

# Soochnapreneurship 2017

**Rural Information Society & Economy:  
Leveraging Citizen Need through Information Enterprise, Digital Skill &  
Entrepreneurship**

## Consultation Report



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**India Habitat Centre, New Delhi**

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## **Executive Summary**

Digital Empowerment Foundation (DEF) in partnership with Qualcomm's Wireless Reach programme organised Soochnapreneurship 2017 event at India Habitat Centre, New Delhi on 3rd August, 2017.

The event was attended by over 200 participants which comprised digital entrepreneurs, experts, Govt. officials, Industry representatives, NGO representatives, students and other stakeholders.

The event was broadly divided into two parts, with the first half focusing on a workshop with invited 'Rural Information & Digital Entrepreneurs' and interaction with experts & resource persons. The participants of the workshop comprised Soochnapreneurs, Common Service Centre (CSC) Village Level Entrepreneurs (VLEs), E-Mitras and a few ASHA workers. Group discussions were organized for the participants in small groups and the key learnings of the group discussions were shared with the audience.

The second half of the event focused on a consultation with the theme, 'Rural Information Society & Economy: Leveraging Citizen Need through Information Enterprise, Digital Skill & Entrepreneurship'. Eminent key note speakers shared their insights on how rural information society can be taken forward with digital entrepreneurs and how that would create jobs in rural areas and help in the growth of rural economies. This was followed by felicitation of 10 Best Soochnapreneurs. After that there was a Panel Discussion on the above theme with selected panelists. The panelists talked about the importance of information as a commodity, how entrepreneurs can address the demand for information and how the barriers in accessing information should be removed. Further, the panelists shared their insights as how technology plays a key role in leveraging the market of information for digital entrepreneurs. This was followed by an engaging question and answers session from the audience.

Soochnapreneurship 2017 brought key stakeholders on a platform enabling cross learning from rural information entrepreneurs, policy makers, industry experts and NGO representatives. The presence of Soochnapreneurs along with other VLEs and E-Mitras brought forward the key challenges faced by them and what steps should be taken to address these challenges. There were also suggestions from the policy makers and experts as how entrepreneurs can expand their business and what they should do to be prepared for the future. This event also provided an avenue for highlighting the role being played by Soochnapreneurs in empowering the rural citizens by helping them avail government entitlements and providing digital services.



Registration Desk



Dias for the event

# **Part 1**

**Soochnapreneur Workshop  
engagement with invited rural  
information & digital entrepreneurs  
(CSC VLEs, SoochnaPreneurs, E-  
Mitras and others) and interaction  
with experts & resource persons**

## **Soochnapreneur Workshop Engagement**

The key highlight of the day-long event was an engaging and enlightening workshop of Digital Village Level Entrepreneurs from Rajasthan, Madhya Pradesh, Bihar, Jharkhand, Odisha, Uttar Pradesh, Himachal Pradesh, Uttarakhand and Haryana. The participants of the workshop comprised Soochnapreneurs, Common Service Centre (CSC) Village Level Entrepreneurs, E-Mitras and a few ASHA workers. The workshop happened in a format where the participants were divided into 7 groups with an average of 8 participants in each group. Each group was given a few topics for discussion ranging from understanding the rural markets, the needs and demands, innovations, promotion, capacity building and training, challenges and issues, vision of the next few years, etc. All the groups made a brief presentation in front of the audience where they shared the key points which came out of brainstorming and discussion among their respective groups. The invited experts also added their insights in the workshop. The learnings from the presentation were enlightening and provided great insights into understanding the rural information entrepreneurship model and various aspects of it. This learning was also quite useful as it was based more on the direct experiences from the ground level practitioners.



**Group Discussion**





**Group Discussion**

Given below are some of the key learnings from the workshop on the following topics:

- **Needs and demands:**
  - Rural entrepreneurs should understand the need of the community;
  - There is a huge demand for entitlement services in rural areas which should be tapped;
  - Training programmes for the community should be job-oriented;
  - The demand for digital literacy is constantly growing in rural areas as well as specific urban areas such as slums and rehabilitation colonies;
  - The revenue sustainability for the rural entrepreneurs is directly dependent on the geographical area covered and a proper assessment is required to sustain the business; and
  - Use of Participatory Rural Appraisal (PRAs) as one of the key methods for understanding the needs of community

- **Promotion and Advertising**

- Promotion and advertising needs to be taken seriously by the rural entrepreneurs; and
- Some of the key methods used by rural entrepreneurs are Public Addressing System, Gram Sabha Meetings, pamphlets, posters, community radio, door to door campaigning, collaborating with ASHA/Anganwadi workers, etc.

- **Challenges and Issues**

- Poor level of digital literacy among the community is acting as a roadblock for the rural entrepreneurs;
- There is an aversion to technology among the community which makes them apprehensive in using the digital services and online content;
- Base price fixed by the government for certain services is not being profitable for rural entrepreneurs to sustain their livelihood;
- Availability of stable electricity and reliable internet connection is still a major challenge for rural entrepreneurs;
- Due to poor road and transport connectivity in rural areas procurement and maintenance of digital infrastructure at centres is costly;
- Provision of scheme entitlement services to the rural citizens is limited;
- The process of providing certain services (e.g. Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA)) is highly cumbersome for the rural entrepreneurs due to which they are unable to tap them thus missing the opportunity; and
- Due to lack of training among the rural entrepreneurs they are unable to track various services available on the CSC platform due to which even the community is not able to avail the benefit

- **Capacity Building and Training**

- Rural entrepreneurs should constantly focus on upgrading their skills and being abreast with latest digital tools;
- Rural entrepreneurs should be trained on leveraging Information Communication Technology (ICT) tools;
- Institutions working with rural entrepreneurs should provide regular capacity building training sessions for them;
- Experts should visit the field areas to provide skill building training to the rural entrepreneurs; and



- Cross-learning among rural entrepreneurs should be promoted along with learning from best practices of each other
- **Suggestions and Solutions**
  - Rural entrepreneurs should use applications like MeraApp to easily access information on schemes and provide entitlement services to rural citizens;
  - Rural entrepreneurs should expand the basket of services offered at their centre to sustain their livelihoods and create more jobs in rural areas;
  - Rural entrepreneurs should learn to leverage the social media;
  - Government should engage with Internet Service Providers (ISPs) to improve the reach of the Internet to the last mile;
  - Government should ensure easy financing for setting up of centres;
  - Rural entrepreneurs should have options of choosing between multiple ISPs and telecom providers for robust connectivity;
  - Helpline facilities for rural entrepreneurs should be provided for resolving their queries on a timely basis; and
  - Government websites should be maintained and updated on a regular basis
- **Vision for the future**
  - To make their villages/panchayats digitally literate;
  - To provide entitlement services to maximum number of people through applications like MeraApp;
  - To create more numbers of information entrepreneurs in rural areas using ICT, with a special focus on involving more women; and
  - To provide hassle-free information and entitlement services to rural population at their doorstep



**Group Presentation**



**Anjali, a Soochnapreneur from Ranchi sharing her story**

## **Part 2**

**Key Note, Special Address and Panel  
Discussion on 'Rural Information  
Society and Economy: Leveraging  
the Citizen Need through  
Information Enterprise, Digital Skill  
& Entrepreneurship'**

## Key Note and Special Address

The second half of the event started with screening of a video titled **‘Soochna Udyami’** which featured wireless rural Soochnapreneurs journey to empowerment.

There were eminent key note speakers to talk on the theme of **‘Rural Information Society & Economy: Leveraging Citizen Need through Information Enterprise, Digital Skill & Entrepreneurship’**. After this there was a brief felicitation ceremony to award 10 best Soochnapreneurs. This was subsequently followed by a panel discussion on the above theme, along with questions and answers from the audience.



**Key Note Speakers**

Given below is a summary of the key points shared by the Key Note speakers:



***Special Note - Ms. Jyotsna Sitling, Joint Secretary, Ministry of Skill Development & Entrepreneurship, Government of India***

Ms. Sitling started her note with stating that digital platform plays a crucial role in taking forward an information society. She said there is no better medium than digital empowerment for building an information society for reducing poverty and

unemployment in rural areas and progressively mainstreaming the rural youth using economic activities in order to take them forward. There are many more possibilities for the Soochnapreneurs in addition to the services being currently offered by them. Even under the Ministry of Skill Development & Entrepreneurship they got a chance to provide training to CSC operators. When they took feedback from the 20,000 CSC operators while conducting an entrepreneurship course among them, it was observed that a 'ceiling' needs to be broken in order to become a successful entrepreneur. She shared from her field experience of interacting with CSC operators while working in Uttarakhand that to become an entrepreneur one needs to exhibit passion and fortitude. She also shared that it is important for the CSC operators to be aware of various Government support programmes, otherwise this lack of knowledge becomes a hindrance for them. She added that she observed that many youth agree that CSCs have enabled them to reach a certain position, but they are also curious to know as what are the new programmes under CSC. But more than being just aware of the new CSC programmes, it is more important for them to know how they can collaborate with other agencies and state departments in order to provide Government to Community services, Government to Business services, Government to Customer services, etc. It is important that Soochnapreneurs are made aware as what processes they need to follow in order to establish a successful enterprise such as Shops and Factory Act, different types of business registrations, etc. and lack of this knowledge acts as a hindrance for them. The Soochnapreneur initiative by Digital Empowerment Foundation needs to build liaison with State Governments, Commodity Boards, District Industry Centres, rural NGO partners, MSME and Mudra banks to create a vibrant ecosystem. Bringing the focus on macro issues, she added that in regions where accessibility is an issue for rural citizens, it should be deliberated and figured out as how the citizens can avail services through CSCs or Soochnapreneurs. While poor road connectivity is still an issue in many places, but at least ways can be figured out as how internet accessibility can be improved by tying up with private partners, which may also include exploring CSR and other kind of partnerships. This is important in order to reduce the vulnerability of rural masses,



to build business prospects, to expand participation of the youth, to involve more youth through skills and entrepreneurship in order to improve the livelihood and to take forward the existing occupations using information tools and keeping these factors in mind performing a stakeholder analysis. Along with this a framework needs to be prepared as how business of Soochnapreneurs can be expanded and regular dialogues with State governments should happen in a structured manner. This would prove very much beneficial for the Soochnapreneurs. She added that there are endless possibilities for Soochnapreneurs. With the advent of GST, Aadhaar, digital transactions, etc. every activity is getting formalized. Right now there is no proper feedback mechanism from the informal sector for the government, but with the right steps taken the transition from informal sector to formal sector would not be too difficult. There are many incentives for keeping a business informal as there are incentives for formalizing a business activity. However, for advancement in economy and to bring transparency in business, formalization is very important. It needs to be figured out as how the transition from informal economy to formal economy has to be handled by the government through its policies and the CSC/Soochnapreneur model can give feedback to the government and other stakeholders which would help the government in coming up with a robust policy.



***Special Remark - Mr. Larry Paulson, President, Qualcomm India***

Mr. Paulson shared a brief history of Qualcomm as how it was started 30 years ago with a mission of being a technology innovator. Qualcomm is dedicated in developing the wireless industry through its investments in research and development. He said Qualcomm believes in taking its investments and outputs and sharing them;

sharing in a business way and sometimes in a socially developing way such as through its Wireless Reach programme. It is part of corporate responsibility to have such programmes and Qualcomm is extremely proud of its Wireless Reach programme. It is one of our initiatives that collaborates not only with the private sector but with the public sector as well to bring the benefits of mobile technologies to underserved communities all over the world. He shared as how Qualcomm is leveraging wireless technology for social and economic development in India. Wireless Reach aims to create a sustainable, advanced wireless programme that essentially is targeted for entrepreneurship. For Qualcomm entrepreneurship encompasses a wide range of activities. Entrepreneurship fosters and stimulates aid and safety, enhance the delivery of health care, enrich teaching and learning and improve environmental sustainability. He was



delighted to share that through Wireless Reach, Qualcomm has initiated over 100 such programmes of different natures in 47 countries around the world. Over last 10 years, Wireless Reach in collaboration with its stakeholders has impacted over 11 million beneficiaries through these programmes. He shared his concern that sustainability of such programmes is very difficult. For companies like Qualcomm it has been very difficult to have the wherewithal to continue such a programme for over 10 years sustainably and Qualcomm takes pride in this fact. In India Qualcomm is committed to collaborate with Indian government to find these innovative solutions that bridge the digital divide. Out of that Qualcomm wants to assist and accelerate the economic growth and enable the government itself at all levels to meet its policy and programme objectives. Qualcomm believes that the programme well aligns with Prime Minister's Digital India plan and the plan to transform India into a digitally empowered society and a knowledge economy through ubiquitous access to the internet and use of mobile phone and services such as those that enable financial inclusion in real time and in this case online access to government services. Several of the Wireless Reach programmes showcase innovative uses of Qualcomm technology to solve issues discussed during the event. One such example is Qualcomm's Fisher Friend programme. Fisher Friend Programme which was developed in the aftermath of the 2004 tsunami which wreaked havoc on coastal areas, changed ocean conditions and made fishermen fearful about venturing into the seas for many months after the tragedy. Marine fishermen used this application on their 3G/4G smartphones to obtain information on wave heights, wind speeds and potential fishing zone forecasts through Indian National Centre for Ocean Information, which enabled them to earn their livelihood in a safer and more profitable manner. The mobile app gives a warning when they are 5 kilometers away from the international boundaries between India and Sri Lanka enabling them to change course and avoid crossing the line. Fisher Friend application would soon be celebrating its 10th anniversary and it is already being used by more than 16,000 fishermen in India and Qualcomm has designed similar initiatives in Brazil, Colombia and Senegal. Coming back to the topic of entrepreneurship he added that entrepreneurship is crucial for economic development and social progress not just in India but globally. Wireless Reach focuses on three areas where we believe advanced wireless technologies are well suited solution, viz. capacity building of entrepreneurs, job creation and income generation and inclusive financial services that include mobile money. Sochnapreneur programme essentially aligns with Government of India's Digital India plan which aims to empower citizens through access to the Internet and use of mobile phones and services. Qualcomm is really pleased to collaborate with Digital Empowerment Foundation (DEF) and its wireless network operator partners to help youth increase their livelihoods. Programme participants are rural youth called Sochnapreneurs. They are provided with 3G and 4G LTE enabled smartphones and tablets pre-loaded with MeraApp, an innovative mobile application that contains detailed information of more than 600 government entitlements available to the rural poor. Along with this, Sochnapreneurs are

provided with 3G and 4G LTE connectivity with data plans and training on how to use these technologies and deliver these information services. The mobile tools have delivered much needed information to over 7,000 rural citizens as a fee based service. Soochnapreneurs are also providing rural communities with digital literacy training and Qualcomm is looking forward to partnership with various national and state governments to continuously expand this basket of services. Qualcomm and its partner Digital Empowerment Foundation (DEF) have exciting growth plans for this programme, which includes not only increasing the utilization of it but increasing the basket of services and incomes for these Soochnapreneurs. Qualcomm looks forward to continue its partnerships with various government agencies both at the central and state level. Qualcomm looks forward to watching these programmes grow, positively impacting local communities and Qualcomm remains ever committed to fostering entrepreneurship in India as well as rest of the world through wireless technologies.



***Special Remark - Dr. Dinesh Tyagi, CEO, CSC-SPV e-Governance Services India Ltd.***

Dr. Tyagi shared very briefly as how Common Service Centres (CSC) came into existence and said that Village Level Entrepreneurs (VLEs) now talk lesser about the existing problems of network, electricity and connectivity and focus their energies more on how they can simplify the lives of common man which has become their motto. CSCs operated through local

entrepreneurs are amazing creations of Government policies of using ICT to empower citizens. Now CSC operators are not called operators or even entrepreneurs but they should be called managing directors for they do so much work. The idea is to create 250,000 managing directors operating ICT enabled enterprise in rural India helping and empowering citizens, which is the essence of CSC. He shared the different kinds of work done by CSCs. He said that Aadhaar is the core of CSCs' work. He mentioned that more than 220 million Aadhaar card enrollments have been achieved by the CSC operators. He also added that CSCs are the only centres in the country which provide all the services related to Aadhaar Card like Aadhaar Seeding, Aadhaar Updation and Aadhaar Authentication. CSCs also work extensively in the area of financial inclusion. He cited the World Bank and IMF reports which say that developed societies are financially-inclusive societies. However, India is still far away from financial inclusion. He highlighted the disparity that even though India has more than 600,000 villages and 250,000 panchayats but has only 40,000 rural bank branches after 70 years of independence, and it

would take another 70 years if we continue with the same mechanisms. Fortunately today there are distinctive innovations happening and banking can be done without a bank, which is a great advancement in technology. On these lines Aadhaar Pay system was introduced which enables a villager to withdraw money and do a balance enquiry. On the same lines depositing money and funds transfer facility is being added through Aadhaar Pay. Setting up of a banking outlet through Aadhaar costs only Rs 3,000 which is the cost of a biometric device. Rural India needs such models for doing banking than the capital investments needed for opening a bank branch, which is mostly not viable. Dr. Tyagi cited example of a lady called Padma from Andhra Pradesh who had distributed 30 million rupees to people through Aadhaar Pay in last two months. He added that 18% of the CSC operators are women and they perform better than their male counterparts. CSCs also provide insurance related services and they collect insurance premiums for several insurance companies. The CSCs have also played a key role in driving the Pradhan Mantri Fasal Beema Yojana (PMFBY), which the formal banks have unable to do as per expectation. He cited as how in the last 15 days CSCs have been able to achieve the numbers for PMFBY, equivalent to what banks had done in last one year, which talks about the credibility of Village Level Entrepreneurs. They are change agents and they can do phenomenal work in reaching the people. He praised that CSC is an incentive driven system and the success of a VLE is dependent on the ability to convince people. A VLE belongs to the same community where he is working and that builds a high level of trust. He also mentioned other services provided by CSCs such as education, skills training, telemedicine, etc. He said that he wants to see every CSC evolve into a DBT model, i.e. Digital Doctor, Digital Banker and Digital Teacher. He closed his speech by sharing that many of the CSC operators are highly qualified people who want to stay in their villages and CSCs provide them a platform to sustain their enterprises without going far away from their homes.



***Key note: Mr. R.S. Sharma, IAS, Chairman, Telecom Regulatory Authority of India (TRAI)***

Mr. Sharma started his note with thanking the organizers for inviting him to a platform which is not directly related to TRAI as he is mostly asked to address in telecom related events. He mentioned that e-governance initiatives have been happening in the country for last 2-3 decades but they have been earlier happening on a sporadic basis.

Some individual and institutional efforts have been undertaken, for example some programme carried out at a district level has been replicated by state and central governments but an overall institutional basis to drive e-governance has been missing earlier. The push for institutionalizing e-governance has finally come through current Government's Digital India programme. There are three broad areas of Digital India programme. The first area under Digital India is digital infrastructure as a utility to the citizens. Connectivity is a key component for digital infrastructure. He said that connectivity as a hard platform of digital infrastructure, while there are other soft platforms like digital identity (e.g. Aadhaar) and digital payment (e.g. net banking). The second area under Digital India is digital delivery of application or services on demand. Various applications like tele-medicine, tele-education and banking related applications have been launched by government and other organizations. It is not enough to have a computer with connectivity, but what is more important that a bouquet of services can be offered by the entrepreneurs to sustain their business. He cited the example of India Stack as an identity platform which enables several digital services, as many services are dependent on verifying the digital identity of a person. With the advent of Aadhaar-enabled services there is a wide bouquet of services available for Sochnapreneurs, CSC operators and entrepreneurs for generating reasonable levels of incomes. The third area of Digital India programme is digital empowerment of people, which enables people to utilize various digital services. Even if people learn to use the services but they face an issue when they lack content to use in their native language. Digital empowerment of people would only happen when more people are involved in content creation, content consumption and content utilization in regional languages. Distribution of knowledge is also a part of digital empowerment. Mr. Sharma added that industry leaders like Qualcomm and Intel should take initiatives for digital empowerment of people. Government's Digital Saksharta Abhiyaan (DISHA) is an important step in this direction and involvement of CSC operators and other entrepreneurs is essential for making it successful. The entrepreneurs should see it as an investment that as they are able to make more people digitally literate, more people would use their services. He also talked about plans of the government to make an interoperable Wi-Fi network, which would essentially be a mesh of Wi-Fi hotspots. Such a system using cloud technology would enable entrepreneurs to focus on their key business and would not need to bother about technology intensive work related to costumer acquisition, costumer authentication and payments while offering Wi-Fi services. Mr. Sharma summed up his speech by saying that if the entrepreneurs use the technology architecture along with the bouquet of services then the objectives of digital empowerment of people, creating jobs, digital delivery of services along with cashless transactions can be achieved thus achieving the vision of Digital India, i.e. to make India a digitally empowered society and a knowledge economy.

## **Felicitations of 10 Best Soochnapreneurs**

After the delivery by Key Note speakers 10 selected Soochnapreneurs were felicitated by the speakers. The Soochnapreneurs selected for the awards were:

1. Mr. Abdesb Dhakhad - Guna, Madhya Pradesh
2. Mr. Abdul Karim - Barmer, Rajasthan
3. Mr. Brij Kumar - West Champaran, Bihar
4. Mr. Deepak Kumar - Alwar, Rajasthan
5. Mr. Gufran Tasnim - Ranchi, Jharkhand
6. Mr. Manoj Ojha - Guna, Madhya Pradesh
7. Mr. Ratan Lal - Barmer, Rajasthan
8. Mr. Sanjay Kumar - Ranchi, Jharkhand
9. Mr. Sadanand Bhoi - Bargarh, Odisha
10. Mr. Sunil Kumar - West Champaran, Bihar



**Soochnapreneurs being felicitated by Mr. Larry Paulson**



These awardees were selected from a lot of 100 Soochnapreneurs working in 5 states in India. The Soochnapreneurs were awarded to recognize their hard work and dedication towards making a difference in the lives of the rural citizens. These Soochnapreneurs have displayed excellent leadership in driving the objectives of Soochnapreneur programme and are an inspiration for their community. The awardees were given a certificate and a desktop to acknowledge their contribution. Additionally, two booklets '**Bridging The Last Mile Gap**' and '**Introducing 100 Soochnapreneurs**' were released by the Key Note Speakers for highlighting the work and lives of Soochnapreneurs.



Soochnapreneurs being felicitated by Mr. Osama Manzar





Dr. Dinesh Tyagi felicitating the Soochnapreneurs



The 10 awarded Soochnapreneurs

## Panel Discussion

The felicitation ceremony was followed by a panel discussion on the above theme and questions and answers from the audience. The panelists were:

- Rishi Raj Singh, Vice President and Principal Officer, CSC e-Governance Services India Ltd.
- P. Vigneswara Ilavarasan, PhD, Associate Professor, Dept. of Management Studies, Indian Institute of Technology, Delhi
- Mukesh Sadana, Financial Inclusion & Digital Development Specialist, USAID/India
- Abhishek Pandit, Director, Business Development, All India Society for Electronics and Computer Technology (AISECT)



From Left to Right: Osama Manzar (Moderator); Rishi Raj Singh; P. V. Ilavarasan; Mukesh Sadana; Abhishek Pandit

The panelists were given a few questions by the session moderator (Mr. Osama Manzar, Founder-Director, DEF) to answer which are mentioned below. Later, the panelists also responded to the questions asked by the audience.

**Osama Manzar:** What is the importance of Information? Why do you think information is such an important commodity? How information can be used as a tool for earning money, fostering entrepreneurship than information becoming a power

**center and means of extracting money from people by the ‘information-brokers’? How are VLEs and Soochnapreneurs different from the ‘information-brokers’?**

**Rishi Raj Singh:** Through digital platforms and social media, information can be easily accessed by people. However, people need structured and correct information and entrepreneurs need to fill this gap whether in urban or rural areas. Moreover, when information is passed informally among people it often gets distorted and here entrepreneurs have a role to play in using technology to ensure that correct information reaches people.

**P.V. Ilavarasan:** The work done by VLEs and Soochnapreneurs is in a way legalized. By legalized it means that entrepreneurs are receiving information through an institution and passing it to the people and receiving money in return, which was not in the earlier case. This is why it is completely different. Earlier intermediaries had access to information and they used to hide information from the people and charged money for providing it. In the latter case information is already available and entrepreneurs are charging for a particular piece of information and they charge a small fee for it.

**Mukesh Sadana:** Information is easily available everywhere. There is no dearth of information, but a gap exists in the form that information which is meant for a particular group of people is not able to reach them. For example, Inter Media, a non-profit global research agency did a research in 8 countries and found that between 2014 and 2016 the awareness on financial inclusion or mobile money had actually declined. The figure had declined from 13% to 8% between 2014 and 2016. This happened despite the fact that government and other agencies are trying their best to expand the ambit of financial inclusion. Further, a trial was conducted to check response towards adopting mobile money. Almost 97% of people registered for mobile money services and after some time only 64% of the people remained active users. Moreover, it turned out that only 12% people actually did any kind of financial transaction through mobile money. One aspect could be debated for such a trend that the financial products were not right, but I think there is a major role of information asymmetry as information does not reach to the right people. Moreover, there is a huge demand for information, but those who need information are not aware as how to use it. The Soochnapreneur programme fills such a gap where a mismatch exists between supply of information and its demand.

**Abhishek Pandit:** Information had existed even earlier say 30 years back and it is not that information did not use to reach quickly to people. We can take the example of television and radio, which is being used even today. However, now one can avail any kind of information whenever one wants it. This is a big power of Internet revolution. If

one takes the example of Ola and Uber, one can see that technology helps to get more information, even without asking anyone for which earlier we used to depend on others. Technology would keep changing and the definition of information would keep evolving which would help in our prosperity. To give an example, earlier a lot of people were not aware of the government schemes, but now many people in villages are aware about them, which is only because of information dissemination.

**Osama Manzar:** The demand for information exists because there is a gap in accessing information. Moreover, there is a difference between having information and availing its benefits, e.g. a villager being aware of an old age pension scheme but not being able to avail benefits of this scheme because of barriers existing due to lack of information and challenges at ground level. How such barriers can be removed?

**Rishi Raj Singh:** There are schemes run by the government; there is information about these schemes, but the communication meant to reach the people is missing because of lack of proper medium. For example, many times government may place advertisement about a scheme in a single newspaper, but a lot of people may not subscribe to that newspaper and hence information reaches only to a limited number of people. There is a need to adopt different strategies in reaching the masses as India is a large and diverse country. Information should reach to people through several mediums, such as for a scheme instead of relying on a single medium and social media should also be leveraged for it.

**P.V. Ilavarasan:** If the government does not change its orientation that service delivery is a return on investment and there is no relation between performance and kind of work one is doing then things are not going to change. It would be very difficult if there is no accountability. Government is still thinking about CSCs and VLEs in a positive direction. Government at some level agrees that it is not being able to deliver services properly and hence as an alternative it brings private entrepreneurs and gives them responsibility to deliver services. This is a step in the right direction, but this would need a really long time before things become streamlined.

**Mukesh Sadana:** I remember one of my seniors said in context to barriers that we exist only because the challenges exist. If these barriers were not there and if the consumers were aware as how to get information and services, then there would not be a need of CSCs or Banking Correspondents. A lot of information is easily accessible on mobile, but VLEs/Soochnapreneurs fill an important gap of delivering the human touch in providing services, which the customers need as a part of their habit and culture than relying only on automated information. There exists an opportunity for the entrepreneurs in

reaching out to the customers to gain their trust and loyalty. The barriers should be seen as a medium of relationship building or converting them into new opportunities.

**Abhishek Pandit:** Some day in future these barriers would fade away. The ultimate objective of Digital India should be that every person can avail the e-services at their fingertips which would sooner or later become a reality. The services being offered currently by the entrepreneurs would be accessed by people on their own which is a risk as well.

**Osama Manzar:** Accessing services by people on their own is not going to be a reality in the near future. The most evident example is in the case of mobile phones. Even now in India 40% of the population do not have mobile phones and as much as 78% of the women do not own a mobile phone. This means they do not have a medium of accessing information on their own, except by relying on others such as their neighbours, friends, Panchayats, VLEs, Sochnapreneurs, etc. It has been observed that the entrepreneurs themselves become power centers as they know that the rural citizens are dependent on them for information. What steps can be taken to ensure that VLEs/Sochnapreneurs themselves do not become power centers? Would even 250,000 entrepreneurs be enough for addressing the information needs of rural India?

**Rishi Raj Singh:** In many of the CSC workshops VLEs have raised the concerns that at the places where they operate another CSCs are opening up which would affect their business. Having competition between entrepreneurs is important as it makes it a level playing field for them and prevents them from charging exorbitant prices for the services offered. The monopoly of rural entrepreneurs needs to be broken because it has a tendency to become exploitative. Additionally, if VLEs want to expand their business they can also work on a blended model where apart from providing services then can sell FMCG goods through partnerships.

**P.V. Ilavarasan:** VLEs show that there is a lot of earning potential in their business, but competition should be encouraged between them. CSC as an organization gives the assurance that if a VLE is violating the rules then CSC can be approached. However, CSC has an equal responsibility to ensure that VLEs are able to sustain their business.

**Mukesh Sadana:** It is very important to strike a balance. On the one hand it is important that the VLEs do not misuse their power, position and the information residing with them. On the other hand organizations like CSC should insure that the bouquet of services is large enough which keeps the VLEs engaged and can be profitable for them. Moreover, competition should be encouraged so that customers can decide on their own as which VLEs can offer the best services for them. CSC and other organizations

should look into the matter that the charges for services should be such that the customer is able to bear the cost and the VLEs are not compelled to overcharge to sustain their business.

**Abhishek Pandit:** India has a huge variation of population in its villages. Because of this in some instances in states like Arunachal Pradesh there are very few customers for any particular VLE and in other states there are multiple VLEs in small areas creating competition among them. Market forces help in deciding as customers would favor which VLEs in a given area depending on the quality of service offered by them.

One of the key concerns came from the audience that there is a visible gap existing between the amount that needs to be invested by a VLE and the amount which can be recovered from their business. It was a general consensus among the panelists that the entrepreneurs need to think ahead of the future challenges and should keep exploring as how they can expand their business than relying on a fixed model. Moreover, with the spread of digital technologies more people would be accessing information and services online on their own which would reduce the dependency of people on information entrepreneurs. Hence, it is imperative that entrepreneurs keep upgrading their skills and expand their basket of services.



## Photographs from Soochnapreneurship 2017



Registration Desk



Inaugural Session



Inaugural Session



Group Discussion



Group Discussion



Group Discussion



**Group Discussion**



**Group Discussion**



**Group Discussion**



**Video Screening**



**Group Presentation**

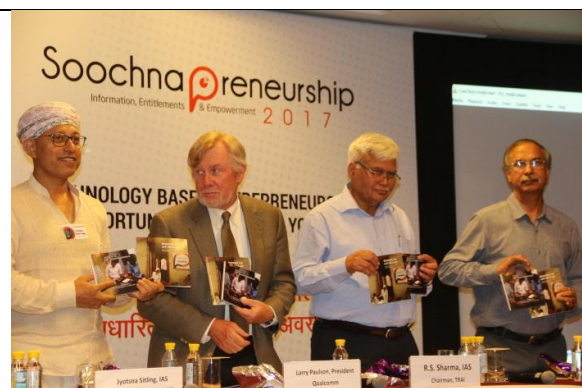


**Group Presentation**





**Expert Insights**



**Release of SP Booklets**



**Audience**



**Audience**



**Panel Discussion**



**DEF Sochnapreneur Team**