

# **‘ICT Enabled Rural Women Entrepreneurship Development in Assam and West Bengal: Challenges, Scope and Opportunities’**

**[A Field Assessment & Study]**

**March, 2023**



**Produced by: Digital Empowerment Foundation (DEF) and Council for Social and Digital Development (CSDD)**

**Supported by: OAK Foundation**

## Table of Contents

1. Introduction
2. Key Indicators captured during the Pilot
3. 'Soochnapreneur' as the Key to Business Enablement of RWE's-Seeding/Initial Phase
4. The Actual Study in Assam & West Bengal
  - 4.1 Methodology
  - 4.2 Overview of the study-Assam
  - 4.3 Overview of the study-West Bengal
5. The Respondents: RWE's Interview and FGD's
  - 5.1 Quantitative Analysis (Interviews)-Assam
  - 5.2 Qualitative Analysis- (FGD Findings in Assam)
  - 5.3 Output of the Study
  - 5.4 A Brief Case study of the Rural Women Engaged in Tea Value Chain in Karbi Anglong District of Assam
  - 5.5 The Common Service Centre (CSC) Analysis in Assam
  - 5.6 The Soochnapreneurs Analysis in Assam
6. Quantitative Analysis (Interviews)-West Bengal
  - 6.1 Qualitative Analysis-( FGD Findings in West Bengal)
  - 6.3 Output of the Study
  - 6.4 The Common Service Centre (CSC) Analysis in West Bengal
  - 6.5 The Soochnapreneurs Analysis in West Bengal
7. Understanding the current state, activities, support, challenges and scope in digital integration in RWE Ecosystem, their scale and growth Digital use and awareness
  - 7.1 Digital Use and Awareness
  - 7.2 Nature of problems faced due to lack of digital skills and usage
  - 7.3 Nature of Digital Capacity Building expected
8. Stakeholder Consultation and Findings
  - 8.1 Assam Stakeholders Consultation Findings
  - 8.2 Stakeholder Feedback on the scope and role of ICT/ digital to accelerate business and scale of RWE's
  - 8.3 Stakeholders' response and engagement
  - 8.4 West Bengal Stakeholders Consultation Findings
  - 8.5 Stakeholder Feedback on the scope and role of ICT/ digital to accelerate business and scale of RWE's
- 9 Key Initial Outputs
- 10 Key Initial Outcomes

## Annexure

1. Images from Assam and West Bengal

## 1. Introduction

ABOUT THE BIG BETS COLLABORATIVE (BBC) PROGRAMME ON RURAL WOMEN ENTREPRENEURSHIP (RWE)

### **The Big Bets Collaborative (BBC) Programme**

**It seeks to increase Female Labour Force Participation Rate (FLPFR) by building a sustainable entrepreneurship environment for rural women from Assam and West Bengal to thrive and succeed in existing and new Micro, Small and Medium Enterprises (MSMEs) which are inclusive, technology enabled and environmentally sustainable.**

- The 'Big Bet' seeks to scale entrepreneurship among rural women as a means to address the declining labour force participation rate, thus allowing them agency and independence.
- The Big Bet seeks to intervene by enhancing the social infrastructure that encourages and supports women entrepreneurs to initiate or scale business ventures.
- One key important aspect of the BBC programme for Rural Women Entrepreneurs (RWEs) is, identify and analyse the market demand, pricing, profit margin, sales channels etc. as it is to identify what the natural talents, skills and opportunities available to women in focused geography are. It seeks to focus on those 'demand' aspects to scale entrepreneurship for RWEs if the market opportunity is clear.

### **ESSENCE OF THE PILOTS**

- Testing solutions for RWEs which are partially tested elsewhere and are innovative and scalable to enhance demand and market opportunity, and seemed relevant to geographies of Assam and West Bengal.
- Test Innovations for RWEs such as dual income for tea growers and weavers, with potential to integrate digital and clean energy integration.
- Specific exploration for RWEs pertaining to value chains for relevance to Women Entrepreneurship development: Tea, Handloom, Livestock, Information digital Services as a Value Chain, Clean Energy as a Value Chain, and any other.
- Exploring future facing technology solutions for RWES in digital enablement, environmental sustainability, clean energy transition and integrating inclusion factor within all or most of the future Big Bets Programs.
- Pilots contributing to Secondary Research and Primary Research to finally map and analyse the RWE ecosystem level solutions with data and evidence from ground as well as other past experiences.

## 2. Key Indicators captured during the Pilot:

The three key indicators that were identified during the pilot studies across value chains were the problem of **Access, Information and Facilitation** which calls for ICT intervention.

**Access-** This includes lack of access to and of information, knowledge and skills like information about schemes, existing point of contact for availing benefits under various schemes, resources, new opportunities in product and market development information, proper way of managing the business or enterprise etc. Maintaining of accounts is majorly manual and is also not proper so they are not in a position to know the actual status of their business and cannot plan wisely for future investment. Here, ICT could play a crucial role in providing the RWEs with much needed access to information sources.

**Information-** Absence or low use of ICT has resulted in deprivation from major happenings in market and opportunities. No information on training and available alternative sources for procuring raw materials, working capital support for running the enterprise, absence of product standardization, lack of knowledge about current market trends and demand poses a big threat in sustaining the enterprise in the age of competition. They have exposure to only a limited market and have no information or idea of how to scale up the business. Concept of digital money is still found to be lacking among the RWE's. Though, the RWE's have individual bank accounts but they are not aware or reluctant to use the services as they need to stand in long queues for withdrawing money which they find difficult at times.

**Facilitation-** Support from various agencies are lacking and they are not aware of the compliances and even if they are aware there is absence of a proper facilitating mechanism who could help them to ensure that the compliances are met because they find it difficult to visit departments every now and then. The need for a central point of contact in guiding towards compliances; schemes; finance; marketing and promotion; credit and other linkages, training and support etc is greatly felt and is the need of the hour for facilitating the RWEs to access a broader market and opportunities. The facilitation is required for both backward and forward linkages and soft skill development of the RWE's. Thus, here ICT could play a crucial role in facilitating the RWEs to establish linkages with various schemes and compliances with government and other stakeholders who are engaged in the process of promoting the businesses of RWE's.

### **3. 'Soochnapreneur' as the Key to Business Enablement of RWE's during Pilot phase- The seeding/ initial Phase**

#### **Activities undertaken during the Pilot Study**

- Mapping of potential districts across various value chains
- Mapping cohorts of Rural Women Entrepreneurs in various districts
- Selection of potential rural women entrepreneur to take up the Soochnapreneur role in the Panchayat
- Training of Soochnapreneur on various aspects of community information-digital ecosystem and engagements.
- Setting up service centres and ready to engage rural women, community with information and services.
- The SP is currently working in the following major activity areas: ▪ Information services ▪ Digital services ▪ Government Schemes & Entitlements
- Based on need identification of RWE's the SP's in both the states of Assam and West Bengal are organizing workshops across various value chains around legal compliances of the rural business women in running their businesses and to build their financial credibility by training them on book keeping via mobile application.
- Soochnapreneurs are facilitating the RWEs in getting various certificates like Udyam Registration and E- Shram enrolment; Food Business Registration; trade license; to build an understanding on Digital Marketing; awareness on financial schemes, digital book keeping of business etc.

## **4. The Actual Study in Assam and West Bengal**

### **4.1. The Methodology**

The research utilised both qualitative and quantitative methods to collect information from primary and secondary sources. The primary research, besides using semi-structured questionnaires for personal interviews, also conduct in-depth interviews and focus group discussions.

### **4.2 Overview of the study (Assam)**

- During the pilot study in Assam the field study was carried out in various districts namely Kamrup; Goalpara; Darang; Baksa; Morigaon, Nagaon, Sivasagar, Tinsukia, Dibrugarh and Jorhat; to understand the status of RWE and ICT across various value chains
- Based on the status of rural women, issues and challenges faced by them in running their businesses, status of use of ICT / digital platforms, tools, solutions and services to enhance businesses / enterprise and activities they were involved in; five priority districts were identified and shortlisted namely Kamrup; Goalpara; Darang; Baksa and Karbianglong.
- The RWEs in these districts were involved in various value chains namely Handloom & Handicrafts; Food Processing; Livestock; Agriculture and allied activities; nano and micro businesses.
- The study covered a total of 335 RWE In depth Interviews; 50 FGD's with SHG/RWE groups and 35 stakeholder interactions which included stakeholders from various fields working on or related to the RWE like Banks; Government Departments, Grass root Organizations; Academia etc
- 4 CSCs were surveyed in Kamrup, Assam
- 5 Soochnapreneur was involved during the pilot study in Kamrup, Assam

### **4.3 Overview of the study (West Bengal)**

- During the pilot study in West Bengal the field study was carried out in various districts namely North and South 24 Paraganas (including Baruipur), Jhargram, Purba Medinipur/ Paschim Medinipur; Murshidabad, Nadia and Mirik to understand the status of RWE and ICT across various value chains
- Based on the status of rural women, issues and challenges faced by them in running their businesses, status of use of ICT / digital platforms, tools, solutions and services to enhance businesses / enterprise and activities they were involved in; six priority districts were identified and shortlisted namely North and South 24 Paraganas (including Baruipur), Jhargram, Purba Medinipur/ Paschim Medinipur; Murshidabad, Nadia and Mirik depending on concentration of activities in the districts of RWEs in West Bengal and the various value chains they were involved in.



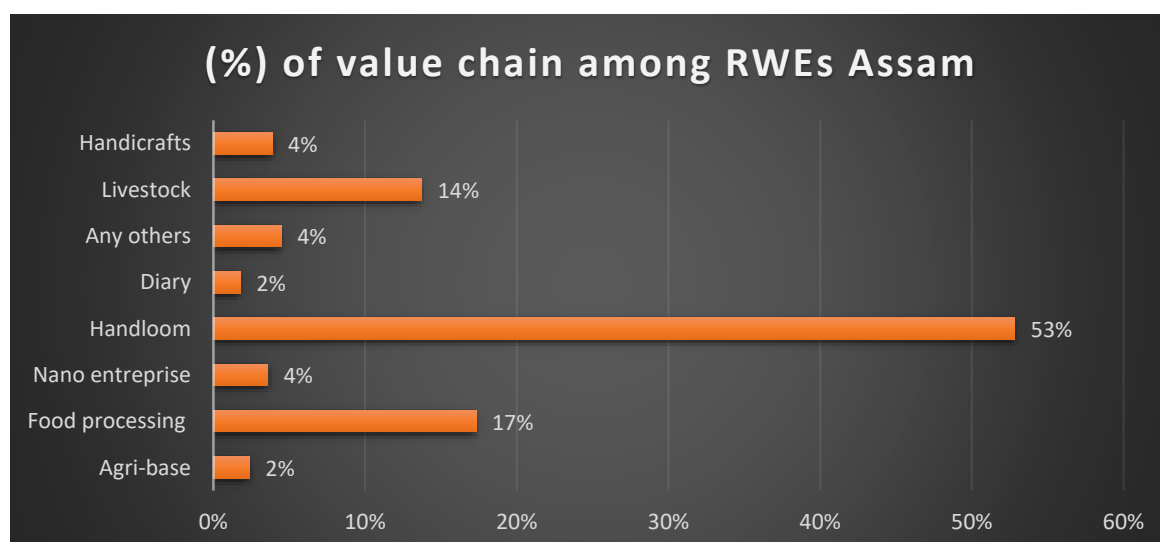
- The RWEs in these districts were involved in various value chains namely Handicraft Kantha stitch, Handloom, Micro-business, Livelihood based on Agri- business, Horticulture etc.
- The study covered a total of 246 RWE's in-depth Interviews; 30 FGD's with SHG/RWE groups and 18 stakeholder interactions which included stakeholders from various fields working on or related to the RWE like Banks; Government Departments, Grass root Organizations; Academia etc
- 13 CSCs were surveyed in Murshidabad and Nadia District
- 54 Sochnapreneurs were involved during the pilot study in Murshidabad, Nadia, Birbhum and Malda districts.

## 5. The Respondents: RWE's interviews and FGD's

### 5.1. Quantitative Analysis (Interviews): (Assam)

Based on the findings from the qualitative analysis, the basic profile throughout the study in Assam is highlighted below- 355 RWEs were conducted across different value chains to arrive at the following key findings in Assam. The participants of RWEs respondents in the study belong to the districts of Baksa, Charaideo, Goalpara, Kamrup, Nalbari, Sivasagar, Jorhat, Nagaon, Darang and Karbi Anglong. They belonged to different social castes and the majority of them are from the lower caste of the society ie, Scheduled Caste, Scheduled Tribes and Other back word Class.

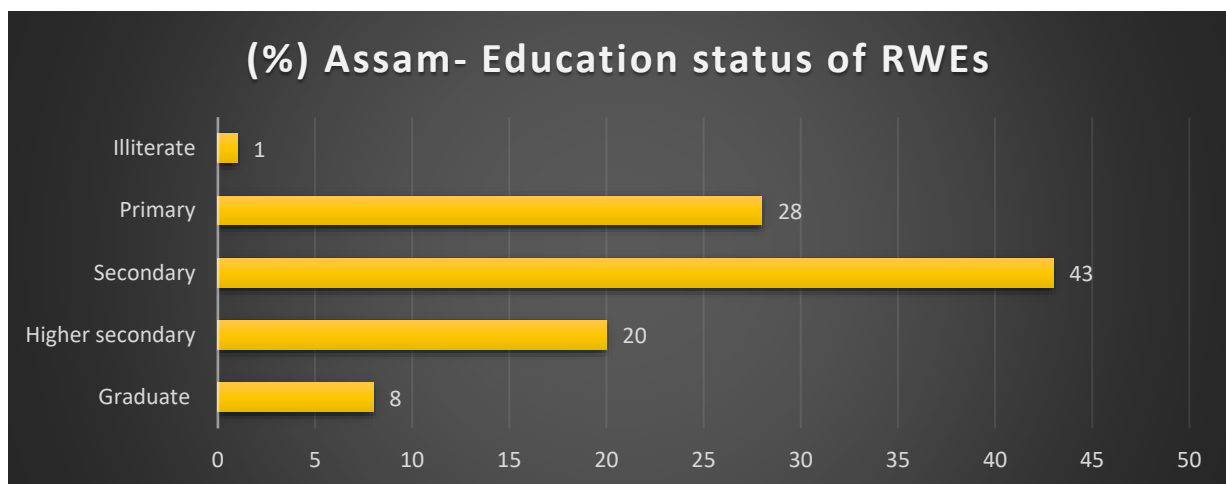
#### RWEs Value Chains Engaged



The highest Value Chain engagement of RWEs in the study is in Handloom and textiles where the majority 53 % (177/335) are engaged, and the lowest is in the Diary sector where 4 % (6/335) of RWEs are engaged in the study.

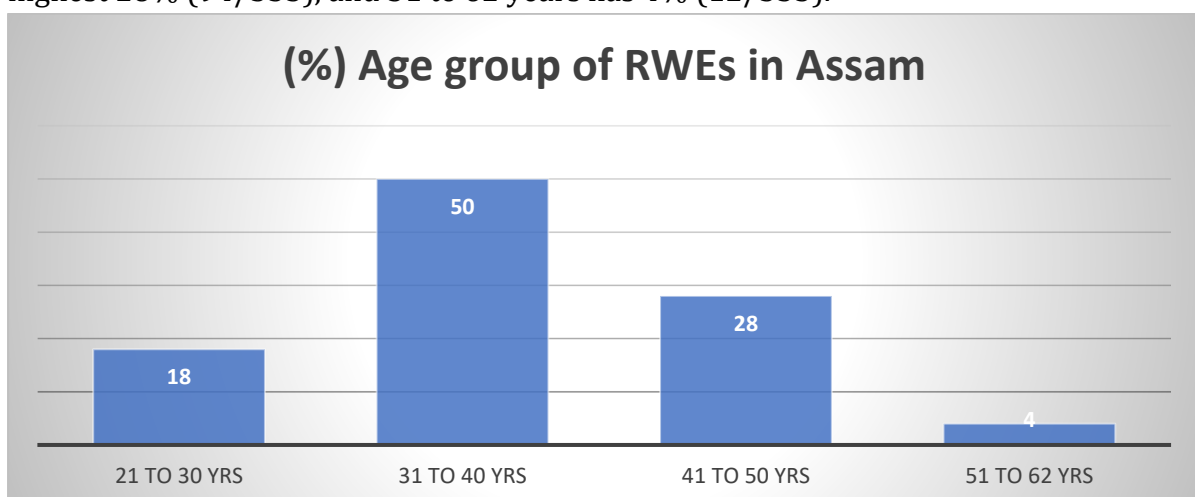
### Educational Status of RWEs in Assam

According to the survey, the highest education level received among the RWEs respondents were Graduates level, they comprise a percentage of 8% ie, (28/335), and the higher secondary has the 20% (66/335) and the highest representation among the RWEs respondents were among Education level of Secondary (12<sup>th</sup> standard) the comprise 43% (143/335) among the RWE respondents. The primary level of education represents 28% (94/335) and the least is represented by 4 RWEs representing 1% (4/335) of the total sample. According to the data it is analysed that the majority of RWEs are among the lower level of education, who are equivalent to 12<sup>th</sup> standard or lower.



### Age groups of RWEs:

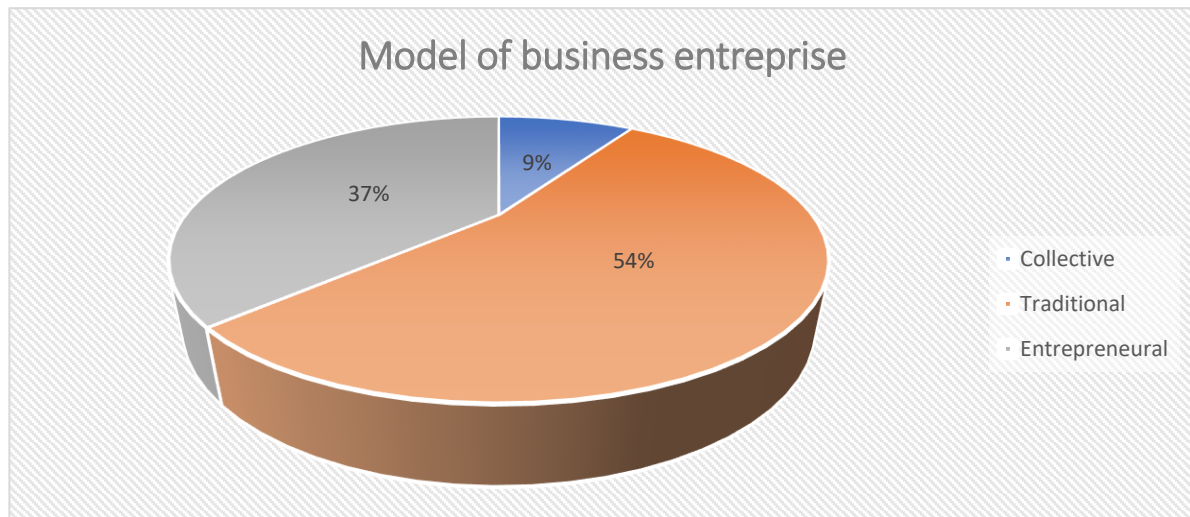
The age groups of RWEs in Assam among the 335 respondents were highlighted as- the youngest groups belonging to 21 to 30 years which comprise 18% (60/335), 31 to 40 years have the highest representation 50% (169/335), 41 to 50 years has the second highest 28% (94/335), and 51 to 62 years has 4% (12/335).





### **Nature of Enterprise**

The nature of enterprise as shown in the above pie chart highlighted that the traditional model has the highest percentage 54% i.e. (182/335), followed by the second highest Entrepreneurial 37% ie (124/335) and the least collective is 9% i.e. (29/335) among the respondents of RWEs in Assam.



***Table: Business enterprise of RWEs registered in Assam:***

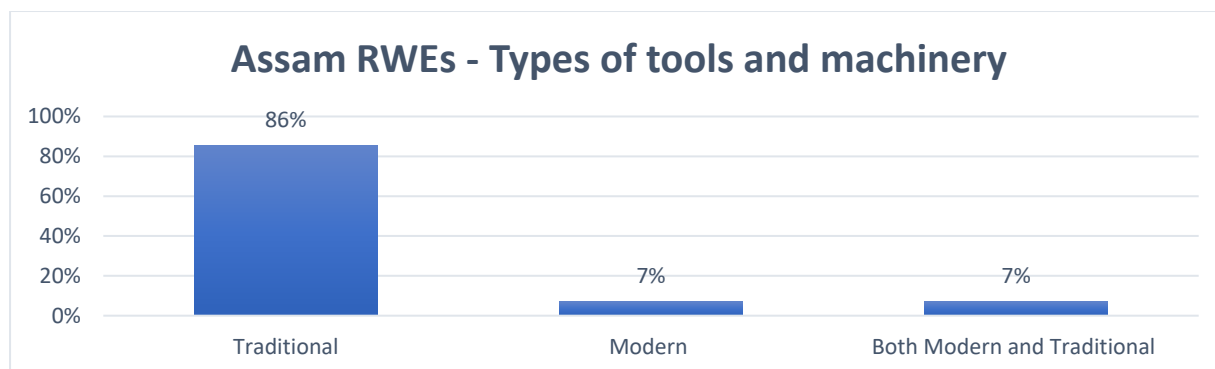
| Whether business enterprise Registered or not? | Percentage | No of Respondents |
|--|------------|-------------------|
| Yes  | 13%        | 44                |
| No   | 87%        | 291               |

The RWEs business enterprise was mostly not organized in terms of abiding by business norms and entering into formal procedures. A high percentage of RWEs are not registered or are in formal business ie, 87% (291/335), there may be valid reasons for this, while only 13% (44/335) registered for formal business or their business are registered.

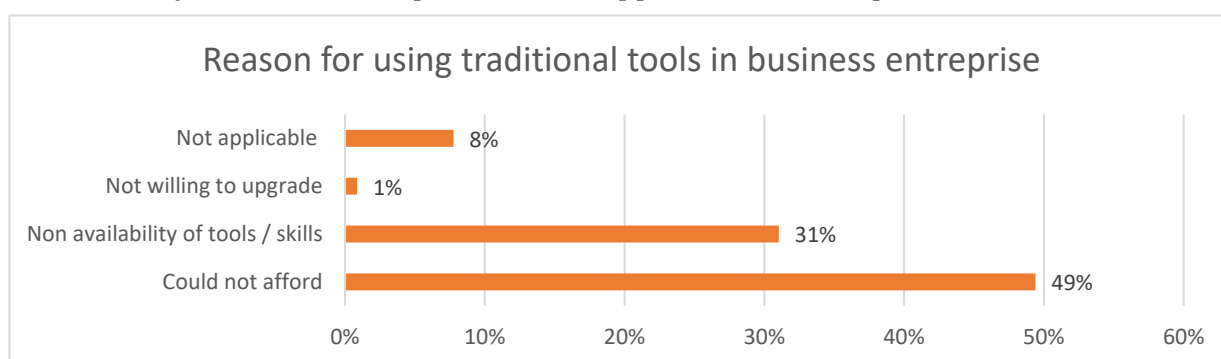
It is also interesting to explore that most of them are at their initial stage or the level or are far away from the supporting institutions. The majority of the RWEs 72% (240/335) responded that they did not receive any external support in their enterprise, while less percentage 28% (95/335) received external support for their enterprise.

### Technology and tools in the business:

From the study, it is observed that a huge majority of RWEs in Assam 86% use traditional tools and machinery for their businesses. This indicates that their enterprise concept is still in the form of traditional tools. 7% of them uses modern and 7% used both traditional and modern tools in techniques in their enterprises.

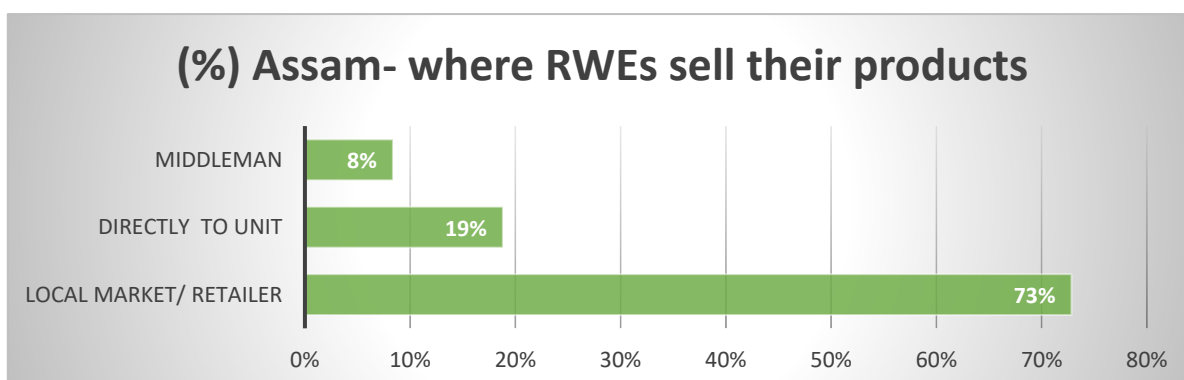


Among the RWEs respondents who used traditional tools, the reason responds to why RWEs used traditional tools and technology was they could not afford the new tools and technology responds by 49%, non-availability of tools by 31%, Not willing to upgrade new tools by 1 % and 8% responds to non-applicable or no response.



### Markets:

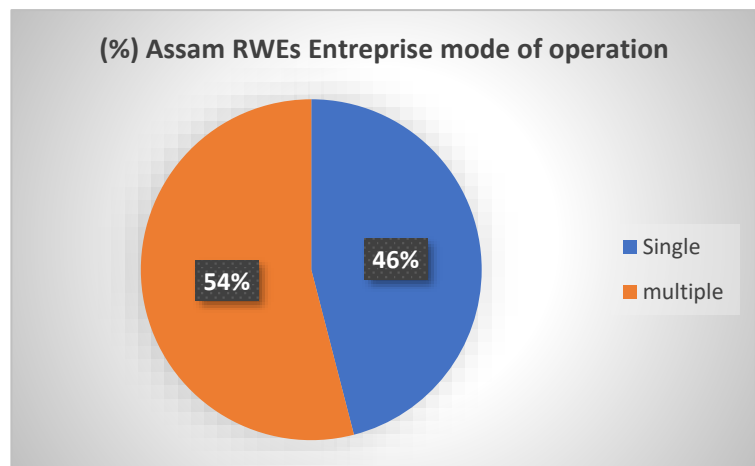
In Assam, RWEs sell their products in three different modes- Local market, Direct from the unit of processing and to the Middle man or agents. Selling of their products in the Local market is the highest which is responded to by 73% (244/335), directly to the unit by 19% (63/244) and the lowest response through the middleman by 8% (28/335). From the data, it can be analyzed that the RWE's most preferred form of selling their product in Assam is through the local market or retailer.



### Other findings:

Thus, the RWEs that were surveyed were mainly involved in making readymade garments and Handloom products which mainly dealt with production and a majority of them were individually owned businesses.

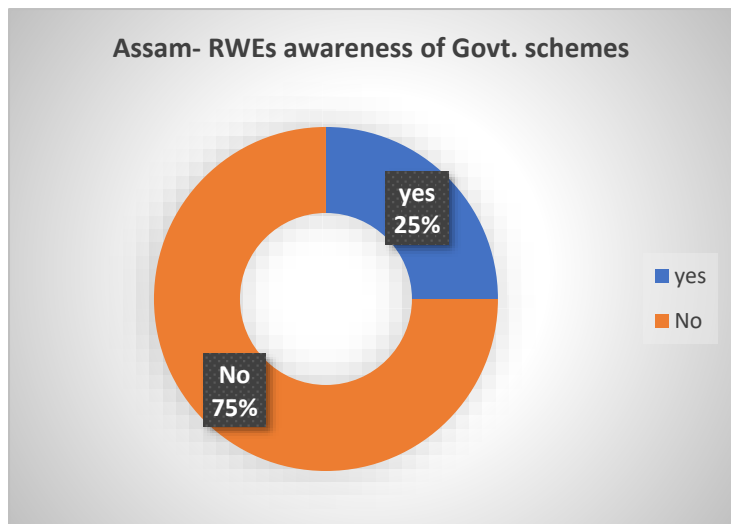
43% (154/335) of RWE enterprises operate as Single Units. While 51% (181/335) operates in multiple units.



In Assam, RWEs also stated that they do not get business support ideas, suggestions, guidance, planning, or mentoring for running their business better.

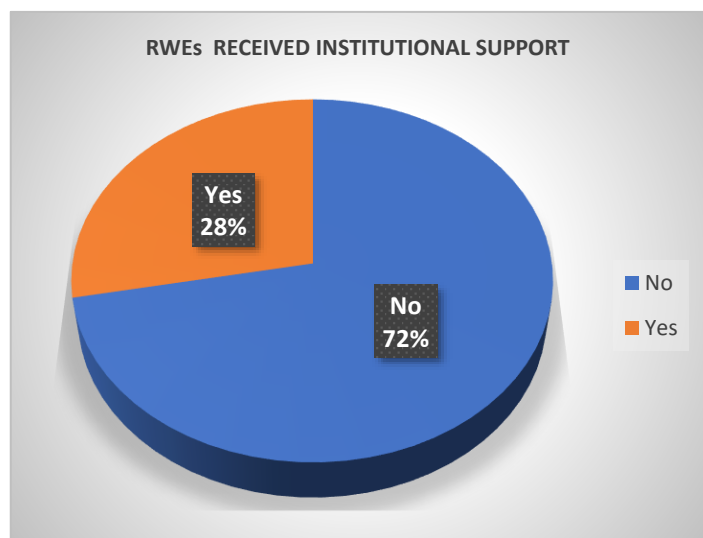
Similarly, RWEs feel that such guidance and support could help them a lot in expanding their businesses and also running it in a better way to make it more profitable ventures.

In Assam, only 25% (85/335) of RWEs surveyed are aware of government schemes and services. While 75% (250/335) of them are not aware of the government schemes and services.



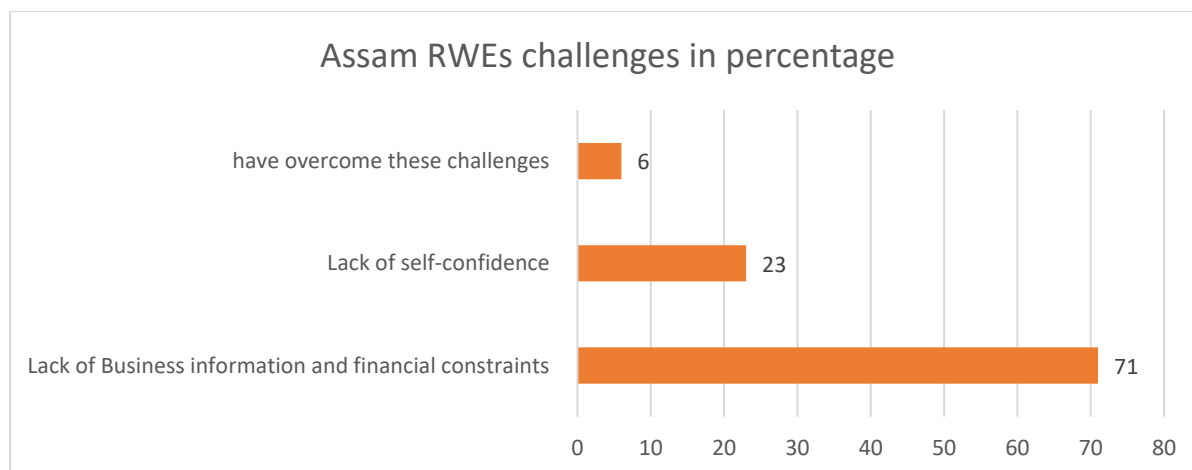
Income opportunities basically keep the RWEs motivated to run the businesses.

In Assam, the majority of the respondents 72% (24/335) of the respondents did not receive institutional support while 28% (95/335) of them did receive institutional support.



## Challenges:

There are several gaps experienced by RWEs in terms of their business enterprises, the major gaps is a lack of business information and financial constraints which comprises 71% of the respondents and a lack of self-confidence responded by 23% and a few of the have overcome their challenges according to their experiences.



## Major challenges Identified in Running the Businesses in Assam RWEs-

- ☞ There is a need for incorporating new research and tools in this value chain to increase production. This will require financial and training support.
- ☞ There is a scope for licensing and certification mechanisms prioritising the health of livestock
- ☞ The major gaps in the technology are the costs of tools, training and the lack of knowledge of new tools.
- ☞ The gaps in business as responded to by the RWE were professional skills, management skills and operational skills.
- ☞ In terms of challenges and gaps in finance and credit lack of information, lack of knowledge, lack of funding, no subsidy and complex process to apply are the major response by the RWEs who are engaged in the Tea enterprise.
- ☞ The gaps in terms of procurement of raw materials as responded by the RWE were the costs of procurement, no support from the government, and no subsidy or incentives from the government.
- ☞ There is a lack of digital support and facilitation ecosystem to cater to the needs of RWEs and skill them to be able to digitally manage their enterprise and reach new markets.
- ☞ The main gaps in the market of RWE tea enterprise are - They cannot reach out to existing market, lack of online market, lack marketing skills and team and lack of market information.
- ☞ There were gaps in other business skills, professional skills and lack of business skills. There is an opportunity to skill the RWEs in value addition, packaging and labelling to help them access a steady source of income from one part of their production.

## 5.2 Qualitative Analysis: (FGD findings in Assam)

Total 50 FGD's were conducted in the state of Assam in five priority districts across various value chains namely: Handloom & Handicrafts; Food Processing; Livestock; Agriculture and allied activities; nano and micro businesses.

The findings may be summarized as under:

- In total 5 districts were covered namely: Kamrup, Goalpara, Darrang, Baksa, Morigaon.
- Average number of participants in each group were 8-10. Total number of participants aggregated to 420.
- Consent was taken from all groups before conducting the FGD's.

### Issues that were discussed with the RWE's:

- State of Rural Women Entrepreneurs
- Issues and challenges of RWEs/ Scope and Opportunities
- State of use of ICT / digital platforms, tools, solutions and services to enhance businesses / enterprise by RWEs
- Scope of using ICT / digital to enhance businesses and overcome various challenges faced by RWEs
- Stakeholders involved in and with RWEs

#### Some Key Questions:

- How the business was run
- Training and other related support received
- Backward and forward linkages raw materials, market, branding, packaging, credit etc
- Funding and working capital
- Number of women engaged in the business
- Status of technological intervention
- Compliances and licences

**Value chain wise the expectations and needs that emerged of rural women across various value chains studied in running their businesses and in terms of enterprise development may be highlighted as follows:**

**1) Handloom & Handicraft**

| Need & Expectations   | Digital technology related issues  | Digital technology related needs   |
|---|--|--|
| <ul style="list-style-type: none"> <li>• Need of creating awareness about the use of digital platforms</li> <li>• Need for proper business knowledge and training</li> <li>• Need for digital training in running the business (marketing/branding /designs etc)</li> <li>• Financial and infrastructure support</li> <li>• Access to market linkages and advertisement</li> <li>• Upgradation of looms and manpower training</li> <li>• Need for information on schemes and compliances</li> <li>• Soft skills training</li> </ul> | <ul style="list-style-type: none"> <li>• Lack of Digital Knowledge</li> <li>• Networks Issues, electricity, Time management issues, No Ideas to use the Android Mobile</li> <li>• Lack of Digital Knowledge and how to use the Digital platform to upgrade and connect.</li> <li>• Language barriers to access knowledge via digital applications</li> <li>• lack of awareness and skilled manpower in using digital technology</li> </ul> | <ul style="list-style-type: none"> <li>• Need to Upgrade the Digital knowledge among the rural Women</li> <li>• Proper digital Knowledge and skills Training</li> <li>• Spreading of awareness regarding how the use of digital technology usage could enhance their business</li> <li>• Digital training for latest designs, creating market linkages through digital media; awareness and training in using such platforms</li> <li>• Digital platforms to be introduced to expand the client and market base</li> <li>• Digital Intervention for improving the designs and standardization of products</li> </ul> |

## 2) Food Processing

| Need & Expectations   | Digital technology related issues   | Digital technology related needs  |
|---|---|---|
| <ul style="list-style-type: none"> <li>• Need for proper Knowledge and Training</li> <li>• Need infrastructure and capital for procurement of machinery;</li> <li>• Registration and licenses</li> <li>• Working Capital support</li> <li>• Infrastructure support for upgradation of machinery</li> <li>• Need for proper branding, packaging and Marketing Support</li> </ul> | <ul style="list-style-type: none"> <li>• Problems that they are facing due to lack of digital intervention in business like lack of access to knowledge and information; marketing linkages; publicity etc</li> <li>• No records are being maintained regarding production and sales; stock related information was also not available</li> <li>• Use of digital platforms minimum or non existent</li> </ul> | <ul style="list-style-type: none"> <li>• Need for Digital Knowledge help to Connect with the Customer</li> <li>• Need for creation of a digital platform for managing the business; digital payments; marketing and creating brand image</li> <li>• Need for awareness about digital platforms and its use benefits</li> <li>• Training in use of digital technology</li> </ul> |

## 3) Livestock

| Need & Expectations  | Digital technology related issues  | Digital technology related needs  |
|--|--|---|
| <ul style="list-style-type: none"> <li>• Need for expansion of infrastructure and working capital</li> <li>• Registration and licenses</li> <li>• Feed availability;</li> <li>• Quality of seeds to be ensured;</li> <li>• Govt Department support found to be low</li> <li>• No information on schemes and access to information</li> </ul> | <ul style="list-style-type: none"> <li>• Affordability of android mobiles</li> <li>• Issues faced due to lack of digital intervention in business like lack of access to knowledge and information; marketing linkages; publicity etc</li> <li>• No records are being maintained regarding production and</li> </ul> | <ul style="list-style-type: none"> <li>• Awareness regarding digital use for business purposes needed; creating finance and marketing linkages; infrastructure development required</li> <li>• Information on breed, disease prevention mechanisms etc required in local language and training for scientifically managing the farm is</li> </ul> |



|  |  |   |
|--|--|---|
| <ul style="list-style-type: none"> <li>• Need for backward and forward linkages</li> <li>• High dependency on middlemen</li> </ul> | <p>sales; stock related information was also not available</p> <ul style="list-style-type: none"> <li>• No information on disease prevention and precautions as well as insurance schemes</li> </ul> | <p>needed</p> <ul style="list-style-type: none"> <li>• Information related to schemes needed in local language</li> <li>• Solar intervention in poultry needed</li> </ul> |
|--|--|---|

#### 4) Agriculture and allied activities

| Need & Expectations  | Digital technology related issues   | Digital technology related needs   |
|--|---|--|
| <ul style="list-style-type: none"> <li>• Training and Handholding Support needed</li> <li>• Soft skills training needed</li> <li>• Need for a central point of contact in guiding towards compliances; schemes; finance; marketing and promotion; credit and other linkages</li> <li>• Support for compliances and licenses needed</li> <li>• Investment for Infrastructure and Machinery Support; packaging and marketing needs ; need for Integration of technology in business</li> </ul> | <ul style="list-style-type: none"> <li>• Digital Technology was at a minimum level</li> <li>• Mobile phones were used just to connect with family and friends</li> <li>• Lack of knowledge about opportunities and expansion of business</li> <li>• Lack of innovation in business due to lack of digital intervention and knowledge</li> <li>• Connect with other Customers through Digital platforms was missing</li> </ul> | <ul style="list-style-type: none"> <li>• They need training in use of digital platforms for communication; knowledge; marketing; payments etc</li> <li>• Knowledge and information requirement; marketing and branding; promotion; accounts and stock maintenance;</li> <li>• Spreading awareness relating to use of digital technology; Spreading knowledge about the benefits of its usage; training manpower</li> </ul> |

## 5) Nano and micro businesses

| Need & Expectations  | Digital technology related issues   | Digital technology related needs  |
|--|---|---|
| <ul style="list-style-type: none"> <li>Licensing support; technological intervention; digital payment requirement</li> </ul> | <ul style="list-style-type: none"> <li>Absence of Digital payments hampered sales; stock maintenance and accounts keeping yet to be formalized; communication and outreach to broad customer base relating to offers and discounts was a problem</li> </ul> | <ul style="list-style-type: none"> <li>Need for introducing digital payments required; promotion of business and training for maintaining of accounts and stocks</li> </ul> |

### 5.3 Output of the study:

Thus, if we summarise the above findings across value chains the following may be considered as the output of the study:

#### ➤ State of Rural Women Entrepreneurs:

- The RWEs basically operate in small groups so their production is limited
- But they do not get good prices for their products as they need to sell their produce either to the middlemen or big buyers at wholesale rates as they do not have proper access to the market.
- Since, the RWEs need to balance both household chores and business at the same time, so they have chosen the business activity either as per their convenience, interest, free time availability or training received from any agencies/organisations.
- The RWEs are very active and look towards greater business opportunities, however, they do not take decisions independently. The decisions are taken in consultation with their husbands, though they are independent enough to sign contracts to buy inputs or sell their business produces.
- 

#### ➤ Issues and challenges of RWEs:

- Lack of infrastructure
- Lack of supply of raw materials and information regarding its availability
- No handholding or support from concerned departments
- No information on schemes available
- ICT intervention is low or non-existent
- Absence of a single window for information dissemination or digital training

➤ **State of use of ICT / digital platforms, tools, solutions and services to enhance businesses / enterprise by RWEs:**

Only few RWE's who run nano or micro businesses have limited access to and use ICT/digital platforms. They use it to market their products via social media platforms like you tube or Facebook but majority of them are either not aware of the process or lack knowledge in that behalf. They are not aware that getting information about prevailing prices or availability of schemes and loans could be gathered through use of information technology. However, some RWE's have started CSC (Customer Service Centre) under support from ASRLM who act as facilitators in procuring of licenses or help the interested RWE's in the documentation process for availing loans and schemes under any specific project.

➤ **Scope of using ICT / digital to enhance businesses and overcome various challenges faced by RWEs:**

There is a huge scope for intervention using ICT/ digital to enhance businesses and overcome various challenges faced by RWEs. They can get information on input prices and can get information on various options available for procurement of raw materials, advertise products, find markets and buyers etc. Moreover, online application for statutory licences and compliances can be made easy. RWE's look for a single point of contact who could help them and guide them with various solutions for their businesses for expansion and investment.

**5.4 A Brief Case Study of the Rural Women Engaged in Tea Value Chain in Karbi Anglong District of Assam.**

The small tea growers of Karbi Anglong are at a very nascent stage of development. They are basically dependent on the middlemen who would come to their doorsteps to collect tea leaves . They could not sell directly to the factories as it requires registration and they are given a yearly target which they cannot adhere to with the small size of their holdings. The rural women who are engaged in this activity do not have basic mobile phones to make calls or receive messages and are dependent on their husbands for making calls and for access to social media platforms.

**"The RWEs need processing facilities; basic digital support and access to information, marketing and financial linkages"**

- The small tea growers with whom sample survey was carried on were all tribal women with primary or no education. The block covered was Rongmongve and samples were spread across 7 villages. 8 out of 22 surveyed do not have mobile phones and only 4 of them have their own devices, though they are not aware of its proper usage and the rest are all dependent on their husbands for communication.



- 13/22 used smartphone for Leisure and Entertainment purposes. 22/22 were not aware of any online marketing platform. 22/22 reported lack of device; lack of digital skills; lack of digital support and facilitation as the major hindrance in use of digital applications.
- Some key findings were that the rural women tea growers are merely tea leave pluckers not involved in any processing facilities; they lack access to information and knowledge and thus are not exposed to any new opportunities; they are not able to promote business; cannot connect with clients and others; cannot communicate properly digitally. The survey witnessed absence of linkages to proper market; finance and government schemes or subsidy and the rural women lack professional skills; Communication skills as well as Management skills.

### 5.5 The Common Service Centre (CSC) Analysis in Assam

The 4 CSCs studied in Assam were located in Kamrup (R) and Kamrup (M).

- As per data collected making of **Pan Card and Electricity Bill payment** is undertaken by **100% of the CSC's**.
- **Passport, Photo and Photostat services were provided by all these CSC's.**
- **Lamination and Data Entry Services and Air/Bus/Train Ticket services** are the third priority service which is rendered by the CSCs.
- Some other miscellaneous services which include enrolling for scanning of documents and Online application for Job/Admission/ Exam
- As per analysis **Aadhaar Services** is the most sought out service

**Other services that are in demand included the following:**

- Account Opening
- Booking of Air Tickets
- CSP centers
- SBI-CSC centers
- The CSCs earn less than Rs 500 (i.e., min Rs 300) on a daily average basis which amounts to an annual earning of Rs 1,08,000 p.a rendering only 3-4 key services.

**Key Services Included the following:**

- Pan Card; Aadhaar Card; Photostat; Photo printing; Bus/Train/Air Tickets; Electric Bill Payment; Mobile Recharge and DTH services; Lamination, Data entry
- **The key issues stated by the CSCs** included Competition posed by similar units/businesses; Payment settlement issues; lack of awareness about CSC among the communities.
- **The following points came out regarding plan for expansion of the CSCs:**
  - Need for financial support to develop infrastructure and need for Government support
  - Imparting digital literacy program and computer training
  - Setting up of CSP

## 5.6 The Soochnapreneurs Analysis in Assam

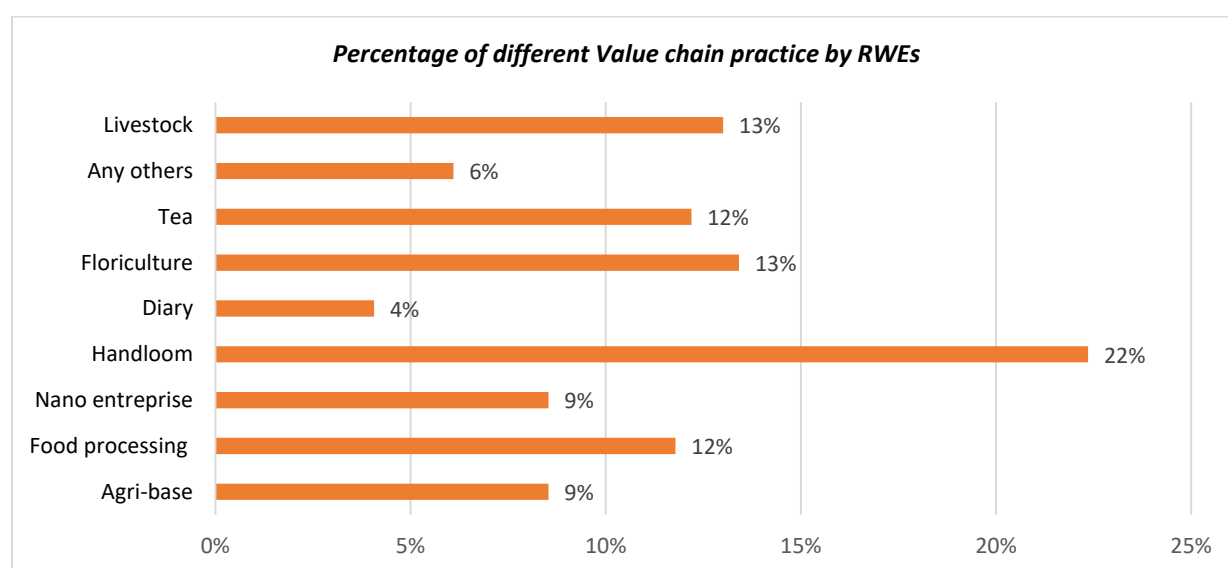
A market survey to assess the functioning of Soochnapreneurs (SP) was conducted across 10 districts between Assam and West Bengal. There were 27 respondents from Assam and were situated across the districts of Kamrup, Cachar, Jorhat, Dibrugarh and Tinsukia. Some key findings from the survey are as follows:

- **Skills and affiliations**
  - 14/27 respondents reported they have undergone training under BOLT Project by Digital Empowerment Foundation.
  - The intermediary service agencies on with whom the SPs are dependent or connected with range between banks; government agencies like Tea Tribes Welfare Department, Aadhar card centre, Common Service Centre, etc.; NGOs like Digital Empowerment Foundation and local NGOs.
- **Nature of information services required by the people**
  - Employment related updates such as listed vacancies
  - Documents required to apply to government scholarships
  - Documents required to apply for old age and pension schemes
  - Information on healthcare schemes and other government schemes
  - Information on bank loans
  - Queries on ticketing for bus and train travel
  - Education related information such as financial assistance options and coaching
- **Nature of digital services required by the people**
  - help with applying for or rectifying official documents,
  - assistance in paying insurance premium, paying bills, DTH recharge and filing income tax
  - traditional demands of photocopy, lamination, printing
  - booking rail and flight tickets also figured on the list.

## 6. Quantitative Analysis: (West Bengal)

Based on the findings from the qualitative analysis, the basic profile throughout the study were highlighted below- 246 RWEs were conducted across value chains to arrive at the following key findings in West Bengal. The participants of the RWEs respondents in the study belong to the districts Birbhum, South 24 Paraganas, North 24 Paraganas, Bankura, Murshidabad, Nadia, Cooch Behar Darjeeling and Jalpaiguri. The majority of the RWEs are married, and few are divorced and widowed. They belonged to different social castes and majority of them are from the lower caste of the society i.e., Scheduled Caste, Scheduled Tribes and Other back ward Class.

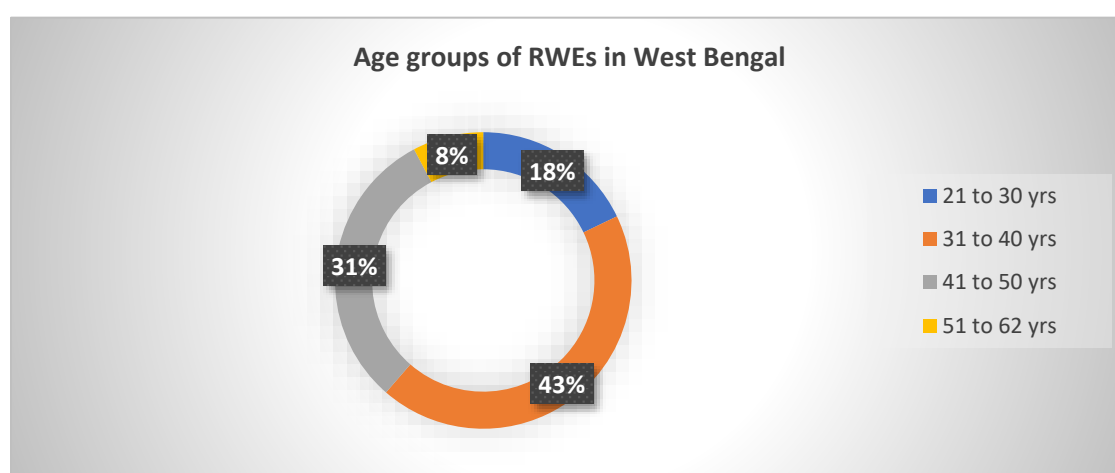
### Value Chains Engaged



The highest Value Chain engagement of RWEs in the study is in Handloom and textiles where 22 % (55/246) are engaged, and the lowest is in the Dairy sector where 4 % (10/246) of RWEs are engaged in the study.

### Age groups of RWEs:

The age groups of RWEs in West Bengal among the 246 respondents were highlighted as- the youngest groups belonging to 21 to 30 years which comprise 18% (44/246), 31 to 40 years have the highest representation 43% (107/246), 41 to 50 years has the second highest 31% (76/246), and 51 to 62 years has 8% (19/246).



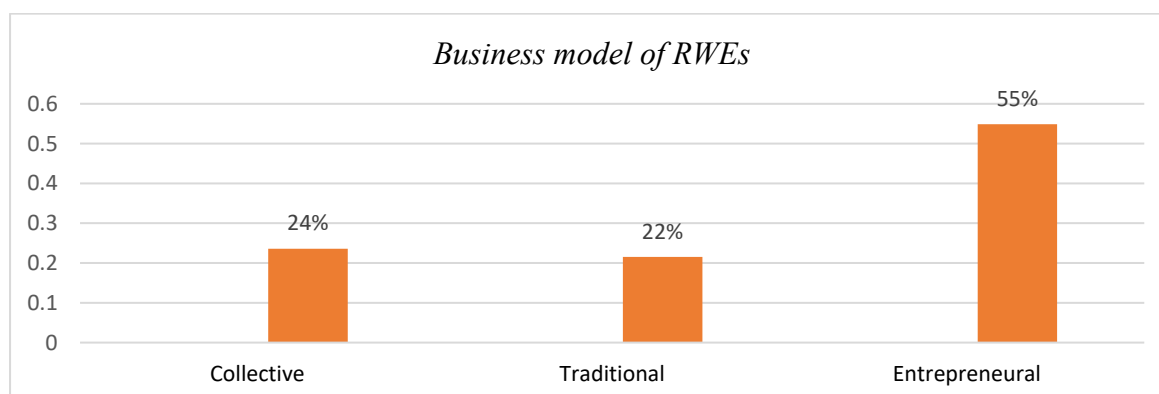
## Educational Status of RWEs in West Bengal

According to the survey, the highest education level among the RWEs respondents were Graduates and Post-Graduates, they have the least percentage 6%(14/246), and the higher secondary has the 15% (37/246) and the highest representation among the RWEs respondents were among Education level of Secondary (12<sup>th</sup> standard) the comprise 48% (117/246) among the RWE respondents. The primary level of education represents 25% and the other represents 7%. According to the data it is analysed that the majority of RWEs are among the lower level of education, who are equivalent to 12<sup>th</sup> standard or lower.

*Table: Education level of RWEs in West Bengal*

| Education level           | Percentage | No of RWEs |
|---------------------------|------------|------------|
| Graduate and Pot graduate | 6%         | 14         |
| Higher secondary          | 15%        | 37         |
| Secondary                 | 48%        | 117        |
| Primary                   | 25%        | 62         |
| Others                    | 7%         | 16         |
| TOTAL                     |            | 246        |
|                           |            |            |

## Nature of Enterprise



The nature of enterprise as shown in the above chart highlighted that the entrepreneurial model has the highest percentage and collective and traditional forms of the enterprise are almost similar among the respondents of RWEs in West Bengal. The response to Entrepreneurs is 55% (135/246), Traditional 22% (53/246) and Collective 24% (58/246).



**Table: Business enterprise registered**

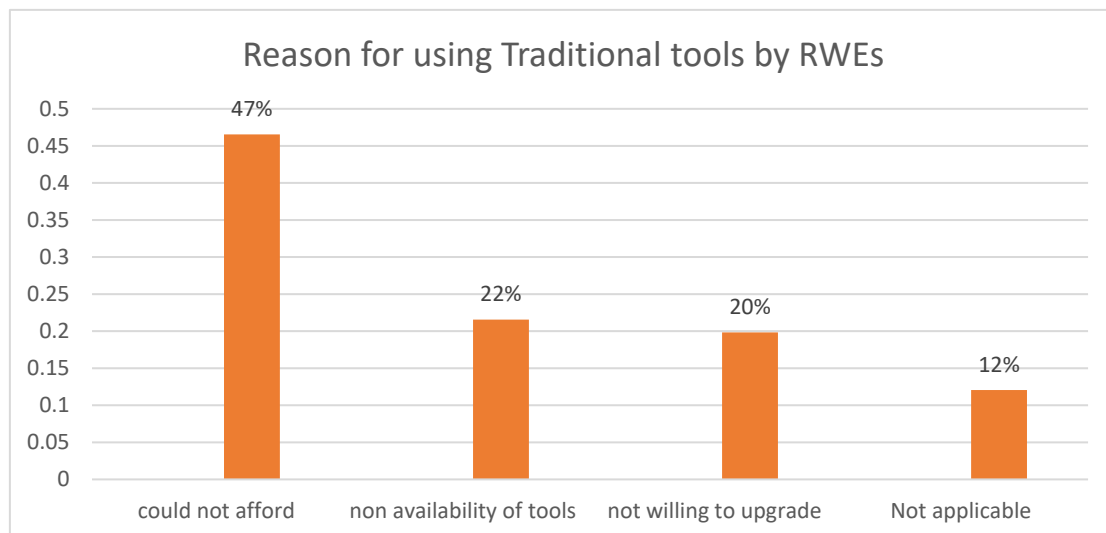
| Whether business enterprise Registered or not? | Percentage | No of Respondents |
|--|------------|-------------------|
| Yes  | 41%        | 100               |
| No   | 59%        | 146               |

The RWEs business enterprise was mostly not organized in terms of abiding by business norms and entering into formal procedures. 59% (146/246) did not register their business enterprise while 41% (100/246) registered it for formal business.

It is also interesting to explore that most of them are at their initial stage or the level or are far away from the supporting institutions. 81% (199/246) responded that they did not receive any external support in their enterprise, while less percentage 19% (47/246) received external support for their enterprise.

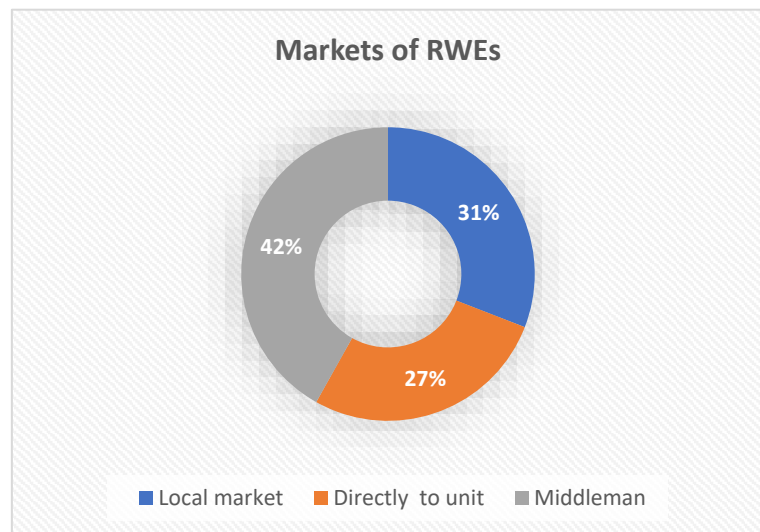
#### **Technology and tools in the business:**

From the study, it is observed that 47% (116/246) of the RWEs use traditional tools and machinery for their businesses. This indicates that their enterprise concept is still in the form of traditional tools. Among the 47% ie 116 respondents who used traditional tools, the reason respond to why RWEs used traditional tools and technology were- they could not afford the new tools and technology responds by 47% (54/116), Non-availability of tools by 22% (22/116), Not willing to upgrade new tools by 20% (23/116), and 12% responds to non-applicable or no response.



### **Markets:**

In West Bengal, RWEs sell their products in three different modes- Local market, Direct from the unit of processing and to the Middle man or agents. Selling of their products in the Local market is responded by 31% (76/246), directly to the unit 27% (61/246) and the highest response through the middle-man by 42% (103/246). From the data, it can be analyzed that the RWE's most preferred form of selling their product is the middleman.



### **Other findings:**

- Thus, the RWEs that were surveyed were mainly involved in making readymade garments and Handloom products which mainly dealt with production and a majority of them were individually owned businesses.
- In West Bengal, 55 % (134/246) of RWEs respond that they are running on the basis of an entrepreneurial model and they have different numbers of workers employed in their enterprise ranging from 1 to 100 workers.
- In case of Individual businesses, 83% of RWEs in West Bengal, have 100 members to run the business.
- 70% (172/246) RWE enterprises operate as Single Units.
- In West Bengal, 78% of RWEs procure raw materials from a nearby town. 88% of RWE respondents stated that raw materials are easily available.
- In West Bengal RWEs stated that they do not get business support ideas, suggestions, guidance, planning, or mentoring for running their business better.
- The RWE's feels that such guidance and support could help them a lot in expanding their businesses and also running it in a better way to make it more profitable venture.
- In West Bengal Lack of Business information and financial constraints is the major challenge as cited by 65% of the RWEs. Lack of self-confidence to be the reason was cited by only 29% of the RWEs. 6% of RWEs have overcome these challenges with Self Determination.
- In West Bengal, only 22% (54/246) of RWEs surveyed are aware of government schemes for them.
- In West Bengal, 60% of the RWEs have skilled manpower related to production and sales. However, they stated that these skills are not sufficient to run the business effectively.

- In West Bengal, 78% of respondents were not aware of any such financial linkage and support services in their enterprise.
- Income opportunities basically keep the RWEs motivated to run the businesses.
- The RWEs have not conducted any Demand and Market Assessment survey before undertaking their businesses.

**Major Problems Identified in Running the Businesses in West Bengal by RWE's:**

|  |
|--|
| Raw Material Availability and Financial support                      |
| Lack of new product innovation, creation of market base and training |
| Lack of Knowledge, Awareness and Training                            |
| Lack of technological Intervention, skilled manpower                 |
| Lack of packaging, branding and marketing facilities                 |

**Major challenges Identified in Running the Businesses in West Bengal by RWE's:**

- The major gaps in the technology are the costs of tools, training and the lack of knowledge of new tools.
- The gaps in business as responded to by the RWE were professional skills, management skills and operational skills.
- In terms of challenges and gaps in finance and credit lack of information, lack of knowledge, lack of funding, no subsidy and complex process to apply are the major response by the RWEs who are engaged in the Tea enterprise.
- The gaps in terms of procurement of raw materials as responded by the RWE were the costs of procurement, no support from the government, and no subsidy or incentives from the government.
- The main gaps in the market of RWE tea enterprise are - They cannot reach out to existing market, lack of online market, lack marketing skills and team and lack of market information.
- There were gaps in other business skills, professional skills and lack of business skills.

## 6.1 Qualitative Analysis: (FGD findings in West Bengal)

Total 30 FGD's were conducted in the state of West Bengal in the priority districts across various value chains.

The findings may be summarized as under:

- In total 6 districts were covered namely: North and South 24 Paraganas (including Baruipur), Jhargram, Purba Medinipur/ Paschim Medinipur; Murshidabad, Nadia and Mirik
- Average number of participants in each group were 10-15.
- Consent was taken from all groups before conducting the FGD's.

### Issues that were discussed with the RWE's:

- State of Rural Women Entrepreneurs
- Issues and challenges of RWEs/ Scope and Opportunities
- State of use of ICT / digital platforms, tools, solutions and services to enhance businesses / enterprise by RWEs
- Scope of using ICT / digital to enhance businesses and overcome various challenges faced by RWEs
- Stakeholders involved in and with RWEs

#### Some Key Questions:

- How the business was run
- Training and other related support received
- Backward and forward linkages raw materials, market, branding, packaging, credit etc
- Funding and working capital
- Number of women engaged in the business
- Status of technological intervention
- Compliances and licences
- Status or use of digital technology/ platforms in the

**Value chain wise the expectations and needs that emerged of rural women across various value chains studied in running their businesses and in terms of enterprise development may be highlighted as follows:**

#### **6) Readymade Garments & Handloom**

| <b>Need &amp; Expectations</b>  | <b>Digital technology related issues</b>   | <b>Digital technology related needs</b>   |
|---|--|---|
| <ul style="list-style-type: none"> <li>• Low productivity, lack of product diversification and problems related to procuring raw materials.</li> <li>• Training in updated designs and machinery</li> <li>• Need for digital training in running the business (marketing/branding /packaging etc)</li> <li>• Financial and infrastructure support</li> <li>• Access to market linkages and advertisement</li> <li>• Standardization of products and quality maintenance</li> <li>• Upgradation of looms and manpower training</li> <li>• Need for information on schemes and compliances</li> <li>• Soft skills training</li> </ul> | <ul style="list-style-type: none"> <li>• Lack of Digital Knowledge</li> <li>• Networks Issues, electricity</li> <li>• Lack of Digital Knowledge and how to use the Digital platform to upgrade and connect.</li> <li>• lack of awareness and skilled manpower in using digital technology</li> </ul> | <ul style="list-style-type: none"> <li>• Need to Upgrade the Digital knowledge among the rural Women</li> <li>• Handholding and support in proper use of digital Knowledge and skills Training</li> <li>• Awareness camps regarding how the use of digital technology usage could enhance their business</li> <li>• Digital training for latest designs, creating market linkages through digital media; awareness and training in using such platforms</li> <li>• and standardization of products</li> </ul> |

## 7) Nano & Micro Businesses

| Need & Expectations   | Digital technology related issues  | Digital technology related needs   |
|---|--|--|
| <ul style="list-style-type: none"> <li>• Handholding and support in ensuring compliance</li> <li>• Skills training for enterprise management and product development</li> </ul> | <ul style="list-style-type: none"> <li>• Manual accounts and stock register</li> <li>• Disconnect with larger customer base through digital marketing platforms</li> </ul> | <ul style="list-style-type: none"> <li>• Need for Digital training in maintaining of stocks and accounts, access to marketing platforms; promotion of business via social media and use of virtual platforms.</li> </ul> |

## 8) Agri and Horticulture

| Need & Expectations  | Digital technology related issues  | Digital technology related needs   |
|--|--|--|
| <ul style="list-style-type: none"> <li>• Women are less contributing in case of decision making. Training and Handholding Support needed</li> <li>• Soft skills training needed</li> <li>• Need for ensuring compliances; information on schemes; finance; marketing and promotion; credit and other linkages</li> <li>• Investment for Infrastructure and Machinery Support; packaging and marketing needs; need for Integration of technology in business</li> </ul> | <ul style="list-style-type: none"> <li>• Upgradation of Technology needed</li> <li>• Use of mobile Mobile phones for businesses purposes was found to be at minimum level.</li> <li>• Lack of knowledge about opportunities and expansion of business</li> <li>• Lack of innovation in business due to lack of digital intervention and knowledge</li> <li>• Connect with other Customers through Digital platforms was missing</li> </ul> | <ul style="list-style-type: none"> <li>• They need training in use of digital platforms for information; communication; marketing; promotion</li> <li>• Branding; promotion; accounts and stock maintenance;</li> <li>• Spreading awareness relating to use of digital technology; Spreading knowledge about the benefits of its usage; training manpower in upgraded technology use.</li> </ul> |
| •  | •  | •  |

## 6.2 Qualitative Analysis: Output of the study

Thus, if we summarise the above findings across value chains the following may be considered as the output of the study:

### ➤ **State of Rural Women Entrepreneurs:**

- Rural West Bengal Entrepreneurs are in the stage of production mode through manual workforce. Majority of them group together in the form of SHGs and gradually motivated to set up small enterprises for their self-employment and creating opportunities for others.
- They do not undertake any specific market demand assessment before undertaking any business opportunity
- Few women are skilled in developing designs and they engage other women do undertake such activity for them
- Rural Women entrepreneurs have challenges in accessing loan from Financial Institutions
- Lack of awareness about government schemes
- No training is undertaken before undertaking any business activity and they also lag behind due to lack of networking, lack of skills and lack of knowledge required for running the business.

### ➤ **Issues and challenges of RWEs:**

- Lack of infrastructure
- Lack of supply of raw materials and information regarding its availability
- No handholding or support from concerned departments
- No information on schemes available
- Lack of digital knowledge and training

### ➤ **State of use of ICT / digital platforms, tools, solutions and services to enhance businesses / enterprise by RWEs:**

- The use of ICT is mainly found through CSC's
- Very few RWE's use social media platforms to market their products
- They find it difficult to navigate any platform due to a wide use of the English language.
- Connectivity issues, lack of training and understanding also acts as a barrier in using digital platforms.
- Individual barriers such as motivation, lack of confidence and adaptability also are challenges faced by RWE's in adopting digital technology in businesses

### ➤ **Scope of using ICT / digital to enhance businesses and overcome various challenges faced by RWEs:**

- Access to information on prices; demand trends in market; various options available for procurement of raw materials, advertise products, find markets and buyers etc.,
- Statutory licences and compliances can be made easy.
- Access to digital and online opportunities and services to enhance businesses and promote their enterprises.



- RWE's look for a single point of contact who could help them and guide them with various solutions for their businesses for expansion and investment.
- Enhancing Demand for products / services of RWEs
- Possibility of Building a robust business network

### 6.3 The Common Service Centre (CSC) Analysis in West Bengal

The 13 CSCs studied in West Bengal out of which 11 were located in Murshidabad District and 2 were located in Nadia. As per data collected making of **Pan Card, Electricity Bill payment, Passport, Photo and Photostat services** is undertaken by **all the CSC's**.

- **Lamination and Data Entry Services and Air/Bus/Train Ticket services** are also the priority service which is rendered by the CSCs.
- Providing of Plot related information; preparation of Voter ID Cards and Mobile and DTH Recharge services are undertaken by 70% of the CSCs.
- Issue of Aadhaar Card; Caste Certificates; BDO/SDO certificates; Trade Licenses and Banking services are undertaken by 65% of the sampled data
- Issuance of life Certificates; booking Doctors Appointment and filing of IT returns and payment of Insurance Premium Online is undertaken by 59% of the sampled population
- Health and other Insurance enrolment is done by 47% of the surveyed population
- Some other miscellaneous services which include enrolling for Government Schemes; PVC card; Scanning of documents; issuance of eShram Card; providing e District Services; Online application for Job/Admission/ Exam and providing Exam Center services is undertaken by the CSC's.
- As per analysis **Aadhaar Services** is the most sought out service as per the data surveyed.

**Other services that are in demand included the following:**

- Account Opening
- Child Aadhaar Preparation
- Booking of Air Tickets
- Aadhaar PEC centers
- CSP centers
- SBI-CSC centers
- E-District
- **59% render both Online and Offline based services**
- **The CSCs which provide around 7 key services earn Rs 500 on a daily average basis which amounts to Rs 1,80,000 annually**

### **Key Services Included the following:**

Pan Card; Aadhaar Card; Photostat; Photo printing; Bus/Train/Air Tickets; Electric Bill Payment; Mobile Recharge and DTH services; Lamination and Data entry

- **It is observed that CSCs located at a distance of more than 10 kms from the service or catchment area are on the scale of higher side of earning i.e. earns more than Rs 500 on a daily average basis excepting a few sporadic cases, which indicates that though located at a greater distance but the range of key services that are provided plays a greater role in fetching a good income.**

**The key issues stated by the CSCs included the following:**

- **Lack of support from the local/state Government is a key issue that they are facing in running of their businesses**
- Finance; changes in customer needs; internet connectivity, were also some of the key issues that they are witnessing.
- Competition posed by similar units/businesses; Payment settlement issues; lack of awareness about CSC among the communities were also some other issues that they have encountered in running their CSCs.

**The following points came out regarding plan for expansion of the CSCs:**

- Need for financial support to develop infrastructure and need for Government support
- Imparting digital literacy program and computer training
- Setting up of CSP
- Including mobile accessories
- Undertaking banking and ticket facilities
- Rural Tourism
- Include Aadhaar Services in the CSCs
- Setting up Exam Center

### **6.4 The Sochnapreneurs analysis in West Bengal**

A market survey to assess the functioning of Sochnapreneurs (SP) was conducted across 10 districts between Assam and West Bengal. There were 54 respondents from West Bengal and were situated across the districts of Birbhum, Malda, Murshidabad, and Nadia. Some key findings from the survey are as follows:

- **Skills and affiliations**
- 9% (5/54) respondents reported they have undergone training in rectifying Aadhar card data (linking voter card to Aadhar card, in this case).
- 91% (49/54) respondents reported they have undergone some degree of training in becoming a Sochnapreneur
- The intermediary service agencies on with whom the SPs are dependent or connected with range between banks; government agencies like Common Service Centre; insurance company; telecom distributors

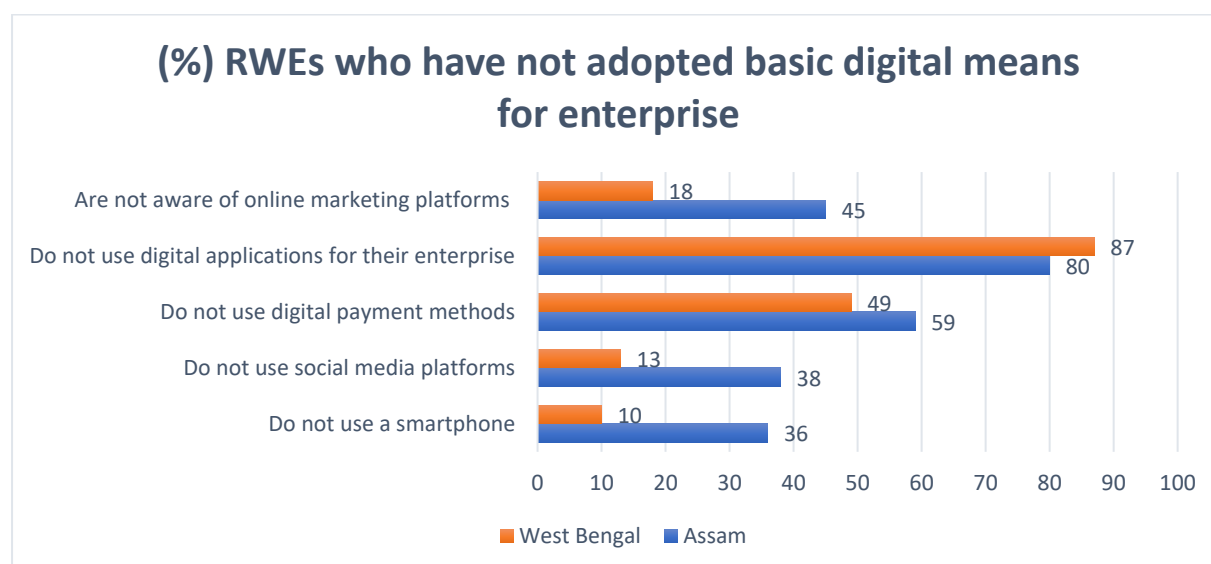
- Some respondents had service affiliations in Aadhaar Enabled Payment System Micro ATM/Spice money; HDFC bank CSP; Common Service Centre
- 72% (39/54 respondents) had no service affiliations.
- **Nature of information services required by the people**
  - Assistance in applying for documents like passport, Aadhar card
  - Queries on ticketing for bus and train travel
  - Education related information
  - Employment related information
- **Nature of digital services required by the people**
  - Data entry
  - help with applying for or rectifying official documents,
  - assistance in paying insurance premium, paying bills, DTH recharge and filing income tax
  - traditional demands of photocopy, lamination, printing
  - booking flight tickets

## 7. Understanding the current state, activities, support, challenges and scope in digital integration in RWE Ecosystem, their scale and growth

A baseline survey was conducted in rural regions of Assam and West Bengal across several districts to gauge the level of business and digital aptitude of rural women entrepreneurs (RWEs). The survey has a sample size of 580 with 246 respondents from West Bengal and 335 respondents from Assam. One of the objectives of the baseline survey was also to quantify the existing access and use of ICT and openness to adopt digital technology for business purposes. The following section provides insights on the nature of their use and gaps in usage of digital tools for their enterprises.

### 7.1 Digital use and awareness

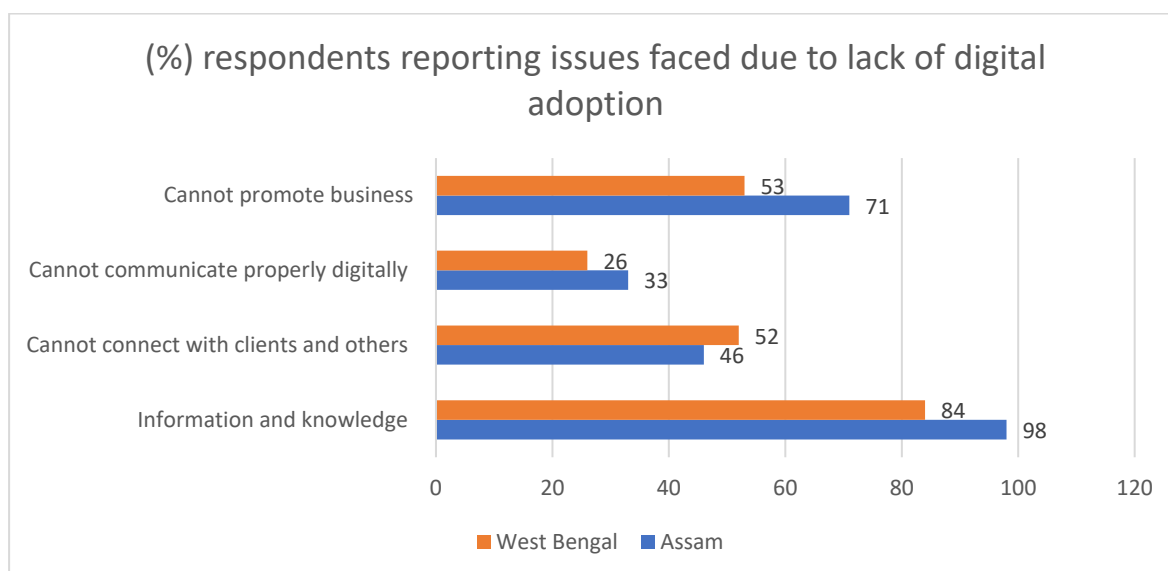
On being asked to self-assess if the RWEs feel they are facing any issues in their business due to lack of digital skills and usage, an overwhelming 95% (552/580) of the respondents reported that they felt disadvantaged. The following graph presents their lack of adoption of basic digital means as reported by the RWEs. There were 335 respondents from Assam, and 246 respondents from West Bengal.



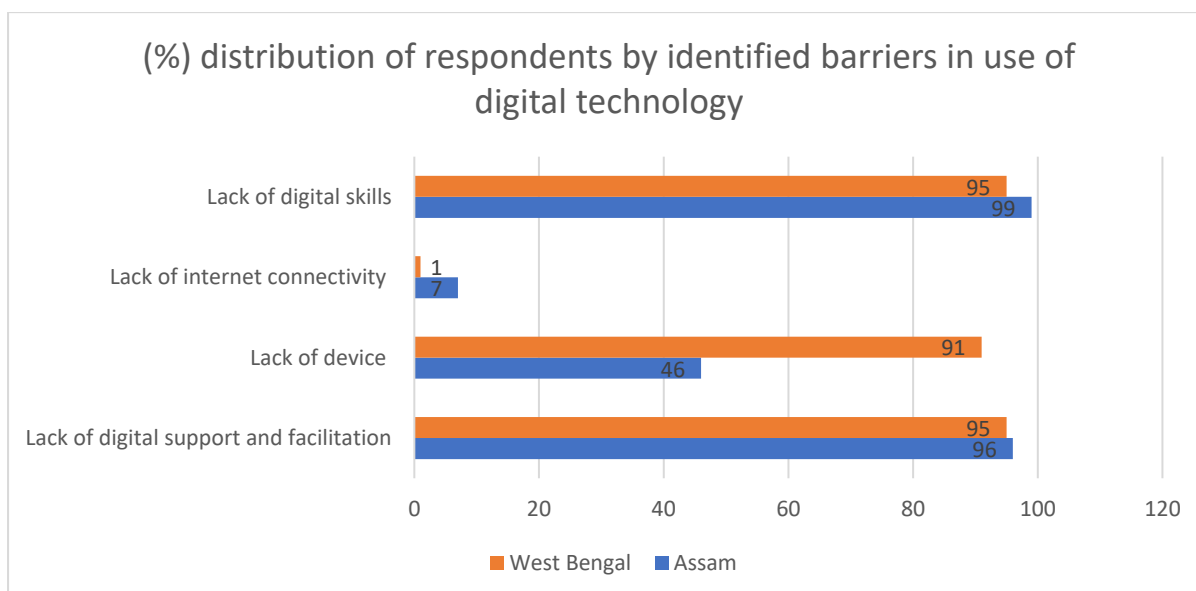
The use of digital means across all respondents is at a nascent stage and there is much scope for gaining competencies in using digital means for supporting their businesses and surveying digital products and services for greater efficiency (starting from basic operations like bookkeeping). In Assam, 24% (80) respondents reported using social media for promoting their business and in West Bengal, 12% (29) respondents reported using social media for promoting their businesses.

## 7.2 Nature of problems faced due to lack of digital skills and usage

The respondents were asked to select from a list of issues faced due to lack of digital adoption as applicable to them. It was found that inability to access information is regarded as the primary disadvantage of lack digital skills and usage, followed by lack of access to larger markets.

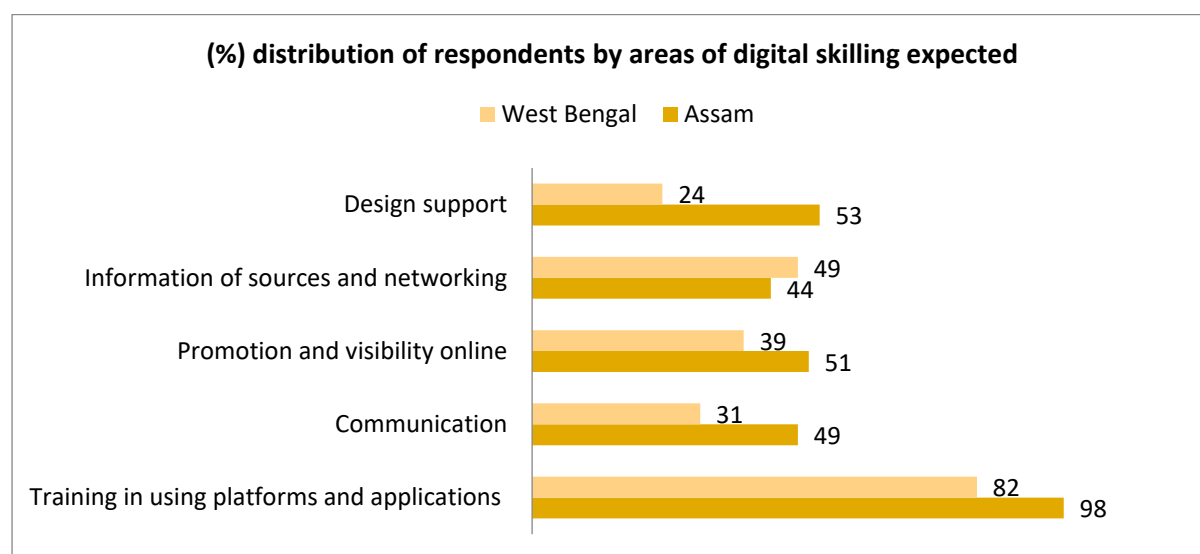


Further, the respondents were asked to identify the major gaps in use of digital technology in their business. The most reported issues were lack of digital skills, followed by lack of a conducive ecosystem of digital support and facilitation. A significant number of RWEs also reported lack of access to a device.



### 7.3 Nature of digital capacity building expected

To help attune the nature of digital skills to be imparted, a quantitative survey was conducted among the RWEs and it was found that there is a high expectation for receiving training in using digital platforms and applications, often a combination of several different tasks. This was followed up by qualitative interactions such as focussed group discussions (FGD) where the RWEs expressed that they have felt acutely aware of their lack of digital skills at times of applying for standardisation and licensing processes of their enterprise and would like to gain digital skills and competencies to be better equipped for times ahead, and to fully utilise and better their list of alternatives. There is also sizeable demand for a curated space providing business related information and networking opportunities.



## 8. Stakeholders Consultation Findings

### 8.1 Assam Stakeholders Consultation Findings

A stakeholder consultation for RWEs in Assam was held in November, 22. An attempt has been made at roughly categorising the area of expertise of the participants, with the consideration that at times their functions overlap.

| SI. No. | Area of Expertise                               | Organisation   |
|---------|---|--|
| 1.      | Market Linkages                                 | North Eastern Handicrafts and Handlooms Development Corporation (NEHHDC); North Eastern Regional Agricultural Marketing Corporation (NERAMAC); ARIAS Society/ Assam Agribusiness and Rural Transformation Project (APART); Van Dhan Vikash Kendra; Khadi and Village Industries Commission (KVIC), NER; Bhogali Jalpan |
| 2.      | Financial Institution                           | Assam Gramin Vikash Bank (AGVB); North Eastern Development Finance Corporation Limited (NEDFi); Small Industries Development Bank of India (SIDBI)   |
| 3.      | Academia  | Indian Institution of Bank Management, Guwahati; Assam Institute of Management (AIM); Tata Institute of Social Sciences (TISS)   |
| 4.      | NGO/ nonprofits/ training and capacity building | Mulberry Foundation; Dhriiti; SELCO Foundation; Digital Empowerment Foundation; Diya Foundation  |
| 5.      | Incubator                                       | North Eastern Development Finance Corporation Limited (NEDFi); IIM Calcutta Innovation Park (Assam Start Up)   |
| 6.      | Training and Capacity Building                  | Centre for Microfinance & Livelihood (CML), TATA Trusts; SeSTA; Assam State Rural Livelihood Mission (ASRLM); ARIAS Society/APART; PMFME, AIDC, Industries Dept.; National Small Industries Corporation (NSIC); Deendayal Antyodaya Yojana- National Urban Livelihoods Mission (DAY-NULM)                              |
| 7.      | Licensing Bodies                                | Food Safety, Govt. of Assam; Small Industries Development Bank of India (SIDBI)  |
| 8.      | Entrepreneurs                                   | Bhogali Jalpan; AESTHETE- A site for handcrafted product; Imagik Beauty Institute  |

## 8.2 Stakeholder Feedback on the scope and role of ICT/ digital to accelerate business and scale of RWE's

- The percolation of information is extremely low at the level of villages. ICT has a major role to play in this regard.
- At any given time, there are several micro enterprises in the state, but very few have been able to scale up; facilitation and linkages needs to be established.
- Very few FPOs in northeast undertake value addition to the crops due to lack of awareness regarding the profitability associated with value addition and absence of market linkages.
- There should be more avenues in Assam to tap into the non-traditional uses of raw materials endemic to the region to consider exporting finished products.
- Better branding and packaging are a requirement. Of the small section of farmer-producers, entrepreneurs who partake in value addition, many sell their product at the white label stage.
- Several products by micro and small entrepreneurs are not available round the year, and work needs to be done to even out distribution.
- There is an acute need to build the value chain in the northeast and work on market linkages.
- Micro and small enterprises should focus on formalisation basics like licensing, GST registration, and scaling up their enterprises.

## 8.3 Stakeholders' response and engagement

- RWEs were facilitated to ensure legal compliance by collaboration with Government Departments. For instance: Groups of RWE's were invited for FSSAI registration in collaboration with Food Safety, Government of Assam.
- RWEs were linked to Government Departments for training. For eg: One RWE group in Chhaygaon, Kamrup District was linked to NSIC for training in Pickle processing; another group of RWEs in Hajo and Karbianglong respectively were trained by representative from NSDC and certificates were issued accordingly.

As per our survey findings and consultation one of the major lacunae facing the RWE's is that of access to and of information which also included lack of adhering to major legal compliances. So, as far as the food processing sector is concerned, we found that most of the RWE's who were into food manufacturing or processing do not have the FSSAI registration. So, with the intention to facilitate the RWE's in obtaining this important license we collaborated with the Food Safety Department, Government of Assam for holding an awareness cum registration camp at Kamrup(R) District.

After holding consultation meetings wherein RWEs were invited for participation along with other stakeholder, an RWE from Nagaon enquired about training for Pickle as she did not know whom to connect and how to connect. We facilitated the same through SP.

Another instance was an RWE from Goalpara enquired about seeking loan and working capital support for her Mushroom Business, wherein we connected her to NEDFI.



#### **8.4 West Bengal Stakeholders Consultation Findings**

Based on the current schemes and programmes in the domain of enabling rural women's entrepreneurship, a few organisations have been identified and in-depth interviews with several key representatives have been undertaken. The participants included DISTRICT RURAL DEVELOPMENT CELL BIRBHUM ZILLA PARISHAD & DISTRICT MISSION MANAGEMENT UNIT SURI; BIRBHUM National Jute Board, Min of Textiles; Cooperative Department, Vivekananda Road, Suri; District Industries Centre; Block Development Officer, Bankura; Assistant Director- Agriculture; Branch Manager, Bangiya Gramin Vikas Bank; Cooperative Agriculture and Rural Development Bank Ltd; Vivekananda Institute of Biotechnology; South 24 Parganas Beekeepers Society; KVK-ICAR; Department of MSME&T, Govt of WB; (Rural Banking), SBI; Enterprise Development Institute.

#### **8.5 Stakeholder Feedback on the scope and role of ICT/ digital to accelerate business and scale of RWE's**

- The scope of ICT is huge and is a must in today's business to grow
- The access of network and smartphones are major challenges for Digital Enterprise building in the interior rural places.
- Major challenges are their outlook and capability to take up Digital interventions. Even if information is given their capacity to understand and convert them into implementation is the real challenge
- Digital can help in taking them online to advertise and sell their products
- For this, extensive training and hand holding support will be required. The possibilities are definitely there since many women post their technical Degree are going back to their villages, so they can be used as resources.
- ICT can help in bridging the gap by effectively run their business and solve their logistics and market related challenges
- Digital can help in many ways right from production to quality control, logistics and Marketing automation to generate demand for products and services for the RWE.

## 9. Key initial findings outputs:

- Digital Training of RWE's
- Creation of Digital Portfolio for RWE's
- Creating awareness relating to compliances and facilitation
- Facilitating Market Assessment for new business idea or new product diversification strategy
- Creating market and credit linkages via both online and offline platforms
- Creating linkages with stakeholders for training and capacity building of RWE's

## 10. Key initial outcomes:

- Initial understanding of the usages of ICT and perspective building of the RWE's through the SP.
- Creation of Digital Identity of the RWE's
- Making the RWEs understand the importance of ICT in business development and management
- Compliances and required certification undertaken by SPs for the RWE's.
- Marketing through digital platforms facilitated by the SP through FB page creation; creation of WhatsApp broadcast groups for advertising of RWE products; banners and leaflets designed through digital medium and given for printing.
- Facilitated training on product quality maintenance standards, packaging options available for products.
- Imparted personality development training to build confidence among the RWE's
- Training on digital payment enablement and usages
- Training for attending and organising meeting through virtual mode like Google Meet of the RWE's.





















