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What this file is. A study reference that shows how a MAEP-001 dissertation proposal (synopsis) can be laid out, section by section, along the components set out in Section 4.2 and Table 1 of the IGNOU *MAEP-001 Handbook on Dissertation Work* (April 2013). The MAAE Programme Guide (School of Education, July 2024) states that this Handbook still applies to the revised MAAE.

What it is not. It is not your proposal and must not be submitted, copied or adapted as your own work. The Handbook itself warns students not to use its sample proposals for their dissertation work and to develop their own proposal in consultation with the supervisor (Handbook, p. 18). The same applies here.

Square brackets. Every place, figure, record, date and earlier study is left in [brackets]. Only you can supply these, from your own field and your own reading. No statistic, finding or study in this file has been invented to fill a gap.

What travels with your proposal. The Appendix V proforma (Handbook, p. 84), filled and signed by you and your supervisor, goes with the proposal to the Regional Director of your Regional Centre. If your supervisor is not already on an approved list, the Appendix I supervisor proforma (pp. 60 to 62) goes with it too (Handbook, p. 9).

Formatting choices in this file. 12 pt type at one and a half spacing on A4, because Appendix X of the Handbook prescribes these for the dissertation. The Handbook sets no separate length, font or margin for the proposal; the margins used here are a layout choice, not an IGNOU rule.

Why this topic. It is a fresh topic that does not appear in the Handbook's list of 150 suggested topics (Appendix IV). It links the revised course MAE-006 (Adult Learning and 21st Century Skills, Block 3: Literacy Skills) with MAE-004 (Extension Education and Development). Choose your own problem; do not reuse this one.

Check before you write. Read your own copy of the Handbook and the current notices of your Regional Centre. Where this file and an official document differ, the official document decides.

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DISSERTATION PROPOSAL (MAEP-001)

**DIGITAL PAYMENT LITERACY AMONG WOMEN MEMBERS
OF SELF-HELP GROUPS IN [NAME OF BLOCK], [NAME OF
DISTRICT]: A DESCRIPTIVE SURVEY**

Proposed by

[Name of the Student]

Enrolment No.: []

Under the supervision of

[Name and designation of the Supervisor]

Master of Arts in Adult Education (MAAE)

School of Education

Indira Gandhi National Open University, New Delhi

Regional Centre: [] Study Centre: []

[Month and Year]

Handbook p. 15: the first page of the proposal carries the title, the name of the researcher, the name of the supervisor and the name of the concerned School. The MAAE programme moved to the School of Education in 2014 (Programme Guide, 2024).

1. Title of the Study

Digital Payment Literacy among Women Members of Self-Help Groups in [Name of Block], [Name of District]: A Descriptive Survey.

2. Introduction and Rationale

Adult education has long treated literacy as more than reading, writing and arithmetic. The revised MAAE course MAE-006 groups information literacy, media literacy and technology literacy together as the literacy skills an adult needs in a technology-driven world (MAE-006, Block 3, as described in the MAAE Programme Guide, 2024). Paying, receiving and checking money through a mobile phone is now one of the most frequent technology tasks an adult in [State] performs, and it is where gaps in technology literacy have direct financial consequences.

Women in self-help groups (SHGs) handle group savings, loan repayments and, increasingly, transactions through bank accounts and digital channels. [Write two or three sentences, from your own reading, on how SHGs in your block or district are organised and supported, naming the programme and the agency that promotes them, with the source and its date.]

At the national level, the National Strategy for Financial Education 2020-2025, prepared by the National Centre for Financial Education and released by the Reserve Bank of India in August 2020, treats financial literacy as an important life skill and recommends a community-led model for spreading financial education. SHGs are one such community structure. Whether their women members can actually use digital payments safely is therefore a question of direct interest to adult educators and extension workers.

Rationale. [State the gap you found: for example, that the studies you located dealt with financial literacy in general, or with urban respondents, or with men and women together, and that none examined digital payment skills of SHG women in a block like yours. Name the studies in Section 4.] The findings are expected to help the [Block Mission Management Unit / SHG federation / adult education centre] decide what to teach, to whom, and in which form.

3. Statement of the Problem

The study proposes to find out the level of digital payment literacy of women members of self-help groups in [Name of Block], [Name of District], to examine whether it differs across selected background characteristics, and to identify the difficulties these women report in making and checking digital payments. The statement below expands the title into research questions, objectives, hypotheses and delimitations, as Section 4.1.4 of the Handbook asks.

3(a) Operational Definitions of the Terms

- **Digital payment literacy:** the score obtained by a respondent on the researcher-made Digital Payment Literacy Test described in Section 5(c), covering [list the areas you will test, for example: checking a balance, sending a payment, confirming a received payment, recognising a fraud attempt].
- **Women members of self-help groups:** women whose names appear on the membership register of an SHG [registered with / promoted under the agency you named] in [Name of Block] on [reference date].
- **Digital payment:** [define the channels you include, for example mobile banking applications, UPI-based applications, and any other channel you choose, and state what you exclude].
- **Difficulty:** any problem reported by the respondent in response to the open-ended items of the interview schedule while making, receiving or checking a digital payment.

Handbook p. 17: an operational definition ascribes a specific meaning in the context of the study. Defining literacy as a test score, as the Handbook does for 'achievement', makes the variable measurable.

3(b) Research Questions

1. What is the level of digital payment literacy of women members of SHGs in [Name of Block]?
2. Does digital payment literacy differ by age group, level of schooling and ownership of a smartphone?
3. Which digital payment tasks do the respondents find most difficult?
4. What sources do they rely on when they need help with a digital payment?

3(c) Objectives of the Study

1. To study the level of digital payment literacy of women members of SHGs in [Name of Block].
2. To compare the digital payment literacy of the respondents by age group.
3. To compare the digital payment literacy of the respondents by level of schooling.
4. To compare the digital payment literacy of respondents who own a smartphone with that of respondents who do not.
5. To identify the digital payment tasks the respondents report as difficult.
6. To find out the sources of help the respondents use for digital payments.

The objectives are worded neutrally and follow the research questions (Handbook p. 16). None of them assumes a result.

3(d) Hypotheses

Hypotheses are formulated only for the comparative objectives 2, 3 and 4, where a difference between groups can be tested. Objectives 1, 5 and 6 are fact-finding, and the Handbook states that a hypothesis may not be required where the purpose is to find facts as they exist (p. 16).

H_0 1: There is no significant difference in the mean digital payment literacy scores of respondents of different age groups.

H_0 2: There is no significant difference in the mean digital payment literacy scores of respondents with different levels of schooling.

H_0 3: There is no significant difference between the mean digital payment literacy scores of respondents who own a smartphone and those who do not.

3(e) Delimitations of the Study

1. The study is delimited to [Name of Block] of [Name of District], [State].
2. It is delimited to women members of SHGs [promoted under the agency you named] whose names are on group registers on [reference date].
3. It covers only the digital payment channels defined in Section 3(a).
4. [Add any other delimitation you and your supervisor agree on, such as language of the tool.]

4. Review of Related Literature

The Handbook asks the review to cover two things: the theoretical background of the problem and the research studies already conducted, with the most important and recent ones discussed and the research gap stated (p. 15). It names useful sources such as surveys of educational research, dissertation abstracts and journals; the *Indian Journal of Adult Education* is the journal most cited in its own sample proposals (Appendices II and III).

4.1 Theoretical background. [Two or three paragraphs drawn from MAE-006 Block 3 on technology literacy, MAE-001 Block 4 on adult learning theory, and MAE-004 on extension methods. Cite unit numbers and the year of the course material you used.]

4.2 Policy context. Reserve Bank of India (2020), *National Strategy for Financial Education 2020-2025*, prepared by NCFE: [summarise, in your own words, the parts that concern adults and community-led financial education].

4.3 Studies reviewed. Present each study you actually read in this pattern, most recent first:

Author (year)	Place and sample	Method and tool	Main finding relevant to this study
[]	[]	[]	[]
[]	[]	[]	[]
[]	[]	[]	[]

Author (year)	Place and sample	Method and tool	Main finding relevant to this study
[]	[]	[]	[]

4.4 Research gap. [One paragraph that follows from 4.3 and leads back to the rationale in Section 2.]

Do not list a study you have not read. An evaluator who checks one invented citation stops trusting the whole proposal.

5. Methodology of the Study

5(a) Method

The descriptive survey method will be used (MES-016, Block 2, Unit 5). The study describes a present condition, the digital payment literacy of a defined group, and compares sub-groups within it, without manipulating any variable. This matches the Handbook's own Sample Research Proposal 1, which is also a descriptive survey (Appendix II).

5(b) Population and Sample

Population. All women members of the [N] SHGs [promoted under the agency named] in [Name of Block], numbering [N members] as per the records of [office] dated [date]. [If your population is small enough to cover fully, say so, as the Handbook's Sample Proposal 1 does (p. 68).]

Sample. A proportionate stratified random sample of [n] members will be drawn, with [name the stratifying variable, for example village category or distance from the bank branch] as the basis of strata. From each stratum the same proportion will be selected by simple random sampling, as illustrated in Table 2 of the Handbook (p. 21). The Handbook states that there are no hard and fast rules for sample size and that practical constraints decide it (p. 24); the size will be fixed with the supervisor and justified here.

Stratum	Number of members in population	Proportion selected	Number in sample
[Stratum 1]	[]	[] percent	[]
[Stratum 2]	[]	[] percent	[]
[Stratum 3]	[]	[] percent	[]
Total	[N]	[] percent	[n]

Table shell only. The numbers come from your own records.

5(c) Tools and Techniques of Data Collection

- **Digital Payment Literacy Test** (researcher-made, achievement-type): about [] short items on the areas defined in Section 3(a), administered orally with a phone screen demonstration where needed. It will be developed through the steps in Handbook pp. 42

to 43: objective, intended respondents, item pool, expert review for content validity, pilot test with [] women outside the sample, item analysis and revision. Reliability will be estimated by [split-half with the Spearman-Brown formula / KR-20] (pp. 45 to 47).

- **Structured interview schedule** for background data, sources of help and difficulties, with closed and open-ended items. A schedule is asked and filled in by the interviewer face to face (Handbook p. 29), which suits respondents who may not be able to read a questionnaire.

The Handbook advises against intelligence, aptitude, interest and personality tests for this time-bound dissertation (p. 40). Neither tool above falls in that group.

5(d) Procedure of Data Collection

Permission will be sought from [the Block Mission Manager / the SHG federation / group leaders]. Respondents will be met at [group meetings / their homes] in [month and year]. The purpose of the study will be explained in [language], consent will be recorded, and respondents will be told that they may stop at any point and that no name will appear in the dissertation. The test and the schedule will be administered personally by the investigator. [Consent and anonymity are standard research practice; confirm any further requirement with your supervisor.]

5(e) Methods and Techniques of Data Analysis

Each technique is tied to an objective, as the Handbook asks (p. 18):

Objective	Data	Technique
1. Level of literacy	Test scores	Mean, standard deviation, percentage in score bands
2. By age group	Test scores by group	[One-way ANOVA, or t-test if two groups]; H_01
3. By schooling	Test scores by group	[One-way ANOVA]; H_02
4. Smartphone ownership	Test scores, two groups	t-test; H_03
5. Difficult tasks	Item-wise responses	Percentage analysis; content analysis of open responses
6. Sources of help	Schedule responses	Frequencies and percentages

Choose the test with your supervisor after checking whether your data meet its assumptions (MES-016, Block 4).

6. Implications of the Study

[Write what an adult educator, an SHG federation or an extension worker could do differently depending on what the study finds. Do not predict the findings. Table 1 of the Handbook places implications for adult education practice as the last question a proposal answers (p. 15).]

7. Tentative Chapterisation

Following Appendix VI of the Handbook: Chapter I Introduction; Chapter II Statement of the Problem and Scope; Chapter III Methodology of the Study; Chapter IV Analysis and Interpretation of Data; Chapter V Summary, Conclusions and Suggestions; followed by the Bibliography and Appendices.

8. References

Real sources only. Add every study you cite in Section 4.3. Use one referencing style consistently, as agreed with your supervisor (the Handbook refers students to Unit 23 of MES-016).

- Anderson, G. (2001). *Fundamentals of Educational Research*. London: RoutledgeFalmer.
- Best, J. W., and Kahn, J. V. (2001). *Research in Education* (7th edn). New Delhi: Prentice Hall of India.
- Elhance, D. N. (1984). *Fundamentals of Statistics* (30th edn). Allahabad: Kitab Mahal.
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- Mertens, D. M. (1998). *Research Methods in Education and Psychology*. New Delhi: SAGE Publications.
- Reserve Bank of India. (2020). *National Strategy for Financial Education 2020-2025*. Mumbai: RBI (prepared by the National Centre for Financial Education).
- [Author, initials. (Year). Title. Journal or publisher. Add each study you actually read.]

Signature of the Student: _____ Signature of the Supervisor: _____

Date: _____