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Empowering The Elderly People Through Digital Literacy: Viksit Bharat's Initiative

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Abstract

The Viksit Bharat vision focuses on inclusive development, in the context of which digital empowerment is a major cornerstone of the socio-economic development. The elderly citizens are one of the most susceptible targets in this digital transition as they are usually challenged by technological literacy, access, and trust towards the digital platforms. The chapter discusses the importance of digital literacy in empowering the elderly, particularly by increasing their capacity to embrace and successfully utilize mobile payment applications and associated digital products and services. The study by relying on secondary sources and empirical insights explores the way digital literacy programs can reduce the generation gap in technology adoption, enhance financial inclusion, and the quality of life of the elderly. The results indicate that the elderly people are becoming more enlightened on the advantages of digital tools, but the lack of skills and confidence is still a critical challenge. Enhancing digital literacy by providing specific training, easy-to-use technologies and favourable policies is thus important.

Keywords: Viksit Bharat, Mobile payment, Digital literacy, Elderly people.

1. Introduction

The Viksit Bharat vision focuses on inclusive development with digital empowerment as one of the key drivers of socio-economic development. In this respect, older individuals constitute a high-risk group of population, which tends to be overlooked during the digital adoption process. Even though India has had impressive development in terms of internet penetration, mobile connectivity, and financial digitization, its older citizens struggle with the issues of digital literacy, knowledge deficit, and reluctance to adopt the new technologies (HelpAge India, 2022).

The presented study is especially topical as the aging population of India is expected to reach 194 million people by 2031 (UNFPA, 2023), and it is a necessity to include the aging demographic into the digital economy so that they could be socially integrated and financially self-sufficient. Digital literacy is relevant to this process in both the ability to provide older adults with skills to use mobile data devices and online services as well as enable them to get involved in governance, health care and financial services.

This chapter is aimed at investigating how Viksit Bharat initiatives on digital literacy can empower the elderly citizens by alleviating the technological awareness, access, and confidence gaps. It emphasizes the need to design age friendly digital environments, carry out specific training, and offer inclusive policy frameworks to meet the special needs of the elderly citizens. In this way, the chapter complies with the national vision of creating a digitally empowered community with no population group being left behind, in particular, the elderly population.

1.1 Background and Context

Theoretical Context

Digital empowerment of elderly populations can be understood through the lens of digital literacy and inclusive technology adoption frameworks. While models like UTAUT2 explain individual adoption behavior, digital empowerment extends beyond adoption—it emphasizes sustained participation, confidence, and independence in using technology (Venkatesh et al., 2012; Ali et al., 2023). For elderly citizens, awareness of digital tools combined with skill-building leads to greater self-efficacy, reduced dependency, and improved quality of life (Chee, 2024).

India's rapid digital expansion under *Digital India* has significantly increased smartphone penetration and mobile payment adoption, with nearly 90% of internet users accessing digital financial services (Statista, 2023). However, elderly participation remains limited, with less than 10% of senior citizens regularly engaging in online financial transactions (HelpAge India, 2022). Himachal Pradesh, chosen as the study context, has one of the fastest-growing elderly populations in the country, with 13.5% of residents above 60 years (Census of India, 2011; Economic Survey of Himachal Pradesh, 2023). Although the state has high tele-density and internet penetration, older adults often face digital exclusion due to lack of training, confidence, and awareness.

The Government of India has introduced several programs to enhance digital literacy, such as the *Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA)* and the *National Digital Literacy Mission (NDLM)*, which aim to provide ICT skills across rural and semi-urban households (Meity, 2022). At the state level, Himachal Pradesh has actively promoted e-governance and digital services, but elderly-specific training initiatives remain limited. NGOs like HelpAge India have attempted to create awareness among senior citizens, yet the lack of customized interventions continues to hinder elderly empowerment through technology (HelpAge India, 2022).

2. Literature Review

2.1. Elderly digital-literacy challenges

Older adults face a set of interrelated barriers when learning and using digital technologies. Cognitive and sensory declines slower information processing, memory limitations, reduced vision and hearing impair the speed and ease with which seniors pick up new digital skills (UNFPA, 2021; Wu, 2024). Psychological factors such as technology anxiety, low self-efficacy, and heightened fear of fraud reduce willingness to experiment with mobile apps, especially financial applications (Yang, 2023; Chee, 2024). Empirical reviews of the Indian context find a persistent digital divide: lower ICT adoption among older cohorts, wide rural–urban variation, and scarce age-cohort specific interventions (systematic review, 2024). Practical skill gaps (e.g., using touchscreens, entering OTPs/PINs) and lack of exposure to ongoing updates in app UI/UX are repeatedly documented as major obstacles to sustained use (HelpAge India, 2023; HelpAge India annual report, 2024).Interventions for elderly digital inclusion must address cognitive accessibility, reduce anxiety through hands-on training, and build task-specific skills (e.g., payments, OTPs) rather than generic computer literacy alone (Wu, 2024; HelpAge India, 2024).

2.2 Digital literacy as a driver of social and financial inclusion

Being digitally literate is becoming essential for financial inclusion which enables people to access digital payments and decrease transaction costs (Ravikumar,2022). Besides training programs have been demonstrated to cause improvement in not only financial behavior but also self-efficacy and social connectedness among older adults (Lee et al. 2022). Nevertheless, it is possible that being digitally literate is not enough to end exclusion. Affordable devices, stable connectivity, and meaningful interventions should also be a part of sustainable inclusion and be able to foster trust, including awareness of frauds and privacy protection (Miller and sharma, 2022).

2.3 Globally and Indian attitudes to elderly training programs on digital technologies.

In India, PMGDISHA (Report 2023) and other massive programs have broadened base but lack specific attention to the seniors. According to a policy brief report by IMPRI (2024), pilot projects conducted locally in rural India where the content is tailored to the elderly generation and community institutions are used have a considerable effect on digital inclusion. Pilot projects have a better success rate in cases where the training materials are derived to meet the needs of elderly learners plus the device/data support and community institutions to implement the training. The above findings imply that national initiatives such as Viksit Bharat should be equipped with age sensitive curriculum and location specific models of delivery to bridge the digital divide of the rural elderly.

2.4 Role of Government/Initiatives on Viksit Bharat.

Activities of the nation and non-governmental organizations have a critical enabling role in closing the gaps between awareness and skills. India's policy ecosystem from *Digital India* to more

recent Viksit Bharat visions prioritize digital access, literacy, and inclusive services (NITI, 2024). Targeted schemes such as PMGDISHA/National digital literacy efforts and state-level e-governance rollouts provide infrastructure and basic training but have limited elderly-specific tailoring; evaluations and NGO reports call for focused programs for seniors (MeitY / PMGDISHA literature; HelpAge India reports 2023–2024). HelpAge India's digital literacy programs have demonstrated scalable models (community workshops, peer trainers) that reduce fear and improve transactional competence among older adults (HelpAge India, 2024). The Viksit Bharat policy discourse explicitly identifies inclusive digital access and capacity building as priorities for a developed India vision (NITI, 2024).

While national frameworks provide essential infrastructure and policy commitment, effective elderly empowerment requires (a) age-friendly curriculum design, (b) local delivery channels (senior centres, gram panchayats), and (c) integration of awareness campaigns about financial safety and fraud prevention (HelpAge India, 2024; NITI, 2024).

3. Research Questions

1. To identify key barriers that older individuals encounter in attaining digital literacy?
2. In what way does Viksit Bharat's digital literacy campaign assist older adults and how successful is this program?
3. What is the effect of increased digital literacy on the socioeconomic activities of elderly people?

4. Research Objectives

1. To Examine the difficulties elderly people in terms of learning digital capabilities.
2. To assess the impact of Viksit Bharat digital literacy initiative for the elderly.
3. To recommend best practices to improve and scale digital literacy interventions among elderly

5. Research Methodology

This study followed a quantitative survey-based design to examine the challenges elderly people face in learning digital skills and to assess the impact of the Viksit Bharat digital literacy initiative. A structured questionnaire was administered to 300 elderly respondents (aged 50 years and above) across urban, semi-urban, and rural regions of Himachal Pradesh. The questionnaire consisted of three sections: Demographic Profile (age, gender, education, income, and location). Digital Skills Self-Assessment (comfort with smartphones, online services, social media, and digital payments) measured both pre-training and post-training feedback and perceptions on training effectiveness. The collected data were analysed using descriptive statistics and percentage change analysis. Pre–post comparisons were presented through tables and graphs for better clarity.

6. Analysis and Findings

6.1 Examine the Difficulties Elderly People Face in Learning Digital Capabilities

Before the training program, the majority of participants reported low levels of digital literacy. As shown in Table 1, only 35% were comfortable using smartphones, 28% could access online services, 22% engaged in social media, and just 18% had confidence in using digital payments.

Table 1: Pre-Training Digital Skills among Elderly Respondents (N=300)

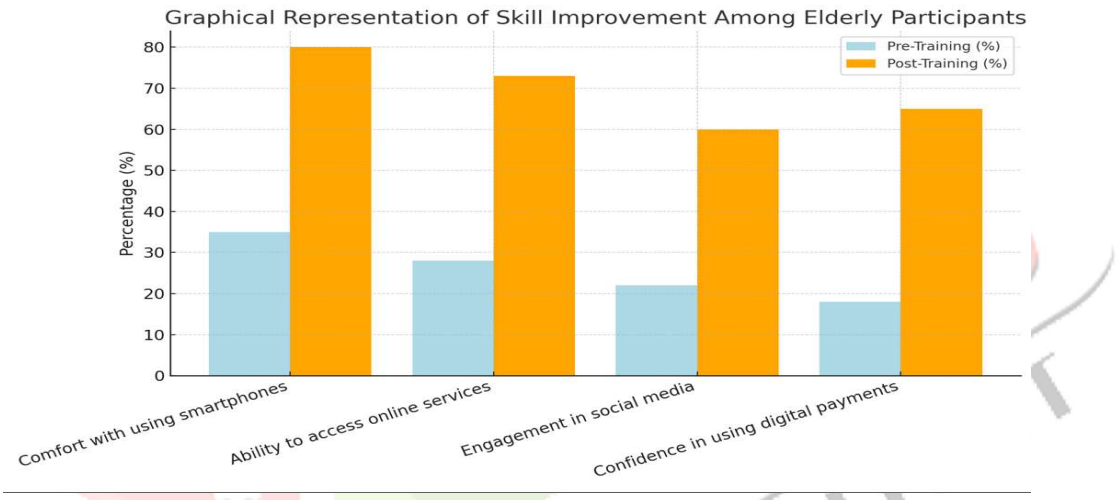
Digital Skills Area	Pre-Training (%)
Comfort with using smartphones	35%
Ability to access online services	28%
Engagement in social media	22%
Confidence in using digital payments	18%

6.2 Assess the Impact of Viksit Bharat Digital Literacy Initiative for the Elderly

Post-training results demonstrated substantial improvements across all digital skill areas. Comfort with smartphones increased from 35% to 80%, ability to access online services from 28% to 73%, social media engagement from 22% to 60%, and confidence in using digital payments from 18% to 65%.

Table 2: Pre-Training vs Post-Training Comparison

Digital Skills Area	Pre-Training (%)	Post-Training (%)	Improvement (%)
Comfort with using smartphones	35%	80%	+45%
Ability to access online services	28%	73%	+45%
Engagement in social media	22%	60%	+38%
Confidence in using digital payments	18%	65%	+47%



6.3 Recommend Best Practices for Improving and Scaling Digital Literacy Interventions

Based on survey results and training outcomes, the following best practices are suggested Localized and Simplified Training Sessions in local languages with pictorial instructions. Peer and Family Involvement Younger family members as trainers/mentors. Repetition and Hands-on Demonstrations Frequent practice builds memory retention. Security Awareness Teaching fraud protection and safe digital practices. Community-Based Training Models Village panchayats, SHGs, and schools as training hubs. Blended Learning Offline workshops supplemented with simple mobile tutorials or videos.

7. Discussion

The findings align with previous studies (Alam et al., 2022; Gupta & Rani, 2022), which highlighted that elderly individuals often struggle with digital exclusion due to low confidence, lack of awareness, and limited access to training. However, the post-training improvements in this study support the argument that structured initiatives like Viksit Bharat bridge the digital divide. Furthermore, integrating banks, local governance institutions, and community organizations under the Viksit Bharat

framework can strengthen awareness and adoption of mobile payment services. Therefore, Viksit Bharat program is not a literacy program but a power tool of change to the old people.

8. Policy Implications

Policy wise, contextualized and elderly-friendly training programs are essential as highlighted by the results. Programs such as Viksit Bharat and Digital India need to go beyond infrastructure building to focus on human-centric building capacity especially among the vulnerable age groups. Policymakers can make the digital transformation more inclusive by localized training in local languages, encouraging learning among peers, and developing trust in digital transactions.

Moreover, financial institutions, technology companies, and local government organizations need to coordinate and create easy to use applications and awareness programs to suit the elderly. There should also be in place policy frameworks that incorporate continuous support mechanisms like digital kiosks and helplines so that there is sustained engagement. Such programs carried out on a countrywide scale would not only narrow the digital divide but would also enable the older citizenry to actively engage in the digital economy of India thereby aiding the vision of Viksit Bharat 2047.

9. Conclusion

This paper aimed to find out the difficulties elderly persons have in becoming digital citizens, evaluate how Viksit Bharat digital literacy program has worked, and provide recommendations on how to apply digital interventions on a wider scale. These results give a good indication of the idea that though seniors might not be good at using smart phones, online services, and mobile payments in the very beginning because they lack awareness, cognition, and trust, a carefully designed digital literacy training can help them increase their skills and confidence. The post-training improvements across all skill areas particularly a 47% increase in confidence with digital payments underscore the transformative role of targeted interventions. In this way, digital literacy is not merely a technical but a pathway to social and financial inclusion.

In conclusion, this study highlights that digital literacy is the cornerstone of elderly empowerment in the digital age. By linking awareness, skill-building, and behavioral intention, the research provides evidence-based recommendations for policymakers and practitioners to foster a digitally inclusive society where no age group is left behind.

10.Limitations and Future Research Directions

Despite the useful insights generated, this study has certain limitations. First, the data was collected from a single state (Himachal Pradesh), which may limit the generalizability of findings to other regions of India with different socio-economic and cultural contexts. Second, the study relied on self-reported survey responses, which may be influenced by social desirability bias, especially when elderly respondents report improvements in skills or confidence. Third, the study assessed short-term training outcomes, but

it did not track long-term sustainability of digital literacy or actual usage of mobile payments beyond the training period. Building on the findings, future research can adopt the following directions,

Longitudinal Studies tracking elderly participants over time to assess whether digital literacy gains are sustained to regular mobile payment usage. Comparative Regional Studies Generalizing the results to other states by comparing it to Himachal Pradesh with varying degrees of digital infrastructure and literacy. Combining Psychological Factors In this paper, the researcher will discuss the impact of trust, perceived risk, and technology anxiety on the adoption of digital payments among the elderly concerning the constructs of UTAUT2. Role of Intergenerational Learning of exposure of the family members (younger generations, in particular) on the levels of the elderly confidence and mobile app adoption. Impact Evaluation of Policy Interventions Conducting systematic evaluations of *Viksit Bharat* and *Digital India* programs to measure their long-term effectiveness for elderly inclusion. Design-Oriented Research Exploring how mobile payment apps can be redesigned with elderly-friendly interfaces, such as simplified language, larger icons, or voice-based navigation.

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