



THE DIGITAL EFFICACY OF WOMEN MICRO AND NANO ENTREPRENEURS ACROSS INDIA

Anoushka Jha



The Digital Efficacy Of Women Micro And Nano Entrepreneurs Across India

April 2021

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LIST OF ABBREVIATIONS

ATM- Automated Teller Machine

CDO- Community Development Organisations

CSC- Common Service Centre

DEF- Digital Empowerment Foundation

GDP- Gross Domestic Product

ICT- Information Communication Technology

MSME- Micro Small and Medium Enterprises

OBC- Other Backward Classes

SC- Schedule Caste

SME- Small Micro Enterprise

SMS- Short Message Service

ST- Schedule Tribe

WEs - Women Entrepreneurs

ABOUT THE REPORT

Digital Empowerment Foundation in collaboration with USAID and DAI is implementing a project named “Strengthening and Building Resilience of Women Entrepreneurs (WEs) and Woman led Community Development Organisation (CDOs) through Digital Up-skilling in India” also known as ‘Digital Sarthak’. For this purpose, a survey was deployed across of seven states and 10 districts namely Assam (dist. Nagaon, Hailakandi), Uttar Pradesh (dist. Barabanki), Jharkhand (dist. Khunti, Ramgarh), Bihar (dist. West Champaran), Madhya Pradesh (dist. Guna), Rajasthan (dist. Alwar, Barmer) and Haryana (dist. Nuh).

This report is an attempt to understand the current patterns of usage of digital tools amongst women entrepreneurs, their familiarity with financial tool and overall financial literacy, their existing business strategy and lastly their economic situation post lockdown

THE DIGITAL EFFICACY OF WOMEN MICRO AND NANO ENTREPRENEURS ACROSS INDIA

This is a baseline report based on a survey conducted across seven states of India to find out how women entrepreneurs currently are doing their business and how much is their understanding of digital tools as well what is their level of proficiency of their digital adaptability. The baseline report tries to analyse the current and existing situation with the hope that digital capacity would make a comprehensive impact on creating women empowered developmental ecosystem that would lead to an independent and sustainable SMEs.

By Anoushka Jha

INTRODUCTION

The marginalised social and economic status of Indian women in family, community and society directly affects their economic participation. Most women belonging from lower caste, marginalised communities and minority religions face more difficulty in starting or handling businesses. This is largely due to lack of opportunities, societal and historical oppression and intersectional marginalisation that women face. The other reason for lower representation of women in the country's GDP is because of lack of collaterals in the name of women¹. Lack of ownership of property is a reason why women do not get loans to start their business, which leads to shortage of finances and inhibits their potential from becoming entrepreneurs². Providing women with necessary capital in the form of finances will ensure their employment, build their economic resilience, provide them the required economic independence and also uplift their social status in their community.

As per the report published in 2019 by International Finance Corporation, titled *Financial Inclusion for Woman-Owned Micro, Small & Medium Enterprises in India*, women comprise only 33% of the early stage entrepreneurs in the country³. Some of the

¹Mathew, A. (March 2019). Making it in India. Finance & Development. Retrieved from <https://www.imf.org/external/pubs/ft/fandd/2019/03/womens-entrepreneurship-in-India-mathew.htm>

²Mathew, A. (March 2019). Making it in India. Finance & Development. Retrieved from <https://www.imf.org/external/pubs/ft/fandd/2019/03/womens-entrepreneurship-in-India-mathew.htm>

³International Finance Corporation. (2021). Retrieved from https://www.indiaspend.com/uploads/2021/02/20/file_upload-417397.pdf

major factors that inhibit women to take up entrepreneurial role are related to the existing gender bias in the society which results in their loan applications being rejected, and the access to government schemes is not easy to procure for the marginalised. These factors become barriers for women entrepreneurs.

In terms of Micro Small and Medium Enterprises (MSMEs), there are 6.3-crore such enterprises in the country and they account for 30% of the country's GDP⁴. Moreover, women lead 98% of micro enterprises in the country and MSME sector provides employment to around 8 million women⁵. Although, the share of women's participation in the sector may seem high, but the 98% is formed by women working in the informal or unorganised sector, which is dominated by women workforce. The MSME sector was badly hit by the pandemic caused by Covid-19, causing a lot of enterprises to shut permanently, leading to unemployment especially of women. Warehouses and factories ran out of raw materials, labour and capital. This invariably has impacted in lower labour force participation of female workforce and directly impacting their social and economic status.

Given the circumstances the world is witnessing post-lockdown, the need for women to start their enterprise or improve their business is critical. This can be done by providing them with the required

⁴Singh, S. (02 March 2021). Why women run fewer than 13% of India's small businesses. India Spend. Retrieved from <https://bit.ly/3cLWjcS>

⁵Singh, S. (02 March 2021). Why women run fewer than 13% of India's small businesses. India Spend. Retrieved from <https://bit.ly/3cLWjcS>

handholding in digital and financial literacy, access to government welfare schemes and awareness about their economic rights which will give them more power over their finances, will enable them in getting required loan with proper documentation for their business and create employment.

With this aim, Digital Empowerment Foundation in collaboration with USAID and DAI is implementing project named “Strengthening and Building Resilience of Women Entrepreneurs (WEs) and Woman led Community Development Organisation (CDOs) through Digital Up-skilling in India” also known as ‘Digital Sarthak’. For this purpose, a survey was deployed across of seven states and 10 districts namely Assam

(dist Nagaon, Hailakandi), Uttar Pradesh (dist. Barabanki), Jharkhand (dist. Khunti, Ramgarh), Bihar (dist. West Champaran), Madhya Pradesh (dist. Guna), Rajasthan (dist. Alwar, Barmer) and Haryana (dist. Nuh). The distribution of respondents surveyed across all the districts is as follows; 153 respondents were surveyed from Alwar, 153 from Khunti, 152 from Guna, 162 Nagaon, 158 from Nuh, 156 from West Champaran, 153 from Barmer, 153 from Barabanki, 164 Ramgarh and 151 from Hailakandi.

The study aims to understand the current patterns of usage of digital tools amongst women entrepreneurs, their familiarity with financial tool and overall financial literacy, their existing business strategy and lastly their economic situation post lockdown.



KEY FINDINGS

The below-mentioned findings are from the survey conducted among the rural women entrepreneurs of 10 districts from seven states. Handicrafts, dairy business, retail shops, vegetable shops, poultry, goat rearing, tailoring and others were some of the enterprises of the women entrepreneur who took part in the survey. Among the 10,000 women entrepreneurs registered as participants for the program, a sample size of 15% was considered for conducting the baseline survey.

Socio-economic and demographic outline

- 75% of the total respondents are below poverty line
- 25% of the total respondents are above poverty line
- 63% of 110 women without basic primary education are below poverty line, 30% are above poverty line
- 29% women are the only earning members in their family
- 53% women are owners of their business
- 77% of 830 women who own their business also manage their business

Digital Literacy

- 84% of total respondents do not know how to use a computer or a laptop
- 82% of 636 women who own and manage their business are not digitally literate
- Sharing computer/laptop ranks as the popular mode of using computer/laptop
- Ms-Word is the most popular computer application
- Internet search ranks last in terms of usage
- 83% of 242 respondents know about emails
- Gmail is the most popular emailing platform used by women entrepreneurs
- 82% of 1313 respondents would like to learn how to use a computer or laptop
- 98% of 1017 respondents would like to take training on digital literacy
- 80% of total respondents are not aware of digital financial transaction like PayTM, BHIM, Google Pay
- 82% of 1245 respondents want to learn about digital financial transactions online

ICT uses and practices

- 85% of total respondents use mobile phone
- 54% of 1289 respondents use smartphone phone
- 31% of 1289 respondents use basic feature phone
- 15% of 1289 respondent use both smartphone and basic feature
- 56% of 1328 respondents own the phone are the only user of the phone
- 31% of 1328 respondents use the phone already being used by another family member
- 57% (892) of the total respondents use the internet
- Online search (Entertainment) is most popular among the respondents
- Mobile banking is the least popular among respondents
- WhatsApp is the most popular social media platform used by respondents
- 21% of total respondents use social media for business
- WhatsApp is the most popular social media platform used for business
- Using social media for the purpose of sharing updates with the customers is most popular
- 88% of total respondents would like

to learn more about how they can use mobile and social media for business and marketing

Online Safety and Security

- 21% of total respondents are aware of safety measures while using internet
- 62% of 326 respondents sign-out after using public computers
- 54% of 326 respondents clear their browsing histories
- 58% of 326 respondents know how to make strong passwords
- 35% of 326 respondents do not save their passwords while using public computer or laptop
- 87% of total respondents are not aware of anti-virus software
- 74% of 1352 respondents would like to learn the ways to make computer/laptop safe from malware and viruses
- 85% of total respondents are not aware of any privacy settings on social media
- 85% of 1319 respondents would like to receive training on online safety and security

Financial Literacy

- 82% of total respondents are not aware of online banking
- 52% of 277 respondents have not received any training on online banking
- 85% of 132 respondents are aware of ATMs
- 82% of 1278 respondents would like to receive training on online banking
- 83% of the total respondents do not know about mobile banking
- 85% of 1297 respondents would like to receive training on mobile banking
- 86% of total respondents would like to receive training on financial services
- 30% of total respondents have availed some government scheme related to them.

Digital Marketing

- 88% of total respondents do not sell and market their products online
- Facebook is the most popular social media platform for selling products online
- 98% of 1312 respondents would like to receive training on online commerce
- Personal networks are the most popular marketing strategy
- 84% of total respondents feel they can increase their sales through online or

social media marketing

- 89% of total respondents would like to receive training to effectively market their products online using social media.

Online jobs and livelihood opportunities

- 68% of total respondents do not search for job opportunities online
- 60% of 490 respondents have applied for jobs online
- 85% of total respondents are not able to make their resumes online
- 79% of total respondents do not know about video conferencing
- Zoom is the most popular platform for video conferencing, with 189 respondents using the platform
- 92% of the total respondents would like to receive training on digital skilling focused on entrepreneurship

Media and information literacy

- 67% of the total respondents are not aware of any new schemes or job announcements made by the government
- 90% of the total respondents said they would like to receive training on how they can have access to information online

Accessibility to social welfare schemes

- 32% of the total respondents have availed government scheme related to them
- Jan Dhan Yojana is the most popular scheme that respondents have availed
- Neighbours/village residents rank the highest in terms of providing information regarding schemes
- 93% of the total respondents would like to receive training on all round digital skills

COVID-19 and its impact

- 94% of the total surveyed women knew about the Covid-19 virus
- 67% of the total respondents said their work has been affected by the pandemic
- 56% of the total respondents did not have any financial savings
- 44% of the total respondents had financial savings
- 72% of 685 respondents who had savings, said that the savings were enough to sustain their families
- 11% of 870 respondents had taken loans
- 53% of the 73 respondents took loan at 0-5% of rate of interest, 18% took loan on 12-17%, 11% took loan on 6-11% and 3% took loan on more than 18%



SOCIO-ECONOMIC AND DEMOGRAPHIC OUTLINE

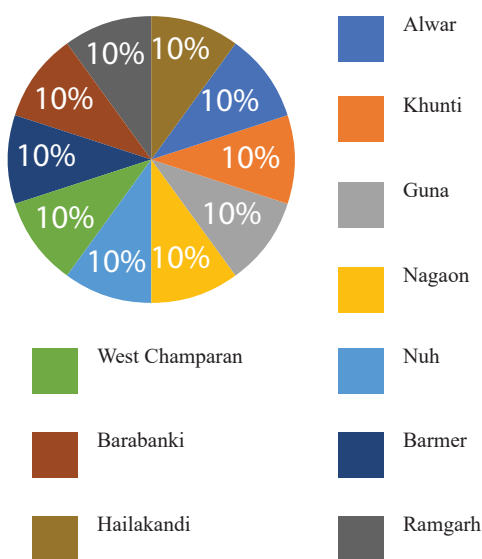
Religion, Gender and Caste Distribution

The survey was conducted in a total of seven states and 10 districts namely Assam (dist Nagaon, Hailakandi), Uttar Pradesh (dist. Barabanki), Jharkhand (dist. Khunti, Ramgarh), Bihar (dist. West Champaran), Madhya Pradesh (dist. Guna), Rajasthan (dist. Alwar, Barmer) and Haryana (dist. Nuh).

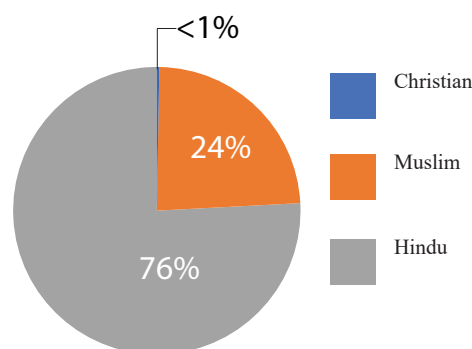
For the purpose of the study, a total of 1555 women respondents were surveyed, with 10% women from each of the ten districts.

All the respondents surveyed are female (100%). In terms of religion-wise distribution, 76% of 1513 respondents are Hindus, 24% are Muslims and <1% are Christians. While in terms of caste-based distribution, 44% of 1493 respondents belong to Other Backward Community (OBCs), 22% belong to General category, 20% belong to Schedule Caste (SCs), 13% belong to Schedule Tribe (STs) while 1% prefer not to say.

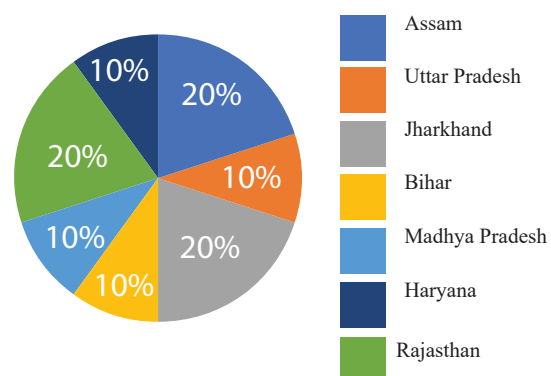
DISTRICT WISE DISTRIBUTION



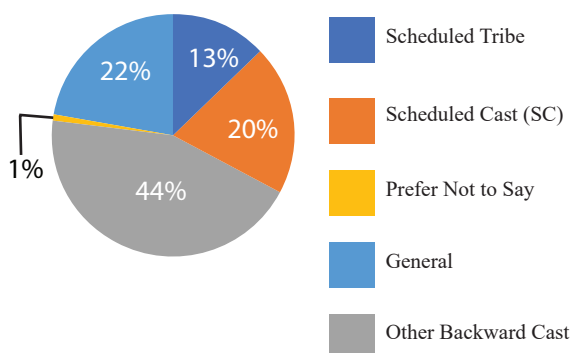
RELIGION WISE DISTRIBUTION



STATE-WISE DISTRIBUTION



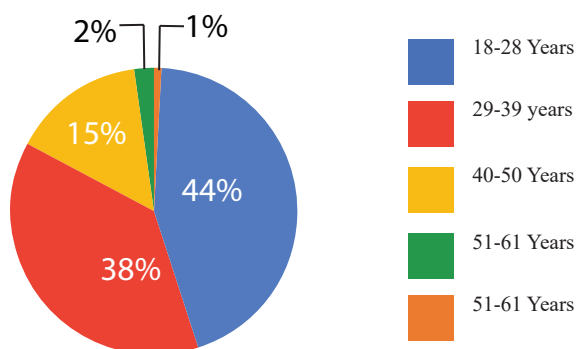
CASTE WISE DISTRIBUTION



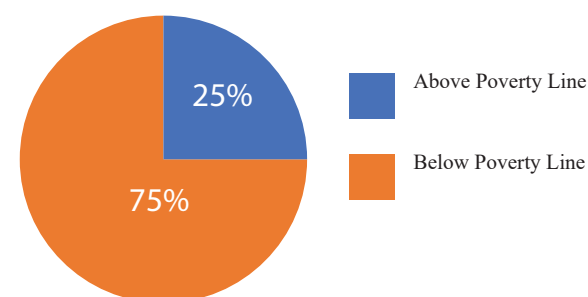
Age Group, Poverty Levels and Educational Background

44% of the total respondents are aged between 18-28 years, 38% are aged between 29-39 years, 15% are aged between 40-50 years, 2% are aged between 51-61 years and 1% are aged more than 61 years old. 75% of the total respondents are below poverty line while 25% of the total respondents are above poverty line. In terms of the educational qualification of the respondents, 23% of the respondents have completed their primary and secondary school education (ix-x), 20% have received education till middle-school, 19% have received senior secondary level of education, 7% of the respondents are graduates, while 1% are post-graduates and lastly 7% of the total respondents are without basic primary education. Out of 110 women who are without basic primary education, 63% are below poverty line, 30% are above poverty line while 7% women did not respond, this indicates that their lower income status is directly linked with lower literacy rates, which is especially true in cases related to women. Lower literacy level also becomes a barrier in taking up leadership and entrepreneurial roles, this again is one of the reasons why there are more male entrepreneurs instead of women led enterprises.

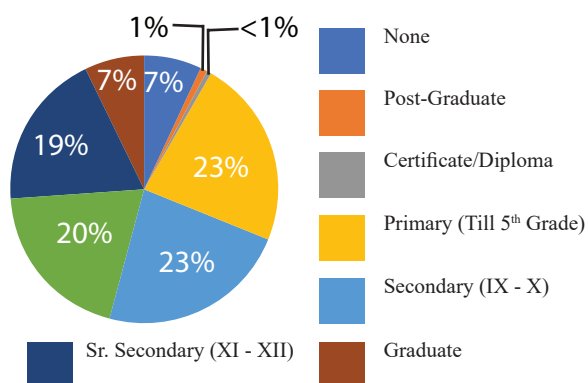
AGE WISE DISTRIBUTION



POVERTY LINE



Educational Qualification

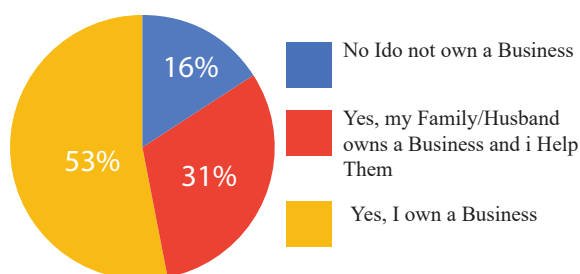


Economic Background

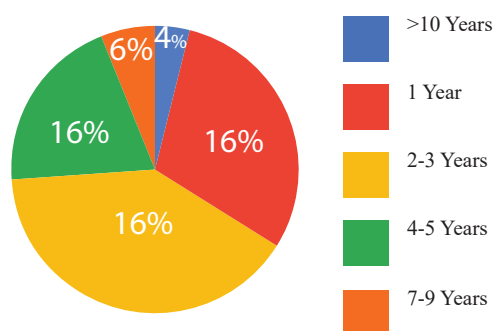
29% of 1555 women said they were the only earning members in their family, while 71% said they had family members who were working alongside the respondents themselves. In terms of women owning business, 53% of total respondents are owners

of their business, 31% said their families or husband own the business and lastly 16% said they do not own a business. Out of 1242 women who said they own business or their families/husband owns a business, when asked how old is their business, 40% said 2-3 years old, 30% have one-year old business, 20% have 4–5-year-old business, 6% have 7-9-year old business and 4% respondents have their business for more than 10 years.

Ownership of business



HOW OLD IS YOUR BUSINESS



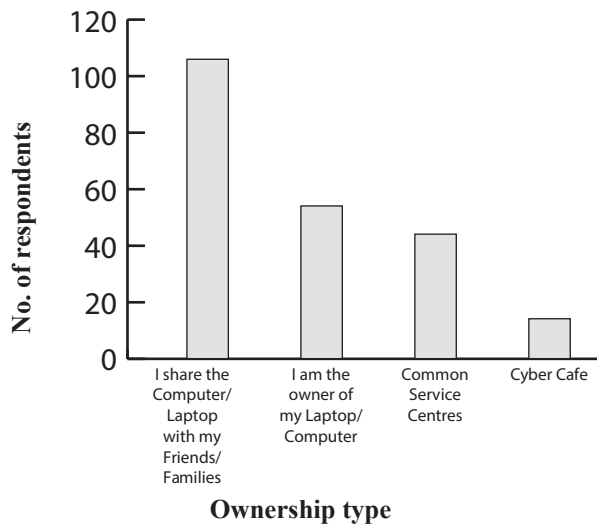
Out of 833 respondents that said they own their business, 77% of 833 own and manage their business, 8% said their family/husband/son owns and manages the business, 8% said they own the business but their family manages it and lastly 11% women did not respond.

Digital Literacy

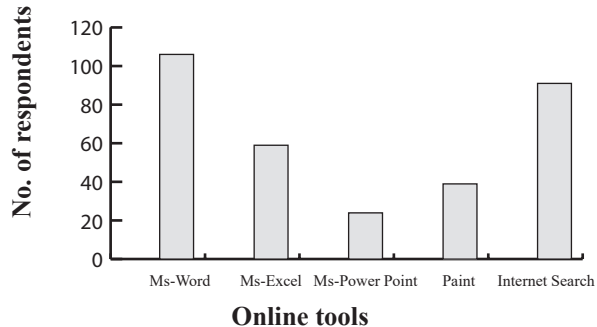
84% of the total respondents do not how to use a computer. Limited proficiency in using digital tool is a limiting factor in women using technology for the purpose of their business, as out of 636 respondents who own and manage their own business, 82% (521) do not know how to use a computer/laptop.

In terms of how women use laptop/ computer, sharing computer/laptop ranked the highest, followed by owning computer/ laptop, Common Service Centre (CSC) ranked third; and cybercafé ranked last. This indicates that CSCs operated by Digital Empowerment Foundation (DEF) in locations such as Barmer, Nuh, Guna, West Champaran among other districts are being used by the community women to access digital services, more women can be encouraged and made aware of the existing CSCs in their area and how they can be used for their business purposes. When asked about the programs/applications that respondents can work on their laptop or computer, Ms-Word ranks the highest, followed by Ms-Excel, Ms-Power Point ranks third; Paint ranks second from last and internet search ranks last. This highlights that while women are using in-built applications on computer/laptop they still have limited understanding of using internet search such as Google, Yahoo. Training on using computer for the purpose of browsing can help women in their enterprise.

Access and ownership of Laptop/ Computer



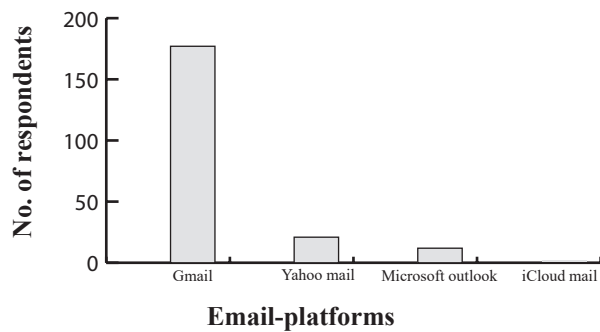
Programs used by respondent



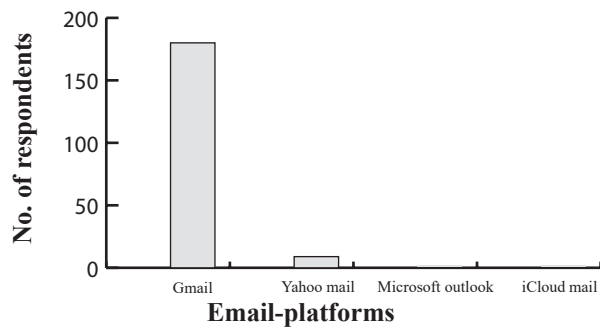
83% of 242 respondents know about emails, in terms of the email platforms that respondents are aware of, Gmail ranks the highest followed by Yahoo mail, Microsoft Outlook ranks third and i-cloud mail ranks last. The platforms that respondents use for emailing purposes, Gmail ranks the highest, followed by Yahoo mail and Microsoft Outlook and i-cloud mail ranks last. Out of 1313 respondents who did not know how to use computer or laptop, 85% said they would like to learn how to use computer or laptop. Out of 1071 people who said they would like

to learn how to use computer, 98% said they would like to take training on digital literacy, while 2% did not want any such training.

Awareness of Email platforms

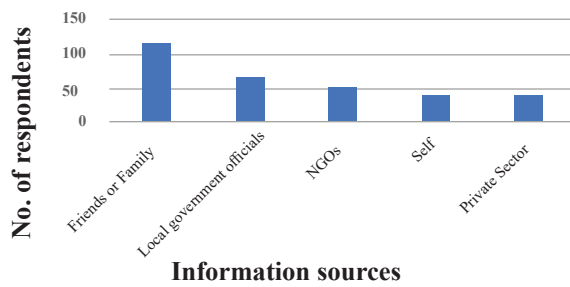


Usage of Email platforms

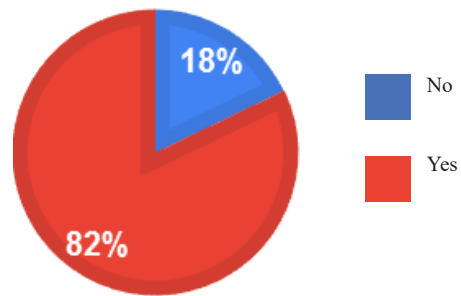


80% of the total respondents are not aware of digital financial transaction like PayTM, BHIM, Google Pay, only 20% are aware of it. When 310 respondents were asked, from where did they come to know about digital financial transaction, family and friends rank the highest, followed by local government officials, NGO rank third; self-learning ranks second from last and private sector ranks last. Out of 1245 respondents, who do not know about digital financial transaction, 82% said they want to learn about digital financial transactions online. Thus, a careful mapping of women who want to understand and learn how to use digital financial transaction would be helpful.

Information sources related to Digital Financial Literacy



Want to learn about financial transactions online through UPI



“ 80% of the total respondents are not aware of digital financial transaction like PayTM, BHIM, Google Pay, only 20% are aware of it. ”

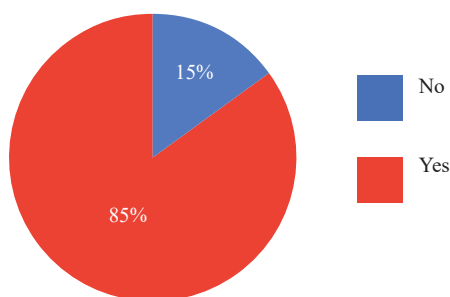


ICT USES AND PRACTICES

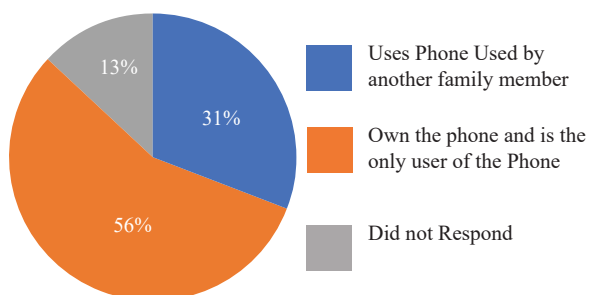
Mobile phone usage and type

85% (1328) of the total respondents use mobile phone while 15% (227) do not use mobile phone. Out of 1328 respondents that use mobile phone, 53% use smartphone phone, 30% use basic feature phone, 14% respondent use both smartphone and basic feature phone while 3% people did not respond. Out of 1328 respondents using mobile phone, 56% own the phone are the only user of the phone, 31% use the phone already being used by another family member and rest 13% did not respond.

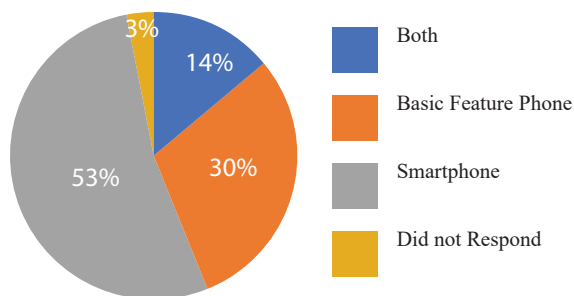
Mobile Phone usage



Mobile Phone usage Pattern



Type of Mobile Phone used



Internet usage

57% (892) of the total respondents use internet while 43% do not use internet. Out of 700 people who use smartphone, 86% (601) use internet. In terms of how respondents use internet, own connection ranks the highest, followed by share connection with friends/family while common service centre ranks third and cybercafe ranks last. In terms of the purpose of using internet, online search (Entertainment) ranks the highest, followed by online search (Education); while social media like Facebook/ WhatsApp etc. ranks third, mobile banking ranks fourth, digital payment ranks second from bottom and online search for business ranks last. This highlights that women do not use internet for the purpose of business but mostly engage with internet for entertainment purposes. Providing digital skill training on using internet for business can increase the possibility of using internet for various other purposes such as mobile banking which can be utilised by women for a hassle free banking and allied uses.

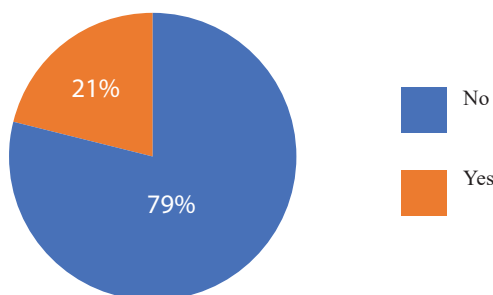
In terms of how respondents are accessing social media, own connection and own device ranks the highest, followed by

own device and shared connection, shared device and shared connection ranks third, Common Service Centre ranks second from last and cyber café ranks last.

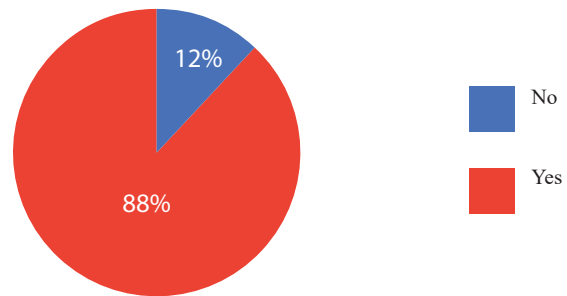
Use of internet for social media

In terms of social media applications that respondents use WhatsApp ranks the highest, followed by Facebook, Instagram ranks third; while Twitter ranks second from last and YouTube ranks last. Out of total respondents, only 21% (325) respondent uses social media for business rest 79% do not use social media for business purposes. In terms of the social media platforms preferred for business, WhatsApp ranks the highest, followed by Facebook, Instagram ranks third and Twitter ranks last. Using social media for the purpose of sharing updates with the customers ranks the highest, followed by marketing of the products, access to information ranks third; connecting with customers ranks last. Out of total respondents 88% (1366) said they would like to learn more about how they can use mobile and social media for business and marketing.

Use of Social media For Business



Would like to learn more about how you can use mobile and social media for business and marketing



Online Safety and Security

Only 21% of the total respondents are aware of safety measures while using internet, rest 79% are not aware. Out of 326 women, who said they are aware of safety measures while using internet, 62% sign-out after using public computers, 54% clear their browsing histories, 58% know how to make strong passwords and only 35% do not save their passwords while using public computer or laptop.

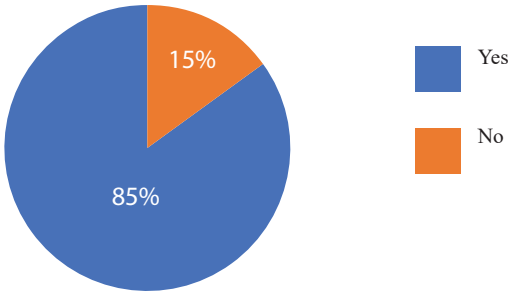
87% of the total respondents are not aware of anti-virus software while only 13% are aware. Out of 203 people who said they are aware of anti-virus software, 76% use the software, 18% do not use any anti-virus software despite being aware about it while the rest 6% did not respond. 74% of 1352 respondents who do not know about anti-virus software, said they would like to learn the ways to make computer/laptop safe from malware and viruses.

On asking respondents if they were aware of privacy settings on social media 85% of 1555 said no, they were not aware

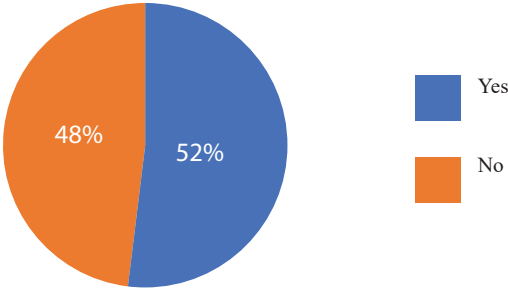
while only 15% were aware. 85% of 1319 respondents who were not aware of privacy settings, said they would like to receive training on online safety and security.

87% of total respondents believe that digital skilling will help them in their work and 89% wish to join a program on digital upskilling on accessing digital tools safely, securely and impactfully.

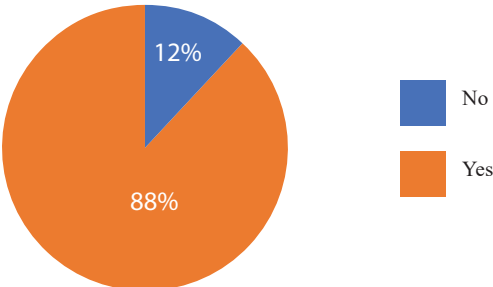
Save the password for your accounts e.g Gmail, while using public computer/laptop



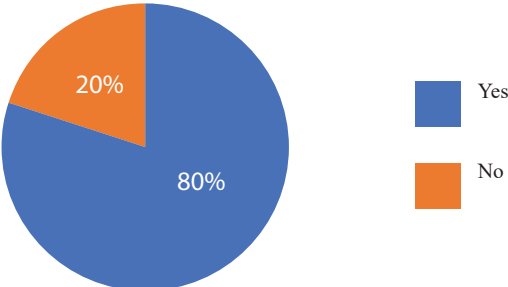
Aware of anti-virus software



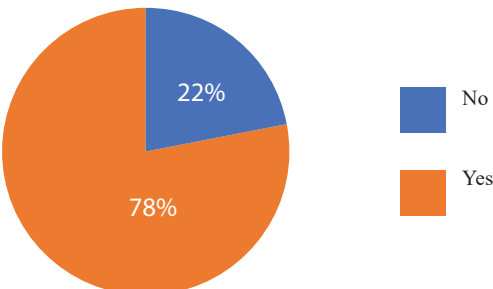
Log/sign -out after using public computer/laptop



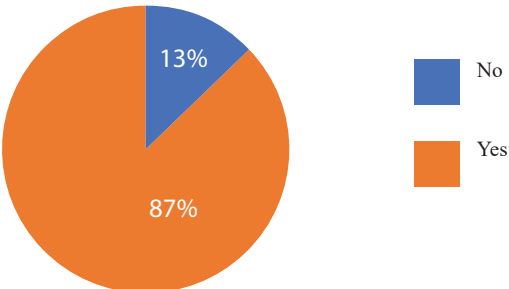
Would you like to learn the ways to make computer/laptop safe from malware/virus



Clear history after using public computer/laptop



Make strong passwords

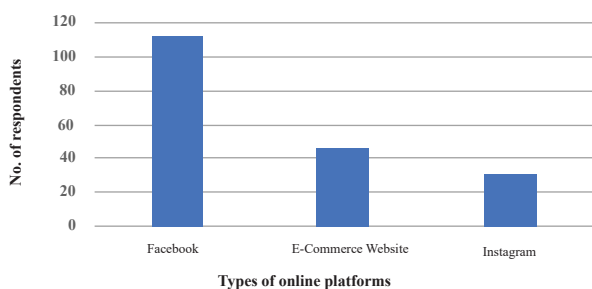


Financial Literacy

Only 18% of the total respondents are aware of online banking, while 82% are not, this reflects the limited understanding and use of online technology in areas of banking. Out of 277 respondents who know about online banking, only 48% (132) have received training while 52% have not received any such training. 83% of 132 respondents said they use online banking after they have received training, while 17%

despite receiving training are not using the facility. 85% of 132 respondents are aware of how to use ATM while only 15% are not aware. Out of 1278 respondents who did not know about online banking, 82% would like to receive training on online banking.

Online platforms for selling products



83% of the total respondents do not know about mobile banking, only 17% (258) know. Out of 258 respondents that know about mobile banking, 50% of 258 respondents who said they know about mobile banking, have also received training on the same while rest 50% have not and 84% of 258 respondents who have received training on mobile banking are also using mobile banking facility. On asking those respondents who did not know about mobile banking, if they would like to receive training on the same, 85% of 1297 respondents said they would like to receive training. 86% of the total respondents said they would like to receive training on financial services and only 30% of total respondents have availed some government scheme related to them.

Digital Marketing

Only 12% of total respondents sell and market their products online, while

88% do not, this highlights that women mostly would be using traditional ways of marketing their products which limits their reach and access to wide range of customers. Out of 194 respondents who sell their products online, Facebook ranks the highest, followed by e-commerce website and Instagram ranks last. The pattern of using Facebook as a platform for selling products shows women are engaging more on social media for business, which provides marketing, advertisement and even selling option, at the same time awareness about e-commerce websites can be increased, thereby encouraging them to utilise such platforms for selling their products and better marketing experience.

88% (1364) of the total respondents would like to receive training on online commerce. In terms of current marketing practices, personal networks rank the highest, followed by word of mouth, local banners/ pamphlets rank third; social media such as Facebook, WhatsApp or Instagram ranks second from last and local fair and exhibitions ranks last. Women are still using traditional methods of marketing such as word of mouth and pamphlets that although has its own benefit but also has limitations in terms of its reach, and social media can help in expanding the customer base and thereby increasing sales subsequently. Moreover, 84% of the total respondents feel they can increase their sales through online or social media marketing and 89% would like to receive training to effectively market their products online using social media.

Online jobs and livelihood opportunities

In terms of using internet for job search, 68% of the total respondents said they do not search for job opportunities online, while only 32% respondents do. Out of 490 people who surf online jobs, 60% have applied for jobs online and rest 40% have not. Out of total respondents, 85% are not able to make their resumes online and 79% do not know about video conferencing.

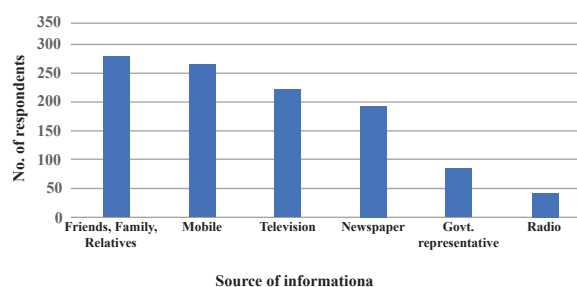
In terms of the platforms that respondents are aware of for video conferencing, zoom ranks the highest followed by Google Meet and Skype ranks last. And in terms of the applications that respondents use for video conferencing, Zoom ranks the highest followed by Google Meet and Skype ranks the last. 92% of the total respondents said they would like to receive training on digital skilling focused on entrepreneurship.

Media and information literacy

On asking respondents from where do they get their information, friends and family rank the highest followed by television, mobile phone ranks third; newspaper ranks fourth, government officials ranks second from last and radio ranks last. 67% of the total respondents are not aware of any new schemes or job announcements made by the government, only 33% (507) are aware. On asking 507 respondents from where do they get to know about the new schemes or job announcements made by government, friends, family and relatives ranks the highest

followed by mobile phone, television ranks third; newspaper ranks fourth, government representative ranks second from bottom and radio ranks last. This indicates that women use mobile phones to access information related to government schemes as well as job although not that frequently and tend to rely more on traditional sources such as friends and family. 90% of the total respondents said they would like to receive training on how they can have access to information online.

Access to information regarding government schemes/jobs



Accessibility to social welfare schemes

Social welfare schemes provide with necessary cushion to the individuals and the communities and paves way for ensuring social justice and overall welfare. In terms of how many of the surveyed respondents have access to social welfare schemes, only 32% of 1555 respondent said they have availed government scheme related to them, while the rest 68% had not availed any government scheme. This reflects limited understanding and reach regarding social welfare schemes especially for women entrepreneurs in the communities. With

robust field intervention at the grassroots level, women can be encouraged to avail schemes related to them and can make informed decisions regarding their business.

In terms of the state and central government schemes that respondents have availed, Jan Dhan Yojana ranks the highest, followed by Swarojgar Yojana, Pradhan Mantri Kaushal Vikas Yojana ranks third; and Pradhan Mantri Mudra Yojana ranks last. On asking respondents from where did they get the information regarding the schemes, neighbours/ fellow residents in the village ranks the highest, followed by Panchayat office/Sarpanch, Mobile Phone (Related Information from Government via SMS) ranks third; television ranks fourth, newspaper ranks third from bottom, Mobile Phone (Related information from Government via Apps) ranks second from last and radio ranks last. As a source of information, mobile phones are providing necessary information regarding government schemes along with traditional sources such as local offices, family and friends. On asking women if they would like to receive training on all round digital skills, 93% of the total respondents said yes highlighting that people are eager to learn and implement digital skills in their business and lives in general.

COVID-19 and its impact

To understand the impact of the pandemic on the surveyed respondents, women were asked if they knew about Covid-19 and 94% of the total surveyed women did know about the virus. In terms of where did they

get information about it, friends, family and relative ranks the highest, followed by television, mobile phone ranks third; newspaper ranks fourth, government representative ranks second from last and radio ranks last. This re-emphasizes the role of family and society at large in being the source of information even for cases such as Covid-19. Again, this also creates space for misinformation and unverified piece of information to pass faster in the communities. On the other hand, the data also shows that women received information from other sources such as mobile phones and other multimedia channels such as newspaper and television hence reinstating the role of digital technology in providing health related information to public at large. 67% of the total respondents said their work has been affected by the pandemic caused by Covid-19. On asking respondents if they had any financial saving, 56% said they did not have any savings, while rest 44% had. Out of 685 respondents who said they have financial savings, 72% said the savings were enough to sustain their families while for 19% the savings were not enough and rest 9% did not respond. Out of 492 respondents who said their financial savings were enough to sustain their families, on asking for how long the savings would last, 35% of 492 respondents said savings would last for 1-2 months, for 31% savings would last for not more than 10 days, for 30% savings would last for more than 3 months, 2% did not have any savings and rest 2% did not respond. Hence showing that Covid-19 had a major impact on the lives of women, affecting their livelihood and directly impacting

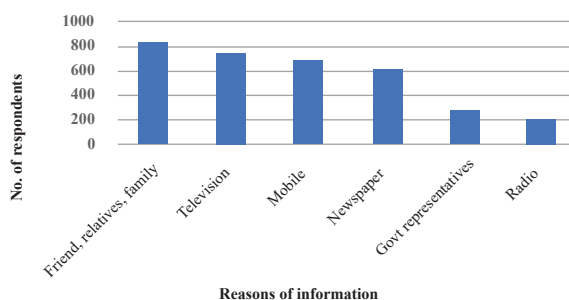
their financial savings. The vulnerable economic situation has an adverse effect on social lives of women. Their participation in family's economic affair, community further creates marginalisation and increase their socio-economic vulnerability.

Out of 870 respondents who did not have any financial savings, only 11% (95) had taken loans while rest did not. On asking 95 respondents for what purpose they took loan sustaining business ranked the highest, followed by sustaining family, children education ranked third; clearing pending payments ranked second from bottom and family functions/events ranked last.

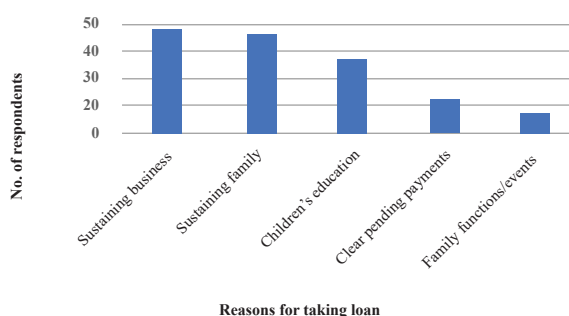
In terms of where did the respondents take loan from banks and financial institutions ranked the highest, followed by local money lenders; family and friends ranked last. Highlighting the practice of taking loan from formal institutions such as banks but at the same time there are considerable percentage of women respondents who still take loan from local money lenders who not only provide loan at high rate of interest and shorter repayment window but can also potentially harass people, especially women if the amount is not paid in the stipulated time frame. On asking the rate of interest for loan taken, 53% of the 73 respondents took loan at 0-5% of rate of interest, 18% took loan on 12-17%, 11% took loan on 6-11% and 3% took loan on more than 18%. Out of 95 respondents who took loan, the repayment window for and rest 19% did not respond. The major issues that women entrepreneurs were facing

in their business was absence of required financial and government information, issue of loan, their shops not getting required profit margin due to lockdown and dearth of raw material for running their enterprise.

Source of Information of Covid-19



Purpose of taking loan



“ 67% of the total respondents said their work has been affected by the pandemic caused by Covid-19. ”

RECOMMENDATIONS

- Understand the social and economic barriers faced by women entrepreneurs
- Develop strategies to encourage women to continue running their enterprise by facilitating necessary financial aid from banks and other formal institutions
- Providing training to people owning smartphones about the various uses of internet for business purposes
- Provide training to women entrepreneurs on digital literacy
- Provide training on digital safety and security while using internet especially when internet is being operated on public systems such as in cyber café, schools, community centres, panchayat offices etc.
- Create awareness regarding online banking and its benefits
- Encourage women to use internet for business purposes
- Provide training on mobile banking to women entrepreneurs
- Provide training on use of social media for marketing and selling of products
- Provide awareness regarding government welfare schemes for women entrepreneurs and Micro Small and Medium Enterprises





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