



• CLIENT: USAID/India and Indo Pacific Office, Digital Connectivity and Cybersecurity Partnership (DCCP)

• **POP:** September 1, 2020 – February 28, 2023

• **BUDGET**: \$313,132

The Digital Empowerment Foundation (DEF), through Digital Frontiers' South Asia Regional Digital Initiative (SARDI), bridges the gender digital divide in rural India by improving digital literacy among rural women entrepreneurs through their Digital Sarthak program.



# **OUTCOME 1: INCREASING DIGITAL LITERACY**



# PROBLEM AND APPROACH

Rural Indian women are 15% less likely to possess a mobile phone and 33% less likely to use Internet services than Indian men or urban women. To bridge this gap, DEF trained 182 Digital Sarthaks—grassroots organizers—to hold interactive in-person digital literacy trainings for rural women entrepreneurs (WEs). Digital Sarthaks trained 13,869 WEs and 1126 women-led community development organizations.



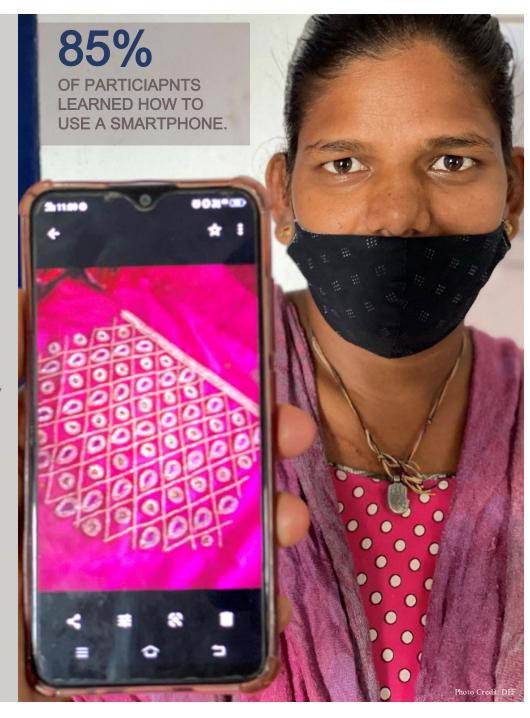
## OUTCOME

Nationwide participant surveys found 85% of participants learned how to use a smartphone. From baseline to endline, women's knowledge of how to use money transfer apps increased from 20% to 53%, knowledge of online banking increased from 12% to 68%, and knowledge of how to use ATMs increased from 27% to 78% Focus group discussions found that women entrepreneurs gained influence in their community and mitigated costs of rural life.



#### LEASONS LEARNED

- Training local leaders works.
- Selection of influential mentors is key.
- Create a pathway for digital engagement through online entertainment.
- Address cultural barriers to digital literacy.
- Localize content by using familiar language.
- Set boundaries around what types of support can be provided.



# **OUTCOME 2: FOSTERING ENTREPRENEURSHIP**



# PROBLEM AND APPROACH

More than a third of Indian micro, small, and medium-sized enterprises (MSMEs)—largely owned by women—have gone out of business since the pandemic began. In response, DEF targeted women entrepreneurs in 13 states and 27 districts with digital literacy interventions, helping entrepreneurs use digital tools to market and sell their products.



#### OUTCOME

By the endline, 87% of women entrepreneurs reported having more customers than before the training. More than 80% of entrepreneur incomes increased. The median increase was from 1500-2000 rupees per month on average. Digital Sarthaks also increased their earnings. O verall, 182 Digital Sarthaks collectively generated 3,039,435 rupees from their Digital Sarthak centers.



#### LEASONS LEARNED

- Business growth can take several years to develop and is dependent on national, regional, and local economic trends.
- Social links between entrepreneurs and mentors are critical to digital upskilling.
- Entrepreneurs can grow faster when part of a community with shared goals.
- Consistently target entrepreneurs to reduce skepticism of trainings and grow interest in participation.



# **OUTCOME 3: DELIVER DIGITAL GOVERNMENT SERVICES**



# PROBLEM AND APPROACH

Unfamiliarity with digital tools, inefficient rollout, and inadequate Internet connectivity has hindered citizens' access to digital government services in India. Supporting the government's PM-WANI initiative, DEF encouraged Digital Sarthaks to open Wi-Fi access points—known as Public Data Offices—to provide affordable Internet access and access to digital services in their communities.



#### **OUTCOME**

The proportion of women who became aware of government welfare programs and job announcements via digital means roughly tripled from 32% to 95% 72% of women entrepreneurs reported they applied for at least one program and 78% of those applications were successful. In addition, over 75% of WEs and 81% of community development organization leaders expressed interest in opening a public data office to further PM-W ANI's goals of Wi-Fi connectivity.

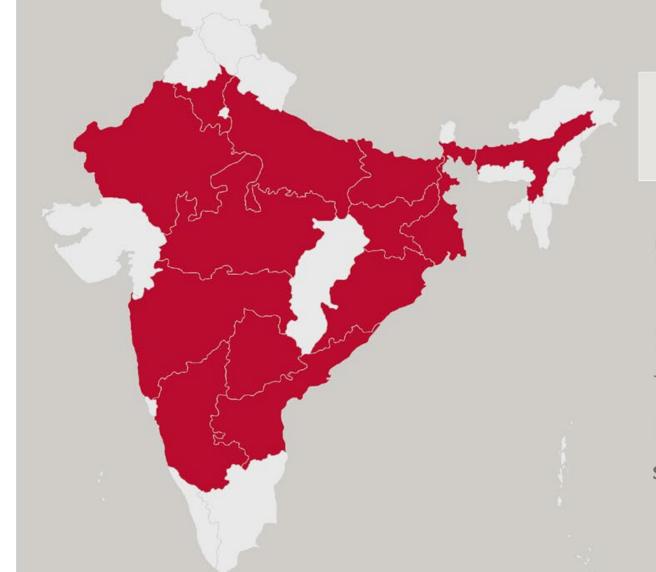


## LEASONS LEARNED

- Digital Sarthaks faced challenges in accessing PM-W ANI benefits such as subsidized Internet rates.
- Closer communication between DEF and the Center for Development of Telematics (C-Dot)—the agency supervising the PM-W ANI rollout—may have averted DEF's implementation challenges.
- By reallocating available resources, organizations can advance stalled projects. In the case of DEF, the organization developed a Telegram Chatbot to support 110,000 women on PM-W ANI while issues with the government initiative persisted.



# SIGNIFICANCE AND IMPACT - DIGITAL EMPOWERMENT FOUNDATION



**DIGITAL SARTHAKS** 



13,869

**STATES** DISTRICTS



# SIGNIFICANCE AND IMPACT — DIGITAL EMPOWERMENT FOUNDATION

THE KNOWLEDGE OF HOW TO USE MOBILE TRANSFER APPS INCREASED

20% to 53%

the knowledge of how to use online banking increased 12% to 68%

THE KNOWLEDGE OF HOW TO USE ATMS

27% to 78%

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#### OUTCOME 1: Increasing Digital Literacy

- Participants who increased their knowledge of digital tools reported three major effects including:
  - 1.) Women entrepreneurs significantly increased their knowledge of digital tools.
  - 2.) Digital Sarthaks increased their public standing in their home communities.
  - 3.) All participants said they benefited from digital banking.

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#### OUTCOME 2: Fostering Entrepreneurship

80% OF PARTICIPANT INCOMES INCREASED

THE INCREASE WAS

1500-2000

**RUPEES PER MONTH ON AVERAGE** 

• DEF's programming generated business efficiency and innovation among women entrepreneurs, ensuring business continuity during periods of political and economic turbulence. Newfound access to customers, banks, and suppliers via social media and mobile payment services enabled business owners to keep earning income during COVID lockdowns.

DEF'S TELEGRAM CHATBOT SUPPORTED 110,000 WOMEN

WITH INFO ON PM-WANI

## OUTCOME 3: Deliver Digital Government Services

• DEF identified access to digital government services as a priority for participants in the Digital Sarthak trainings. Subsequently, DEF encouraged Wi-Fi accessibility through Digital Sarthaks and access to government programs.

7/11/2023