

# Digitally Enabling Rural Women Entrepreneurs (DRWEs)

*Towards ICT Enablement of RWEs in Assam and West Bengal*



## Pilot Report

[September 2022 – March 2023]



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## 1. Introduction

A number of national and State level organisations working on rural enterprise building has come forward to form the 'Big Bets Coalition' (BBC) to work in Assam and West Bengal, supported by the Geneva based OAK Foundation, with its India office in Kolkata, India. The organisations include – The American India Foundation, Digital Empowerment Foundation, SELCO Foundation, Centre for Education and Communication, START Up, Mulberry, Grassroots Tea Corporation, Switch ON, The Goat Trust ATVI, and others.

The BBC focus during 2022-2026 is focused on investigating factors, issues, scope in building rural women entrepreneurs and entrepreneurship in both the States in key value chains of agriculture, horticulture, handloom, handicrafts, tea, micro businesses and in emerging domains of solar/ clean energy and in digital based and enabled entrepreneurship.

Currently the project formative phase is focused on rapid assessment and small pilots in both the States which is expected to gather relevant and sufficient evidence from the ground on current trends in RWE ecosystem, issues and challenges, and scope and opportunities to augment and enable RWEs in these States. This is expected to help to develop a theory of change based on sufficient evidence gathered through the relevant findings and outcomes for further devising a 4-years long strategy toward developing adaptable and sustainable rural women entrepreneurship in key value chains including information-digital service value chain. This through partnerships and collaborative working with stakeholders.

As a part of this, one specific focus of the BBC programme is ICT / digital enablement for rural women entrepreneurs seeks to look into issues and opportunities around building RWEs through ICT integration and access, to bring substantial impact on the level of Female labour force participation rate in the economy in Assam and West Bengal. The role and scope of integrating solar / clean energy is also critical in these.

## 2. Background

The BBC programme was formulated in the context of falling Female Labour Force Participation Rate (FLFPR) in India, especially during Covid and Post Covid Emergence, and specific to the States of West Bengal and Assam in Eastern and North Eastern Region of India. The FLFPR has gone down to 20.2% in West Bengal and 19.7% in Assam during 2019-20. This is having a downside effect on livelihood, income and local businesses for the women workers / labour force, women businesses, their earnings, social and economic security.

It is formulated in the context of multi-dimensional challenges that women face, especially the rural women, in their economic empowerment in their living social, economic, cultural, institutional context.

To be specific, it is the formulated in the context of access related challenges that Rural Women Entrepreneurs (RWEs) are facing in West Bengal and Assam provinces, both women intensive rural economies, that is connected to their increased FLFPR through entrepreneurship.

### 3. About the BBC RWE Programme

#### The Big Bets Collaborative (BBC) Programme

*It seeks to increase Female Labour Force Participation Rate (FLPFR) by building a sustainable entrepreneurship environment for rural women from Assam and West Bengal to thrive and succeed in existing and new Micro, Small and Medium Enterprises (MSMEs) which are inclusive, technology enabled and environmentally sustainable.*

- The 'Big Bet' seeks to scale entrepreneurship among rural women as a means to address the declining labour force participation rate, thus allowing them agency and independence.
- The Big Bet seeks to intervene by enhancing the social infrastructure that encourages and supports women entrepreneurs to initiate or scale business ventures.
- One key important aspect of the BBC programme for RWEs is, identify and analyse the market demand, pricing, profit margin, sales channels etc. as it is to identify what the natural talents, skills and opportunities available to women in focused geography are. It seeks to focus on those 'demand' aspects to scale entrepreneurship for RWEs if the market opportunity is clear.

#### PILOT PHASE AND BBC COLLABORATIVE WORK

- The BBC partners came to work together and pull each other's strengths, products, solutions, services, knowledge and support for need based problem solving and solutions for RWEs.
- The pre-pilot and pilot phase has been an evolving process of knowing, talking, discussing with partners to look at integration scope and intervention.
- The formative phase has been new and adjustment process along with targets to undertake research, study and pilots to test solutions. The sudden rush of activities along with regular discussions and meetings are a time consuming, absorbing and application challenge of inputs, knowledge and information.
- In this formative phase, the governance mechanism of the BBC was still evolving with lot of communication, coordination, engagement, methods and dynamics involved to put things into a functional collaborative mode.
- DEF tried to engage CEC collective and SELCO and ATVI to seed initial inputs of collaboration. Initial discussions were held in person and online. Few initial field visits were made to locations in Assam. Initial process to look at digital integration were started.
- DEF team visited SELCO site to integrate digital services to a rural RWE, who eventually looked reluctant to adapt due to her already busy schedule to deliver services for nearby post office. This would / will require some counselling, engagement, orientation as per her time and convenience, if the RWE is further willing. SELCO team also visited existing DEF sites in upper

Assam to look at possibility and a field assessment has been done.

- DEF team visited CEC site in Karbi Anglong to integrate the Sochnapreneur model, which was recently initiated in identifying, training and now engaging her to prepare her services basket and engage local community and stakeholders. Basic digital kit with devices has been provided to her.
- The scope for integration and working together has come up beautifully in recent days of engagement with CEC, SELCO, TGT and SwitchOn and there has emerged so much scope to integrate digitally with Sochnapreneur as well as role of technology in value chain development (eg. With Goat Trust valuechain and CEC handloom value chain).
- Going forward, DEF is very hopeful and confident that collaborative partnership framework will be developed and integrated as part of Partners' plan of intervention for RWEs.

#### 4. Digitally Enabling the RWEs (DRWE) in West Bengal and Assam - The Pilot

- The Pilot was carried out in 2 districts of Assam namely Kamrup and Karbi Anglong and 2 Districts of West Bengal namely Murshidabad and Nadia. The pilot was conducted around 7 value chains namely; Handloom and Handicraft, Livestock, Tea, Agriculture, Food Processing, Piggery and Dairy.
- A cohort of 5 rural women Sochnapreneurs each in Assam and Bengal across 10 Panchayats were onboarded, oriented, trained and prepared (at initial levels now) to engage community and women's need to information and services. Despite the technology integration and adoption and delivery a time taking process, the Sochnapreneurs are gradually engaged to deep dive into the rural digital and service ecosystem for herself (become a social entrepreneur) and community benefit.
- Sochnapreneur mapping and tuning self to various digital platforms, portal, apps, hardware, software skills and capacities to serve locals; preparing and building strategies to meet demands and services; preparing basic business idea and plan to roll out; and make and ready to serve; start providing initial basic services with digital mode. The service and revenue generation were mapped and built up.
- Sochnapreneurs maintained a database of Rural Women Entrepreneurs that she served so that she will be able to build on their capacities in future as a continuous process.
- A cohort of more than 10 RWEs (largely collective units covering 4-5 value chain / sectors) were mapped, surveyed, engaged and tried to be supported with digital skills, access, information and services by the Sochnapreneurs, who are seeking to look at advance level enterprise services needs of RWEs.
- Mapping and understanding the needs of the RWEs has been a task in itself. Access to information related to their enterprises and channelising those needs with solutions were being attempted at initial levels (for example, food processing SHGs needing FSSAI licensing and food business registration; registration of handloom weaver RWE at government Udyami portal and providing with IDs). A task in hand for the Sochnapreneurs was to create digital portfolios / Enterprise CV in digital format for better access to finance, schemes and clients. In this process, identification, training, orientation (an ongoing process) of the Sochnapreneurs as enablers on the RWE ecosystem needs, platforms, stakeholders, and others is an exercise in itself.
- A total of 25 workshops were conducted in RWE clusters across value chains in both the states. The Sochnapreneurs facilitated the workshops in their areas. These workshops were conducted to ensure legal compliances of the rural business women in running their businesses and to build their financial

credibility by training them on book keeping via mobile application. The Sochnapreneurs are facilitating the RWEs in getting various certificates like Udyam Registration and E- Shram enrolment; Food Business Registration; to build an understanding on Digital Marketing; awareness on financial schemes, digital book keeping of business, to name a few.

#### 4.1 Objectives of the pilots

- Testing solutions for RWEs which are partially tested elsewhere and are innovative and scalable to enhance demand and market opportunity, and seemed relevant to geographies of Assam and West Bengal.
- Test Innovations for RWEs such as dual income for tea growers and weavers, with potential to integrate digital and clean energy integration.
- Specific exploration for RWEs pertaining to value chains for relevance to Women Entrepreneurship development: Tea, Handloom, Livestock, Information digital Services as a Value Chain, Clean Energy as a Value Chain, and any other.
- Exploring future facing technology solutions for RWES in digital enablement, environmental sustainability, clean energy transition and integrating inclusion factor within all or most of the future Big Bets Programs.
- Pilots contributing to Secondary Research and Primary Research to finally map and analyse the RWE ecosystem level solutions with data and evidence from ground as well as other past experiences.

#### The ICT/ Digital as a cross-cut thematic vertical for RWE's

The ICT / Digital pilot for RWEs looking at:

- **Digital Access and Services as a Service Value Chain for Rural Women in Rural Digital Ecosystem Building**
  - i. Exploring potential of Information based Digital Services as a revenue generating value chain for rural women with significant future growth potential in rural areas in a nascent rural digital ecosystem.
- **Digital access and solutions integration as Growth Enablers for RWEs in key Value Chains in an enabling rural digital RWE ecosystem**
  - ii. Exploring strategies of how RWEs in existing value chains can leverage technology for financial, market linkages and growing their businesses.

#### 4.2 Addressing the key issues

There were some key issues that were identified and mapped the pilot phase and it was mainly related to **access** which can be highlighted as under:

- Access to critical information and in time to avail schemes, opportunities continue

to be a problem area.

- Taking digital steps, navigation and looking for information and resources online that is relevant, correct is a difficult activity.
- A majority of the people in the community wanted information on government schemes, government scholarships, and health related schemes.
- Digital services required by the community were related to help with applying for official documents, paying insurance premium, paying bills, DTH recharge and filing income tax, apart from the traditional demands of photocopy, lamination, printing. Booking rail and flight tickets also figured on the list.
- Beyond information, facilitation and linkage support to schemes and services is an access challenge at another level for many in the community.

#### 4.3 DRWE Target Group

Our target group during the pilot were **Rural Women Entrepreneurs (RWEs)** across various value chains in the two states i.e., Assam and West Bengal. Here, by RWE's we mean women entrepreneurs who own and manage businesses, either on their own or in partnership with others or employ people under them either part time or full time to carry on their businesses. They are not only generating income for themselves but also creating employment opportunities for others in their communities.

#### 4.4 Value Chains Covered

The pilot was conducted across 7 value chains namely; Handloom and Handicraft, Livestock, Tea, Agriculture, Food Processing, Piggery and Dairy. The value chains mainly were selected based on the scope for integration and working together with the partners and also considering the presence of scope to integrate digitally with Soochnapreneur as well as role of technology in value chain development.

#### 4.5 Target Districts

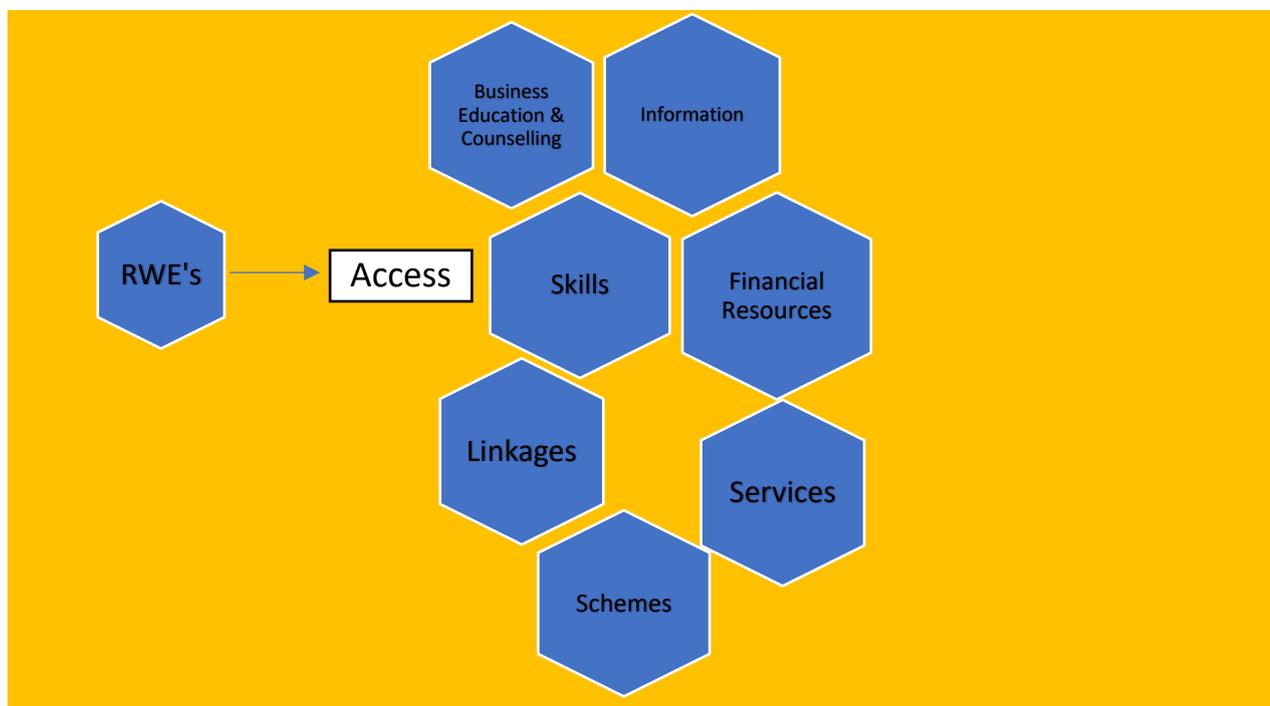
The Pilot was carried out in 2 districts of Assam namely Kamrup and Karbi Anglong and 2 Districts of West Bengal namely Murshidabad and Nadia. These districts were selected based on the value chains we were targeting and also based on the concentration of RWE clusters in these districts.

SI No.	Group Name	Value chain	GP	Block	District	State
1	Hatibandha Pragatishil SHG	Spices	Rajapara	Chayani Barduar	Kamrup	Assam
2	Kal Weavers	Weavers	22 No Rampur GP	Rampur	Kamrup	Assam
3	Balijuri Milijuli SHG	Spices	Chaygaon	Chaygaon	Kamrup	Assam
4	Bandhabi Milan SHG	Food Processing	Rani	Rani	Kamrup	Assam
5	Sorubowari SHG	Food Processing	Balijuri	Chaygaon	Kamrup	Assam
6	Maa Weavers	Handloom	Amtola	Rampur	Kamrup	Assam
7	Bowari SHG	Food Processing	Chayani Barduar	Chayani Barduar	Kamrup	Assam

8	Manisha Das	Individual Handloom RWE	Nahira	Rampur	Kamrup	Assam
9	Junumoni SHG	Food Processing	Balijuri	Chaygaon	Kamrup	Assam
10	Mahabahu SHG	Handloom	Rajapara	Chayani Barduar	Kamrup	Assam
11	Jonaki SHG	Tea	Rekhapahar	Rongmongve	Karbi Anglong	Assam
12	Mirdani SHG	Hadloom	Rekhapahar	Rongmongve	Karbi Anglong	Assam
13	Atul SHG	Handloom	Rekhapahar	Rongmongve	Karbi Anglong	Assam
14	Sun SHG	Hadloom	Rekhapahar	Rongmongve	Karbi Anglong	Assam
15	Sochen SHG	Hadloom	Rekhapahar	Rongmongve	Karbi Anglong	Assam
16	Sabuj Sathi sangha Mohila samobai samitti	Tailoring	Mahisasthali	Bhagwangola -1	Murshidabad	West Bengal
17	Sabuj Sathi Sangha Mohila Samitti	Spices	Mahisasthali	Bhagwangola -1	Murshidabad	West Bengal
18	Handloom Resham Cloth Institute	Handloom	Bahadurpur	Murshidabad Jiaganj	Murshidabad	West Bengal
19	Nira beauty parlour & Ladies tailor	Individual RWE Nano Business	Hariharpara	Hariharpara	Murshidabad	West Bengal
20	Parama Store	Individual RWE Nano Business	Palashipara	Palashipara	Nadia	West Bengal
21	Bishakha Hazra/ Rumpa Bairagga	Individual RWE Nano Business	Tehatta	Tehatta -1	Nadia	West Bengal
22	Poly Biswas ; Annsha Biswas	Individual RWE Nano Business	Jitpur	Tehatta-1	Nadia	West Bengal
23	Rima store	Individual RWE Nano Business	Rukunpur	Hariharpara	Murshidabad	West Bengal
24	Shilpi Khatun; Rima Khatun (SHG)	Poultry farming	Dewansorai	Lalgola	Murshidabad	West Bengal
25	Nayanti Mondal, Kanika Mondal (SHG)	Agriculture & Allied Activities	Digha	Bhagwangola	Murshidabad	West Bengal
26	Asharani Mandal; Ganga Mandal (SHG)	Food Processing	Digha	Bhagwangola -1	Murshidabad	West Bengal
27	Namita Sarkar ; Moharani Mondal (SHG)	Tailoring	Patamari	Bhagwangola -1	Murshidabad	West Bengal

28	Mst Benjir khatun ; Umesha bibi(SHG)	Food Processing	Altabartala	Bhagwangola -3	Murshidabad	West Bengal
29	Najira khatun ; Dali Khatun(SHG)	Animal husbandry	Kaanpukur	Bhagwangola -4	Murshidabad	West Bengal
30	Nahida Parvin ; Ismotara Bibi(SHG)	Agriculture & Allied Activities	Ramnagar	Lalgola	Murshidabad	West Bengal
31	Unnati Biswas	Individual RWE Agriculture & Allied Activities	Jitpur	Tehatta-1	Murshidabad	West Bengal
32	Sukla Halder	Individual RWE Tailoring	Palashipara	Tehatta-I	Nadia	West Bengal
33	Krittika Halder	Individual RWE Taloring	Palashipara	Tehatta-I	Nadia	West Bengal
34	Sudha Halder	Individual RWE Tailoring	Palashipara	Tehatta-I	Nadia	West Bengal

#### 4.6 Key Indicators mapped during the pilot phase



Key Indicators	Issues	Field Facts
1. <b>Business Education and Counselling</b>	The RWEs in rural areas lack the basic understanding of the difference that exists between Livelihood and Entrepreneurship and how they could move	This indicator was found to be very prominent as RWEs were not aware about the basic categorisation of their business and the compliances they need to

	towards the road to entrepreneurship.	meet like registration, trade license etc.
<b>2. Information</b>	Access to critical enterprise information and opportunities.	No information on training and available alternative sources for procuring raw materials, working capital support for running the enterprise, absence of product standardization, lack of knowledge about current market trends and demand poses a big threat in sustaining the enterprise in the age of competition. English language prevalence and lack of local language specific digital solutions and tools is a hindrance to navigate and benefit from available opportunities
<b>3. Skills</b>	Access to Digital Business & Finance Skills	It was found in the survey that the RWE's did not maintain proper books of accounts which again plays as a major hindrance for them towards availing the mainstream credit facilities. This is why they are forced to avail loan from money lenders or SHG's at high rates of interest.
<b>4. Financial Resources</b>	Availability of access to credit facilities to support the enterprises	The RWEs are not aware of the financial schemes or do not have the proper credit linkages so that they could mobilise working capital to expand their production and business.
<b>5. Linkages</b>	Status of forward and backward linkages	The RWEs are struggling with lack of information about proper forward and backward linkages with various stakeholders who are involved in supporting rural business enterprises of women in terms of access to good quality raw materials, infrastructure, processing and packaging facilities; finance, markets etc acted as a major hurdle in the business.
<b>6. Services</b>	Status of access to enterprise development and management services	The RWEs business enterprise was mostly not organized in terms of abiding by business norms and entering into formal procedures. Majority of them lack

		professional and business skills for running their enterprises.
7. Schemes	Status of access to government schemes and incentives	In West Bengal, only 22% (54/246) of RWEs surveyed are aware of government schemes for them. Whereas, in Assam 75% (250/335) of them are not aware of the government schemes and services.

## 4.7 Key Activities undertaken

### a. Pilot Readiness

The Pilot started with initial basic understanding of the RWE ecosystem. The activities that were undertaken during the Pilot can be highlighted as under:

- Mapping of potential districts across various value chains
- Mapping cohorts of Rural Women Entrepreneurs in various districts
- Selection of potential rural women entrepreneur to take up the Sochnapreneur role in the Panchayat
- Training of Sochnapreneur on various aspects of community information-digital ecosystem and engagements – community engagement, need assessment, outreach, household need survey and assessment, others.
- Community baseline and need assessment undertaken by the Sochnapreneur
- Stakeholders' engagement by the Sochnapreneur including PRI & banks
- Setting up service centers and ready to engage rural women, community with information and services.
- The SP is currently working in the following major activity areas:
  - Information services
  - Digital services
  - Government Schemes & Entitlements

### b. ICT based entrepreneurship for rural women (Sochnapreneur) in Assam and West Bengal for an emerging rural digital ecosystem

A Sochnapreneur is a rural woman who has some basic digital/computer knowledge and a sense of running or interest in running a social business as well as have an intention to contribute towards the rural digital information services society. **She is identified and trained up to**

function as a solution to the problem of access to and of Information and digital based service challenges by providing relevant need-based information, skills, and services through her service centre as a Rural Social Entrepreneur.

### Pilot Activities with Sochnapreneurs (Basic Level)

- SP Training- Roles & Responsibilities
- Expectations during the 4 years journey- Business Plan
- Training on Basic of computer uses; how to use the set up for photostat, printing, biometric, surfing etc.
- Basic Hardware Training- How to recover stuck paper from printer, Ink refill and reinstall software etc



### Pilot Activities with Sochnapreneurs (Advanced Level): Assam

- **Digital Services-** Photocopy; photo printing; Caste Certificates; Online applications for Job/Admission/Exam; providing information on government schemes, government scholarships; issuance of eShram Card; Udyam Registration.
- The Sochnapreneurs engaging **local Panchayat representatives** to facilitate information and services for locals.
- Community engagement by Sochnapreneurs through **conducting awareness camp** on various schemes and sharing links through WhatsApp Broadcast Group Messages; Door to door promotion
- Sochnapreneurs joining and participating in **Village Level meetings**.
- Organising **Awareness and Facilitation Camps** at village level
- Organising camps in **convergence with Government Departments, Banks and Insurance Agencies** etc for information Dissemination and facilitation for eg: FSSAI registration in collaboration with **Food Safety and Standards Authority of India, Guwahati**; PMFBY scheme in collaboration with **Agriculture Insurance Company of India Limited**.
- **MeraBill Training**

### Pilot Activities with Sochnapreneurs (Advanced Level): West Bengal

- Digital Services
- Promoting Digital Literacy
- Govt. Entitlements
- Bank Online Exam conducted for CSP registration
- Whatsapp Broadcast Group used for information dissemination
- Leaflets and Miking announcements to spread awareness
- SP Fb page creation.
- **MeraBill Training**



#### **Pilot Activities SP-RWE Integration-Assam**

- Digital Portfolio creation of the RWE's.
- Udyam Registration
- FSSAI Registration
- Promotion and visibility through Fb Page creation; Whatsapp broadcast group creation
- Digital Payment enablement of RWE's
- Awareness creation of RWE's through meetings with them
- Facilitating product related training of RWE's

#### **Pilot Activities SP-RWE Integration-West Bengal**

- Training on using social media for marketing of products
- **Marketing through digital platforms** facilitated by the SP through FB page creation; creation of WhatsApp broadcast groups for advertising of RWE products; banners and leaflets designed through digital medium and given for printing.
- Facilitated **training on product quality maintenance standards, packaging options** available for products
- Imparted **personality development training** to build confidence among the RWE's
- Training on **digital payment enablement and usages**
- Training for **attending and organising meetings** through virtual mode like Google Meet of the RWE's.
- Training on **product quality maintenance**

## **5. Outputs**

- 10 rural women Sochnapreneurs (5 each in Assam and West Bengal) identified, engaged as information-digital service enablers and providers at Panchayat level for the locals.

- 10 Panchayat level Sochnapreneur services centres were set up and running to engage locals with information and services.
- 5 trainings and capacity building of Sochnapreneurs were held on how and what to engage digitally with the locals to serve information and services.
- **170 RWEs** were provided services by Sochnapreneurs in both (Assam and west Bengal) under **Digital Literacy** which includes basic computer training; FB page creation for RWE enterprises; WhatsApp group creation.
- **184 RWEs** were provided services by SPs under **Financial Literacy** which includes UPI Payment system and MeraBill App training for maintenance of accounts.
- **41 RWE's** were linked to **National Skill Development Corporation for getting training and certification on pickle in Kamrup and Karbianglong.**
- **210 RWE's** were able to get services from SP's through workshops organised, for meeting **Government compliances** like Trade License, Udyam Registration, Food License, Caste Certificates; Job Apply and application of student scholarships.
- **148 RWE's** received **digital services** like Pan Card, Aadhaar-PAN link; Ration Card; E-shram Card.
- **5 RWE enterprises** were listed in the **Digikargha Platform (an online marketing platform for Handloom and Handicrafts).**

## 6. Outcomes

- Information and awareness in locals about services being made available locally at Panchayat level by Sochnapreneurs. Ease of information and access for locals resulting in increase in awareness as well as savings in transportation cost.
- RWEs were provided access to information, resources, entitlements, with facilitation and linkages support locally through Sochnapreneurs to improve and strengthen their enterprises.
- Relevant digital tools, platforms and solutions are being accessed and used by the RWEs through the SP's that are showing scope and potential for scale in different contexts with adaptation changes.
- Sochnapreneurs are facilitating the RWEs to improve and strengthen their enterprises and become part of digital enterprise ecosystem with better demand, market access and earnings.
- PRIs having a local support system in the Sochnapreneurs to reach out to households and beneficiaries with information and service facilitation.
- Sochnapreneurs taking up responsible role as a social entrepreneur addressing information service problem area for the locals.
- The revenue and earnings of the Sochnapreneurs as well as the RWEs in their areas of operation are formalised through enrolling them in digital applications for maintenance of records.

## 7. Innovations and initial developments with RWEs

- The RWEs who were into food processing and engaged in only a single line of business, with access to information and linkages were able to undertake training and diversify their business and get into value addition.
- Few RWEs who were not at all maintaining any records of their businesses now have been willing and able to adopt the mobile based application for maintaining of records and book keeping.
- The Soochnapreneurs are trying out new ways to aid the accessibility and usage of digital platforms through mobile applications among the RWEs.
- Few RWEs who previously used social media for only entertainment purposes with proper training by the SP, is now able to shift their focus on gaining knowledge and advertise their products through FB and WhatsApp.
- Few RWEs who have been capacitated in selling their products online, now prefer this mode over less profitable modes like selling to the middlemen or in the local markets.

## 8. Case Studies

### Case Study 1:

As per pilot project findings and consultation held in Guwahati, one of the major lacunae facing the RWE's is that of access to and of information which also included lack of adhering to major legal compliances. So, as far as the food processing sector is concerned, it was found that most of the RWE's who were into food manufacturing or processing do not have the FSSAI registration. So, with the intention to facilitate the RWE's in obtaining this important license the pilot also collaborated with the Food Safety Department, Government of Assam for holding an awareness cum registration camp at Kamrup(R) District.



### Case Study 2:

One RWE cluster in Hajo, Assam was involved in food processing activities (products made from secondary processing of rice) but they wanted to diversify their business and were very much interested in getting a certified training on Pickle. Our nearest SP located in Bihdia Jajikona block along with the back-end support from DEF Team facilitated and organised a pickle training workshop for 21 RWEs by collaboration with NSDC.



### Case Study 3:

Ms Atoshi Khatun, a PWD Sochnapreneur from Murshidabad District of West Bengal who was given the set up to run the SP center to serve the RWE community expressed her happiness in becoming self-reliant and at the same time being able to help the community by providing various digital services like Photostat, Photo printing, Aadhaar Card Print, Mobile Recharge, Dish TV Recharge, Trade License, PAN Card, BDO Certificate etc. She has developed an understanding and liking towards the business which is revenue generating and thus, takes initiative in using social media for knowledge gaining purpose so as to be able to disseminate information to the larger RWE community.



#### Case Study 4:

One of the major findings from the pilot was that majority of the RWE do not have trade licenses to run their business. Since, this is a mandatory compliance to avoid any legal repercussions and avail benefits under various schemes provide by the Government, our Sochnapreneur Ms Rekha Khatun from West Bengal successfully organised camps to facilitate the process of online registration for trade license for RWEs.



#### Case Study 5:

Based on the need for compliances 48 RWEs in West Bengal and 98 RWEs in Assam were facilitated with Udyam Registrations by organising workshops in various clusters by the Sochnapreneurs



## Case Study 6:

The RWEs in Karbi Anglong district of Assam struggled with maintaining of records in a proper manner with acted as a hurdle in availing loans from banks and other financial institutions. So, the Sochnapreneur in Karbi Anglong organised a workshop on mobile based book keeping via Mera Bill App with support from internal resource person from DEF Team. Now, the RWEs have started maintaining their accounts through mobile app.



## 9. Key Ecosystem Factors Addressed

- Panchayat as a key information- digital service area unit and an evolving rural information-digital ecosystem
- Community as key to access and deliver information and services
- Panchayat / block / district level offices, banks, Panchayats as key service delivery agencies as key stakeholders in enabling last mile services
- Gender digital inclusion and empowerment key to overall development of the community.
- Information, communication and facilitation (ICF) as key to integrate and deliver last mile information-digital services at Panchayat levels.
- Registration and compliances.
- Single point of contact for information dissemination and access.
- Digital intervention based on access needs of RWEs.
- Technical and soft skills for RWEs to expand business.
- Online and digital marketing as a viable source to solicit niche demands and markets for urban needs especially.
- Financial access and linkages.
- Providing/Facilitating access to windows of opportunities and resources.
- Facilitation and Handholding via Training.

## 10. Issues and Challenges during the Pilot

### Issues and Challenges identified by Field Team in Assam:

- RWEs use basic phones which acts as a barrier to train them on digital marketing.
- Maximum RWEs have undergone only primary education, so it needs greater effort to make them understand of the digital ecosystem.
- Aadhar card linked mobile numbers were not available with the RWEs due to which they were not able to avail licenses like UDYAM registration/FSSAI license etc.
- Some RWEs were found to be more interested in only availing govt subsidy scheme rather than to procure information that is required to avail the schemes. In such cases compliances takes a back seat.

- Circulation of misleading information is prevalent at the ground level so some RWEs resist in sharing their Aadhar card, bank account etc. when it comes to availing financial or digital services.
- Time management is a constraint found with some RWEs because of absence of family support. Thus, though interested but they were not able to opt for attending training or workshops.

#### **Issues and Challenges identified by Field Team in West Bengal:**

- Mapping the RWE clusters and then selecting a proper place for set up of SP center was a challenge.
- Making the SPs understand about the use of digital media in business involved continuous training and guidance as they first need to understand before enabling the RWEs.
- Explaining the benefits of digital marketing and then enrolling them into digital platforms was also challenging and needed a lot of effort and patience.

#### **Issues and Challenges identified by Soochnapreneurs:**

- Identification and mapping of RWE's because most of the RWEs lack clarity whether they are carrying on the activities only for livelihood or they can undertake it as a business opportunity
- Making the RWEs understand the importance of digital technology in scaling up their businesses and enabling them to have access to a larger market was challenging at times
- Using of mobile applications for book keeping involves a behavioural change so it's a time taking process and needs continuous follow up and motivation.
- Again, making the RWEs understand about the importance of legal compliances to be met in their businesses and making them adhere to it was something very challenging because they were reluctant to provide supporting documents
- Awareness, publicity and visibility of the center and the services they could avail through the SP center is one the area that needed a great deal of attention so organising workshops and camps proved useful.

## **11. Key Learnings**

- The Panchayat level rural digital information-service ecosystem is still nascent and yet to emerge fully and the Soochnapreneur (SP) has a role and scope in mapping of needs and tailoring services to those.
- An SP needs to be aware of the marketing and engaging tools available to keep engaging her community clients.
- Stakeholder mapping and engagement with the same is very crucial for her social business
- Understanding and building knowledge upon the dynamics of information and services ecosystem for Soochnapreneur is a gradual and continuous process.
- Mapping and engaging the stakeholders meaningfully is a slow and time taking process.
- Promotion and visibility drives needs to be carried out by them very often initially.
- Integrating women with disability and transgender in this sphere is a new, unique but have scope for their social and economic empowerment.
- Power connectivity in some rural pockets is a deterrent to provide digital services where solar / clean energy has a relevance to integrate (though SELCO and DEF did some initial visits

and explorations during this pilot).

- Challenging process to enable the shift in perspective of RWE from livelihood to Entrepreneurship
- It takes patience and time for breaking the mental blockage of the RWEs for the use of ICT in business
- RWE's after seeking clarity about the benefits of ICT in business were very ready to adapt to the digital mode of payment, marketing etc.
- Understanding the need and making the ICT intervention relevant to address the specific need of the value chain also needs a lot of brain storming.
- Training of the Sochnapreneur is a continuous process so that she is able to disseminate the relevant and updates information to the RWEs.

## 12. The Way Forward

- Considering the above issues and learnings from the pilot we need to carve out the best way possible to work towards our objective of Digitally empowering the rural women entrepreneurs.
- Developing different set of training modules for the team, the Sochnapreneurs who are the Rural Business Development Executive and the RWEs, is very crucial in the initial phases.
- Continuous training and support will be essential and need to be carried out at all three levels.
- Identifying and placing of our Rural Business Development Executive aka the Sochnapreneur solution in BBC partner location needs to be undertaken in coordination with the partners.
- Identifying and providing digital solutions at all levels, including the partners will be carried out.

**Annexure:****(i) List of Soochnapreneurs in two states of Assam and West Bengal:**

	Name	Panchayat	Block	District	State
1.	Suman Sharma	Hahim	Boko	Kamrup Rural	Assam
2.	Rupali Konwar,	Khorikota,	Dimoria	Kamrup	Assam
3.	Annupama Kalita	Balijuri	Chaygaon	Kamrup	Assam
4.	Sajiya Chowdhury	Malibari	Bihdia Jajikona	Kamrup	Assam
5.	Bubu Chetry Thapa	Anjukpani	Rongmongve	Karbi Anglong [CEC BBC Partner]	Assam
6.	Rekha Khatun	Bilborakopra	Lalgola	Murshidabad	West Bengal
7.	Atosi Khatun	Payekpara	Lalgola	Murshidabad	West Bengal
8.	Saharina Khatun	Dewansarai	Lalgola	Murshidabad	West Bengal
9.	Moushumi Halder	Polashipara	Tehatta-II	Nadia	West Bengal
10.	Hasina khatun Bibi	Natidanga-I	Karimpur-II	Nadia	West Bengal

**(ii) List of Stakeholders engaged:**

Factors	Agencies / Departments	Details
<b>Government</b>	Assam State Rural Livelihood Mission (ASRLM); Directorate of Handloom and Textiles; APART (ARIAS), Department of Agriculture; Assam State Industrial Development Corporation; Department of Industries & Commerce; Bodoland	These agencies are working and promoting entrepreneurship and business development in Assam and promoting enterprise development through various schemes and programmes including Micro Enterprise Development (MED) of ASRLM, and

	Territorial Autonomous Council; KAAC; others	Pradhan Mantri Formalisation of Micro Food Processing Enterprises <i>Scheme</i> .
	Anandadhara (West Bengal State Rural Livelihood Mission); Directorate of Textiles (Handloom, Spinning Mills, Silk Weaving & Powerloom Based Handicrafts Divn.); Department of Agriculture; Department of Women & Child Development and Social Welfare; West Bengal Women Development Undertaking;	These departments and directorates are promoting women livelihood, enterprise building and employment generations. Training, skill and capacity building is a core focus of these agencies.
<b>Non-governmental Agencies</b>	Civil society agencies like Grameen Sahara, SeSTA, SELCO, CML-Tata Trusts, SEWA, The Goat Trust; SwitchON, others	These organisations are making efforts to provide relevant skills and training to RWEs including in basic level of digital support.
<b>Banking &amp; Financial Institutions</b>	NABARD, SIDBI, AGVB, Paschim Banga Gramin Bank, Bangiya Gramin Vikash Bank, North East Small Finance Bank, NEDFi, Grameen Sahara	These organisations have been trying to provide digital finance literacy and training to the rural population including RWEs to improve access to information and banking services digitally.
<b>Technical agencies</b>	Indian Institute of Entrepreneurship, NEHHDC, NECTAR, AGVN, Assam Institute of Management, TISS Guwahati, Assam Startup, NSIC, MSME Development Institute, EDI Kolkata, MSME Facilitation Centre, Kolkata; Startup Bengal, IIM Calcutta Innovation Park	These agencies are directly and indirectly seeking to provide skills and training to women entrepreneurs including in digital skills and capacities. Some of these are also foraying into supporting RWEs like the Assam Startup.
<b>Existing Market Players in Value chains</b>	Bhogali Jalpan; Ava Creations; Tri Fab; Fabric Plus; Purabi Dairy; Arohan Foods; Sitajakhala; Handloom Resham Cloth Institute; Bittu Food Products	These are existing local players in our targeted value chains which can help us in training and capacity building of the RWE's as well as provide a platform for marketing of RWE products.

### (iii) Pilot Team Members

Name	Designation	State
Syed.S.Kazi	Team Leader/Project Manager	Assam
Tonmoie Sarmah	Project/ District Coordinator	Assam
Nayan Jyoti Das	Field Coordinator	Assam

<b>Satyajit Das</b>	<b>Field Executive</b>	<b>Assam</b>
<b>Sufi Reja</b>	<b>District Coordinator</b>	<b>West Bengal</b>
<b>Ram Mandal</b>	<b>Field Coordinator</b>	<b>West Bengal</b>

(iv) Images from Assam and West Bengal





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