



# Transforming Gender Roles and Economic Empowerment in the Digital Era

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**Abstract:** This research paper explores the intersection of gender and economic empowerment in the rapidly evolving digital landscape. As technology breaks down global barriers, it raises the question: how are these changes impacting economic opportunities and outcomes for men and women. This study employs a “mixed methods” approach, combining quantitative analysis of large data sets with qualitative insights from interviews and case studies. The findings reveal that while digital technologies offer vast platforms for women to pursue economic opportunities, significant obstacles remain, including unequal access to the digital space, skill gaps, and socio-cultural barriers. Ultimately, the paper discusses policy recommendations to leverage the potential of Information Communication and Technology (ICT) for promoting economic equality.

**Keywords:** Gender, Economic Empowerment, Digital, Equality

## 1. INTRODUCTION

The digital era has brought tremendous benefits to global economies, revolutionizing how people participate in economic activities. Initially,

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technology was seen as a great equalizer, offering economic empowerment regardless of gender. However, this perspective oversimplifies a complex reality. While digital technologies have unlocked new opportunities, they have also intensified existing inequalities. Gender disparities in economic participation and outcomes have long been a focus of concern for policymakers, researchers, and activists. Despite significant progress over the past few decades, women continue to face barriers in accessing the economy, including unequal access to education, financial resources, and labour market opportunities. These challenges remain persistent in the digital age, prompting critical questions: How can we better understand the intersection of gender, technology, and economic empowerment? And how does the digital economy influence gender dynamics, reshaping the broader landscape of economic equality? And this paper aims to explore the complex interconnections between gender, economic empowerment, and digital technologies. It will examine how digital tools and platforms are transforming women's economic status, investigating both the factors driving these changes and the persistent challenges. The analysis is grounded in relevant literature, quantitative data, original data analysis, case studies, and interviews. The study's contribution lies in its potential to inform evidence-based policies and strategies for narrowing gender gaps in the digital economy. In this context, it is essential to consider the gender dimensions of digital empowerment, as there is increasing recognition among governments, agencies, and businesses of the need for inclusive economic growth. By addressing the intersection of gender, technology, and the economy in the twenty-first century, this paper offers valuable insights into fostering gender equity in the digital age.

## **2. ECONOMIC EMPOWERMENT THROUGH GENDER EQUALITY**

Economic empowerment encompasses more than just income and employment; it also involves access to resources, the ability to make informed choices, and control over one's economic future. (Kabeer 2012) defines women's economic empowerment as "the process whereby those who have been previously denied this ability by the environment gain the ability to make strategic life choices." Like men, women have the right to make significant life decisions. This convenient definition of agency or empowerment is especially relevant when

exploring the impact of information and communication technologies (ICTs) on enhancing women's economic opportunities. There is substantial evidence of significant gender gaps in various forms of economic activity, which are measured in diverse ways. While many women have achieved higher education, a considerable gap persists in economic participation and opportunity. Women, on average, earn 37% less than men for comparable roles worldwide, and these disparities are complex, involving behavioural factors, legislative barriers, and the availability of resources (Global Gender Report, 2021).

### **2.1. How the Digital Revolution Is Transforming the Economy**

The emergence of various digital technologies in the 21st century has profoundly impacted global economies, leading to the creation of new markets, the reinvention of existing ones, and even altering the very nature of work. As (Castells 2010) suggests, we find ourselves in an era known as “the network society,” where all socio-cultural and economic processes are mediated by information and communication technologies. This digital transformation has opened new avenues for economic participation across virtually all sectors, often bypassing traditional barriers to access. However, the benefits of digital growth have not been distributed equitably. This disparity is commonly referred to as the “digital divide,” which highlights differences in both access to and utilization of ICTs in communication, both between and within societies. (Park 2017) argues that bridging these digital gaps is no longer solely about addressing the root causes; rather, it involves a nuanced understanding of societal contexts. He asserts that technology itself plays a crucial role in sophistication, as access to advanced forms of communication alone does not guarantee economic engagement.

### **2.2. Gender Roles in the Digital Economy**

As new technologies emerge and spread across different economic sectors, researchers have examined the resulting gender dynamics. According to (Huyer and Sikoska 2003), information and communication technologies (ICTs) can serve as powerful tools for women's economic development, offering them new opportunities in business, market access, and flexible working arrangements. The increasing popularity of e-commerce and its enabling technology the internet has particularly empowered women to start and expand businesses from home,

allowing them to balance work and family responsibilities while avoiding the challenges associated with mobility. However, some scholars caution against viewing digital empowerment as a universal solution. (Gurumurthy2004) argues that gender-based inequalities persist in cyberspace and may even be more pronounced in certain areas. For instance, there are notable disparities in digital skills, cyber-harassment, and economic participation that affect different genders uniquely. Additionally, (Hargittai2002) highlights the "second-level digital divide," which indicates that even when access to technology is equal, variations in skills and usage patterns can lead to unequal outcomes.

### **2.3. Policy and Intervention Frameworks**

Recognizing the technical potential of digital technologies to promote gender-balanced societies, many international organizations and individual countries have developed various policies and strategic models. The United Nations Sustainable Development Goals highlight gender equality (Goal 5) and advocate for all forms of innovation and development (Goal 9), emphasizing the need for targeted strategies to enhance women's participation in the digital economy. Initiatives like the EQUALS Global Partnership, launched by the International Telecommunication Union (ITU) alongside other UN agencies, focus on closing the gender gap in the digital divide by addressing issues related to skills, access, and leadership in technology. However, evaluations of such programs, such as those conducted by (Buskens and Webb 2009), suggest that effective implementation requires a more contextualized approach. This approach must not only rely on technological solutions but also take into account the deeply rooted structural inequalities that persist. The literature presents a complex and thought-provoking landscape of gender relations and economic empowerment in today's information age. While there is significant potential to leverage digital technologies to boost women's engagement in the economy, this potential is accompanied by numerous challenges that must be addressed. This research aims to examine the inequities at the intersection of gender, technology, and economic development in contemporary society.

## **3. METHODOLOGY**

This study employs a mixed-methods framework to explore the relationship between gender, economic empowerment, and digital technologies in depth.

This approach allows for an analysis of both overarching trends and specific details by integrating quantitative and qualitative research methods.

### 3.1. Quantitative Analysis

#### *Data Sources*

The quantitative component of this study draws on several large-scale datasets:

Secondary data gathered from the World Bank Gender Data Portal provides a comprehensive repository of sex-disaggregated information on various indicators related to economic engagement and digital access across different regions and time periods. The International Telecommunication Union (ITU) ICT Indicators Database offers a comprehensive overview of the access to and use of Information and Communication Technologies (ICT), emphasizing gender-specific data whenever available. And the Global Findex Database, developed by the World Bank, is a collection of databases that tracks the usage of financial services, including digital financial services, among adults across more than 140 countries.

#### *Statistical Analysis*

We employ various statistical methods to analyse the relationships among gender, digital accessibility, and economic performance:

- **Descriptive Statistics:** Central tendencies and dispersion measures are used to study gender disparity in digital divide and economic indicators of different countries and regions
- **Correlation Analysis:** Pearson's correlation coefficients are calculated for the purpose of assessing the relationships between digital access indicators and women's economic empowerment indicators.
- **Regression Analysis:** In order to investigate the relationship between women's economic outcomes and digital access and skills, socioeconomic variables are included in multiple regression models.
- **Time Series Analysis:** We look at the variations and stasis in the gender dissimilarities of digital access and economic indices in the last ten years.

For this analysis we used SPSS and STATA for the best results.

## 3.2. Qualitative Research

### *Case Studies*

We conduct comprehensive case study analyses of five distinct strategies or programs aimed at enhancing women's economic empowerment through digital technologies. These cases have been selected to represent various geographical regions and their diverse approaches to development.

An online shopping portal for women's businesses, with focus on India; A course for enhancing technological skills among women in Brazil; A proposal aimed at addressing the gender digital divide in the European Union; An incubator focused on women owned technology businesses, based in the UAE; A cashless banking service in the rural regions of Kenya

For each case, we examine the program materials, conduct interviews with various stakeholders, and, when feasible, observe the program firsthand.

### *Semi-Structured Interviews*

To gain a deeper understanding of the diverse experiences and perspectives of individuals, we conduct the following semi-structured interviews:

Thirty women entrepreneurs are actively involved in digital platform businesses across the selected case study countries; fifteen public servants are working on gender and digital economy policies; ten scholars and researchers specializing in gender and technology from international organizations. Interviews are preferably conducted in person or via video calls, with audio recorded and transcribed for analysis."

### *Qualitative Data Analysis*

The thematic analysis approach is employed to examine qualitative data gathered from case studies and interviews. Using NVivo software, the data is coded and organized to uncover common themes and patterns related to the opportunities, challenges, and strategies for women's economic empowerment in a digitalized world.

## 3.3. Ethical Considerations and Limitations

This research examines and applies pertinent ethical ideas to uphold the dignity and wellbeing of the persons concerned. All individuals contacted for this study were fully apprised of the research aims and the intended use of the

information supplied. Consent was obtained before to participating in any interview. Participants are guaranteed anonymity by using codes and excluding identifying information from research materials.

## 4. RESULTS

This section presents the key findings from our quantitative and qualitative analyses, organized around the main themes that emerged from the research.

### 4.1. Quantitative Findings

#### *Global Trends in Digital Access and Gender Gaps*

An analysis of the ITU ICT Indicators Database shows that gender gaps in digital access persist across different regions, though there are notable variations in their extent.

India has slipped 28 places in the World Economic Forum’s Global Gender Gap Report 2021 and is now one of the worst performers in South Asia. It is now ranked 140<sup>th</sup> among 156 nations.

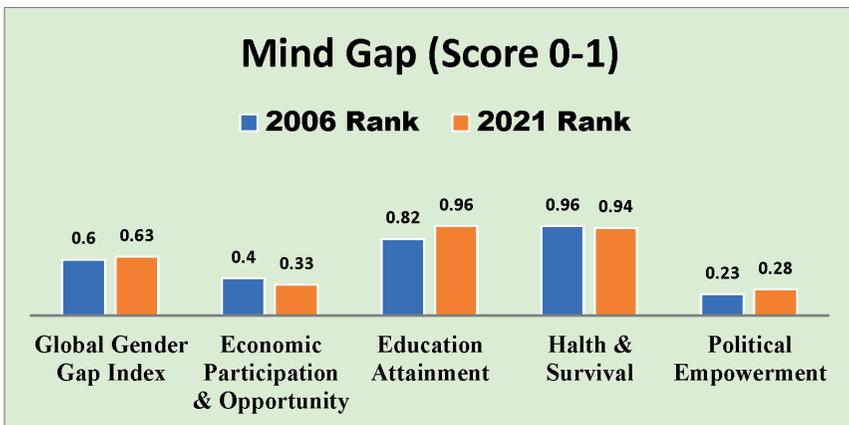


Figure 1: Global Gender Gap in Internet Usage (2021)

Sources: World Economic Forum

\*Figures Closer to 1 indicate greater parity between men and women

Figure 1 highlights the gender gap in internet usage across key world regions as of 2021. The data reveals a significant disparity in digital inclusion, with certain areas experiencing considerable obstacles in providing equal access to the internet for women.

### ***Correlation between Digital Access and Economic Indicators***

Analysis of World Bank and ITU data reveals significant correlations between women's digital access and various economic indicators:

**Table 1: Correlation between Women's Internet Access and Economic Indicators**

<i>Economic Indicator</i>	<i>Correlation Coefficient</i>	<i>p-value</i>
Labour Force Participation	0.68	<0.001
Entrepreneurship Rate	0.57	<0.001
Wage Gap	-0.42	<0.001
Financial Account Ownership	0.73	<0.001

The analysis reveals a clear and significant relationship between the use of the internet by women and the participation of such women in the labour force given  $r=0.68$ ,  $p<0.001$  and ownership of a financial account where  $r=0.73$ ,  $p<0.001$ . Entrepreneurship rates have a moderate positive correlation ( $r = 0.57$ ,  $p < 0.001$ ) whereas there is also a moderate negative correlation with wage gap as captured by  $r = -0.42$ ,  $p < 0.001$ , thus affirming that women with greater access to the digital space have smaller wage inequality.

### ***Regression Analysis: Influence of Digital Competencies on Economic Results***

Regression studies were conducted to investigate the relationship between digital skills and women's economic results. In this instance, women's income (log transformed) was designated as the dependent variable, whereas several independent factors included digital skills score, education level, age, and urban/rural location. The score on the digital skills scale was derived from survey answers evaluating the respondent's proficiency in various digital tasks, including both fundamental activities (such as using email) and advanced ones (such as coding).

The results of the regression analysis are presented in Table 2:

**Table 2: Regression Results Impact of Digital Skills on Women's Income**

<i>Variable</i>	<i>Coefficient</i>	<i>Standard Error</i>	<i>t-statistic</i>	<i>p-value</i>
Intercept	7.245	0.182	39.808	<0.001
Digital Skills Score	0.312	0.028	11.143	<0.001
Education Level	0.186	0.015	12.400	<0.001
Age	0.009	0.002	4.500	<0.001
Urban Residence	0.153	0.037	4.135	<0.001

The regression model accounts for about 47% of the variation in women's income ( $R^2 = 0.472$ ). The main results include: Data Skills Score affects income significantly and positively ( $\beta = 0.312$ ,  $p < 0.001$ ). This indicates that if you enhance digital skills by one unit, to the extent the other factors are held constant, income will increase by 31.2%. Education Level also gives a statistically significant positive impact ( $\beta = 0.186$ ,  $p < 0.001$ ), which reiterates how formal education is relevant together with digital skills. Age and Urban Residence also have a smaller but still positive impact on income in effect.

The results demonstrate significant economic advantages of digital skills for women, irrespective of other critical characteristics such as education and location.

## 4.2. Qualitative Findings

Our qualitative research, comprising case studies and interviews, revealed several key themes regarding women's experiences with digital technologies and economic empowerment.

### *Prospects Developed by Digital Technologies*

**Favourable Work Settings:** Many respondents noted that digital platforms enabled remote employment and flexible hours, therefore fostering a balance between professional and familial responsibilities. E-commerce enabled me to establish a company while attending to my young children. I may operate my internet store during their naptime or after they retire for the night. - Entrepreneur, India

**Ability to Explore New Customers:** The advent of digital platforms is often cited as a means of expanding the client base in both national and global contexts. "Social media marketing has enabled me to acquire customers nationwide." My crafts have transitioned from local production to national marketing of contemporary crafts. Artisan, Brazil

**Economic Participation:** The development of mobile banking services and digital payment systems purportedly enhanced women's freedom and improved their access to services. M-Pesa has revolutionized the whole landscape. I may accept payments directly, secure funds in safe locations, and get minor loans. It has compelled me to oversee my money. Proprietor of a small business, Kenya

### **Persistent Challenges**

Despite these potential, many impediments to full involvement in the digital economy emerged:

**Social and Cultural Norms:** In some contexts, societal conventions and gender roles inhibited women's active engagement with technology. In our locality, a stereotype persists that associate's technology with male competence. Certain homes restrict their female members from expending time on the internet. Instructor in digital competencies, Indian Village

**Online Harassment and Security Concerns:** Concerns around online abuse and privacy were apprehensions voiced by some women entrepreneurs, which, in some respects, restricted their engagement with digital platforms. Upon initiating the online sale of my wares, I received unsettling messages. This makes me apprehensive about expanding my company online. Online retailer, United Arab Emirates

**Access to Devices and Internet:** Cost and infrastructural factors were seen as prohibitive, particularly in underdeveloped locations. Smartphone may be prohibitively expensive, making the purchase of internet data similarly exorbitant. For women in this community, consistent internet connection is too costly. Community Leader, Kenya

**Digital Skills Gap:** A number of respondents, especially women in rural areas and older age demographics, said that they lacked the requisite skills to use the current technology options. I acknowledge that online goods sales provide advantages; yet, I struggle to man oeuvre through the system. The whole situation is very complex, and I am apprehensive about making a mistake. A vendor in rural Brazil

**Efficient Intervention Techniques:** Insights and research gathered from interactions with relevant government officials and programs. Leaders proposed many recommendations aimed at advancing the digital economic empowerment of women:

**Cost Effective Access Programs:** Initiatives that promote collaboration among government entities, non-governmental organizations, and private sector enterprises in the provision of affordable gadgets and internet connection have mitigated barriers to access. "Exalt the Lord!" She states that the initiative Digital Access for All, which provides steeply subsidized smart phones and

internet services to economically disadvantaged women, has significantly improved internet access and use among the intended female demographic. Director of an NGO in India.

***Gender-sensitive meaning of policies:*** Gender-specific measures targeting disparities in digital access and utilization of digital technology have fostered the development of more gender-equitable digital economies. The current national digital plan includes a section on women's digital inclusion, with specified aims and actions. Women's participation in the digital economy is advancing. Policymaker, European Union

***Mentoring and linking:*** Initiatives that connect women entrepreneurs with mentors and provide access to support networks have fostered self-confidence and ongoing encouragement. "Engaging in the online platform that facilitates mutual counseling among members has proven to be highly beneficial. I have successfully navigated challenges due to the guidance of women who have previously excelled in business. Their recognition of my contributions has facilitated the development of my business. Technology entrepreneur, United Arab Emirates.

***Dedicating programming for digital skill improvement:*** Programs that integrate advanced skills training specifically for women, conduct sessions exclusively for women at suitable times, and provide training pertinent to women's entrepreneurial endeavors yield superior participation and performance results. "Our mobile digital skills workshops, meticulously tailored to align with the daily routines of women, have proven to be highly popular and effective". Program Manager, Brazil.

These qualitative findings contextualize and enrich our quantitative conclusions, emphasizing the intricate interaction of variables affecting women's economic empowerment in the digital era.

## 5. DISCUSSION

Both qualitative and quantitative study results, individually and together, demonstrate the difficulties inherent in the relationship between gender, digital technology, and economic empowerment. This chapter integrates the findings and examines their implications in relation to the literature and broader trends.

### ***The Digital Divide: A Significant Advantage***

Our quantitative study reveals very severe gender disparities in access to digital technology, varying in extent across various areas, with the most pronounced issues in Africa and Arab States. The (GSMA 2020) survey found that women from low and middle-income countries were 20% less likely to use mobile internet compared to their male counterparts. The persistence of a digital gender gap underscores the existence of cultural and economic constraints that inhibit women's access to and utilization of portable data technology, notwithstanding the increase of digital infrastructure. Moreover, the geographical inequalities in the digital gender gap illustrate that a uniform strategy to digital inclusion is inadequate. (Sey and Hafkin2019) assert that measures effective in one place may not be applicable to another due to variations in infrastructure, cultural habits, or economic conditions. The current research emphasizes the need for tailored answers that acknowledge the reality of women encountering various socioeconomic challenges.

### ***Digital Competencies: A Crucial Catalyst for Economic Results***

Furthermore, our regression analysis underscores a significant valuation of digital skills among women, illustrating the importance of digital literacy in the contemporary workforce. Research by the (International LabourOrganization2019) elucidates why digital skills are among the most coveted qualifications for women in the digital economy. The interviews elucidate the current disparity in digital abilities, particularly obvious among older women and those in rural areas. This divide impedes women's active participation in the digital economy and may exacerbate existing economic inequality. (Mariscal et al. 2019) assert that the risk of a 'second-level' digital gap is legitimate, since the ownership and utilization of digital resources do not guarantee economic equality among users owing to disparities in digital skills and use patterns.

### ***The Dual Nature of Digital Platforms***

Focus group conversations with women entrepreneurs revealed that the inclusive design of digital frameworks significantly enhances mobility and access to new markets without incurring extra expenses related to geographical

location. This aligns with the 'liberating potential' of digital technology in commerce, as articulated by (Nguyen et al. 2020), who noted that e-commerce facilitated women's transcendence of cultural obstacles in market participation. Among the interviews, some expressed apprehensions over their experiences with online harassment and security issues. These concerns are significant and relate to the issues highlighted by (Gurumurthy and Chami2017) on the perpetuation of offline gender discriminatory behaviors in online environments. These challenges remain pertinent and highlight the need for comprehensive frameworks of digitalization, including access, skills, security, and digital rights.

### ***The Function of Policy and Interventions***

The examination of effective intervention tactics reveals the need for gender-sensitive policies aimed at women's economic empowerment and multifaceted intervention approaches. The suitability of targeted training in digital skills, mentorship, and access programs aligns with the best practices outlined in the World Bank's Women, Business and the Law 2021 study. The efficacy of gender-responsive policy frameworks seen in our instances supports the argument for top down techniques, since these approaches may foster environments favorable to women's participation in technology. This substantiates the assertion of (Sorgner et al. 2017) that certain policy measures are necessary to attain gender parity in the digitization processes.

### ***Inter-sectionality and Digital Empowerment***

Primarily, our research focused only on gender; nevertheless, the qualitative results indicate that digital exclusion is interconnected with other characteristics. Age, geographic environment (rural or urban), and socioeconomic level were identified as key factors of women's digital engagement. This aligns with the concept of 'intersectional digital exclusion' proposed by (Robinson et al. 2020), which contends that we must recognize the interplay of many forms of socioeconomic disadvantage inside the digital realm.

### ***Prospective Pathways and Ascendant Trends***

Current trends indicate many forecasts that will support or refute the argument for gender and economic empowerment in the technological era.

- The progressive use of artificial intelligence and innovative automation methods may prove to be a double-edged sword for women's economic contributions, hence requiring continual modifications in skills and regulations.
- Technological advancements, such block chain and decentralized finance (DeFi), may improve financial inclusion and economic empowerment; nevertheless, if not implemented correctly, they may result in new forms of digital isolation.

Given these changes, it is evident that the digital economy is very dynamic; thus, more study and adaptive policy measures are essential to ensure technology serves as a facilitator of gender parity rather than a discriminatory instrument.

## **6. CONCLUSION**

There are still obstacles that prevent women from properly utilising digital technology, despite its promise to revolutionise their economic participation. In countries across Africa and the Arab world, women are far less likely than males to have access to the internet and even fewer to be proficient with digital tools. The relevance of investing in women's digital literacy is shown by the favourable impact of women's digital competences on their economic results in digital economies. Problems that women have offline (such as insecurity and social vices) manifest themselves online in a similar way. Legislation that supports digital safety and rights, sponsorship and mentorship programs, inexpensive digital tools and services, and focused digital skills training are all examples of effective solutions. Digital projects should be designed by stakeholders and policymakers with gender equality in mind, taking into account factors such as accessibility, security, content, and skills. Inclusive platforms, individualised coaching, and financial backing can all help women become more successful digital entrepreneurs. To safeguard women against cyberbullying and to defend their rights in the digital space, stronger legislative frameworks are required. In order to inform policy and guarantee equitable digital inclusion, it is necessary to invest in the gathering and utilisation of gender-disaggregated data. Gender equality can only be achieved by full participation in digital transformation; excluding women from this process impedes larger social and economic progress.

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