



The Digital Crossroads: MAHARASHTRA'S JOURNEY TOWARDS INCLUSIVE DIGITALIZATION

Digitalisation is rapidly reshaping economies, governance frameworks and daily life. It is transforming how people work, produce, commute and communicate. India, as the world's most populous nation and the largest democracy, has significantly impacted the pace & adoption of digital technologies. Within this digital wave, Maharashtra has played a pivotal role as India's third most populous state

and a major economic powerhouse. With approximately 126 million residents, accounting for 9.1% of the national population as suggested by the Economic Survey of India 2024, the state has made remarkable progress in embedding digital infrastructure & services across governance, education, healthcare and finances, amongst others. The impact of digital technologies has been both transformative & beneficial across sectors.

A State-wide Digital Push

Maharashtra's digital transformation has been fuelled by proactive, state-wide visionary initiatives by the state government in e-governance, education reforms and technology-enabled healthcare. Working in line with the "Digital India" vision of the Hon'ble Prime Minister of India, Shri Narendra Ji Modi, the Hon'ble Chief Minister of Maharashtra, Shri Devendra Ji Fadnavis, has spearheaded a multi-pronged process of digitizing the state's economy through targeted interventions and policy reforms such as the IT & ITES Policy 2023, Maharashtra State Data Policy 2024, amongst others. Alongside these measures, the state has entered into various MoUs to ensure that governance services & schemes are fully digital & accessible online, with the Chief Minister, *'emphasizing that these initiatives will enhance efficiency, strengthen public trust and contribute meaningfully to realizing the PM's National vision of Digital India'*.

Platforms such as Aaple Sarkar for public grievance redressal, real time tracking of services through the Right to Services portal and WhatsApp based FIR registration, amongst others, have significantly improved transparency & citizen engagement.

In healthcare, telemedicine platforms are increasingly being used to provide remote consultations, making vital medical services accessible to underserved areas. The education sector is also seeing a digital revamp. Platforms like Digital Infrastructure for Knowledge Sharing (DIKSHA) and Pradhan Mantri e-VIDYA (PM eVIDYA) are central to this effort, supported by the state

government's initiative to distribute over 1.5 million tablets to schoolchildren, as reported by the Times of India article on July 16, 2015.

Digital financial inclusion is accelerating; as per Press Information Bureau release on July 20, 2025, the Unified Payments Interface (UPI) reached 491 million users across India, processing transactions worth over ₹24 lakh crore. This milestone reflects the proactive digitalisation and the deep digital penetration in various areas of state.

Maharashtra's leadership, helmed by the Hon'ble Chief Minister, has enabled the state to overcome major barriers to digital adoption, leading to the state ranking as third in terms of internet penetration at 70% as of September 2024, according to the Internet and Mobile Association of India (IAMAI) - Kantar, Internet in India 2024 report.

The Urban & Rural Digital Divide

Yet, a persistent divide between urban & rural areas continues to challenge the inclusivity of this digital progress. Despite this progress, the benefits of digitalization are not evenly distributed. While Maharashtra ranks third in internet penetration, there is immense scope for growth catalysation by bridging the digital access gap prevalent between urban & rural areas.

The Telecom Regulatory Authority of India's (TRAI) 2025 report suggests that India has a total of approximately 1,200.80 million telecom subscribers, of which approximately 666.11 million (about 55.5%) are in urban areas and 534.69 million (about 44.5%) are in rural areas.





Several regions in Maharashtra still lack reliable mobile network coverage. The absence of local language interfaces continues to hinder adoption. This reflects a need for infrastructure, digital awareness and skill development initiatives. As digital services grow more complex, the need for intuitive & localized solutions, coupled with sensitisation, becomes critical.

Opportunity Amid Disparity

These gaps present a vast opportunity, as Maharashtra has a target for achieving a US\$1 trillion digital economy by 2030. According to the Internet in India 2024 report by Internet and Mobile Association of India (IAMAI) and Kantar, *'the number of active internet users in the country reached 886 million in 2024, with rural areas comprising 55% of the total user base. The report further projects that this number will surpass 900 million by 2025, driven by affordable data access and the growing availability of content in Indian regional languages.'*

The shift to a tech driven economy is also reshaping labour markets. With the disruptions of the pandemic and geopolitical tensions now receding, digitalization is emerging as a key factor in enhancing productivity & resilience. Increasing use of internet connected devices and remote work models has changed how people engage with employment. For rural populations, bridging the digital gap is essential not just for accessing services, but for participating in a modern & flexible workforce and providing employment.

Closing the digital divide between urban & rural communities holds the key to unlock immense economic & social opportunities across India. This vision is evident in transformative initiatives backed by the state leadership such as the proposed Artificial Intelligence (AI) University in Mumbai (*Indian Express*,

February 2, 2025), the Golden Data Project (*Indian Express*, May 9, 2022) and ongoing efforts to extend high speed internet connectivity to rural areas. ***These programs aim not just to digitize processes, but to democratize access and opportunity.***

The Road Ahead

To maintain global competitiveness and digital inclusion, Maharashtra holds tremendous opportunities by building affordable, user-friendly digital infrastructure, especially in its underserved regions. Therefore, not only infrastructure but robust digital literacy campaigns, community based training programs and the development of intuitive platforms for first time users. The state's digital journey has so far been marked by innovation, ambition and resilience. However, the next phase may enhance focus on driving equity. In order to bridge the equity gap, Maharashtra, through its progressive & decisive leadership, can establish a national benchmark for inclusive digitalization. The state can lead as the exemplar by making digitalisation reach the last mile and empower every individual by ensuring that every citizen, regardless of location or background, can participate in and benefit from the digital economy.

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