

# The impact of digital disruption on social inequality: Challenges and opportunities for social work practice

Joy Anwuri Osian-Gabriel

Department of Social Development, Delta State Polytechnic, Ogwashi Uku, Nigeria. Email: [iglowsinger@gmail.com](mailto:iglowsinger@gmail.com)

## ABSTRACT

Digital disruption, characterized by the rapid integration of digital technologies across industries, has significantly impacted social inequality. While technological advancements offer opportunities for economic growth and innovation, they also exacerbate social inequalities, particularly for marginalized populations. This paper explores the challenges posed by digital disruption on social inequality, such as the digital divide, exclusion from digital services, and labor market displacement. It highlights the role of social workers in mitigating these challenges by advocating for digital literacy programs, promoting equitable digital policies, and adopting innovative service delivery models. Case studies demonstrate how digital tools have both hindered and helped reduce inequality, emphasizing the importance of strategic interventions. The paper concludes with recommendations for social work practice and policy, stressing the need for collaboration between social workers, policymakers, and tech companies to ensure inclusive digital practices. By addressing digital inequality through these approaches, social workers can play a critical role in ensuring that marginalized groups are not left behind in the digital age. The future of social work lies in leveraging technology to promote social justice and equitable access to resources, fostering inclusive digital environments that support vulnerable populations.

## Keywords:

Digital disruption; Social inequality; Digital divide; Social work; Digital literacy.

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## 1. INTRODUCTION

Digital disruption refers to the rapid transformation that occurs when new digital technologies fundamentally alter existing business models, social structures, and ways of life. These disruptions are driven by innovations such as artificial intelligence (AI), blockchain, big data, the Internet of Things (IoT), and cloud computing, among others, which reshape industries, economies, and societies. While digital disruption offers vast opportunities for growth and innovation, it also presents significant challenges, particularly for those who are marginalized or disadvantaged. According to Christensen (1997), disruptive innovation is characterized by technologies or processes that fundamentally alter or displace established norms, which often creates winners and losers in the economic and social spheres. Social inequality, on the other hand, refers to the uneven distribution of resources and opportunities across various social groups, often based on factors such as income, race, education, gender, and geographic location. These inequalities manifest in disparities in access to healthcare, education, housing, and economic mobility. Social inequality is a persistent issue, and digital disruption has the potential to both exacerbate and mitigate these inequalities. In the context of digital disruption, social inequality is often most visible through the digital divide—the gap between individuals who have access to and can effectively use digital technologies and those who cannot. This divide frequently mirrors broader social and economic disparities, as disadvantaged groups are often the least likely to have access to high-speed internet, smartphones, or digital literacy programs. According to Van Dijk (2020), the digital divide is not only about access but also about the ability to utilize digital tools in meaningful ways that can lead to economic and social empowerment. Digital transformation is reshaping societies in profound ways, from how people communicate and access information to how they work and interact with government services. As digital technologies become more embedded in daily life, the opportunities for growth and advancement multiply. However, not everyone benefits equally from these changes. The link between digital transformation and social inequality is becoming increasingly clear, as technological advances often leave behind those who are already marginalized. Brynjolfsson and McAfee (2014) argue that while digital technologies have the potential to drive unprecedented economic growth, they are also leading to increased income inequality as they disproportionately benefit highly skilled workers while displacing low-skilled jobs.

One of the most significant ways in which digital transformation exacerbates inequality is through labor market disruptions. Automation and AI are replacing many traditional jobs, particularly those held by low-income workers, and creating new roles that require advanced technical skills (Autor, 2015). For example, manufacturing jobs that once provided stable employment for middle-class workers are increasingly being automated,

leading to job losses and wage stagnation for those without the skills to transition into new industries. Meanwhile, highly educated workers in fields such as data science, software engineering, and cybersecurity are seeing their wages rise dramatically, contributing to a growing income gap. Beyond the labour market, digital transformation also affects access to essential services such as education, healthcare, and social support. During the COVID-19 pandemic, for example, schools around the world transitioned to online learning, yet many low-income students lacked the necessary devices or internet connectivity to participate fully. This digital divide further disadvantaged students from marginalized communities, exacerbating existing educational inequalities (Van Lancker & Parolin, 2020). Similarly, as healthcare services increasingly move online, those without access to digital tools or the skills to navigate telemedicine platforms are left behind, further widening the health disparities between affluent and disadvantaged populations (Norris, 2021). At a broader societal level, digital platforms such as social media can also contribute to social inequality by amplifying voices and perspectives that align with dominant narratives while marginalizing others. Algorithms that prioritize engagement and sensationalism often reinforce existing biases and contribute to social fragmentation, making it more difficult for marginalized groups to have their voices heard in the public sphere (Noble, 2018). This dynamic further entrenches social inequalities, as those who are already disadvantaged are less likely to benefit from the opportunities that digital platforms provide for networking, advocacy, and political engagement.

The purpose of this article is to explore the multifaceted relationship between digital disruption and social inequality, particularly from the perspective of social work practice. Social workers are uniquely positioned to address many of the challenges posed by digital disruption, as they often work directly with vulnerable populations who are most affected by these technological changes. However, the rapidly evolving digital landscape also presents opportunities for social work practice to adapt and innovate in ways that promote social justice and equity. This article will provide a comprehensive analysis of how digital disruption exacerbates social inequality in various domains, including access to technology, the labor market, education, and healthcare. It will also highlight the specific challenges that social workers face in navigating these changes, such as the need for increased digital literacy and the ethical dilemmas surrounding data privacy and surveillance. Furthermore, the article will examine the opportunities that digital technologies offer for social work practice, particularly in terms of service delivery, advocacy, and community engagement. By focusing on both the challenges and opportunities of digital disruption, this article aims to provide a balanced perspective that recognizes the complexities of the issue while offering practical recommendations for social workers. Ultimately, the goal is to contribute to the growing body of literature on digital inequality and to provide insights that can inform policy

and practice in the social work field. The article begins with a discussion of the key challenges that digital disruption poses for social inequality. It examines the digital divide, labour market disruptions, and the implications of digital exclusion for access to essential services. The next section explores the opportunities that digital technologies offer for social work practice, focusing on how social workers can use digital tools to promote social inclusion, enhance service delivery, and advocate for policy changes that address digital inequality. The article also includes a section on practical case studies, highlighting real-world examples where social workers have successfully leveraged digital technologies to reduce social inequality. Finally, the article concludes with a set of recommendations for social workers, policymakers, and researchers on how to address the challenges of digital disruption in ways that promote social justice and equity.

## 2. CHALLENGES OF DIGITAL DISRUPTION ON SOCIAL INEQUALITY

Digital disruption, while offering opportunities for innovation and progress, often amplifies existing social inequalities. For many marginalized groups, the benefits of digital transformation remain out of reach, further entrenching their exclusion from vital resources and services. This section delves into three significant challenges posed by digital disruption on social inequality: the digital divide, exclusion from digital services due to limited digital literacy, and labour market displacement caused by automation and digitalization.

### 2.1 Digital Divide: Unequal Access to Technology and Its Implications for Marginalized Groups

One of the most pronounced consequences of digital disruption is the widening of the digital divide. The digital divide refers to the gap between those who have access to modern information and communication technologies (ICTs) and those who do not. This divide is typically defined in terms of access to high-speed internet, digital devices, and the skills necessary to use these tools effectively. For marginalized groups, particularly those living in poverty, rural areas, or developing countries, access to these technologies is limited, leading to a form of social exclusion in an increasingly digitized world. The digital divide often mirrors existing socio-economic inequalities, exacerbating them further. A 2019 report from the International Telecommunication Union (ITU) highlighted that nearly half of the world's population remains offline, with most of those excluded living in the least developed countries (ITU, 2019). Even in developed nations, access to high-speed broadband is not universal, particularly in rural areas. For instance, in the United States, the Federal Communications Commission (FCC) reported in 2020 that over 14 million Americans, largely in rural and underserved communities, lack access to high-speed internet (FCC, 2020). This lack of access means that marginalized groups often miss out on the educational, economic, and social opportunities that digital technologies can provide. The implications of this divide are far-reaching. In education, students without reliable internet access or digital devices are at a significant disadvantage, unable to participate fully in remote learning or access online educational resources. The COVID-19 pandemic, which forced a sudden shift to online learning globally, starkly highlighted this inequality. In low-income households, students struggled to keep up with their peers who had access to computers and broadband internet, further entrenching the educational divide (Van Lancker & Parolin, 2020). In the workplace, individuals without digital skills or access to ICTs are often excluded from job opportunities, particularly as more businesses shift to digital operations. This exclusion from digital services perpetuates a cycle of poverty, where marginalized groups lack the tools to improve their socio-economic status. Addressing the digital divide requires more than just providing access to technology; it also involves ensuring that individuals have the necessary skills and literacy to use these tools effectively. However, as digital technologies evolve rapidly, those who are already excluded from the digital world may find it even more challenging to catch up, further widening the inequality gap.

### 2.2 Exclusion from Digital Services: How Limited Digital Literacy Hinders Access to Essential Social Services

Another critical challenge posed by digital disruption is the exclusion from essential social services due to limited digital literacy. As governments and organizations increasingly digitize their services, those without the ability to navigate digital platforms are left behind. Digital literacy goes beyond the ability to use a smartphone or computer; it encompasses a wide range of skills, including the ability to search for information online, understand how to interact with digital services, and critically evaluate digital content (Helsper & Reisdorf, 2017). For marginalized groups, particularly older adults, low-income individuals, and those with lower levels of education, digital literacy is often limited. This lack of literacy creates significant barriers to accessing essential services such as healthcare, education, and social security. For instance, many governments have shifted their social welfare programs online, requiring individuals to apply for benefits, check eligibility, or access resources through digital portals. While this digitalization can improve efficiency, it also excludes individuals who

cannot navigate these systems, either because they lack the skills or because they do not have access to the necessary technology. Healthcare is another area where limited digital literacy has significant consequences. As telemedicine and online health services become more widespread, those without digital skills or access to the internet are less likely to benefit from these innovations. This digital exclusion is particularly problematic for older adults, who may already face barriers to accessing healthcare due to mobility or health issues. Without the ability to use telemedicine platforms, these individuals are left behind, worsening existing health disparities (Norris, 2021). Moreover, digital literacy is increasingly becoming a prerequisite for participation in civic life. Many governments and organizations use digital platforms for public consultations, policy discussions, and voting systems. However, those who lack digital literacy or access are often excluded from these democratic processes, reinforcing their social and political marginalization. As digital technologies become more embedded in governance and public services, the risk of creating a "digital underclass" that is cut off from essential services and decision-making processes grows. Addressing this challenge requires a multi-faceted approach that includes not only providing access to technology but also investing in digital literacy programs, particularly for marginalized groups. Governments, non-profits, and educational institutions all have a role to play in ensuring that individuals have the skills they need to navigate an increasingly digital world.

### 2.3 Labour Market Displacement: Impact on Low-Income Earners and Job Displacement Due to Automation and Digitalization

Perhaps one of the most significant challenges of digital disruption is its impact on the labor market, particularly for low-income earners. Automation and digitalization are transforming industries at a rapid pace, leading to the displacement of jobs traditionally held by lower-skilled workers. According to McKinsey Global Institute, up to 375 million workers globally may need to switch occupations or learn new skills by 2030 due to automation (McKinsey, 2017). This shift disproportionately affects low-income workers, who are more likely to be employed in industries such as manufacturing, retail, and transportation, where automation is most prevalent. Automation and AI are replacing tasks that were once performed by humans, particularly those that are repetitive or routine-based. For example, in manufacturing, robots and automated systems are now capable of performing tasks such as assembly, packaging, and quality control more efficiently than human workers. Similarly, in retail, self-checkout systems and online shopping platforms are reducing the need for cashiers and sales associates. While these technological advancements increase productivity, they also lead to significant job losses, particularly for workers without the skills to transition into new roles in the digital economy (Brynjolfsson & McAfee, 2014). The impact of this displacement is felt most acutely by low-income workers, who often lack the resources to retrain or upskill for new jobs. Many of these workers are trapped in a cycle of precarious employment, where they move from one low-wage job to another, with little opportunity for career advancement. As automation continues to reshape the labor market, the risk of long-term unemployment and underemployment for these workers increases, further widening the inequality gap. Moreover, the rise of the gig economy, driven by digital platforms such as Uber, Deliveroo, and TaskRabbit, has created new forms of employment that are often characterized by low wages, lack of benefits, and job insecurity. While these platforms offer flexibility, they also contribute to the growing precarity of work for many low-income earners, who are forced to take on multiple gig jobs to make ends meet (Standing, 2016). To address the challenges of labour market displacement, governments and businesses must invest in education and training programs that prepare workers for the jobs of the future. This includes not only technical skills such as coding and data analysis but also "soft" skills such as critical thinking, problem-solving, and adaptability, which are increasingly in demand in the digital economy. Additionally, there is a need for stronger labor protections for gig economy workers, including access to benefits such as healthcare and unemployment insurance, to ensure that the digital economy does not exacerbate existing inequalities.

## 3. OPPORTUNITIES FOR SOCIAL WORK IN ADDRESSING DIGITAL INEQUALITY

As digital disruption continues to reshape societies, it also presents unique opportunities for social work to address growing inequalities. While digital technologies have the potential to widen the gap between the haves and the have-nots, social workers are in a prime position to mitigate these effects. By enhancing digital literacy programs, advocating for equitable digital policies, and leveraging technology for innovative service delivery, social workers can play a pivotal role in reducing digital inequality and improving outcomes for marginalized populations.

### 3.1 Enhancing Digital Literacy Programs: Role of Social Workers in Empowering Disadvantaged Groups Through Education and Training

Digital literacy has become an essential skill for participation in modern society, and its absence can exclude individuals from access to education, employment, healthcare, and social services. Digital literacy extends beyond the ability to use devices like smartphones or computers; it also includes understanding how to navigate the internet, evaluate information critically, and use digital tools for communication and productivity. For marginalized groups, including the elderly, low-income individuals, and those with limited education, digital literacy is often inadequate, exacerbating their social exclusion. Social workers, whose mission is to empower vulnerable groups and promote social justice, have a critical role to play in enhancing digital literacy among disadvantaged populations. Through education and training initiatives, social workers can help individuals gain the skills they need to participate fully in a digitized world. This can be achieved through one-on-one training, community-based workshops, or partnerships with educational institutions and non-governmental organizations (NGOs) to provide accessible digital literacy programs. For example, in many rural and low-income communities, social workers can collaborate with local libraries or community centers to create digital literacy programs tailored to the needs of their clients. These programs can cover basic skills, such as setting up an email account or navigating government websites, as well as more advanced skills, like using job search platforms or accessing online health services. Additionally, social workers can help their clients become more aware of digital risks, such as cyberbullying or identity theft, by integrating discussions on digital safety into literacy programs (Perron et al., 2010). Empowering individuals through digital literacy not only enhances their access to essential services but also strengthens their capacity for self-advocacy. For example, a low-income individual with basic digital skills may now be able to apply for social benefits online, access educational resources, or connect with potential employers. In this way, digital literacy becomes a key factor in reducing poverty, promoting social inclusion, and improving quality of life for disadvantaged groups (Park & Johnston, 2020). Moreover, by equipping individuals with the skills needed to navigate the digital landscape, social workers can help reduce the long-term impacts of digital inequality. As technology continues to evolve, digital literacy will become increasingly important for accessing opportunities and maintaining social connections. Thus, social workers can play a crucial role in ensuring that marginalized populations are not left behind in this digital transformation.

### 3.2 Digital Advocacy: Social Work's Role in Advocating for Equitable Digital Policies and Bridging the Access Gap

In addition to empowering individuals through digital literacy programs, social workers can engage in digital advocacy to address the broader structural issues that contribute to digital inequality. Advocacy is a central component of social work, and digital disruption presents new opportunities to champion policies that promote equitable access to technology and digital resources. This type of advocacy involves raising awareness of the digital divide, pushing for government and corporate policies that prioritize digital inclusion, and working to ensure that vulnerable populations are not further marginalized by the digital revolution. Social workers can advocate for equitable digital policies in several ways. One approach is to lobby for increased investment in digital infrastructure, particularly in underserved rural and low-income urban areas where internet access remains limited. In many countries, internet access is still treated as a privilege rather than a basic utility, leading to significant disparities in access. By framing digital access as a human right, social workers can influence policymakers to prioritize the expansion of affordable, high-speed internet to all communities (Helsper & Reisdorf, 2017). In addition to advocating for improved infrastructure, social workers can also push for policies that address affordability. Even in areas with internet access, the cost of data plans and digital devices can be prohibitively high for low-income families. Social workers can work alongside advocacy groups to call for subsidies, low-cost broadband plans, and public access points such as free Wi-Fi in public libraries or community centers. These efforts can help ensure that individuals from disadvantaged backgrounds can afford to stay connected and participate in the digital economy (van Dijk, 2020).

Furthermore, social workers can advocate for inclusive digital education policies that address the specific needs of marginalized groups. For example, they can promote the integration of digital literacy programs into public school curricula, ensuring that students from all backgrounds develop essential digital skills. Social workers can also engage with tech companies to encourage the development of user-friendly interfaces and accessibility features that cater to individuals with disabilities or limited literacy. By participating in these discussions, social workers can help create a more inclusive digital ecosystem that bridges the access gap for vulnerable populations. Through digital advocacy, social workers can challenge the structural inequalities that underpin the digital divide and contribute to social justice in the digital age. This advocacy not only benefits individual clients but also has the potential to create systemic change that promotes digital equity at a societal level.

### 3.3 Innovative Service Delivery Models: Leveraging Technology to Improve Outreach and Service Provision to Vulnerable Populations

As digital technologies become increasingly integrated into everyday life, social work practice has the opportunity to evolve in ways that enhance service delivery to vulnerable populations. Technology can be a powerful tool for social workers to reach underserved communities, improve communication with clients, and provide more efficient and effective services. By leveraging digital platforms, social workers can overcome geographical barriers, extend the reach of their services, and create more flexible models of support. One of the most significant opportunities for social workers is the use of telehealth and tele-counseling services to provide mental health and social support to clients who may otherwise have limited access to these resources. Telehealth allows social workers to connect with clients remotely via video calls, phone calls, or online messaging platforms, reducing the need for clients to travel long distances to receive care. This is particularly beneficial for individuals living in rural areas, those with mobility issues, or those with limited transportation options (Smith et al., 2020). Additionally, telehealth can offer greater flexibility for clients who have irregular work schedules or caregiving responsibilities, enabling them to access services at times that are convenient for them. Another innovative service delivery model is the use of mobile applications and digital platforms to provide information, resources, and support to clients. For example, social workers can develop apps that provide users with easy access to social services, educational materials, and crisis hotlines. These platforms can also include interactive features, such as chatbots that answer questions or direct users to appropriate services, making it easier for individuals to navigate complex systems of care. Additionally, mobile apps can be used to provide ongoing support to clients, such as sending reminders for appointments or medication, tracking progress toward goals, or offering self-help tools for managing stress or anxiety (Chan & Holosko, 2016). Digital platforms also offer opportunities for innovative outreach strategies. Social media, for example, can be used by social workers to raise awareness about services, share information about community resources, and engage with clients in a more informal and accessible way. By creating online communities, social workers can foster a sense of belonging and provide peer support for individuals who may feel isolated or disconnected from their local communities. This is particularly important for groups such as LGBTQ+ youth, immigrants, and individuals with disabilities, who may face social stigma or lack access to traditional support networks (Robinson et al., 2020). While these digital tools present significant opportunities for enhancing social work practice, it is important for social workers to remain mindful of the potential risks and ethical considerations associated with digital service delivery. Issues such as data privacy, informed consent, and the digital divide must be carefully navigated to ensure that vulnerable populations are not exposed to additional harm. Social workers must also receive adequate training in digital tools and platforms to ensure that they can use them effectively and ethically in their practice.

### 4. CASE STUDIES AND PRACTICAL EXAMPLES: THE ROLE OF DIGITAL TOOLS IN SOCIAL INEQUALITY AND SOCIAL WORK INTERVENTIONS

As digital disruption continues to shape modern society, both its positive and negative impacts on social inequality are becoming increasingly apparent. While digital technologies offer opportunities to bridge gaps and foster inclusion, they can also exacerbate inequalities by excluding those who lack access or digital skills. In this section, real-world case studies and practical examples will be examined to highlight the dual nature of digital disruption. Additionally, we will explore how social work interventions have leveraged digital tools to address social inequality, demonstrating their potential for positive social outcomes.

#### 4.1 The Digital Divide in Education – A Barrier and Opportunity

One of the most significant areas where digital tools have both hindered and helped reduce social inequality is in education. The COVID-19 pandemic brought this issue into sharp focus, as schools around the world transitioned to online learning. In countries like the United States, where access to technology varies greatly depending on socioeconomic status, the digital divide became a critical concern. In wealthier districts, students had access to laptops, high-speed internet, and online learning platforms. Teachers in these districts could quickly adapt to remote learning, ensuring that their students continued to receive quality education during the pandemic. However, in low-income areas, particularly in inner cities and rural communities, many students were left behind. A report by the Pew Research Center found that 35% of lower-income households with school-age children lacked high-speed internet access, making online learning difficult or impossible for these students (Pew Research Center, 2021). This gap in digital access not only affected students' ability to participate in online learning but also widened the existing educational disparities. Students who were already struggling academically were now further disadvantaged, as they missed out

on months of instruction. This case highlights the potential for digital tools to deepen social inequality when access is not equitable. However, the same period also showcased the role that social work and community organizations can play in addressing digital inequality. In Detroit, for example, a city with one of the highest poverty rates in the U.S., local social workers partnered with NGOs to distribute laptops and mobile hotspots to low-income families. The Detroit Public Schools Community District also launched a digital literacy program to help parents and students navigate online learning platforms. This intervention, led by social workers and community organizers, helped mitigate the negative impacts of the digital divide and ensured that more students had the tools they needed to succeed in remote learning (Cureton & Curtis, 2020). This case illustrates how digital tools, when combined with targeted social work interventions, can help reduce social inequality. By addressing both the material barriers (lack of devices and internet access) and the skills gap (digital literacy), social workers can create more equitable educational opportunities for disadvantaged populations.

#### 4.2 Mobile Health (mHealth) in Low-Income Communities

The healthcare sector has also seen the dual impact of digital disruption on social inequality. On one hand, digital health technologies have the potential to democratize access to healthcare by providing remote services, health education, and monitoring tools. On the other hand, these innovations can exclude those who lack digital literacy or access to the necessary technology, reinforcing existing health disparities. A powerful example of digital tools addressing health inequality is the rise of mobile health (mHealth) initiatives in low-income communities. mHealth refers to the use of mobile devices to deliver health information, services, and support. These initiatives are particularly valuable in areas where healthcare infrastructure is limited, such as rural or underserved urban areas. One successful mHealth intervention took place in Kenya, where maternal mortality rates were alarmingly high. Many women in rural areas lacked access to prenatal care due to distance, cost, and lack of information. To address this, a local NGO, in partnership with social workers and healthcare providers, developed a mobile application called \*Mum's Phone\*. The app provided expectant mothers with essential health information, reminders for antenatal visits, and connections to healthcare providers. Women could also use the app to report complications and receive advice on whether they needed to seek medical attention (Bujnowska-Fedak & Grata-Borkowska, 2015).

This initiative proved to be highly effective in reducing maternal mortality in the targeted communities. By providing timely information and support, \*Mum's Phone\* empowered women to take control of their health and make informed decisions about their care. The intervention also highlighted the critical role of social workers in bridging the gap between technology and users. Social workers helped train women in the community on how to use the app, ensuring that even those with limited digital literacy could benefit from the service. While the \*Mum's Phone\* project demonstrated the positive potential of mHealth, it also underscored the importance of addressing the broader social and structural factors that contribute to health inequality. The success of the initiative depended not only on the availability of mobile technology but also on the involvement of social workers who provided the necessary training and support. This case shows that digital tools alone are not enough to reduce inequality; they must be paired with human interventions to ensure that vulnerable populations can fully benefit from them.

#### 4.3 Digital Financial Inclusion in Sub-Saharan Africa

In the financial sector, digital disruption has both increased and reduced inequality. The rise of digital financial services, such as mobile banking and online payment platforms, has made it easier for people to access financial services, particularly in regions with limited banking infrastructure. However, the lack of access to digital devices and the internet can exclude low-income individuals from these services, exacerbating financial inequality. One successful example of digital financial inclusion is the \*M-Pesa\* mobile payment system in Kenya. Launched in 2007, \*M-Pesa\* allows users to send and receive money, pay bills, and access credit through their mobile phones. For many Kenyans, particularly those in rural areas, \*M-Pesa\* has become a lifeline, enabling them to participate in the formal economy and access financial services that were previously out of reach. The impact of \*M-Pesa\* on financial inclusion has been profound. A study by Suri and Jack (2016) found that the service had lifted nearly 200,000 Kenyan households out of poverty, particularly among female-headed households. By providing a secure and accessible platform for financial transactions, \*M-Pesa\* has helped reduce inequality in a country where many people do not have access to traditional banking services.

However, the success of \*M-Pesa\* also highlighted the importance of digital literacy and access. Social workers and community organizations played a key role in ensuring that low-income individuals, particularly in rural areas, could use the service effectively. In the early stages of the program, many people were hesitant to use mobile banking due to fears of

fraud or lack of understanding about how the service worked. Social workers helped address these concerns by providing education and support, ensuring that even the most marginalized populations could benefit from the service (Suri & Jack, 2016). This case demonstrates how digital tools can be used to reduce financial inequality, but it also underscores the need for targeted interventions to ensure that vulnerable populations are not left behind. By combining digital financial services with social work support, initiatives like \*M-Pesa\* can create more inclusive financial systems that benefit everyone, regardless of their socioeconomic status.

#### 4.4 Telehealth and Mental Health Services in the United States

The use of telehealth to deliver mental health services is another example of how digital disruption can both help and hinder social equality. In the United States, access to mental health services is often limited by geographic location, income, and insurance coverage. Telehealth has the potential to address these barriers by providing remote access to mental health professionals, but it also raises concerns about digital exclusion for those who lack access to technology. A successful example of telehealth in mental health services comes from the University of Southern California (USC), where the School of Social Work launched a telehealth program to provide counseling to underserved populations. The program uses video conferencing technology to connect clients with licensed social workers, offering services such as individual therapy, family counseling, and crisis intervention. The initiative has been particularly beneficial for clients in rural areas, who previously had limited access to mental health services due to distance and transportation barriers (Chan & Holosko, 2016). While the USC telehealth program has expanded access to mental health services, it has also highlighted the challenges of digital exclusion. Clients who lack access to reliable internet or digital devices are unable to participate in telehealth sessions, reinforcing the need for social workers to advocate for equitable digital access. In response, the program has partnered with local libraries and community centers to provide clients with access to digital tools, ensuring that more individuals can benefit from the service. This case illustrates how digital tools can enhance service delivery in social work, but it also emphasizes the importance of addressing the digital divide to ensure that these innovations are inclusive. By integrating digital tools with traditional social work practices, social workers can expand their reach and provide more effective support to marginalized populations.

### 5. CONCLUSION

The advent of digital disruption has significantly altered the landscape of social inequality, creating both opportunities and challenges for marginalized populations. As explored in this paper, digital disruption refers to the transformative effect of digital technologies on industries, systems, and everyday life. While these technologies offer unprecedented opportunities for economic growth, innovation, and convenience, they also pose serious risks for widening the gap between those who have access to digital tools and those who do not. The concept of social inequality, traditionally understood as disparities in income, education, and access to resources, has taken on new dimensions in the digital age. Access to digital tools—such as the internet, mobile devices, and software platforms—has become a crucial determinant of social inclusion. Those who are digitally literate and connected to the digital economy benefit from improved education, healthcare, and financial services, while those who lack access are increasingly marginalized. The digital divide, therefore, is not just a technological issue but a social one, and it has profound implications for social justice and equity.

Throughout this paper, several key challenges posed by digital disruption were examined, particularly its contribution to social inequality. The "digital divide" was identified as a significant barrier to equal opportunity, as unequal access to technology disproportionately affects marginalized groups, such as low-income families, rural communities, and older adults. The exclusion from digital services due to a lack of digital literacy further hinders the ability of these groups to access essential services, from healthcare to social welfare programs. Moreover, the rise of automation and digitalization in the labor market has displaced many low-income workers, exacerbating economic inequality. On the other hand, the paper also highlighted the potential opportunities for social work to address these challenges. Social workers can play a critical role in mitigating the negative effects of digital disruption through various interventions. Enhancing digital literacy programs, engaging in digital advocacy, and adopting innovative service delivery models are just a few ways in which social workers can help bridge the digital divide and ensure that marginalized populations are not left behind.

### 6. RECOMMENDATIONS FOR SOCIAL WORK PRACTICE AND POLICY

Given the dual nature of digital disruption—both as a contributor to social inequality and as a tool for reducing it—there are several key recommendations for social work practice and policy that can help mitigate its negative effects and leverage its potential for positive social outcomes.

### 6.1 Expanding Digital Literacy Initiatives

One of the most critical steps in addressing digital inequality is ensuring that disadvantaged groups have the skills and knowledge to navigate digital tools. Social workers, as advocates for social justice, should lead the charge in expanding digital literacy programs in marginalized communities. These programs should target populations that are most at risk of digital exclusion, such as low-income families, older adults, and rural populations. To achieve this, social workers can collaborate with community organizations, local governments, and educational institutions to provide training on how to use digital devices, access online services, and develop critical digital skills such as online communication, information literacy, and cybersecurity awareness. These programs should be tailored to meet the specific needs of each community, ensuring that participants not only gain technical skills but also understand how to use these tools in ways that enhance their social, economic, and personal well-being.

### 6.2 Advocating for Equitable Digital Policies

Social workers must also engage in advocacy efforts to push for more equitable digital policies at the local, national, and international levels. As policymakers and tech companies shape the future of the digital landscape, it is essential to ensure that marginalized populations are not left out of the conversation. Social work advocacy should focus on policies that promote universal access to affordable and reliable internet, increased investment in digital infrastructure in underserved areas, and regulations that prevent discriminatory practices in digital service delivery. For instance, social workers can lobby for government subsidies to make internet access more affordable for low-income families or advocate for the expansion of broadband infrastructure in rural areas. Additionally, they can work with tech companies to develop user-friendly platforms that are accessible to people with limited digital literacy or disabilities. Moreover, social workers should advocate for digital rights, including the right to privacy and data protection, especially for vulnerable populations who may be more susceptible to exploitation in the digital world. By pushing for policies that protect these rights, social workers can help ensure that digital technologies are used in ways that empower rather than exploit marginalized communities.

### 6.3 Integrating Technology into Social Work Practice

Another important recommendation is for social workers to integrate digital tools into their own practice to better serve vulnerable populations. By adopting innovative service delivery models, social workers can reach clients who may be difficult to engage through traditional means, such as those living in remote areas, people with mobility issues, or individuals who are socially isolated. For example, telehealth services can be used to provide remote counseling and therapy to clients who cannot attend in-person sessions, while mobile applications can be employed to deliver critical information on social services, healthcare, and financial assistance. Additionally, social workers can use digital platforms to create online support networks for clients, enabling them to connect with others facing similar challenges and access peer support. To effectively integrate technology into their practice, social workers will need to develop their own digital competencies. This requires ongoing training and professional development in areas such as digital communication, data management, and online privacy protection. Social work organizations and educational institutions should prioritize the incorporation of digital skills into their curricula and training programs, ensuring that future social workers are equipped to navigate the digital world and provide effective support to their clients.

### 6.4 Collaborating with Tech Companies and NGOs

Addressing digital inequality will require collaboration between social workers, tech companies, and non-governmental organizations (NGOs). Tech companies, in particular, have a significant role to play in reducing the digital divide by developing inclusive technologies that are accessible to all users, regardless of their socioeconomic status or digital literacy level. Social workers should seek partnerships with these companies to develop and implement initiatives that promote digital inclusion. For example, tech companies could work with social work organizations to develop digital literacy curricula, donate devices to low-income households, or create online platforms that are easy to use for marginalized populations. NGOs can also play a role in facilitating these partnerships by providing funding, expertise, and logistical support for digital inclusion projects.

### 6.5 Future Outlook: Addressing Digital Inequality through Inclusive Policies and Practices

As digital disruption continues to reshape the social and economic landscape, the issue of digital inequality will remain a pressing concern. However, with the right policies and practices in place, it is possible to ensure that the benefits of digital technologies are shared equitably, rather than reinforcing existing inequalities. One of the key challenges moving forward will be addressing the "second-level" digital divide—differences in how people use technology, even when they have access to it. Research has shown that while many marginalized groups are gaining access to the internet, they

are less likely to use it for activities that promote social and economic mobility, such as online education, job searching, or financial management (Van Deursen & Van Dijk, 2014). This suggests that digital inclusion efforts must go beyond simply providing access to devices and internet; they must also focus on fostering meaningful use of technology. In the future, social workers will need to play a critical role in ensuring that digital inclusion efforts are comprehensive and targeted toward those who need them most. This will require continued advocacy for policies that promote digital equity, as well as innovative approaches to service delivery that leverage digital tools to reach underserved populations. By integrating digital literacy programs, advocating for inclusive policies, and collaborating with key stakeholders, social workers can help bridge the digital divide and ensure that all individuals have the opportunity to thrive in the digital age.

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