

DIGITAL LITERACY TRAINING FOR WOMEN ENTREPRENEURS IN THE DIRECTION OF ATMANIRBHARTA- A CASE OF KAROLIA VILLAGE

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ABSTRACT

The impact of any global crisis is rarely ever gender neutral, and Covid-19 is not an exception. Countless women across diverse geographies have experienced an increase in their domestic workload, alongside the shrinking or complete loss of their livelihoods. While the entire world is facing unprecedented challenges, women are largely bearing the brunt of the economic and social fallout of Covid-19. Women from marginalized communities, employed in the informal sector in semi-urban and rural areas, are especially susceptible to loss of avenues of income, and added hours of unpaid labour with day-care and schools shutting down. The scenario in India is no different. Here, the struggle for women employed in the informal sector, or in running small business enterprises is even more pronounced. According to the Centre for Monitoring Indian Economy, unemployment levels in the country have moved into double digits. In fact, recent study under the UdyamStree campaign had 57 percent of women entrepreneurs cite a deterioration in their business enterprises during the pandemic owing to factors like diminishing customer base, loss of supply chains and avenues of funding shutting down. In the face of such adversity, the key to survival lies in the quick adoption of new business models that cater to what has now become the 'new normal'. Business models that were primarily dependent on offline production or delivery models, experienced a far greater decline than those reliant on digital channels. Digital technology can act as the game changer for women entrepreneurs, particularly in rural areas. It can make a greater impact in the lives of women who run different kinds of micro small and medium businesses in rural and semi-urban areas. The penetration of mobile phones in rural areas could be leveraged wisely to bring these women closer to the stakeholders in their business ecosystems. The women in Karolia are skilled and have initiated their business several times but the initiative is not sustainable due their inability to get finance registrar their business and get business digitally. Thus, a project was to train women entrepreneur on digital literacy. 15 rural women undergone the training. They have learnt all the key principles of online platforms. Women were able to share their experiences and were amazed to realise their constant practices after their session. The evaluation was done by questionnaire method in which it covered all the content from start. The group at the end has been digitally active to do their business and has started managing their business digitally.

Keywords: Women entrepreneurs, Digital literacy

INTRODUCTION

The impact of any global crisis is rarely ever gender-neutral, and Covid-19 is not an exception. Countless women across diverse geographies have experienced an increase in their domestic workload, alongside the shrinking or complete loss of their livelihoods. While the entire world is facing unprecedented challenges, women are largely bearing the brunt of the economic and social fallout of Covid-19. Women from marginalized communities, employed in the informal sector in semi-urban and rural areas, are especially susceptible to loss of avenues of income and added hours of unpaid labour with daycare and schools shutting down. The scenario in India is no different. Here, the struggle for women employed in the informal sector or running small business enterprises is even more pronounced. Women now have to balance their jobs and household responsibilities. Deeply rooted patriarchal constructs that are an integral part of India's socio-cultural fabric have been internalized in women's psyche, often preventing them from sharing the burden of household chores with the rest of their family. According to the Centre for Monitoring Indian Economy, unemployment levels in the country

have moved into double digits. The percentage of unemployed individuals stood at 14.3 per cent for the week ending on May 23, with over 17 per cent unemployment in urban India, and nearly 14 per cent in rural India. Our recent study under the UdyamStree campaign had 57 per cent of women entrepreneurs cite a deterioration in their business enterprises during the pandemic owing to factors like diminishing customer base, loss of supply chains and avenues of funding shutting down. In the face of such adversity, the key to survival lies in the quick adoption of new business models that cater to what has now become the 'new 5normal'. Business models that were primarily dependent on offline production or delivery models, experienced a far greater decline than those reliant on digital channels.

The first step towards entrepreneurship, innovation and change is access to the right information and knowledge. Digital technology can act as a game-changer for women entrepreneurs, particularly in rural areas. It can make a greater impact in the lives of women

who run different kinds of micro small and medium businesses in rural and semi-urban areas. Technology can help them overcome many hurdles with timely access to the right and relevant information, market, mentoring, capital and customers. The penetration of mobile phones in rural areas could be leveraged wisely to bring these women closer to the stakeholders in their business ecosystems. Let us look at how digital skills can empower rural women in their entrepreneurial ventures in different industries.

The women in Karolia and Angharad are skilled and have initiated their business several times but the initiative is not sustainable due to their inability to get the finance registrar their business and get business digitally. Thus, a project was proposed to train women entrepreneurs on digital literacy.

❖ Village profile

Karodiya village is under Vadodara Municipal Corporation it is on the path of developing and providing the necessities of people in education, health and leisure activities place. Transportation facility via City bus. • One common playground for kids. Communication with residents about their lifestyle in a village. The fieldwork is about digital literacy into aware people about how they can expand their home business through social media the information

from women was collected through some questions about their business in stitching work, cooking homemade khakhras, darshan, making rakhis etc. The Ex-Sarpanch lives in Desaipura nearby his house there are 5 to 10 women who build cement blocks for the roof support. Karodiya village is getting progressive and building a better lifestyle for villages in coming years.

❖ Background information about Participants

• There was a group called Mahila Harishdhi Mandal. Indiraben Hasmukhbhai leads this group. She is 45 years old, She has done education B.A in Gujarati medium. • Indira Ben who started this Mahila Harisiddhi Mandal. Earlier there was a small group of women, but it extended and became the group of 30 to 40 women. They were all residents of Karodia village. • They make products for sale such as - Face Mask, Paper Bag, Kodia, Detergent Powder, Phenyl Prasad Box (Ambaji), Teddy Bear, Envelope etc. • All the women work together, making things according to the orders they receive. Some of them even work for the congregation for themselves, such as one of the women in the group who also orders pickles and papads. There is another woman who is very good at making papad flour. There was a woman who is associated with Medicare. • They all have smartphones but some of them are unaware of how to use them properly to improve their business. All women have basic skills on how to use a smartphone. They had the smartphones, but were not aware about it's usage for business purpose. They had skills but they were only connected with local markets, through which they were getting limited orders. Thus, this project was planned in collaboration with Reliance Manufacturing Division, Vadodara- CSR. Specially in the time of COVID, digital platforms have become the necessity for running and expanding business and social media platforms have proved to be effective. Department of Extension and Communication along with team of 6 students and 2 teachers started with the training program, where 20 women expressed interest in learning digital skills to run their business and 15 women attended all the sessions of training.

The women filled a questionnaire regarding their basic information and knowledge and skills related to using smartphones and internet.

After observing and the women about their knowledge regarding usage of smartphones and various digital platforms in which it can help them

to grow their business online few areas were identified on which the training module was prepared. The areas covered were:

Training Module included:

Access to Information: Google Search and Google Voice Search bring a world of information to the rural women. These women do not necessarily have to be highly literate to use Google Voice Search. With basic training in using smartphones, they can learn how to capitalize on their home-made goods, livestock, and sources of business. Smartphones and internet also provide them with the necessary platforms to educate themselves on being micro entrepreneurs with ways to set-up a business to knowledge of market prices and other information at their fingertips.

Skills needed: Ability to use mobile phones, use simple mobile apps, tablets

Access to Capital: Digital technologies are also linked with financial inclusion. Initiatives like Pradhan Mantri MUDRA Yojana (PMMY), StandUp India Scheme, Mahila Udyam Nidhi Scheme by Punjab National Bank, Bharatiya Mahila Bank Business Loan, Stree Shakti Package for Women Entrepreneurs, etc. are helping women entrepreneurs to realize their dreams. Women in rural and semi-urban can directly update themselves with information about such schemes through their smartphones without middlemen. They can then apply for the suitable schemes for their business ventures, thus finding the right means of funding their business.

Skills needed: Basic financial literacy, keyboard skills

Access to Markets: With the advent of technology, the need to migrate to cities to expand one's business can be reduced. Women entrepreneurs in rural and semi-urban areas can work from their homes and make use of WhatsApp, Facebook, calls and text messages to spread their businesses. They can sell their products through e-commerce portals that encourage rural and local businesses. They can tie-up with e-commerce sites to sell their products online. Organizations like Amazon are providing a boost to local and rural artisans and entrepreneurs. Rural women can exhibit and sell their indigenous products worldwide through these platforms.

Skills needed: Using social media like Instagram, Facebook, and taking photographs of good quality

Customer service and engagement: It was near to impossible for these women to engage with their customer base prior to the digital age and build long term relationships. Women in villages and towns can now connect with local customers as well as the ones in cities. With the help of smartphones, they can take orders through WhatsApp, calls, texts, etc. Paytm and other money transfer applications can help them with the transactions. Individual or bulk orders can be sent to distant places through services like Express Parcel by India Post. Networking with consumers on a personal basis can help them grow their businesses. This can be done through social media platforms as well. Positive feedback, likes and shares of their products can take their business to new heights.

Skills needed: Using Whatsapp and other messaging apps

Business in a networked world: Many organizations have come forward to train women in digital skills. For instance, **Internet Saathi**, a global initiative from Google, has trained women across numerous villages, With the belief that digitally-equipped women can change their own lives and their communities. These women then search for knitting designs, recipes, and laws for women in India through internet. Digital skills can help them with transactions online through smartphones. They can even carry out bank transactions through the bank apps without wasting their time in long queues.

Skills needed: Navigating simple e-commerce sites, online transactions.

- How to do google voice search,
- How to change google language to Gujarati,
- How to change your phone language to Gujarati,
- How to create a business account on Instagram,
- How to create a business account on WhatsApp,
- How to use the Meesho and flipkartapp, and how to sell things in it,
- Some of the benefits of government schemes like Mahila-e-Hat, and Mudra loan
- Registering and getting GST.

IEC materials: For better understanding, each of the materials will be made in their mother tongue it helps the

materials to attract the target audience and creates interest and also helps the women to take advantage of schemes like currency loans, etc.

Hands-on experience: It is important so that it can grow in regular practice how to sell their product more and more, and how they can benefit from government schemes. The purpose of our project was to judge how to put them up for sale online and how to make money through it. Is. So that those people can grow their business more and more and earn very good.

Day-1

(Explained How to do google voice search)(Explained How to change google language to Gujarati)

The group of Indira ben had come with enthusiasm there was a total of 10-15 women. The session started at 2:00 pm with the ice-breaking activity

Game: Everyone has to count till 4, turn-wise and then whosoever have the same numbers will be in the same group and let the group interact with us. Afterwards, they were supposed to give information about another person. Everyone had fun, with that it was the end of an ice-breaking activity. The session started with the showcase of Chart with information on the usage of Google search and voice search, they were amazed, and some of them jot down the steps.

To make them familiar with easy technology for their benefit. The information had been given about the language setting in phone and google that changed into their mother tongue and also the demonstration, which has been informed with the help of informative video. All the women took part in hands-on experience so they can engage in regular practice.

Evaluation: we asked all the women to show us the steps of various things without help, to evaluate their understanding. Some women needed help and some weren't but everyone coordinated and helped each other.

Day:2

(Explained How to create a business account on Instagram)

The women have come with excitement. It began with a brief introduction about online trading for their betterment in building enterprise on a digital platform. We gave them information on digital free spaces for online business. Instagram is a growing application for online trading which is also famous among the youth. It also has the best feature to showcase the creativity of business. Afterwards, the guidance about creating an account on Instagram with a video that can be used for business and flipbook on how to switch into a professional account and then hands-on experience for clear understanding.

Evaluation: Women were amused by the features of Instagram and some of them learnt to switch into professional.

Day-3 & 4

(Explained How to create a business account on WhatsApp)

The information about the free spaces for online trading had given them an opportunity regarding other apps: WhatsApp and Facebook. They used personal WhatsApp for their business so to give them proper information for WhatsApp business. The steps to switch their

personal WhatsApp into WhatsApp Business will give them proper space to maintain enterprise. Can create Catalogue for their products; which will help the customers view the products in the creator's profile. The women were given hands-on experiences so that they can

engage in regular practices. Facebook is a great marketplace to showcase the products. It can help the group to make a business profile. There was a showcase of business profiles for a better understanding and they were able to identify the needs for better profiles for customers.

Day-5, 6 & 7

(Explained How to use the Meesho and Flipkart app, and how to sell things in it)

The growing Apps like Meesho and Flipkart, for Online shopping, has been used in everyday lives and in recent years the online business took over these Apps to showcase their business work online. To make them walk along with the changing world. The information about Steps for seller registration on Meesho and Flipkart has been given by chart and video and for that, it was important to spread awareness about online registration for GST number through a video that will help them with a better understanding

Day-7 & 8

(Explained Some of the benefits of government schemes like Mahila- e-Hat, and Mudra loan)

(Explained how to do online Transaction)

The world is progressing towards digital money and it is important to spread awareness about online transactions

to women which will help them to spread their business. They learnt online money transaction apps such as PayTm full information regarding registration on App and Hands-on experience on sending money online through illustrative charts and informative video.

The Government of India is providing an online platform for women which is Mahila-e-haatit is an online marketing platform for women, where participants can display their products. it's important to provide a safe platform that will give them ample opportunities. The brochure

about essential information about the scheme was provided to women this will them to refer in future use. Women learnt registration into a scheme that will become very essential for them.

The Government of India started Pradhan Mantri MUDRA Yojana (PMMY) is a scheme launched by the Hon'ble Prime Minister on April 8, 2015, for providing loans up to 10 lakh to non-corporate, non-farm small/micro-enterprises.

EVALUATION AND FEEDBACK OF PROJECT

The participants had attended all the sessions. They have learnt all the key principles of online platforms. Women were able to share their experiences and were amazed to realise their constant practices after their session.

The evaluation was done by questionnaire method in which it covered all the content from start. The women were able to perform well and also demonstrate the things which it has been asked for.

After the training the group has registered and got GST certification, they have created business accounts on Instagram and Facebook. The women could learn to click product photos with better resolutions and angles and also could post them time to time. New designs and prices were floted online on social media platform. Due to online accounts, they got orders for masks across states from Maharashtra Madhya Pradesh and Uttar Pradesh and in Gujrat from Ahmedabad, Kutch and Bhuj. Now due to good work flow it has been a stable group with profitable business model and they will starting with new products according to market demand.

OBSERVATIONS

In the current digital environment, learners need to develop digital literacy skills. Digital literacy skills are also widely required in other degrees, not just for professional qualifications and also for more general use in the study, at home and work.

Main target group was a group of a housewife who has started their business at home. All the women were as enthusiastic as before to know all the information and very supportive. They get to know about how they expand their business through mobile phones. Apps like what's app business, Instagram, Meesho, E- hart form here they can open their account and start the business. They were so enthusiastic that they jot down the details of the session. and everyone used to make a list of questions to ask in the next session in a perspective of what they want to know regarding the digital world. We were pleased with their supportive response. We tried our best to teach them digital platforms use easily.

SUGGESTIONS FOR FUTURE PROJECTS

Spreading awareness regarding various Government schemes and programmes.

People need to get know about existing programmes from the government as it will benefit in various ways. This also creates the betterment of lifestyle.

Awareness regarding Entrepreneurship.

As the world-changing fast, it is hard to cope up with it as youth should understand and sharpen their skills it will help them to create a business out of it.

Basic computer and smartphone literacy

The world is developing digitally rural people need to upgrade themselves digitally. People will be able to work online or gain information in any manner.

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