

# 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-

\*Bain.com : <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.

SINCE THE DIGITAL DIVIDE BETWEEN THE URBAN AND RURAL IS TOO WIDE, IT WILL TAKE MORE THAN JUST FINTECH COMPANIES AND THE GOVERNMENT TO BRIDGE THE GAP. THERE HAS TO BE MULTI-STAKEHOLDER COLLABORATIONS TO CREATE AN ENABLING ECOSYSTEM FOR INCLUSIVE DIGITALIZATION.



# 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@100 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@100 Foundation decided to take it to rural India given both the need and opportunities there. The FLiP programme was modified for 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 vehicles such as autos, vans etc as a digital hub 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 to ten 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 over 5200+ people across 12 villages of Parbhani District in Maharashtra, 18 villages of Balaghat District in Madhya Pradesh, and 10 villages of Hazaribagh District in Jharkhand.

# 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. The programme was implemented for a duration of 6 days from 27 March to 1 April 2023. 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

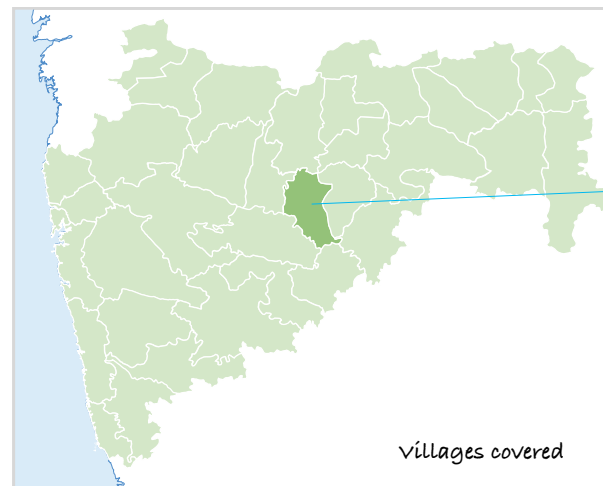
access the benefits that is their rightful due.

## 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



# 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."



# The Response:

## Stories from the ground

**Chandravati Jhariya, 37 years, farmer and part time helper in local shop, Gudma**



"I attended the session on digital literacy and govt. schemes after a few team members of Earth Focus came to my house and informed that the workshop will be happening, I learnt

how to open a smartphone for the first time, the phone was always used by my husband and my son but I never got to learn it myself, it was a fun experience when all the village came together and learnt how to take photos and videos and send to each other on whatsapp, we also learnt about the different govt schemes that are beneficial to us."

**Hansi Pandre, 35 years, Shiksha Prerak, Baigatola**



"We are thankful to India@75 Foundation by CII for organising the digital literacy program, we really wanted to learn how to create our email IDs, retrieve old passwords of emails, how

to use google drive and share files over internet. We also learnt how to send live locations on whatsapp and how to send photos and videos in document format over whatsapp."

**Rashmi Pancheshwar, 33 years, Aanganwadi worker, Bhashinkhar**



"Today at the primary government school's premises I joined the digital literacy program, while I knew how to make basic use of a smartphone, I learnt so many new things like effec-

tively using youtube for new learning techniques for our children at the aanganwadi, how to send location over whatsapp, how to send photos and videos in document format over whatsapp so the quality doesn't decrease. It was a very knowledgeable experience to be a part of this workshop and beneficial for all the women of our village too."

**Bindeshwari Armo, 28 years, farmer, Gudma**



"Today while coming back from our farm, we heard a loudspeaker saying we can learn how to use smartphones and save ourselves from scams, I followed the vehicle to gram pancha-

yat Gudma's office and saw our fellow villagers already waiting for the vehicle and there was a didi who started the session on various scams that are prevalent these days and taught us how to keep ourselves safe from those scams, she also told us about various government schemes i can use being a farmer and mobile helplines like Krishi seva helpline and Gau chikitsa helplines. It was a very different yet knowledgeable session by the team of Earthfocus and India@75-CII Initiative."

**Malti Yadav, Manjhitola, college graduate & educator with Earth Focus**

"I gathered a fair knowledge of smartphones in this FLiP On Wheels workshop. We were taught in detail the usage of Google drive and how to make folders, share folders, manage access, send voice notes, take photos and videos! It was really a fun and interactive experience that we shared with the fellow villagers and the team who took our session!"

# Ground Zero: Hazaribagh District, Jharkhand

The Hazaribagh district in Jharkhand faces several development challenges that are deeply rooted in its socio-economic and cultural context. Being a primarily agrarian economy, small landholdings, poor irrigation facilities, a lack of market linkages, and the absence of non-agrarian employment opportunities lead to agrarian distress and its related ills, such as poverty and migration. Lack of health and education infrastructure means that people are caught in a vicious situation that can only be broken through disruptive means. Digital literacy could lay the foundation for technology-led disruption designed to address historic ills such as education, healthcare, and livelihood. The India@75 Foundation therefore selected Hazaribagh for its FLIP-on-Wheels intervention, which was piloted in 10 villages in the Hazaribagh District of Jharkhand in partnership with Naya Sawera Vikas Kendra (implementation) and The Kind Citizen (facilitation) for a duration of 10 days from 18 March to 28 March 2024. These organisations have sound knowledge of the grassroots challenges, especially those faced by marginalised communities.

## The Digital opportunity

There's digital opportunity in the villages of Hazaribagh in Jharkhand in terms of leveraging technology to enhance education, connectivity, and access to information, thereby empowering rural communities with digital tools and resources. The region has seen the implementation of disparate digital education programmes by both the government and corporations.

There is opportunity to scale up these interventions through a wider reach and appropriate linkages. The FoW programme in the region was meant to build the pull for such programmes in the community and catalyse more engagement from different stakeholders, especially businesses, in catering to this need. The target groups

in the area consisted largely of farmers, women, and young girls.

While the programme involved making the communities capable of using services like helplines for domestic abuse, disasters, accidents, and registering missing people, a significant part was devoted to building their capacity to seek out and use marquee services such as Pradhan Mantri Jeevan Jyoti Beema Yojna and Pradhan Mantri Jan Arogya Yojna. State programmes related to child welfare, ration, education and healthcare were also covered.

## Learnings and outcomes

- While many families do have smart phones, they are usually with the men of the household. Very few women own or have access to one.
- The demand for digital literacy programmes was evident in the number of attendees, which far exceeded the projected numbers. About 1,200 people—farmers, women, and young girls—participated actively. However, this was not so initially. During the first two days, many people left in between the trainings; the team found out that this was because they had children at home who had to be fed. The attendees were invited to bring their children along with them, who were served food and snacks during short breaks in the training.
- Women and young girls were especially appreciative of the fact that the programme touched upon a lot of government schemes and scholarship schemes for students. They felt it helped them become more aware of their own rights as villagers and individuals.
- One important impact indicator was the attendees themselves asking for more sessions after the designated number was over

## Villages covered

Merheta	Chandwar	Bahoranpur	Gurhet	Dhaweya
Pauta	Rewar	Andharoo	Dahwa	Pundri



# The Response:

## Stories from the ground

### Gudiya Devi, housewife, Bahoranpur



"Thanks to the training conducted by India@75 Foundation & The Kind Citizen team, I learnt how to save numbers in the phones, how to use WhatsApp well, KYC of documents and security measure like not sharing our personal data and OTP with strangers. We also learnt about various anganwadi schemes for us and our children. These trainings have opened our eyes and given us the exposure we deserved. Thanks for coming to our villages and making sure every villager gets basic digital literacy and safety from scams."

### Sanjana Kumari, student, Bahoranpur



"I learnt so much through the digital literacy training. The best thing for me was how to send live location to my family members, it helped me feel safe and I had no idea that such a feature existed, and we could use it. What really interested me was the usage of ChatGPT and how it is so beneficial to us, makes things easier and helps us get fast and exact answers to our queries that too in fluent English. We also learnt about digital frauds and how to stay safe from them. We are grateful for such trainings that happened in our village."

### Sapna Kumari, student, Gurhet



"The best thing I learnt from the trainings is the detailed knowledge on government schemes that are best for us, nobody tells us about the schemes in details and we miss the benefits from the schemes. The training helped me learn how to access these schemes digitally. Another thing I really liked was the feature of sending live location to my family members and how it makes all of us feel safe if we are in an unknown territory."

### Jugal Kumari, housewife, Gurhet



"I didn't know how to save and search for phone numbers on my phone. Now I know thanks to the training by didis who came to teach us. I was also taught how to book train and bus tickets on my phone, now it is very easy for me to book tickets, I learnt a little but I am excited to learn more now. Thanks to the team who came to our village for training all of us."

### Monica Devi, housewife, Marheta



"I am a housewife and work at home. The sessions taught me how to use WhatsApp, save contacts and share location. I did not know about all this before but after learning I felt very good."

### Ajmeri Khatoon, domestic worker, Marheta



"I am a domestic worker. During the sessions learnt things like sharing location through WhatsApp, saving contacts, sharing videos and photos. All this is new to me but I feel happy that I attended, it makes me want to learn more."

### Babita Devi, housewife, Marheta



"I am a housewife. They came home to teach me how to use my phone and the apps. The sisters taught me how to use save contacts and share location. I was also given information about government schemes. I felt very good about it"

### Savitri Devi, housewife, Marheta



"I live and work at home. I learned to save WhatsApp, location, contacts in digital training. I enjoyed the sessions."about government schemes. I felt very good about it"

### Sunita Devi, housewife, Bahoranpur



"For the first time, I learnt how to use a phone, save a contact number, use WhatsApp, send photos, voice recording and how to make voice and video calls. I can now even send live location over WhatsApp. I was also told about the websites of government schemes like Ujjawala Yojana and Krishi Seva Yojana etc. We are thankful to India @75 Foundation by CII for organizing the Digital Literacy Program."

### Soni Devi, housewife, Marheta



"I am a house wife. I liked that it was taught. I now know how to use WhatsApp, how to save contacts, and share locations. I also found it useful to be told about the government schemes."

## **"The Journey Continues - From Learning to Lasting Impact."**

Strengthening our outreach  
and digital inclusion across  
communities.

# Ground Zero: Maharashtra

The successful implementation of FLiP-on-Wheels (FoW) across multiple states demonstrated the need for a larger intervention to address digital literacy gaps in rural India. Building on the learnings and outcomes of the earlier phases, the India@100 Foundation launched FLiP On Wheels 2.0 to expand the programme's reach and deepen its impact among underserved communities. The initiative sought to move beyond pilot interventions and test the scalability of the model across larger geographies, diverse beneficiary groups, and varied socio-economic contexts while continuing to promote digital literacy and cyber safety.

Maharashtra was selected as one of the key locations for this scale-up initiative owing to its diverse rural landscape, large agricultural population, expanding digital infrastructure, and significant opportunities for digital inclusion. While the state is one of India's most economically advanced regions and a leader in industrial and agricultural production, disparities in digital awareness and meaningful technology usage continue to persist across many rural communities.

The state has witnessed rapid growth in smartphone penetration, digital payments, online government services, and digital learning platforms over the last decade. However, access to technology does not always translate into meaningful digital participation. Across many villages, digital usage remains limited to basic communication and entertainment, while awareness of online safety, digital services, digital payments, and productive use of technology remains low. Women and young girls, in particular, often have less access to devices and fewer opportunities to develop digital skills independently.

As digital technologies become increasingly central to accessing welfare benefits, education, financial services, healthcare, and livelihood opportunities, strengthening digital literacy has become critical for ensuring inclusive development and preventing communities from being left behind in India's digital transformation.

FLiP On Wheels 2.0 was implemented across eight districts of Maharashtra—Raigad, Pune, Chandrapur, Dharashiv, Nagpur, Yavatmal, Amrawati, and Wardha—from March to May 2026 in partnership with CreateTogether Foundation (CTF) and Naksh Foundation (NF), with facilitation support from The Kind Citizen (TKC). Over the course of the programme, more than 4,000 people across 56 villages

participated in digital literacy and cyber-safety awareness sessions designed to help rural communities engage more confidently, safely, and productively with the digital world.

## The Digital Opportunity

The programme worked with farmers, women, young girls, students, and community members who displayed varying levels of digital familiarity. While younger participants were generally comfortable using smartphones, they often lacked awareness about cyber safety and productive digital tools. Women demonstrated a strong willingness to learn but required greater confidence and exposure to practical applications. Farmers often needed support with basic smartphone functions before progressing to online services and information platforms.

The sessions focused on helping participants understand how digital tools could support their daily lives by enabling them to:

- Access information on government schemes, scholarships, and public services.
- Communicate more effectively through digital platforms.
- Use maps, location-sharing, and online search tools.
- Protect themselves from digital fraud, phishing attempts, and cyber scams.
- Understand safe practices related to online banking and digital payments.
- Use digital platforms responsibly and confidently.

The emphasis throughout was on demonstrating practical value rather than teaching technology in isolation.



## Learnings from the Ground

The programme generated several important insights for future implementation.

Interactive discussions proved significantly more effective than traditional classroom-style instruction. Participants were eager to share their own experiences related to fraud calls, suspicious messages, and online scams, making cyber-safety discussions particularly engaging and relevant.

The programme also highlighted that smartphone ownership does not necessarily translate into digital literacy. Many regular users remained unfamiliar with privacy settings, safe online behaviour, and the risks associated with sharing personal information digitally. Women and elderly participants emerged as highly receptive learners when training was delivered in local languages and in comfortable community settings. Youth participants demonstrated strong enthusiasm and often expressed interest in sharing their learning with family members and peers, suggesting their potential role as local digital ambassadors.

The programme further reinforced the value of community-led learning, where participants were more comfortable asking questions, sharing experiences, and learning from one another than in conventional classroom environments.



## Achievements & Outcomes

The programme successfully reached more than 4,000 beneficiaries across Maharashtra and helped strengthen awareness around digital literacy and cyber safety among diverse community groups.

Participants reported increased confidence in using smartphones and digital services, along with a better understanding of cyber risks such as OTP fraud, phishing links, fake calls, and misleading online content. Women and young girls particularly appreciated learning about government schemes and scholarship opportunities, which they felt enhanced their awareness of available rights and benefits.

A notable outcome was the shift in how many young participants viewed digital tools. Platforms such as Google, YouTube, and ChatGPT were increasingly seen as resources for learning, information, and personal development rather than solely for entertainment.

One important impact indicator was the continued engagement of participants even after the formal training sessions had concluded. Trainers continued to receive voice notes, questions, and requests for guidance from beneficiaries, reflecting growing

confidence and sustained interest in digital learning. Another encouraging outcome was the strong willingness among young participants to share their knowledge with family members and friends, creating a multiplier effect that extended the programme's reach beyond the immediate beneficiaries.

The Maharashtra experience demonstrated that community-based digital literacy initiatives can play an important role in promoting digital inclusion, strengthening cyber awareness, and enabling rural communities to participate more confidently and safely in an increasingly digital society.



## Way Forward

The Maharashtra implementation demonstrated a strong demand for practical digital literacy and cyber-safety training in rural communities. The enthusiasm shown by participants, particularly women and youth, suggests that digital awareness programmes can serve as an important pathway towards greater social and economic empowerment. Going forward, FLiP ON Wheels can build on this foundation by moving beyond awareness towards deeper digital adoption and measurable outcomes. Greater emphasis can be placed on helping communities independently access government services, use digital payments safely, leverage online learning opportunities, and utilise digital tools for livelihoods and daily problem-solving.

The programme also highlighted the potential of local youth to serve as digital champions within their communities. Developing a network of trained peer educators can help sustain learning, encourage wider adoption, and create local support systems long after programme implementation.

With structured follow-up support, stronger community partnerships, and continued focus on practical learning, the FLiP On Wheels model has the potential to evolve into a scalable framework for advancing digital inclusion, cyber safety, and responsible digital participation across rural India.





## The Response: Stories from the ground

### Narayan Waghmare, Grampanchayat Member



"I sincerely thank the CII, Kind Citizen and CreateTogether Foundation for organizing this seminar on digital literacy for our villagers. The session was extremely useful and helped everyone understand how mobile phones can be used easily for better and productive purposes, rather than just for entertainment.

Through this seminar, villagers also learned about the different types of digital frauds that are happening today and how we can stay cautious and protect ourselves while using mobile phones. It was very helpful for our community."

### Sarita Rajendra Patil, Teacher



"I sincerely thank the team who came to our village and conducted this digital literacy session for us. It was very helpful for me, the villagers, and many women from our community. The session helped us understand many small but very important things about using mobile phones correctly and efficiently.

During the session, we also learned about various government schemes available for villagers and how we can access information about them through our phones, such as Ujjwala Yojana, Jan Dhan Yojana, and Ladki Behan Yojana.

As a teacher, I believe it is my responsibility to pass this knowledge forward. When I return to school, I will share what I learned with my students—how to use Gmail properly, how to communicate responsibly on WhatsApp, and how to use mobile phones in a way that can benefit them in the long run."

### Villages covered

Takachi Wadi	Gaon	Pipari	Chincholi	Nimboli	Sonegoan
Savarsai Shala	Vaghode	Khadoli	Hanuman Nagar	Kasarkheda	Pulgaon
Hedoshi	Damat	Gadchandur	Shindola	Kawali	Khapachiwadi
Gaulan Wadi	Mamdapur vadi	Rajpura	Govari	Wasad	Washivali
Savarsai	Mamdapur	Antargaon	Shivani Old	Sawala	sawarsai
Dargawadi	Bedisgaon	Gunjoti	Paramdoh	Hingangoa	Rode
Karambeli	kadav	Balsur	Yenadi	Astha	Gadab
Varsai	Ambegaon	Palasgav	Borogoan	Asegoan	Katarwad
Vaknul	Ghodegaon	Jakekurvadi	Nakoda	Kurzadi	
Kodghar	Thorandale	Ramgiri	Yenak	Inzapur	
Nigdawadi	Naranda	Chanakha	Kurli	Bhugon	
Kalamboli	vanoja	Shivani	Shindoli	Waigon	

### Pragati Pal



"The cyber crime awareness session was very informative and useful. I learned about online frauds, fake links, OTP scams, and safe digital practices. This knowledge will help me protect myself and my family from cyber-related crimes."

### Kalyani khamankar



"The Cyber Crime Awareness Session was very informative and beneficial. I learned about different types of online frauds, phishing links, and OTP scams. The session helped me understand the importance of protecting personal information while using digital platforms. I also learned how to identify suspicious messages and calls. This knowledge will help me stay safe online and spread awareness among my family and community"

### Suraj deogade



"Today's Cyber Crime Awareness Program conducted in our village was very informative and beneficial for the citizens. People received important guidance about online frauds, OTP scams, fake links, and safe use of social media and online banking. Such awareness programs are very useful for rural communities and help people stay alert and safe from cyber crimes"

### Amol madavi



"Today's Cyber Crime Awareness Session was very useful and informative. I learned the importance of keeping banking details, ATM PINs, and OTPs confidential. The session explained how cyber criminals use fake offers, messages, and social media platforms to cheat people. I also gained knowledge about reporting cyber fraud and seeking help when needed. This awareness will help me stay alert and use digital services more safely"

### Santosh zade



"The cyber crime awareness session was very informative and useful. I learned about online fraud, fake links, phishing scams, and the importance of not sharing OTPs or bank details with anyone. The session helped me understand how to use the internet and social media safely. This awareness will help me stay alert and protect myself from cyber fraud in the future"

### Rupesh kukde



"The Cyber Crime Awareness session was very informative and beneficial. I gained valuable knowledge about different types of cyber crimes such as online fraud, phishing, fake loan offers, social media scams, and identity theft. The session helped me understand the importance of protecting personal information, passwords, OTPs, and bank account details. I also learned how to identify suspicious links, messages, and calls that may lead to financial loss. The practical examples shared during the session made it easier to understand real-life cyber threats. This awareness has increased my confidence in using digital platforms safely and responsibly. I will follow the safety measures discussed and also share this information with my family and community to help them stay protected from cyber crimes."



## 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).

If you are interested do get in touch with us at [indiaat100@cii.in](mailto:indiaat100@cii.in). An empowered rural India is everyone's business.





FLIP On Wheels  
साक्षरता से सशक्तिकरण  
बालासागर, महाराष्ट्र | विनाम १०१३  
www.india75.in

For further queries related to FLiP, please  
reach out to us at:

**Aparna Sudhakar**  
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## The India@100 Foundation Journey

In 2008, Confederation of Indian Industry (CII) initiated an industry-led people's movement under 'India@75', to build the country into a morally, economically, and technologically advanced nation by its 75th year of independence in 2022. This pursuit was rooted in the strategy document 'India@75: The People's Agenda' that was the result of a pan-India visioning exercise conducted using a public consultation process.

India@75, housed in an eponymous foundation, facilitated the convergence of stakeholders under different vision elements for aligned pursuance of national priorities. These elements included skill development, sustainable urban development, education, healthcare, digitalization, technology, financial inclusion and volunteerism.

Equipped with the experiential knowledge of housing the India@75 movement, CII, in 2022, once again embarked upon a nation-wide exercise to evolve a people's vision of India@100 or 'Viksit Bharat' by the year 2047. The exercise resulted in a National Vision Document called India@100. This meticulously drawn up strategy document is an action blueprint for addressing national priorities using enablers such as technology and volunteerism to achieve the status of a developed nation by 2047. This document now serves as a beacon for the corresponding people's movement: India@100.

In keeping with this development, India@75 Foundation too has transformed into India@100 Foundation. It will house the India@100 movement and continue working on national priorities with renewed vigour, catalysing strategic collaboration between key stakeholders to help India realise its potential as a developed nation. Moving towards India@100, the Foundation will engage in intersectoral, intersectional, and interlinked facets of nation-building through collaboration with diverse stakeholders such as the Government, think tanks, academic and research institutions, industries, thought leaders, visionaries, and civil society.

The Foundation is driven by the value of 'Vasudhaiva Kutumbakam' and will foster partnerships to propel India towards inclusive development and prosperity. Over the forthcoming 21 years, it will prioritize five core vision elements to steer its efforts. It aims to achieve holistic leadership within the emerging global paradigm, facilitate equitable economic progress, revitalize India's soft power, emphasize the importance of innovation in maintaining a competitive edge, and focus on transforming the core to unlock the nation's full potential, thereby fostering sustainable growth and prosperity for all citizens.

To know more about the India@100 Foundation, visit <https://indiaat100foundation.com/>



### India@100 Foundation

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