OVERVIEW

Under the USAID-DAI supported Digital Sarthak programme, 1,000 women entrepreneurs from the Guna district of Madhya Pradesh have undergone digital upskilling training on Digital and Financial Literacy. This report comprises observations, challenges and learnings from the training conducted to Digital Sarthaks and Women Entrepreneurs. Under the direct monitoring of district coordinators and the central team, 10 Digital Sarthaks (trainers) conducted the training for 1,000 women entrepreneurs.

KEY TRAINING TOPICS

- Basics of smartphones
- Useful applications on smartphones
- Online and mobile banking
- Online safety tips
SIGNIFICANCE OF THE PROGRAMME

The Digital Sarthak programme has its significance as it has been implemented in the remote and underserved regions of India. In such region, the prevalence of the information gap and digital divide is very high. So, having digital upskilling training with women entrepreneurs is very important.

It has been observed that there is no dearth of talent or skills among women entrepreneurs but what they lack is the right platform to showcase them. Digital Sarthak is a one-year programme that aims to enhance their business by digital upskilling.

Women Entrepreneurs are learning and showing interest in how to use the internet, smartphone and online financial transactions. These are a clear indication that the Digital Sarthak programme is working in the right direction.

OBSERVATIONS FROM THE DIGITAL SARTHAK'S TRAINING

District coordinators conducted online and offline training with the Digital Sarthaks. In the online training, they understood the theoretical part but had certain challenges when it came to practical experiences. To ensure Digital Sarthaks are thorough with the training module, District Coordinators also conducted an offline training.
OBSERVATIONS FROM THE WOMEN ENTREPRENEURS' TRAINING

During training, it was observed that women entrepreneurs showed keen interest in learning and practising the various concepts on the smartphone. Women Entrepreneurs didn’t hesitate a bit to ask their queries to the Digital Sarthaks and understand the concepts with good clarity. Although, women entrepreneurs have very little knowledge about smartphones they had the interest to learn and make use of them in their business. Women Entrepreneurs commitment and interest were the driving factors for successfully conducting the training sessions.

Many women entrepreneurs were happy to learn about smartphone and know its various functions such as how to connect mobile with WiFi, how to activate Hop-Spot, use of a password to lock/unlock mobile phone and others. Previously they didn’t know about all such functions. It was only after the training sessions; they were familiarised with the functionalities of smartphones.

Women entrepreneurs acknowledged the significance of the internet banking process. One of them shared that people waste their time and money by travelling to banks and standing in long queues when such work can be done from the comfort of the home. Downloading applications from the play store was another area of interest among women entrepreneurs. Women entrepreneurs were also introduced to Madhya Pradesh’s Panchayat Darpan application. They were glad to get every kind of information related to their panchayat such as ongoing projects, fund disbursed.
Many women entrepreneurs didn’t know how to save a number. Previously they used to ask someone from the family to do it if for themselves but now they have learnt it and need not be dependent on anyone.

A certain number of women entrepreneurs are engaged in tailoring. After the session, women entrepreneurs have started making use of the internet to search for information related to new designs and sewing skills. Some learnings may be big and some may be small. But these learnings are helping women entrepreneurs to become independent and not rely on anyone to get their things done. With access to information and technology comes dignity and respect.

**WOMEN ENTREPRENEURS’ FEEDBACK**

**CHALLENGES**

As women entrepreneurs were already engaged in their work or in the harvesting of crops, Digital Sarthaks were finding it difficult to identify a common time for conducting the training sessions. To address this challenge, Digital Sarthak reached out to the household of women entrepreneurs and conducted the training in mini-groups.

Women Entrepreneurs showed their interest and were made aware of mobile and internet banking. It was difficult for Women Entrepreneurs to get hands-on experience on these topics.