OVERVIEW

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

KEY TRAINING TOPICS

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

Women literacy percentage in Nuh District is just over 50% as per Census 2011 and in reality, it is even lower. In such circumstances, it is very important for women to be informed and educated to have access to their rights and entitlements. In today’s generation, having a smartphone and knowing how to use it efficiently has become a basic necessity. This training module addresses this concern by providing Digital and Financial literacy through the use of the smartphone.

OBSERVATIONS FROM THE DIGITAL SARTHAK’S TRAINING

First area of focus was to get the Digital Sarthak onboard for online training. To achieve this, the district coordinator explained and conducted online training procedure on Zoom application for all Digital Sarthaks. Initially some of the Digital Sarthak faced difficulties but later every were became used to and learnt through zoom meetings.
OBSERVATIONS FROM THE WOMEN ENTREPRENEURS' TRAINING

For effective training, Digital Sarthaks divided the women entrepreneurs into subgroups of not more than 5-10 people and ensured that each group had more than two smartphones in each group. The session was conducted as a combination of theory and practical wherein they hands-on training on smartphone was provided to the women entrepreneurs. Many women entrepreneurs were new to these concepts and were pleased to learn the topics covered.

WOMEN ENTREPRENEURS' FEEDBACK

Women entrepreneurs were in praise for the Digital and Financial Literacy training and the way it was conducted. Emphasis on hands-on training was a key feature of the first module. Prior to this training, they were unaware of the possibilities through a smartphone, especially when it comes to mobile and internet banking. Few women entrepreneurs have said they will be pass on these information among the family as well as women from their community.
CHALLENGES

One of the key challenges faced by the Digital Sarthaks was to form the base before starting the Digital and Financial Literacy training. As the literacy rate is very low, Digital Sarthaks had to put in extra efforts by starting with the basics and making them ready for the first module of training.

Secondly, ownership of the smartphone was a concern as not many of the women entrepreneurs had a smartphone of their own. To address this, women entrepreneurs were encouraged to lend a smartphone from family members for an hour of the training program and also by forming small groups during the trainings. Small groups ensure smartphones are being used by multiple women entrepreneurs during the training.