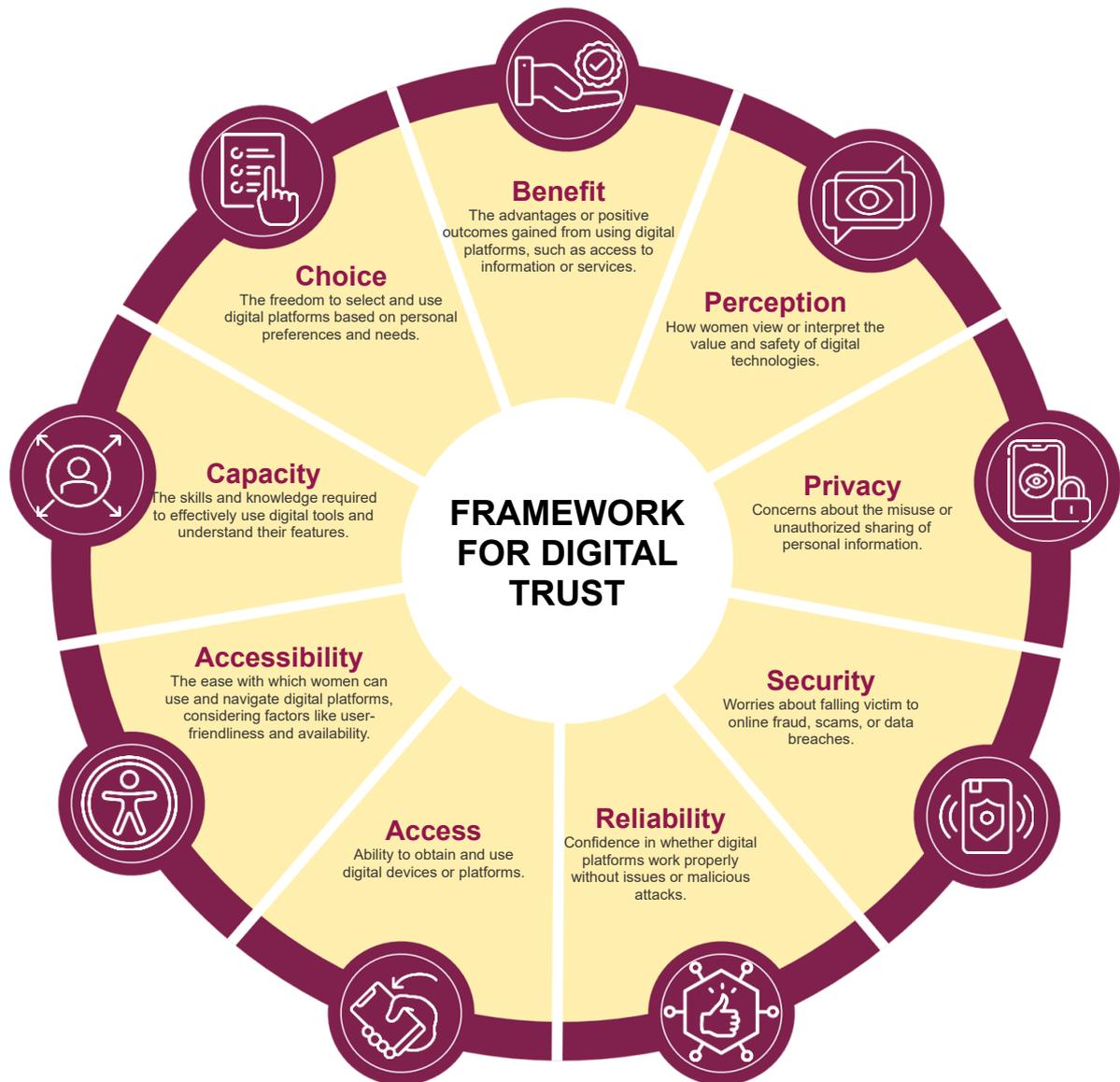
Participatory Research in Asia (PRIA) and Aapti Institute, with support from the Bill and Melinda Gates Foundation (BMGF), embarked on this comprehensive study to explore the drivers and barriers to women's trust in digital platforms across four states in India – Jharkhand, Maharashtra, Odisha, and Uttar Pradesh. The study aimed to uncover the contextual backdrop against which trust in digital platforms is either fostered, hindered, or violated for women users.

The four states selected for this study represent diverse socio-economic, cultural, and demographic landscapes, providing a rich tapestry for understanding the multifaceted nature of digital trust among women. The participatory research methodology employed in this study involved engaging with various communities, including informal settlements in urban areas of Ranchi, Nagpur, Lucknow and Bhubaneswar, as well as villages in districts such as Deoghar, Gadchiroli, Ganjam, and Shravasti respectively in the states of Jharkhand, Maharashtra, Odisha and Uttar Pradesh.

The study aimed to contextualize the abstract notion of “digital trust” and the term “digital gender divide” from the viewpoint of the lived experiences of women who are able to (and not able to) access digital platforms in India. The use of participatory methodology was an effective way to learn about the experiences of diverse women users of digital services in India – young adolescent girls and adult women as well as adolescent boys and adult men living in rural areas and in urban informal settlements.

Furthermore, the study draws upon the principles of feminist theory and intersectionality, recognizing that women's experiences with digital platforms are shaped by the intersections of gender, caste, class, age, and other social identities (Crenshaw, 1989; McCall, 2005). This intersectional lens allowed for a nuanced exploration of the power dynamics, structural barriers, and societal norms that influence women's trust in digital platforms.

By delving into the drivers and barriers to digital trust among women, this study aimed to inform policymakers, technology developers, and stakeholders about the specific needs, concerns, and aspirations of women users. The findings can contribute to the development of more inclusive, trustworthy, and gender-responsive digital platforms, ultimately bridging the digital divide and empowering women through technology (Antonio & Tuffley, 2014; Sadaf et al., 2018).



The study explored aspects such as Access (including Ownership and Usage), Capacity (including Agency), and Perceived Benefits to understand the process and outcomes of digital trust from the women’s point of view. This framework encompasses two elements: “Willingness to Trust” and “Trustworthiness.” Technology and design companies focus on trustworthiness when designing and developing digital platforms. The Participatory Research process emphasized willingness to trust by gathering information on the psycho-social experiences of women using digital platforms, as well as the political and societal contexts in which they engage with public digital infrastructure.

Access in this study is defined as access to devices, technologies, and platforms that enable full participation. Beyond physical access to mobile phones and networks, it also explores the socio-cultural elements influencing engagement and the establishment of trust. The study included questions and discussions related to device ownership, types, and usage, with a specific focus on socio-cultural dynamics affecting women’s access to digital services.

Capacity refers to the ability to use digital infrastructure that facilitates sustained service use, awareness of technologies and platforms, and continuous learning. The participatory research tools were employed to understand individuals' awareness of digital platforms, their confidence in using digital tools, their need for support, and their ability to learn skills to securely navigate digital services to fulfill personal needs.

Agency highlights individual autonomy in device and platform selection, while **digital choice** emphasizes independent decision-making regarding device purchases and platform engagement. This underscores the importance of individuals' freedom to select the devices and platforms that best suit their preferences and needs.

Perceived benefits refer to the value that women attribute to specific digital platforms. This aspect delves into how communities perceive the benefits and the extent to which they feel empowered and assisted by utilizing the digital applications they choose.

The information collected from the communities in four states and its analysis under these components shed light on the factors influencing willingness to trust among women, providing a more comprehensive understanding of digital trust dynamics within communities.

This study employed a participatory research methodology to explore the drivers and barriers to women's trust in digital platforms. The research team utilized a range of qualitative tools and techniques to gather in-depth insights from diverse community groups, including adult women and men, as well as adolescent girls and boys from both urban and rural areas. A detailed note on the methodology and tools used in the study is presented in Annexure 1. The study used the following methods and tools:

- Focus Group Discussion
- Key Informant Interviews (KIIs)
- Participatory Vulnerability Assessment (PVA)
- Daily Digital Activity Clock
- Meri Digital Yatra (My Digital Journey)
- Problem Tree Analysis and Ranking

While the study employed a robust participatory methodology, it faced certain limitations which are worth mentioning:

- Time and resource constraints limited the scope of the study, preventing a more extensive exploration of specific communities or regions within the selected states.
- Cultural and language barriers may have affected the depth and accuracy of responses from some participants, despite efforts to build trust and rapport.
- The purposive sampling approach, while effective in capturing diverse perspectives, may have introduced some selection bias, potentially overlooking certain marginalized groups or unique experiences.

Despite these limitations, the study's methodology provided rich qualitative data and valuable insights into the lived experiences and perspectives of women from diverse backgrounds regarding their trust in digital platforms.

This synthesis report presents the key findings, insights, and recommendations emerging from the study across the four states, shedding light on the complex interplay of factors that shape women's trust in digital platforms.

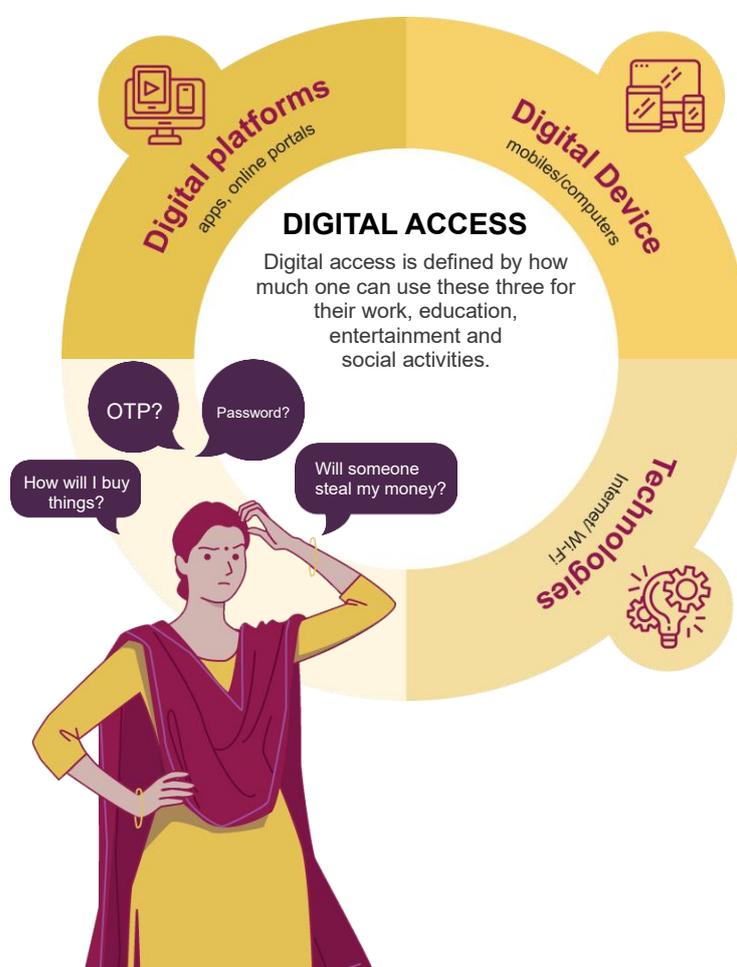
Access, Ownership and Usage

Pre-conditions for Digital Trust

This study defines access as the availability of devices (such as computers and mobile phones), technologies (such as the Internet), and platforms (such as digital applications and online portals) that facilitate full participation. Beyond mere physical access to mobile phones and networks, it encompasses the socio-cultural elements that influence engagement and the establishment of trust in digital environments. Nevertheless, digital access plays a pivotal role in fostering trust in each platform or service. For instance, continuous engagement with digital services may lead to increased reliance on a platform, prompting individuals to explore ways to establish trust in a specific service.

The study sought to understand access not only in terms of physical availability but also in relation to how various socio-cultural factors contribute to gaining access to digital spaces and establishing trust within them. Physical access was conceptualized as ownership of specific devices, whether shared or individually owned, taking into account the types of devices and the context of time and space. Simultaneously, the analysis of digital access involved examining socio-cultural factors that either enable or limit individuals—especially women in this context—from accessing digital services.

Across the four states, both in urban and rural areas, access to digital devices for adult women is constrained by socio-cultural norms. Many women lack personal devices and must rely on shared mobile phones, typically owned by male family members, which limits their ability to use digital platforms independently and frequently. In urban areas, younger women are more likely to own personal mobile phones, which enhances their trust in and usage of digital platforms. However, financial constraints often limit phone ownership and consistent use because of the costs associated with mobile phones and data recharge.



Adult women from low-income communities in urban Maharashtra, who predominantly work as domestic helps or are homemakers, have noticeably limited access to smartphones. Only a few possess smartphones, while others use keypad phones or share devices with family members. The digital activity reflects a lower digital footprint, with usage concentrated in the afternoon or at night.

Usage patterns reveal that adult women primarily engage with mobile phones for entertainment, such as watching serials and reels on YouTube and social media platforms. The use of phones to listen to devotional songs indicates that they are an intrinsic part of their religious lives. Some women also play popular online games. Adult women use their phones to communicate with family members who live away from home, such as their mothers, married daughters, etc. Women with economic independence use phones for online marketing through Facebook or for searching for new designs on Google; others also engage in online activities. Domestic responsibilities restrict their usage, with peak times of usage occurring in the afternoons and evenings. Women and girls who use digital tools for educational purposes, such as accessing YouTube for learning new skills, tend to show increased engagement with these platforms.

Boys in early adolescence (ages 13-15) show lower levels of phone usage because they share access to phones, primarily with their mothers or fathers. They mainly use their phones in the afternoons after school and after dinner, primarily for playing games. Additionally, the boys frequently access YouTube, Instagram, and Facebook on their phones. Adolescent girls and boys both use phones for education, early in the morning and late in the evening when their parents are available at home. Many of them use YouTube for studies and to learn about current affairs.

The adolescent boys are quite interested in posting photographs on social media and creating engaging reels. Additionally, a large portion of their free time is spent playing intense video games. These boys appear to be digital natives who are increasingly concerned about the outcomes of their online activities. They often worry about the number of likes on their posts and the potential for trolling or harassment related to phone usage by their sisters. They seek likes to validate their posts, and any negative interaction prompts an immediate reaction, leading them to unfollow and block the offending user. Interestingly, while privacy does not seem to be their top priority, adolescents appear more focused on growing their online presence. The adolescent girls use WhatsApp for calling and chatting, underscoring the critical role that digital platforms play in their lives in rural areas. Social media platforms like Instagram, Josh, and Snapchat provide them with a space to express their skills and creativity. However, their use of smartphones for sharing videos and photos often results in strict monitoring and control over their usage.

Examining how various groups use digital devices reveals a complex web of technology's role in their daily lives. Urban women utilize technology for a variety of tasks, including communication, leisure, and business. Adolescent boys in both urban and rural areas exhibit different phone usage habits. Urban boys primarily use their phones for communication, education, and gaming, while their rural counterparts engage in artistic endeavors in addition to gaming. The digital landscape for adolescent girls in rural areas reflects a blend of academic pursuits, social contacts, and the navigation of social norms.

These women mentioned that households typically have only one phone, which is usually in the possession of the men. They use it sporadically, limiting access and consequently limiting usage. Social

attitudes towards women's digital literacy and usage also play a crucial role. The lack of communal support for women's independent use of digital devices hampers trust.

In both rural and urban areas, societal norms often limit women's independent access to digital devices. Cultural expectations and safety concerns lead to restricted use, with women being monitored by family members, which impacts their ability to freely explore the digital platforms.

Drivers of Digital Trust

Several key factors influence women's trust in digital platforms, shaping their engagement and reliance on technology.

Family Support

The introduction of digital platforms for adult women often occurs through family members. Husbands, children, and other relatives play a crucial role of educator and mentor in teaching women how to use smartphones and navigate various applications. This familial support is essential for building initial trust.

Culturally, the involvement of children as educators highlights the acceptance and adaptation of digital tools within family structures, enhancing trust. In these communities, children have played a significant role in teaching their parents how to use phones, helping the older generation adapt to phone usage and gain confidence in handling various situations.

Cultural and societal norms also impact digital engagement, often leading to monitored and restricted usage. Despite these challenges, the educational use of digital tools has shown to foster greater trust and engagement among women and girls. The role of children as educators helps bridge the generational gap, while exposure to digital tools during meetings—particularly amid the COVID-19 pandemic—has enhanced digital literacy and confidence.

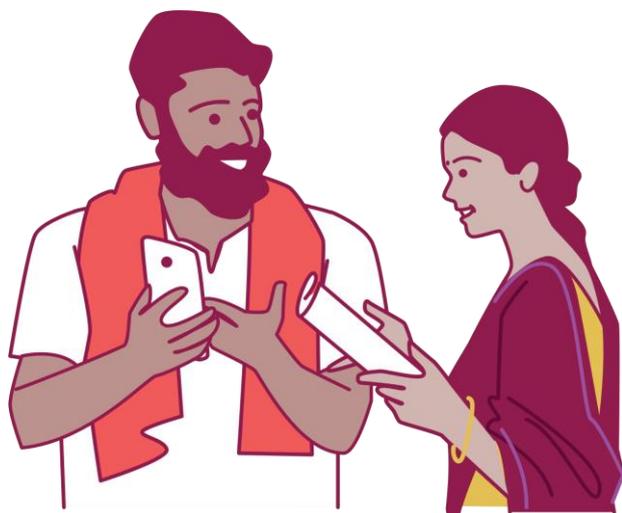
A significant factor that often contributes to the development of trust is the "permission granted by the husband." Women have shared that if their husbands give them permission to use a particular app, they feel more inclined to use it. Consequently, they express trust in UPI Payment apps, as their husbands trust these applications enough to use them. This dynamic reflects how interpersonal



"Humare to husband ne hi phone leke dia tha. Aikal voh purani soch wale husband nahi rahe. Phone toh zarurat hai. Voh toh chahiyeh hai. Aisi mahilayan bhi hai jo apna keypad wale phone husband ko deke, unka touch wala phone le li hain."

(Our husbands were the ones who gave us our phones. Nowadays, husbands with outdated thinking don't exist. Having a phone is a necessity. There are women who have given their old keypad phones to their husbands and taken their touchpad phones for themselves).

relationships and permissions within the household play a crucial role in shaping trust and preferences regarding the use of certain technologies.



“Humne toh instagram chalana friend se seekha.”

(I learnt how to use Instagram from my friend);
pointed a woman.)

In addition to family members, friends and peers plays a vital role in demonstrating how to use different applications effectively, making technology more accessible and less intimidating.

Role of Community Collectives, Intermediaries and Government Schemes

The women’s collectives, including Self-Help Groups (SHGs) and community meetings, provide a supportive environment for women to learn about and trust digital platforms. For example, the members of SHGs in Maharashtra participate in monthly meetings, manage finances, and even handle online banking transactions with guidance from coordinators of Maharashtra Arthik Vikas Mahamandal (MAVIM) – a program of Government of Maharashtra which aims to empower marginalized women through self-help groups. Many of these SHG members have received training under DAY-NULM program on digital transactions, including using mobile apps for banking and payments, which boosted their confidence in online platforms. This training enables women to conduct transactions independently, helping to build a more personal level of trust in digital tools. Additionally, schemes such as the PM Street Vendor’s AtmaNirbhar Nidhi (PM SVANidhi) scheme, a micro-credit initiative providing working capital loans to street vendors in urban areas, enable these vendors to access digital platforms by promoting digital transactions, which allows them to earn cashback.

“Pehle jab hum SHG ki meeting ke liye milte they, humein pehle pahunch kar sabhi kaam karna padta tha, lekin abb phone ki suvidha ke kaaran call karke sabhi jagahon ki arrangement karwa sakte hai.”

(Earlier, when we used to meet for SHG meetings, we had to gather in person beforehand to arrange everything. But now, thanks to the convenience of phones, we can handle arrangements with just a phone call).

Meetings attended by homemakers and SHG members, especially during COVID-19, have proven valuable as they expose women to new ideas and information. The convenience of phones has enabled them to arrange meetings and other activities more efficiently, enhancing their capacity and confidence with digital devices. During the pandemic, SHG organizers and members became increasingly reliant on

their phones to schedule meetings and other activities. As a result, they began using mobile phones more frequently, which increased their capacity and confidence with digital devices.

SHGs encourage a step-by-step approach to digital usage, starting from basic communication (using WhatsApp) to more complex applications (financial transactions). This gradual exposure allows women to build trust by mastering smaller tasks first before moving on to more advanced applications. In some areas, women's digital usage is restricted by societal norms and family expectations. SHGs help to challenge these norms by promoting women's financial independence and offering structured support for digital literacy, which slowly breaks down barriers to trust.

Many women and SHG members who have been introduced to e-commerce through training and peer networks report enhanced confidence in managing online orders, customer interactions, and payments. For instance, women entrepreneurs using platforms like Flipkart and Facebook now leverage digital tools for business growth, illustrating a tangible trust in digital platforms fostered through SHG support. Similarly, Banking Sakhis and Banking Correspondents, who are part of the SHG group or banking systems, use digital tools such as laptops, tablets, etc., to carry out financial transactions through online platforms for community members. This helps them experience the benefits of digital transactions, building trust in these processes and encouraging safe and secure usage.

Moreover, Government initiatives like Mission Shakti by the Government of Odisha, which promote financial and economic independence, have enabled women to access digital platforms and serve as role models for other women in the community.

Frontline workers, such as Accredited Social Health Activists (ASHAs) and Auxiliary Nursing Midwifery (ANMs), also serve as significant mentors, helping women understand and use digital tools effectively.

Individual Capacity

Accessibility to personal devices varies significantly between urban and rural areas, affecting independent use and trust levels. Economic empowerment, accelerated by job requirements and the COVID-19 pandemic, has increased digital access.

Access to education and digital literacy plays a crucial role. Women and girls who use phones for educational purposes, such as accessing YouTube to learn skills, demonstrate increased digital engagement and trust.

Individual capacities and social regulations play a significant role. Women's abilities, self-efficacy, and risk adoption skills are critical for building confidence to independently navigate digital devices and counteract fraudulent activities.



Perceived Benefits

Perceived benefits and practical usage of digital platforms build and drive trust. Women recognize mobile phones as essential tools for various practical utilities.

Communicating with others, staying informed about current affairs, learning new skills, and conducting business via digital platforms underscore their practical value, further fostering trust. The perceived necessity and practical benefits of financial technology apps lead women to start with small transactions, gradually building their confidence through incremental positive experiences. Cultural activities, such as listening to devotional songs and watching serials, are integrated into women's digital usage patterns, influencing their trust in these platforms.

“Dar lagta tha ki kahin message kisi galat number pe na chala jaye, lekin ab tension nahi hoti. Ab ghar bethe kuch bhi kar sakte hain – money transfer, bank ka sara kam”

(I was afraid that messages might go to the wrong number, but now I'm not worried. I can do everything sitting at home - money transfer, all the banking work.)



Digital platforms are viewed as tools for economic empowerment. Women engaging in business activities, such as vegetable vendors and sex workers, recognize the economic benefits of digital platforms despite challenges like fear of fraudulent transactions and technological changes. This economic incentive drives trust and sustained usage. For instance, smartphones play a significant role in the lives of sex workers in Jharkhand, not only in ensuring safety but also in facilitating their economic sustenance to a large extent.

Women with economic independence, such as those engaged in entrepreneurship, exhibit higher trust in digital platforms. Digital tools are seen as enablers of economic activities, enhancing trust.

The use of digital financial services, including mobile payments through UPIs, is influenced by economic factors. Empowerment initiatives that facilitate financial transactions digitally contribute to building trust among women. However, financial constraints and limited digital literacy, such as not having individual bank accounts or lack of awareness about using UPI platforms, often prevent many women from owning phones or using them extensively. Sometimes, they also avoid using digital platforms for financial services because they do not have their own accounts, and the amount received is transferred to their husband's account, which is then controlled by him. This lack of financial control and awareness restricts their ability to access digital services.

Women involved in formal employment or community services, such as ASHA and ANM workers, are more likely to own smartphones as their job requirements necessitate the use of digital platforms. This work-related usage builds familiarity and trust.

Positive Effect of Pandemic

The COVID-19 pandemic accelerated the adoption of digital tools, particularly for online education for adolescent girls and college-going young women, as families acquired smartphones for their children's educational needs. This increased access also benefited adult women, who began using these devices for educational and personal purposes.

During the pandemic, online classes and virtual connections became essential. Women accessed digital services to assist their children with education, and this new role contributed to building trust as digital platforms became more integrated into daily routines.

Cultural Perceptions

Cultural perceptions of technology and its impact on behavior affect trust levels. For instance, skepticism about platforms like Facebook due to perceived negative consequences reflects cultural attitudes towards digital interaction. Participants expressed a preference for Instagram over Facebook, as it allows more control over privacy settings and reduces social judgments and moral policing.

Women who receive encouragement from family members and community groups, such as SHGs, tend to have higher trust in digital platforms. Conversely, a lack of support and societal discouragement can significantly hinder their willingness to embrace digital tools.

Barriers to Digital Trust

Gender Norms and Societal Expectations

Societal norms and cultural expectations often restrict women's independent use of digital devices. Concerns over safety and appropriate behavior lead to monitored usage, impacting their ability to explore and trust digital platforms freely.

Traditional gender norms and societal expectations significantly influence women's digital engagement. The pressure to conform to the behavior of a "good girl" and the fear of community judgment often limit their digital agency. Adolescent girls and women often face criticism and restrictions on their social media use due to fears of social judgment and harassment. This is evident in their cautious approach to social media and their preference for platforms perceived as safer. Women and adolescent girls frequently face monitoring and regulation of their phone usage within families, leading to restricted freedom and self-expression.



The women often encounter scrutiny and questions from family members when uploading stories or photos on social media platforms, resulting in discomfort and inhibiting their confidence in using digital platforms. These deep-rooted gender norms and power dynamics are exemplified in the narratives by male members of the community. This reveals an expectation

"Ladkiya puch kar karegi kuch bhi!"

(Girls will do anything after asking for permission!)

that women and girls must seek permission before taking any action, indicating a patronizing attitude toward their decision-making abilities.

“Ajka samaj itna ganda hai na, jiski vajhase mahilayein phone istemaal nahi kar pate; samaj ke logo ki galat soch hai; aur kuch photo dali toh log jake purush ko boldete hain”

(Today's society is so negative that women are unable to use phones. People have wrong perceptions. If women upload photos or express themselves, they are criticized by others).

Societal perceptions and gender roles dictate that women often rely on male family members for guidance and support when using digital technologies, which limits their autonomy and confidence. In many families, control and ownership of mobile devices are firmly in the hands of men, who adopt a protective stance to avoid accusations against their wives, daughters, or other female family members from the larger community. This control is often

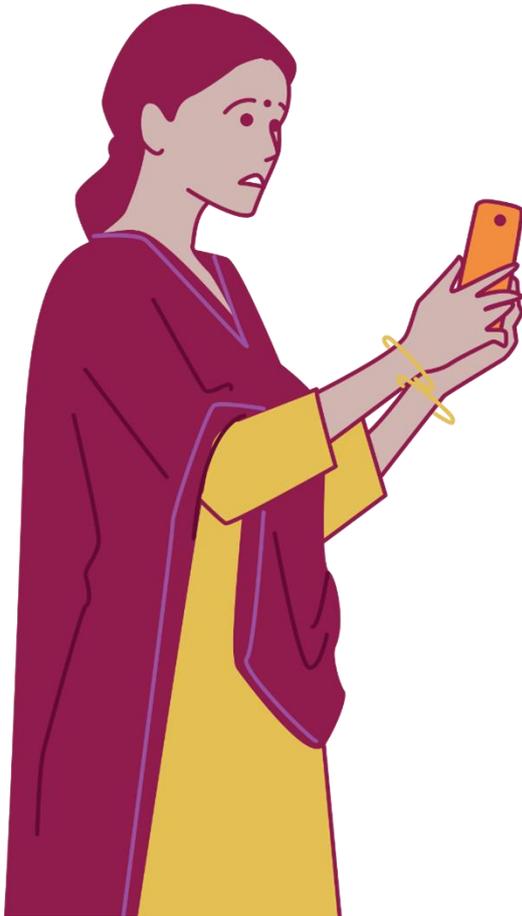
linked to moral considerations and the perceived honor of the family. Even in families where men are supportive, there are reservations about how phones should be used, reflecting ongoing societal and cultural constraints on women's digital autonomy.

Key barriers to access, predominantly stemming from social factors. Familial fears of potential romantic relationships damaging the family's reputation contributing to restrictions on phone access for adolescent and young girls. The adolescent boys on many occasions stop their younger sisters from using social media platforms or other applications on the phone. On further probing, they could not offer any reasons to explain this. Some adolescent boys narrated *“Voh log chatting karte hain, kisi ko bhi call kar dete hain, bhaag jate hain ladko ke sath”*. (They chat, call anyone, and run away with boys). Male family members often cited concerns related to safety to restrict phone access for women, especially adolescent girls, fearing their vulnerability to fake messages and harassment. *“Koi fake messages karte hain, fake id banate hai log, isliye ghar wale mana karte hain.”* (Some people send fake messages and create fake IDs, that's why our family members forbid us from using phones.)

Adolescent girls have expressed their fondness for using phones and the trust they place in them. However, unlike their brothers, many do not possess personal phones as their families in most cases do not trust them with individual devices.

“Humare age (14-15+) mai mana kardete hain, chotti ladkiyon ko karne dete hain.”

(In our age (14-15+), community restricts us, but they allow the younger girls to use phones.)



Strong cultural and religious norms view the use of digital devices by women as potentially exposing them to unwanted content and distracting them from religious duties. It was evident in Maharashtra, particularly among the minority communities where the cultural and religious factors significantly shape women's trust of digital platforms. Internal community norms and external societal pressures impose restrictions on women's mobility and access to digital resources, further limiting their exposure and trust in these platforms.

Cultural factors influence perceptions and trust in digital technologies. Cultural norms and traditions in all the states shape views on women's roles in society and their access to digital resources, potentially limiting their opportunities to benefit from and trust in digital platforms. Prevailing gender norms suggest that technology is more of a 'want' than a 'need' for women, which restricts their access and usage. The perception that women's primary roles are domestic limits their engagement with digital platforms.

Lack of Awareness and Digital Skills

A lack of awareness, education and digital literacy hampers women's ability to navigate digital platforms independently. This lack of awareness arises from insufficient access to information – *"Jaankaari ka abhav hai, kyunki koi batane waala nahi hai"* (There is a lack of information because there is no one to provide it). Furthermore, many of them lack knowledge or awareness because they do not perceive a need to use phones – *"kaam nahi padta"* (There is no need).

"Humein jankari nahi hai ki online app ko kis tareeke se use karna hai aur safe rehna hai."

(We don't know how to use online apps and how to use them safely.)

"Husbands bolte hain, kya karegi seekh ke? kyun jaanna hai? tujhe kya matlab yeh seekh ke? Facebook ke baare pucha tha, mana kar diya maine band kar diya"

(My husband said, "What will you do by learning? Why do you need to know it? I asked him about Facebook, but he refused. I deleted it).

Lack of awareness contributes to a sense of insecurity and fear when using phones. Illiteracy further exacerbates the challenges faced by women in effectively using digital platforms. Due to limited literacy, many women struggle to navigate technology and access information, leading them to perceive smartphones as complex and unsafe devices. This fear stems from their lack of information and understanding

about the settings and safety measures available on digital platforms.

Digital literacy is a significant barrier, as many women lack the knowledge and training to use digital devices—a gap perpetuated by socio-cultural norms that do not prioritize women's digital education. Low levels of digital literacy and education among women significantly impede their ability to use digital platforms confidently. The lack of digital skills and understanding of how to navigate these platforms independently fosters mistrust and fear of making mistakes. Many women across the states lack adequate training and knowledge to effectively use digital devices and platforms. This lack of familiarity with technology leads to mistakes and challenges in accessing digital resources, reinforcing their apprehension and reluctance to trust these platforms fully.



In the urban setting, there is a noticeable gap in the ability of some homemakers from low-income families to navigate and use their phones independently. While some are aware of their phone's features and use social media without hesitation, others face discouragement or lack of support from their husbands when attempting to learn new functionalities. These contrasting experiences highlight the influence of familial support on women's

“Hum pade likhein nahi hai, isiliye chala nahi pate; humein dar lagta hai ki humari photos kahan chali jayegi.”

(We are not literate, so we are unable to use it. We are afraid that our photos might get

ability to explore and utilize digital technologies. The reluctance of some homemakers to use UPI payment platforms is linked to a lack of knowledge, dependency on their husbands, and fear of making mistakes.

Economic vulnerabilities further exacerbate this issue, as financial constraints prevent many women from owning personal digital devices, forcing them to use shared ones and impacting their trust in using these platforms securely. A few women shared, *“Phone kharab na hojaye isliye chedte kam hai phone ko, Bahut mahilon ke pass phone nahi hai kyunki voh khareed nahi pati.”* (Phones get damaged easily, so we use them sparingly. Many women don't have phones because they cannot afford to buy them.) Furthermore, they also highlighted how not being financially independent adds to the stress that they will put on the overall family by their unknowing.

“Jab koi cheez aati hi nhi or padna nahi ata toh kaise karnege. Dar lagta hai ki samajh kr bhi koi galti ho gyi toh? Kuch khraab ho jayega toh kafi kharcha ho jayega usse theek karvane mein.”

(When I don't know something and can't read, I will obviously be scared. What if I spoil the device? It will cost the entire family a huge sum).

Across the four states, women often rely on male family members or more tech-savvy female intermediaries for learning and troubleshooting digital devices, which undermines their confidence in using these platforms independently.

Economic empowerment is evident among women involved in economic activities, particularly members of Self-Help Groups (SHGs), who demonstrate higher trust in digital platforms for business purposes. However, the broader community's lack of awareness about managing online businesses, including GST issues, limits their potential.

Social connections maintained through digital platforms are crucial for building trust, especially in keeping in touch with distant family members. Positive experiences, such as learning recipes from YouTube, playing games, and engaging in online marketing, enhance women's trust in digital platforms. Conversely, challenges like shared phone usage with husbands, difficulties accessing shopping apps, and time constraints due to domestic duties negatively impact their trust and usage.

Privacy and Safety Concerns

Privacy and safety concerns, such as harassment on social media and the risk of financial fraud, play a significant role in limiting their trust. Safety and privacy concerns also heavily influence platform preferences, with women gravitating towards applications perceived as secure. Instances of misuse of personal information further erode their trust in digital platforms. Negative experiences online contribute to their hesitancy to engage actively in digital spaces. Privacy concerns are paramount, as many women are hesitant to share personal information online due to fears of data breaches and misuse. Many women lack confidence in the security measures of digital platforms and fear their financial and personal data could be compromised. *“Humare yahan ke logon se suna hai ki galat message aur fraud ka dar hai”* (People here talk about the fear of wrong messages and fraud), highlighting widespread concerns over online scams and security risks. *“My husband tells me not to put personal information online. He says people can take advantage of it,”* shared a woman, illustrating how security fears influence digital behavior, particularly regarding personal data.

Across the states women often recounted experiences of spam calls and inappropriate messages, which led to heightened vigilance or complete withdrawal from digital activities like social media and online transactions. Sharing personal details on platforms like matrimonial sites can attract unwanted attention and spam, further eroding trust in these services. Despite these challenges, some women are leveraging digital platforms for economic empowerment.

“Facebook thoda boring hai aur acha nhi lagta hai...facebook mai details daal dete hai aur agle dinn se alag alag numbers se call aane lag gaye!”

(Facebook is a bit boring, and it doesn't feel safe. People put their details on Facebook, and from the next day, calls start coming from different numbers!)

Women prefer using applications that ensure privacy and safety, such as Instagram and Snapchat, over platforms like Facebook, which are perceived as less secure due to incidents of misuse and fraud.

Lack of Infrastructure and Device Features

Inadequate digital infrastructure such as poor internet connectivity, especially in rural areas, limits women's access to digital services. This lack of infrastructure exacerbates the challenges women face in building trust in digital platforms.

Language barriers add another layer of complexity, as differences between written and spoken forms of local languages, as for example in Marathi create comprehension challenges.

In summary, the insights and stories from Jharkhand, Maharashtra, Odisha, and Uttar Pradesh reveal that women's trust in digital platforms is intricately shaped by a combination of restrictive and gendered societal norms, cultural factors, economic constraints, digital literacy gaps, privacy concerns, and poor digital infrastructures. In Jharkhand, for example, societal perceptions and limited access to personal devices hinder women's autonomy and confidence in using digital technologies. Similarly, Maharashtra's cultural and religious norms impose restrictions on women's digital engagement. In Odisha, reliance on intermediaries and concerns about privacy pose significant challenges to independent digital navigation. Uttar Pradesh shares these issues, including dependence on male guidance and economic limitations, along with widespread digital literacy gaps and safety concerns. Effectively addressing these multifaceted challenges requires targeted interventions that promote digital literacy, economic empowerment, and cultural sensitivity, thereby fostering greater trust among women and facilitating their more active participation in the digital realm across these diverse regions of India.

Key Insights

The analysis of women's trust in digital platforms across Jharkhand, Maharashtra, Odisha and Uttar Pradesh highlights several critical drivers and barriers that influence their engagement and confidence in using digital technologies. Building women's trust in digital platforms is paramount for their empowerment and inclusion in the digital economy.

Mentoring and support from family: The involvement and support of family members, particularly males, play a significant role. Women often rely on male family members to guide them in using digital platforms securely. This support includes educating women about digital safety, including managing passwords or OTPs.

Perceived necessity and practical benefits: Women view mobile phones as essential tools for a variety of practical purposes. They use them for communication, staying informed about current events, learning new skills, and conducting business through digital platforms, all of which highlight their practical value and help build trust. As women recognize the necessity and benefits of financial technology apps, they often begin with small transactions, gradually gaining confidence through positive experiences. Additionally, cultural activities like listening to devotional songs and watching serials are woven into women's digital usage patterns, further influencing their trust in these platforms.

Positive experiences and reliability: Women's trust in digital platforms often stems from positive and reliable experiences. For example, consistent positive interactions with digital platforms contribute to maintaining trust despite occasional negative incidents. Incremental positive experiences with digital platforms encourage continued usage and trust. For instance, successful small transactions on financial apps increase women's confidence in these platforms. Trust in digital platforms is also shaped by community experiences. Positive feedback from peers who successfully use certain applications boosts trust, while reports of fraud and misuse deter women from using specific platforms.

COVID-19 pandemic: The COVID-19 pandemic acted as a catalyst for increased digital engagement. The need for online education prompted families to acquire smartphones, providing women, particularly young and adolescents girls, an entry point into the digital world.

Societal norms and family dynamics: Societal norms and family dynamics heavily influence women's trust in digital platforms. Concerns about societal norms and potential negative comments on social media often lead to restrictions on women's digital interactions by male family members. The communal nature of smartphone usage in families, where women often share devices with male members, further impacts their digital engagement and trust levels.

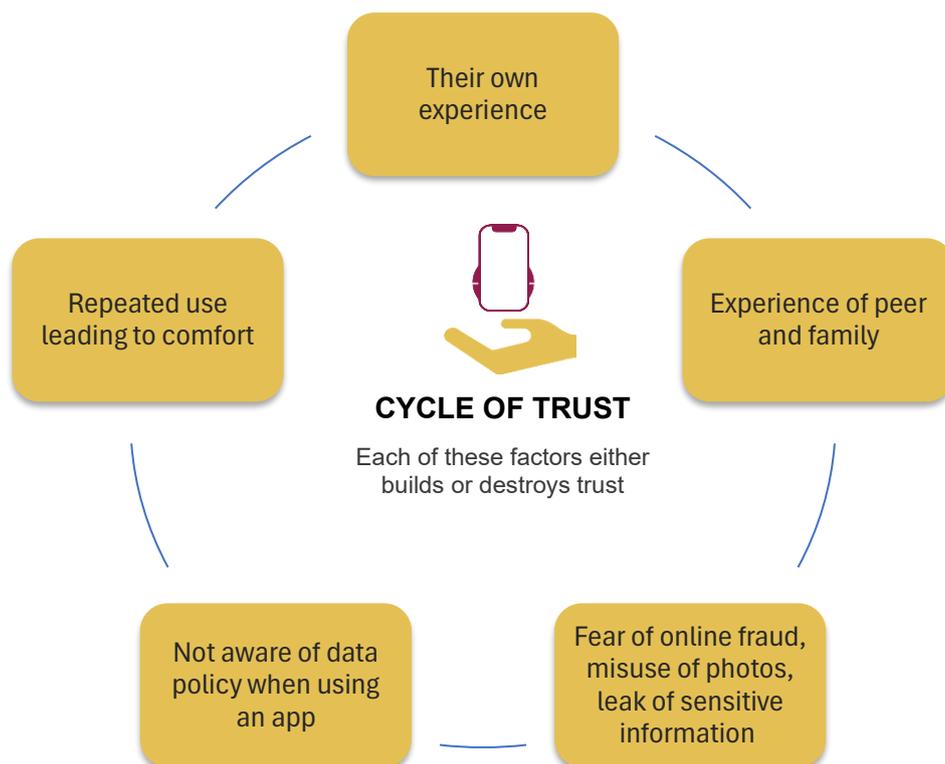
Safety and privacy concerns: Privacy and safety concerns are paramount. Incidents of financial fraud, cyberbullying, and exposure to inappropriate content significantly impact trust. Women and their families are wary of these risks, influencing their digital behavior and trust in digital platforms. Women prefer using

applications that ensure privacy and safety, such as Instagram and Snapchat, over platforms like Facebook, which are perceived as less secure due to incidents of misuse and fraud.

Economic condition of the family: Inadequate income and economic conditions contribute to limited access to personal smartphones and reliance on shared family devices, restrict women's ability to engage independently in the digital world. This economic dependency on male family members for digital access influences trust and autonomy.

Education and digital literacy: Education and digital literacy play critical roles. Women with higher levels of education and digital literacy are more likely to trust and effectively use digital platforms. Conversely, lack of education or digital skills can lead to apprehension and mistrust. However, personal agency and individual capacity to push the barrier are critical factors for continuing use of digital technologies.

Cultural attitudes towards technology: Cultural attitudes towards technology and women's roles also shape trust. Traditional views on women's use of technology, often seen as unnecessary or inappropriate, create barriers to trust and engagement. There is a need for a cultural shift towards viewing digital skills as essential for women's empowerment.



A Trust-Building Journey for Women Using Digital Tools

The trust-building journey for a woman engaging with digital platforms often mirrors her personal growth and learning process. It evolves through distinct stages, influenced by her socio-economic background, education level, family support, and exposure to digital tools.

Initial Hesitation: Many women start with skepticism, fueled by limited exposure, low digital literacy, or fears around privacy and online fraud. For some, shared access to devices with male family members restricts autonomy and exploration.

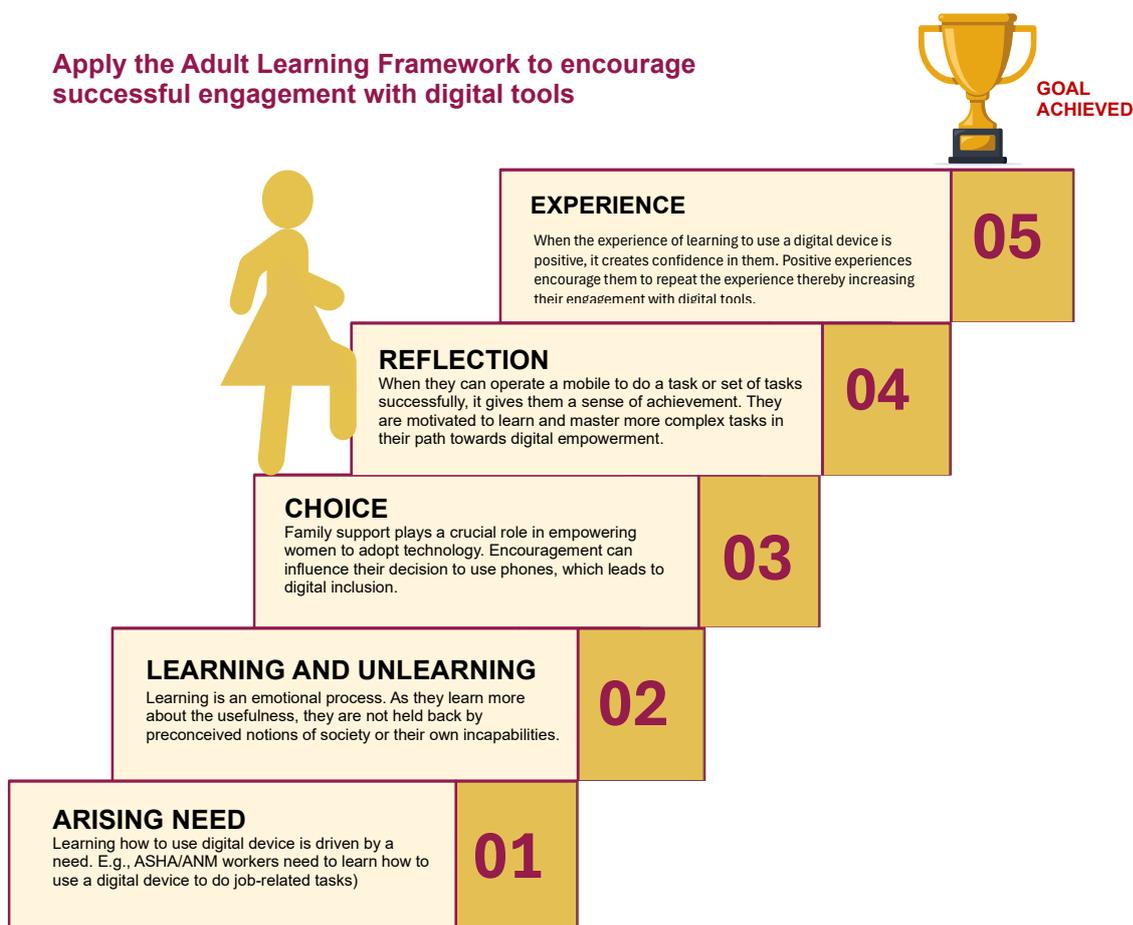
Incremental Learning: Family, especially children, and community groups often play a critical role in teaching women basic digital skills. For instance, women introduced to smartphones by Self-Help Groups (SHGs) or during the COVID-19 pandemic found increased confidence in their usage.

Practical Use and Benefits: Gradual exposure to the tangible benefits of digital tools—such as UPI payments or accessing healthcare information—builds trust. Women who gain positive experiences with these platforms tend to use them more frequently.

Overcoming Challenges: Social barriers, economic limitations, and cultural norms often create setbacks. For women without robust support systems or financial means, the path to digital trust can be rocky, requiring determination and resilience.

Empowerment Through Mastery: As women learn to navigate platforms independently, trust solidifies, empowering them to leverage digital tools for economic, social, and educational purposes. Examples include women using platforms like Instagram for secure communication or financial apps for small transactions.

Apply the Adult Learning Framework to encourage successful engagement with digital tools



Learning Digital Skills Follows Adult Learning Principles

The journey toward digital trust aligns closely with **adult learning principles**, which emphasize the purpose-driven and transformative nature of learning.

Purpose-Driven Learning: Women engage with digital tools because they see a direct benefit, whether it is managing household finances, accessing education for their children, or expanding small businesses. This intrinsic motivation is a hallmark of adult learning, driving women to overcome barriers.

Learning as Shedding the Old: Building trust in digital platforms often requires women to unlearn ingrained fears or societal stigmas about technology. This process, while liberating, can be painful highlighting the need for patience, supportive environments, and accessible learning resources.

Influence of External Factors: Women's financial stability, education, family support, and exposure shape their learning pace and success. Women with strong backgrounds and resources adapt more easily, while others face challenges but often persist out of a desire to not be left behind in a rapidly digitizing world.

Transformation Through Experience: Incremental successes, such as completing a safe online transaction or accessing a critical service, reinforce trust. This mirrors the **experiential learning cycle**, where direct experiences lead to reflection, conceptualization, and application.

The journey to digital trust for women is as much about building technical skills as it is about reshaping societal attitudes and individual beliefs. By aligning technological interventions with adult learning principles, we can create supportive ecosystems where women are encouraged to learn, adapt, and thrive. Digital platforms and apps designed with these principles—offering user-friendly experiences, community-driven support, and culturally sensitive content—can play a pivotal role in empowering women to navigate the digital landscape confidently.

In nutshell, building and nurturing women's trust in digital platforms requires addressing both the technological and socio-cultural barriers. Enhancing digital literacy, ensuring positive and reliable user experiences, and fostering supportive family dynamics are crucial steps towards achieving this goal. Improving access to affordable devices, ensuring online safety, and addressing socio-cultural barriers are essential steps toward this goal. Trust in digital platforms can provide women with opportunities for education, economic participation, and social connectivity, thereby fostering overall community development.

In Maharashtra, the state benefits from robust digital infrastructure and proactive government policies such as the SonChiraiya program that promote digital literacy among women. The implementation of SonChiraiya program by the active involvement of the government officials has motivated many women to aspire and fulfil those aspirations. The brand name is used for all products produced by the SHGs in urban areas to give them increased visibility and wider market access. This has initiated women to see the profit and exposure through online media and step forward to learn it. These measures significantly enhance women's trust and engagement with digital platforms. In states like Jharkhand and Odisha, they exhibit progress, albeit at a slower pace, with government initiatives aimed at improving digital access and literacy. While these initiatives are beneficial, their impact is often limited by other socio-economic

factors. These challenges are further compounded by systemic issues such as unreliable internet connectivity and the high cost of digital devices. In Jharkhand and Odisha, geographical barriers and lower socio-economic conditions exacerbate these limitations, reducing the reach and effectiveness of digital initiatives. In state like Odisha, community-driven digital literacy programs have created localized support networks for women. However, systemic challenges such as poverty and illiteracy continue to impede the widespread adoption of digital platforms. The CBOs and the government frontline workers have come together to educate women in using various online applications launched by the Government of Odisha, such as offering demos, and extending awareness and help till they become independent users. Similarly, in Uttar Pradesh, local efforts to promote digital literacy among women have shown positive outcomes. However, these efforts frequently encounter resistance due to prevailing conservative cultural norms.

Addressing these challenges requires collaborative efforts from multiple stakeholders, including government agencies, non-governmental organizations, community leaders, and private sector entities. By working together, stakeholders can implement targeted interventions that cater to the specific needs and contexts of women in different regions. This collaborative approach is crucial for creating a supportive and enabling environment where women can confidently navigate and benefit from digital platforms, leading to a more inclusive and equitable digital future.

What Can Be Done to Enhance Women's Digital Trust



Enhance Digital Literacy and Education

Conduct community-based orientation and training: Organize digital literacy workshops in local communities that focus on the basic features of smartphones, their usage, navigation, and safety protocols. Utilizing existing community centers and involving local leaders will encourage greater digital participation among women. Create women-only digital centers where women can learn, access the internet, and receive support in a safe environment.

Awareness campaigns on cyber safety: Launch campaigns to educate women on online safety, privacy settings, recognizing and avoiding scams, and reporting online harassment. Utilize various platforms, including mass media, local radio, and community gatherings. Establish ongoing digital literacy programs in collaboration with local NGOs and government agencies to ensure sustained education and support for women.

Integrate digital literacy into school curricula: Including digital literacy programs in schools ensures that young girls acquire essential skills early on. Encouraging women's participation in adult education programs specifically aimed at digital literacy will help build trust in digital platforms.

Leverage female role models: Utilize the influence of digitally literate women, such as frontline health workers (ASHA, ANM, and Anganwadi Workers) and SHG members, to mentor and train other women in their communities to enhance confidence and trust among them.



Address Societal and Cultural Barriers

Community engagement: Collaborate with community leaders and family members to shift perceptions regarding women's use of technology. Showcase success stories and emphasize the benefits of digital literacy for women's empowerment and community development.

Support groups: Establish peer support groups where women can share their digital experiences and challenges, learning and problem-solving together. This will also create a nurturing environment for women to discuss their digital concerns without fear of judgment.

Strengthen Digital Security and Privacy Measures

Robust reporting and grievance redressal mechanisms: Create and promote user-friendly reporting and grievance redressal systems for cases of online harassment and fraud. Ensure these systems are accessible in local languages and widely advertised.

User-friendly apps with security features: Promote the development and use of applications that prioritize user privacy and security. These apps should feature intuitive interfaces and strong privacy controls to enhance women's safety online.

Enhance Digital Infrastructure

Expand affordable network coverage: Improve internet and mobile network coverage in rural and underserved areas in an affordable manner to ensure consistent and reliable access. Partner with telecom companies and government initiatives to facilitate this expansion.

Public wi-fi initiatives: Set up public Wi-Fi zones in strategic locations such as markets, schools, and community centers to provide free or low-cost internet access for women.

Subsidize mobile devices: Providing subsidies or installment payment plans for purchasing smartphones, particularly targeting women from low-income families, could be beneficial. Collaborating with mobile companies to offer affordable devices can ease access. Introduce microfinance schemes specifically for women to facilitate the purchase of digital devices and internet packages.

Localized and inclusive Design: While smartphones offer features like speech-to-text and the ability to change the language to locally spoken ones, many women are unaware of these options and often struggle to use their devices due to the barrier of reading and writing in English. To address this, it is crucial to implement a localized and inclusive design that includes voice commands, video tutorials, and offline functionality, as well as content in regional languages and relatable scenarios.

Promote Financial Inclusion and Digital Financial Literacy

Digital banking education: Conduct training sessions focused on using digital financial services, including mobile banking, UPI payments, and online financial management. Emphasize building trust in digital financial transactions.

Safe financial practices: Educate women on safe practices for digital transactions, such as creating secure passwords, recognizing phishing attempts, and understanding financial fraud. Provide step-by-step guides and real-life examples during training sessions.



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Annexure 1 – Participatory Research Tools and Methods Used in the Study

Focus Group Discussions (FGDs)

FGDs were conducted to gather firsthand information and perspectives from various community groups. These discussions helped the research team build rapport with the participants and gain a preliminary understanding of the enablers, barriers, and perceptions surrounding women's trust in digital platforms.

Participatory Vulnerability Assessment (PVA)

PVAs were employed to delve deeper into the factors influencing women's trust in digital platforms. The following tools were used during the PVA sessions:

Daily Digital Activity Clock: To gain insight into the amount of time women spend on their phones in one day and the patterns of their usage, a daily digital clock mapping tool was employed. This tool not only assessed access and time spent on phones but also explored the physical spaces where women use their devices. Additionally, it facilitated a comparison of disparities in phone usage between women who own personal phones and those who do not. In this method, participants were asked to draw a 24-hour clock and fill in their daily routines, from the time they wake up in the morning until they go to bed at night. While drawing the clock, participants highlighted the hours of the day when they use their phones or have access to one (if they do not own a phone). This tool helped participants visualize how they spend their time and reflect on how little time they actually have in a day to use their phones. The daily digital clock tool was also used with adolescents, men, and LGBTQ community members, allowing for comparisons of daily phone usage across multiple groups.

Meri Digital Yatra (My Digital Journey): While it was important to understand the contexts and timing of individual device usage, it was equally essential to assess the paths to technology adoption in our exploration of digital platforms and their relationship with the community. For this purpose, the Meri Digital Yatra (My Digital Journey) tool was employed, primarily with adolescent boys and girls, as well as adult women. This tool enabled us to delve into the nuanced motivations and barriers surrounding individual engagement with technology—such as why and when a woman might choose to upgrade to a smartphone, how a boy discovers new apps or video games, or why a girl associates education with phones yet hesitates to seek or request her own device. This arts-based tool can be utilized with any group, though it is particularly effective with adolescents, as they are better able to creatively visualize and express themselves through art. Participants were encouraged to use drawings to represent their experiences, emotions, and aspirations related to digital trust. This creative activity facilitated non-verbal expression and provided insights into the participants' journeys through digital platforms, addressing themes such as access, capacity, choice, benefit, and perception.

Problem Tree Analysis and Ranking: This visual tool helped identify and analyze the root causes contributing to women's lack of trust in digital platforms. Participants explored the effects and consequences of distrust,

as well as potential solutions. The ranking exercise prioritized the most significant trust and vulnerability issues, enabling a focused approach to improving digital trust.

The Digital Clock and Digital Yatra tools were useful in capturing an understanding of individuals' connections with their devices (phones), usage patterns, and journeys in adopting technology. The Problem Tree Analysis is a tool that investigates why the adoption and use of technology vary among different members of a community. Its purpose was particularly to capture reflections related to gender differences. The community's reflections were collated and analyzed according to the framework. The Problem Tree Analysis with women was used to delve deeper into the core issues of low usage and adoption of digital platforms. Guided questions prompted participants to reflect on their roles in perpetuating stereotypes and influencing community behaviors. This tool was invaluable for understanding the factors behind women's distrust of digital platforms. The activity allowed participants to share their perspectives on acceptable and unacceptable practices related to digital trust, providing insights into societal norms and expectations.

Mirroring: The Mirroring tool operates on the principle that it is a natural tendency in society to mirror—meaning to repeat or adopt—what we hear and see, whether through shared experiences, language, or behaviors. The more time we spend with others, the greater the likelihood that members of a group or community will share similar beliefs and attitudes, which in turn influences and shapes the societies we create and maintain. The Mirroring tool empowers a community to recognize the power it holds to determine the pathway of change that is most beneficial for everyone involved.

Key Informant Interviews (KIIs)

KIIs were conducted with relevant stakeholders, including community leaders, government officials, and experts in digital literacy and technology, to gain additional insights and perspectives on the research topic.

Sample Size and Demographics

The study employed purposive sampling to select participants who could provide valuable insights into digital trust issues. The sample included individuals from diverse socio-economic backgrounds, age groups, occupations, castes, and communities, ensuring a comprehensive understanding of the intersectional factors influencing digital trust. The study engaged a total of 332 women, 178 men, 217 adolescent girls, and 80 adolescent boys across the four states.

The following table summarizes the number of FGDs, PVAs, and KIIs conducted in each state:

State	FGDs	PVAs	KIIs
Maharashtra	14	19	5
Jharkhand	26	17	7
Odisha	18	17	9
Uttar Pradesh	42	17	6
Total	90	70	27