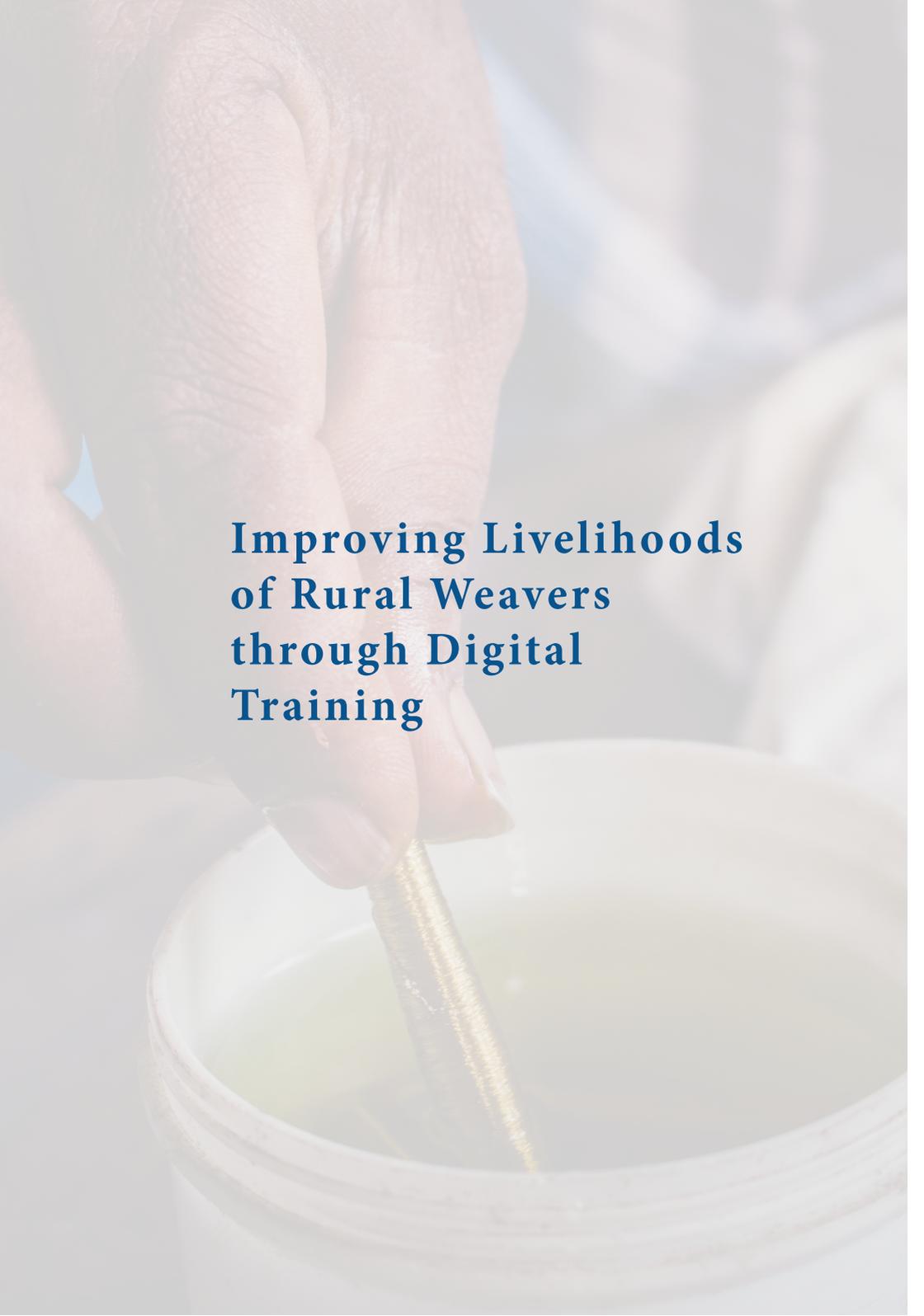




Improving Livelihoods of Rural Weavers through Digital Training



**Improving Livelihoods
of Rural Weavers
through Digital
Training**



COMMONWEALTH OF LEARNING
Learning for Sustainable Development

ENDLINE SURVEY REPORT

Improving Livelihoods of Rural Weavers through Digital Training

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INTRODUCTION

Digital Empowerment Foundation and Commonwealth of Learning provided a digital skill training and capacity building program to 2000 weavers and artisans. Although the training was provided to 2000, due to the COVID-19 situation, the project team in consultation with the Commonwealth of Learning, could only reach to 974 people to conduct the Endline survey. The endline survey was designed and deployed among the selected participants of the training skills across 8 states – Andhra Pradesh (Dist.: Prakasam), Karnataka (Dist.: Chamrajanagar), Madhya Pradesh (Dist.: Ashok Nagar), Odisha (Dist.: Bargarh, Cuttack), Rajasthan (Dist.: Barmer), Tamil Nadu (Dist.: Kanchipuram, Trichy), Uttar Pradesh (Dist.: Barabanki) and West Bengal (Dist.: Murshidabad). The study aims to understand the impact of training provided to the artisans and weavers, on their business and marketing strategies and the change in ICT uses and practices especially during the times of COVID-19.

KEY FINDINGS

Economic Background of Weavers

- 99% of the 350 weavers use only 1 loom
- 85% of the 344 weavers who own 1 loom are below poverty line
- For 91% of 843 weavers, weaving has been their hereditary occupation

Economic Background of Artisans

- For all the artisans, being an artist is hereditary occupation
- 92% of the total artisans own their tools

Feedback on Training

- 89% of the respondents received training on entrepreneurship
- 84% of the respondents received training for more than 4 hours
- 96% of 867 respondents found the training to be good
- 91% of 867 respondents the training helped them in selling their products online especially during the lockdown

Business and Marketing Skills Learning

- 74% of the total respondents have started taking pictures and videos of their products post training
- 67% respondents archive their products offline, 28% do it both online and offline while 5% archive their products online.
- 93% of 568 respondents said archiving has increased their sales
- Archiving has increased the monthly income by Rs. 1688 for 53% of the 528 respondents
- 41% of 313 found the training on cataloguing useful while 59% did not.
- 41% of 330 respondents received training in packaging while 59% did not.

Impact of COVID-19 on Business

- 83% respondents orders were cancelled by the Master weaver/artisan after the announcement of the lockdown
- 94% of 974 respondents said their production was affected after COVID-19
- Out of 131 artisans, 93% said their production has decreased while out of 843 weavers, 94% said their production had decreased

- Unavailability of raw materials to fulfil the orders is the biggest reason for decrease in production rate after COVID-19
- Unavailability of raw materials and tools to fulfil the orders ranks highest in terms of the major issues being faced by artisans and weavers
- Out of the total respondents, 65% had any financial savings
- For 78% of 629 respondents financial savings are not enough to sustain their families
- For 60% of 137 respondents, their savings could last for not more than 10 days
- Out of 345 people who did not have enough financial savings, 22% took loan
- Sustaining family was the biggest reason behind taking loans

ICT and internet penetration, uses, and practices

- Mobile phone penetration stands at 92%
- 61% of the 897 people who are smartphone users, 36% are basic feature phone users and 3% are users of both feature and smartphone.
- Internet penetration stands at 60%
- Social media such as Facebook and WhatsApp ranks highest in terms of the purpose of using internet
- Use of internet for mobile banking and digital payment remains low

Digital Skills Learning

- 84% of the total respondents have a functional bank account
- 63% of total respondents are familiar with mobile banking
- 70% are have downloaded mobile application on their phone
- 87% of 430 respondents have downloaded YONO SBI
- 65% of the total respondents are aware about digital wallets
- PayTM ranks as the highest used digital wallet followed by Google Pay, PhonePe ranks third and Bhim Axis Pay ranks last.
- Digital wallets are mostly used for conducting cashless transaction
- The biggest advantage of using e-banking is the safety and security of the application
- For 72% of the total respondents use of digital wallets increased during the nationwide lockdown
- 93% of 510 respondents started using social media for business post the training
- WhatsApp ranks as the highest platforms that respondents use for business purposes
- 93% of 338 people are part of weaver and artisan groups on Facebook
- For 92% of 338 respondents, Facebook helped them reach a wider audience.

- For 92% of 338 respondents Facebook page has increased their product sale.
- 51% of the total respondents know about e-commerce
- 93% of total respondents have received training on using e-commerce for business
- Amazon ranks as the most popular e-commerce website respondents are familiar with
- 62% of the total respondents have a seller account
- 38% of the total have a GST number while 61% of 607 who do not have GST number, does not consider it as important
- 58% of the total respondents have PAN Card.
- Out of 410 respondents who do not have PAN Card, 69% (127) feel having PAN Card is not necessary for e-commerce
- 79% of 974 respondents believe their sales have not increased by using e-commerce website
- Only 22% of 448 people received got training on inventory management while 78% (350) did not
- Only 1 person has downloaded Inventory Management Software, Oddo App
- 40% of the total respondents have their accounts on Zoho Inventory
- 67% of total respondents are familiar with financial bookkeeping
- 77% of 652 respondents know about online bookkeeping
- 95% of 215 respondents are using Khata Book App
- 52% of 974 respondents have easy access to finance
- Only 3% of the total respondents are associated with the financial institution while 97% are not.

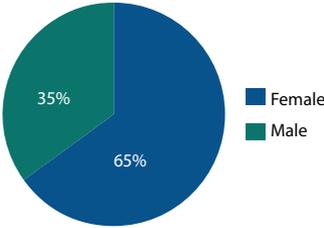
Importance of Digital Skills During and After COVID-19

- 80% of total respondents believe that training on digital skill is important
- 75% of the total respondents feel that reaching the customers online has helped during the lockdown period

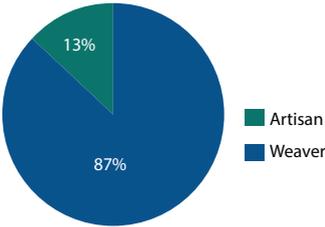
SOCIO-ECONOMIC AND DEMOGRAPHIC OUTLINE

The survey was done in 8 states of Andhra Pradesh, Karnataka, Madhya Pradesh, Odisha, Rajasthan, Tamil Nadu, Uttar Pradesh and West Bengal. From a total of 974 respondents, 87% respondents (843) surveyed are weavers and 13% (131) respondents work as artisans. Out of the total 974 respondents 41% are from West Bengal, 26% are from Odisha, 12% from Rajasthan, 7% from Andhra Pradesh, 5% from Karnataka, 4% from Tamil Nadu, 3% from Uttar Pradesh and lastly 2% from Madhya Pradesh.

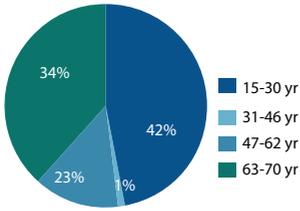
65% of the total respondents are male and 35% are females. 42% of the total respondents are in the age group of 47-62 years, 34% in 31-46 years, 23% in the age group of 15-30 years and lastly 1% in the age group of 63-70 years. With regards to the caste distribution of the respondents, 62% of the total 974 respondents are from Other Backward Classes, 15% are Scheduled Tribes, and 14% are General. Out of total respondents, 89% are Hindus and 11% are Muslims.



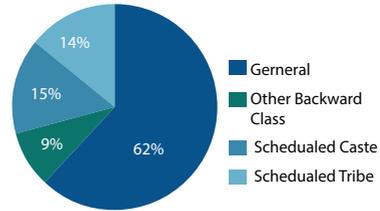
Gender Distribution



Artisan/Weaver



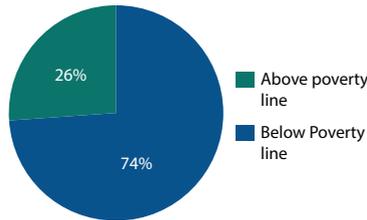
Age wise distribution



Caste Distribution

Out of 843 weavers, 16% are without education, 23% have received education till primary school, 27% have education till middle school, 24% have education up-to secondary school while 7% have received education till senior secondary level and lastly 3% of the weavers are graduates.

Out of 131 artisans, 47% are without basic primary education, 21% have attained education till middle school, 13% have primary basic education, 10% respondents each have attained secondary education and are graduates respectively 8% and have attained education up-to senior secondary level, 74% of the total respondents are below poverty line and 26% are above poverty line.



Poverty line

ECONOMIC BACKGROUND OF WEAVERS

Out of 843 respondents who work as weavers, 58% are working with master weavers, 42% are themselves, master weavers while less than 1% are Nakshbandhs¹. All of the 350 master weavers, (100%) own their looms, which is similar to the baseline survey conducted, where 98% of the weavers own looms. In terms of the type of looms that master weavers use, fly shuttle pit ranks the highest, followed by frame looms, throw shuttle pit looms ranks third while semi-automatic looms rank last. Most of the master weavers surveyed in the baseline, used frame looms which in the end-line survey ranks second from the bottom. 99% of the 350 weavers use only 1 loom while 1% uses 3 looms. Buying looms are an economic investment with a single loom costing around Rs 3,000 to 4,000. Owning 1 looms highlights that families have to put more effort into their work which includes family labour despite this 85% of the 344 weavers who own 1 loom are below the poverty line.

Moreover, 91% of the total weavers said that weaving has been their hereditary occupation, highlighting the need for more work to be done for the economic upliftment of families depending on weaving as their only livelihood option. 75% of 843 weavers earn Rs. 647 monthly on an average, 43.4% of 843 weavers earn Rs. 4084 monthly on an average, 40% earn Rs. 6547, 13% earn Rs. 15,417 per month.

In terms of those who work in the workshop, weavers themselves ranks the highest followed by family members and lastly daily-wage workers. While within the family members working in the workshop, wife ranks the highest followed by parents; unmarried children rank third and married children rank last. The distribution of work within the family is similar to the one found during the base line study, emphasizing the role of women working as disguised labour within the household as well as in the workshops. Out of 318 weavers whose families work with them, 66% said their families receive the given wage rate while 34% did not. In terms of weaving textiles, silk ranks the highest followed by cotton. While in terms of the products, weavers are involved in producing sarees rank the highest, followed by gamcha (towel); dupatta ranks third, kurta and kurtis (shirts)rank second from bottom while dhotis² rank last.

1. Nakshbandhs are weavers that specialize in making motifs or design called Nakshas, these craftsmen are masters of tying designs to the looms. Initially the Nakshas are made on paper, followed by preparing graphs, once the design is selected; small punch cards are created that serve as a guide to the weavers for choosing the color of thread that is to be used for making the designs or nakshas <https://defindia.org/wp-content/uploads/2020/03/DCDP-Baseline.pdf-web.pdf>

2. <https://en.wikipedia.org/wiki/Dhoti>



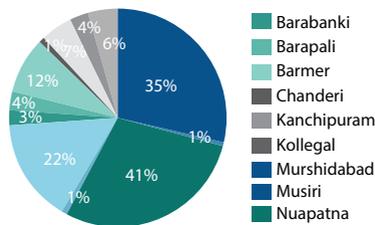
ECONOMIC BACKGROUND OF ARTISANS

A total of 131 people responded that they work as artisans. Out of 131 artisans, 92% work as master artisans while 8% work as artisans working under master artisans. Out of 131 artisans, 87% are above poverty line while 13% are below poverty line. 92% of the total artisans own their tools and 8% did not respond. All 131 artisans said that being an artist is their hereditary occupation. In terms of the daily wage rate of artisans, 47% of 131 artisans earn Rs. 50, 26% earn Rs. 40, 15% earn Rs. 45; 4% of the respondents each earn Rs. 200 and Rs.100 respectively, 3% earn Rs. 55 and lastly 1% of the total artisans earn Rs. 300.

In terms of who works in the workshop, artist themselves ranks the highest, followed by daily wage workers. Unlike the baseline study where families were working in the workshop along with the artisans, in this study none of the artisans said their families are working with them. In terms of using materials cloth ranks the highest, followed by brush, needle and thread by hand along with sewing machine and qalam³ each ranks third; while paper and ink each respectively rank last.

The highest number of artisans are involved in applique work, followed by other work which involved weaving, using yarn and thread and silk while artisans involved in producing paintings ranks last. 92% of 131 artisans said they have peak and off seasons. In terms of supporting themselves in off seasons, saving from previous seasons ranks the highest followed by secondary income savings from previous seasons.

In terms of the cluster distribution of the respondents, 41% of the total respondents are from Murshidabad, 22% are from Nuapatna, 12% are from Barmer, 7% are from Chirala, 4% of the respondents each are from Barapali and Kanchipuram, 3% are from Barabanki, 1% from Chanderi and lastly <1% are from Musiri.



Cluster-wise distribution

3. A qalam is a type of pen made from a cut, dried reed, used for Islamic calligraphy.

FEEDBACK ON TRAINING

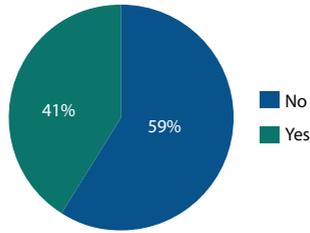
89% (867) of the respondents received training on entrepreneurship, rest 11% did not. However, all the people surveyed for endline were part of the project and revised the digital training. Out of 867 respondents, 84% of the respondents received training for more than 4 hours; followed 10% received training for 3 to 4 hours. 5% received training for 1-2 hours while 1% received training for 2-3 hours. 96% of 867 respondents found the training to be good, 3% found it moderate while 1% found the training poor. 91% of the respondents who received the training said the training has helped them in selling their products online especially during lockdown while for 9% the training did not help in selling their products. Moreover 90% respondents said the training enabled them to reach a wider consumer base on social media platforms during lockdown.

BUSINESS AND MARKETING SKILLS LEARNING

74% (664) of the total respondents have started taking pictures and videos of their products post training. Out of 664 respondents who have started taking pictures and videos of their products, 45% document their products usually, 20% do it sometimes, 5% do it always, 4% never document their products while 26% did not respond. 58% (568) of the total respondents have started documenting or archiving their products while 42% do not. Out of 568 respondents who archive their products, 67% do it offline, 28% do it both online and offline while 5% archive their products online.

93% (528) of the 568 respondents who archive their products said, archiving has increased their sales. In terms of the increase in monthly income, for 53% of the 528 respondents. For 37% the average increase is of Rs. 1620, for 4% the average increase is of Rs. 2877 and lastly for 6% the average monthly increase in income is of Rs. 8703.

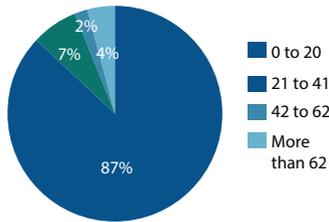
68% (661) of the total respondents knew how to do cataloguing of their products before training. Out of 661 respondents, 95% developed 0-50 catalogues before training, 4% developed 51-101 catalogues and 1% developed more than 101 catalogues. Out of 313 respondents who did not know about cataloguing before training, 41% found the training useful while 59% (186) did not. For 186 respondents who did not find the training useful were further questioned about what components of the training they did not find useful, probing further to understand if the barriers were due to access to the internet, mobile or applicability to their line of work. This would further help the project team in rolling new program or even if there is an intention to further extend the program. Post-training, out of the total respondents, 58% developed 0-50 catalogues, 41% developed 51-101 catalogues and 1% developed more than 101 catalogues.



Cataloguing products

In terms of packaging of products, which increase the chances of the sale, 66% (644) of the total respondents said they knew how to do the packaging of products before training. While 33% (330) did not know about packaging. Out of 644 people who already knew about packaging, 56% (359) packaged 21-41 products, 42% packaged 0-20 products, while 1% of respondents packaged 42-62 and more than 62 products each respectively.

A total of 330 respondents did not know how to do packaging before training, 41% of 330 respondents received training in packaging while 59% did not. Out of 135 respondents who did receive the training, 87% packaged 0-20 products in a month, 7% packaged 21-41 products, 4% developed more than 62 products lastly 2% packaged 42-62 products. Out of 135 people who received training on the packaging of products, 57% found the training to be useful while 43% did not.

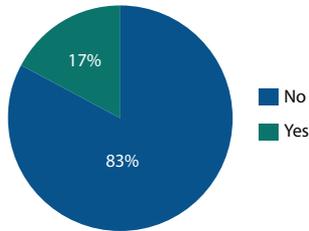


Products packaged after training



IMPACT OF COVID-19 ON BUSINESS

Out of 974 respondents, 83% (812) respondents' orders were cancelled by the Master weaver/artisan after the announcement of the lockdown. 73% (710) of total respondents received their payment for previous supplies which again was crucial for the substance of the families as well as business, especially for weaver community who are already below the poverty line. 27% of the 974 respondents did not receive their payment for the previous supply.



Orders Cancelled by Master Weaver

94% (914) of 974 respondents said their production was affected after COVID-19 and out of these 914 respondents, 87% (791) were weavers while 13% (123) were artisans. The weaver community has faced extensively due to the lockdown; their social and economic situation has further deteriorated. 94% of the total respondents said their production rate has decreased after COVID-19. Out of 131 artisans, 93% (122) said their production has decreased and out of 843 weavers, 94% (789) said their production had decreased. This highlights that COVID-19 brought production of goods to a halt affecting the weaver and artisan community who mainly depend on the market for procuring and delivering their products.

In terms of the reasons for the decrease in the production rate after COVID-19, unavailability of raw material to fulfil the orders ranks the highest, followed by unavailability of new order, workers leaving the workshop ranked third; previous orders not delivered and payment not received ranked second from the bottom while other reasons such as COVID-19 and weaving ranked last.

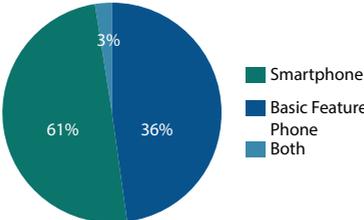
Unavailability of raw materials and tools to fulfil the orders ranks highest in terms of the major issues being faced by artisans and weavers, followed by insufficient savings for sustaining family, not getting orders by Master weaver or artisan ranks third; previous orders not delivered, payment not received ranks fourth; rent of workshop to be paid ranks second from bottom and other which include receiving payment for orders ranks last.

Out of the total respondents, 65% (629) have any financial savings while 35% (345) do not. 78% of 629 respondents have financial saving, but it is not enough to sustain their families. While out of 137 respondents who said they have enough financial savings to sustain their families, for 60% their savings would not have lasted for more than 10 days, for 26% their savings was enough to sustain them for 1-2 months and for 14% the savings would last for more than 3 months. Out of 345 people who did not have enough financial savings, 22% (77) took loan while 78% did not.

In terms of the reasons for taking loan, sustaining family ranked the highest, followed by children education, taking loan for sustaining business ranked third while loan for clearing pending payment ranked last. In terms of where the respondents had taken the loan from local money lenders rank the highest, followed by family friends and banks financial institutions ranked last. Out of 77 respondents who had taken a loan, 71% took loan at an interest rate of 0-5%, 26% of the respondents took a loan at more than 18% while 3% took loan on an interest rate at 6-11%. Out of 77 respondents, 83% of had to repay the loan within 6 months, 14% within 12 months and for 3% the repayment time for the loan was within 24 months.

ICT AND INTERNET PENETRATION, USES, AND PRACTICES

Out of total respondents, 92% (897) are users of mobile phone. 61% of the 897 people who use mobile phones are users of smartphone, 36% are users of basic feature phone and 3% are users of both feature and smartphone.



Mobile Phone Usage

60% of the total respondents use internet while 40% do not use internet. In terms of how respondents use internet connection, own connection ranks the highest, followed by using a shared a connection with friends/family, common service centre ranks third and cyber café ranks last. In terms of the purpose of using internet, social media such as Facebook or WhatsApp ranks the highest, followed by online search for business, online search for entertainment ranks third and online search for education ranks

fourth; digital payments ranks second from bottom and mobile banking ranks last. Despite providing training on using internet for purposes such as mobile banking and digital payments, both services are least used by the surveyed population. This indicates that although weavers and artisans have access to smartphone and internet the practice of using services which can make help them in their entrepreneur has not yet been realized. There is a need to further generate more awareness on using internet for purposes other than entertainment and social media.

DIGITAL SKILLS LEARNING

Out of all the respondents surveyed, 84% (823) have a functional bank account. 91% (494) of 545 respondents, who are smartphone users, know about online banking and 98% of 494 respondents, who know about online banking, know how to do online banking. In terms of how often, do respondents do online banking, 69% of 483 respondents do it usually, 16% do it sometimes, <1% do it always while 15% never do online banking. This highlights that despite providing training on the benefits of doing online banking, the use of the service amongst respondents is low. 54% of the total respondents received online payment for their orders while 46% did not; this highlights the limited practice of using online banking service.

63% (610) of total respondents are familiar with mobile banking, while 37% (364) are not. Out of 610 respondents who know about mobile banking, 70% (430) are have downloaded mobile application on their phone. In terms of the application downloaded by respondents, 87% of 430 respondents have downloaded YONO SBI, 10% have downloaded M-Connect Plus, 2% have downloaded iMobile while 1% has downloaded BOI mobile.

83% of 430 respondents said they use mobile banking application sometimes, 12% use it usually, 1% use the application always while 4% never use the application. In terms of the purpose of using mobile banking application, accessing financial record ranks the highest, followed by sending and receiving money, bill payments ranks third; monitoring transactions ranks last.

65% (540) of the total respondents are aware of digital wallets while 35% are still not. Out of 540 respondents who are aware of digital wallets, 85% are even using them. Most of the respondents use PayTM, followed by Google Pay, PhonePe ranks third while Bhim Axis Pay ranks last.

The purpose of using digital wallets for doing cashless transaction ranks the highest, followed by bill payments; fund transfer ranks third while booking tickets ranks last. 540 respondents 79% use digital wallets sometimes, 9% use it usually while 6% of the respondents each use digital wallets always and never respectively. On asking respondents about the advantages of e-banking, safety and security of using the application ranked the highest, followed by the accessibility of using the application, easy fund transfer ranked third; user friendly ranked fourth, e-banking being a time saver ranked second from

bottom while using e-banking saves the cost of going to the bank ranks last. Hence highlighting that safety of using digital applications and its accessibility are the key elements in encouraging people especially entrepreneurs such as weavers and artisans to use and switch to online modes of banking. Moreover, 72% of the total respondents said that the use of digital wallets have increased during the nationwide lockdown.

Out of total respondents, 52% (510) people use social media such as Facebook or WhatsApp. Out of 510 respondents, the most popular mode of accessing social media is by using one's connection and own device, followed by using own connection and shared device, using shared connection and shared device ranks third; cyber café ranks fourth and Common Service Centre (CSC) ranks last. In terms of the social media platform that people use, WhatsApp ranks the highest, followed by Facebook, YouTube ranks third; Instagram ranks second from bottom and Twitter ranks last.

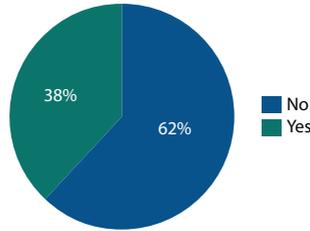
93% of 510 respondents said they started using social media for business after the training, organised by DEF In terms of the platforms that respondents use for business WhatsApp ranks the highest, followed by Facebook, YouTube ranks third and Instagram ranks last.

A total of 338 respondents use social media platform such as Facebook, 93% of 338 people are part of weavers and artisan groups on Facebook. For 92% of 338 respondents, Facebook helped them reach a wider audience. 92% said that having a Facebook page has increased their product sale. Thus using Facebook, especially during lockdown has helped the weavers and artisans in reaching to wider audience and has also contributed to marketing and sales of products.

In terms of the frequency of using social media for business, 50% of 974 respondents said, they usually use social media for business, 27% said they use social media sometimes, 3% use it always while 20% never use social media. 72% (697) of the total respondents said their income has increased by using social media for business.

51% (494) of the total respondents know about e-commerce, while 49% do not, this highlights that despite providing training on e-commerce and its use the beneficiaries still do not know about it. More focus should be given on making weavers and artisans understand how e-commerce can be linked with their existing business practices. Out of 494 people who know about e-commerce, 93% (461) have received training on using e-commerce for business, 7% (33) have not received any such training (indicating lack of understanding). Out of 461 respondents who indicated to have received training, Amazon ranks as the most popular e-commerce website respondents are familiar with, followed by Flipkart, while Etsy India and iTokri both rank last. In terms of e-commerce websites that respondents use, Amazon ranks the highest followed by Flipkart and Esty India ranks last.

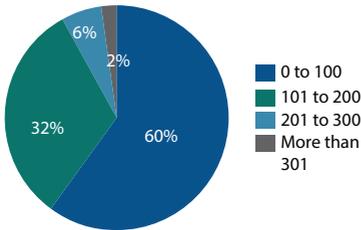
62% of the total respondents have a seller account, which will make selling products on e-commerce websites such as Amazon and Flipkart much easier. In terms of websites on which respondents have registered their seller accounts, Amazon ranks the highest, followed by Flipkart and Esty India ranks third.



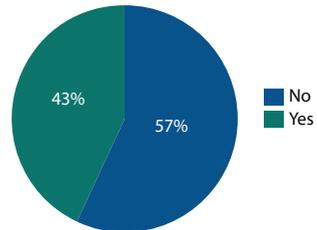
Respondents having seller accounts

Out of total respondents, only 38% (367) have a GST number while 62% (607) do not, and out of 607 respondents, who do not have a GST number, 61% (373) do not consider it as important. 58% (564) of the total respondents have PAN Card, while 42% (410) do not. Out of 410 respondents who do not have PAN Card, 69% (127) feel having PAN Card is not necessary for an e-commerce business. This highlights a need for further robust engagement with the weavers and artisans, where the importance of having GST and PAN Card for their business is re-emphasised

In terms of the frequency of using e-commerce website for business, 66% (643) of the total respondents said sometimes, 5% (51) said usually, <1% (3) said always while 29% (277) said never. 79% (774) of 974 respondents believe that their sales have not increased by using e-commerce website, only 21% (200) believe that their sales have



Products sold through e-commerce websites

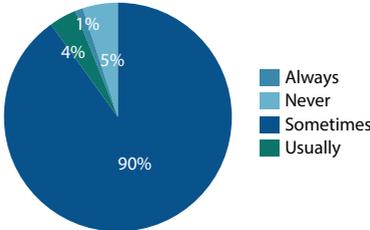


Willingness to use e-commerce website

increased. Out of 200 people who said their sales have increased, 60% (120) of 200 people sold 0-100 products in a month, 32% sold 101-200 products while 2% sold more than 301 products in a month. Out of 774 respondents who did not sell any products on e-commerce, 57% (444) will not continue to use e-commerce websites while 43% (330) would continue using it. The reason for believing that e-commerce has not helped in the sale of the products is due to limited use of e-commerce websites by weavers and artisans.

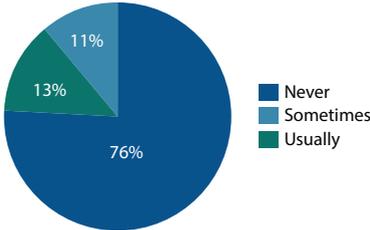
54% (526) of 974 respondents know about inventory management, while 46% (448) do not. Out of 448 respondents, 22% (98) people got training on inventory management, while 78% (350) did not. Out of 98 people who have received training on inventory management, only one person downloaded inventory management software, while 99% (97) have not. The only person who received the training on inventory management and even downloaded the application works as a weaver, and he downloaded the Oddo app.

40% (389) of the total respondents have their accounts on Zoho Inventory and other software, while 60% (585) still do not have an account. Out of 389 respondents who have Zoho account, 94% know how to create transactions on the software and 95% know how to navigate through the software sometimes. In terms of the frequency of using the software, 90% use the software sometime, 4% use it usually, 1% said they always use the software while 5% never use it.



Frequency of using Inventory management software

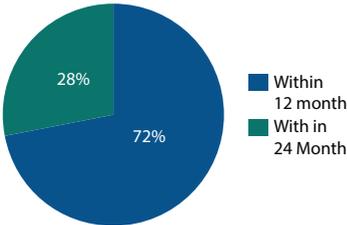
Out of 974 respondents, 67% (652) are familiar with financial bookkeeping while 33% (322) are not. 77% (502) of 652 respondents know about online book keeping, 23% (150) do not. Out of 502 respondents who know about online book keeping, 43% (215) use some of the other online the application for financial management. Out of 215 people who are using applications for online financial management, 95% (204) are using Khata Book App, 2% (4) are using Account Book App, 3% of the respondents



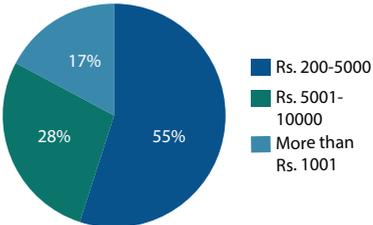
Frequency of using financial management application

each are using Money Manager App, Expense Manager App and Finance App respectively. In terms of the purpose of using application on financial management, maintaining cash book ranks the highest, followed by maintaining customer accounts and using the application for both the purpose ranks last. Out of 215 respondents, 76% (163) use the application sometimes, 13% (29) use the application usually while 11% (23) never use the application.

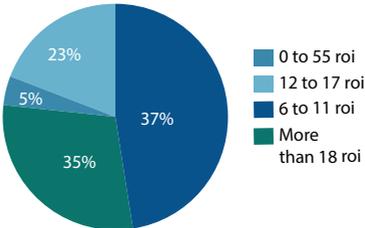
52% (502) of 974 respondents have easy access to finance while 48% (472) do not. Only 3% (28) of the total respondents are associated with the financial institution while 97% (946) are not. 96% (931) of the total respondents have not availed any financial assistance from any financial institution, while 4% (43) have. Out of 43 respondents, 55% have taken financial assistance of Rs. 3375 on average, 28% have taken Rs. 6800 on average and lastly 17% have taken the financial assistance of Rs. 1, 81,889 on average. 37% (16) of 43 respondents have taken the amount on rate of interest between 6-11%, 35% (15) have taken it on more than 18% rate of interest, 23% (10) have taken it between 12-17% rate of interest, while 5% (2) have taken it on a rate of interest between 0-5%. For 72% (31) of 43 respondents, the repayment time is within 12 months, while for 28% (12) it is within 24 months.



Repayment time of loan



Amount taken as financial assistance



Rate of interest on amount



IMPORTANCE OF DIGITAL SKILLS DURING AND AFTER COVID-19

Out of total respondents, 80% (781) believe that training on digital skill is important while 20% (193) do not agree. Out of 781 respondents, 64% (500) feel that training on digital skills is very important, 22% (169) feel that it is moderately important, 9% (73) feel that training on digital skills is slightly important, 2% (16) feel that training is extremely important while 3% (23) feel that training on digital skills is not at all important. In terms of the ways digital skills have helped during and post lockdown situation, doing transactions online ranks the highest, followed by doing payments online, selling products online rank third; reaching customer online ranks second from bottom and bill payments ranks last. While in terms of the digital skill that has benefitted the respondents most, online banking ranks the highest, followed by mobile banking, digital wallets rank third; E-banking ranks second from bottom and business through social media platforms ranks last. 75% (733) of the total respondents feel that reaching the customers online has helped during the lockdown period while 25% (241) do not feel the same.

ACCESSIBILITY TO SOCIAL PROTECTION SCHEMES

Integrated Child Development Scheme (ICDS)

Out of total respondents, 58% (567) are aware of about ICDS while 42% (407) is not. 86% (833) of 947 respondents have an Anganwadi Centre in their village. Out of 833 respondents, 54% said the Anganwadi Centres are closed while 46% (381) said the centres are open and functional. 18% (171) of total respondents have children in the age group of 0-6 years at their home while 82% (803) do not. Out of 171 respondents who have children in the age group of 0-6 years, 73% (124) said the children receive mid-day meals in the Anganwadi centre, while 27% (47) did not.

90% (878) of 947 respondents do not have pregnant women in their families, while 10% (96) have. Out of 96 people, 63% (60) of the respondents said that pregnant women in their families get to take away home rations. 58% (56) of 96 respondents said that an Accredited Social Health Activist (ASHA) and Auxiliary Nurse Midwife (ANMs) visit their village to carry out routine health check-ups.

Public Distribution System (PDS)

93% (903) of the total respondents have ration cards, 7% (71) do not have ration cards. Out of 903 respondents, 99% (894) receive 5kg rice/wheat from ration distribution centres during the lockdown. 62% (563) of 903 respondents have received 5kg pulses from ration distribution centres, while 38% (340) have not received it.

Ujjawala Scheme

79% (768) of the total respondents are beneficiaries of Ujjawala Scheme. 97% (748) of 768 respondents have received three free cooking gas cylinders during the lockdown. Out of 20 respondents who did not receive three gas cylinders, 60% (12) received only 1 cylinder, 30% (6) did not receive any cylinders while 10% (2) received only 2 cylinders.

Pradhan Mantri Jan Dhan Scheme

55% (540) of the total respondents have a Jan Dhan bank account while 45% (434) do not. 54% (530) of the total respondents said that women in their families have Jan Dhan bank accounts while 46% (444) did not. Out of 530 respondents, who said that women in their families have a Jan Dhan account, 96% (510) received Rs. 500 in their account under Pradhan Mantri Garib Kalyan Yojana.

56% (545) of the total respondents are availing schemes other than Jan Dhan and Ujjawala Scheme while 44% (429) are not. In terms of other schemes those respondent access are: Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Mudra Yojana ranks third and Pradhan Mantri Matritutva Vandana Yojana ranks last. 63% (609) respondents know about Mera App, while 37% (365) do not. Out of 609 respondents, 66% (404) know how to use the app while 34% (205) do not know. Moreover 75% (301) of 404 respondents who know how to operate the app are also using it while 25% (103) despite knowing how to operate the app are not using it.

CONCLUSION

Given that the objective of the project was to provide digital skills to weavers and artisans for improving their livelihood, the project has been able to achieve its objective especially in the areas of using online banking, using e-commerce for business and using digital wallets. 91% of the beneficiaries indicated that the training interventions helped them to increase selling of their products online. Income of 72% of the respondents increased after training by the use of media for business. The average monthly income of respondents has increased by Rs.6300 after taking the training. While there are some areas of digital skills which require more focus and work to be done, such as making weavers and artisans understand the importance of using financial institutions such as banks and cooperatives for leveraging financial assistance, applying for GST and PAN card for setting up the e-commerce business as well as the importance of using social media platforms and Internet for business. With a more robust focus in these areas along with mobilising the clusters, artisans and weavers can leverage the use of digital technology in their businesses which has already been affected by the COVID-19 and announcement of the subsequent lockdowns.



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