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## Digital and Tech Inclusion: Leveraging Digital Public Infrastructure (DPI) for Greater Access to Finance, Markets, and Skills

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Digital Public Infrastructure (DPI), also known as the India Stack, serves as a powerful enabler for women-led development (Nari Shakti) under the Viksit Bharat @2047 vision. DPI consists of open, interoperable, and scalable digital systems built as public goods. Key layers include Aadhaar (digital identity), UPI (Unified Payments Interface), Jan Dhan accounts, Account Aggregator (AA) framework, ONDC (Open Network for Digital Commerce), and supporting tools like DigiLocker. These systems deliver presence-less, paper-less, and cash-less services, significantly reducing barriers for women, especially in rural and semi-urban areas. By providing seamless access to finance, markets, and skills, DPI helps millions of women in Self-Help Groups (SHGs) transition from informal or unpaid work to formal entrepreneurship and ownership. This directly supports initiatives like Lakhpati Didi and contributes to raising the Female Labour Force Participation Rate (FLFPR) while building an inclusive \$30–40 trillion economy.

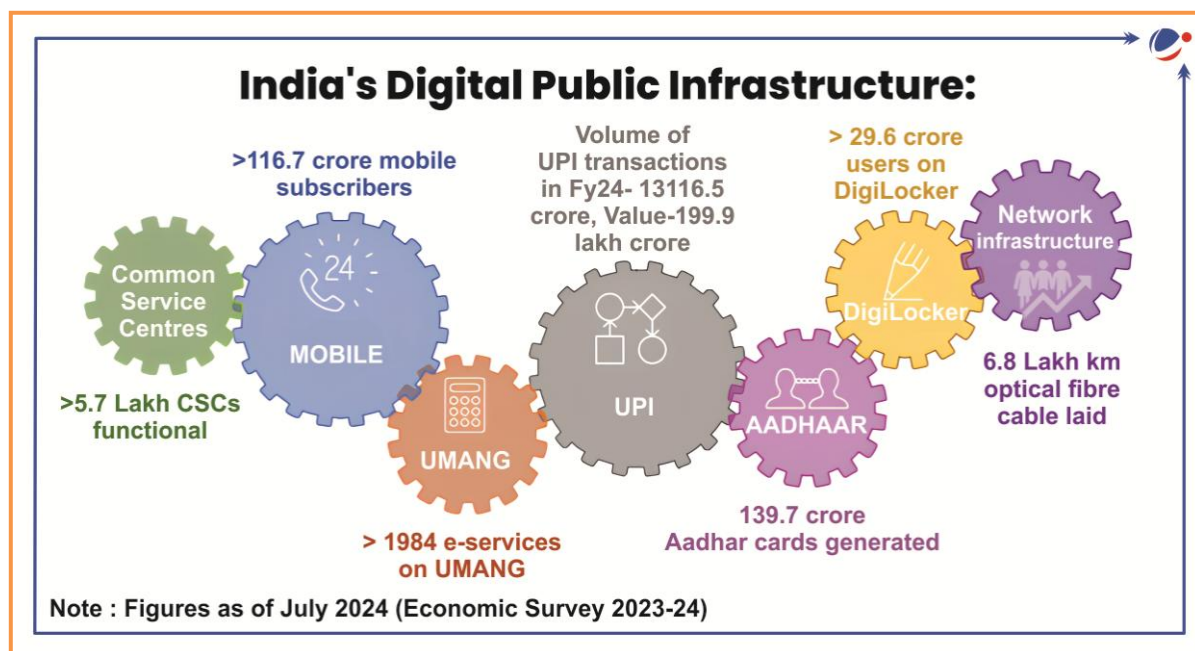


### Access to Finance through DPI

DPI has transformed women's financial inclusion by creating a strong foundation of identity, banking, and data-driven credit.

- **Aadhaar + Jan Dhan (JAM Trinity):** Aadhaar provides unique digital identity to over 1.4 billion people. Combined with **Pradhan Mantri Jan Dhan Yojana**, it has enabled opening of more than 55 crore bank accounts, with a significant share linked to or benefiting women (especially rural/semi-urban). Women can now receive direct benefit transfers (DBT) for schemes like PM Ujjwala and Matru Vandana without leakages, and build formal savings and transaction histories.
- **UPI:** UPI processes billions of transactions monthly (e.g., 21.70 billion transactions worth over ₹28.33 lakh crore in January 2026). For women SHG members and micro-entrepreneurs, it enables instant, low-cost (often zero) payments and receipts via mobile apps. This builds digital footprints essential for credit assessment and reduces risks associated with cash handling.

- **Account Aggregator (AA) Framework:** This consent-based system allows secure sharing of financial data (bank accounts, insurance, pensions) across institutions. For SHG women, integrating group savings and transaction records with AA shifts lending from collateral-based or group-guarantee models to cash-flow and performance-based credit. It makes women "financially visible" to formal lenders, enabling faster loan approvals, larger ticket sizes, and personalized products. As of late 2025, the AA ecosystem had over 2.61 billion accounts enabled and 252.9 million users linked, with growing potential for SHG integration.



These tools formalize women's economic activities, support collateral-free loans under **PM Mudra Yojana** and **Stand-Up India**, and help move women from high-interest informal borrowing to institutional credit.

### Access to Markets via DPI and SHE-Marts

Limited market reach has long been a challenge for women producers. DPI, especially **ONDC**, combined with new initiatives, addresses this effectively.

- **ONDC:** As an open, interoperable e-commerce network, ONDC allows small sellers, including women-led SHGs and enterprises, to list products without high platform fees or dependency on large marketplaces. It enables national (and potentially global) buyer access, better price discovery, and direct connections. Many women-led businesses and SHGs have been onboarded, helping them sell handicrafts, food products, textiles, and agro-goods beyond local markets.
- **SHE-Marts (Self-Help Entrepreneur Marts):** Announced in the **Union Budget 2026-27**, SHE-Marts are community-owned retail outlets set up within cluster-level federations of SHGs. Managed by women, these marts strengthen branding, expand market access, and support sustainable enterprises. They represent a shift from credit-linked livelihoods (Lakhpati Didi) to full enterprise ownership, where women manage the entire supply chain.

SHE-Marts function as **phygital** models — physical stores that also serve as digital fulfillment centers integrated with **ONDC**. This allows rural women to sell locally while fulfilling online orders nationally, improving margins and creating secondary employment (e.g., store managers). The initiative uses enhanced and innovative financing instruments and builds on the success of over 10 crore women linked to SHGs under **DAY-NRLM**.

Additional support comes through **GeM (Government e-Marketplace)** and its **Womaniya** initiative, which enables women-led enterprises and SHGs to supply directly to government buyers.

## Access to Skills and Capacity Building through DPI

Digital inclusion extends to skilling and human capital development:

- Digital platforms under **Digital India** and **Skill India** deliver online courses in digital literacy, e-commerce, financial management, and emerging technologies (e.g., **Namo Drone Didi** for drone operation in agriculture).
- SHG women receive targeted training for **ONDC** onboarding, business apps, UPI usage, and digital financial literacy as part of **Lakshpati Didi 2.0** and SHE-Marts rollout.
- Multilingual tools (e.g., **Bhashini**) and AI-driven chatbots help overcome literacy and language barriers, providing personalized skilling recommendations.
- The **e-Shram** portal registers unorganized workers (with high female participation) and links them to skilling opportunities and social security.

These efforts reduce time poverty (by simplifying service access) and prepare women for quality jobs in sunrise sectors while building confidence in using digital tools.

## Synergies and Impact in Women-Led Development

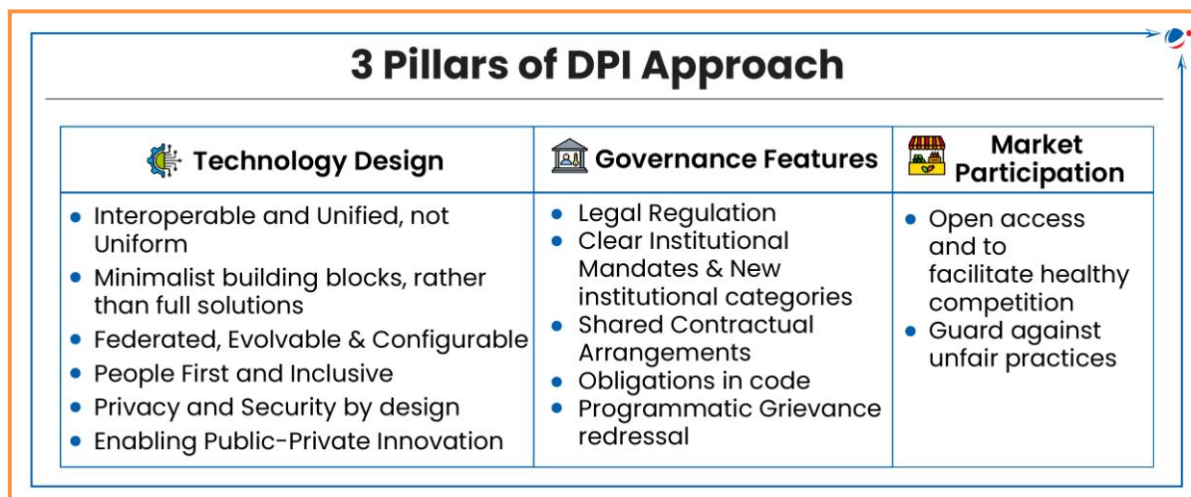
DPI creates powerful synergies:

- **Finance + Markets:** UPI and AA build creditworthiness, while ONDC + SHE-Marts provide outlets to utilize that capital productively.
- **Markets + Skills:** Training for digital commerce and retail management turns SHG members into entrepreneurs.
- Overall, these reduce the digital gender divide, formalize women's work, and create multiplier effects on household nutrition, education, and community resilience.

Recent developments (as of early 2026) show strong momentum:

- SHE-Marts launched as a key Budget 2026-27 initiative to empower rural women entrepreneurs.
- Continued expansion of UPI and ONDC, with growing participation of women-led businesses.
- Focus on integrating SHG data with AA for better credit access.

## Conclusion



By leveraging DPI, India is ensuring that technology works for women — turning them from beneficiaries into active leaders in the economy. This digital-tech inclusion is essential for achieving inclusive, sustainable growth under **Viksit Bharat 2047**, where **Sashakt Nari** drives national progress.