DIGITAL SKILL BUILDING OF RURAL WOMEN ENTREPRENEURS

TRAINING COMPLETION REPORT

DEF
DIGITAL EMPOWERMENT *foundation*

C·O·L
COMMONWEALTH *of* LEARNING

EXECUTIVE SUMMARY

This Digital training programme, which commenced in Mid February 2020, aimed to provide Digital Skill Building training to over 5000 rural women entrepreneur to enable her to explore and connect with the digital world and to augment her earnings by leveraging the positivity of digital connects.

During the implementation (February 11, 2020 to June 15, 2020), the project has succeeded in achieving the desired deliverables, as described in the sections below. During this phase of implementation and as planned the programme commenced with identifing the locations in 11 states across India followed by community mobilisation, baseline survey, developed training kits, training of trainers (ToT) online and completed 5000 rural women entrepreneur training.

During the reporting period of the programme, 5000 rural women entrepreneurs were enrolled for the digital skill building training across 11 states.

The aim of the programme is to provide rural women entrepreneurs with digital skills that would enable them to leverage digital technologies and extend their existing business by advertising their products online and helping them to reach a larger clientele. This study was conducted across 11 states in India, namely Bihar, Haryana, Jharkhand, Karnataka, Madhya Pradesh, Odisha, Rajasthan, Tamil Nadu, Telangana, Uttar Pradesh and West Bengal to understand existing digital skills and practices of rural women entrepreneurs and the extent of their use in their businesses.

The program provided training to rural women entrepreneurs on digital skills digital literacy, digital financial literacy, digital marketing, online safety & security, data management, online opportunities, blended learning, citizen & financial services Jobs & livelihood, smartphone for businesses, social media for networking, wireless Networking. It included training on skills such as the use of smartphones as part of their business from setting up e-commerce, listing themselves as a seller on known e-commerce sites to skills such as taking pictures, storing and archiving pictures, adding voice notes with the product in order to reach a larger potential consumer network and as result being able to increase the sale. The Endline survey proves that a large number of women entrepreneurs who received training had a favorable view of the training and managed to increase their sales as well through the learnings of training in the midst of an ongoing pandemic.

The willingness and desire to learn among rural women entrepreneurs is something that needs to be built upon. This program gives a positive reinforcement of the idea that the digital drive has to be persuaded with utmost sincerity. In a time where migration and reverse migration were one of the main issues coming out of pandemic, digital skill training is a successful way to increase the livelihood options for rural entrepreneurs. The End line survey proves that the criticality of this program lies in the fact that 96% of the total respondents believed that the digital skill training was important in the post

lockdown period and 80% of the respondents using e-commerce said that their sales were increased because of e-commerce. The high percentage of the number shows how important a role digital empowerment can play for rural women entrepreneurs and entrepreneurs in general.

As per the planned deliverables, the major progress made during the reporting period are as follows:

Planning Phase:

Identification of Potential locations:
This was done in consultation with the management team at Head office. In identification of the potential locations, the focus was given to the states which had a significant number of rural women entrepreneur from marginalised background. They were then shortlisted on the following criteria:

Criteria for Selection of Beneficiary under Digital skills Building training Training Programme:

1 Registration preference to be given to beneficiaries who are from marginalized background.

2 Preference to be given to those, whose primary source of income is micro or nano enterprise.

3 Beneficiary's age shouldn't be less than 18 years.

4 Preference to be given to those who have basic smartphone understanding.

In total 11 states were identified for completed mobilisation and then enrolled 5000 participants.

State Details are:

1 Bihar

2 Jharkhand

3 Karnataka

4 Madhya Pradesh

5 Odisha

6 Rajasthan

7 Tamil Nadu

8 Telangana

9 Uttar Pradesh

10 Haryana

11 West Bengal

Baseline:

A baseline study was conducted with 5088 beneficiaries from the 11 states, Overall the survey highlights that there is a need to provide digital skills to the rural women entrepreneurs, especially in areas of financial digital literacy and online banking. The program can focus on providing training for understanding the digital media platforms, their operational aspect and the ways in which these

platforms can be utilised for business purposes, especially for target advertising and marketing.With 82% of respondents being mobile phone users and 46% owing a smartphone, the respondents can be made more aware about safe online practices thus making them less vulnerable to the threats of using digital technology. At the same time, the project can help in generating awareness and creating capacities of the women entrepreneurs in the areas of marketing, advertising, practicing online transactions and ensuring the availability and accessibility to various state and central government schemes related to them. This would further strengthen the overall economic status of women by leveraging them with required

knowledge base, access to credit, social protection and last but not the least, recognizing their work and paving way for economic empowerment of women.

Baseline Overview:

Total number of respondents	5088
Smartphone penetration	46%
Internet penetration	53%
No of mobile phone users	4191
Respondents using mobile phone for business	32%
Most used social media platform	WhatsApp
Most used social media platform for marketing	WhatsApp
Most used social media platform for networking	WhatsApp
Most used online platforms for selling or marketing products online	Facebook
Existing mode of advertising products	Banners and Pamphlets
Purpose of using mobile phone for business	Coordinating with suppliers and customers

Digital and ICT Skills	Existing Knowledge	Desirability
Respondents that know how to use computer/laptop	22%	45%
Respondents that practice digital financial transaction	22%	45%
Respondents that practice online commerce	32%	94%
Increase in sale via online and social media marketing	50%	65%
Respondents that have received training in selling products online	32%	49%

Training Programme Resource Materials

Training course material developed included:-

- Financial Correspondence
- Remote Banking Digital Payment and Services
- Online supply Chain Management
- Tele-Medicine
- Manufacturing of Sanitiser and Masks
- Digital Entrepreneurship/ e-Governance
- Entitlement Delivery
- Agri Extension Services for Farmer and Farming Communities

Orientation of Digital Skill Building training to Master Trainer:

In the planning phase of the programme, the first effort was to orient the Master Trainers of Telangana and Karnataka. The orientation was done in a form of workshop at Hydrabad, Telangana on March 16, 2020 and at Kollegal, Karnataka on March 19, 2020. The basic elements covered in the orientation programme were:

- Brief about the Programme.
- Brief about COL and DEF partnership.
- Brief about Baseline data collection process through ODK

Secondly, DEF programme team conducted state wise TOT in April and May 2020 through Zoom online platform.

STATE WISE PARTICIPANTS DETAILS

State	District	Participants Number
Bihar	Betia	1726
	Darbhanga	
	East Champaran	
	West Champaran	
	Gopalganj	
	Jamui	
	Ramgarh	
	Vaishali	
Jharkhand	Ranchi	142
	Ramgarh	
	Ramgarhu	
Karnataka	Chamrajnagar	24
Madhya Pradesh	Betul	1674
	Chhatarpur	
	Guna	
	Rewa	
	Sidhi	
	Singrauli	
	Shudhi	
odisha	Cuttack	20
Haryana	Nuh	2
Rajasthan	Alwar	449
	Barmer	
Tamil Nadu	Nagapattinam	158
	Virudhunagar	

Telangana	Yadadri Bhuvanagiri	200
	Wanaparthy	
Uttar Pradesh	Barabanki	120
	Ghazipur	
West Bengal	Murshidabad	562
11	**30**	**5077**

TRAINER LISTS OF DIGITAL SKILL OF RURAL WOMEN ENTREPRENEUR

SL. No.	Name	State
1	Md Azhar	West Bengal
2	Ram Mandal	West Bengal
3	Mr. Arjun	Karnataka
4	Mr Jagdish Malaka	Telangana
5	Kamran Rahman	Telangana
6	Ms. Aktari	Rajasthan
7	Ms. Rukmina	Rajasthan
8	Mohd. Irfan	Rajasthan
9	Shalu Yadav	Rajasthan
10	Shakti Singh	Rajasthan
11	Imaam	Rajasthan
12	Narpat Balwan	Rajasthan
13	Mr. Natrajan	Tamil Nadu
14	Mr. Shankar	Tamil Nadu
15	Ms. Savita Chourse	Madhya Pradesh
16	Ajay Chourase	Madhya Pradesh
17	Abhinav Pandey	Madhya Pradesh
18	Ajay Choudhary	Madhya Pradesh

19	Dinesh Sen	West Bengal
20	Rajnish Kumar Dwivedi	West Bengal
21	Gopal Ram Gupta	Karnataka
22	Vinod Vishwakarma	Telangana
23	Rambabu Vishwakarma	Telangana
24	Manoj Vishwakarma	Rajasthan
25	Balaji Keshari	Rajasthan
26	Ramroop Dwivedi	Rajasthan
27	Shubhash Singh Baghel	Rajasthan
28	Devendra Kumar Dwivedi	Rajasthan
29	Balram Keshari	Rajasthan
30	Rajaram Dhakad	Rajasthan
31	Ramrrop Dwivedi	Tamil Nadu
32	Ragani Kumari	Tamil Nadu
33	Jayprakash Kumar Bharti	Madhya Pradesh
34	Arjun kumar	Madhya Pradesh
35	Anil Kumar Ram	Madhya Pradesh
36	Shankar Rana	Madhya Pradesh
37	Sarvendra Narayan Singh	Madhya Pradesh
38	Chaturgun Pandit	Madhya Pradesh
39	Jitendra Kumar	Madhya Pradesh
40	Prabhu	Bihar
41	Akshay kumar	Bihar
42	Shyam Sundar Yadav	Bihar
43	Waheed Hasan	Bihar
44	Nizamuddain	Bihar
45	Pooja Pandey	Uttar Pradesh
46	Shadab Khan	Uttar Pradesh

47	Sunil Kumar Rana	Odisha
48	Anzar Raza	Jharkhand
49	Arun Mahato	Jharkhand
50	Samar Khan	Haryana

Orientation programme at Hyderabad

Online Orientation programme in Madhya Pradesh

Training of Digital Skill Building of Rural Women Entrepreneurs

DEF has completed training programme with 5000 rural women micro and nano entrepreneurs on Digital skill building of rural women entrepreneurs in 11 States to enable her to explore and connect with the digital world and to augment her earnings by leveraging the positivity of digital connects. Digital skilling entails building capability of women to use Digital means which will open the window for her to access the information as per her need as well as to get connected with the outside world. This connectivity will not only enable her to take an informed decision about her livelihood but also help to advertise her product and extend her clientele.

Amidst the global corona virus pandemic, to maintain the pace of the training for it to be completed in the stipulated time-period, the trainings were conducted both in offline mode and online mode. Each training session was 60 mintues long. All participants covered topics such as Financial Correspondence, Remote Banking, Entitlement Delivery, Digital Payment and Services, Online Supply Chain Management modules.

Endline Study:

The Digital Empowerment Foundation in collaboration with the Commonwealth of Learning provided training to 5000 rural women entrepreneurs on digital skills that would enable them to leverage digital echnologies and extend their existing business by advertising their products online and helping them to reach a larger clientele. The training was provided across the states of Bihar, Jharkhand, Karnataka, Madhya Pradesh, Odisha, Rajasthan, Tamil Nadu, Telangana, Uttar Pradesh and West Bengal. The Endline survey was conducted with 4458 women due to Covid-19 pandemic. This report highlights the impact of digital skill building training on the rural women entrepreneurs Overall the survey highlights that there is a need to provide digital skills to the rural women entrepreneurs, especially in areas of financial digital literacy and online banking. The program can focus on providing training for understanding the digital media platforms, their operational aspect and the ways in which these platforms can be utilised for business purposes, especially for target advertising and marketing.With 95% of respondents being mobile phone users and 75% owing a smartphone, the respondents can be made more aware about safe online practices thus making them less vulnerable to the threats of using digital technology. The program proved to be helpful especially during the times of pandemic enforced lockdown as respondents said that they benefitted from digital training which they used in e-commerce. The sale was increased from small digital practices such as adding pictures of the products, adding voice with the products and listing as sellers on e-commerce websites. These were encourgaing signs on which furthre work can be built on. There is a positive inclination towards the digital move among the women enterprenurs and it should be enocuraged and incetivized further

DEF conducted Baseline and Endline survey during the duration of the project, and below is a summary of the findings and comparative analysis of Baseline and Endline.

Thematic Area	Baseline (5088)	Endline (4458)
Socio-Economic Demography		
Below Poverty Line	64%	61%
Above Poverty Line	36%	39%
Economic Background		
Owners of business	67%	77%
Women managing their business	91%	91%
ICT Skills and usages		
Mobile phone usage (smartphone +basic feature phone)	82%	95%
Smartphone usage	56%	75%
Basic feature phone usage	32%	16%
Internet usage	53%	88%
Most used social media platform	WhatsApp	WhatsApp
Use of social media for networking	53%	53%
Most used social media platform for marketing	WhatsApp	WhatsApp
Awareness regarding digital financial transactions like PayTM, BHIM, Google Pay	22%	76%
Respondents with training in selling products online	32%	71%
Training received in online banking	28%	61%
Use of mobile banking	22%	55%
Access to Information		
People availing government schemes	27%	41%
Require training on all round digital skills/People who received training	81%	95%

Overall, the figures indicate that there has been considerable change in the areas such as mobile phone usage along with smartphone usage. The overall internet usage has considerably increased by 35%. On the front of digital financial literacy, the end-line survey highlights that the overall awareness about financial applications has increased which may result in overall increased usage of digital tools for doing financial transactions. Even the percentage use of mobile banking has shown a positive increase. As 61% of respondents have received training in online banking, this reflects that the community would be less dependent on traditional sources of borrowing and lending money.

This Endline survey has clearly shown that women respondents are moving towards adopting online digital tools in their business, that will positively improve their business behavior, increase income and make them financially more independent.

TESTIMONIALS

Name:- Rabina Kumari
Village:- Belawah
Block:- Bagah-II
Mobile:- 8128961569
Occupation: Tailor

I was involved in sewing fabric for the people of the nearby villages along with my village and my monthly income was around Rs.2500/- to Rs.3000/. But due to the lockdown the work came to a standstill. With the guidance of DEF, I started making masks for the people of the gram panchayat and made it available to them for free. After the COL training, I have started using the UPI app on the phone and now it has become much easier to exchange money.

Name:- Pallavi Kumari
Village:- Piradi
Block:- Mainatand, West Champaran Bihar
Mobile:- 9801202426
Occupation:- Chemist

I run a medical shop at my house. During this pandemic, I work to serve the people around me as much as I can. With this, people next to me also get support and I also have the opportunity to earn money. I earn around Rs 3000-4000 every month. Which makes it easier for me to make a living and sustain my family.

I was part of the COL training held by Jai Prakash Sir who told me about using digital payments. Now I am using PhonePe and when customers have no money no money, they would transfer it using PhonePe. It was very convenient for me. We got all these benefits under the guidance of DEF

Name:- Shivani Ojha
Place:- Myana
Occupation:- Tailor

Shivani Ojha does stitching work for the community members. From the COL training she was keen on learning how one can make their business digital. During the training, she was taught about basic functions of a smartphone and the uses of different apps like Facebook, WhatsApp and YouTube which can help hence her stitching business and how she can augment her earnings by reaching a wider audience online.

CHALLENGES AND LEARNING:

Challenges Faced & Overcoming Strategies
During the implementation of the programme, many challenges were faced. Some of the prominent ones are:

Amidst the global corona virus pandemic, to maintain the pace of the training for it to be completed in the stipulated time-period, the course of action has been modified to suit the current scenario. The trainings were conducted through mediums like online training; on Blended Learning; through video conferencing along with face to face.

- Lack of awareness among community: It was extremely difficult to mobilize the community as most of the family members of the women entrepreneur were suffered during lockdown. To address this problem, our facilitators constantly communicated and motivated them, addressing not only the target women but also their respective family members.

- Delay in Classes: Due to pandemic the women tend to be absent from classes and this also led to a lag in the starting of training. It was ensured that the field team went door-to-door to each woman who does not have smartphone asking them to take out time for the online classes. It was also seen that extra classes are held for all the women to keep them practice digital knowledge.

This program gives a positive reinforcement of the idea that the digital drive has to be persuaded with utmost sincerity. In a time where migration and reverse migration were one of the main issues coming out of pandemic, digital skill training is a successful way to increase the livelihood options for rural entrepreneurs

The programme has drawn overwhelming response from the women of 11 States. They are grateful to DEF and Commonwealth of Learning for giving them an opportunity of a lifetime through the digital literacy they have acquired.