ESCAP
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Integration, Innovation and Sustainability: A Shared Agenda for Population Ageing

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Technology, Artificial Intelligence, and Population Ageing

Session B1: Bridging the Digital Divide – Digital Inclusion & Policy for Older Persons

Presentation on:

From Digital Access to Digital Agency

Towards Age-Inclusive Digital Ecosystems through Multi-Stakeholder Partnerships

Experiences and Lessons from India



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HelpAge India | Fighting isolation, poverty, neglect

HelpAge India has been focused on the mission over last 48 years

Mission: To work for the cause and care of **disadvantaged older persons** and to improve their **quality of life**

Thematic verticals/interventions: Healthcare | AgeCare | Livelihoods & Resilience | Research & Advocacy

Reach: National presence; Reaching **2 million plus directly**; **90% poor; 75% rural; 65% women**



Approach: Working towards mainstreaming elder cause – aspiration to steer transformational change through

Serving elders in need (direct benefit services)

+ Strengthen system based solutions (stakeholder partnership)

+ Shape policies & mindsets (research and advocacy)



Digital transformation in India – at speed and population scale

DIGITAL INDIA MOVEMENT

- **Digital Public Infrastructure base across the country**
  - Population 1.48 billion | 300 million Households (HH) | 10% Older Persons, rising to 20% by 2050
  - Connectivity: 86% HH have a smartphone & low cost internet/data access; 1 bn Internet subscribers
- **Digital Services**
  - Payments: 20bn+ UPI payments/ month
  - E-governance push | Digital Health Mission| Growing Age-Tech
  - Some targeted benefits for older persons : Online life certificate for pension using face recognition
- **Access infrastructure**
  - Fibre optics network reaching rural areas
  - *CSC network – village based, serving communities | reaching nearly 90% of villages*

DIGITAL – GATEWAY TO LIFE, DEVELOPMENT & PARTICIPATION

Digital systems are increasingly becoming gateways to essential aspects of life: government services, healthcare, financial transactions, communications and social participation. **Digital participation** is increasingly a prerequisite for full participation in society.

Digital infrastructure expanding rapidly; But who participates and who does not?

Digital India
Power To Empower

CSC
Your Trusted Neighbourhood Kiosk



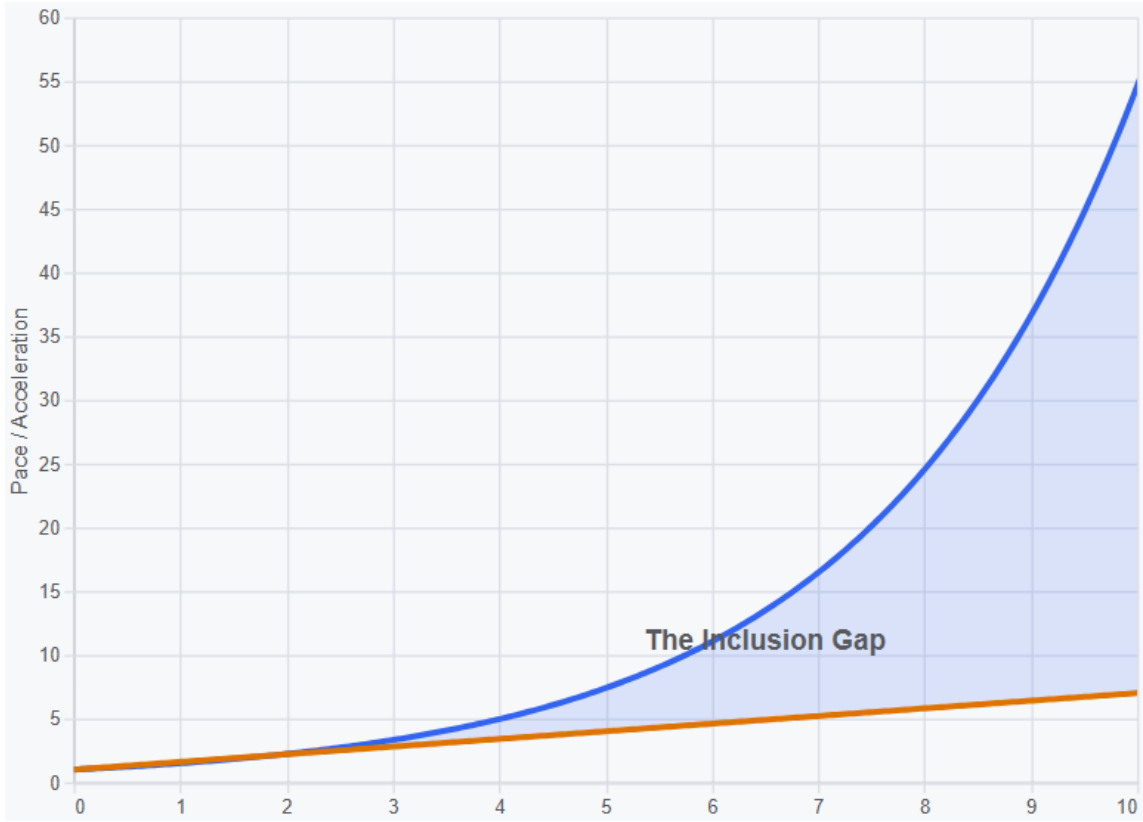
Digital revolution is moving faster than its Age inclusion

Pace of Inclusion << Pace of Change

The widening gap between these trajectories is the age-inclusion gap

Digital divide amongst older persons

- India digital ecosystem: 86% households have a smartphone & internet
- Against that: **41%** of older respondents owned a smartphone (in HelpAge India's 2025 urban study*); **13%** used computers and the internet
- As per a 2024 study, only ~20% felt confident/ comfortable to use; ~35% with help & assistance; and ~45% did not
- Use was mostly for entertainment, information & messaging (35%); More value added services not used: banking & utilities (~15%); Health Apps (~8%)



HelpAge India 2025 urban multi-city study; not directly comparable with national household indicators.

The divide is not one divide – The digital divide mirrors and can amplify existing inequalities

Several vulnerable segments – unequal impact within older population

RURAL POPULATION

- 70% living in rural areas; higher poverty rates; lower literacy; regional language preference
- **15-20% direct smartphone access** (HelpAge India 2024 study), versus 40-50% amongst urban; 75% possible HH access plus, *but HH access ≠ personal access ≠ independent use (even more for rural older women)*

OLDER WOMEN

- Digital-device access: **48% older men vs 33% older women**; 5% lower confidence level (HelpAge India 2024 study)
- Across LMICs, women remain 12% less likely than men to use mobile internet (GSMA Gender Gap Report 2026)
- Low participation at digital literacy programs of HelpAge India

ADVANCING AGE GROUP

- 70+ group: Declining functional ability and digital use complexity
- Sensory, cognitive, mobility, accessibility challenges

Those who have the most to gain from digital access may also face the greatest barriers to it.

These disadvantages intersect. **An older rural woman** with limited income and literacy doesn't experience four separate divides. She experiences them simultaneously.

Access is not enough: Solve for the key barriers, with ecosystem lens

- Non-use should not be mistaken for unwillingness or lack of interest. Across our urban and rural experience, we see curiosity and willingness to learn.
- *Have we created the conditions (opportunity, support) to participate?*
- **Access** --> **Capability --> Use --> Agency**

ACCESS	CAPABILITY	MEANINGFUL USE	AGENCY
Device + Connectivity *I have access*	Skills + Confidence + Safety *I know how, and can do myself*	Purpose + Benefit *It works for what matters to me*	Choice + Autonomy + Participation ***I have choice and control***
Closing the gap through a combination of : Personal + Household+ proximate/community access (CSC centres in rural areas)	Custom learning/ pedagogy + Continued support + open (patient) space *Cyberscams is a confidence derailer*	Relevant services + usable interfaces (UI/UX) + tangible benefit Graduate to higher value services (not just entertainment; e.g. In telehealth, UPI payments) ***High potential in Health & Care***	User independently or with chosen support + exercise informed choice & control + human/offline options (especially in essential services - pensions, healthcare, banking, welfare or identity)
Eco-system role to support, enable and incentivise			

HelpAge India – Building Digital Agency through Multiple Pathways

Initiative	Approach	Lesson
Digital Literacy Programs (Solving for skills & capability)	Hands-on workshops undertaken through the network of **Senior Citizens' Associations (OPAs);** reaching 50K every year	**Pedagogy matters: pace, patience, language, repetition, hands-on learning**
Digital Safety Programs (Solving for safety, trust & confidence)	Specific curriculum on fraud/scam awareness and safer use; high interest and demand; **Google grant**	**Trust is not an add-on to digital literacy. It is a condition for adoption (also could be the big derailer); Industry could be partner**
Digital 'GuruCool' (Solving for learning support, confidence & connection)	An **intergenerational partnership** model involving school students and older persons; students as "digital gurus" plus the magic of two-way interaction & sharing	**Human bridges accelerate digital bridges. Schools & students as partners**
Digital Empowerment Initiative/Centres (Solving for rural access and meaningful use)	Community-based access **(Elder SHGs base)**, linked with livelihoods & essential services – healthcare, social security entitlements; linkages with **ecosystem players such as CSCs** and partnership with CSC Academy	**Connect older persons to existing community assets & networks; build on existing access point or asset; *Financial-Insurance-Banking sector a key stakeholder***

Technology + Human Connection | Find a Champion Partner | Digital financial inclusion (Rural) a priority

I would be very happy to learn how to operate AI. I don't mind paying fees but AI is the next generation. You have to be very conversant because today many messages from bank, they are all AI generated

I am a volunteer in the digital literacy programme. I can teach others how to use mobile, how to make calls, how to save contacts. Just like my grandparents, I have a relationship with them. I really like talking to them. They ask me questions and I tell them. Then they bless me



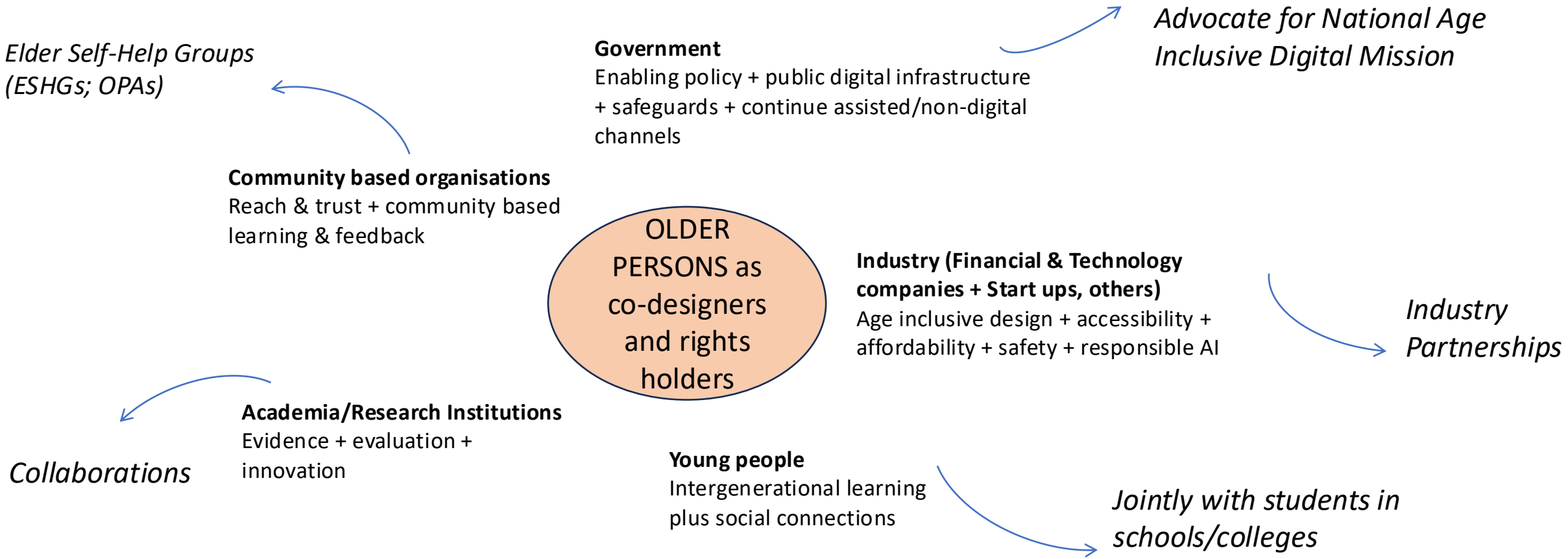
I feel very scared to even touch any link on my phone…what if I make a tiny mistake, then all that hard earned money will also go. You know, your entire life you have struggled for it, accumulated all wealth. It can go in one shot if you are not mobile savvy.





Accelerating Inclusion Requires Multi- stakeholder action

- No single actor can close a divide created by an entire ecosystem.
- The challenge is not to make older persons fit the digital ecosystem. **It is to make the digital ecosystem fit a society of all ages**
- Several good practices from the region to learn from



The AI Question and Older Persons

- If an older person struggles with today's app-based interface, what happens when tomorrow's interface is increasingly AI-mediated, and integrated into digital tools & services?
- Could AI narrow the divide, or create a new one?

New Possibilities
Voice | Language | Simpler Interfaces | Accessibility | Personalisation

New Risks
AI literacy | Trust | Misinformation | Privacy | Bias| Loss of human interface



Early signal from a Rural Older Person AI Upskilling PILOT
Project grant from EY via HelpAge International*

Voice and language may help overcome some traditional interface barriers, enabling older persons to interact more directly with AI

Focus on making AI practical, accessible and closely connected to everyday, practical needs e.g. healthcare, agriculture, livelihoods related, government services



* Digital Champions (ToT) led Community workshops for training older persons in rural areas at HelpAge India Elder Self-Help Group select locations (4100 older persons; 100 villages)

From Digital Access to Digital Agency

Accelerate inclusion, at the pace of digital change; prioritise segments being left behind
Design for agency, not simply access
Act as an ecosystem, with older persons at the centre

The challenge is not to make older persons fit the digital ecosystem.
It is to make the digital ecosystem fit a society of all ages.

Thank you !







Fighting isolation, poverty, neglect