



## A Study on Digital Literacy Among Women of Muslim Homemaker in Kolkata

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### ABSTRACT

**Objective:** To explore the digital literacy of Muslim homemaker women from Kolkata, researchers might conduct surveys, interviews, or focus groups to gather information about their use of digital technologies, the types of devices they use, the purposes for which they use them, and their level of proficiency with digital tools.

**Methodology:** Descriptive statistics can provide an overview of the data and help to identify patterns and trends, while inferential statistics can be used to test hypotheses and make predictions based on the data.

**Result:** The findings of the study reveals there is a significant relationship between the usage purpose of the internet and digital literacy, with a highly significant relationship found between involving in social networking sites for communication and digital literacy. This suggests that using social networking sites for communication can have a positive impact on digital literacy skills.

**Findings:** The Muslim household women are able to balance their traditional roles and responsibilities with their participation in the digital world. Some women may have developed digital literacy skills before marriage or have learned them after marriage, and are able to use these skills to access information, communicate with others, and participate in various aspects of society. Overall, the study highlights the usage frequencies and purpose of using gadgets as well as understanding the digital literacy skills of such populations

**Keywords:** Digital Literacy, Women, Muslim Homemaker, Digital Literacy and Digital Skills.

### 1. Introduction

Under the present scenario, the concept of literacy has evolved in line with the technological revolution. Due to the increase in technology like computers, laptops, smartphones, iPods, etc., these technologies have become strongly cohesive into society that people without adequate digital literacy skills would feel alienated. There has been a variety of definitions of digital literacy since Paul Gilster first introduced the term in 1997 in his book, 'Digital Literacy', in which he described the term as "The ability to understand and utilize information presented by computers in a variety of formats and from a variety of sources." Later, in 2005 Martin defined digital literacy as "the ability to succeed in one's encounters with the electronic infrastructures and tools that make possible the world of the 21st century". Bell and Shank (2008) stated that digital literacy as, an individual's awareness, attitude, and ability to use digital tools. It facilitates to identify, access, manage, integrate, evaluate, analyze, and synthesize digital resources, construct new knowledge, create media expressions, and communicate with others in the process of enabling social action through the context of particular life situation and reflection upon the process. Therefore it is an individual's knowledge of how and when to generate, communicate, and use digital technologies to support these processes illustrates their capability to make and share information in different modes and formats. Though the digital literacy have launched in the present world of West Bengal but how much it has explored the homemakers from Muslim community is the present concerned. Globally in developing countries, the number of women using the internet is 12% less than men (Ahmad, 2021). The reasons for low digital literacy amongst women are manifold. Because of lack of competence and training facilities, women faces several barriers. The process of digital literacy and digital inclusion is important for women due to access to financial services and digital services. In addition to access to financial services, mobile money services will help them to empower in small. It will give them control over their currency and savings help them to access in order to regenerating the wealth of information, help them to communicate with each other freely, recovering a sense of agency as they educate themselves in new chops. The Muslims woman as one of the group that are in backlog in the world in the field of attainment of empowerment in every field starting from attainment of education to property right. We have to rise to the occasion in the trend of present world so that they can come up in par with others. Otherwise, on the Day of Judgment, when we all have to pass through the test where Almighty Allah will seek answers from us as to why we failed when we had all the openings. Therefore, we need to change our mindset. They are not children producing machines. They are not sex objects as well. They have lived just like men. They need to be empowered. They need

respect. They need love and care. They want someone to understand them and help them to move with world progression. The present study depicted that they maintain the home culture and tradition they are also maintaining a track with the digital mobile world that improve their digital literacy day by day.

### 1.1 Statement of Problem

Surveys have shown that discrimination against women is widely accepted among many countries. In 2013, the Pew research center conducted a global survey in 39 Muslim-majority countries, involving more than 38,000 face-to-face interviews in more than 80 languages. The results show that 85% of Muslims believe that wives should always subservient to and obey their husbands (Potrafke, April, 2016). This created a kind of barriers on the ankle of women where their exposure to the world as their own identity is limited. The women of nowadays are maintaining connection with the external world as a homemaker through social media back up by digitalization. As most of the Muslim family have, their own tradition and heritage which sometimes creates constraints for them to make connection with external world and they are needed to maintain the same. Digital literacy need additional reading and writing skills. Through this skill they will be able to manage vast information and able to use them effectively and as well as efficiently. However, the digitalization have launched all over the world but how much it has influenced the homemakers from Muslim community is the present concern of research study. Therefore, the statement of problem is "A STUDY ON DIGITAL LITERACY AMONG WOMEN OF MUSLIM HOMEMAKER IN KOLKATA".

### 1.2 Objectives of Study

- To examine the purpose of using internet by the Muslim homemaker women from Kolkata.
- To determine the digital skills among Muslim homemaker women from Kolkata.

### 1.3 Hypothesis of Study

**H<sub>0</sub>1:** The usage purpose of internet is not significantly related with the digital literacy of Muslim homemaker women from Kolkata.

**H<sub>0</sub>2:** The digital skill has no significant effect on self-dependence of Muslim homemaker women from Kolkata.

### 1.4 Delimitation of the Study

1. The study was delimited to Muslim women.
2. The study was conducted in the cities areas of Kolkata like Khidderpore, Tiljala and Metiabruz.
3. The Muslim homemakers from the age groups of 25-35 years were taken into consideration.

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## 2. Review of Related Literature

- **Talukdar, D., & Mete, J. (2022).** Exploration of Digital Literacy among Muslim Household Women in West Bengal, India. *Khazanah Pendidikan Islam*, 4(1), 37-50. The findings of the study reveals that there is significant relationship between the usage purpose of internet and the digital literacy. The highly significant relationship is found between involving in social networking sites for communication i.e., .937, which indicates that due to rapid increase of internet use through digital gadgets for communicating with different social networking sites has gradually empowered their digital literacy. The cause and effect level is high and the null hypothesis is rejected. Here digital skill is influenced by the factors of competency level, communication level, content creation level, ability to adopt safety measures and communication level.
- **Dayalbagh, A., & HOD, P. J. (2021).** Use of digital technology among Muslim women in present scenario. *International Journal of Creative Research Thoughts*, 9(8), 48-53. This research paper is carried out to examine the digital awareness and digital literacy among Muslim women digital literacy refers to an individual's ability to find evaluate and clearly communicate information through typing and other media on various digital platforms it is evaluated by an individual's typing skills and ability to produce text images, Audio and designs using technology digital literacy is the knowledge skills and behaviors used in a broad range of digital devices such as Android phones, Laptops, desktop and tablets.
- **Nisa, E. F. (2021).** Internet and Muslim Women 50. *Handbook of contemporary Islam and Muslim lives*, 1023. The Internet and social media platforms have become integral for tech-savvy Muslim women and play diverse roles in their identity construction, not only through the consumption of religion online and their online religious activities. The ability of the Internet to give these women an open and anonymous space has led to the proliferation of diverse cyberactivism expressions ranging from those who use the Internet and social media platforms to voice their concerns regarding gender inequality to those who use it to accentuate their versions of true expressions of Islam. The digital platforms have also led to an increased fragmentation of authority in Islam. Islamic discourses are no longer monopolized by religious elites or *ulama*, especially male elites. The online environment has boosted the presence of the voices of these women – voices that reflect diverse, segmented, and fragmented Islamic public spheres.
- **Hufad, A., Purnomo, N. S., & Rahmat, A. (2019).** Digital literacy of women as the cadres of community empowerment in rural areas. *International Journal of Innovation, Creativity and Change*, 9(7), 276-288. Digital literacy analyzed in this study consists of basic skills

and attitude/perspective to technology. Based on the survey result, women in rural areas, especially cadres, have reached digital literacy; they actively use technological devices to learn and work in their jobs. This indicates that a woman's pathway to skill development to become a cadre of an organization is through utilizing Information Technology communication skills in order to source references and to interact with other stakeholders.

- **Thanuskodi, S. (2019).** Digital Literacy among Rural Women: A Study of Selected Districts in India. This study is carried out to examine the digital awareness and digital literacy among rural women. Digital literacy is the ability to find, evaluate, utilize, share and create content using information technology and the internet. Digital literacy is the knowledge, skills and behaviours used in a broad range of digital devices such as smart phones, tablets, laptops and desktops, all of which are seen as network rather than computing devices. Ramanathapuram and Sivagangai districts were selected for this study. A simple random sampling technique is used for selecting sample. The total sample size is 140 respondents. The finding of the study reveals that 49.28% of the respondents use computer for personal work purpose. Majority of the respondents 34.28% using computer for less than one year. Most of the respondents use mobile for entertainment purpose, followed by educational and information purpose.

### 2.1. Research Gap

On the basis of the review of related literature the researcher concludes that very few studies have been conducted in this field especially with reference to the Muslim homemaker. However, it is quite important and timely to take up such an in-depth study, which will help society. This urged the investigator to attempt an objective study on the digital literacy of Muslim household women from Kolkata, researchers might conduct surveys, interviews, or focus groups to gather information about their use of digital technologies, the types of devices they use, the purposes for which they use them, and their level of proficiency with digital tools. Justification of the study was derived from the dearth of research in the area and inconsistency in the results. Hypotheses of the present study were also formulated on the basis of evidences drawn from the review of literature.

## 3. Methodology of Study

According to **Kerlinger (1973)**, research design consists of structure of research and techniques of conducting research. The design of the study is Survey type. It is a consistent and systematic plan prepared for directing a research study. It specifies the objectives of the study and techniques were adopted to achieve the stated objectives.

### 3.1. Flowchart of Study Research

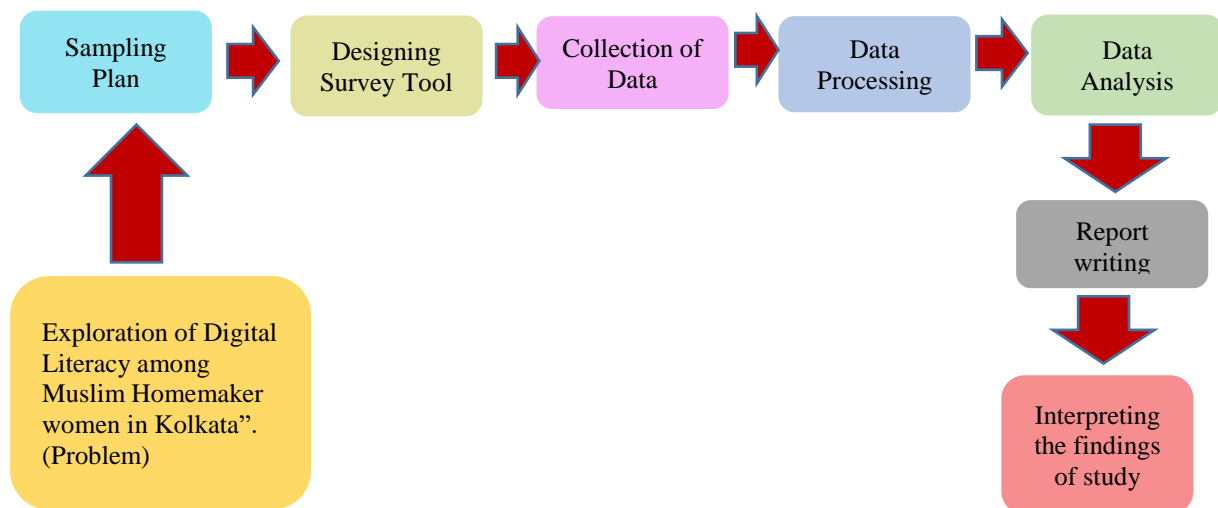


Figure 3.1: Showing the methodology for conducting the survey research

The present study were carried out in areas of Kolkata. To explore the digital literacy among the Muslim Household women in Kolkata. It helped to know the characteristics or variables under the study. At the execution stage of the survey research, the main activities will be performed by a researcher will be very much concerned with designing selection of representative sample, making use of survey tool, i.e., questionnaire as the most likely preferred tool for collecting, processing, analyzing, data or information for getting genuine answers that is being raised in research problem. So the investigator must frame it with standardization, development and application with task of reporting along with conclusion or findings reached for the very purpose of effective utilization in survey studies.

### **3.2. Area of Study**

The study was conducted in the different areas of Kolkata like Khidderpore, Tiljala and Metiabruz where the concentration of Muslim population were high. In Khidderpore block no. 78, Tiljala ward no.107, and Metiabruz area ward no. 137 were selected for the study.

### **3.3. Target Population**

The total percentage of Muslim homemaker women who were dwelling in different areas of Kolkata.

### **3.4. Method of Data Collection**

The study made use of both primary and secondary data.

Primary data were collected by applying the self-made tools on digital literacy and responses were collected from the respondents through interview. It refers to that data which is collected for a specific purpose from the field and are original in nature.

Secondary data were collected through various web sources and expert opinion, various textbooks, websites, journals, dissertations, etc.

### **3.5. Study of Variables**

- Dependent variable- Digital literacy and skill.
- Independent variables- Usage purpose and factors influencing digital skills (competence, communication, content creation, safety, problem solving).

### **3.6. Sample of the Study**

The states where larger proportions of out-migrants were enumerated are west-Bengal (21.4 per cent)

To estimate the sample size Krejcie and Morgan table were used. For the given population of 140, the collected sample were 103. To determine the sample size investigator used the Morgan's Table with 5% error of margin at 95% confidence level (Morgan, 1970) to justify the authenticity of selected sample size.

### **3.7. Sampling Technique**

Investigator used purposive sampling techniques for data collection. Data, collected from primary sources, has been compiled from Quantitative analysis. This technique is based on three criteria, which are delineated below:

- Firstly, the respondents must belong from the community of Muslim.
- Secondly, the respondents must be a homemaker.
- Thirdly, they must belong from the areas of Khidderpore, Tiljala and Metiabruz.

### **3.8. Tools used for study**

- Self-made questionnaire on the usage purpose of internet.
- Digital skill questionnaire developed by the researcher.

## **4. Analysis and Interpretation**

For analysis, data were scientifically interpreted.

### **4.1. Pertaining to Hypothesis 1**

**H<sub>0</sub>1:** The usage purpose of internet is not significantly related with the digital literacy.

To test the hypothesis 5-point Likert scale were used by the researcher and the data is interpreted below.

**Table 4.1: Showing the type of digital devices used by Muslim homemaker women from West Bengal**

Statements	FREQUENCY
What types of Information & Communication Technologies (ICT) devices do you have at home?	
DESKTOP	2
LAPTOP	2
SMART PHONE DEVICE	69
TABLET DEVICE	0
DONOT USE DIGITAL DEVICES	30

Source: From the field survey

Among 103 sample 69 (66.99%) of the Muslim homemaker women uses digital devices. Most of them prefer smart android phone i.e. 56 (54.36%), followed by donot use devices i.e., 30 (29.12%), use desktop and laptop each by 2 i.e., (1.94%) and none use tablet devices. They find that android phone are very handy and portable for them, configuration are more easy and understandable in compare to other devices.

**Table 4.2: Showing the purpose of using the internet by the Muslim household women from West Bengal**

Statements	Always	Often	Usually	Sometimes	Never
Searching for current information	48	32	9	2	0
For email	42	38	3	5	3
For communication	55	28	5	3	0
For involving in different social networking sites	53	26	7	5	0
For entertainment	56	27	6	2	0
For online banking and transaction	41	22	5	3	20
For accessing online resources	40	28	6	2	15

Source: From the field survey

From the table 4.2, it was found that the respondents who use digital devices mostly use it for entertainment purpose that is 56 (61.5%), followed by 55 (60.4%) for communication purpose. Furthermore 53 (58.24%) of them use for involving in different social networking groups, 48 (52.74%) for searching information, 42 (46.15%) of them use it for mails, 41 (45.05%) for online and banking transaction and 40 (43.09%) of them for accessing various online resources.

**Table 4.3: showing the Correlation calculation for the usage purpose of digital device**

		Searching for current information	For email	For communication	For involving in different social networking sites	For entertainment	For online banking and transaction	For accessing online resources
Searching for current information	Pearson Correlation	1	.882*	.927**	.912**	.724**	.820**	.866**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000
	N	91	91	91	91	91	91	91
For email	Pearson Correlation	.882**	1	.882**	.833**	.641**	.812**	.860**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000
	N	91	91	91	91	91	91	91
For communication	Pearson Correlation	.927**	.882*	1	.937**	.702**	.849**	.858**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000
	N	91	91	91	91	91	91	91
	Pearson Correlation	.912**	.833*	.937**	1	.651**	.810**	.837**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000
	N	91	91	91	91	91	91	91

For involving in different social networking sites	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000
	N	91	91	91	91	91	91	91
For entertainment	Pearson Correlation	.724**	.641*	.702**	.651**	1	.875**	.848**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000
	N	91	91	91	91	91	91	91
For online banking and transaction	Pearson Correlation	.820**	.812*	.849**	.810**	.875**	1	.931**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000
	N	91	91	91	91	91	91	91
For accessing online resources	Pearson Correlation	.866**	.860*	.858**	.837**	.848**	.931**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	91	91	91	91	91	91	91

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Source: From SPSS Software

From the table 4.3, it was found that the correlation coefficient between the variables of searching information and for emails is .882, for communication is .927, involving in different social networking sites is .912, for entertainment is .724, for online transaction is .820 and for accessing online resources is .866. The correlation coefficient between the variables of emails and for communication is .882, for different social networking sites .833, for entertainment is .641, for online transaction is .812 and for accessing online resources is .860. The correlation coefficient between the variables for communication and involving in different social networking sites is .937, for entertainment is .702, for online transaction is .849 and for accessing online resources is .858. The correlation coefficient between the variables of involving in different social networking sites and for entertainment is .651, for online transaction is .810 and for accessing online resources is .837. The correlation coefficient between the variables of entertainment and online banking transaction is .875 and for online resources is .848. The correlation coefficient between the variables of online transaction and accessing online resources is .931. Since P value (.000) is less than 0.05 there is positive relationship between the variables and as a result null hypothesis rejected and therefore there is significant relationship between the variables. The highly significant relationship is found between involving in social networking sites for communication i.e., .937 which indicates that due to rapid increase of internet use through digital gadgets for communicating with different social networking sites has gradually empowered their digital literacy.

#### 4.2. Pertaining to Hypothesis 2

**H<sub>0</sub>2:** The digital skill has no significant effect on self-dependence of Muslim homemaker women from Kolkata.

To test the hypothesis the digital literacy skill of the respondents were determined through the questionnaire of digital skills where the dimensions were competency area, communication area, content creation area, safety area and problem solving area. The data were interpreted below.

**Table 4.4: Showing Digital skill among the Muslim household women from West Bengal**

Statements	Frequency	
<b>Digital literacy skill of Muslim household women from West Bengal</b>		
COMPETENCE AREA	Yes	No
I can look for information online using a search engine	91	12
I can save or store files or content (e.g. text, pictures, music, videos, web pages) and retrieve them once saved or stored	90	13
I know not all online information is reliable.	90	13
COMMUNICATION		
I can communicate with others using mobile phone, Voice over IP (e.g. Skype) e-mail or chat – using basic features (e.g. voice messaging, SMS, send and receive e-mails, text exchange)	91	12
I can share files and content using simple tools	83	20
I know I can use digital technologies to interact with services (as governments, banks, hospitals).	83	20
I am aware of social networking sites and online collaboration tools.	85	18
I am aware that when using digital tools, certain communication rules apply (e.g. when commenting, sharing personal information)	83	20

CONTENT CREATION		
I can produce simple digital content (e.g. text, tables, images, audio files) in at least one format using digital tools	85	18
I can make basic editing to content produced by others.	87	16
I know that content can be covered by copyright.	82	21
I can apply and modify simple functions and settings of software and applications that I use (e.g. change default settings).	80	23
SAFETY		
I can take basic steps to protect my devices (e.g. using antiviruses and passwords)	78	25
I am aware that my credentials (username and password) can be stolen	85	18
I know I should not reveal private information online	95	8
I know that using digital technology too extensively can affect my health.	92	11
PROBLEM SOLVING		
I can find support and assistance when a technical problem occurs or when using a new device, program or application	45	58
I know how to solve some routine problems (e.g. close program, re-start computer, re-install/update program, check internet connection).	75	28
I know that digital tools can help me in solving problems. I am also aware that they have their limitations.	78	25
When confronted with a technological or non-technological problem, I can use the digital tools I know to solve it.	45	58

Source: <http://www.aal-europe.eu/wp-content/uploads/2020/02/vINCI-Call-2017-DIGITAL-SKILLS-QUESTIONNAIRE-END-USERS.pdf>

From the table 4.4, it was found that digital literacy skill of most of the respondents were high as because they are very much accustomed with the daily life activities that they need perform while using the device. They are very familiar with the activities like 88.3% know how to search information, 87% know about storing files, 87% know about the information reliability, 88.3% know about how to communicate with others, 80.3% know how to share the files, 80.3% know about interacting the services, 82.5% were aware of collaboration tools, 80.3% the digital tools, 82.5% can produce the digital content, 84.5% editing of content, 79.6% aware of copyright issues, 77.6% the software application, 75.7% can protect device from virus, 82.5% aware about confidential credentials, 92.2% not to reveal the information, 89.3% aware about the effect on their health, 43.6% can find support for a technical problem, 72.81% can solve routine problems, 75.7% tools that help to solve problems, 43.6% aware about technological and non-technological issues.

**Table 4.5: Showing the correlation of the factors of digital skill**

		Competence Level	Communication Level	Content Creation Level	Safety Adoption	Problem Solvin
Competence Level	Pearson correlation	1	.803	.772	.893	.518
	Sig. (2tailed)		.000	.000	.000	.000
	N	103	103	103	103	103
Communication Level	Pearson correlation	.803	1	.987	.956	.726
	Sig. (2tailed)	.000		.000	.000	.000
	N	103	103	103	103	103
Content Creation Level	Pearson correlation	.772	.987	1	.950	.747
	Sig. (2tailed)	.000	.000		.000	.000
	N	103	103	103	103	103
Safety Adoption	Pearson correlation	.893	.956	.950	1	.724
	Sig. (2tailed)	.000	.000	.000		.000
	N	103	103	103	103	103
Problem Solving	Pearson correlation	.518	.726	.747	.724	1
	Sig. (2tailed)	.000	.000	.000	.000	
	N	103	103	103	103	103

Correlation significant at the 0.01 level (2 tailed)

Source: From SPSS Software

From the table 4.5, it was found that the coefficient correlation between competence and communication area i.e., .803, and remaining 20% indicates no relationship between the competence and communication variables. There is a positive correlation between competence and creation of content i.e., .772 and remaining 23% indicates no relationship between them. There is a positive correlation between competence and safety issues i.e., .893 and remaining

11% indicates no relationship between the variables. Lastly there is very moderate relationship between competence and problem solving i.e., 51% competence and problem solving and remaining 49% indicates no relationship. Since P value (.000) is less than 0.05 there is positive relationship between the competency and other variables. The more the competence among respondents the more ability among them to communicate, creating content, adopting safety measures to protect the matter and devices but it is not necessary that the competency in dealing with devices will able them to solve problems that is related with technical problems, routine problems ability to use digital tools to solve it. The coefficient correlation between communication and content creation area i.e., .987, and remaining 2% indicates no relationship between the variables. There is a positive correlation between communication and safety measures i.e., .956 and remaining 5% indicates no relationship between the variables. Lastly, there is very positive relationship between communication and problem solving area i.e., .726% and remaining 28% indicates no relationship. Since P value (.000) is less than 0.05 there is positive relationship between the communication and other variables. The more the communication capacity within the respondent they know very well how to interact with digital services, tools, creating content protecting devices from viruses and sorting the problem issues of devices because through communication they able to know new information about software, tools, packages and able to become conversant about safety measures and develop problem solving abilities. Furthermore, there is a positive correlation between content creation and safety measure variables i.e., .950 and remaining 5% indicates no relationship. There is a positive correlation between content creation and problem solving skill i.e., .747 and remaining 26% indicates no relationship. Since P value (.000) is less than 0.05 there is positive relationship between the content creation and other variables. There is positive correlation between safety measures and problem solving abilities i.e., .724 and remaining 28% indicates no relationship between the variables. Since P value (.000) is less than 0.05 there is positive relationship between the content creation and other variables.

**Table 4.6: Showing the Model Summary**

Model	R	R Square	Adjusted R	Std. Error	R Square Change	F Change	df1	df2	Sig. F Change
1	.981	.963	.961	.064	.963	506.261	5	97	.000

- a. Predictors: (Constant), Competence, Problem solving, content creation, Ability to adopt safety measures, Communication levels.  
 b. b. Dependent Variable: Digital Skill

Source: From SPSS Software

From the table 4.6, it was observed that the model explains overall 98% (R-value .981) by predicting the independent variable, it explains that 98% of influence on digital skills. R square value is .963 which indicates that 96.3% of digital skills can be effected to predictors, Adjusted R square is .961 which indicates that there is only .897 difference which is an error of prediction and F statistics show higher value, which means that the model is fit for further interpretation. The significance level is .000, which is less than .05 and .01 levels, which indicates that independent variable has positive effect on dependent variable. The cause and effect level is high and the null hypothesis is rejected. Here digital skill is influenced by the factors of competency level, communication level, content creation level, ability to adopt safety measures and communication level which help them to become self-dependence.

**Table 4.7: Showing the Anova**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10.211	5	2.042	506.261	.000 <sup>b</sup>
	Residual	.391	97	.004		
	Total	10.602	102			

- a. Dependent Variable: Digital Skill

- c. Predictors: (Constant), Competence, Problem Solving, Content creation, Adoption of safety measures, Communication

Source: From SPSS Software

From the Anova table 4.7, it is being concluded that the F statistics show higher value which means that the model is fit for further interpretation. The sum of squares is the total variation on digital skill that is being explained by the model. The variability in the dataset is about 96% explained by the model. The residual is .391 which also indicates the model fitness. The p value is less than .000, which indicates the 95% confidence level that there is high positive relationship between the variables.

**Table 4.8 showing the Coefficients of the factors of digital skills**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	-.024	.027		-.885	.378	-.078	.030
	Communication	.032	.024	.180	1.353	.179	-.015	.079



Content Creation	-.037	.030	-.170	-1.214	.228	-.096	.023
Safety adoption	.044	.029	.168	1.510	.134	-.014	.101
Problem Solving	-.005	.006	-.026	-.826	.411	-.017	.007
Competence	.286	.019	.829	14.955	.000	.248	.325

a. Dependent Variable: Digital Skill

Source: From SPSS Software

The coefficient table 4.8 indicates the amount of change in the dependent variable for a unit of change in the independent variable. The coefficient of communication is -.024, content creation is -.037, problem level -.005 which states that for every unit increase in communication, content creation and problem solving levels there is -.024, -.037 and

-.005 unit respectively decrease in the predicted score of digital skill, holding all other variables constant. As the p, value is greater than .05 for communication content creation and problem solving so it is statistically not significant, as it is not different from 0. On the other hand safety and competence level values were .044 and .286 respectively which states that every unit increase in the safety and competence level there is .044 and .286 unit respectively increase in the predicted scores of digital skill, holding all other variable constant. As the p value safety level is greater than .05 so it is statistically, as it is not different from 0. But the p value of competence level is less than .05 so it is statistically significant, as it is not different from 0.

#### 4. Findings

- The finding of the study revealed that most of the Muslim homemaker prefer to use digital gadgets i.e., 66.99%. Again, 29.12% of women does not prefer to use digital gadgets as they are not familiar with the configuration, many of them were not allowed to use it in their home, some kind of literacy factor creates a barrier for them to avail it.
- Among digital gadgets, women prefer to use smart android device than any other digital gadgets. With rapidly changing technology in the smart phones able to do the same work, same as which computer internet browser does. Smartphones, or phones that can connect to the internet and run apps, are the most prevalent type of mobile device. Mobile plays perfectly into women who are looking for a simpler, more convenient way to buy online – particularly those who may be already out on the high street than sitting at home in front of the computer.
- Most of them who uses smart phone they mainly use it for entertainment followed by communication purpose, it has now become a trend to use it and a kind of showy status prevail in the society. Linking with facebook, whats app, twitter etc., all are the trendy features, which help them to communicate with their friends and relatives, and by frequent use of it for the same, gradually their digital literacy has empowered. Again for searching any new information or sources like finding new apps for home shopping, destination vacation, getting idea about price of hotels etc, also help them to empower their literacy and now they can connect with the new world of technology.
- Digital skill has been improved among the Muslim homemaker women when searching online resources, sending any content, files or images to other. Even they know that there are some sites, which are not reliable. Therefore, it has increased the digital competency skill.
- Gradually with the enhancement of skill, they can communicate with others using mobile phone, Voice over IP (e.g. Skype) e-mail or chat – using basic features (e.g. voice messaging, SMS, send and receive e-mails, text exchange), they know the editing; can modify the simple functions and others.
- Most of the women can produce content by visualizing the steps from published videos, apply simple functions of software, able to produce digital content etc.
- With the gradual use of the device they were also aware about the demerits of using the device like it can affect the health of the individuals, if using it for long hours, every device has some credentials which need not to be share with others due to security issue, if the device get affected then the basic initial steps need to be follow.
- However, they are well conversant with the initial steps but not conversant with technical problems of the device. When confronted with a technological or non-technological problem, they cannot use the digital tools I know to solve it. So problem solving ability is moderately correlated with competence level of the Muslim women.
- Therefore now days household women while maintaining the home tradition and culture parallel they are also maintaining track with the digital world as because some of them may have pre- literacy digital skill before their marriage or they may have learned after their marriage.

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