Rural Fact-Checkers for Community

Narrative Report 2024-25

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Disclaimer: In order to protect the privacy and confidentiality of respondents in this sensitive study, names have been altered.

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Critical Digital Literacy Module Training in Chattisgarh

Introduction

Background and Rationale

With the rapid digitization of India's economy and communication networks, rural communities face increasing exposure to misinformation, disinformation, and financial fraud. Women in rural areas, often first-time internet users, are particularly vulnerable due to limited digital literacy, restricted access to information, and the prevalence of gendered misinformation that affects their autonomy and decision-making.

The Misinformation Landscape in India

Misinformation and disinformation in India have seen an exponential rise with the increasing penetration of the internet, particularly through social media and messaging apps like WhatsApp, Facebook, and Twitter. According to a 2023 study by the Reuters Institute for the Study of Journalism, over 64% of internet users in India rely on social media as their primary news source. However, the absence of robust fact-checking mechanisms in regional languages makes rural populations particularly susceptible to misinformation.

A report by the Internet Freedom Foundation (2022) highlights that rural areas face a disproportionate impact from fake news due to the low levels of digital literacy. Unlike urban populations, where access to multiple sources allows cross-verification, rural users often lack the ability or resources to confirm the authenticity of the information they consume.

Impact of Misinformation on Rural Women

The impact of misinformation on rural women is particularly severe due to socio-cultural constraints. Several studies, including one by the Centre for Internet

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> *I never thought I could fall for online fraud, but I did. Losing ₹ 7000 was a huge blow for my family. Thanks to Jyoti ji, I learned how to stay safe online. I hope my story helps others be cautious and aware in this digital age.*
>
> *– Yogita Verma*
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> **"**

and Society (2021), show that gendered misinformation is deliberately used to restrict women's mobility and reinforce patriarchal norms. Some common forms of misinformation targeting rural women include:

- **Health and Hygiene Myths:** False claims regarding menstruation, pregnancy, and vaccinations often discourage women from accessing healthcare services. For instance, misinformation about COVID-19 vaccines suggested that they could cause infertility, leading to vaccine hesitancy among rural women.

- **Financial Fraud Targeting Women:** Rural women, especially those new to digital banking, are often victims of phishing scams, loan fraud, and fake investment schemes. According to a 2022 survey by the Reserve Bank of India, 36% of digital fraud cases in rural areas involved women who were tricked into sharing banking details.

- **Misinformation About Government Schemes:** Many fraudulent agents spread fake information about government welfare programs, asking women to pay money to enroll in schemes that do not exist.

- **Moral Policing and Social Control:** False narratives about women's behavior, such as rumors linking female social media use to moral corruption, often result in restrictions on their digital access.

Digital Divide and Women's Disproportionate Vulnerability

According to the "India Inequality Report 2022: Digital Divide," only 31% of the rural population uses the internet, compared to 67% of urban India. Additionally, only 15% of women have internet access, compared to 25% of men. This digital divide exacerbates misinformation, making it harder for rural communities to distinguish between credible and misleading content. A study by the Internet and Mobile Association of India found that only 29% of India's rural population can access the internet, while

urban users make up 64% of digital consumers. Despite these challenges, rural India is poised to drive much of the growth in digital adoption in the coming years.

Women in rural areas face additional barriers due to deep-rooted gender norms. The Mobile Gender Gap Report (2021) by GSMA found that only 25% of women in rural India own a smartphone, compared to 41% of men. The same report highlights that even when women do have mobile phones, they often require permission from male family members to use them. This restriction limits their ability to access fact-checking resources and verify online information.

Social Media and Misinformation in Vernacular Languages

Social media plays a pivotal role in misinformation dissemination, particularly in regional languages. A study by the Observer Research Foundation (2022) found that:

- **Over 70% of misinformation in India is spread through WhatsApp.**

- **Less than 15% of fact-checking efforts focus on vernacular languages.**

- **Only 5% of rural women reported actively verifying the authenticity of news they received online.**

The reliance on vernacular-language content makes it difficult for mainstream fact-checking websites like AltNews, BoomLive, and The Quint to cover misinformation affecting rural India comprehensively. This lack of coverage means that many false narratives go unchecked, reinforcing myths and misconceptions that disproportionately impact rural communities.

Women's Limited Access to Digital Literacy Training

Even when digital literacy programs are available, they

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Research shows that misinformation spreads rapidly, especially in communities with limited access to accurate information. By focusing on digital literacy and awareness, we can empower individuals to navigate financial systems confidently and safeguard them from harmful rumors.

- Kalyani Tandon

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often do not cater specifically to women's needs. Many initiatives fail to account for:

- **Time Constraints:** Women in rural households often juggle multiple responsibilities, leaving little time for structured digital literacy training.

- **Lack of Female Trainers:** The absence of female trainers makes it difficult for women to engage freely in digital literacy programs.

- **Community Skepticism:** Many families believe that women's exposure to digital tools will lead to moral decay, limiting their ability to attend training sessions.

The Need for Gender-Sensitive Digital Literacy Initiatives

Given the scale of misinformation and its disproportionate impact on rural women, there is an urgent need for gender-sensitive digital literacy programs. Such initiatives should:

- **Incorporate vernacular-language fact-checking training.**

- **Address gendered misinformation directly by challenging myths about women's rights and mobility.**

- **Ensure community involvement by engaging male allies who can support women's digital participation.**

- **Offer flexible learning models, such as community radio programs and mobile-based learning, to reach women who cannot attend in-person training.**

Critical Digital Literacy Module Training. Cooch Vihar, North Bengal

Critical Digital Literacy Module Training. Raipur district, Golaghat Assam

Project Goals

The project aims to address the significant digital literacy gap among rural women by providing structured training that enables them to navigate the digital ecosystem safely and effectively. Given that rural India lags behind urban centers in digital penetration, the need for targeted interventions is crucial to ensure equitable access to online resources, financial services, and fact-checked information.

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> *The way that social media is being used today, is for good but also for bad, people have been using social media to spread malinformation and harmful content, especially with AI now helping in generating false images and no knowledge in the minds of citizen of understanding what image is authentic*
>
> *– Premlata Verma*
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Key Objectives:

1. **Enhance digital literacy among rural women to counter misinformation and financial fraud:**

   » With rural India driving a significant portion of new internet users, first-time digital consumers, particularly women, are vulnerable to scams, phishing attacks, and politically motivated misinformation.

   » By equipping women with critical digital skills, the project aims to build a resilient grassroots network capable of identifying and addressing misinformation at the community level.

2. **Develop training modules informed by insights from Civil Society Organizations (CSOs):**

   » CSOs working in rural areas have a deep understanding of the challenges associated with digital access, misinformation, and financial fraud.

   » The project incorporates their expertise into contextualized training modules, ensuring that the content remains relevant to the specific needs of rural communities.

3. **Foster gender equity by equipping women with skills to combat gendered misinformation:**

   » Gendered disinformation is a significant challenge in rural areas, where false narratives

about women's behavior, mobility, and rights are frequently used to reinforce patriarchal norms.

» Training modules will specifically address misinformation related to women's health, financial independence, and political participation.

4. **Improve access to digital financial services to prevent fraud and economic exploitation:**

» Many rural women remain excluded from formal banking systems, relying instead on informal lending, which exposes them to financial fraud.

» The project will provide training on secure digital transactions, UPI-based payments, recognizing fraudulent loan schemes, and safe online banking practices.

5. **Empower women to act as digital ambassadors in their communities, enabling them to train others:**

» The program follows a 'train-the-trainer' model where women who complete the training will mentor others in their villages.

» This peer-learning approach ensures sustainability, as knowledge is passed on within the community, creating a self-sustaining network of digitally literate women.

6. **Increase awareness of safe internet practices, particularly among first-time users:**

» Rural women, especially those in lower-income groups, are often introduced to the internet through shared family devices, limiting their ability to develop independent digital skills.

» The program will focus on personal digital security, including how to recognize fake news, protect personal data, and report cyber fraud.

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I was a victim of financial fraud. I got a call from someone assuring me that I have won money and took advantage of my economic status. I was too naive and clicked on the link without thinking, like this I lost the little amount I had in my bank account

- Rameshwari Verma

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By addressing these objectives, the project aims to empower rural women with the necessary tools to navigate the digital world confidently and safely, ultimately fostering a more informed and digitally secure society.

Roleplay activity from the MIL Toolkit, Alwar, Rajasthan

Project Implementation

Consultation with Civil Society Organizations (CSOs)

A key component of the project involved engaging with CSOs working in rural India. These organizations provided insights into:

- The nature and impact of misinformation affecting rural communities.

- The most effective methods for fact-checking misinformation.

- The challenges faced by rural women in accessing credible information and digital financial services.

- The role of gendered misinformation in restricting women's mobility and participation in public life.

Development of Training Modules

Based on CSO consultations, four core training modules were developed:

1. **Functional Digital Literacy** – Basic internet navigation, using search engines, accessing government websites, identifying credible sources.

2. **Digital Financial Literacy** – Secure online transactions, identifying digital financial fraud, using mobile banking, protecting personal data.

3. **Critical Digital Literacy** – Identifying misinformation, fact-checking techniques, understanding algorithmic biases, responsible content sharing.

4. **Access to Citizen Services** – Understanding government schemes, applying for digital benefits, using Common Service Centres (CSCs) for official documentation.

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> *I was awarded with a scholarship and a government entitlement scheme that would support me financially in buying a bike. The amount never got deposited to my account. On inspection, we realised that my bank account number had been changed in the records and someone else took that money. This really affected my education and mobility and made me even more vulnerable*
>
> *– Muskan Sahariya*
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Training of 1,000 Rural Women

The training was conducted across Bihar, Jharkhand, Uttar Pradesh, and Chhattisgarh, Assam and West Bengal, ensuring geographical diversity. Participants included young women, homemakers, community health workers, and local leaders. Training was delivered through in-person workshops, digital tutorials, and interactive group discussions.

To ensure practical application, women were given tasks such as fact-checking viral messages, identifying phishing scams, and reporting false news. These real-world exercises reinforced theoretical learning.

Critical digital literacy training in Raipur, Chattisgarh

Baseline Findings

Digital Access and Literacy

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> *As a labourer, the financial loss that I bore was tremendous, I trusted the message I saw only because it came from a known number and wanted to help. This has happened to other people I know as well, you think that things like this will never happen to you till it does and then you can only regret. It's high time we learn about digital rights and wrongs.*
>
> *– Mohan Singh*
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The baseline research conducted across rural communities provides crucial insights into the state of digital literacy among women. These findings have been consolidated under the '*Rural Fact Checkers for Community*' initiative to create an integrated training and intervention strategy.

Device Ownership:

- Only **30%** of respondents owned a personal digital device, while **70%** relied on family-owned or community-shared devices.

- A higher rate of **68%** was reported for personal device ownership in some regions, with **21%** using shared devices and **11%** depending on community digital infrastructure, such as Common Service Centers.

Awareness of Digital Government Schemes:

- **59%** of respondents lacked awareness of government digital services and schemes.

- **33%** of respondents were unaware of their eligibility for government entitlements accessible through digital platforms.

Usage of Digital Financial Services:

- **53%** of respondents used digital payments, primarily through mobile wallets (**67%**) and UPI transactions (**29%**).

- **47%** faced challenges in accessing digital financial tools, citing difficulty understanding the technology (**40%**) and lack of money in accounts (**44%**).

Challenges in Digital Access:

- Slow internet speeds were a common issue, with **36%** of respondents reporting difficulty in navigating online platforms.

- Women often required permission from family members to use digital devices, with only **34%** having full control over their own digital access.

Misinformation and Fact-Checking Awareness

Understanding of Fact-Checking Methods:

- **59 out of 91** respondents engaged in fact-checking, but most relied on informal methods such as Google searches and WhatsApp discussions.

- Only **5%** of respondents used verified fact-checking platforms such as AltNews or BoomLive.

Spread of Misinformation:

- **70%** of misinformation consumed by rural communities comes through WhatsApp, followed by Facebook and YouTube.

- Less than **15%** of fact-checking efforts in India focus on regional languages, leaving rural communities particularly vulnerable to misinformation.

- **62%** of respondents had encountered misinformation or disinformation online but lacked structured verification methods.

Financial Fraud and Cybersecurity Gaps

Vulnerability to Digital Fraud:

- Many rural women received scam messages and were

exposed to cyber fraud but lacked knowledge on how to report them.

- **47% of women** who did not use digital financial tools cited fear of scams as a key deterrent.

Lack of Awareness on Cybersecurity:

- **53% of respondents** were unaware of the risks associated with online financial transactions.

- Only **22%** of respondents regularly updated their passwords or used two-factor authentication for online accounts.

Barriers to Digital Participation

Gendered Barriers:

- Women in rural India often need **permission from family members** to use digital devices, with only **34%** reporting autonomy in their internet use.

- **25%** of women reported concerns about online harassment, deterring them from active digital participation.

Limited Digital Training Opportunities:

- **82% of respondents** had never received formal digital literacy training.

- However, **84% expressed interest in receiving training**, highlighting the need for accessible and community-based digital education programs.

By integrating these findings, the '*Rural Fact Checkers for Community*' initiative tailors its interventions to address the unique challenges faced by rural women, ensuring that digital literacy programs are both accessible and impactful.

Critical Digital Literacy Module Training. West Champaran district, Bihar

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> *As a person from an underprivileged background, when I got a call saying that I have won a lottery for 25 lac, I was ecstatic. When they asked me to pay a fee to verify my account, I jumped at the opportunity. Thankfully, I asked the local information entrepreneur in my community when they asked me for a larger deposit and realised that I was being targeted for financial fraud.*
>
> *– Bharat Singh Meena*
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Endline Findings

Improved Digital Access

- **92%** of learners reported access to digital devices, up from **68%** in the baseline survey.
- **75%** owned a personal digital device, an increase from **30%**.
- Smartphone proficiency improved from **57%** to **83%**, allowing women to navigate digital tools independently.
- Increased awareness of data privacy resulted in safer online behaviors, with many women securing their accounts with stronger passwords and two-factor authentication.

Growth in Digital Financial Literacy

- Digital payment usage increased from **53%** to **91%**.
- UPI transactions became the most common payment method among trainees, with mobile wallets following closely.
- Awareness of financial scams and secure online transactions increased significantly.
- Women were better equipped to recognize online fraud, helping their families avoid financial losses and fraudulent schemes.

Strengthened Fact-Checking Capabilities

- **82%** of women demonstrated improved awareness of misinformation and fact-checking techniques, compared to **59%** at baseline.
- **73%** of learners reported using multiple verification sources before sharing information online.
- The ability to identify fake news increased, particularly regarding political misinformation and gendered disinformation.

More women were involved in community discussions about digital safety, reducing misinformation spread within families and peer groups.

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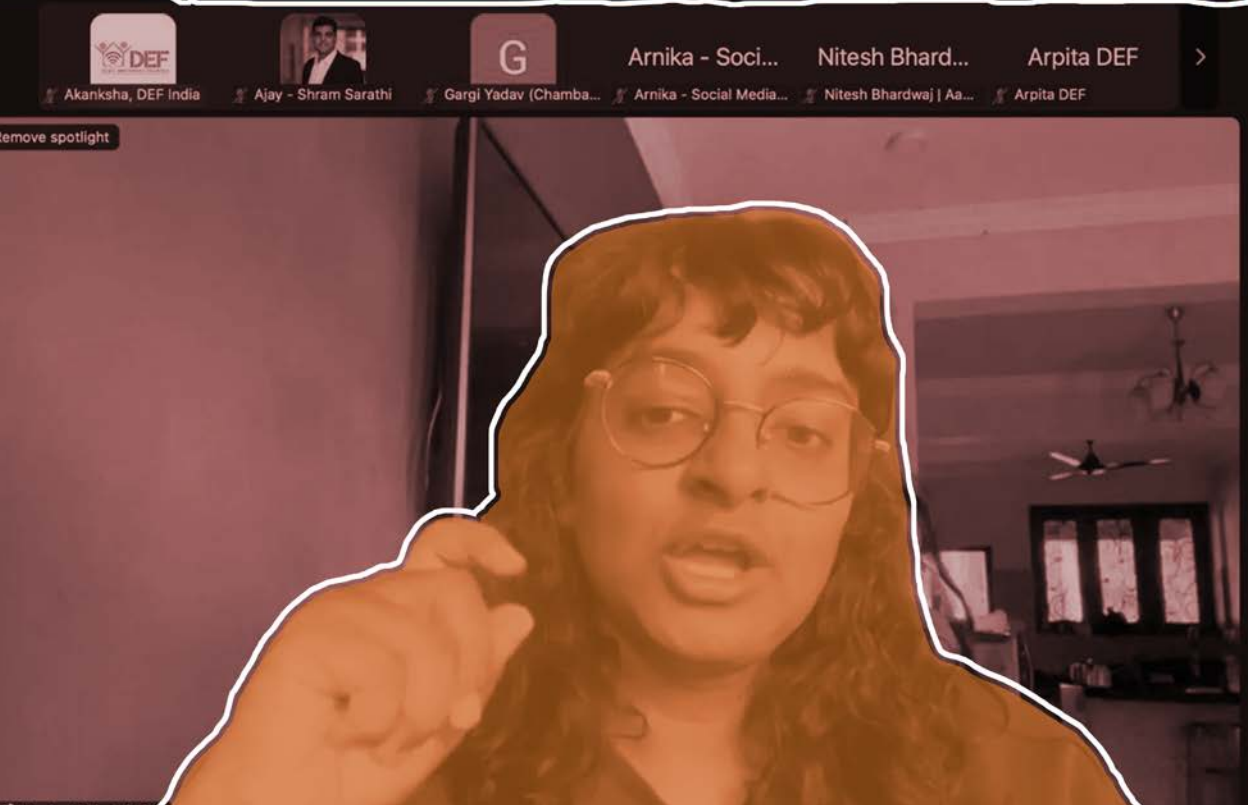
CSO Consultation Review

Key Insights from Civil Society Organizations

The consultations with CSOs provided deep insights into the challenges of misinformation, the role of digital literacy, and strategies to improve community resilience against disinformation. These discussions highlighted the need for sustainable, community-led interventions and a targeted approach to digital empowerment.

1. Need for Continuous Engagement

One-time workshops are insufficient for long-term behavioral changes. CSOs emphasized that misinformation is an evolving issue, and rural women require ongoing mentorship, refresher training, and access to fact-checking networks to stay updated. A long-term engagement strategy should include:

- Monthly digital literacy circles where women can discuss recent misinformation trends.

- Dedicated WhatsApp groups with fact-checking resources and helplines.

- Periodic follow-up training to address emerging digital challenges.

2. Localized Fact-Checking Networks

Training women in digital literacy is effective only when they have access to trusted community figures who can verify information. CSOs suggested that:

- Local fact-checking groups should be created in villages to cross-verify information before it spreads.

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> *In our village, girls are hardly allowed to use social media, so when I got the chance it was an important shift. Due to this, I was denied my rights of being an online citizen and was made to feel really unsafe online.*
>
> *– Priyanka Rajput*
>
> **"**

- Partnerships with school teachers, Anganwadi workers, and local self-help groups can help establish trusted networks.

- Women should be connected with established fact-checking organizations that can provide support in vernacular languages.

3. The Role of Social Media

- Social media remains the primary medium for misinformation. The video analysis and CSO discussions revealed that:

- **WhatsApp is the biggest source of misinformation**, with forwarded messages often taken at face value.

- **Political and religious misinformation spreads rapidly**, especially around election cycles.

- **Fake financial schemes targeting women** are rampant, with fraudsters posing as government officials offering fake benefits.

- CSOs recommended targeted digital literacy campaigns that:

  » Educate women on identifying fake forwards and misleading news.

  » Teach them how to report misinformation on platforms like Facebook, WhatsApp, and YouTube.

  » Encourage participation in online communities that fact-check information collectively.

4. Building Community Resilience

Beyond individual fact-checking skills, a larger effort is needed to strengthen trust in verified sources. CSOs recommended:

- Encouraging rural women to **follow credible news sources in their local language** rather than relying on viral messages.

- Organizing **community fact-checking days**, where women come together to review recent viral messages and verify their authenticity.

- Working with **local influencers** such as panchayat leaders, teachers, and healthcare workers to amplify correct information.

Critical Digital Literacy Module Training. Prayagraj district, Uttar Pradesh

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Poonam bai

Akanksha, DEF India   SharmisthaiPhone   SharmisthaiP...   monika   monika   Maitri

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Nitesh Bhardwaj | Aadiwasi Janjagruti

Challenges & Recommendations

1. Challenge: Limited Access to Personal Smartphones

- **Barrier:** Many rural women rely on male family members' devices, restricting independent access to information.

- **Recommendation:** Establish **shared community digital hubs** where women can fact-check information and practice digital skills.

2. Challenge: Deep-Rooted Gender Biases Restricting Digital Access

- **Barrier:** Many families discourage women from using mobile phones due to fears of moral corruption.

- **Recommendation:** Conduct **family-oriented workshops** to involve male allies in promoting women's digital participation.

3. Challenge: Limited Availability of Vernacular Fact-Checking Tools

- **Barrier:** Most fact-checking resources are in English or Hindi, leaving non-Hindi-speaking rural communities at risk.

- **Recommendation:** Develop **AI-powered, region-specific fact-checking applications** and collaborate with grassroots organizations to provide content in local languages.

By integrating these insights, the '*Rural Fact Checkers for Community*' initiative ensures that digital literacy efforts are sustainable, community-led, and tailored to the specific needs of rural women.

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> *I trusted a stranger's words and lost my hard-earned money. Now I know better– no bank asks for OTP and money transfer to give money. This experience taught me to always verify and stay cautious. I share my story so others don't fall into the same trap.*
>
> *– Kamli*
>
> "

Critical Digital Literacy Module Training. Barpeta, Assam

Conclusion

The *Rural Fact Checkers for Community* initiative has made substantial progress in addressing the digital divide, enhancing fact-checking skills, and increasing financial literacy among rural women. Through targeted interventions, community engagement, and structured training modules, the project has empowered women to take charge of their digital presence, verify information critically, and prevent financial fraud.

One of the most significant achievements of the program has been the measurable increase in digital access and literacy. The proportion of women with access to personal digital devices increased dramatically from 30% at baseline to 75% post-intervention. This shift indicates not only a rise in device ownership but also a change in perception towards digital tools within rural households. The reduction in dependence on shared or borrowed devices has allowed women to explore digital spaces more confidently and securely.

Another key outcome is the improvement in **digital financial literacy**. Before the program, only 53% of participants were using digital financial services, and many remained wary due to scam risks. By the end of the training, 91% of women reported regular usage of digital payment systems, with UPI transactions becoming the most preferred method. Additionally, the ability to identify and prevent financial fraud saw a significant rise, ensuring that participants were not only using digital financial tools but were also doing so safely.

The **growth in fact-checking capabilities** has been another notable success. With misinformation being a persistent challenge in rural areas—especially on platforms like WhatsApp and Facebook—women were trained to critically evaluate information before forwarding or acting upon it. The number of participants using multiple verification sources before sharing information rose from 59% to 82%. More importantly, women have started playing an active role in their communities by countering misinformation and guiding others on how to verify facts. The formation of local fact-

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> *I got a phone call saying that I would be given Rs. 2,000 as a part of the government scheme and shared my account number, CVV and OTP for the same. After they withdrew the small amount, I realised that they had taken advantage of my economic background and lack of critical digital literacy*
>
> – Jyoti Kala
>
> "

checking groups within villages has further strengthened this initiative, ensuring that misinformation is tackled collectively rather than individually.

Future Focus Areas

Despite these achievements, there remain critical areas that need further development. The project's success highlights the need for **scaling outreach** to include more rural communities. Given the high interest among participants—84% expressed a desire for continued digital literacy training—the program should expand to reach women who were not part of the initial cohort. Scaling up will require additional partnerships with local organizations, increased funding, and the creation of more community-led digital literacy hubs.

Another essential area for improvement is the **refinement of training methodologies**. While the current training model has been effective, feedback from participants and CSOs suggests that more interactive and hands-on learning experiences could further enhance comprehension. Future iterations of the project should incorporate:

- More **simulation-based exercises** to practice identifying misinformation in real-time.

- **Gamification elements** to make digital literacy training more engaging and accessible.

- **Localized content** in vernacular languages to ensure inclusivity.

- **AI-driven chatbots** that provide real-time fact-checking support for rural users.

The **integration of AI-driven solutions** is a crucial next step in combating misinformation at scale. AI-powered tools can assist in identifying misinformation trends, flagging fake news, and offering immediate fact-checking assistance in local languages. Collaborating with tech-based fact-checking organizations to develop AI-driven vernacular fact-checking platforms can bridge

the current gap in resources available for rural India. Mobile-based AI tools that allow users to scan and verify forwarded messages could significantly reduce misinformation circulation.

Additionally, **long-term sustainability strategies** must be developed to ensure that digital literacy and fact-checking efforts continue beyond the formal intervention period. Establishing **self-sustaining digital networks**, where trained women mentor new learners, can help institutionalize fact-checking as an ongoing practice. Building strong local partnerships with panchayats, self-help groups, and educational institutions can further embed digital literacy into community structures.

Conclusion

The Rural Fact Checkers for Community project has demonstrated that targeted digital literacy interventions can bring about significant behavioral and societal changes. By empowering women with the tools to critically analyze information, use digital financial services safely, and advocate for digital rights in their communities, the program has laid the groundwork for a more informed and digitally resilient rural India. However, to maximize its impact, future efforts must focus on scaling the initiative, refining training methods, and leveraging AI-driven tools to combat misinformation more effectively. The road ahead requires continuous investment in digital inclusion, ensuring that every woman in rural India has the knowledge, confidence, and resources to navigate the digital world safely and independently.

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