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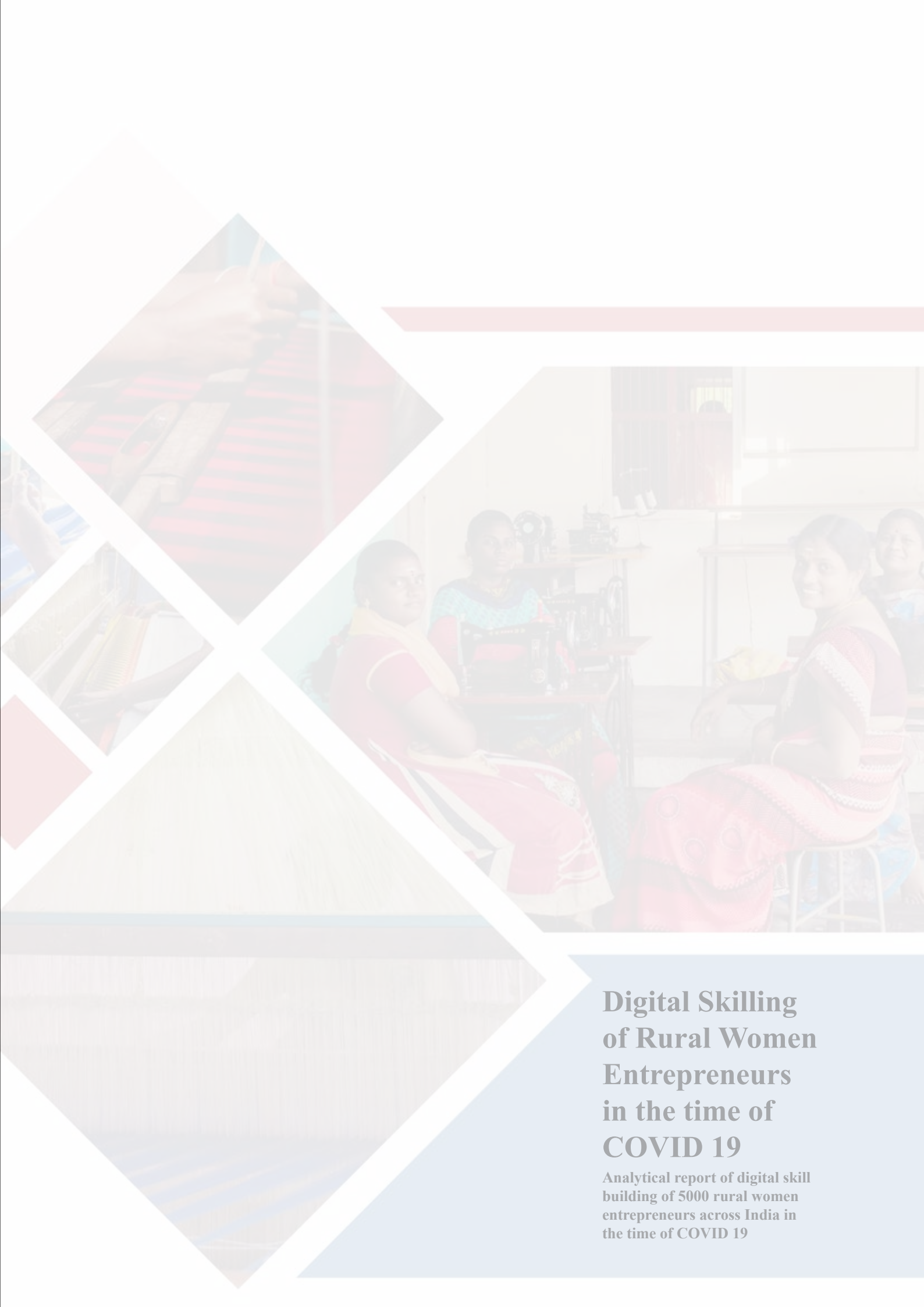
*Learning for Sustainable Development*



## Digital Skilling of Rural Women Entrepreneurs in the time of COVID 19

Analytical report of digital skill building of 5000 rural women entrepreneurs across India in the time of COVID 19





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## ENDLINE SURVEY REPORT

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You can read the online copy at [www.defindia.org/publication-2/](http://www.defindia.org/publication-2/)

Published and distributed by:

Digital Empowerment Foundation House no. 44, 2nd and 3rd Floor (next to Naraina IIT Academy) Kalu Sarai (near IIT Flyover) New Delhi – 110016

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# Table of Contents

Preface and Acknowledgement:	6
Introduction:	8
Key findings:	9
Socio-economic and demographic outline	9
Economic Background	9
ICT skills and usages	9
Digital Literacy	10
Access to Information	10
Socio-economic and demographic outline	10
Religion, Gender and Caste Distribution	10
Age Group and Poverty Levels	11
Educational Background of Respondents	13
Economic Background	13
Current Business	14
ICT skills and usages	14
Mobile phone ownership and usage	14
Internet penetration and usage	15
Online Financial Practices	16
Access to Information	18
Conclusion	19





## Preface and Acknowledgement:

The COVID-19 pandemic has changed the outset of the world in a capacity that usually takes a far longer time. The importance of digital skills has been ever increasing but the pandemic has brought urgency to the fore. The digital skills were already considered a great addition to existing abilities but what this pandemic has done is, it has proved that the digital skills are no more an additional skill; in fact, it now is one of the necessary skills to possess in all facets of lives.

This study is a critical insight since it was taken up before the pandemic but carried out during it. The program by Digital Empowerment Foundation in collaboration with Commonwealth of Learning focused on providing digital skill training to rural women entrepreneur which enable them to leverage digital technologies and extend their existing business by advertising their products online and helping them to reach a larger clientele.

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 end-line 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 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.

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## Introduction:

Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise.<sup>1</sup> As per the Ministry of Statistics and Programme Implementation, women constitute 14% of the total entrepreneurs in India<sup>2</sup>, in rural India 66% of women remain still untapped.<sup>3</sup> Some of the reasons for this lower participation of women can be attributed to the patriarchal family setup that inhibits women to take up income-generating activities along with other factors such as difficulty in accessing formal finances, poor customer management skills and the overall lower awareness regarding government schemes for small businesses<sup>4</sup>, it is therefore important to encourage women to take up income generating activities and at the same time equip them with necessary skills, information, resources and finances to carry out these livelihood activities.

The Digital Skill Building of Rural Women Entrepreneurs programme was conducted by the Digital Empowerment Foundation in collaboration with Commonwealth of Learning. The aim of the programme was to provide 5000 rural women entrepreneurs with digital skills such as digital literacy, digital financial literacy, digital marketing, online safety & security, data management, online opportunities, blended learning, citizen & financial services Jobs & livelihood, smartphone for business, social media for networking, wireless networking 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 10 states in India, namely Bihar, 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 reached 4458 women in the Endline survey. The COVID-19 pandemic restricted the reach during the Endline survey. 95% of the 4458 participants said that they received the Digital skill building training. The training enabled the respondents to acquire digital skills and use the same in their entrepreneurial activities.

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<sup>1</sup>Somashekhar, I.C., Raju, J.K., Patil, H., (2013). Rural women entrepreneurship: A review. Retrieved from [https://www.academia.edu/9429486/\\_Rural\\_women\\_entrepreneurship\\_A\\_review\\_](https://www.academia.edu/9429486/_Rural_women_entrepreneurship_A_review_)

<sup>2</sup>Capital Market. (2018, July 16). Women constitute around 14% of total entrepreneurship in country. Business Standard. Retrieved from [https://www.business-standard.com/article/news-cm/women-constitute-around-14-of-total-entrepreneurship-in-country-118071600642\\_1.html](https://www.business-standard.com/article/news-cm/women-constitute-around-14-of-total-entrepreneurship-in-country-118071600642_1.html)

<sup>3</sup>Mehta, A & Mehta, M C. (2011). Rural Women Entrepreneurship in India: - Opportunities and challenges. PRS Centre. Retrieved from <http://prscentre.org/images/extramages/40.%201211306.pdf>

<sup>4</sup>Chauvet,C. (2019, February 21). What stops rural women from getting involved in entrepreneurship? The Indian Express. Retrieved from <https://indianexpress.com/article/opinion/columns/skill-india-rural-jobs-for-women-entrepreneurship-rural-employment-5593549/>



## Key findings:

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 technologies 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.

### Socio-economic and demographic outline<sup>5</sup>

- 61% are Below Poverty Line
- 39% are Above Poverty Line

### Economic Background

- 77% are owners of the business.
- 91% women own and manage their business

### ICT skills and usages

- 95% use mobile including both smartphones and basic feature phones.
- 75% use smart phones.
- 56% in the age group of 18-28 years use smartphone
- 30% in the age group of 29-39 years use smartphone,
- 14% in the age group of 40-50 years and
- Less than 1% are in the age group of 51 years and above.
- 88% use the internet.
- WhatsApp is the most used social media followed by Facebook, Instagram ranks third and Twitter ranks last.

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<sup>5</sup>Note: The percentages in the section show the number of women who answered the specific question.

- 53% access social media for the purpose of networking
- WhatsApp is the most used social media platform for the purpose of marketing followed by Facebook, Instagram ranks third and Twitter ranks last

### Digital Literacy

- 24% are unaware of digital financial transactions like PayTM, BHIM, and Google Pay.
- 43% are smartphone users are unaware of digital financial transactions.
- 52% currently are listed as sellers on e-commerce websites
- 71% have received training in selling their products
- 94% who believe they can have a wider market by selling their products online would like to receive training in online commerce.
- 66% use online banking.
- 58% use mobile banking.
- 74% said their sale was increased because of photography of products.
- 81% said that their sale will increase because of adding voice with the product
- 80% using e-commerce said that their sales were increased because of e-commerce.
- 96% believed that the digital skill training was important in post lockdown period.

### Access to Information

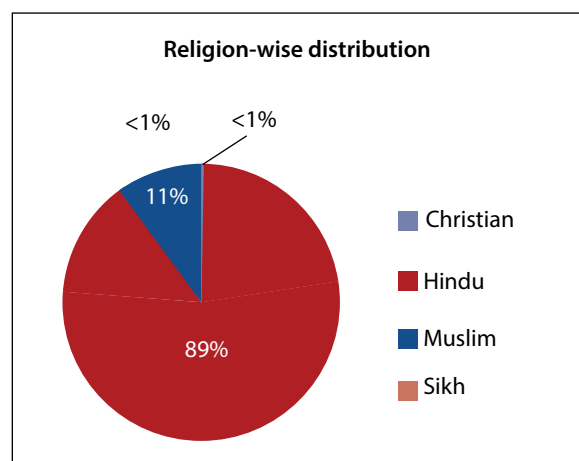
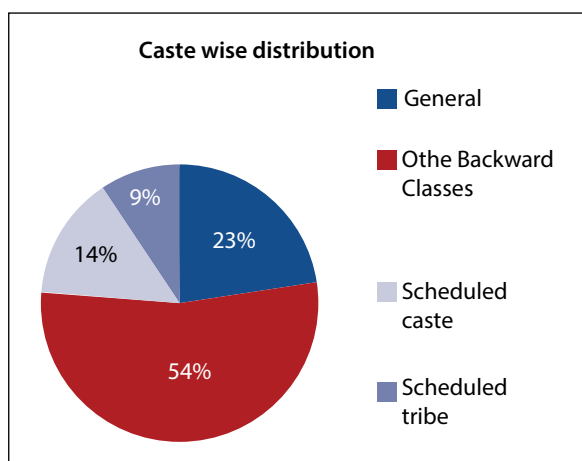
- 59% have not availed any government scheme related to them

## Socio-economic and demographic outline

### Religion, Gender and Caste Distribution

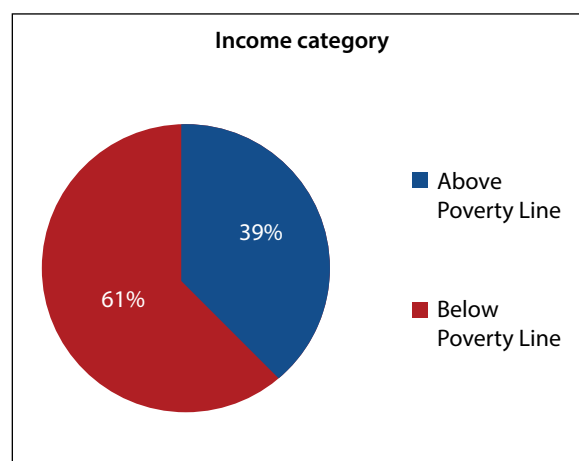
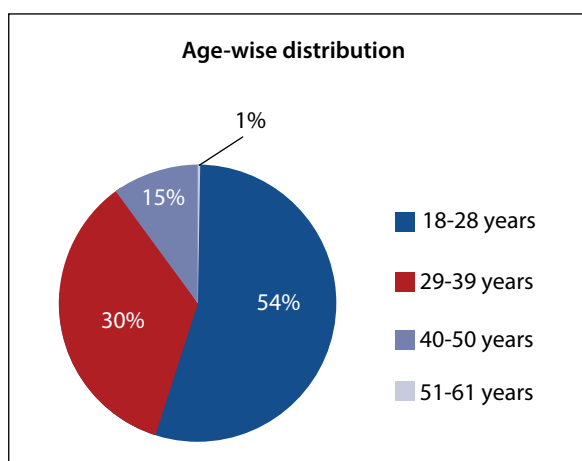
The survey was conducted across 11 states of Bihar, Haryana, Jharkhand, Karnataka, Madhya Pradesh, Odisha, Rajasthan, Tamil Nadu, Telangana, Uttar Pradesh and West Bengal. A total of 5088 respondents were surveyed in baseline but due to COVID-19 pandemic during the Endline, the survey was limited to 4458 respondents and could not reach the state of Haryana limiting the survey to 10 states, out of the total 4458 respondents surveyed 39% are from Madhya Pradesh, 25% from Bihar, 13% from West Bengal, 10% from Rajasthan, 4% from Telangana, 3% each from Jharkhand and Tamil Nadu respectively, 2% from Uttar Pradesh,

1% from Karnataka and <1% each from Odisha. Out of the total respondents surveyed nearly 100% (4453) are female and <1% (5) are transgender. 89% of the total respondents are Hindus, 11% are Muslims and <1% are Christians and Sikhs. In terms of caste wise distribution, Other Backward Classes (OBCs) form 54% of the total respondents, while 23% comprise of individuals from the General category, while Scheduled Castes (SCs) and Scheduled Tribes (STs) comprise 14% and 9% respectively.



## Age Group and Poverty Levels

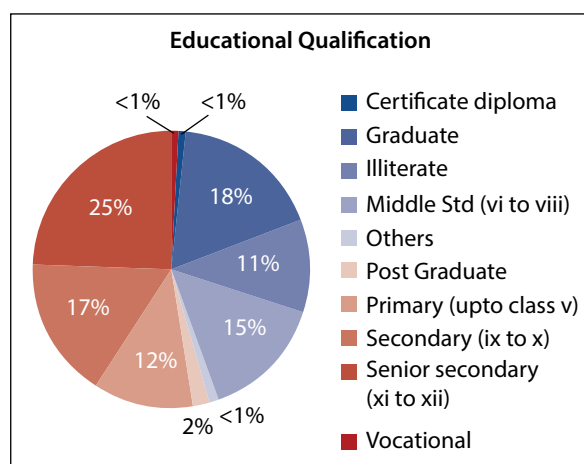
54% of the total respondents are in the age group of 18- 28 years, 30% in 29-39 years, 15% in the age group of 40-50 years, lastly 1% in the age group of 50 years and above. 61% (2723) of the total respondents are below poverty line while 39% (1735) respondents are above poverty line.





## Educational Background of Respondents

Education plays a vital role in the socio-economic development of women, giving them access to knowledge, the courage to take challenges and at the same time it also encourages them to take up entrepreneurship activities. In terms of the educational background of the respondents surveyed, out of total respondents 24% have received education till senior secondary level, 17% have completed education till the secondary level, 18% respondents are graduates while 12% have completed basic primary education, 15% have received education till middle school and 2% are even post graduates, less than <1% of the respondents have taken vocational course and certificate and lastly 11% are without basic primary education.



## Economic Background

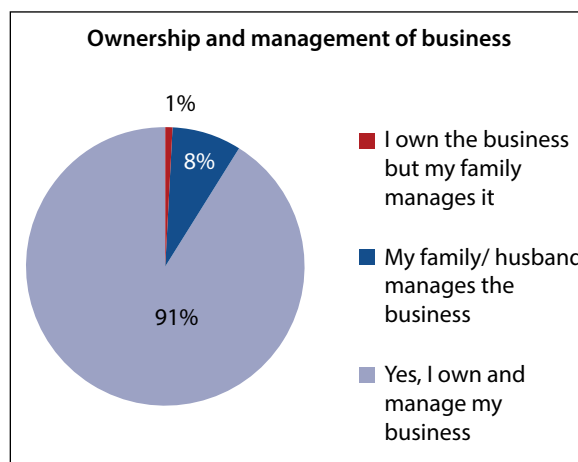
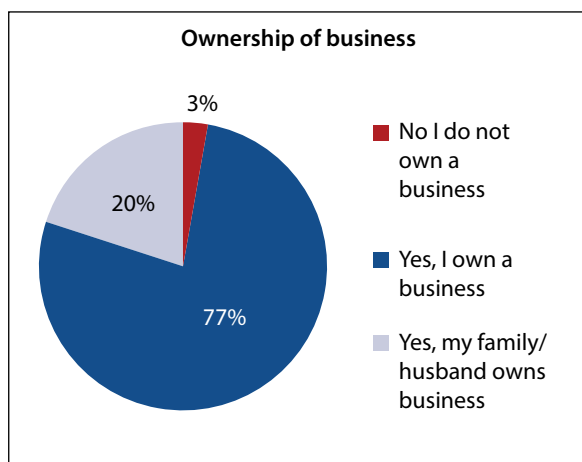
Out of total respondents, 77% said they own a business while 20% respondents said that their husband or family owns the business and they help them. Out of 3439 respondents who said they own a business, 91% own and manage their business, 1% said their family, husband or son own and manages the business while they provide their help and lastly 8% said they own the business but their family manages it. According to World Bank report<sup>6</sup>, in 40% of the world economies, women when compared to men are less likely to be entrepreneurs and face more disadvantage in starting a business, this is because women are often excluded from decision making roles and have limited control over finances, leading to low business ownership among women. Thus for women to be economically empowered, it is important for them to have access to finances and credit for starting an enterprise, control over finances, and equal participation in decision making starting from household to the community level.

<sup>6</sup>Global Entrepreneurship Monitor (2017). GEM 2016/2017 Women's Entrepreneurship Report. Retrieved from <https://www.gemconsortium.org/report/gem-20162017-womens-entrepreneurship-report>



## Current Business

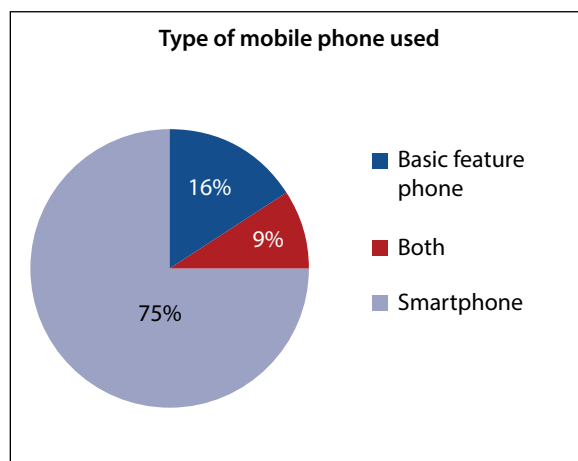
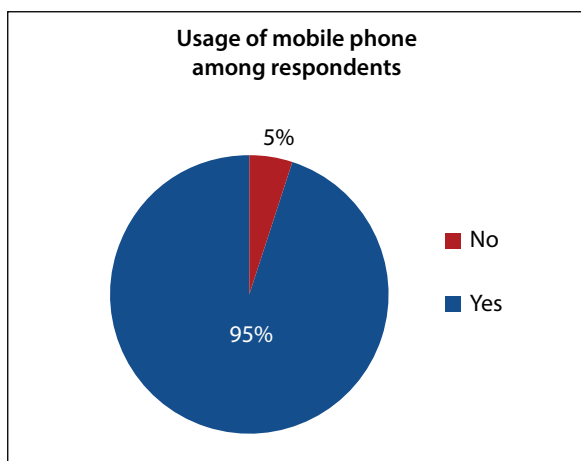
In terms of the business that women own, out of total respondents, 37% have tailoring business, 13% are weavers, 11% own shops, 5% own beauty parlours, 3% own and run small business such as pickle, papad and other dry snacks, 2% of the respondents each run the business of dairy, garment making and selling, artisans, poultry and livestock rearers respectively, 21% own other businesses such as photocopy shop, coaching centres and working as Internet Saathi and lastly 1% of the respondents are running Digital Empowerment Foundation's (DEF) Soochana Seva Centres and Common Service Centres (CSCs) amongst others.



## ICT Skills and Usages

### Mobile phone ownership and usage

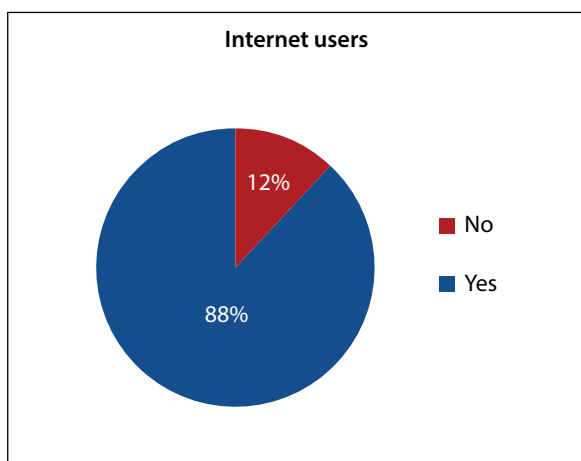
95% of the total respondents use mobile phone, out of 4226 respondents that use mobile phone, 75% (3184) use smartphone, 16% use basic feature phone and 9% use both smartphone and basic feature phone and the overall smartphone penetration stands at 71%. In terms of usage of smartphone across the various age groups, the smartphone penetration in the age group of 18-28 years is 56%, 30% in the age group of 29-39 years, 14% in the age group of 40-50 years and less than 1% for respondents in the age group of 51 years and above. Thus the other reason for the higher penetration is because relatively a younger population of women entrepreneurs are using smartphone for their business.



Out of 4226 respondents that use mobile phone, 83% respondents are the owners of their phone and the only users of their phone and 17% use the phone owned by another family member. In terms of the ownership mobile and business, out of 4226 respondents who are owners of mobile phone, 71% own and manage their business while 7% own the business which is managed by family.

## Internet Penetration and Usage

88% (3943) of the total respondents use internet. In terms of use of internet across age groups, 91% of 2407 respondents in the age group of 18-28 years use internet, 87% of 1357 respondents in the age group of 29-39 use internet, 83% of 671 respondents in the age group of 40-50 years use internet and lastly 91% of 23 respondents in the age group of 51 years and above are users of internet. Also 27% of the respondents using internet have had education till senior secondary level, 20% are graduates while 18% have studied till secondary level. This highlights the practice of using internet is more among respondents who are relatively younger and those respondents who are either graduates or have had education up to senior or senior secondary level.



In terms of the ways respondents use internet, using their own connection ranks the highest, followed by sharing connection with friends and family, cyber café ranks third and common service centre ranks last. In terms of using internet, online search (entertainment) ranks the highest followed by social media like Facebook/ WhatsApp etc., online search (education) ranks third; online search (business) ranks fourth, digital payment ranks second from bottom and mobile banking ranks last.

Out of 3943 respondents that use internet, 2640 use internet for social media such as WhatsApp or Facebook. In terms of how these 2640 respondents access social media, respondents using their own connection and own device ranks the highest, followed by using their own device and shared connection, using shared device and shared connection ranks third, cyber café ranks fourth and common service centre ranks last. In terms of the social media platforms that respondents use, WhatsApp ranks the highest, followed by Facebook, Instagram ranks third and Twitter ranks last.

## Online Financial Practices

Out of 4458 respondents in survey, only 29% (1289) said that they use internet for digital payments and only 7% (327) respondents said that they used mobile banking. 86% of the respondents said that they received training on product photography. Out of the 3812 respondents that received training on product photography, 84% have started taking pictures of their products. 78% of these 3812 respondents said that their sale increased since they have started taking pictures, with 38% percent respondents saying the sale increased 1000 rupees or above per month.

87% (3866) respondents out of 4458 said that they received training on archiving their products. 84% of the respondents that received training on archiving products have started archiving their products since they received training. 38% respondents are archiving their products online, 27% are doing it offline while 35% respondents are doing it both online and offline. The archiving takes place most through smartphones and then memory cards and least through computers. While most of these respondents have a Gmail account and are aware of Google photos and use it to store their photos.

A total of 3778 respondents said that they received training on how to use a smartphone. 93% of these respondents use smartphones as hotspots, with 40% providing internet to others, 23% renting internet from others and rest providing and renting both.

2990 respondents said that they received training on using their smartphones as voice recorder. 92% of these respondents have recorded their voice in their phones at times. 86% of these respondents believe that adding their voice with their products will help increasing their sale with 37% (982) respondents believing it may lead to increase above 1000 rupees in monthly income.

91% (4051) respondents out of total 4458 have a functional bank account. A total number of 3538 respondents are aware of internet banking with 83% saying that they know how to use internet banking. Smartphones rank highest in terms of method being used for internet banking with 84% doing that. 11% use computers with internet for internet banking and 5% use both smartphones and computers.

Out of total 4458 respondents, 67% (2974) said that they do the online payments for the orders. And 68% (3017) said that they are practicing cashless transactions. The online transactions are used most in mobile recharge and online shopping and least in practices such as buying medicines online.

81% (3627) respondents of total 4458 said that they were aware of the mobile banking. 90% (4018) respondents said that they received training on mobile banking. 65% of these respondents downloaded mobile bank applications after training. The State Bank of India app was most downloaded application among the respondents. 44% of the respondents said that they were using mobile banking to send and receive money and other main use was accessing the financial records.

76% (3377) of the 4458 respondents said that they were aware of the digital wallet. 84% of those who were aware of digital wallet are using it. Googlepay ranked highest as the digital wallet application that is being used among the respondents with Mobikwik ranking the last. 86% of the respondents that are using digital wallet use it for the purpose of cashless transactions. 83% of these respondents said that they have linked their digital wallet with e-commerce sites with Amazon being ranked highest as the e-commerce site to linked with among the respondents.

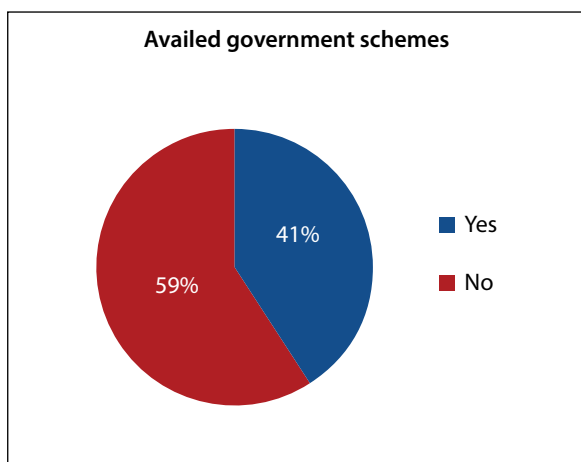
71% (3181) of the 4458 respondents said that they received training on e-commerce. Amazon ranks highest among the e-commerce site used by respondents for business with Flipkart being ranked second. 52% (2303) of the respondents said that they are registered as the e-commerce seller. Again Amazon ranks highest in terms of e-commerce site where respondents are registered as sellers. Only 21% (931) of the respondents have a GST number and 67% (2996) have a PAN. 80% of the respondent using e-commerce said that the sale has increased since they have started using e-commerce. 42% of the respondents said that they sold upto 100 products in a month on e-commerce sites, with 20% saying that they managed to sell over 300 products in a month. 34% of these respondents said that their sale increased 1000 rupees and above on a monthly basis.

In the era of pandemic, post lockdown there has been an increased reliance on digital methods for people all around. 70% (3140) of the respondents said that digital skills helped them in online transactions during the lockdown period. 59% (2610) of the respondents said that digital skill helped them in online payments. Respondents ranked online banking as the most helpful digital skill that they used during the lockdown.



## Access to Information

59% of the total respondents have not availed any government scheme related to them, out of 1775 respondents who have availed government schemes, Pradhan Mantri Avas Yojana ranks the highest followed by Pradhan Mantri Jeevan Jyoti Beema Yojana and Pradhan Mantri Aatritutva Vandana Yojana ranks third and Pradhan Mantri Mudra Yojana ranks last. In terms of getting information regarding the schemes 52% respondents get information from Panchayat office, 12% get information from Mobile Phone (Related Information from Government via SMS), 8% get information from Mobile Phone (Related information from Government via Apps), 8% of the respondents each get information from television and 9% through their neighbours/fellow residents in the village respectively, 4% get information from newspaper, less than 1% get information from radio and lastly 6% get information from other sources such as Sookhna Seva Kendra, Anganwadi and ASHA workers. 71% of the respondents have a Jan Dhan Bank account. 64% (2858) of the total respondents are beneficiaries of Ujjawala scheme.





## Conclusion

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% owning 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 encouraging signs on which further work can be built on. There is a positive inclination towards the digital move among the women entrepreneurs and it should be encouraged and incentivized further.





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