



nasscom foundation

ENDLINE STUDY REPORT

DIGITAL LITERACY AND
AWARENESS PROGRAM

2025

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Introduction

India's digital literacy is low with only around 38 per cent of the households reported to be digitally literate. This means at least one individual (5 years and older) in the household has the ability to operate a computer and use the Internet. The urban-rural digital divide is significant with merely 25 per cent of the rural households digitally literate in contrast to 61 per cent of the urban households. Agricultural workers (13%) and Scheduled Tribes (21%) have the lowest digital literacy at the household levels¹ – disadvantaging them further. The Particularly Vulnerable Tribal Groups (PVTGs) are one such group within this category of historically marginalized groups in India and digital illiteracy exacerbates their marginalization.

The '*Digital Literacy and Awareness Program*' seeks to bridge the digital divide by providing targeted training to marginalized community groups. The program will be delivered through two core components designed to enhance the awareness and literacy levels of the participants:

1. **Digital Awareness Program:** A 4-6 hour focused training for diverse groups, including youth, women, and MSMEs, to enhance existing digital skills. Delivered in community or classroom settings, participants receive a certificate of participation.
2. **Digital Literacy Training** is a more in-depth training consists of 15-hour program combining classroom sessions and hands-on practice and providing access to digital tools. Participants gain essential skills and receive certification as digitally literate.

The Digital Literacy and Awareness Program aims to bridge the digital divide by empowering 30,000 individuals from Particularly Vulnerable Tribal Groups (PVTGs) and marginalized communities, which comprises 24,000 individuals to become digitally aware and enable 6,000 individuals to become digitally literate, across 39 aspirational districts in 13 states of India.

DXC Technology and nasscom foundation have partnered to reach the most marginalized communities in India and address the digital divide through the '*Digital Literacy and Awareness Program*'.

About DXC Technology²

DXC Technology in India is a hub of innovation and technical expertise, recognized as a gold standard for process maturity and quality. It represents the company's largest global operations, employing high-caliber technology professionals focused on helping customers

¹ 'Digital Literacy'. Ministry of Labour & Employment, Govt. of India.
https://dtnbwed.cbwe.gov.in/images/upload/Digital-Literacy_3ZNK.pdf

² <https://dxc.com/in/en/about-us>

address their core challenges and take advantage of market opportunities. With a focus on customers, colleagues, and communities, DXC is committed to building sustainable and responsible business practices that create value for all stakeholders and contribute to a better world. The **DXC India Foundation** aims to improve the social mobility of underrepresented/underprivileged groups by collaborating with nonprofit partners on fostering digital literacy and the learning of new skills, particularly in science, technology, engineering and mathematics (STEM).

About nasscom foundation

Nasscom Foundation, established in 2001, advocates for technology's transformative power. As the sole non-profit organization representing the Indian tech industry within the NASSCOM ecosystem, it adheres to its TechForGood philosophy, focusing on creating access and opportunities for those who need it the most. The foundation's interventions span digital literacy, skilling and employability, and women entrepreneurship, empowering individuals and institutions to leverage technology to address social and economic challenges. With an ever-expanding potential for technology and corporate India, the foundation's work is equally extensive and evolutionary.

Methodology

Study Design

The Endline Study was conducted to assess the impact of the program, measuring improvements in digital literacy, awareness, knowledge, skills, and technology adoption among community participants. A baseline and endline study methodology was used to assess the impact of the intervention by measuring and comparing key indicators. In this approach changes are recorded and analysed before and after the implementation of the program. The study employed a quantitative approach to gain insights from a representative sample for the project population.

Study Objectives

The Endline Study assessed the effectiveness and impact of the Digital Literacy and Awareness Program along the following objectives:

- 1. Measure Improvements in Digital Awareness and Literacy:** Evaluate the increase in digital awareness, knowledge and skills among participants.
- 2. Assess the Utilization of Digital Tools:** Measure how effectively participants are using digital tools and services in their personal, professional, and community life.
- 3. Evaluate the Reach and Impact of Digital Services:** Assess the increased usage of digital government services and financial tools by the target groups.

Study Sample

The universe for the study was 39 aspirational districts in 13 states of India. Out of these, **15 aspirational districts** were covered in the endline study sample spread across **12 states**, collecting data from **1156 community participants**. For the **digital literacy component**, **230 participants** were covered, while for the **digital awareness component**, a total of **926 participants** were covered in the sample.

SAMPLE DISTRIBUTION ACROSS STATES – BASELINE VS. ENDLINE					
S.N.	States	Digital Awareness – Sampled Participants		Digital Literacy – Sampled Participants	
		Baseline	Endline	Baseline	Endline
1.	Bihar	66	62	21	15
2.	Chhattisgarh	65	71	16	15
3.	Gujarat	0	60	0	15
4.	Jharkhand	193	180	45	45
5.	Kerala	35	59	18	17
6.	Madhya Pradesh	62	63	15	15
7.	Maharashtra	60	60	15	17
8.	Odisha	128	120	30	29
9.	Rajasthan	63	60	15	16
10.	Tripura	61	63	17	15
11.	Uttar Pradesh	65	69	17	16
12.	West Bengal	61	59	15	15
Total		859	926	224	230

Study Methods & Tools

In sync with the program design and objectives, the quantitative method of structured interviews was adopted. For this two separate structured interview questionnaires were designed with close-ended options using KoboToolbox application for seamless and real-time data collection:

1. **Digital Awareness Questionnaire** – comprising 24 questions, binary and multiple choice questions (MCQs) – with additional questions in the endline on training feedback.
2. **Digital Literacy Questionnaire** – comprising 251 questions for categories as per the mobile use score and demographics – with additional questions in the endline on training feedback.

Mobile Use Score

The digital literacy tool was designed to categorize the participants based on basic demographic information into specific stakeholders – Adolescents, Youth, Senior Citizens, SHG women, Farmers and Adults/Unpaid workers. This was followed by an eight-point assessment, to compute the mobile use score and categorize them based on their proficiency

levels: Novice, Competent, and Proficient, which showed the levels of engagement of the participants with their smartphones.

- **Novice:** 1 - 2 points (Minimal engagement)
- **Competent:** 3 - 6 points (Engaged in a mix of basic and advanced activities)
- **Proficient:** 7 - 8 points (High engagement across most or all activities)

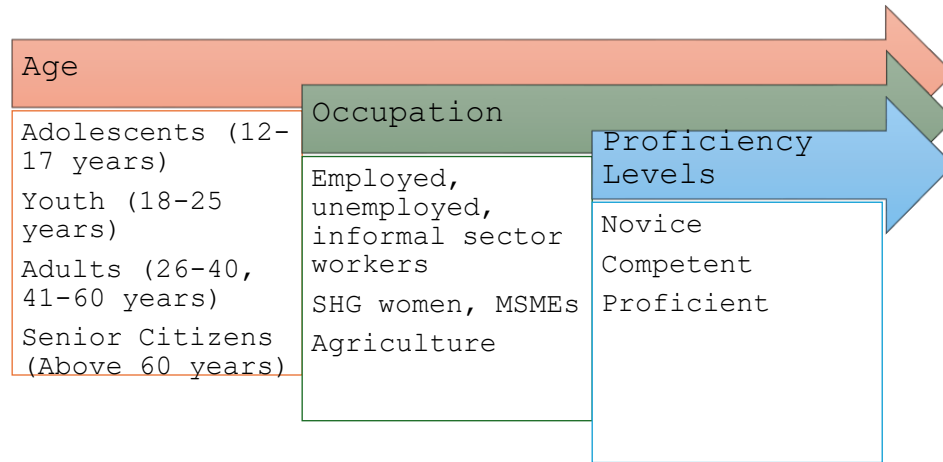


Figure 1 Indicators to compute proficiency levels of digital literacy

Data Collection & Analysis

The tools were translated into Hindi for five districts of Rajasthan and English for all other locations. The field enumerators were trained to collect data in their mobile phones using the questionnaire links. The collected data was translated into English and checked and cleaned for completeness and accuracy of information in Microsoft Excel. The cleaned data was then imported into SPSS for generating the descriptive statistics in the form of bivariate analysis³.

The data analysis and interpretation is presented in the report in the categories as per the program design and structured questionnaire along with relevant graphical and tabular representation of the data. The endline data is analysed and presented in comparison to the baseline data and along with relevant bivariate analysis related to gender, state, age, and occupation.

³ In a bivariate analysis, the relationship between two variables is studied to understand how they relate to each other. For example, smartphone usage is compared with gender to examine if there are any differences in usage of smartphones among men and women. Such an analysis would help us see if there is a gender gap.

Findings of the Study

A: Digital Awareness

The digital awareness of the community was assessed across 12 states covering 15 aspirational districts and multiple villages. **The total number of participants in the Digital Awareness study were 926.** The highest proportion of data was collected from the state of Jharkhand (19.4%), followed by Odisha (13%), while 6.4 per cent, each, from Kerala and West Bengal. On an average, other states contributed around seven per cent, each, in the total data collected. The representation was similar in baseline vis-à-vis endline, except none were from Gujarat in the baseline, due to field level challenges in collecting data during the baseline.

In terms of aspirational districts covered in the digital awareness study, **the highest representation was from Kabirdham (7.6%),** while lowest proportion of participants was from Palakkad and Gajapati (6.4% each). Rest of the districts were represented by an average of seven per cent. In contrast, most participants were from Godda and none were from Tapi.

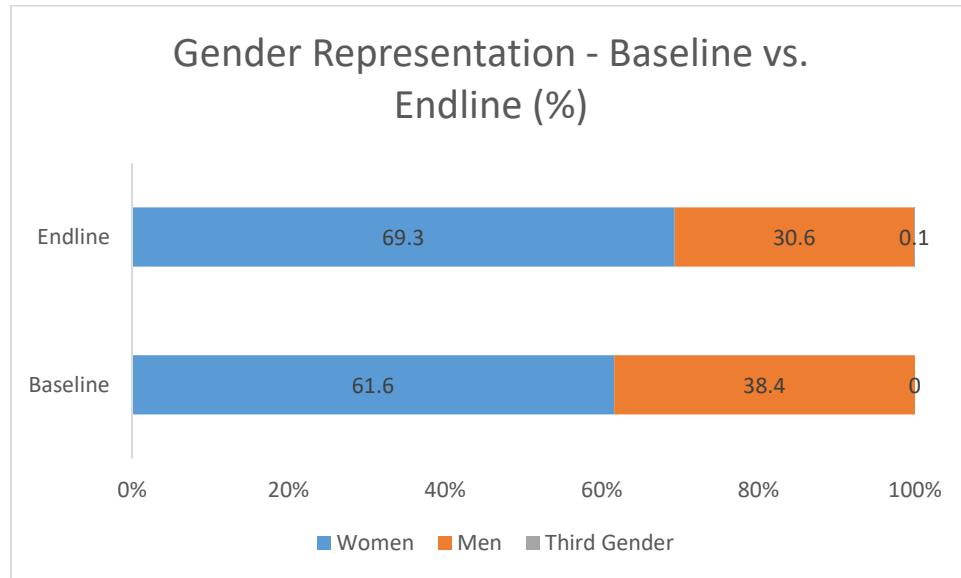
STATE & DISTRICT REPRESENTATION - DIGITAL AWARENESS				
S.N.	States	Endline Data	Aspirational Districts	Endline Data
1.	Bihar	6.7%	Gaya	6.7%
2.	Chhattisgarh	7.7%	Kabirdham	7.6%
3.	Gujarat	6.5%	Tapi	6.5%
4.	Jharkhand	19.4%	Dumka	6.5%
5.			Godda	6.5%
6.			Hazaribagh	6.5%
7.	Kerala	6.4%	Palakkad	6.4%
8.	Madhya Pradesh	6.8%	Umaria	7.0%
9.	Maharashtra	6.5%	Palghar	6.5%
10.	Odisha	13.0%	Gajapati	6.4%
11.			Raygada	6.5%
12.	Rajasthan	6.5%	Baran	6.5%
13.	Tripura	6.8%	North Tripura	6.8%
14.	Uttar Pradesh	7.5%	Chitrakoot	7.3%
15.	West Bengal	6.4%	Purulia	6.5%
Total		100%		100%

Demographic Profile

Gender

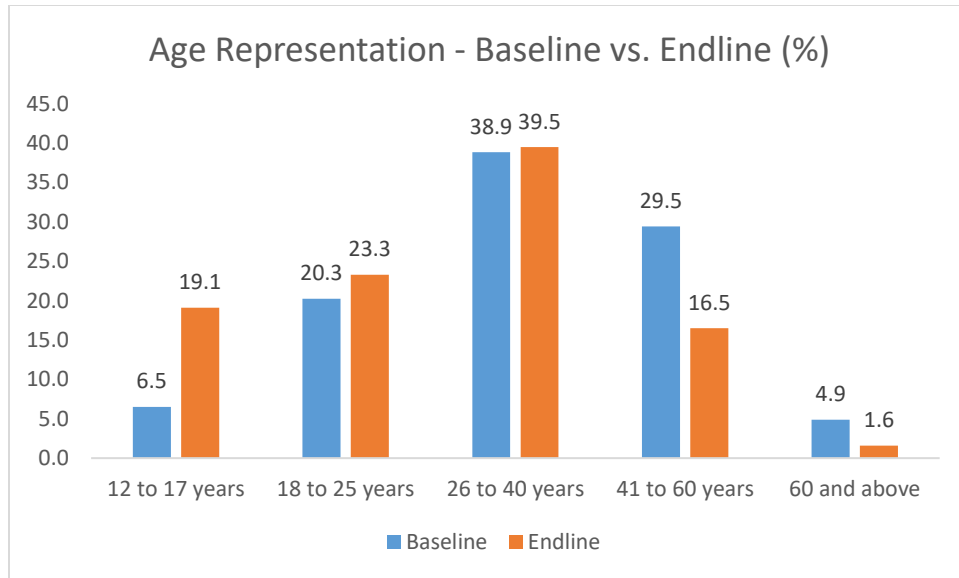
The endline study brought representation from women, men, and third gender on their digital awareness. **There was a higher proportion of women (69.3%) than men (30.6%)** and one representation from the third gender in the endline study. The baseline saw a similar overall trend with more women than men in the sample, but the endline had an increase in

the proportions of women and men and there was no representation from the third gender in the baseline. **Tripura and Rajasthan covered over 96 per cent of women in the endline study**, while it was less than 60 per cent in the states of Uttar Pradesh, Maharashtra, and Jharkhand.



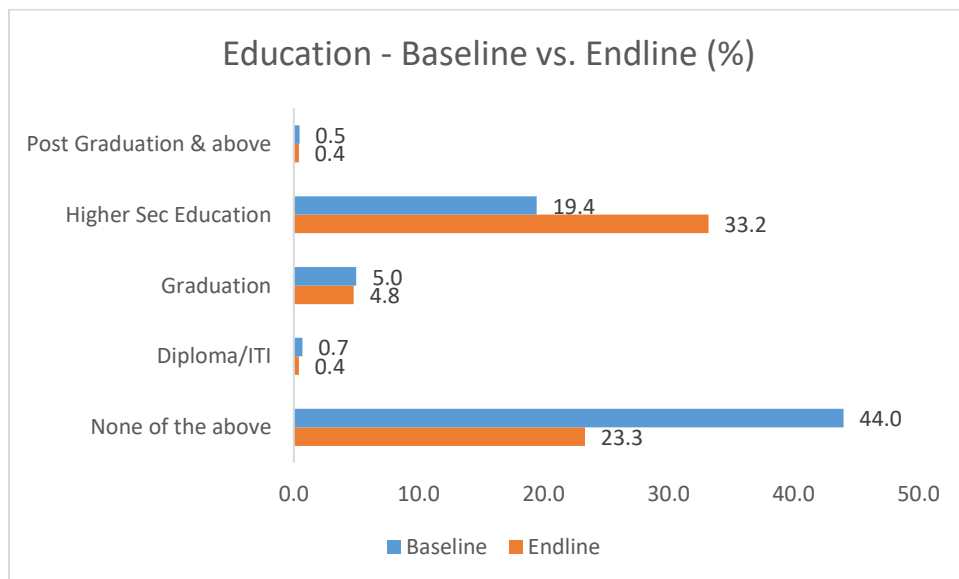
Age

The age-wise categorization showed highest representation of participants from the young adult age-group of 26-40 years (39.5%), followed by youth age-group of 18-25 years (23.3%), while the lowest were from the senior citizens age-group of 60 and above (1.6%). The trends were similar in the baseline and endline, except for the second-highest group during baseline was of those aged 41-60. Further, a bivariate analysis of the endline data showed **43 per cent of the women were in the age-group of 26-40, as compared to only around 32 per cent of the men.** While in most of the states, the highest proportion of the participants fell in the age-group of 26-40 years, in Uttar Pradesh (42%) and Rajasthan (40%) most of the participants were in the youth-group of 18-25 years.



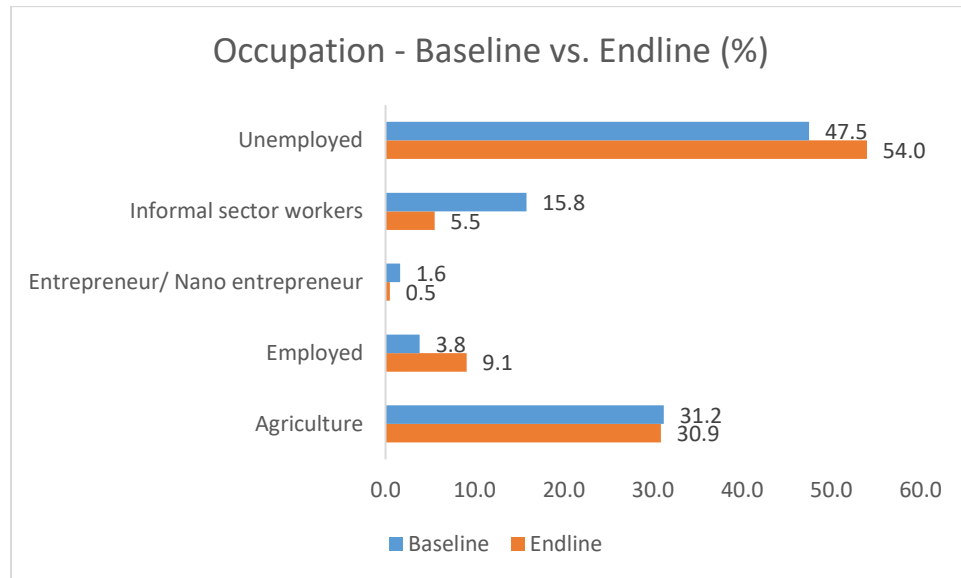
Education

The digital awareness study found that around 23 per cent of the participants never went to school in the endline, as compared to 44 per cent (highest proportion) in the baseline. In the endline, **the highest proportion of participants (38%) were those who had completed their primary education**, followed by higher secondary level (33%). Only around five per cent of the participants were graduates in both baseline and endline, and merely four participants had attained post-graduation or above degree in both the studies. **The educational attainment at every level was higher among men than women, whereas lack of education was higher among women participants (27.7%) and much lower among men (13.1%).** The state-level analysis showed the highest illiteracy levels in Gujarat (33.3%) and none in Kerala.



Occupation

The endline data on occupation showed **most of the participants (54%) were unemployed**. This was followed by 30.9 per cent of the participants into agriculture and around nine per cent employed in salaried jobs. Relatively very few participants (5.5%) were engaged in informal sector work and only five of them were engaged in entrepreneurial activity. **The baseline versus endline trend was similar with most of them unemployed or into agriculture.** The highest proportion of the unemployed participants were from the state of Rajasthan (86.7%), while the least proportion were from Gujarat (21.7%).



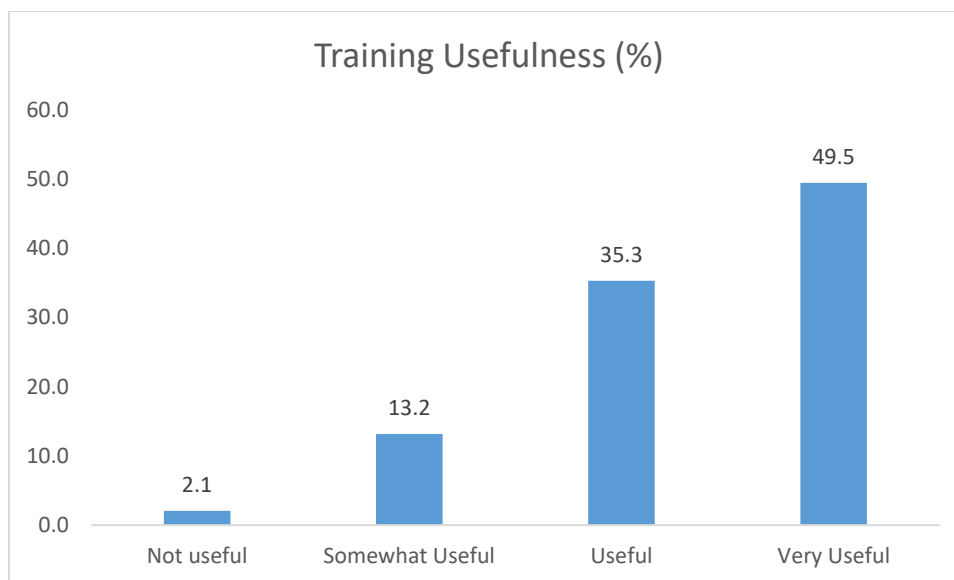
Feedback on Digital Awareness Training

The endline study delved deeper to assess the participation of the community in the digital awareness training program, their confidence levels, and their feedback on the usefulness of the training activities, content, and overall program.

Training usefulness

The participants gave high ratings for the usefulness (85%) of the training program, while the rest of them gave ratings of 'somewhat' or 'not useful'. The baseline study had revealed that only 14 per cent of the participants had any exposure to such digital awareness training and the higher ratings in the endline show the program was well-received by the participants.

More than half of the women (52%) found the training 'very useful' as compared to around 44 per cent of the men.



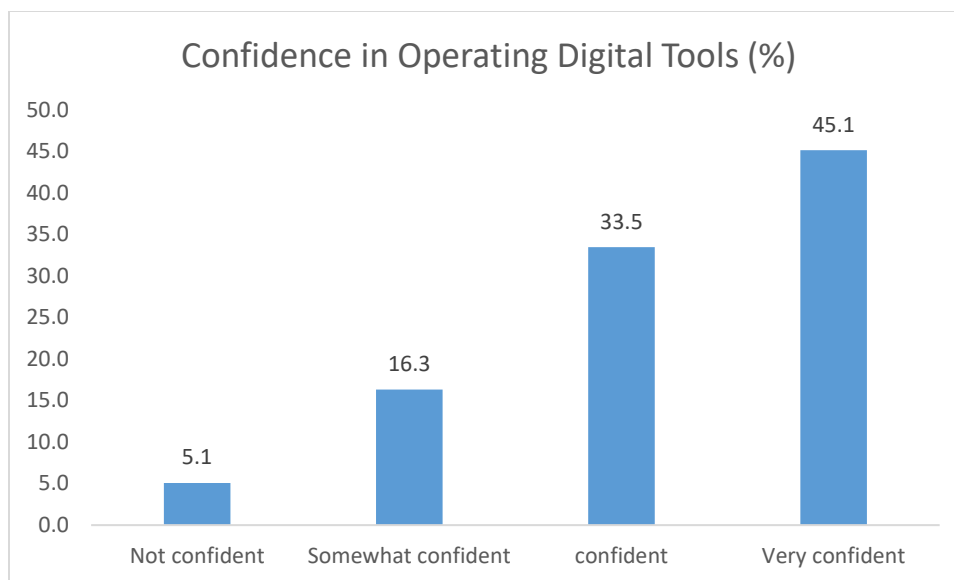
All the 59 participants from West Bengal and 90 per cent of the participants from Bihar rated the training as 'very useful'. Most of the participants who gave 'not useful' rating was from Jharkhand but they were very few in proportion (8%).

Training Usefulness				
State	Not Useful	Somewhat Useful	Useful	Very Useful
Bihar	0.0%	1.6%	8.1%	90.3%
Chhattisgarh	1.4%	8.5%	42.3%	47.9%
Gujarat	0.0%	26.7%	36.7%	36.7%
Jharkhand	8.3%	27.8%	6.7%	57.2%
Kerala	0.0%	0.0%	32.2%	67.8%
Madhya Pradesh	1.6%	15.9%	61.9%	20.6%
Maharashtra	0.0%	1.7%	18.3%	80.0%
Odisha	0.0%	8.3%	87.5%	4.2%
Rajasthan	3.3%	28.3%	40.0%	28.3%
Tripura	0.0%	7.9%	69.8%	22.2%
Uttar Pradesh	0.0%	8.7%	23.2%	68.1%
West Bengal	0.0%	0.0%	0.0%	100%
Overall	2.1%	13.2%	35.3%	49.5%

Confidence levels

Nearly 79 per cent of the participants were confident in operating the digital tools. Around 16 per cent of the participants stated they were somewhat confident, while only five per cent of the participants were not confident in using various digital tools.

More women (48%) were highly confident in digital skills as compared to men (38%) and higher percentage of men had rated themselves lower in the scale than women.



All the participants from West Bengal and nearly 89 per cent of them from Bihar were highly confident in their skills of operating the digital tools. Participants belonging to Tripura (30%) and Jharkhand (11%) were not confident in digital operations. Around 88 per cent of the participants of Odisha stated they were 'confident' but only four per cent stated they were 'very confident' – indicating scope to increase their confidence levels in digital skills.

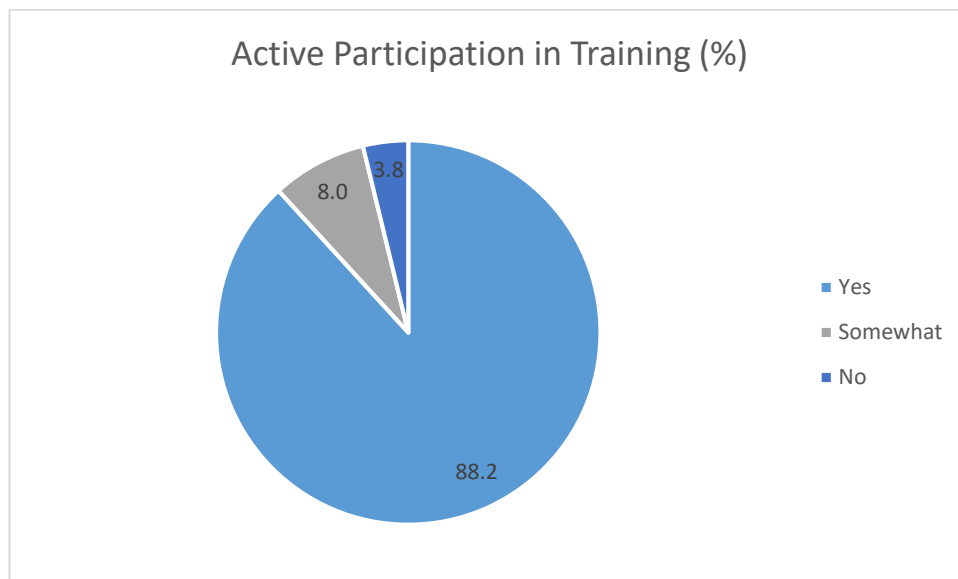
Confidence in operating Digital Tools				
State	Very Confident	Confident	Somewhat Confident	Not Confident
Bihar	88.7%	9.7%	1.6%	0.0%
Chhattisgarh	43.7%	29.6%	25.4%	1.4%
Gujarat	35.0%	28.3%	33.3%	3.3%
Jharkhand	56.7%	17.8%	15.0%	10.6%
Kerala	61.0%	37.3%	1.7%	0.0%
Madhya Pradesh	20.6%	54.0%	25.4%	0.0%
Maharashtra	65.0%	16.7%	18.3%	0.0%
Odisha	4.2%	88.3%	6.7%	0.8%
Rajasthan	33.3%	33.3%	28.3%	5.0%
Tripura	0.0%	31.7%	38.1%	30.2%
Uttar Pradesh	53.6%	31.9%	11.6%	2.9%
West Bengal	100%	0.0%	0.0%	0.0%
Overall	45.1%	33.5%	16.3%	5.1%

Training participation

Training programs are effective when the participants actively participate in the sessions and activities. **Majority of the participants (88.2%) stated they had actively**

participated in the training. A few of them shared they were somewhat active (8%), and only around four per cent of the participants said they had not participated actively.

The active participation of women was 90 per cent, while it was 85 per cent for men. This may explain why the participants found the training to be highly useful and felt highly confident in digital operations.

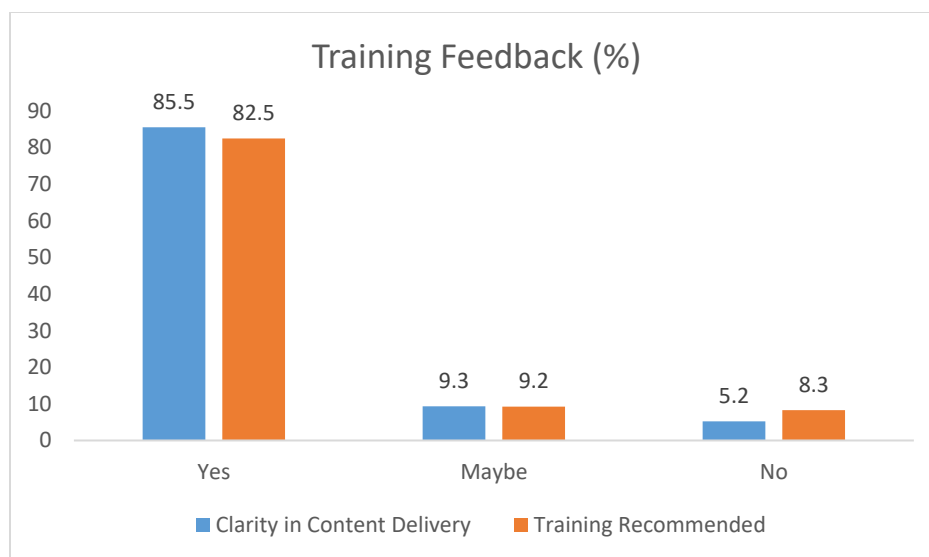


All the participants from Bihar and West Bengal responded affirmatively in active participation in the training, while Uttar Pradesh (16%) had highest percentage of participants who negated their active participation. Gujarat (25%) had the highest proportion of participants who said they had somewhat actively participated in the training program.

Active Participation in Training Sessions & Activities			
State	Yes	Somewhat	No
Bihar	100%	0.0%	0.0%
Chhattisgarh	95.8%	2.8%	1.4%
Gujarat	73.3%	25.0%	1.7%
Jharkhand	73.9%	18.3%	7.8%
Kerala	98.3%	1.7%	0.0%
Madhya Pradesh	100%	0.0%	0.0%
Maharashtra	86.7%	10.0%	3.3%
Odisha	96.7%	1.7%	1.7%
Rajasthan	91.7%	1.7%	6.7%
Tripura	88.9%	11.1%	0.0%
Uttar Pradesh	73.9%	10.1%	15.9%
West Bengal	100%	0.0%	0.0%
Overall	88.2%	8.0%	3.8%

Training content & recommendation

The training content and its delivery is the critical factor that can elevate the learning of the participants if it is easily comprehensible. **Majority of the participants (86%) found the training content was delivered in a clear and easy-to-understand manner and a majority of them (83%) also shared they would recommend the digital awareness training to others.** This indicates a positive feedback for the content delivery and overall training, with some scope to improve it further catering to various levels of understanding.



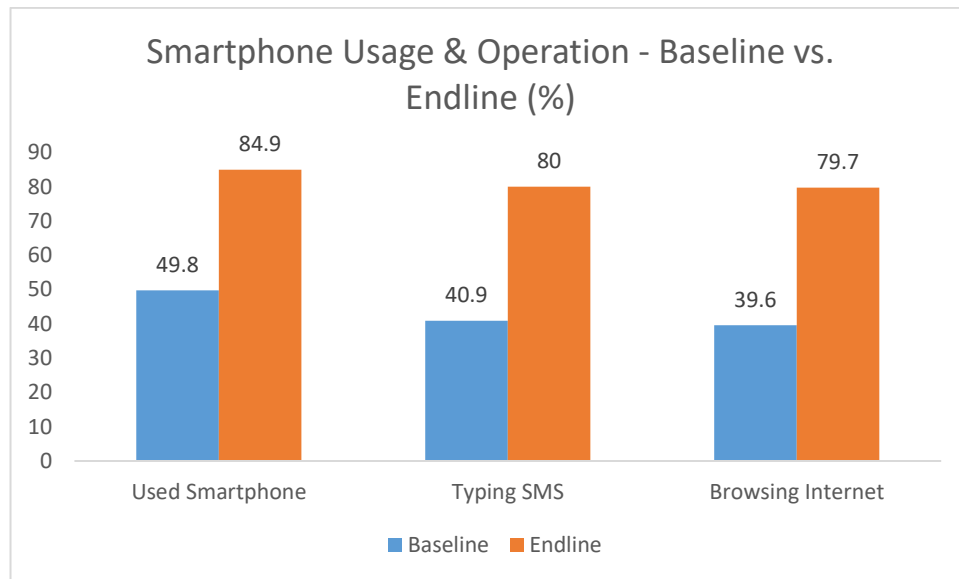
The highest proportion of the participants who found clarity in content delivery were from Bihar (100%) and West Bengal (100%). All participants from West Bengal also stated they would recommend the program to others. The lowest proportion of participants who found the content delivery clear and easy were from Gujarat (63.3%). The least percentage of participants who said they would recommend the training to others were from Odisha (55.8%).

State	Clarity in Content Delivery	Training Recommended
Bihar	100%	88.7%
Chhattisgarh	87.3%	84.5%
Gujarat	63.3%	78.3%
Jharkhand	69.4%	71.7%
Kerala	96.6%	98.3%
Madhya Pradesh	96.8%	93.7%
Maharashtra	85.0%	95.0%
Odisha	90.8%	55.8%
Rajasthan	90.0%	88.3%
Tripura	96.8%	96.8%
Uttar Pradesh	76.8%	85.5%
West Bengal	100%	100%
Overall	85.5%	82.5%

Digital Awareness and Skills

Smartphone Usage among Citizens

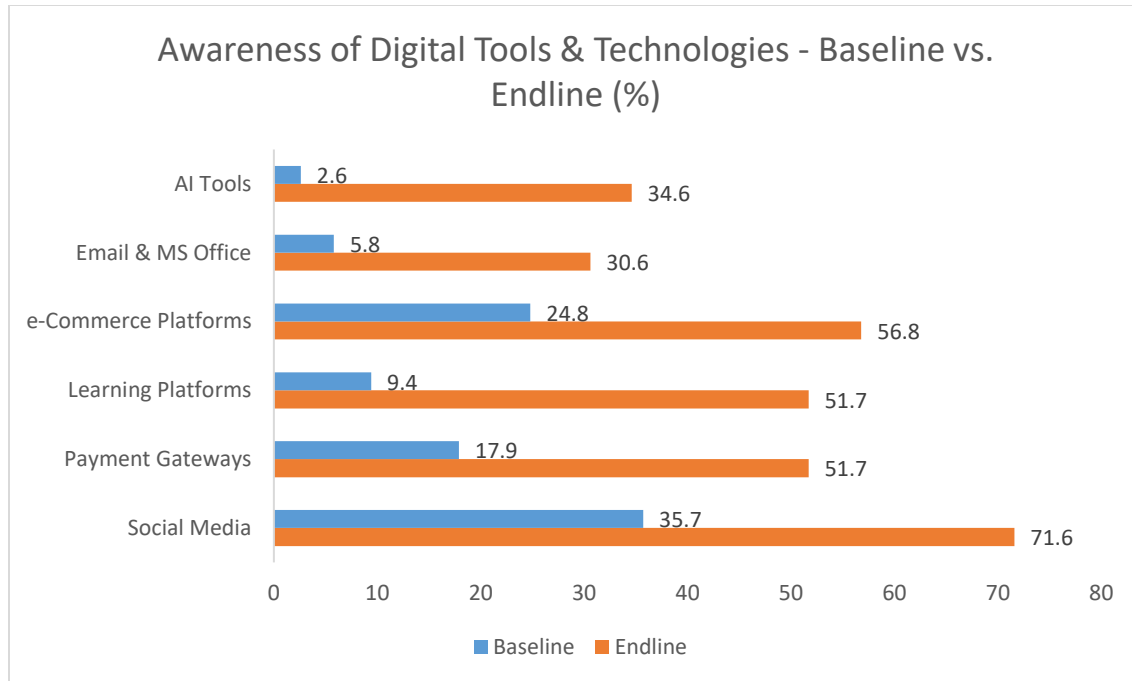
In the endline, **around 85 per cent of the participants had used a smartphone ever in their lives**. Around 80 per cent participants, each, were familiar with typing/messaging and browsing internet/streaming videos in the smartphone. The usage of smartphone and familiarity with messaging and browsing was much lower (around 40-50%) among the participants before the program implementation. This indicates increased levels of awareness of the participants with the basic functions of a smartphone and its usage as well.



Awareness about Digital Tools and Technologies

The participants' awareness about social media applications, such as Facebook and Instagram jumped from around 36 per cent earlier to around 72 per cent after the training.

The participants' awareness about payment gateways and UPI also increased significantly from only around 18 per cent in the baseline to about 52 per cent in the endline, though it continued to be relatively lower. Post-training 52 per cent of the participants reported awareness of online learning platforms, which was merely nine per cent before the training.



The endline study assessed the engagement of participants with e-commerce platforms and digital tools, which are useful to buy and sell products, connect with the market, and gain information. The endline found nearly **57 per cent of the participants were aware of e-commerce platforms** like Amazon, Flipkart, and Meesho, which was merely a one-fourth of the sample in the baseline.

While relatively minor proportion of the participants were **aware about digital tools, there was a noticeable jump from baseline to endline**, reflecting effectiveness of the training. Around 31 and 35 per cent of the participants were aware of digital tools (E-mail, MS-office) and artificial intelligence (AI) tools, respectively, which was less than six and three per cent, respectively.

Key Trends in Digital Awareness across Demographics

Gender-wise Findings

The digital gender gap continued in the endline study (found in the baseline study). Women lagged behind in awareness of smartphone functions, social media, digital payments, and e-commerce platforms. This reflects the national trends of the digital gender divide.

- Notably, the gender gap widened with fewer women than men aware about digital tools and technologies.
- This could be due to limited access to smartphones, lesser education, and lesser usage of digital payment and online learning platforms.

- On a positive note, the gender gap was observed to have narrowed over time (from baseline to endline), and interestingly, more women than men reported awareness of digital and AI tools.

State-wise Findings

The state-wise disparities may be explained by the higher socioeconomic indicators of Kerala and Maharashtra, compared to West Bengal, Odisha, and Gujarat (Census, 2011; Statista, 2024).

- Kerala and Maharashtra consistently reported highest in smartphone usage and digital awareness across all indicators.
- West Bengal, Odisha, and Gujarat showed lower levels of awareness and access.
- All participants in Kerala and Maharashtra had used smartphones, with Kerala recording the highest awareness in functions like typing, browsing, social media, e-commerce, and advanced tools (digital and AI).
- In contrast, Odisha, Gujarat, and especially West Bengal showed significant gaps.
- Despite lower digital exposure, participants from West Bengal gave high feedback and confidence ratings for the training, indicating the participants' strong interest in learning about digital tools and technologies if supported.

Occupation-wise Findings

- Occupation-wise analysis showed the highest proportion of smartphone usage and digital awareness by the employed participants, followed by the unemployed category.
- The lowest proportion across all the indicators were from the agriculture sector.
- However, there was a significant gap between the digital awareness of employed versus other categories.

B: Digital Literacy

The digital literacy tool was also administered across 12 states covering 15 aspirational districts within multiple villages. **The total number of participants in the Digital Literacy study were 230.** The highest proportion of data (19.6%) was collected from the state of Jharkhand, followed by Odisha (12.6%). Other states contributed an average of seven per cent, each, in the total data collected. The baseline sample distribution was followed.

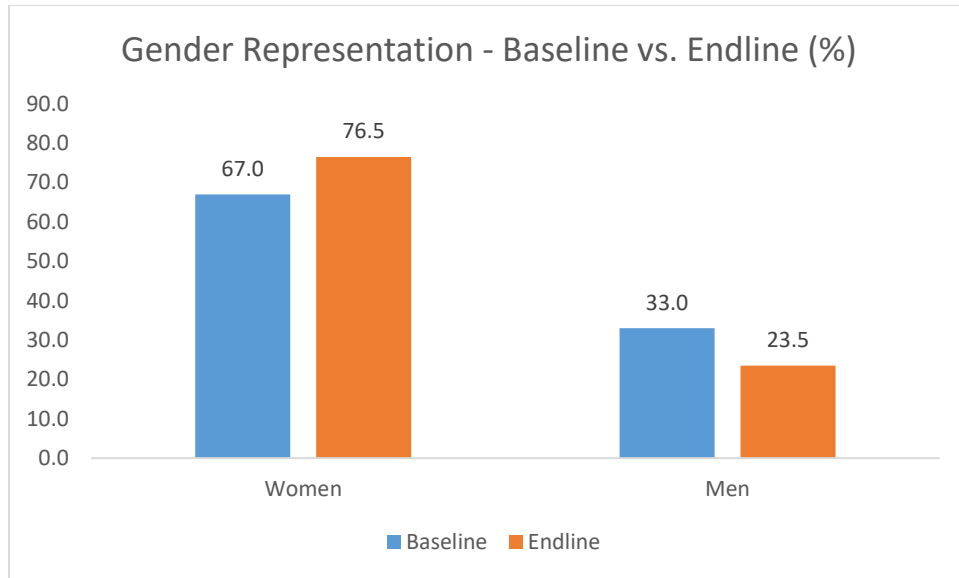
In terms of **aspirational districts** covered in the digital literacy study, there was a more or less uniform representation with 6.6 average percentage from the 15 districts.

STATE & DISTRICT REPRESENTATION - DIGITAL LITERACY				
S.N.	States	Endline	Aspirational Districts	Endline
1.	Bihar	6.5%	Gaya	6.5%
2.	Chhattisgarh	6.5%	Kabirdham	6.5%
3.	Gujarat	6.5%	Tapi	6.5%
4.	Jharkhand	19.6%	Dumka	6.5%
5.			Godda	6.5%
6.			Hazaribagh	6.5%
7.	Kerala	7.4%	Palakkad	7.4%
8.	Madhya Pradesh	6.5%	Umaria	6.5%
9.	Maharashtra	7.4%	Palghar	7.4%
10.	Odisha	12.6%	Gajapati	6.5%
11.			Raygada	6.1%
12.	Rajasthan	7.0%	Baran	7.0%
13.	Tripura	6.5%	North Tripura	6.5%
14.	Uttar Pradesh	7.0%	Chitrakoot	7.0%
15.	West Bengal	6.5%	Purulia	6.5%
Total		100%		100%

Demographic Profile

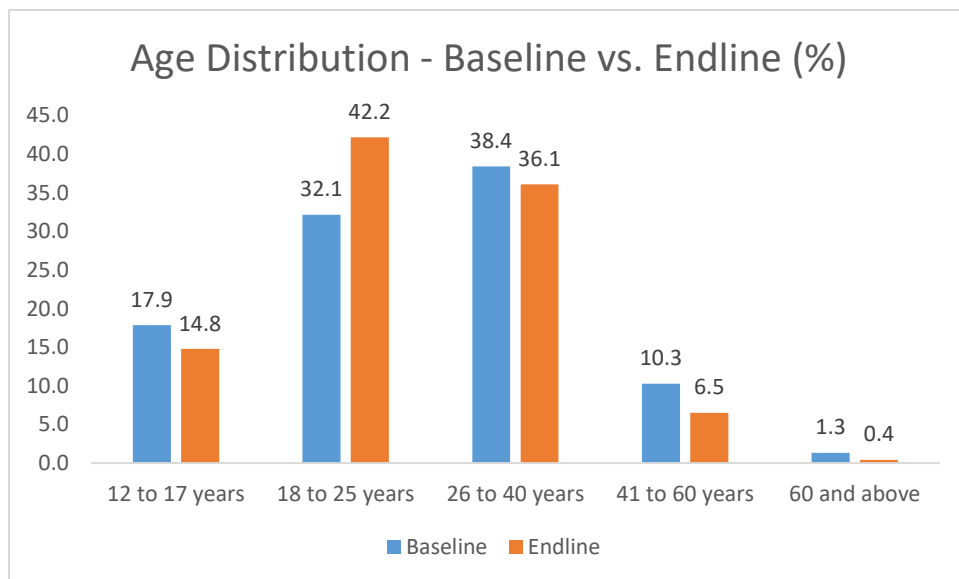
Gender Distribution

The gender distribution in the endline was similar to the baseline; the endline had participation from substantially more women (77%) than men (23%) in the endline study. Bihar, Tripura, and Maharashtra had only women participants and Chhattisgarh with 80 per cent had the highest representation of men in the study.



Age Distribution

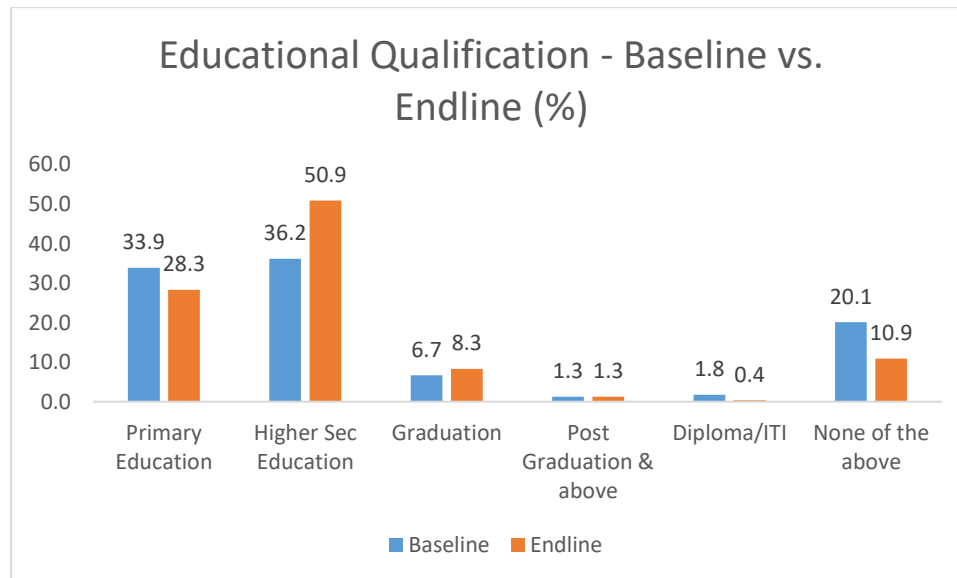
The age-wise categorization showed highest representation of participants from the young adult age-group of 26-40 years (36%), while lowest was merely one participant from the senior citizens age-group of 60 and above. Around 41 per cent of the women were in the age-group of 26-40, as compared to only around 20 per cent of the men in this category. Majority of the men (56%) were in the youth age-group of 18-25 years, as compared to only 38 per cent women in this age-group.



Educational Qualification

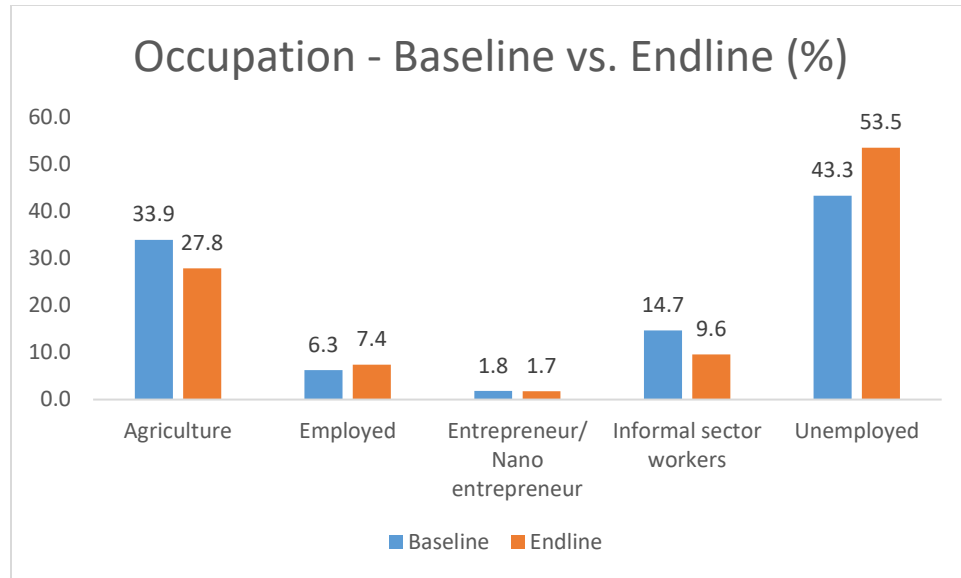
The data on educational qualification showed the trends were similar in the baseline-endline, but more participants had attained higher levels of education in the endline sample. The

digital literacy study found that around 10 per cent of the participants were not educated. **Most of the participants (51%) had completed their higher secondary level of education**, followed by those had completed their primary education (28%). Merely around 10 per cent of the participants had attained graduation or above degrees. The state-level analysis showed the highest illiteracy levels in Jharkhand (27%) and zero in half of the states. The gender gap was significant as **more proportion of men (80%) had attained higher levels of education as compared to women (55%)** and much more women (45%) had studied only up to primary levels or were not educated at all as compared to men (20%).



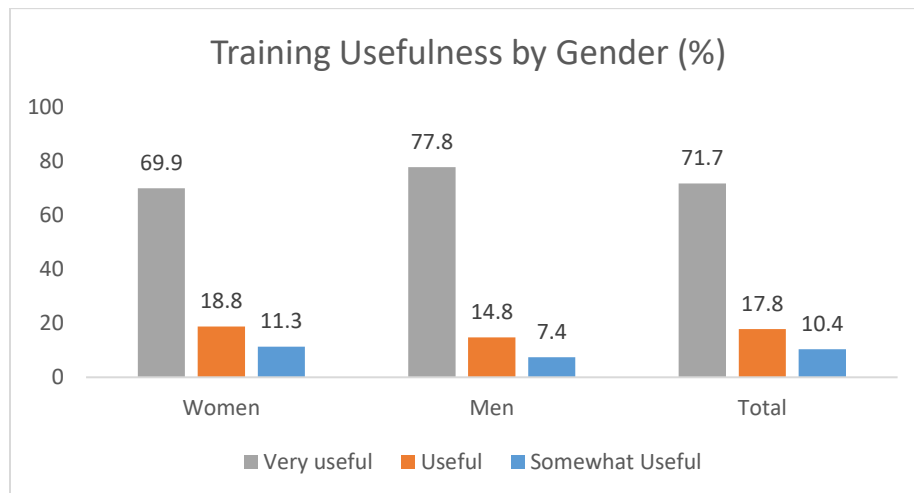
Occupation Distribution

The **occupation profile** of the participants revealed **most of the participants (54%) were unemployed**, which was more than the baseline (43%). This was followed by around 28 per cent of the participants into agriculture and around 10 per cent working as informal sector workers. Remaining eight per cent of the participants were employed in salaried jobs and engaged in entrepreneurial activity. The highest proportion of the unemployed participants were from the state of Uttar Pradesh (94%), closely followed by Bihar (93%), while Maharashtra did not have a single unemployed participant. **More men (69%) were unemployed than women (49%)** and more women (32%) were into agricultural work than men (15%). **All the four entrepreneurs in the endline were women.**



Feedback on Digital Literacy Training

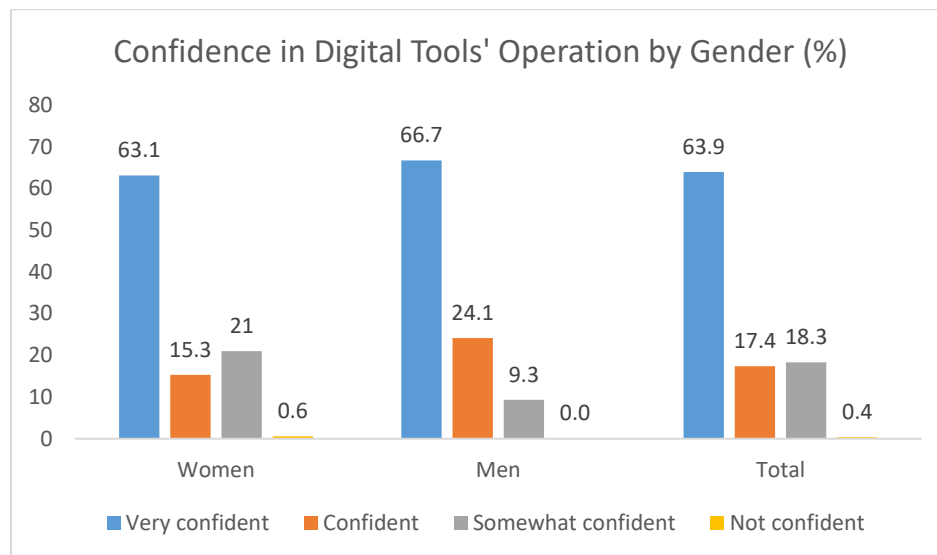
The endline study delved deeper to assess the participation of the community in the digital literacy training program, their confidence levels, and their feedback on the usefulness of the training activities, content, and overall program. **The high ratings in the endline show the program was well-received by the participants.** Out of the total sample of 230 participants, majority of the participants (90%) found the training to be ‘useful/ very useful’ – while 10 per cent of them found it relatively less useful, indicating scope for improvement. More men (78%) than women (70%) found the training to be highly useful.



All the participants from Bihar, Jharkhand, Uttar Pradesh, and West Bengal found the training to be highly useful. Highest proportion of participants (94%) who found the training to be ‘somewhat useful’ were from Rajasthan and only one of them found it to be ‘very useful’, which needs deeper probing.

Training Usefulness				
State	Not Useful	Somewhat Useful	Useful	Very Useful
Bihar	0.0%	0.0%	0.0%	100%
Chhattisgarh	0.0%	0.0%	20.0%	80.0%
Gujarat	0.0%	26.7%	66.7%	6.7%
Jharkhand	0.0%	0.0%	0.0%	100%
Kerala	0.0%	5.9%	35.3%	58.8%
Madhya Pradesh	0.0%	13.3%	26.7%	60.0%
Maharashtra	0.0%	0.0%	11.8%	88.2%
Odisha	0.0%	6.9%	27.6%	65.5%
Rajasthan	0.0%	93.8%	0.0%	6.3%
Tripura	0.0%	0.0%	53.3%	46.7%
Uttar Pradesh	0.0%	0.0%	0.0%	100%
West Bengal	0.0%	0.0%	0.0%	100%
Overall	0.0%	10.4%	17.8%	71.7%

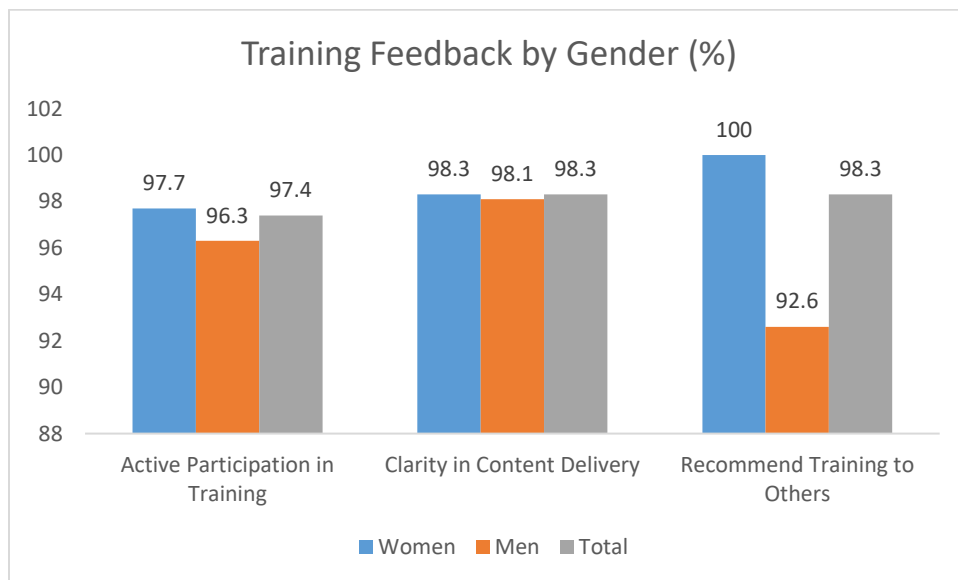
In terms of operating the digital tools, **majority of the participants (64%) showed highest levels of confidence** and only one woman participant stated she was 'not confident'. More men (90%) stated they were 'confident/ very confident' than women (78%), while more women (21%) rated themselves as 'somewhat confident' as compared to only nine per cent of the men.



Similar to usefulness of training, all the participants from Bihar, Jharkhand, and West Bengal and around 94 per cent from Uttar Pradesh gave themselves the highest rating in confidence to operate digital tools.

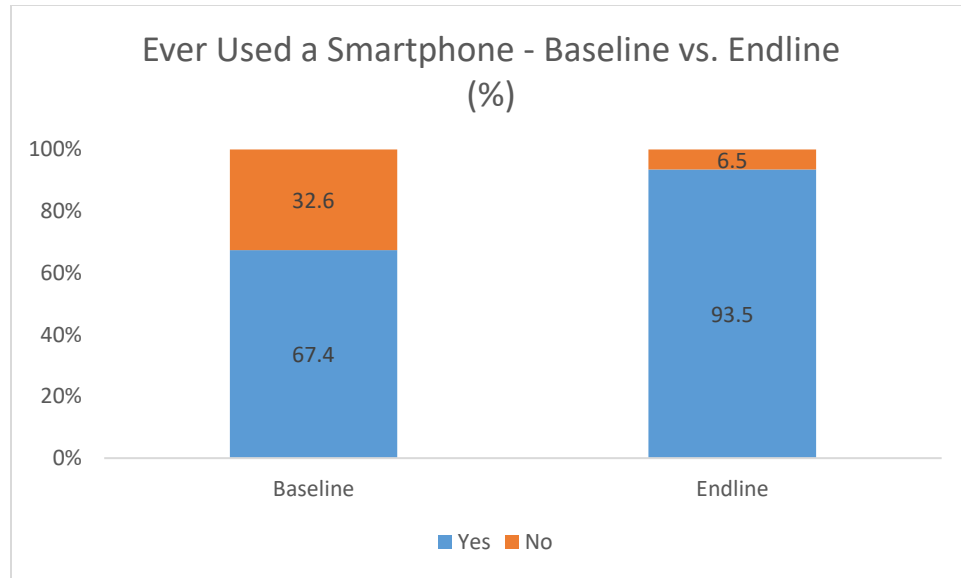
Confidence in operating Digital Tools				
State	Very Confident	Confident	Somewhat Confident	Not Confident
Bihar	100%	0.0%	0.0%	0.0%
Chhattisgarh	53.3%	46.7%	0.0%	0.0%
Gujarat	0.0%	33.3%	66.7%	0.0%
Jharkhand	100%	0.0%	0.0%	0.0%
Kerala	58.8%	41.2%	0.0%	0.0%
Madhya Pradesh	60.0%	26.7%	13.3%	0.0%
Maharashtra	88.2%	5.9%	5.9%	0.0%
Odisha	48.3%	37.9%	13.8%	0.0%
Rajasthan	6.3%	0.0%	93.8%	0.0%
Tripura	0.0%	26.7%	66.7%	6.7%
Uttar Pradesh	93.8%	6.3%	0.0%	0.0%
West Bengal	100%	0.0%	0.0%	0.0%
Overall	63.9%	17.4%	18.3%	0.43%

In line with these ratings, **nearly all participants gave positive feedback for the training.** Nearly all the participants (98% each) affirmed they had actively participated in training sessions and activities, they found the training content delivered in clear and easy-to-understand manner, and that they would recommend the training to others.

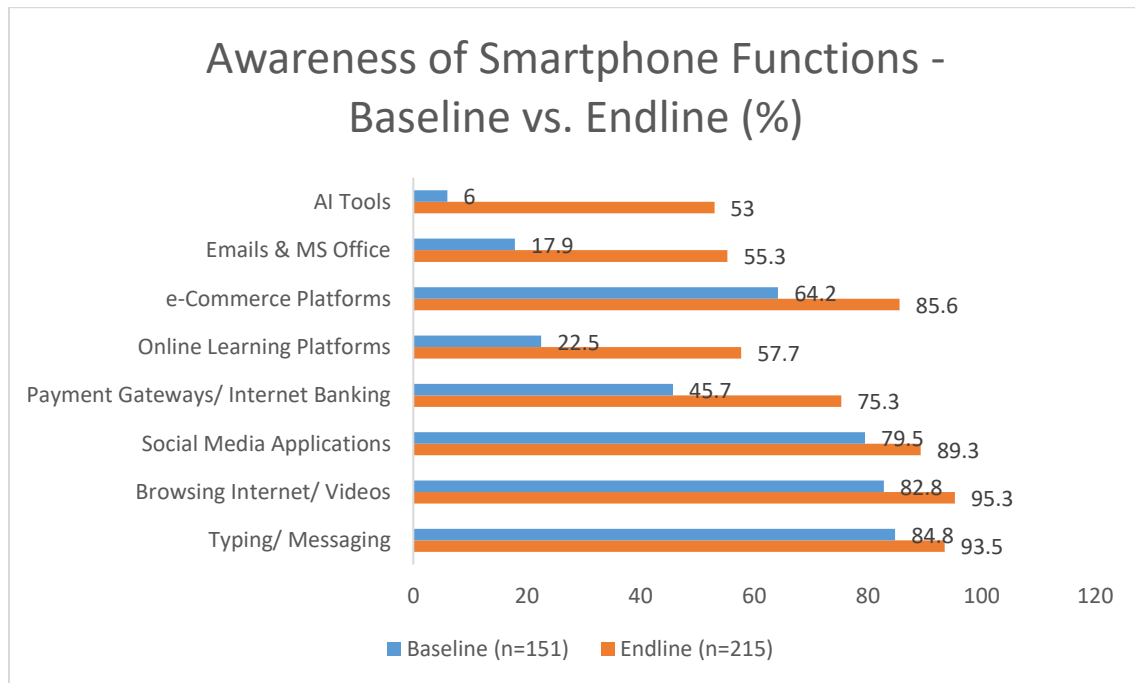


Digital Skills

The digital literacy component needs to precede with an understanding of the levels of access, awareness, and skills of the participants to digital devices, trainings, and functions of the smartphone and the internet. **As compared to 67.4 per cent of the participants in the baseline, 93.5 per cent of the participants reported ever using a smartphone in their lives in the endline.** Better access to smartphones indicates better exposure to digital technology and its possible benefits.



As compared to 80 to 85 per cent before the training, around **89 to 95 per cent of the participants reported after the training that they were well-aware about the basic functions of a smartphone** like typing/ messaging, browsing the internet/ streaming videos, and using social media applications like Facebook, Instagram etc.



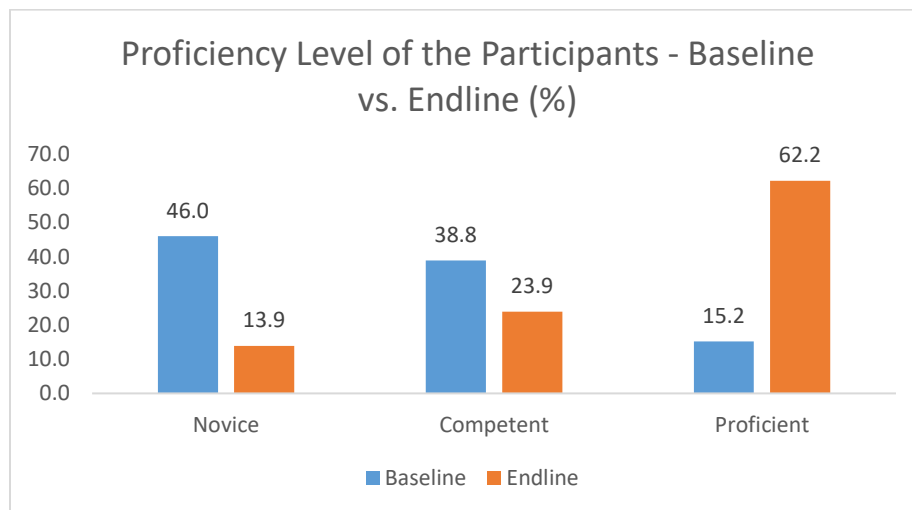
There was a **significant jump in the participants' awareness levels related to online payment and banking, online learning and e-commerce platforms from baseline to endline** as seen in the graph. Despite a drop in awareness of advanced functions like emails, MS-Office, and AI tools, **the jump from baseline to endline was significant in other basic**

functions. More than half in the endline as compared to merely 17.9 and six per cent were aware of emails/MS-office and AI tools, respectively. Thus, the training led to substantial increase in the digital awareness related to smartphone functions among the participants.

Despite a continued gender gap, **more women in the endline were aware about smartphone functions than the baseline.** For instance, awareness of online payment and banking increased significantly for both genders from baseline to endline. For women, awareness rose from merely 37 per cent at baseline to approximately 68 per cent at endline. For men, the increase was even more pronounced, rising from 61 per cent at baseline to 96 per cent at endline.

Proficiency Levels

The data reported above was computed to arrive at scores and categorize the participants into three proficiency levels for assessing their digital literacy skills and implementing the program accordingly.



There was a significant increase in the participants in the proficient category (62%) in the endline as compared to the baseline. The fewer novice and competent population in the endline as compared to baseline indicated participants had increased engagement with their digital devices using advanced operations.

Proficiency by Age

Within the adolescent categories, most of the participants were at the Novice levels, while in the youth and young adult categories, majority of the participants were at the Proficient level. Most of the participants in the 41 and above age-groups, were at the Competent level.

Proficiency Levels by Age			
Age-groups	Novice	Competent	Proficient
12 to 17 years	52.9%	2.9%	44.1%
18 to 25 years	21.6%	5.2%	73.2%
26 to 40 years	15.7%	20.5%	63.9%
41 to 60 years	20.0%	53.3%	26.7%
60 and above	0.0%	100%	0.0%
Total	23.9%	13.9%	62.2%

Proficiency by Occupation

In terms of occupation, most of the participants were at the Proficient level, with the highest from the employed category (88%). In the Novice level, most of the participants were from agriculture category in the endline, similar to the baseline. Half of the entrepreneurs were at the Competent level and other half at the Proficient level.

Proficiency Levels by Occupation			
Occupation	Novice	Competent	Proficient
Agriculture	28.1%	31.3%	40.6%
Employed	5.9%	5.9%	88.2%
Entrepreneur/ Nano entrepreneur	0.0%	50.0%	50.0%
Informal sector workers	9.1%	13.6%	77.3%
Unemployed	8.9%	23.6%	67.5%
Total	13.9%	23.9%	62.2%

Based on the proficiency scores, the indicators of age and occupation levels were combined to generate the category-relevant questions. The endline data is presented along these categories in the next sections for a nuanced understanding of the digital engagement and skills in comparison to the baseline data.

Proficiency by Gender

Most of the men and women participants were in the Proficient level in the endline as opposed to the Novice level during baseline, but the digital gender divide is clearly visible. As opposed to 56 per cent of the women participants, 82 per cent of the men participants were Proficient in mobile use, indicating low access and usage of smartphones among women. In contrast, more women were at the Novice and Competent levels and none of the men were at the Novice level, which indicates higher access and usage of smartphones among men.

Proficiency Levels by Gender			
Gender	Novice	Competent	Proficient
Women	18.2%	25.6%	56.3%
Men	0.0%	18.5%	81.5%
Total	13.9%	23.9%	62.2%

Findings on Digital Literacy

Adolescents

Novice

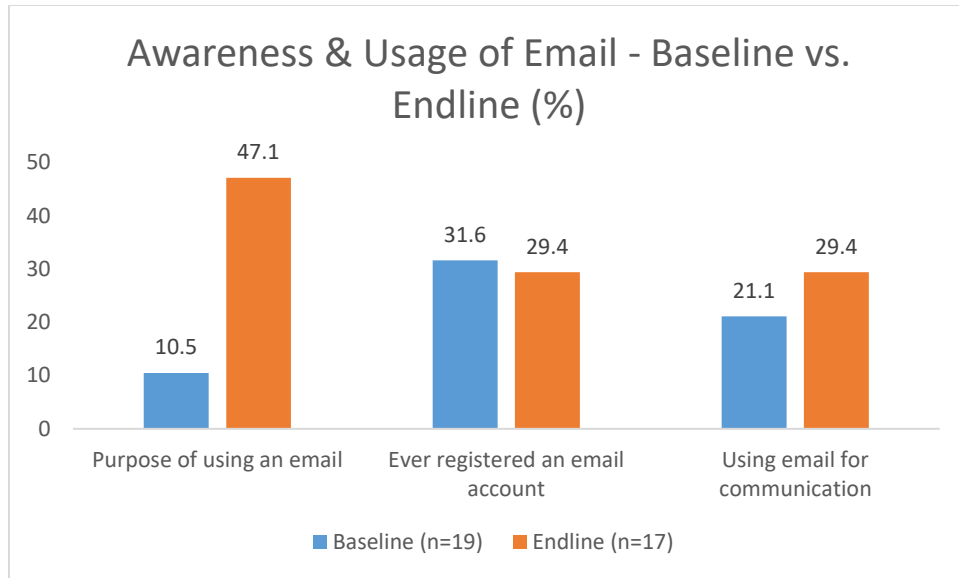
The endline had only one participant in the adolescent – novice category, as opposed to 16 in the baseline. The participant was **aware about a computer and its basic parts**, but could access it only from a cyber café. The participant was also **aware about safety features in using digital devices**. However, the participant was unaware about identifying risks related to data privacy, protecting their personal information online and keeping the One-Time Password (OTP) confidential.

Digital Literacy among Adolescent – Novice	Response (n=1)
Aware about a computer	Yes
Aware about parts of a computer	Yes
Keeping smartphone secure	Yes
Currently have a password on smartphone	Yes
Identification of privacy risks	No
Importance of keeping OTP confidential	No
Privacy setting of social media	Yes
Risk of sharing private information on social media	Yes
Importance of creating strong password	Yes

Competent

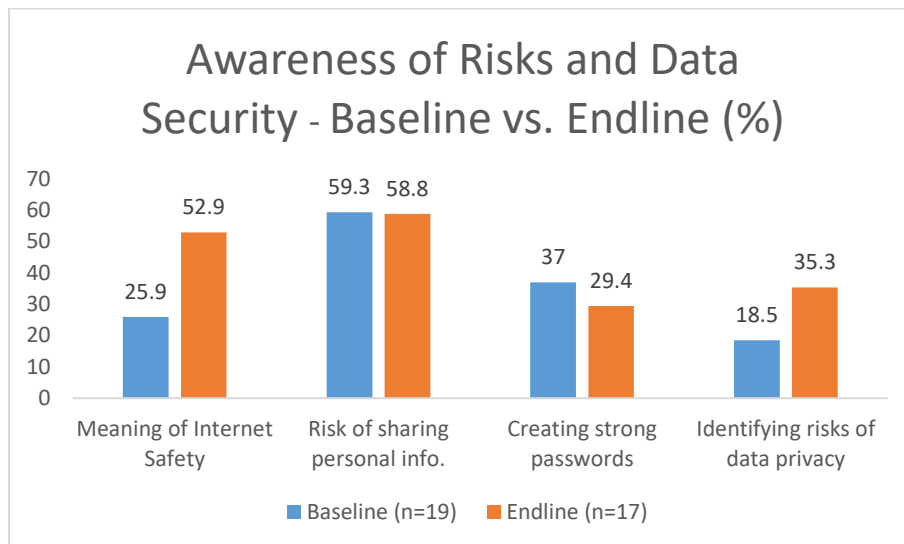
There were 17 participants in the adolescent – competent category. There was a **significant jump in the awareness about the purpose of using an email among the participants – 47.1 per cent in the endline** from only 11 per cent in the baseline. Despite higher registrations on an email account in the baseline (31.6%), **usage of emails for communication was higher in the endline (29.4%)** as opposed to 21 per cent in the baseline.

Participants had used email communication primarily to create their digital identity and few had used it for the purpose of banking. Participants did not show awareness about MS-Office, nor had any of them ever used any of the MS-Office tools like Word, Excel, and PowerPoint.



On the other hand, **53 per cent of the participants were aware about the meaning of internet safety after the training**, in contrast to 26 per cent of them before the training.

Participants were aware about the risks of sharing personal information on the internet (58.8%) and create strong passwords to protect their online accounts (29.4%) – slightly lesser than the baseline.

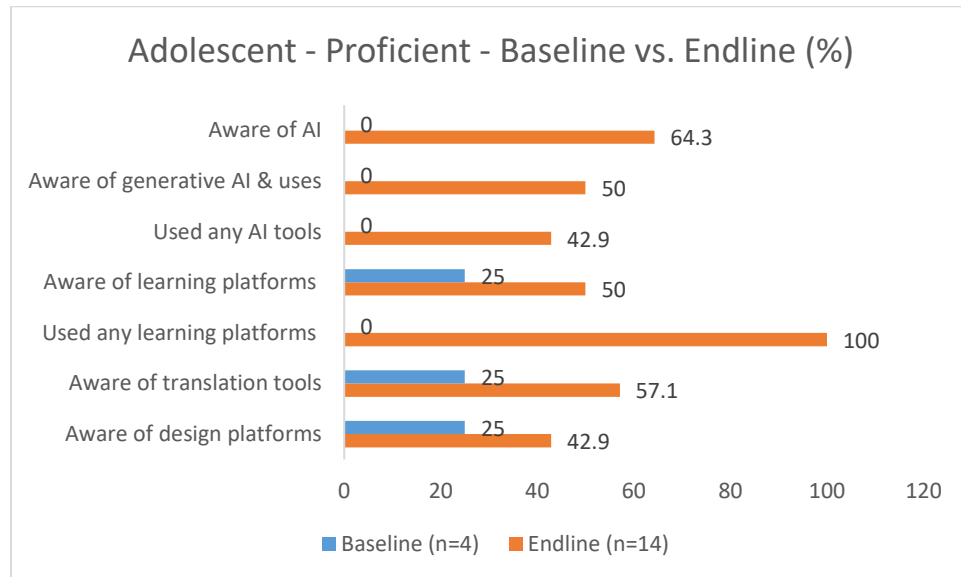


There was a **significant increase in participants' ability to identify data privacy risks and protect their personal information online** from before (18.5%) to after the training (35.3%).

Proficient

Fourteen adolescents were found to be proficient in mobile use and were posed questions on advanced level of digital literacy skills. **There was significant change in the AI related indicators in the endline over the baseline.** The training showed results in awareness of participants on AI (64.3%), generative AI and its uses (50%), and usage of AI tools (42.9%), which was zero at the time of baseline.

The AI tools used by the participants were ChatGPT, Gemini, and very few had used QuillBot as found in the endline. The participants had used these tools mainly for education purpose. Some had also used it for designing, language review, and coding purposes.



Half of the participants showed awareness about academic/ vocational learning platforms in the endline study, whereas only a quarter of them were aware in the baseline. **All of them had used such platforms after the training**, while none had used any learning platforms before the training.

Most of them had used skill portals like Skill India (71.4%), Future Skills Prime (28.6%), and NSDC (14.3%), while others had used educational portals to upgrade their knowledge and certification like Udemy (28.6%), Coursera and LinkedIn Learning (14.3% each).

Awareness about **language translation tools and digital platforms to design and create posts had increased to 57 and 43 per cent, respectively after the training program**, from merely a quarter each in the baseline study.

Youth – Employed/ Unemployed/ Informal sector worker

Novice

The endline had only three participants in this category out 230 participants. **All the participants were aware about what a computer means**, but only one knew about parts of a computer. One out of three participants were aware about safety features in using digital devices, data risks and security features on social media after the training. Two of them were aware of keeping OTP confidential. **Across all the indicators of digital risks and data security, the participants showed improvements over the baseline as found in the endline study.**

Digital Literacy among Youth Employed/ Unemployed – Novice	Baseline (n=8)	Endline (n=3)
Aware about a computer	12.5%	100%
Access to a computer	0.0%	33.3%
Aware of smartphone security	0.0%	33.3%
Password protection on smartphone	0.0%	33.3%
Identification of privacy risks	0.0%	33.3%
Importance of keeping OTP confidential	50%	66.7%
Privacy setting of social media	25%	33.3%
Risk of sharing private information on social media	12.5%	33.3%
Importance of creating strong password	12.5%	33.3%

Competent

There were nine youth in this category. Around **22 per cent, each, were aware about the purpose of using an email and had ever registered on an email account**. However, none of them had used emails for communication. None of the youth in this category had used MS-Office either.

Digital Literacy among Youth Employed/ Unemployed – Competent	Baseline (n=27)	Endline (n=9)
Purpose of using an email	25.9%	22.2%
Ever registered an email account	55.6%	22.2%
Used email for communication	51.9%	0.0%
Aware of MS-Office	14.8%	0.0%
Meaning of Internet Safety	25.9%	44.4%
Risk of sharing personal information online	59.3%	44.4%
Creating strong passwords	37.0%	33.3%
Identifying risks of data privacy	18.5%	33.3%

There were **improved levels of awareness reported for meaning of internet safety (44.4%), risks of sharing personal information online (44.4%), and identifying risks of**

data privacy (33.3%). Participants showed lower awareness about creating strong passwords to protect their online accounts (33.3%).

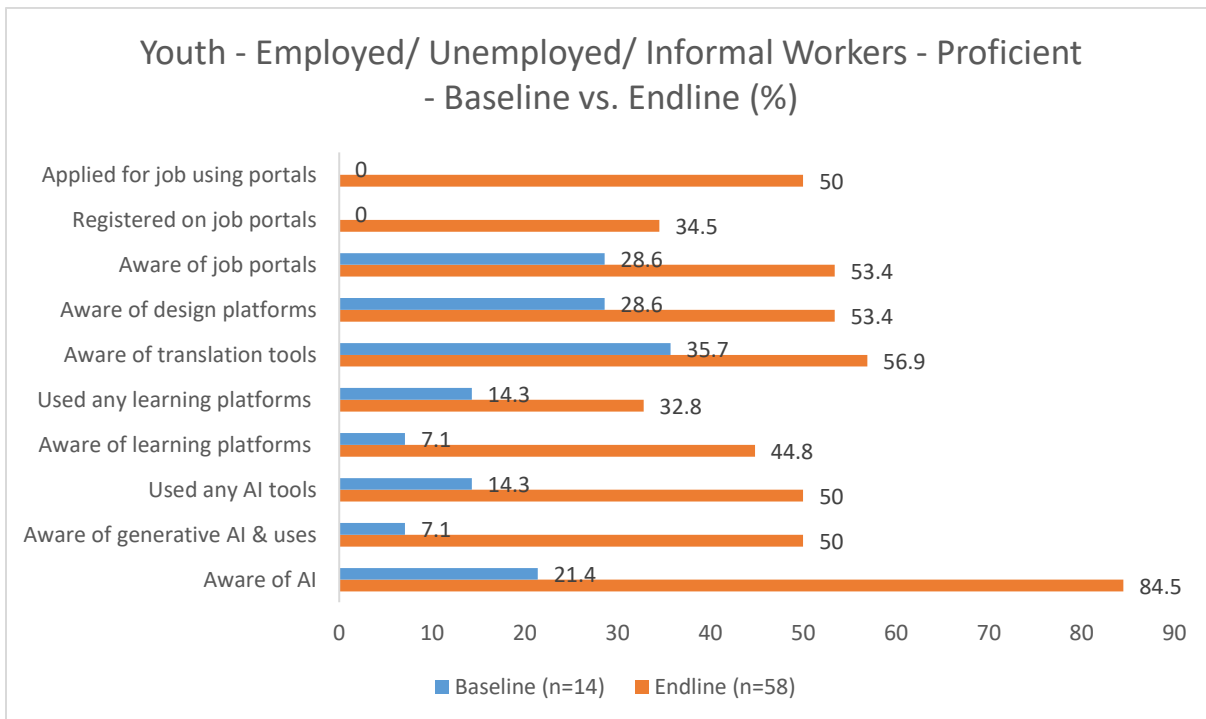
Proficient

The highest level of engagement with the smartphones was scored as proficient level, which had increased from 14 youth in the baseline to 58 in the endline.

Before the training, a majority of the participants were largely unaware about AI and related tools, while **after the training there was substantial increase in awareness of participants about AI (84.5%) and generative AI and its uses (50%)**. Out of the 45 per cent who had used AI tools, they had mostly used ChatGPT (89.7%), followed by Gemini by Google (69%), and Quillbot (27.6%). These were primarily used for educational purpose (96.6%), along with language review (55.2%), designing (27.6%), and coding (13.8%).

Nearly 45 per cent of the participants were aware of academic or vocational learning platforms. Before the training, there was only one participant who reported awareness about learning platforms.

There was **an increase in the usage of such platforms for learning purposes (33%)**. The **most used learning platform was the Skill India portal (89.5%)**, followed by NSDC (47.4%), Coursera (42.1%), and LinkedIn (42.1%). Other platforms were used by one to less than 40 per cent of the participants.



Before the training, majority of the youth were not aware about advanced tools, but **the endline study found that 57 per cent were aware of language translation tools.** Moreover, **53 per cent, each, were aware about digital platforms to design and create posts and job portals.** About 35 per cent had registered on job portals, with most of them registered on LinkedIn (70%), Naukri.com (60%), National Career Service Portal (40%), and Indeed (30%).

Half of them had applied for a job using a job portal registered as mentioned; while none of them had ever registered on any job portals and never applied for a job using a job portal before the training. This indicates an improvement in digital literacy, moving from awareness to action.

Youth/Adults – SHG women/ MSMEs

Competent

There were two participants in the youth and adults from SHGs or MSMEs – Competent category. **There was an increase in awareness about usage of e-commerce platforms** from baseline (75%) to endline (100%). They were all aware about Meesho, followed by Flipkart and Amazon in equal proportions (50%).

All the participants were now aware of and had engaged with e-commerce platforms. As opposed to only 25 per cent in the baseline, **all of them now knew how to complete an online purchase by making a payment.**

Digital Literacy among Youth/Adults – SHG/ MSME - Competent	Baseline (n=4)	Endline (n=2)
Knowledge of e-commerce platforms	75%	100%
Visited e-commerce platforms	75%	100%
Created an account on e-commerce platform	75%	100%
Know how to add products in cart	75%	100%
Know making a payment	25%	100%
Aware of e-governance services	0%	100%
Visited e-governance website	0%	100%

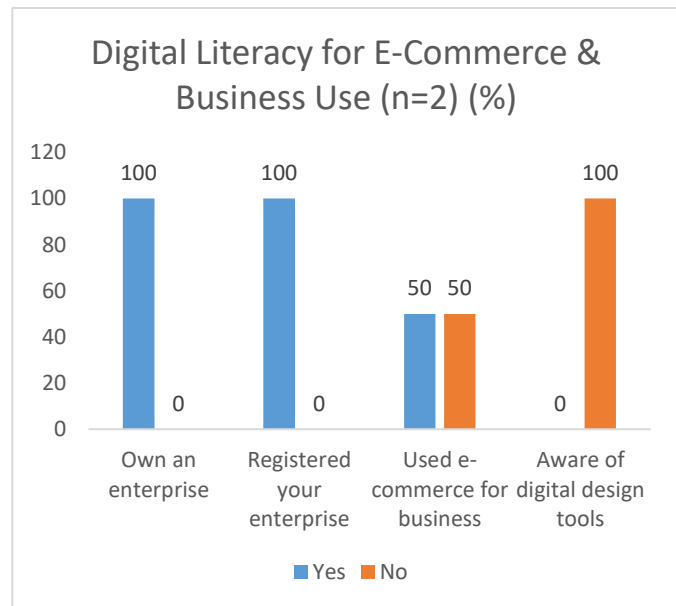
In the endline study, **all participants were aware of e-governance services and had visited e-governance websites.** They were familiar with health and livelihood services, while some knew about education and social security services. However, none had availed any benefits from these services.

There was also an **increase in awareness and usage of digital payment apps.** The participants were familiar with Google Pay, PhonePe, PayTM and UPI and had conducted

digital transactions on all these apps except UPI. None of the participants knew how to access or set a PIN for internet banking, both, at the baseline and endline.

Proficient

There were two participants in the youth/adults – SHG women/MSMEs Proficient category. They owned an enterprise and had registered it as well. **They were also aware of e-commerce platforms for business like Flipkart, Meesho, and Amazon.** One of them had used e-commerce platforms for business like Flipkart and Meesho. None of them were aware of social commerce platforms like Facebook for Business, WhatsApp Business etc. and digital design tools to create posts on social media platforms.



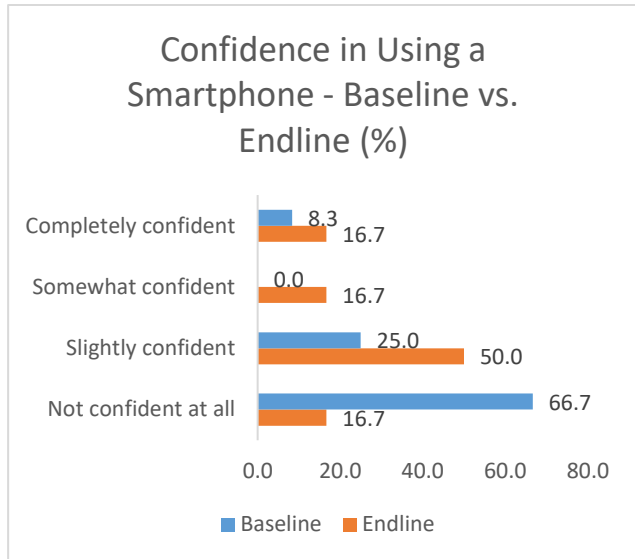
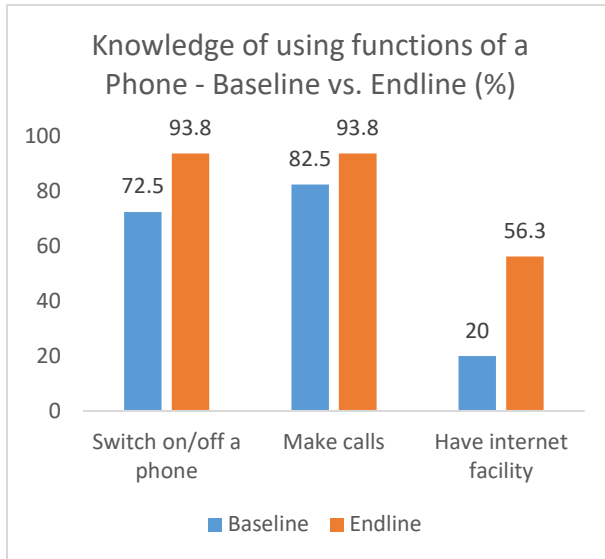
Youth/Adults – Agriculture

Novice

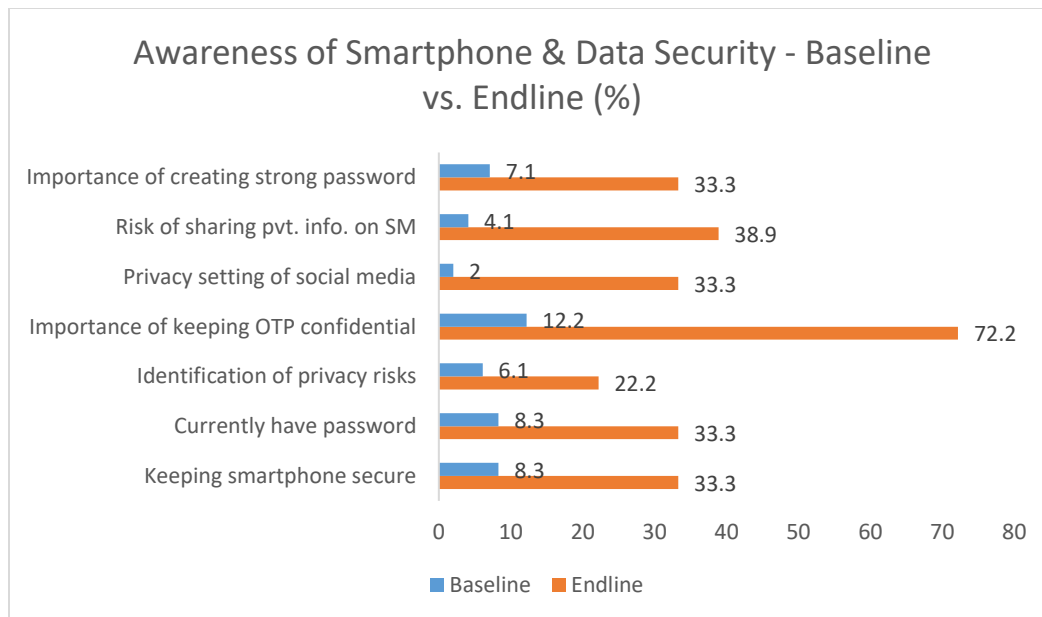
There were 18 participants in the endline in this category. Most participants had access to a basic phone (55.6%) and followed by participants who had access to a smartphone (33.3%). **Most of them (66.7%) had access to a personal smartphone**, followed by family phone (50%). **There was a clear increase in the knowledge of the participants on using basic functions of the phone.** Around 56 per cent had access to internet facility on their phone as opposed to only 20 per cent in the baseline.

The endline study found a **significant improvement after the training in the participants' confidence levels in using the device.** On a five-point Likert scale⁴, participants who rated themselves 'completely and somewhat confident' were 33.4 per cent post-training. Half of them gave a rating of 'Slightly confident'. Moreover, **very few participants (17%) rated themselves as 'not at all confident' after the training.**

⁴ Likert Scale is a rating scale used to assess the participants' attitudes and opinions.



There was an improvement in digital literacy on all aspects related to smartphone and data security features. **The most substantial jump was seen in the importance of keeping OTP confidential (72%).** Further, **participants were now familiar with identifying risks** related to data privacy (22.2%), risks of sharing personal information on social media (38.9%), and the importance of creating strong passwords online (33.3%). Relatively more participants (16.7%) were aware of the social media platforms like WhatsApp, had used it, and had a personal account on the platform.

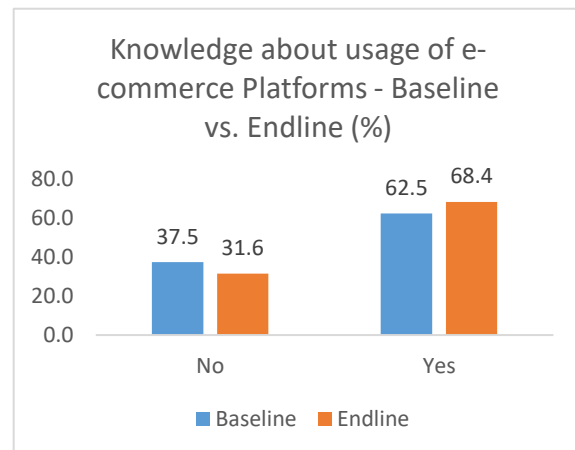


Competent

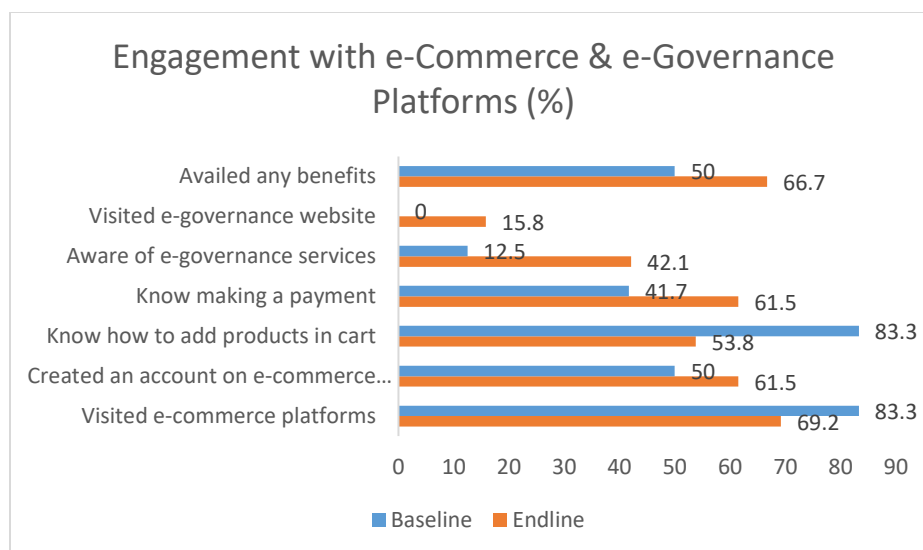
There were 19 youth and adults in this category.

There was an increase (68.4%) in the awareness of the participants about e-commerce platforms.

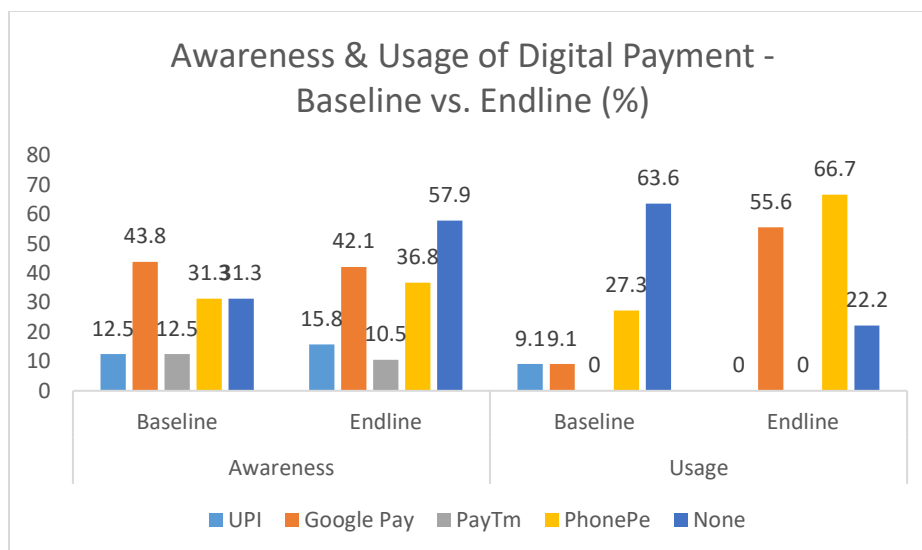
There was also an improvement in identifying common platforms like: Flipkart (84.6%), Meesho (76.9%), and Amazon (69.2%).



There was a decrease in the participants who had ever visited an e-commerce platforms and skills to add products in cart. But, there was an increase in other indicators. **An increase was found in the endline in account created on an e-commerce platform and in making online payment (61.5%, each).**



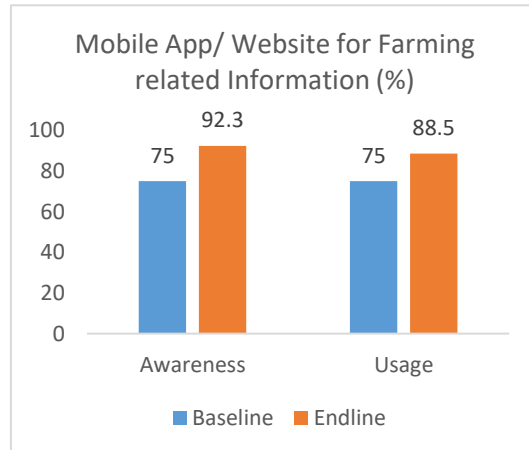
Awareness about e-governance services had increased (42.1%) with more participants visiting the websites and availing benefits in the endline. Most of them knew about health-related e-governance services and few knew about education, livelihood, and social security schemes as well.

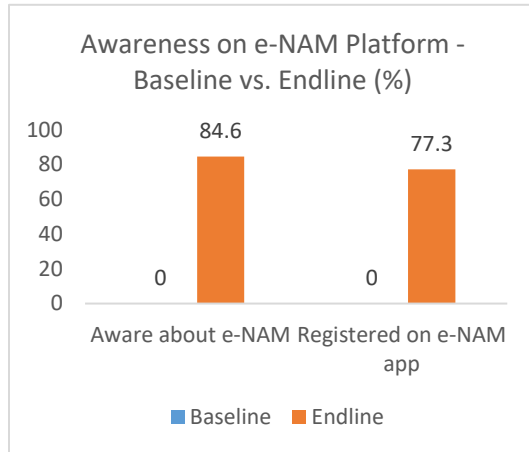


Most of the participants were aware about on Google Pay (42%) as a digital payment app. Around 58 per cent of the participants reported they were not aware about any of these apps. **Most of these participants had performed digital transaction on PhonePe (66.7%)** and Google Pay (55.6%). Two out of 19 participants in this category were aware about internet banking; they did not know how to access internet banking or set the pin.

Proficient

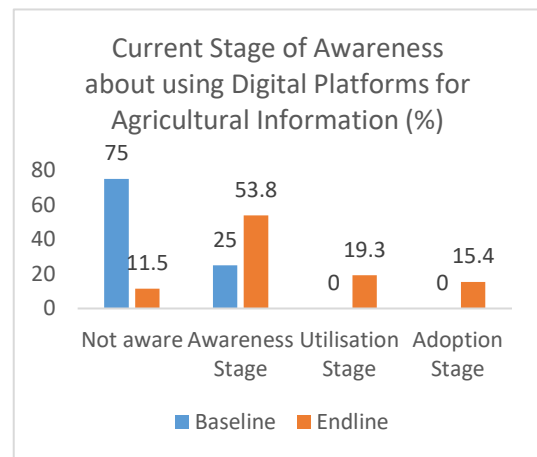
The youth/adults into agriculture in the proficient category had gone up from four to 26 in the endline study, indicating an improvement in mobile engagement. **There was a significant increase reported in the awareness (92.3%) and usage of mobile application or website (88.5%) to access information related to farming.** There was an **increase in the participants accessing Krishi Jagran platform (87%)** and Google (52.2%), accessed to get the latest updates about farming, check the weather and get advice on crops.





Approximately **85 per cent of participants, compared to none in the baseline, were now aware of e-NAM⁵**, and **around 77% had registered on the e-NAM app**. Among those who had used the app, half of them accessed it to gather information about various mandis, 27.3 per cent used it to check crop prices in different markets, 13.6 per cent utilized it for selling farm produce online, and nine per cent used it to understand government rules and policies related to agricultural trading.

There was a substantial change in the participants self-reporting their current stage of awareness about using digital platforms for agricultural information. Those 'not aware' dropped from 75 to 12 per cent, while **those in all stages from awareness, utilization to adoption went up from 25 and none to 54, 19, and 15 per cent, respectively**. This shows that digital literacy had an effect on the action part among the farmers and agricultural workers.



Adults – Employed/ Unemployed/ Informal sector worker

Novice

There were a total of nine participants in this category. **More participants had a basic phone (55.6%)** than a smartphone (44.4%), which included both personally and family-owned smartphones.

There was an increase in the participants who self-reported their awareness on how to switch the phone on/off from baseline (85.7%) to endline (80%), while a slight decline in how to make calls (71.4%). Half of them had access to internet in their phone.

Half of them rated themselves 'Slightly confident' and 'Somewhat confident', in equal proportions, and remaining half of the participants rated themselves 'Not confident at all' in using a smartphone.

⁵ The National Agriculture Market (e-NAM) is a pan-India online trading platform that connects farmers, traders, and buyers, enabling farmers to sell their produce at fair prices.

Digital Literacy among Adults – Employed/ Unemployed - Novice	Baseline (n=26)	Endline (n=9)
Basic Phone	61.5%	55.6%
Smartphone	46.2%	44.4%
Switch on/off a phone	80.0%	85.7%
Make calls	75.0%	71.4%
Have internet facility	30.0%	50.0%
Keeping smartphone secure	25.0%	50.0%
Currently have password	25.0%	100%
Identification of privacy risks	7.7%	22.2%
Importance of keeping OTP confidential	26.9%	55.6%
Privacy setting of social media	3.8%	0.0%
Risk of sharing private information on social media	3.8%	33.3%
Importance of creating strong password	11.5%	22.2%

Participants in the novice category showed **enhanced levels of awareness about keeping their private information secure, after the training**. Half of the participants were aware about securing their smartphone with a password and all of them had done so.

Further, **there was a substantial jump in the endline study among participants' awareness about protecting their data online and safeguarding themselves from risks**. The participants showed increased awareness about social media applications. The usage levels were slightly lower at the endline compared to baseline, but an increase was reported in those with a personal account on WhatsApp (22%) and Instagram (11%).

Competent

There were seven adults in this category. **An overall substantial increase was found on all aspects from knowledge to awareness of accessing e-commerce, e-governance, digital payment, and internet banking platforms.**

The endline study found an increase in the participants' engagement with e-commerce and e-governance platforms across all the indicators. More participants (60 to 80%) reported visiting an e-commerce platform to look for products, knew how to create an account, add items to their shopping cart, and complete pay online on an e-commerce platform.

Digital Literacy among Adults – Employed/ Unemployed - Competent	Baseline (n=21)	Endline (n=7)
Knowledge about e-commerce platforms	52.4%	71.4%
Visited e-commerce platforms	64.7%	80.0%
Created an account on e-commerce platform	47.1%	60.0%
Know how to add products in cart	58.8%	60.0%
Know making a payment	52.9%	60.0%
Aware of e-Governance Services	28.6%	42.9%
Ever visited e-Governance website	33.3%	100%
Availed any benefits	40.0%	50.0%
Knowledge of internet banking	14.3%	28.6%
Know how to access it	19.0%	100%
Awareness about UPI	23.8%	42.9%
Awareness about Google Pay	71.4%	85.7%
Awareness about PayTm	23.8%	57.1%
Awareness about PhonePe	42.9%	100%
No awareness about digital payment apps	28.6%	57.9%

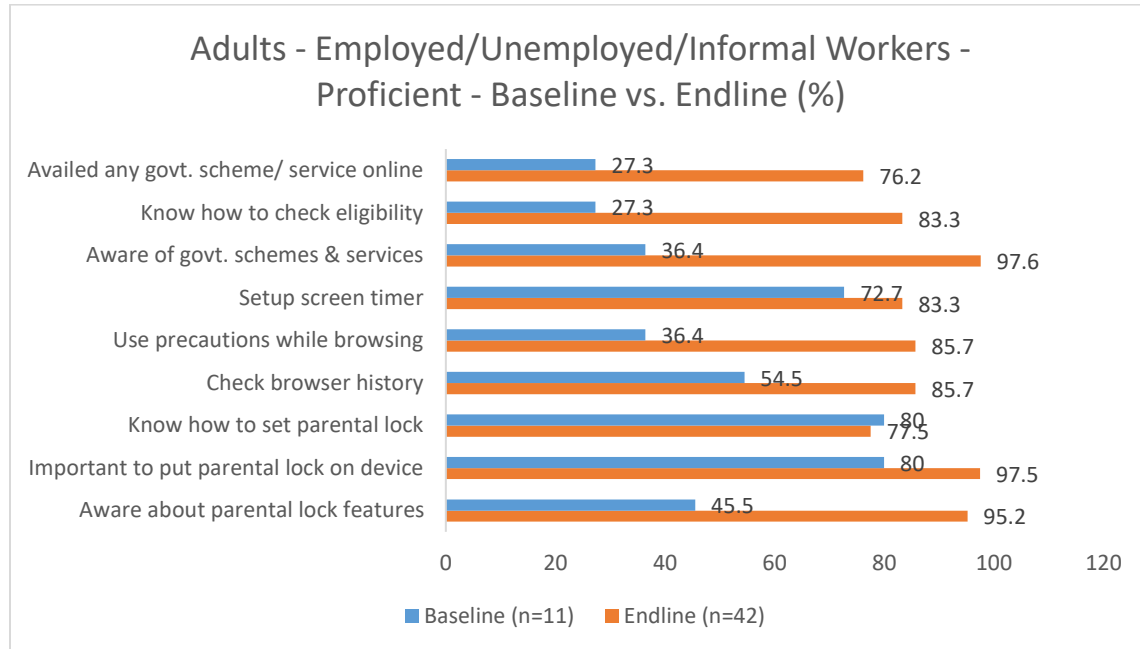
Participants also showed **greater awareness of e-governance services (43%)** and all of them had visited an e-governance website. **Half of them had also availed benefits from e-governance services**, which was only 40 per cent before the training. They showed awareness about e-governance services related to health, education, and livelihood.

An increase in the participants from baseline to endline was found in awareness and access to internet banking and knowing how to set the net banking pin for secure login.

On nearly all the indicators, there was an enhancement in the awareness and usage of digital payment apps by the participants. There was also an increase in participants who had performed digital transactions on most of these apps. **On a positive note, there was a drop in the participants not using any of these apps.**

Proficient

There were 42 adults, who were employed, unemployed, or in informal work, in the proficient category. **Significant improvements in the digital literacy of the participants in this category were found in the endline in contrast to the baseline study.**



Nearly all of the participants (95.2%) were now aware and felt it was important to have a parental lock on their digital device (97.5%) – more than the baseline. More than three-fourth of the participants could set a parental lock, which was slightly lower than the baseline (80%).

There was substantial improvement in the internet browsing related skills of the participants in this category from before to after the training, such as checking browser history (85.7%) and use security measures while browsing their smartphones (85.7%). They were also aware about setting up a screen timer on their phones (83.3%).

Further, **the study found a significant jump in the participants' awareness about government schemes, from merely 36.4 per cent (baseline) to 97.6 per cent (endline).** They were also more aware about checking the eligibility criteria for such schemes (83.3%) and had availed e-governance schemes or services (76.2%).

Senior Citizens

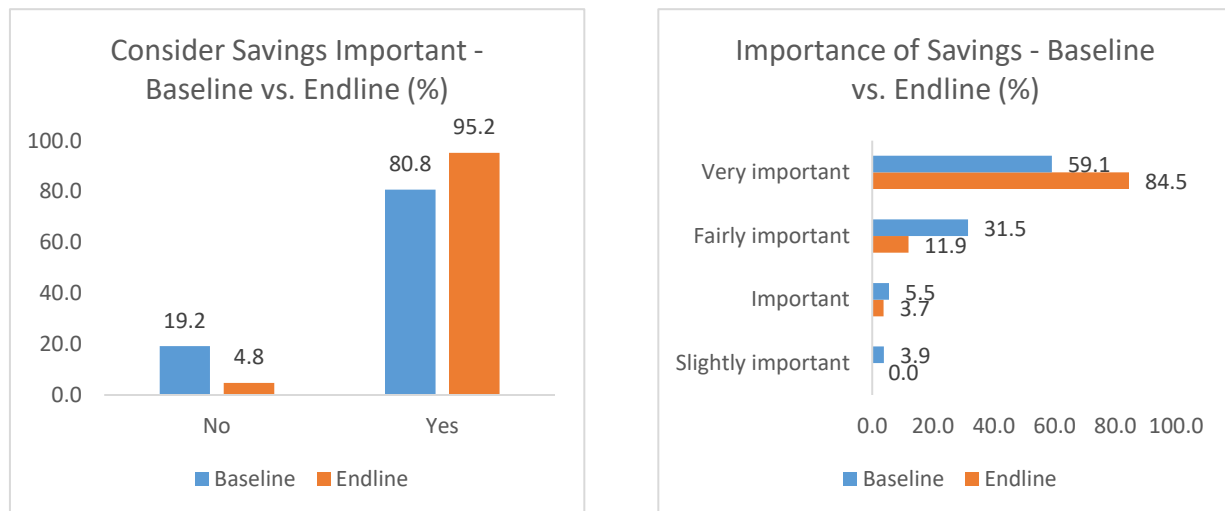
There was only one senior citizen in the endline sample and they were in the **Novice** category. The participant had access to a basic phone only and did not have basic awareness of operating a smartphone, and there was no internet facility on this feature phone. The participant had not used any social media platforms either.

C: Financial Literacy

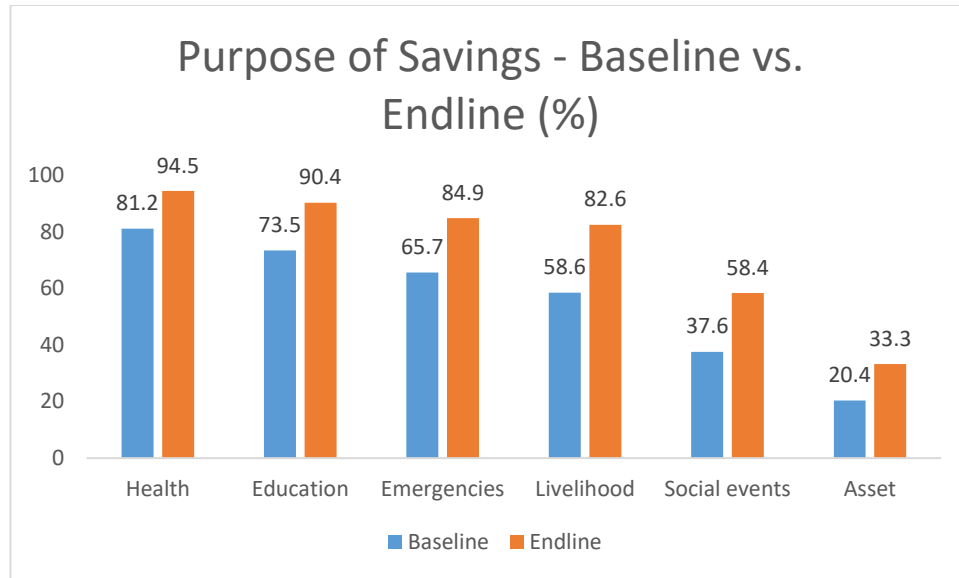
All the sampled participants were assessed for their financial literacy. This is an important component to enhance the socio-economic status of the target population in the aspirational districts of India.

The endline data revealed that **majority of the participants (95.2%) opined it was important to have savings, which had increased substantially** from 81 per cent before the training.

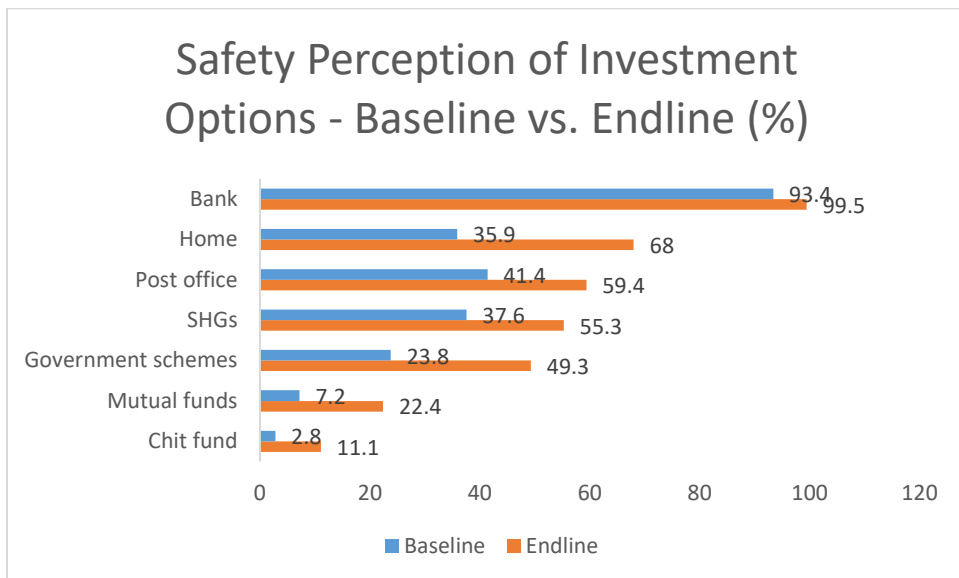
There was also an improvement in the participants' understanding of importance of savings. The participants selected top three ratings and most of them rated it as 'very important' (84.5%). The lower ratings saw a dip.



A majority of them felt savings were necessary for health (94.5%) and educational needs (90.4%), followed by any future emergencies (84.9%) and livelihood related concerns (82.6%). Around 58 per cent also required savings for social events and one-third used it to purchase assets.



Nearly all of them in the endline, held the opinion that their savings were safe in a bank. This was followed by participants who found their savings safe at home (68%), post office (59.4%), SHGs (55.3%), government schemes (49.3%) as safe options. Mutual funds (22.4%) and chit funds (11.1%) were also considered safe options by more participants in the endline.

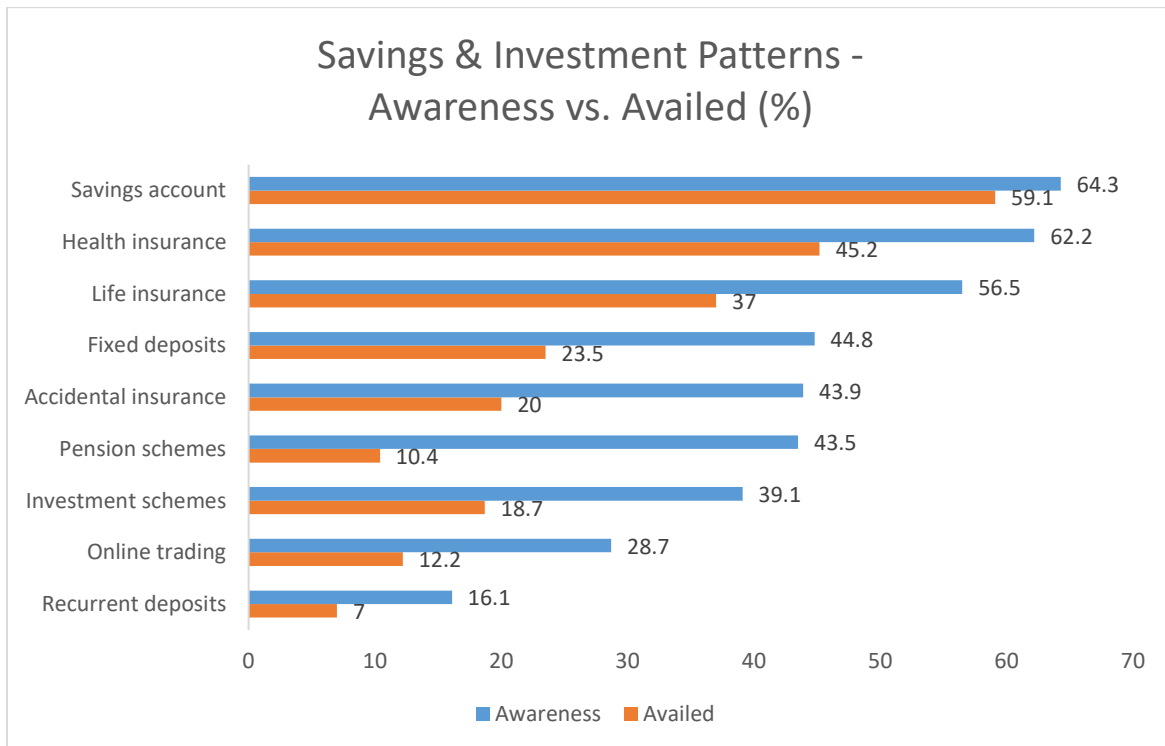


In terms of savings and investment services, there was an increase from baseline to endline in participants who were aware and had availed schemes and services. The highest awareness was about Jan Dhan Yojana (64.3%) and around 59 per cent had a savings account under the scheme.

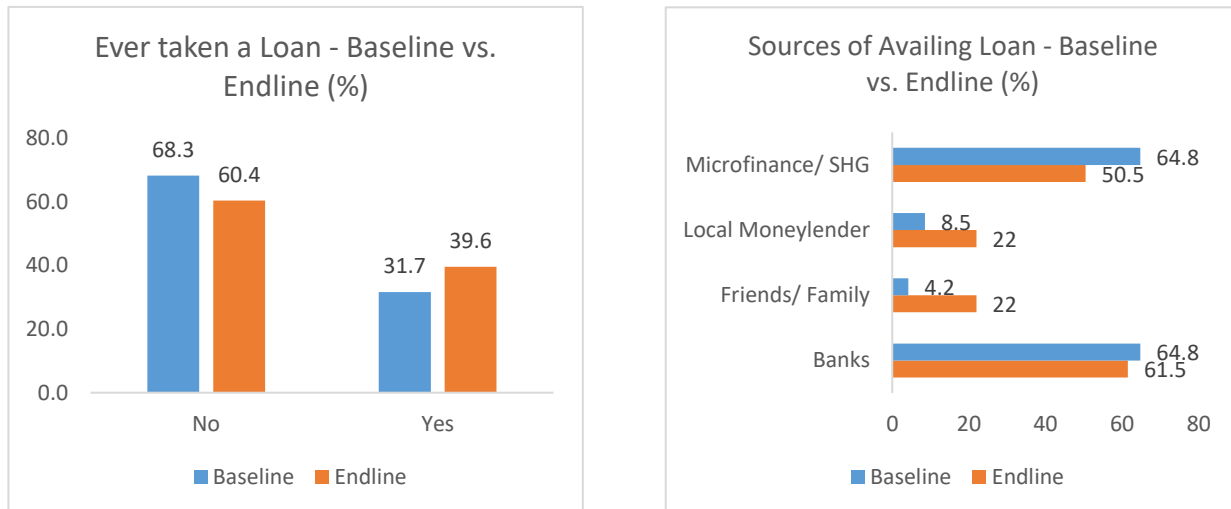
This was closely followed by **awareness about health insurance schemes like Ayushman Bharat (62.2%) and 45.2 per cent had availed it**. Participants also knew about life insurance schemes like Pradhan Mantri Jeevan Jyoti Bima Yojana, LIC etc. (56.5%) and 37 per cent had availed them.

Around 39 to 45 per cent awareness was shown about fixed deposits, accidental insurance, pension, and investment schemes; 10 to 24 per cent had invested in these options.

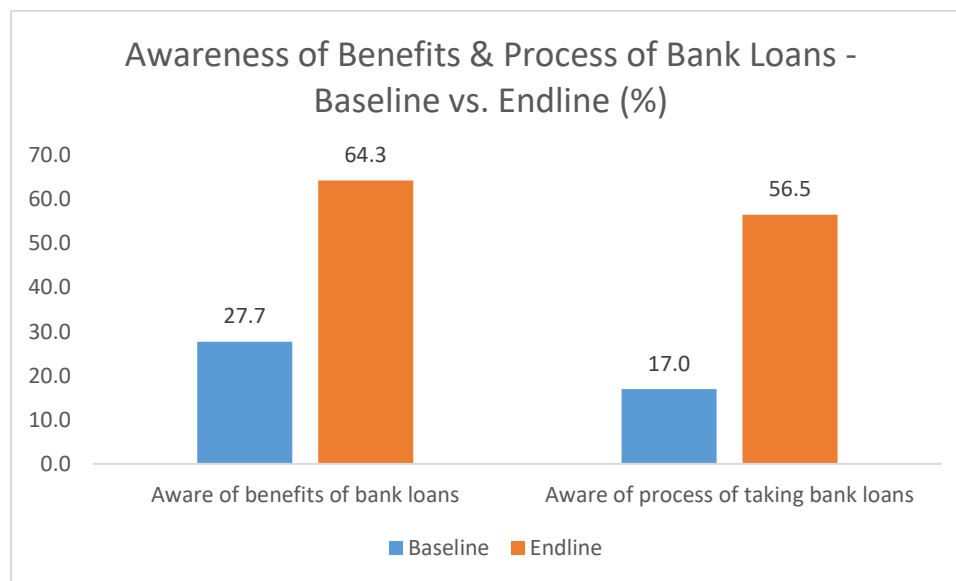
There was an increased awareness and investment in recurring deposits and online trading apps like Zerodha after the training.



There was an **increase in the participants ever taking a loan from 32 per cent in the baseline to 40 per cent in the endline**. There was a slight decrease in bank (61.5%) and SHG loans (50.5%), and an increase in loans from informal sources.



However, **there was a significant jump in the proportion of participants who were now aware of the benefits (64.3%) and processes (56.5%) of taking loans from formal institutions like banks.**



Key Trends in Financial Literacy across Demographics

State-wise Findings

- Only the participants from Chitrakoot, Uttar Pradesh felt it was not important to have savings (68.8%).
- The highest in home-based savings were from the districts of Gajapati, Godda, Palghar, and Purulia. The highest in Chit Funds were from Palakkad, Kerala, which is a popular traditional savings and borrowing method among low-income households in the state.
- Those who had taken loans from these informal mediums were mostly from Godda and Purulia districts – the awareness about formal sources of loans was relatively lower in these districts than others.

Gender-wise Findings

- More women (96.6%) than men (90.7%) thought it was important to save, and more women than men gave higher rating of ‘very important’ to have savings.
- More women (65.3%) than men (20.4%) selected SHGs as a safe savings option.
- More women took loans from SHGs (57% women, 0% men), while more men took loans from banks (90% men, 58% women), personal sources or local moneylenders. Self-help groups are a common savings and credit option for rural women in India.

Linking Findings to Objectives

Objective 1: Measure Improvements in Digital Awareness and Literacy

- On the whole, the endline study found an increase in the **digital awareness** levels of the participants seen in their confidence, training feedback, and participation.
- There was a closing of the gender gap in awareness and confidence levels of women as compared to men from the baseline to the endline.
- In terms of **digital literacy**, **adolescents** were more aware about internet safety and could identify risks related to data privacy, which are important for the young age-group.
- Digital literacy, awareness, usage, and skills among the **youth in the employed/unemployed/ informal sector** had improved after the training, in terms of various digital tools and platforms.
- Participants in the **entrepreneurial sector (SHG/MSMEs)** had enhanced their knowledge and digital skills.
- Using these features in the adult group can have benefits in safeguarding them and their families, in turn, from digital risks as well as improve the socio-economic conditions of the disadvantaged communities they belong to.

Objective 2: Assess the Utilization of Digital Tools

- Many more adolescents were now found to be aware of and using AI tools.
- There is some scope to enhance the digital literacy levels of **youth in the employed/unemployed/informal sector** in using emails, MS-Office, and protecting their smartphones with passwords.
- Increased awareness and usage of job-related platforms and AI technologies by the youth, given the high unemployment in the PVTG population, is a positive indicator.
- The data showed high levels of improvements in the **adults (employed/unemployed/informal sector)** in the proficient category in terms of knowledge and usage of digital skills.

Objective 3: Evaluate the Reach and Impact of Digital Services

- The digital literacy amongst the **youth and adults into agricultural activities** had started using their smartphones to access information on agriculture and used it to sell their produce at the right prices, in the suitable markets, and improve their income levels.
- **Adults in the novice and competent categories** had improved usage of smartphones and connect with e-commerce, e-governance platforms, and digital payment apps.
- The findings also show there is an overall enhancement in the **financial literacy** of the participants from the aspirational districts of India, in terms of improved awareness and availing benefits of financial schemes and services.

Future Scope

- Utilization of E-mail and MS-Office tools among the participants across categories can be improved. The low usage could be influenced by their limited access to personal computers.
- There was scope found in improving digital literacy of entrepreneurs in the SHGs/ MSMEs on e-governance and use of social media platforms, so they can be leveraged for the economic growth of their businesses and improving their lives.
- Engagement of those in agriculture with e-commerce and digital payment functions can be enhanced further.
- Improvements in awareness and adoption of AI can be leveraged in future programs.
- There is scope to improve the linkage of participants with formal savings and credit institutions like banks.
- Despite the digital gender divide, significant improvements among women's digital awareness and literacy in the endline, indicates immense scope to reduce the gender gap in India.
- States like Kerala and Maharashtra did consistently better across indicators, while West Bengal and Odisha performed relatively lesser than others. Multiple development factors like the states' educational, economic, infrastructural indicators can influence digital literacy. This calls for attention to poorer performing states in future programs.

Conclusion

On the whole, the Digital Literacy and Awareness Program with the PVTGs across 15 aspirational districts of India showed an achievement of the objectives. Going forward, a more regional, sectoral, and gender focus can benefit specific segments of the most marginalized within the PVTG community. The positive digital awareness and literacy outcomes generated by the training would open up opportunities for them to transform their own socio-economic conditions and those of their families and uplift their communities out of the decades-long marginalization.
