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Digital Literacy for Rural Self-Help Groups

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Abstract

In this study a focuses is given in "Digital Literacy for Rural Self-Help Groups". How women in self-help groups (SHGs) in Nanded District have been strengthened as they learn digital literacy. Firstly, primary data collected from the 180 SHG women. With the help of available primary data a researcher comes to know the "Digital Literacy for Rural Self-Help Groups". The recent upsurge in the usage of digital technology has been changing the whole self-help group movement and has vast potential to enhance the welfare of women's self-help groups in a variety of ways. Central to this transformation is Digital Literacy, which has evolved beyond basic smart phone usage into a tool for financial inclusion, market access, and social agency. There is a 40% gap between mobile financial transactions and fraud awareness.E-Commerce. Provide institutional grants for communal tablet devices to SHGs.

(Keywords: SHGs, NRLM, Digital Literacy, Women & Rural Empowerment, Digital Gap.)

Introduction:

The name itself suggest the meaning of SHGs i.e. Self-Help Groups. People of similar economic and social backgrounds associate generally with the help of any NGO or government agency and try to resolve their issues, and improve their living conditions. Digital Literacy refers to the ability to use digital technologies for safe, appropriate and controlled access, management, comprehension, integration, communication, evaluation, and creation of information. It encompasses a broad range of skills essential for participating effectively in the digital world. In the context of this study, Self Help Groups (SHGs) are informal groups, predominantly comprising women, focused on collective saving and lending. These groups are pivotal in promoting financial inclusion, socioeconomic empowerment, and self-reliance, especially in rural and semi-urban areas in India. In 1983 officially a SHG movement started in India, the focus was entirely on paper-based record-keeping and relief from informal moneylenders. The National Rural Livelihoods Mission (NRLM) launched in 2011, provided the first structured institutional framework for these groups, though digital integration remained minimal during this decade. Self Help Groups (SHGs) have been playing vital role in improving the livelihoods of women and communities in rural India. From savings and credit to income generation and entrepreneurship. SHGs have become a powerful tool for social and economic change. But in today's digital era, digital literacy is emerging as a key factor that can take SHG empowerment to the next level. We believe that digital literacy is not just about using a smart phone-it's about unlocking new opportunities, accessing information, and participating in the digital economy with confidence. Digital Literacy the history of digital literacy among rural women in Self-Help Groups (SHGs) reflects a transition from basic mobilization to a sophisticated"Phygital" model, where physical community networks are integrated with digital financial tools. SHG digital literacy in India emerged to bridge the rural-urban digital divide, focusing on empowering women through financial and technological tools. A key milestone was NABARD's E-Shakhty project launched in 2015 to digitize Self-Help Group (SHG) records expanding to 100 districts.

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Statement of Problem:

Even though the digital literacy of SHGs. massive scale of the SHG movement in India-encompassing over 10 crore women-traditional manual record-keeping was plagued by transparency issues, data manipulation, and slow credit processing by formal banks. This created a "credit gap," where 61% of SHGs remained without bank loans as recently as 2022. Recently, the connection between empowering women and teaching them to be digitally literate has been an important topic in developmental discussion, mostly centred on Self-Help Groups (SHGs) in India. SHGs have, over the years, been local groups whose main aim is to support women's advancement by giving them chances to lead and join forces financially.

Need of the Study:

Women's rights activists suggest that patriarchal patterns often lead to women feeling that using digital technology on their own is dangerous, so they do not try to learn how to use them. Education efforts in digital areas, involving families, and programs for the local community are needed to alter these thoughts. In the end, using online tools greatly helps to empower women, especially in rural India with the SHG system. While national approaches are helping a lot, we should create more focused interventions to include women who do not yet use digital tools. There are factors besides infrastructure involved in ending the digital divide. It can release the untapped capabilities of SHGs to drive gender equality and development in rural areas.

Objectives:

1. To know the working pattern of SHGs in Nanded District.
2. To know the current usages of Digital Literacy and its impact on Self-Help Groups (SHGs).
3. To analyze the role of Financial Technology in Digital Literacy.
4. To Identify the Digital Literacy coverage in rural areas.

Methodology:

The research methodology applied in this study a mixed-method approach. Both qualitative and quantitative research techniques were used. Through the interview and questionnaire of SHGs were conducted. The study was conducted mainly to understand the current performance of digitization of Self-Help Group (SHGs), especially to access women empowerment after digitisation.

Primary Data:

Primary data were collected from the personal interviews of 180 SHGs through out the district.

Secondary Data: Secondary data was collected by reviewing data from NRLM reports and publication from last financial year.

Table 1.1
Rural SHG Digital Literacy Metrics (Nanded District)

Regional Clusters / Talukas	Est. Smartphone Ownership (Per SHG)	Core Literacy Level (Basic Navigation)	Digital Finance Adoption (UPI/AePS)	E-Commerce Integration (WhatsApp Biz)	Cyber Fraud Awareness Rate	Primary Local Infrastructure Bottleneck
Urban-Fringe Blocks *(Nanded, Ardhapur, Mudkhed)*	80% – 85%	75%	60%	25%	35%	High network congestion and rising cyber-phishing attempts.
Agrarian Plains Blocks *(Loha, Kandhar, Degloor, Biloli, Mukhed, Naigaon, Umri, Hadgaon, Himayatnagar)*	50% – 60%	45%	30%	10%	15%	Unstable electricity grids affecting regular mobile charging and device sharing.
Remote Forest/Tribal Blocks *(Kinwat, Mahoor, Bhokar)*	25% – 35%	20%	12%	< 3%	< 5%	Severe cellular dark zones, weak internet penetration, and low script literacy.

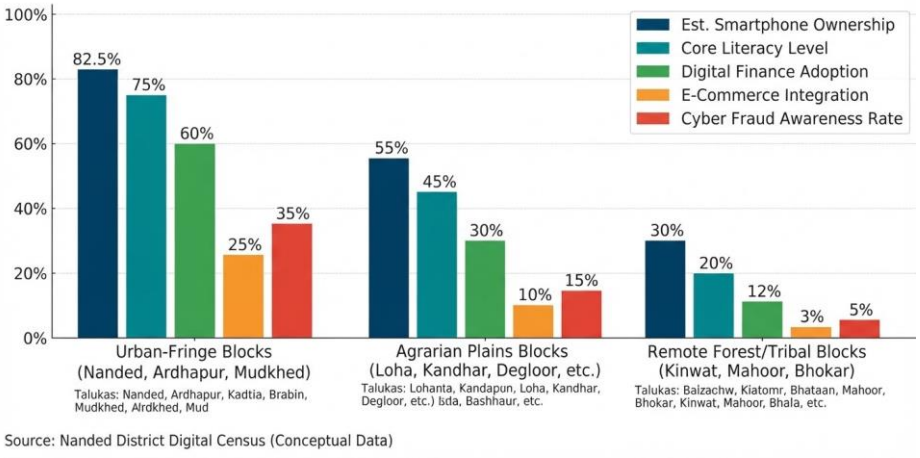
Source: www.nanded.gov.in

Interpretation Of Data:

Above table 1.1. showed a dataset detailing Rural SHG (Self-Help Group) Digital Literacy Metrics across different regional clusters in the Nanded District. The Urban-Fringe Blocks (Nanded, Ardhapur, Mudkhed) lead significantly in all metrics, with 80%–85% smartphone owned by SHGs members, 75% were core literacy level, 60% digital finance adoption, 25% were aware about e-commerce, and 35% were aware about cyber fraud though they face high network congestion and phishing risks.The Agrarian Plains Blocks (Loha, Kandhar, Degloor, etc.) show moderate adoption (45% core literacy), heavily bottlenecked by

unstable power grids and device sharing.The Remote Forest/Tribal Blocks (Kinwat, Mahoor, Bhokar) face severe digital exclusion, with less than 3% e-commerce integration and cellular dark zones.

Chart 1.1.
Rural SHG Digital Literacy Metrics



Source: Nanded District Digital Census (Conceptual Data)

Conclusion:

Launch a mandatory Cyber-Suraksha training module alongside UPI onboarding to bridge the dangerous 40% gap between mobile financial transactions and fraud awareness.E-Commerce.

Subsidise WhatsApp Business API integration and provide digital cataloging toolkits to help established SHGs scale local market supply chains.

Deploy solar-powered SHG digital hubs at the Gram Panchayat level to counteract the unstable electricity grids.

Provide institutional grants for communal tablet devices pre-loaded with multi-user enterprise software, cutting down the friction caused by informal family device sharing.

Partner with public telecom providers to set up Community Micro-Tower Cells and use satellite-based backhaul networks in structural dark zones.

Replace text-heavy apps with audio-guided, icon-based, and local dialect-supported software interface systems to bypass the dual barrier of low script literacy and zero connectivity.

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Conflicts of interest

The authors declare that there are no conflicts of interest regarding the publication of thesis paper.

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