

# We are widening the roads of Digital India. Join us.

**FLiP-on-Wheels:** An industry intervention to bring digital literacy to rural India







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## Inclusive digitalization: The magic potion for rural growth



India has a large and robust rural economy. In 2019-2020, it contributed nearly half the nation's overall GDP and employed about 350 million people (68% of the total workforce). Over the last five years, the rural ecosystem has grown by about 10% per annum and there's room for much more.\* While all sectors that make up India's rural economy are growing steadily, the agricultural economy, especially, is on the cusp of disruption.

Technology is playing an increasingly important role in the value chain, especially in the post-harvest space. Multiple players are already disrupting the status quo and replacing traditional agriculture practices with new farming and storage models, food products and food pro-

\*<https://tinyurl.com/2n6p7yrp>

cessing and distribution systems. Cottage industry too is set to see significant changes linked to digitalization.

The government launched the Digital India Programme in 2016 to fast track India's transformation into a digitally empowered society and a knowledge economy. Since then, several significant steps have been taken to put a strong digitalization ecosystem in place. Resultantly, digital adoption is on the rise. An expanding portfolio of tech-enabled citizen services, increased use of online payment mechanisms and the use of online education resources, point to the fact that Indians are leveraging the power of digital technologies to lead better lives.

But a country as socio-economically diverse as India, can truly reap the benefits of a digital revolution only if its entire population has unconditional access to the digital world. Digital divide should therefore be tackled on a war footing lest India miss the opportunity to leapfrog into the future.

### **Inclusive digitalization: the key to social and financial inclusion in rural India**

For India, the pandemic was a boon in disguise. It brought about a rapid rise in the adoption of digital technology at different levels. While before the COVID-19 outbreak, technology adoption and digital consumption was on the rise with around 100 million people online, the pandemic accelerated adoption and brought on board the next 100 million consumers. This effectively doubled the online market of consumers.

This momentum needs to be extended to the marginalized rural communities. It will among other things, fuel the country's inclusion programmes. Pradhan Mantri Jan Dhan Yojana, Atal Pension Yojna, Pradhan Mantri Jeevan Jyoti Yojna, MUDRA Bank and direct transfer of government benefits and subsidies will gain significantly by digitalization.

Bringing rural India aboard rural India is now an economic imperative. The question is no longer about how to bring about inclusive digitalization but how to do so quickly.

## Industry collaboration: The key to inclusive digitalization

Digital transformation is at the core of India's growth strategy. Rapid and homogenous digitalization is therefore an economic imperative for the country. India Inc has much to gain from the proposed transformation, especially in rural India. It is therefore in the industry's interest to help accelerate the process. Some sectors are already seeing industry engagement, fintech being a good example.

Several fintech companies are working with local organizations to make digital services available in rural India by deploying kiosks, PoS devices, and mobile vans to collect bill payments digitally. The payments are facilitated through UPI, net banking, mobile banking, debit or credit cards and even cash.

They are also investing in literacy programmes, infrastructure and innovative programmes to increase consumption of their financial products and wean the rural population from informal credit systems. Interventions like these by the private sector will go a long way in helping bridge the digital gap in the country. Importantly they will help address the all-important trust deficit that is a major obstacle in credit absorption. The government is also working to eliminate multiple layers of governance

and improve delivery infrastructure in rural India.

Since the digital divide between the urban and rural is too wide, it will take more than just fintech companies and the government to build bridges. There has to be multi-stakeholder collaborations between policymakers, regulators, industry bodies, civil society and service providers to create an enabling ecosystem for inclusive digitalization.

Industry with its reach and resources can play an important role in bringing together relevant stakeholders to target specific roadblocks and smoothen the road to Digital India.

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# FLiP-on-Wheels: An industry initiative to make rural India digitally literate

The informal sector, which constitutes the majority of India's workforce, has little knowledge of how to leverage digitalization for its economic, social and physical well-being. Consequently, it is vulnerable to exploitation, has limited market participation and unable to realize its economic potential. India can gain significantly by accelerating digital adoption in this sector.

In 2018, India@75 Foundation launched the Functional Literacy Programme (FLiP) to help the unorganized sector navigate the digital space. FLiP is essentially a three-module programme scientifically designed for easy dissemination and absorption. It includes a trainer's manual and can be downloaded free of cost from the India@75 Foundation website. Anyone keen to help digitalization in India, can download the FLiP modules and run it for workers in their vicinity. India Inc. will find it especially useful to run FLiP for the informal sector in their vicinity.

## FLiP-on-Wheels: Widening the road to inclusive digitalization

FLiP proved scalable. India@75 Foundation decided to take it to rural India given both the need and opportunities there. The FLiP programme was modified for a rural India and thus was born FLiP-on-Wheels. The key objective of the FLiP-on-Wheels (FoW) pilot was to reach the vulnerable sections that lack the awareness and knowledge to access digital devices and technologies, and make them digitally literate.

The FoW model is unique in its approach as it takes the learning to the doorsteps of the beneficiaries. Convening the rural population for extended period of times is often a deal breaker because most are daily wagers who cannot take time off from work without losing some



earning. The FLiP-on-Wheels pilot uses a van, equipped with teaching aids and manned by a facilitator and a mobilizer. The van tours villages, stopping by each at a designated time every day for six days.

Each village stop is for two hours and during this time the villagers are introduced to digital and financial literacy concepts. A loudspeaker plays audio content in the local language. Teaching aids such as sliding posters and audio visuals are used to cover topics such as banking, internet and social media, online payments, safe use of digital devices and applications, social welfare schemes and other useful subjects.

THE KEY OBJECTIVE OF THE FLIP-ON-WHEELS (FOW) PILOTS WAS TO REACH THE VULNERABLE SECTIONS THAT LACK THE KNOWLEDGE TO ACCESS THE DIGITAL SPACE, AND MAKE THEM DIGITALLY LITERATE.

## Highlights of the pilots

1. The pilot programmes were very well-received by the target populace. The villagers showed interest in schemes related to social welfare, senior citizens, agriculture, loan for micro entrepreneurs/SHG women, education scholarship opportunities and career counselling for young people.
2. The pilot programmes helped the villagers understand these schemes in detail and also how to access them. The digital literacy van visited the villages in the early morning hours and late evening hours, when the target group was not at work.
3. The training aids included poster sliding frame and audio content.
4. An audio system was built in the van to help in mobilisation. Announcements related to the programme,



short byliners on digital literacy, and awareness content on essentials of safe banking and online transaction were played on the system. This helped in broadcasting basic information to the public in general even if they did not have time to sit for the training session. or were passing by the village through the awareness audio content that was being played while the van was in a particular village as well as while it was on the road.

5. FoW impacted 4000+ people across 12 villages of Parbhani District in Maharashtra and 18 villages of Balaghat District in Madhya Pradesh.



# Ground Zero: Parbhani district, Maharashtra

FLiP-on-Wheels was piloted in 12 villages of Parbhani District in Maharashtra, in partnership with Vikalp Foundation, to help people understand how their phones and other digital devices around them could be a ticket to a better life. Rural India has mobile phones. What it lacks however is a clear understanding of how it can change their lives for the better. To demonstrate its power the FLiP-on-Wheels sought to show participants how they could use their mobiles to:

## Know more about and access welfare schemes

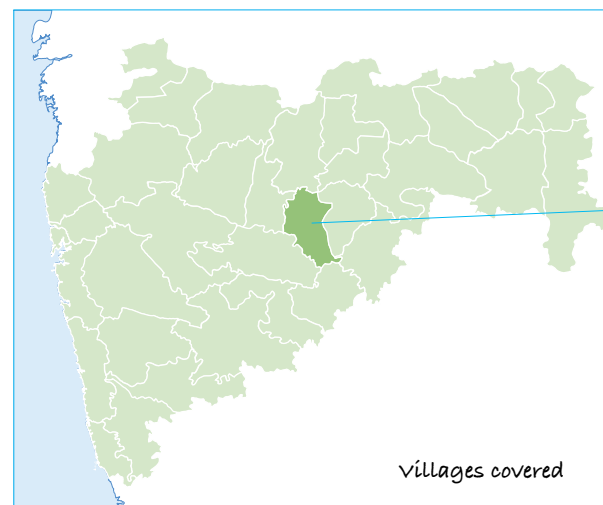
Most of the popular schemes of state and central governments can also be availed online. However most of rural India has poor access and understanding of the internet and therefore use offline processes to avail benefits. There is often social and political bias in rural societies because of which information around the scheme is not shared freely. A majority of the intended beneficiaries therefore have little or no knowledge of their entitlement. FLiP-on-Wheels helped the participants find flagship schemes on the internet. Helping this target group learn how to use the internet would reduce their dependence on externalities and help them access the benefits that is their rightful due.

## Access information on critical issues related to agriculture

The agriculture and food processing industry is moving at a rapid pace. Farmers can increase their income considerably by being an active part of the supply chain. However, many do not get information around market prices and inputs. The FLiP-on-Wheels sought to explain to the farmers the new age opportunities and how the internet could help them do better.

## Enhance the level of education in rural area by use of tools

Most of rural India still visits Common Service Centres (CSCs) for something as simple as filling up exam forms online. Digital literacy can take care of not just operational issues such as these but also considerably enhance the learning experience of children in villages by connecting them to free online learning resources. FLiP-on-Wheels also focussed on these aspects to encourage digital adoption by the youth in these villages. This initiative impacted around 2,000 people in Maharashtra directly and indirectly by upskilling them in digital and financial literacy skills.



Villages covered

- Dharmapuri
- Takli
- Parwa
- Jamb
- Nandkheda
- Sanpuri
- Samsapur
- Bramhangaon
- Bramhapuri
- Sonna
- Mandakahli





# Ground Zero: Balaghat District, Madhya Pradesh

FoW was piloted in 18 villages near the Kanha National Park, in Balaghat District of Madhya Pradesh, in partnership with Earth Focus Foundation. These villages, which lie in the buffer zone, house the Baiga and Gond tribal communities who were resettled here in 1970s. The consequences of the resettlement continue to manifest in the form of poor access to quality healthcare, education, and social rights.

Increased pressure on local biodiversity for communities' needs and livelihoods have led to land degradation. Invasive species, crop destruction by wild and domestic animals, and inadequate perennial water sources have also contributed to poor food security and low-income levels. Resultantly, tribal families are often stuck in poverty traps because of limited livelihood options. Most tribal adults lack formal education and are limited to subsistence farming on small farms with limited yields. With a lack of access to the forest for livelihoods, food, and medicine, many families become part of the migrant economy and slip further into disempowerment.

## The Digital opportunity

Smartphone penetration in India is high. This was evident in the course of the FoW programme; every household had one basic smartphone which was used for making phone calls, saving phone numbers and using WhatsApp and YouTube. The phone was owned by the head of the family which was usually a man; the women and girls in the family had little or no access to it. The programme therefore focussed on creating a broad platform that would make the case for democratic and gainful use of the device. The classes revolved around using their smartphones to access information related to welfare schemes, communication, sharing of maps and location and where relevant, using emails and other communi-

cation methods. The intent was to raise their levels of interest in the possibilities of the digital world so that they would venture into the space on their own.

## Learnings from the ground

The FoW provided useful insights for those planning to run it in the future:

- The attendees requested for the modules to be completed in 1-2 hours instead of 3 hours, since longer sessions would affect their work.
- Most beneficiaries couldn't relate to high level digital literacy, the trainers had to improvise frequently to keep the training at a level where it could be easily absorbed.
- There was a certain level of inhibition when it came to devices with bigger screens like laptops and projectors. The groups were more comfortable with mobiles. The women in fact were most receptive to oral communication.

## Achievements & outcomes

The outcomes and achievements surprised us immensely, we weren't expecting this level of impact, mentioning a few of them below:

- This initiative impacted more than 2,000 people over 10 days in Madhya Pradesh. This included farmers, outreach workers and youngsters.
- Follow up sessions attracted more attendees as word of mouth spread.
- One important impact indicator was the attendees themselves asking for more sessions after the designated number were over.

### Villages covered

Lagma	Santapur	Bandariyatola	Dodiyatola	Manjitola	Chuchrangpur
Baigatola	Sahegoan	Bhima	Mukki	Bharda	Samnapur
Bandhatola	Bamhini	Gudma	Parsatola	Baherakhar	Basinkhar





# The Response:

## Stories from the ground

### Kirti Sakharwad, 24 years, Civil Service aspirant, Nandkheda



Kirti was preparing for competitive exams when FLiP-on-Wheels rolled into her village. She was quick to understand how the programme could help her community, so when the FoW team sought her help as a volunteer outreach worker, she was quick to agree. Kirti along with the programme team mobilised the women SHGs in the vicinity for training sessions. The women would gather at her house go through the training sessions. Kirti was an especially keen student. She asked questions on how to access the study material required for exams. The team taught her how to use search engines effectively to access relevant sites and portals that could help her prepare better. She also asked questions related to health and nutrition. The team was able to teach her and the group how to look for government sites and find out about the available schemes. The women decided that SHGs would include information on digital tools in their regular meeting agenda. The team also invited Kirti to come to the office and use the computers there to improve her digital skills.

"I am happy that this programme helped me to learn and use new digital tools for getting appropriate information, articles, audio books and latest guidelines on the examination patterns as they will be very useful for me in my studies."

### Baba Lad, 45 years, graduate, land owner, Jamb



"As a horticulturist, I wanted to know if the internet could help my pre and post-harvest operations and boost my earnings. The FLiP-on-Wheels team directed me to the National Horticulture Mission website. It proved to be a goldmine of information. During the training sessions, I also discovered the PMFME scheme, that provides financial aid to small entrepreneurs like me. One aspect that truly stood out to me on the PMFME site, was the information on how to design projects, secure funds, and establish market connections. I would never have known about all this had it not been for Flip-on-Wheel."

### Prakash Pradhan, 43 years, agriculturist, Sonna



"I wish to start a small shop of my own in the village but don't have money or resources to do so. In the FLiP-on-Wheels Training program, I came to know about the Pradhan Mantri Employment Generation Programme (PMEGP) which helps people like me get loans to start their business. Thanks to the Flip-on-Wheels training program, I was able to fill in my PMEGP form. I think I will now be able to start my business. Many people in my community, like me, do not know how technology works and how we can use it to live better. Programmes like Flip-on-Wheels will help people like me grow both financially and socially."

### Mushtaq, 55 years, civil contractor, Parbhani



"I know the government has schemes for us but it is difficult to learn about them. And it is more difficult to avail the services because one has to travel to the Block Office for paperwork. It's only after attending the Flip-on-Wheel programme that I came to know how much everything has changed. During a training session I came to know about the the MGNREGA website. The trainers helped me understand and access information related to rules and regulations of the employment guarantee scheme, villages covered, the duration of employment opportunities, and the benefits available for the unorganized sector. I learnt about my rights and entitlements. Going forward, I will be able to spot and question unfair practices in the implementation of these schemes. I also had multiple concerns regarding income certificates, caste certificates, and changes in Aadhaar cards and all of them were clarified by the team. I have also started visiting Vikalp Foundation's (the NGO partner implementing FoW) office to ask for their help in such matters."

### Sanjay Ragade, 52 years, service center employee, Zari



"I work at a gas agency and have to deal with multiple transactions through the day. When Flip-on-Wheel spoke of how digital and financial literacy could better our lives, it struck a chord and I decided to attend their training sessions. I am glad I did. I learnt how to transact online, I learnt about different financial instruments and most importantly I learnt that it is possible to manage your finances and your life by clicking a few buttons. You just have to know which. I am proud to say that today I have started assisting my community members in the village in their daily financial matters. I am also committed to honing my own digital literacy skills by working on computers at the NGO office. I firmly believe that digital literacy can empower the village economy. We need more programmes like Flip-on-Wheels to bring our villages aboard Digital India."



## Interest to Impact: Help scale FLiP-on-Wheels

The people impacted during the campaign were from agriculture, micro enterprises, educated unemployed youth, women in SHGs, and unorganized labour. The programme generated considerable interest amongst the larger rural population as well. The partner organisations received several calls from villagers wanting to know more about schemes, digital devices and their use, financial literacy applications and the precautions to be taken during online transactions. Visitors and callers requested for a rerun of the programme possibly for a longer duration so that more people could benefit from the course.

FLiP-on-Wheels is a programme with considerable potential for scale and impact. It can transform the digital literacy landscape of India and give the development in the country the much needed momentum to leapfrog into the future as a powerful whole.

Addressing the rural digital divide is crucial for inclusive and equitable development. It requires concerted efforts to bridge the gap, ensuring that rural India can match the pace of digitalization happening in the rest of the country. By extending internet connectivity, providing digital skills training, and promoting the use of technology in rural areas, we can empower communities, enhance access to education and healthcare, facilitate e-commerce and market linkages, and unlock opportunities for economic growth.

Closing the rural digital divide is not just about access to technology; it is about empowering individuals and communities to leverage digital tools effectively. It involves fostering digital literacy, creating relevant content and applications tailored to rural needs, and encouraging the active participation of rural populations in the digital ecosystem.

India Inc. can play a crucial role by partnering the intervention in geographies of their choosing. This intervention can be undertaken under CSR because it adheres to Sustainable Development Goal 4 (Quality Education).







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## The India@75 Foundation Journey

India@75 was taken up by CII as the flagship initiative toward its Nation Building agenda. In order to give it a larger mandate, India@75 was instituted as a Foundation Trust on 13 July 2012.

India is celebrating the 75th year of its Independence this year. CII's work on India@75 started when India turned 60 in 2007. Enthused with the thoughts shared by late Prof CK Prahalad at the India@60 celebrations in New York, CII adopted the idea since then under India@75 has been working on what India needed to do to shape up as a Morally, Economically and Technologically Advanced Nation.

In 2008, 14 years ago, CII facilitated a public visioning exercise, led by experts, and interviewed over 6000 people from 17 states to find out what they thought India needed to do to become such a country. These people ranged from simple fisherfolk to Ministers and Bureaucrats. The findings were synthesized into a vision document called India@75: The People's Agenda.

This vision gave rise to an eponymous movement called India@75. This was an industry-led, multi-stakeholder movement that sought to catalyze strategic collaborations between groups on issues critical to the holistic development of the country. One of the first people to understand and appreciate the intent of the movement was the Honourable Prime Minister, who was then the CM of Gujarat. Many of the India@75 vision elements found their way into the development discourse under his leadership. Skill India, Digital India, Smart Cities Mission and Startup India are some examples.

India@75 Foundation extensively working towards seven vision elements – Skill Development, Urbanisation, Healthcare, Inclusive Development, Technology, Entrepreneurship & Innovation, Business and Economy.

These helped inform mission mode schemes such as 500 million skilled manpower, 500 developed cities, 175 GW of new and renewable energy, housing for all, affordable & accessible healthcare and participative urbanization.

India@75 Foundation has been working to accelerate India's development journey by catalysing important collaboration between Industry and other stakeholder groups in areas critical to the nation's development such as the Volunteering initiative, Functional Literacy Programme (FLIP) and Aspirational District Programme etc.

It started working extensively to establish the culture of both general and pro-bono volunteering. Technology was seen as a vital enabler to scale up people engagement by catalysing more collaboration and thereby elevating the pursuit of India@75 to a movement mode. This led to the development of robust online platforms like the National Volunteering Grid (NVG) to connect NGOs with citizens and Industry so that they could collaborate on issues of common interest.

CII has been aggressively advocating the India@75 vision on strategic platforms. This has contributed to a conducive environment for indigenisation, skilling, digitalisation and financial inclusion.



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