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APPENDIX – I

QUESTIONNAIRE

ACQUISITION AND ADOPTION OF DIGITAL COMPETENCY AMONG WOMEN ENTREPRENEURS IN THE INFORMAL SECTOR

I – Personal Profile

1. Name of the respondent
2. Age in years
3. Educational qualification a) SSC b) HSC c) Graduate
4. Marital Status a) Married b) Unmarried
5. Family Structure a) Joint b) Nuclear
6. Residential area a) Rural b) Urban c) Semi-urban

II – Business Profile

1. Nature of business a) Manufacturing b) Trade c) Service
2. Ownership of Business a) Proprietorship b) Partnership c) SHG
3. Business Activities a) Food-related business b) Beauty and personal care c)Handicraft and artisans d) Retail Business
4. Location of Business Activity a) Home based b) Street side stall c) Kiosks d) Permanent structure
5. Location of the Business unit a) Panchayath b) Municipality
6. Workers in Business unit a) Managed by self b) 2 - 3 c) 4 - 5
7. Experience In business a) Upto 1 year b) 2- 5 years c) 6-10 years d)11 -15year
8. Initial Capital Investment a) Below 5000 b) Rs. 5000 - 10000 c) Rs.10001-20000 e) 20001 - 30000
9. Monthly Business Income a) Below Rs 10000 b) Rs. 10001-20000 c)Rs.20001-30000 e) 30001 - 40000
10. Have you registered under e-shram portal a) Yes b) No
11. plan of enterprise - a) Formalise business unit b) Expand the original unit c) Modernization business unit
12. Have you attended a Digital skills training program a) yes b) No
13. How would you describe your current state of business, Please put a tick mark.

    We are thriving/ rebuilding/ transforming
    We are growing and scaling up
    We are surviving/ sustaining our business
    May have to shut down

III – Digital infrastructural facilities for Technology Adoption

1. What type of Information & Communication Technology (ICT) devices do you have and use at workplace. Please put a tick mark.

Digital devices at work	**Owned and used in Business**	**Owned but don't use it in Business**	**Don't own**
Computer/Laptop			
Smart phone			

Scanner			
Printer			
Others, please specify			

2. Do you have access to internet connectivity by informal women entrepreneurs
   Telephone line
   Cable internet
   Mobile internet
   Wi-fi connectivity
   Public internet cafe
   3. What do you think the challenges in digital transformation?

Challenges of Digital Transformation	**SA**	**A**	**N**	**DA**	**SDA**
Shortage of digital skills and talent					
Cultural resistance to change					
Lack of budget/ Commitment					
Lack of necessary technologies					
Lack of digital mindset					
Lack of a proper digital roadmap					
Lack of insight					
Lack of Infrastructure					
Others challenges -please mention					

4. State your awareness of the following applications used in Business

Business applications	**Unaware**	**Aware and using**	**Aware but not using**
Quick book			
Vyapar			
My bill book			
Expensify			
What's app			
Instagram			
Facebook			
You Tube			
Google Meet			
Zoom			
Amazon			
Flipkart			
Meesho			
Google Drive			
Dropbox			
Digi locker			

Proof hub			
Google pay			
Bhim App			
Paytm			
Phone pe			
Kaspersky antivirus			
Avast antivirus			
McAfee antivirus			
Avg antivirus			
Swiggy			
Zomato			
Other Local aggregators			

(SA strongly agree ,A agree ,N no opinion,n DA disagree,e SDA strongly disagree)

PART IV Digital competency areas of Women in the Informal Sector

How do you scale your Digital Competency level
Please read the following statements and tick the appropriate column
(SA strongly agree ,A agree ,N no opinion, DA disagree, SDA strongly disagree)

I DIGITAL PROFFICIENCY						
ICT Proficiency		**SA**	**A**	**N**	**DA**	**SDA**
P1	I am Confident in operating basic devices like laptops and smartphone					
P2	I am confident in the adoption of new devices, applications, and services					
P3	I stay up to date with ICT developments					
P4	I can handle basic problems and failures of ICT devices					
ICT Productivity						
Pr1	I use ICT tools to complete tasks efficiently and with quality.					
Pr 2	I select devices and applications relevant to different tasks					
Pr3	I evaluate tools based on their pros and cons before adopting them.					
Pr4	I use a variety of digital platforms to handle complex tasks.					
Pr5	I understand how technology is changing business practices					
II INFORMATION DATA AND MEDIA LITERACY						
Information Literacy		**SA**	**A**	**N**	**DA**	**SDA**
I1	I can evaluate, manage, curate, organize, and share digital information (Google Drive, Digital Locker etc)					
I2	I can interpret digital information for my work purpose (Tailoring Design, Craft, How to Make Pickle)					
I3	I can review, analyses and re-present digital information. (Music MP3, MP4, YouTube)					
I4	I have an understanding of the rules of copyright					
Data Literacy						
D1	I can collate, manage, access and use digital data in spreadsheets, databases and other formats.					

D2	I can interpret data by running queries, data analyses and reports.					
D3	I have an understanding of personal data security.					
D4	I have an understanding of how data is used for professional and public life;					
D5	I have an understanding of Legal, ethical security guidelines in data collection and use.					
Media Literacy						
M1	I can critically receive and respond to messages in a range of media – text, graphics, video, animation, audio					
M2	I can curate, re-edit and repurpose media, giving due recognition to originators.					
M3	I can evaluate media messages in terms of their origin and purpose					
III. DIGITAL CREATION, PROBLEM-SOLVING						
	Digital Creation	**SA**	**A**	**N**	**DA**	**SDA**
C1	I can design and create new digital artefacts and materials such as digital writing, digital imaging, digital audio and video					
C2	I have an understanding of the digital production process and the basics of editing.					
Digital Research and Problem-Solving						
R1	I know and use digital evidence to solve problems and answer questions;					
R2	I know to evaluate the quality and value of the evidence,					
R3	I know to share evidence and findings using digital methods					
R4	I have an understanding of digital research methods					
R5	I have an understanding of data analysis tools and techniques for my business.					
IV. DIGITAL COMMUNICATION, COLLABORATION AND PARTICIPATION						
Digital Communication		**SA**	**A**	**N**	**DA**	**SDA**
DC1	I know to communicate effectively in digital media0020such as text-based forums, online video, audio and social media;					
DC2	I can Collaborate effectively using shared digital tools and media					
DC3	I know to design digital communications for different purposes and audiences;					
DC4	I know to respect others in public communications; I know to maintain privacy in private communications;					
DC5	I know to identify and deal with false or damaging digital communications.					
DC6	I can use the varieties of communication norms and needs					
DC7	I know the features of different digital media for communication.					
DC8	I have an understanding of different communication norms and needs					
Digital Collaboration						
CL1	I know to participate in digital teams and working groups					
CL2	I know to collaborate effectively using shared digital tools and media, produce shared materials, use shared productivity tools.					
CL3	I can work effectively across cultural, social and linguistic boundaries					
CL4	I have an understanding of the features of different digital tools for collaboration and of the varieties of cultural and other norms for working together					

Digital Participation						
DP1	I can participate in, facilitate and build digital networks;					
DP2	I can participate in business, social and cultural life using digital media and services					
DP3	I can create positive connections and build contacts; share and amplify messages across networks;					
DP4	I know to behave safely and ethically in networked environments					
DP5	I have an understanding of how digital media and networks influence social behaviour					
V. DIGITAL LEARNING AND DEVELOPMENT						
Digital Learning		**SA**	**A**	**N**	**DA**	**SDA**
DL1	I know to participate in and benefit from digital learning opportunities					
DL2	I can identify and use digital learning resources					
DL3	I use digital tools to organise, plan and reflect on learning					
DL4	I monitor my progress and participate in the digital assessment and receive digital feedback.					
DL5	I manage my own time and tasks to learn in digital settings					
DL6	I have an understanding of the opportunities and challenges involved in learning online.					
Digital Teaching						
DT1	I can support and work in the teaching and curriculum team.					
DT2	I am active in peer learning by effective use of digital tools and resources.					
DT3	I have an understanding of the educational value of different media for teaching, learning and assessment					
VI. DIGITAL IDENTITY AND WELLBEING						
Digital identity management		**SA**	**A**	**N**	**DA**	**SDA**
DI1	Develop and project a positive digital identity, e.g., social /professional network profile across a range of platforms					
DI2	I can build and maintain digital profiles and other identity assets such as records of achievement; review the impact of online activity.					
DI3	I have an understanding of the reputational benefits and risks involved in digital participation.					
Digital Wellbeing						
DW1	I use digital media to foster personal relationships and community actions.					
DW2	I can participate in social and community activities through digital tools and media					
DW3	I know to act safely and responsibly in digital environments; negotiate and resolve conflict;					
DW4	I can act with concern for the human and natural environment when using digital tools					
DW5	I can manage Digital Stress, workload and distractions.					
DW6	An understanding of the benefits and risks of digital participation in health and wellbeing outcomes					

Perceptions on antecedents of technology adoption		**SA**	**A**	**N**	**DA**	**SDA**
Performance expectancy						
Pe1	Digital technology enables to accomplish business related task quickly					

Pe2	Digital technology enhances the quality of work done in business					
Pe3	Digital technology increases efficiency in business operation					
Pe4	Digital technology increases business growth potential					
Effort expectancy						
Ee1	Easy to integrate new digital technology into business					
Ee2	Technologies simplifies business related tasks					
Ee3	Comfortable in troubleshooting minor issues with digital tools on my own.					
Ee4	Learning to use technology is complicated					
Social influence						
Si1	Influence of friends and family in adopting digital technology improves business outcomes					
Si2	Expectation of society motivates to use technology					
Si3	Entrepreneurial circle motivates to adopt technology					
Si4	Training sessions on Digital competency motivated to adopt technology					
Facilitating conditions						
Fc1	Digital competency training sessions encourage the use of digital technology in business					
Fc2	Access to Digital infrastructure(e.g., smartphone, computer, internet) and financial resources motivates to use digital technology					
Fc3	Jan Shikshan Sansthan support the use of digital technology					
Fc4	A person or group is available for assistance with difficulties in the use of digital technology					
Behaviour Intention						
Bi1	I intend to adopt new digital technologies to improve efficiency in business operations.					
Bi2	I am likely to integrate business applications into business operations					
Bi3	I plan frequently to use technology in the near future					
Actual Use Behaviour						
Au1	I routinely use digital tools and platforms to perform essential business tasks, such as managing inventory, payments, and customer interactions					
Au2	I have incorporated learned digital skills into my daily operations, including marketing, product/service listing, and order tracking					
Au3	I actively engage with online systems for communication, feedback management, and enhancing customer relations					
Au4	I regularly explore and apply advanced features of digital platforms to improve efficiency and expand my business operations.					

(SA- Strongly Agree, A-Agree, N- Neutral, DA- Disagree, SDA- Strongly disagree)

APPENDIX – II

Training Module on Digital Competency among women in Informal Sector.

Session 1 **Theme- Understanding Digital Transformation** **Digital Competency** **Key Dimensions of Digital Competency**	**1. Introduction to Digital Transformation** **Definition**: Digital transformation refers to the integration of digital technologies into business processes, operations, and strategies. It goes beyond just adopting digital tools—it's about fundamentally changing how a business operates and delivers value to its customers. **Key Concepts**: • **Digitalisation**: The process of converting physical processes, assets, or communication into a digital format. Example: Moving from printed invoices to digital PDFs. • **Digitalization**: Leveraging digital technology to improve business processes. Example: Automating customer service through chatbots or CRMs. • **Digital Transformation**: A broader approach involving cultural, operational, and strategic changes across the organization to make it digitally driven. **2. Need and Importance of Digital Transformation** Digital transformation is essential for businesses to stay relevant and competitive in an increasingly digital world. It enables small entrepreneurs to: ▪ Digitize records to reduce redundancies and streamline communication. ▪ Facilitate better information exchange. ▪ Enable global customer service access. ▪ Lower operational costs. ▪ Minimize human errors. ▪ Utilize analytics and user data effectively. ▪ Support continuous business growth. ▪ Save costs and improve efficiency. ▪ Ensure safer cloud-based data storage. ▪ Enable comprehensive data analysis **3. Why Digital Transformation is Crucial for Small Entrepreneurs** Small entrepreneurs often operate with limited resources, making digital tools crucial to maximize efficiency and reach. • **Affordable Access to Technology**: Cloud-based services and free tools (e.g., Google Workspace) make digital transformation achievable even with small budgets. • **Expanding Market Reach**: Entrepreneurs can sell products globally using e-commerce platforms like Shopify, Amazon, or Flipkart. • **Improving Productivity**: Automated systems reduce manual work and allow focus on growth strategies. **4. Challenges of Digital Transformation for Small Entrepreneurs** While digital transformation offers immense benefits, including: • **Cost Constraints**: Investing in new technologies and training can be expensive. • **Resistance to Change**: Employees or entrepreneurs themselves may feel hesitant to adopt new systems. • **Lack of Skills**: Limited technical knowledge often makes it hard to implement advanced tools. • **Cybersecurity Risks**: Digital platforms can expose businesses to data breaches if not handled securely. • **Infrastructure Issues**: Small entrepreneurs may struggle with internet connectivity or hardware limitations in remote areas. **5. Importance of Digital Competency** Digital competency refers to the skills and knowledge needed to use digital tools and technologies effectively and responsibly. **Why It Matters**: • **Improves Efficiency**: Competent users can maximize the potential of digital tools to complete tasks faster and with better quality. • **Enhances Business Decisions**: With knowledge of data interpretation tools, entrepreneurs can make decisions based on real-time insights. • **Increases Security Awareness**: Digital competency equips users with the knowledge to protect sensitive information from cybersecurity threats. • **Supports Growth**: Understanding digital marketing platforms, e-commerce systems, and analytics tools drives business expansion. **6. What is Digital Competency?** **Definition**: Digital competency is the ability to effectively use technology for various purposes, including communication, information management, problem-solving, and creativity.mln

Dimension of Digital Competency (Adapted from European Union Digital Competency Framework)
I . Digital Proficiency and Productivity

1. Digital Proficiency

Confidently use devices like smartphones and laptops to manage daily tasks.
Work efficiently with applications like Microsoft Office (for documents) and Google Workspace (for collaboration).
Stay informed about new trends in digital tools and technologies to keep your business competitive.

2. Digital Productivity:

- Leverage digital tools to complete tasks with better quality and less effort.

Examples:

1. **Communication:**
   - Use **WhatsApp** to stay connected with your team or customers.
   - Example: Create a group chat for your staff to share updates or send quick reminders to clients.
2. **Payments:**
   - Use **Google Pay (GPay)** to send and receive payments instantly.
   - Example: Collect customer payments and keep a record of all transactions for easy tracking.
3. **Task Management:**
   - Use **Google Calendar** to organize your schedule.
   - Example: Add important meetings, set reminders for deadlines, and get notified about upcoming tasks.
4. **Reminders:**
   - Use the **Reminders app** on your phone to keep track of important tasks.
   - Example: Set a reminder to restock inventory or follow up with a supplier

II . Information, Data and Media Literacy

1. Information Literacy

Definition: Information literacy involves the ability to locate, evaluate, manage, and effectively use digital information for specific purposes.

Key Concepts:

- **Evaluation and Organization**: Entrepreneurs must evaluate the reliability of sources and organize their data effectively. Tools like **Google Drive** or **DigiLocker** allow easy access and sharing of important documents securely.
- **Interpretation of Information**: Digital resources (e.g., YouTube videos, PDFs, or tutorials) can provide valuable insights into tasks like designing tailoring patterns, crafting, or creating recipes.
- **Review and Analysis**: Reviewing and re-presenting content (e.g., converting raw data into charts or editing an instructional video for social media) ensures it aligns with your business objectives.
- **Copyright Awareness**: Knowing the rules of copyright ensures that content used in your business is legal and respects the rights of original creators.

How Copyright is Used in Business Operations

1. Creating Original Content:
   Businesses can produce unique content (videos, blogs, graphics, etc.) and copyright it to protect their intellectual property. This ensures exclusive ownership and prevents unauthorized use by others.
2. Using Copyrighted Materials:
   When using content created by others (images, articles, videos, etc.), businesses must obtain proper licensing or permission from the owner. Examples include stock photos or royalty-free music licensed for advertisements.
3. Protecting Digital Media:
   Businesses can register copyrights for their digital assets, such as e-books, product designs, or training materials. This safeguards their creations from plagiarism or duplication.
4. Repurposing Content:
   Entrepreneurs must give credit to original creators when repurposing media (e.g., re-editing images or videos for promotional use). Proper attribution ensures compliance with copyright laws.
5. Monitoring and Enforcing Rights:
   Copyright owners can monitor unauthorized use of their content online and take legal action against violations. This often involves issuing a takedown request under

laws like the Digital Millennium Copyright Act (DMCA).

Practical Examples of Copyright in Digital Media

Social Media Marketing: Use stock images with proper licensing or create unique branded visuals to avoid copyright infringement.

E-Commerce: Product images or descriptions must either be original or licensed from the source.

Application for Entrepreneurs: For instance, a small-scale food entrepreneur can use digital resources to learn new recipes or create promotional videos for their social media platforms while ensuring they adhere to copyright laws when sharing materials.

2. Data Literacy

Definition: Data literacy is the ability to collect, manage, interpret, and use digital data effectively.

Key Concepts:

- **Collation and Management**: Organize business data (e.g., customer details or sales records) using spreadsheets or simple database tools. This makes tracking and planning easier.
- **Data Analysis**: Entrepreneurs can use tools like **Excel** to run queries, analyze trends, and generate reports. For instance, analyzing monthly sales data can highlight which products are performing well.
- **Data Security**: Understanding the importance of securing data is crucial. Personal and customer data must be protected using tools like passwords, encrypted storage, and secure sharing methods.
- **Legal and Ethical Guidelines**: Respect for privacy laws and ethical use of customer data ensures trust and compliance in business practices.

Application for Entrepreneurs: A craft seller can use spreadsheets to manage inventory data, ensuring stock availability during peak sales. By analyzing sales trends, they can plan production more efficiently.

3. Media Literacy

Definition: Media literacy is the ability to critically analyze, evaluate, and create media content for effective communication.

Key Concepts:

- **Receiving and Responding to Media**: Entrepreneurs should critically interpret messages in text, graphics, audio, or video to enhance customer engagement. For example, evaluating a competitor's advertisement can inspire better marketing strategies.
- **Curating and Repurposing Media**: Editing and repurposing content (e.g., creating promotional videos or graphics) with proper acknowledgment of original creators builds trust and brand credibility.
- **Evaluating Media Messages**: Assess the origin, purpose, and credibility of media messages before sharing. This reduces the spread of misinformation and reflects positively on your brand.

Application for Entrepreneurs: A boutique owner can evaluate fashion trends on Instagram, curate inspirational content, and repurpose it into a visually appealing business post, giving credit to the source

III. Digital Creation and Problem Solving

1. Digital Creation

Designing and Creating Digital Artefacts - Digital artefacts such as product descriptions, promotional images, videos, and audio are essential for modern businesses. Entrepreneurs must learn basic tools and techniques to create these artefacts.

Key Examples:

- **Digital Writing**: Crafting clear and engaging business content, such as blog posts or social media captions, using word processors like Microsoft Word.
- **Digital Imaging**: Designing promotional posters or logos using Canva or Adobe Spark.
- **Digital Video**: Creating short product videos using apps like InShot or iMovie.
- **Digital Audio**: Recording voiceovers or podcasts to share business insights using tools like Audacity.

Understanding Digital Production and Editing

- **Production Process**:
  1. Planning the content.
  2. Collecting raw materials (photos, text, videos).
  3. Using editing tools to enhance the output.
  4. Finalizing and exporting the finished product.
- **Editing Basics**: Adjusting brightness, cropping images, trimming videos, or enhancing audio clarity with free tools like Canva or CapCut.

2. Digital Research and Problem-Solving

Using Digital Evidence to Solve Problems- Entrepreneurs should use credible online information to

address business challenges or answer questions.

- **Example**: Researching customer preferences or competitor strategies using Google or forums like Quora.

Evaluating Evidence Quality- Understanding the reliability of evidence is crucial. Entrepreneurs should:

- Check the source's credibility.
- Evaluate the relevance of the data to their business.

Sharing Evidence Using Digital Methods- Use emails, reports, or presentations to share findings and evidence professionally.

- **Example**: Using Google Slides to present sales trends or marketing plans.

Digital Research Methods - Researching effectively online involves using search engines, databases, and tools to gather necessary information.

- **Example**: Using Google Scholar for academic insights or websites like Statista for market research.

Data Analysis Tools and Techniques- Learn to interpret data effectively to make informed business decisions.

- **Tools**:
  Excel for spreadsheets.
  Financial management applications

IV Digital Communication, Collaboration, and Participation

1.Digital Communication

- **Definition:**
  Digital communication refers to the exchange of information through digital channels such as emails, messaging apps, and video conferencing tools.
- **Key Features:**
  Speed and convenience.
  Ability to connect with individuals globally.
  Asynchronous and synchronous communication (e.g., email vs. video calls).
- **Popular Tools:**
  Messaging: WhatsApp, Slack.
  Emails: Gmail, Outlook.
  Video Calls: Zoom, Microsoft Teams.
- **Benefits:**
  Enhanced connectivity and real-time information sharing.
  Improved accessibility for remote work and virtual teams.

2. Digital Collaboration

- **Definition:**
  Digital collaboration is the process of working together on shared tasks or projects using digital tools and platforms.
- **Key Features:**
  Access to shared workspaces in real time.
  Streamlined workflows through task management tools.
  Cloud-based platforms for seamless collaboration.
- **Popular Tools:**
  Document Sharing: Google Docs, Microsoft SharePoint.
  Project Management: Trello, Asana.
  Brainstorming: Miro, Jamboard.
- **Benefits:**
  Increased efficiency and productivity in group tasks.
  Flexibility to work from different locations.
  Better resource sharing and utilization.

3. Digital Participation

- **Definition:**
  Digital participation refers to actively engaging in digital spaces, including online communities, forums, and social media platforms.
- **Key Features:**
  Contributing to discussions and sharing ideas.
  Engaging in collective decision-making processes.
  Promoting inclusivity and respectful interactions.
- **Popular Platforms:**
  Social Media: LinkedIn, Facebook Groups.
  Online Communities: Reddit, Discord.
  Crowdsourcing: Google Forms, SurveyMonkey.
- **Benefits:**

Fostering a sense of belonging in digital communities.
Encouraging diverse perspectives and innovation.
Amplifying voices and advocating for shared causes.

4. Best Practices for Digital Communication, Collaboration, and Participation

- **Effective Communication:**
  Be clear, concise, and respectful in your messages.
  Use appropriate tone and language based on the context.
  Leverage visuals or multimedia to enhance understanding.
- **Successful Collaboration:**
  Set clear goals and roles for team members.
  Use project management tools to track progress.
  Encourage open communication and constructive feedback.
- **Inclusive Participation:**
  Foster a safe environment for everyone to express their opinions.
  Avoid spreading misinformation or engaging in harmful activities.
  Respect digital etiquette and community guidelines.

V Digital learning

Define Digital Learning

Digital learning involves using online platforms, resources, and tools to gain knowledge, skills, and insights at your own pace.

- **Importance of Digital Learning for Entrepreneurs:**
  Access to affordable or free training resources.
  Flexibility to learn anytime, anywhere.
  Tailored courses for specific business needs, such as marketing, e-commerce, or product creation**.**
- **Examples of Platforms:** YouTube tutorials, Udemy, Coursera, LinkedIn Learning, and government-sponsored portals like Skill India.

1. Participating in and Benefiting from Digital Learning

- **Identifying Digital Learning Opportunities:**
  Search for platforms offering industry-specific courses (e.g., Shopify courses for e-commerce sellers).
  Join webinars, live classes, or online workshops hosted by experts.
  Use free resources like blogs, eBooks, and podcasts for self-learning.
- **Examples of Benefits:**
  Stay updated on market trends (e.g., SEO strategies for online sellers).
  Learn new skills to improve operational efficiency (e.g., using accounting software like Tally).
  Build networks through discussion forums and virtual events.
- **Using Digital Tools to Organize and Reflect on Learning**
- **Organizing Learning:**
  Use tools like Google Calendar or Microsoft Planner to schedule learning sessions.
  Bookmark important learning resources for easy access.
- **Planning and Reflecting:**
  Keep a digital journal or notebook (e.g., Evernote) to document progress, challenges, and key takeaways.
  Set clear learning goals (e.g., "Complete basic Canva tutorials to design social media posts within two weeks").
- **Tracking Learning Progress:**
  Many platforms offer progress dashboards to monitor course completion.
  Assess knowledge using quizzes or self-tests at the end of a lesson.

2. Managing Time and Tasks in Digital Learning

- **Tips for Time Management:**
  Dedicate specific hours to learning every week (e.g., one hour in the morning or during downtime).
  Focus on learning for 25 minutes, then take a 5-minute break (Pomedero Technique)
- **Avoiding Procrastination:**
  Create a distraction-free learning environment by silencing unnecessary notifications.
  Break large tasks into smaller, manageable chunks (e.g., finishing one module per day).

4. Understanding and Overcoming Online Learning Challenges

- **Common Challenges:**
  Limited access to reliable internet or devices.
  Difficulty staying motivated or engaged in long courses.
  Overwhelming variety of learning resources leading to indecision.

VI **Digital Identity and Well-Being**

1. Digital Identity Management

Digital identity refers to your presence online, including social and professional profiles, activities, and content shared across platforms.

- **Developing a Positive Digital Identity:**
  A positive digital presence builds trust and credibility.
  Actions:
    - Create complete profiles on social platforms like LinkedIn, Facebook Business, and Instagram.
    - Use professional photos, appropriate language, and clear descriptions.
    - Highlight achievements or expertise in your field, such as awards, certifications, or projects.
- **Building and Maintaining Digital Profiles:**
  - **Steps to Create:**
    - Identify platforms most relevant to your business.
    - Consistently update your profiles with new achievements or product updates.
  - **Review and Improve Profiles:**
    - Use analytics tools to monitor engagement on posts and adapt your strategy accordingly.
    - Remove outdated or irrelevant content periodically**.**
- **Reputational Benefits and Risks:**
  - **Benefits:**
    - Increased customer trust and stronger professional networks.
    - Opportunities for collaboration and exposure to new markets.
  - **Risks:**
    - Negative reviews or inappropriate content can harm credibility.
    - Poor handling of customer complaints or conflicts can damage reputation.

Entrepreneur Example: A home-based artisan who shares high-quality images of products, customer testimonials, and insights into their creative process builds a strong, trusted digital identity.

2. Digital Well-being

Digital well-being refers to the ability to engage in healthy, safe, and constructive behaviors while using digital tools and platforms.

Key Topics:

- **Fostering Relationships and Community Actions:**
  Importance: Building relationships strengthens your business network and enhances your social impact.
  Practices:
    - Use messaging apps like WhatsApp to connect with customers.
    - Share meaningful updates or initiatives via social media to encourage community participation (e.g., fundraising events or green practices).
- **Participating in Community Activities:**
  Examples:
    - Collaborate with local groups online for events or promotions.
    - Use tools like Zoom or Google Meet to attend or organize virtual workshops.
- **Acting Safely and Responsibly in Digital Environments:**
  Steps:
    - Avoid sharing sensitive personal or business information publicly.
    - Use strong passwords and enable two-factor authentication for accounts.
    - Resolve conflicts professionally—listen to feedback, avoid hostile responses, and communicate clearly.
- **Concern for Human and Natural Environment:**
  Practices:
    - Minimize digital waste: Delete unnecessary emails or files.
    - Encourage eco-friendly practices in your business, such as using digital tools instead of paper-based methods.

Entrepreneur Example: A local food seller who uses Instagram to connect with customers, shares eco-friendly tips, and promotes community events builds a socially and environmentally conscious presence

Session 2 **Theme** **Digital Transformation Digital Proficiency and Digital Productivity**	**Basics of setting and navigating through smartphones** **1. Settings Navigation** 1. Open the **Settings** menu. 2. Navigate to **Wi-Fi** and turn it on; select the network and enter the password to connect. 3. Enable **Mobile Data** for internet access on the go. 4. Turn on **Bluetooth** to share files or connect to wireless devices. 5. Customize **Notifications** to prioritize alerts relevant to your business. 6. Adjust **Display Settings**, such as brightness and font size, for better visibility. **Hands-On Activity**: Practice toggling Wi-Fi, Bluetooth, and notifications on and off. **2. Contact Management** 1. Open the **Contacts** app. 2. Add a new contact: Enter the name, phone number, and other details. 3. Organize contacts into groups (e.g., "Customers," "Suppliers"). 4. Sync contacts to Google or iCloud for backup and access across devices. 5. Share contacts via email, WhatsApp, or text. **Hands-On Activity**: Save a new contact and practice syncing it with a cloud account. **3.Basic Security Features** Secure your smartphone to protect business data. 1. Go to **Settings** > **Security**. 2. Set up a PIN, pattern, or biometric lock (fingerprint or face recognition). 3. Enable **Two-Factor Authentication** for apps like Google Pay or WhatsApp Business. 4. Install business security apps like: **Hands-On Activity**: Set up a PIN lock and install an antivirus application. **4. File Management** 1. Open the **File Manager** app. 2. Save files: Use "Download" or "Save As" options in apps. 3. Move files between folders by tapping and dragging. 4. Share files via email, WhatsApp, or cloud storage. **Hands-On Activity**: Save a file in the downloads folder and move it to a newly created folder. **5. Managing Applications** 1. Open the **App Store** or **Google Play Store**. 2. Search for the required app and install it. 3. Update apps regularly to access new features. 4. Uninstall unused apps to free up space. 5. Evaluate new apps for their relevance to your business needs before adopting. **Hands-On Activity**: Install a productivity app (e.g., Google Drive), update an existing app, and uninstall an unnecessary one. **6. Troubleshooting Basics** To solve common smartphone problems independently 1. Fix App Crashes: Clear the app cache via Settings > Apps > Select App > Clear Cache. Restart the app. 2. Resolve Connectivity Issues: Restart Wi-Fi or mobile data. Forget and reconnect to the Wi-Fi network. 3. Address Battery Drain: Identify battery-draining apps via Settings > Battery Usage. Disable or uninstall unnecessary apps. **Hands-On Activity**: Simulate fixing an app crash and reconnecting to Wi-Fi **7.Downloading and Installing Security Apps** To safeguard the device from malware, phishing, and cyber threats. 1. **Open the App Store**: Android users: Open the **Google Play Store**. 2. **Search for Security Apps**: Type the app name (e.g., Kaspersky, Avast, McAfee) in the search bar. 3. **Check App Details**: Ensure the app is verified (look for high ratings and reviews). Confirm it's from the official developer (e.g., McAfee LLC, Avast Software). 4. **Download and Install**: Tap the "Install" or "Get" button. Wait for the app to download and install on your device. 5. **Grant Necessary Permissions**: Open the app and allow permissions like access to storage, camera, or internet as required for functionality. **8. Key Features of Security Apps**

	Scans apps and files for malware or spyware. Blocks phishing attempts via email or web links. Offers Wi-Fi security scans to detect unsafe networks. Provides an anti-theft feature to locate and lock a lost device. Includes real-time protection against viruses and ransomware. Features a secure vault to protect sensitive files or photos. **3. Practical Activity** 1. Open the app store and search for **Avast Antivirus**. 2. Install the app and set up a basic scan. 3. Explore features like device scanning, Wi-Fi security check, and secure vault. 4. Discuss how these features can protect business data, including customer information. **Basics of Starting and Navigating a computer** **Activities**: 1. **Turning On the Computer**: Press the power button and wait for the computer to boot up. Log in using credentials (if applicable). 2. **Understanding the Desktop**: Identify key elements like the taskbar, icons, and Start menu. 3. **Using the Mouse and Keyboard**: Practice right-clicking, left-clicking, and double-clicking. Familiarize with basic keyboard keys like Enter, Shift, and Backspace. **Hands-On Task**: Open the Start menu and locate basic applications like File Explorer, Paint, or a web browser. **4. Navigating File Explorer and Managing Folders** **Activities**: • Opening File Explorer: Access File Explorer via the Start menu or taskbar. • Creating a Folder: Right-click in File Explorer, select "New," and click "Folder." Name the folder (e.g., "My Business Files"). • Organizing Files: Learn to drag and drop files into folders. **Hands-On Task**: Create a folder and practice moving files into it. **5. Saving a File** **Activities**: • **Open a Basic Application**: ▪ Open Notepad or Microsoft Word for text entry. • **Typing and Editing**: ▪ Type a simple message, like "Hello, World!" • **Saving the File**: ▪ Click "File" > "Save As." Choose the folder created earlier (e.g., "My Business Files"). Name the file (e.g., "Sample Document") and save it. **Hands-On Task**: Practice saving a file in different formats (e.g., .txt, .docx). **6. Basic Troubleshooting** **Activities**: • **Restarting the Computer**: Learn how to restart or shut down the computer safely. • **Fixing Common Issues**: Practice reconnecting Wi-Fi, troubleshooting unresponsive applications, and managing updates. **Hands-On Task**: Restart the computer and verify connectivity settings.
Session 3 **Theme** **Digital**	**Significance of Digital Communication and Collaboration** Digital communication and collaboration hold immense significance for small businesses, transforming the way they operate and compete. Here are some key points highlighting their importance: **1. Enhancing Efficiency**

Communication and Collaboration **Popular Digital Communication tools for business**	▪ Streamlines business processes by enabling real-time communication. ▪ Reduces the time spent on tasks through tools like email, instant messaging, and video conferencing. **2. Cost-Effective Operations** ▪ Minimizes costs associated with travel, traditional communication methods, and physical infrastructure. ▪ Allows businesses to interact with stakeholders remotely, saving resources. **3. Expanding Reach** ▪ Provides access to a global audience, breaking geographical barriers. ▪ Empowers businesses to market their products and services to wider demographics through platforms like WhatsApp Business, Instagram, or Zoom. **4. Improving Collaboration** ▪ Encourages teamwork by allowing employees and partners to collaborate effectively, even remotely. ▪ Tools like Microsoft Teams, Google Meet, and Slack facilitate seamless project management and file sharing. **5. Strengthening Customer Relationships** ▪ Offers businesses an opportunity to engage directly with customers through personalized communication. ▪ Tools like WhatsApp Business enable businesses to respond to inquiries, share updates, and build customer trust. **6. Supporting Business Growth** ▪ Enhances brand visibility through consistent digital communication channels. ▪ Fosters networking opportunities with suppliers, customers, and industry peers. **7. Adapting to Changing Markets** ▪ Helps businesses stay competitive in a digitally evolving marketplace. ▪ Enables quick responses to market demands, customer feedback, or challenges. **8. Sustainability and Flexibility** ▪ Reduces the environmental footprint by cutting down on paper usage and physical meetings. ▪ Provides flexibility in work arrangements, enabling businesses to operate efficiently under dynamic circumstances. ▪ By leveraging digital communication and collaboration tools, small businesses can optimize their operations, strengthen customer engagement, and position themselves for long-term success in the digital era. **Popular Digital Communication tools for business** **1.WhatsApp Business** **Why Use WhatsApp Business?** ▪ **Direct Communication**: Engage with customers in real-time through a platform they already use. ▪ **Professional Profile**: Create a business profile with essential information like your address, website, and business description. ▪ **Automated Responses**: Set up automated greetings and away messages to enhance customer service. ▪ **Rich Media Sharing**: Send images, videos, documents, and location pins to improve communication **Setting up WhatsApp Business** WhatsApp Business has become a powerful tool for small and large businesses alike, allowing them to engage with customers, provide support, and promote their products and services effectively **Step-by-Step Guide to Setting Up WhatsApp Business** **Step 1: Download the WhatsApp Business App** • **For Android Users:** 1. Open the Google Play Store on your phone. 2. Search for "WhatsApp Business." 3. Tap "Install" to download it. • **For iPhone Users:** 1. Open the App Store on your phone. 2. Search for "WhatsApp Business." 3. Tap "Get" to download it. **Step 2: Verify Your Phone Number** 1. Open the WhatsApp Business app. 2. Tap "Agree & Continue" to accept the terms of service. 3. Enter your business phone number. You can use your mobile or landline number.

4. Choose how you want to verify your number (either through SMS or a phone call).
5. Enter the verification code sent to your phone.

Tip: If you already have a personal WhatsApp account, you can transfer your old chats to your new business account.

Step 3: Create Your Business Profile

1. Enter your business name. (This will be shown to your customers, so choose carefully because you cannot change it later.)
2. Add a profile picture, such as your business logo.
3. Go to "Settings" > "Business Settings" > "Profile" to fill in details like:
    - A short description of your business
    - Your address
    - Your business category
    - Your email and website

Step 4: Set Up Automatic Messages

Use auto-messages to stay connected with customers:

- **Greeting Message:** Send a friendly welcome message to new customers automatically.
- **Away Message:** Let customers know when you're unavailable.
- **Quick Replies:** Save time by using shortcuts for commonly asked questions.

Step 5: Use Special Business Features

WhatsApp Business has tools to make your work easier:

- **Labels:** Organize your chats by tagging them with labels like "New Customers" or "Pending Orders."
- **Catalog:** Show your products or services with pictures, details, and prices.
- **Statistics:** Check how many people read or respond to your messages.

Step 6: Share Your Business Number

1. Let customers know about your WhatsApp Business account by sharing your number on your website, social media, or email.
2. Use a special clickable link like this: *https://wa.me/yourphonenumber* Replace "yourphonenumber" with your phone number. For example: *https://wa.me/919876543210*

2.Instagram for Business

An Instagram Business Account is a professional profile tailored for brands, entrepreneurs, and organizations aiming to strengthen their digital presence. Unlike personal accounts, business profiles are equipped with advanced features that enhance marketing strategies, improve audience interaction, and support business growth.

Instagram has three types of accounts, each made for different purposes:

- **Personal Account:** Perfect for sharing personal content with friends and family. It's easy to use but doesn't have advanced tools like analytics or marketing features.
- **Creator Account:** This is Made for influencers, content creators, and public figures. It offers tools like audience insights, content planning, and ways to earn money, through Instagram Subscriptions.
- **Business Account: This is** Best for brands and businesses. It includes features like detailed analytics, advertising tools, online shopping options, and easy connection to Facebook Business Pages.

Why to use Instagram for business

- **Build Trust:** An Instagram Business Account adds features like contact buttons, your business category, and a clickable address, making your profile look professional and reliable.
- **Be Found Easily:** Use industry keywords (e.g., "photography," "boutique") in your profile to appear in search results and add links to your website to convert visitors into customers.
- **Get Insights:** Access Instagram Insights to see how your posts, Stories, and ads perform: track reach, audience details, and growth to improve your content.
- **Run Ads:** Use Instagram Ads to target specific audiences and grow your reach with formats like Stories, Reels, and carousel ads.
- **Sell Products Directly:** Use Instagram Shopping to tag and sell products within the app, making it easy for customers to shop.
- **Add Action Buttons:** Let customers book, reserve, or order through action buttons on your profile or Stories.
- **Schedule Posts:** Use tools like Meta Business Suite to schedule posts and save time while keeping your account active.
- **Collaborate:**Work with influencers using branded content tags to boost visibility and credibility.

Special Tips to be followed

- **Optimize Your Profile:** Make sure your bio is clear, your profile picture reflects your brand, and your contact details and website link are up-to-date. A good profile builds trust and attracts followers.
- **Post Regularly:** Inconsistent posting can lose your audience. Use a content calendar to share posts, Stories, and Reels regularly**.**
- **Use Instagram Insights:** Check data like reach and engagement to see what works. Adjust your content based on what your audience likes**.**

- **Share High-Quality Content:** Poor visuals can harm your brand image. Use good-quality photos and videos that match your brand's style**.**
- **Engage with Your Followers:** Reply to comments, messages, and mentions. Interact with your audience to build a loyal community.

How to Set Up an Instagram Business Account

- **Create a Personal Account:** Download the Instagram app from the App Store or Play Store. Sign up using your email, phone, or Facebook login**.**
- **Switch to Professional Account:** Go to your profile, tap "Edit Profile," and select "Switch to Professional Account." Follow the steps to continue.
- **Choose a Category:** Pick the category that fits your business (e.g., Retail, Health/Beauty) and decide whether to display it on your profile.
- **Select Business Account:** Choose "Business" as your account type, ideal for companies and brands.
- **Add Contact Information:** Include your email, phone number, and address so customers can easily reach you.
- **Connect to Facebook (Optional**): Link to a Facebook Business Page to manage ads and unlock extra features.
- **Start Posting:** Share quality content, product details, and promotions. Use Instagram Insights to track performance and improve your strategy.

Optimizing Your Profile

- **Profile Picture:** Use a clear, high-quality logo or brand image**.**
- **Bio:** Write a short bio about your business and add a call-to-action (e.g., "Shop Now").
- **Link in Bio:** Add your website or a Linktree to guide users to your store or services.
- **Story Highlights:** Organize Instagram Stories into highlights with branded covers.
- **Consistent Aesthetic:** Keep your feed visually appealing with matching colors and styles**.**

Using Instagram Analytics

What to Track:

- Follower Demographics: Learn about your audience's age, location, and activity times.
- Post Performance: Check likes, comments, and reach to see what works.
- Story/Reel Analytics: Track views and engagement rates for Stories and Reels.
- Website Clicks: See how many people click the link in your bio.

How to Improve:

- Post at times when your audience is most active.
- Use data to focus on content that performs well.
- Adjust ad campaigns based on insights

Other Features

1. Instagram Insights

- **What It Does:** Shows data about your posts, Stories, and audience.
- **Why It Matters:** Helps you see what's working, like which posts get the most likes and comments.
- **Beginner Tip:** Check follower details (age, location) to post at times they're most active.

2. Instagram Ads

- **What It Does:** Lets you run paid ads to reach more people.
- **Why It Matters:** Helps you target the right audience (e.g., age, interests).
- **Beginner Tip:** Start small with a daily budget and test what works.

3. Instagram Shopping

- **What It Does:** Lets you tag products in posts so people can shop directly.
- **Why It Matters:** Makes it easier for customers to buy from you.
- **Beginner Tip:** Set up a product catalog to tag items in posts or Stories.

4. Action Buttons

- **What It Does:** Adds "Book," "Order," or "Contact" buttons to your profile.
- **Why It Matters:** Makes it easy for customers to take quick actions.
- **Beginner Tip:** Pick buttons that suit your business (e.g., "Order Now" for food businesses).

5. Content Scheduling

- **What It Does:** Lets you plan posts in advance using tools like Meta Business Suite.
- **Why It Matters:** Saves time and keeps your page active.
- **Beginner Tip:** Schedule posts for times when your followers are online.

6. Branded Content Tools

- **What It Does:** Helps you collaborate with influencers or partners.
- **Why It Matters:** Boosts your brand's visibility through trusted creators.
- **Beginner Tip:** Use "Paid Partnership" tags to highlight collaborations.

7. Story Highlights

- **What It Does:** Saves important Stories to show permanently on your profile.
- **Why It Matters:** Lets customers see key info (e.g., FAQs, testimonials).
- **Beginner Tip:** Use eye-catching covers for a clean, professional look.

8. Hashtags and Keywords

- **What It Does:** Increases your reach by making posts discoverable.
- **Why It Matters:** Attracts people searching for relevant topics.

3. Gmail

Gmail is an email service by Google. It's like a digital mailbox where you can send and receive messages, files, and more. It's simple, free, and easy to use, perfect for business communication.

Purpose for Small Entrepreneurs

1. **Stay Connected**: Communicate with customers, suppliers, and partners professionally.
2. **Work Smarter**: Manage business tasks like sharing files or scheduling appointments efficiently.
3. **Be Mobile**: Access tools on your Android phone, ensuring flexibility on the go.
4. **Look Professional**: Use a proper email address for business instead of personal messaging apps

Step-by-Step Features

1. Gmail Basics

- **Create a Gmail Account**:
  - Open the Gmail app or go to gmail.com..
  - Tap "Create Account" and follow the instructions.
- **Send/Receive Emails**:
  - Tap the "Compose" button to write an email.
  - Use your Inbox to view and reply to emails.

****2. Google Drive Features (For File Storage & Sharing)**

What is Google Drive?

- Google Drive is a secure cloud storage service where you can save files online and access them anywhere. It also lets you share files with others for easy collaboration.

Steps to Use Google Drive:

1. **Access Google Drive**:
   - Open the Google Drive app or visit drive.google.com..
   - Log in with your Gmail account.
2. **Upload Files**:
   - Tap the "+" icon and select "Upload" to save files like invoices or presentations.
3. **Organize Files**:
   - Create folders to categorize files (e.g., "Invoices" or "Marketing").
4. **Share Files**:
   - Long-press a file, tap "Share," and enter the recipient's email address.
   - Adjust permissions (e.g., view-only or edit) as needed.

3. Google Calendar Features (For Scheduling & Organization)

What is Google Calendar?

- Google Calendar helps you keep track of important dates, meetings, and tasks so you never miss an opportunity.

Steps to Use Google Calendar:

1. **Access Google Calendar**:
   - Open the Google Calendar app or go to calendar.google.com..
   - Log in with your Gmail account.
2. **Create Events**:
   - Tap the "+" icon and select "Event."
   - Add details like the event name, time, and location.
3. **Set Reminders**:
   - Use the "Reminder" option to create to-do tasks and get notifications.
4. **Share Calendar**:
   - Share your calendar with team members to collaborate on schedules

4.Google Meet

Google Meet is designed for secure and seamless video meetings. It integrates with Google Workspace, making it ideal for businesses and teams already using Google tools.

Step-by-Step Features:

1. **Start or Join a Meeting**:
   - Open the Google Meet app or go to meet.google.com..
   - Click "New Meeting" to start or enter a meeting code to join.
2. **Schedule a Meeting**:
   - Use Google Calendar to schedule a meeting and send invites.
   - Add meeting details and share the link with participants.
3. **Share Screen**:
   During a meeting, click "Present Now" to share your screen.
   Choose to share your entire screen, a window, or a tab.
4. **Use Chat**:

	▪ Access the chat feature to send messages during the meeting. 5. **Record Meetings** (for premium users): ▪ Click "More Options" (three dots) and select "Record Meeting." 6. **Breakout Rooms**: ▪ Divide participants into smaller groups for discussions (available in some editions). 7. **Live Captions**: ▪ Enable captions for real-time subtitles during the meeting 5. **Zoom** **Purpose**: Zoom is a versatile video conferencing platform known for its user-friendly interface and advanced collaboration features. It's widely used for webinars, virtual events, and team meetings. **Step-by-Step Features**: 1. **Start or Join a Meeting**: ▪ Open the Zoom app or visit zoom.us.. ▪ Click "New Meeting" to start or enter a meeting ID to join. 2. **Schedule a Meeting**: ▪ Use the "Schedule" button to set up a meeting. ▪ Add details like date, time, and participants. 3. **Share Screen**: ▪ Click "Share Screen" during a meeting and select what to share. 4. **Use Virtual Backgrounds**: ▪ Go to "Settings" > "Background & Filters" to choose a virtual background. 5. **Record Meetings**: ▪ Click "Record" to save the meeting locally or to the cloud. 6. **Breakout Rooms**: ▪ Create smaller groups for discussions by enabling breakout rooms. 7. **Polls and Q&A**: ▪ Use polls to gather feedback and the Q&A feature for structured discussions. 8. **Live Transcription**: ▪ Enable live transcription for captions during the meeting.
Session 4 **Theme** **Digital Financial Management** **Popular Digital Financial management tools for business**	**Digital financial management means using online tools and apps to handle your business money. It helps in:** ▪ **Keeping Track of Money:** You can easily record and organize your income and expenses. This way, you know exactly where your money is coming from and where it's going. ▪ **Saving Time:** Digital tools make tasks like sending invoices and tracking payments faster and easier. This saves you time so you can focus more on running your business. ▪ **Making Better Decisions:** With clear records and reports, you can see how your business is doing. This helps you make smart choices about spending and saving**.** ▪ **Avoiding Mistakes:** Digital tools reduce errors in calculations and record-keeping, ensuring your financial data is accurate. **Overview of Key Components of Digital Financial Management** 1. **Tracking Expenses:** ○ **What it is:** Keeping a record of all the money your business spends. ○ **Why it's important:** Helps you know where your money goes and control your spending. 2. **Managing Invoices:** ○ **What it is:** Creating and sending bills to your customers for the products or services you provide. ○ **Why it's important:** Ensures you get paid on time and keeps your cash flow healthy. 3. **Analyzing Financial Data:** ○ **What it is:** Looking at your financial records to understand how your business is performing. ○ **Why it's important:** Helps you make informed decisions and plan for the future. **1.My BillBook:** • **Key Features:** ○ **Invoicing:** Create and send professional invoices quickly. ○ **Expense Tracking:** Record and categorize expenses easily. ○ **Payment Reminders:** Set reminders to follow up on unpaid invoices. • **Benefits:** ▪ **Time-Saving:** Automates invoicing and expense tracking, saving you time. ▪ **Professionalism:** Creates professional-looking invoices that build trust with customers. ○ **Cash Flow Management:** Helps you keep track of payments and manage cash flow. **2.Vyapar:** • **Key Features:**

- **Inventory Management:** Track stock levels and manage inventory.
- **Invoicing and Billing:** Create and send invoices and bills effortlessly.
- **Financial Reports:** Generate profit and loss statements, balance sheets, and more.

- **Benefits:**
  - **Efficiency:** Simplifies inventory management and financial reporting.
  - **Accuracy:** Reduces errors in invoicing and inventory tracking.
  - **Insight:** Provides detailed financial reports to help you understand your business performance.

3. MS Excel:

- **Key Features:**
  - **Data Entry and Organization:** Enter and organize data in rows and columns.
  - **Formulas and Functions:** Use built-in functions like SUM(), AVERAGE(), IF() to perform calculations.
  - **Charts and Graphs:** Create visual representations of your data.
- **Benefits:**
  - **Flexibility:** Customizable for various financial management tasks.
  - **Analysis:** Powerful tools for data analysis and decision-making.
  - **Visualization:** Helps you visualize data with charts and graphs for better understanding

➢ **VYAPAR**

A platform dedicated to solving the Business Accounting needs of small businesses. It is an Offline application and can be used anywhere. Since it is offline, it also ensures the safety of your data. Premium plans are there with added features

Features of Vyapar App

- Manage your daily expenses with the Daily Wise Expense Manager
- Exchange Bill Book
- Access and request annual or monthly sales invoice report
- Generate, print, and share GST Invoices
- Record your sales and procurement
- Easily access the expense tracker on your device
- Your very own inventory and stock manager to aid your daily accounting

The main left menu in the Vyapar App has the following options:
Business Dashboard, Reports, Sale, Purchase, Expense, Other Income, Cash & Bank, My Online Store, Settings, Backup/Restore, Utilities, Rewards, Help & Support.

By tapping the top-left corner of the App (blue background), you can add your enterprise **details** like name, company phone number, company address, etc. You can print these details on your invoices, reports, etc with the right settings.

In the business dashboard, you can Check your **business status** . It shows everything you need to know about your business.

Find out about cash-in-hand, stock value, bank balance and other critical details of your **business financial health** in one place. With such information, you can make informed decisions for your business.

Reports and Transactions

- **Sale Report:** Check all the sales you made in a day/month/year. Find out the total sale amount, outstanding amount, etc.
- **Purchase Report:** Check all the purchases you made in a day/month/year. Find out the total purchase amount, payable amount, etc.
- **Day Book:** Check all the business transactions, money earned & spent on any single day.
- **All Transactions:** Check all types of transactions you had with every single party in a given duration.
- **Bill wise Profit :** Check Profit & Loss on each sale transaction.
- **Profit & Loss:** Check the net profits & losses you earned/lost.
- **Cashflow**: Check the total amount of money received, paid & balance cash in hand.
- **Balance Sheet** : Track Assets and Liabilities in Balance Sheet.
- ***Party Reports***

	• **Party Statement:** Check all transactions made with a particular party (customer/supplier). • **Party wise Profit & Loss :** Check total profit against the party for total sale. • **All Parties Report:** Check each of your party's dues (payable/receivable) on any given date. • **Party Report by Items:** Check the quantity of a particular item sold to or purchased from each of your parties. • **Sale/Purchase by Party:** Enables you to create sale/purchase orders for the orders made to your parties. It also helps you to track open orders and convert them to sale easily so you don't have to fill any data again. • **Sale/Purchase by Party Group:** Check total sale & purchase made against a particular group of parties. • ***Item/Stock Reports*** 1. **Stock Summary Report:** Check the "stock quantity" & "stock value" of each item. 2. **Item Report by Party:** See which of your items were "sold to" or "purchased from" a party in what quantities. 3. **Item Wise Profit/Loss:** Check the profit/loss amount incurred from each of your items. 4. **Low Stock Summary Report:** Check "stock quantity" & "stock value" all the items whose quantity is below "minimum quantity". 5. **Item Detail Report:** Check date-wise sale quantity, purchase quantity, adjust quantity & closing quantity of any item. 6. **Stock Detail Report:** Check each item's beginning quantity, closing quantity. 7. **Sale/Purchase by Item Category:** Check category wise sale quantity and purchase quantity. 8. **Stock Summary by Item Category:** Check item category wise stock quantity and stock value**.** 9. **Item Batch Report:** Check current item quantity by batch wise. 10. **Item Serial Report:** Check current item quantity by serial number. 11. **Item Wise Discount:** Check discount provided on sold items. • **Expense Reports** 1. **Expense Transaction Report:** Check all the business expenses you've made in a given duration. 2. **Expense Category Report:** Check category-wise business expenses a given duration. 3. **Expense Item Report:** Know what you spent on & how much, in a given duration. **4.** ***Sale/Purchase Order Reports*** 5. **Sale/Purchase Order Transaction Report:** Check all the sale/purchase orders you placed/received in a given duration. 6. **Sale/Purchase Order Item Report:** Check all the items you've sold/purchased through sale/purchase orders in a given duration. • ***Other Income*** 1. **Other Income Transaction Report:** Check all the business incomes you've made in a given duration. 2. **Other Income Category Report:** Check category-wise business incomes a given duration. 3. **Other Income Item Report:** Know what you earned on & how much, in a given duration. • **Loan Report** **Loan Statement:** Check a record of re-payment paid for a loan. • **Sale** **Sale Invoices** See all your sale invoices here & create new ones too. Know the total amount made through sales. • **Payment-In** Check all the payments came from your parties. • **Sale Return** See all the returned sale orders and the credit notes for the same. Create new credit notes when your sold products are returned. • **Estimate/Quotation** See all the estimates sent to your parties on a day/month/year. See which ones are still open. Create new estimates or quotation forms here. • **Delivery Challan** See all the delivery challans created so far. Create new delivery challans for your sale/order for interstate transactions. • **Purchase** 1. **Purchase Bills**- View all your purchase bills here(if already created). Add your Purchase transactions here. 2. **Payment-Out**- See to whom you have made payments on a particular day/month/year. 3. **Purchase Return**- See all your returned purchases (if you have any). Create a debit note from here when you return a purchase. 4. **Purchase Order**- See all your purchase orders (open/closed). Create purchase orders for your suppliers from here. • **Cash & Bank** • **Bank Account** Place where you can keep an account of all your bank/ wallet transactions.

- **Cash in hand**
  Get the list of all Cash sales (Date wise)
- **Cheques**
  Check all the cheques received as your payments here. See which of them are still open.
- **Loan Accounts**
  Keep the records of all ever loan transactions and EMI.
- **My Online store**
  It helps to to improve your business and increase your sales. Indirectly it will popularize your business name. Add all the items you want to sell through the online Store. Add all items online store price along with their Images. Share the catalog link with your friends and customers. Get the instant orders from your customers. It will be appeared on your Online Store. Click on it and convert those orders into sales
- **Transaction SMS**
  1. **Send to Party:** Enable to send SMS with transaction details to your parties.
  2. **Send SMS Copy to self:** Enable to send SMS with transaction details to your parties.
  3. **Show party's Current Balance:** Enable this to share current balance of the party through SMS.
  4. **Show web invoice link :** Enable this to add invoice link in your transaction messages.
- **Select transactions for automatic messaging**
  1. Enables you to send the SMS to your parties automatically whenever you enter a transaction. You can customize the message and also choose for which transaction you want to send the message.
- **Payment Reminder**
  1. **Self Payment Reminder:** Enables you to get automatic payment reminders that will help you follow up with your parties and get paid faster
  2. **Remind for payment due more than:** Set the number of days (from the due date) after which "Payment Reminders" should be sent.
  3. **Reminder message to party:** Enables you to edit reminder message.
- **Item**
  1. **Enable Item:** Enables you to add items that you sell and add them to your invoices and purchase bills etc.
  2. **Item Type:** Enables you to select types of items used in your business.
  3. **Barcode Scanning for Items**: Enables you to add barcode for every item and then use the barcode to scan items during sale and purchase transaction to make fast entries
  4. **Stock Maintenance:** Enables you to easily maintain your inventory/stock. Once enables Vyapar will track the inventory and automatically handle the quantity and value based on your sales ad purchases. You will also be able to see different reports.
  5. **Item Units:** Enables you to define the unit of measure for your items. You will be able to define base unit, secondary unit and the conversion formula which will help you sell and purchase items in different units.
  6. **Default Units:** It allows users to make a default primary and secondary unit. users can change the units for items they don't want to use the default items.
  7. **Item Category:** Enables you to categorize items and see various reports based on the category to understand your category performance
  8. **Part wise items rate:** Enables you to track party-wise item rate. Once enabled, Vyapar will remember which item you are setting to which party at what price, and it will show you that same price in the next transaction like sale and purchase.
  9. **Quantity (up to decimal places):** Choose how to many decimal digits you wish to see.
  10. **Item wise tax:** Enables you to add taxes to every item in your sale and purchase transactions.
  11. **Item wise discounts:** Enables you to add discounts to every item separately in your sales and purchase transactions.
  12. **Update Sale Price from TXN:** It allows you to update the sale price of an item whenever it is updated on sale transactions.
  13. **Additional item columns(ex. Batch):** Enables you to add additional columns in items like MRP, Exp date, etc.
  14. **Description:** Allows you to write descriptions for your items.
- **GST**
  1. **HSN/SAC Code:** Enables you to enter HSN/SAC codes for your products/items
  2. **Additional Cess:** Enables you to enter "additional cess" per it

➢ **MY BILL BOOK**

MyBillBook accounting app for Android and desktop helps you carry out all your accounting tasks quickly and efficiently without slowing down your device by utilising advanced cloud computing.

This way, your data is kept secure with us on remote servers so that only you can access them whenever and

wherever you need. There's a lower risk of errors and miscalculations – all you need to do is be consistent with the data entry.

- With MyBillBook accounting app, you can make your business more efficient by using the accounting app (for Android) to take care of several otherwise time-consuming tasks in a matter of minutes!
- In addition to generating bills, the myBillBook accounting app can also help you and your business in the following ways:

- Manage accounts receivable and accounts payable.
- Manage stock inventory.
- Generate business reports.
- Automatic data sync between desktop and mobile 24/7.
- Create online product catalogues.
- Greetings and business cards.
- Video tutorials.
- Add staff members to the app [paid feature].

My Excel

Excel Interface Basics:
1. Layout Overview:
Ribbon:

- Description: The ribbon is a set of toolbars located at the top of the Excel window. It contains various tabs like Home, Insert, Page Layout, Formulas, and more.
- Function: Each tab houses different tools and commands for performing tasks in Excel, such as formatting, inserting charts, and creating formulas.

Worksheets:

- Description: Worksheets are individual sheets within an Excel workbook where you enter and manipulate your data.
- Function: You can have multiple worksheets in a single workbook, accessible via tabs at the bottom of the screen. This helps in organizing different sets of data separately.

Cells:

- Description: Cells are the individual boxes where you enter data. Each cell has a unique address based on its column and row (e.g., A1, B2).
- Function: Cells can hold various types of data, including text, numbers, dates, and formulas.

Columns (Vertical):

- Description: Columns run vertically from top to bottom and are labeled with letters (A, B, C, etc.).
- Function: Columns are used to organize data vertically. Each column represents a field of data, like "Name" or "Amount."

Rows (Horizontal):

- Description: Rows run horizontally from left to right and are numbered (1, 2, 3, etc.).
- Function: Rows are used to organize data horizontally. Each row represents a record of data, like a single entry or transaction.

2. Navigating Between Cells:
Using the Arrow Keys:

- Up Arrow: Moves the selection up one cell.
- Down Arrow: Moves the selection down one cell.
- Left Arrow: Moves the selection left one cell.
- Right Arrow: Moves the selection right one cell.

Using the Mouse:

- Clicking: Click on a specific cell to select it.
- Dragging: Click and hold the mouse button on a cell, then drag to select multiple cells.
- Scrolling: Use the scroll bars on the right side and bottom of the screen to navigate through large worksheets.

Entering and Formatting Data in MS Excel (15 Minutes)
1. Entering Data:
Entering Text:

- **Step-by-Step:**
  - Click on a cell (e.g., A1).
  - Type the text you want to enter (e.g., "Name").
  - Press Enter or click on another cell to complete the entry.
- **Example:** Enter "Name" in cell A1, "Amount" in cell B1.

Entering Numbers:

- **Step-by-Step:**
  - Click on a cell (e.g., B2).
  - Type the number you want to enter (e.g., "100").
  - Press Enter or click on another cell to complete the entry.
  - **Example:** Enter "100" in cell B2, "200" in cell B3.

Entering Dates:

- **Step-by-Step:**
  - Click on a cell (e.g., C1).
  - Type the date you want to enter (e.g., "01/01/2023").
  - Press Enter or click on another cell to complete the entry.
- **Example:** Enter "01/01/2023" in cell C1, "02/01/2023" in cell C2.

Editing Cell Content:

- **Step-by-Step:**
  - Click on the cell you want to edit (e.g., A1).
  - Double-click the cell or press F2 to edit the content.
  - Make your changes and press Enter or click on another cell to complete the edit.
- **Example:** Change "Name" to "Customer Name" in cell A1.

2. Formatting Cells:

Bold and Italics:

- **Step-by-Step:**
  - Select the cell or range of cells you want to format (e.g., A1:A3).
  - Click on the "Home" tab in the ribbon.
  - Click the "Bold" (B) button to make the text bold.
  - Click the "Italics" (I) button to make the text italicized.
- **Example:** Select cells A1:A3 and apply bold and italics.

Font Size and Cell Color:

- **Step-by-Step:**
  - Select the cell or range of cells you want to format (e.g., B1:B3).
  - Click on the "Home" tab in the ribbon.
  - Click the "Font Size" dropdown to change the font size.
  - Click the "Fill Color" button to change the cell background color.

Example: Select cells B1:B3, change the font size to 14, and apply a light blue fill color.

Borders:

- **Step-by-Step:**
  - Select the cell or range of cells you want to format (e.g., C1:C3).
  - Click on the "Home" tab in the ribbon.
  - Click the "Borders" button and choose the border style you want.
- **Example:** Select cells C1:C3 and apply a thick border around the cells.

Basic Functions in MS Excel

Excel offers a range of functions to help you manage your data. Here are a few key ones:

1. **SUM**: Adds up a series of numbers.
   - Formula: =SUM(A1:A10)
2. **AVERAGE**: Calculates the average of a group of numbers.
   - Formula: =AVERAGE(A1:A10)
3. **MAX**: Finds the highest number in a range.
   - Formula: =MAX(A1:A10)
4. **MIN**: Finds the lowest number in a range.
   - Formula: =MIN(A1:A10)
5. **IF**: Tests a condition and returns one value if true, and another if false.
   - Formula: =IF(A1>100, "Yes", "No")

Tracking Expenses and Income

Here's a simple way to track your income and expenses using Excel:

1. **Create Columns for Date, Description, Income, and Expenses**:
   - **Date**: When the transaction happened.
   - **Description**: What the transaction was for.
   - **Income**: Money coming in.
   - **Expenses**: Money going out.

Date	Description	Income	Expense
01-04-2022	Salary	50000	
12-04-2022	Grocery		700

2. **Use the SUM Function**: To add up your total income and expenses.
    - For Income: =SUM(C2:C10)
    - For Expenses: =SUM(D2:D10)

Budget Preparation

To create a budget, you can follow these steps:

1. **Identify Categories for Expenses**:
    - Examples: Rent, Groceries, Utilities, Entertainment, Savings
2. **Set a Budget Amount for Each Category and add actual spending**

Category	**Budget Amount**	Actual Spending
Rent	15000	15000
Groceries	1000	700
Utilities	1500	1800

- **Use the IF Function**: To check if you stayed within your budget.
    - Formula: =IF(B2>=C2, "Within Budget", "Over Budget")

Session 5

Theme

Digital Financial Transactions

Popular Digital Financial Transaction tools for business

What is the Digital Financial Ecosystem?

The Digital Financial Ecosystem refers to the network of digital tools, platforms, and services that enable financial transactions and management through electronic means. This ecosystem includes various players and technologies that work together to provide seamless and efficient financial services.

Key Players in the Digital Financial Ecosystem

1. Banks:
- Role: Provide traditional banking services like savings accounts, loans, and money transfers.
- Digital Services: Many banks now offer online banking and mobile apps for easy access to these services.
- Example: State Bank of India (SBI), HDFC Bank**.**

2. Fintech Companies:
- Role: Technology companies that create financial products and services to make transactions easier and faster.
- Innovations: These companies introduce new ways to manage money, like mobile wallets and payment apps.
- Example: Paytm, Google Pay.

3. Regulators:
- Role: Government bodies that oversee the financial system to ensure everything runs smoothly and securely.
- Importance: They set rules to protect consumers and ensure fair practices.
- Example: Reserve Bank of India (RBI

Overview of Digital Financial Transactions

What Are Digital Financial Transactions?

Digital financial transactions mean using electronic ways to move money instead of cash or checks.

AEPS (Aadhaar Enabled Payment System)

AEPS allows people to use their Aadhaar number (a unique ID in India) to perform banking transactions. You can withdraw money, check your balance, and transfer funds using your Aadhaar number and fingerprint for authentication.

Benefits:
- **Accessibility:** Allows banking transactions in remote areas using Aadhaar.
- **Security:** Uses biometric authentication for secure transactions.
- **Convenience:** No need for bank cards or passwords; just Aadhaar and fingerprint.

Challenges:
- **Dependence on Biometric Authentication:** Requires a working fingerprint scanner.
- **Aadhaar Dependence:** Transactions are tied to Aadhaar, raising privacy concerns.
- **Technical Issues:** Potential for fingerprint mismatches or system failures.

PoS (Point of Sale)

PoS is the place where a transaction happens, like a checkout counter in a store. It includes the hardware and software used to process payments, such as cash registers, card readers, and payment apps.

Benefits:

- **Convenience:** Quick and efficient transaction processing at checkout.
- **Reduced Cash Handling:** Decreases the need to manage large amounts of cash.
- **Trackability:** Provides records of sales and transactions for better financial tracking.

Challenges:

- **Initial Setup Cost:** Requires investment in hardware and software.
- **Technical Issues:** Potential for device malfunctions or connectivity problems.
- **Training:** Staff needs to be trained to use the PoS system effectively.

USSD (Unstructured Supplementary Service Data)

USSD is a technology that sends text between a mobile phone and a network operator's computer. It's often used for mobile banking and checking account balances. You dial a code (like *123#) and interact with a menu to get information or perform transactions.

Benefits:

- **Simplicity:** Easy to use with basic mobile phones, no internet required.
- **Accessibility:** Available to those without smartphones or internet access.
- **Cost-Effective:** Usually incurs minimal or no cost for users.

Challenges:

- **Limited Functionality:** Fewer features compared to smartphone apps.
- **Security:** Potential for fraud if USSD codes are misused or intercepted.
- **User Familiarity:** Requires knowledge of specific USSD codes and menus.

Bank Cards

Bank cards include debit and credit cards issued by banks. Debit cards allow you to spend money directly from your bank account, while credit cards let you borrow up to a certain limit to make purchases.

Benefits:

- **Convenience:** Easy to carry and use for transactions.
- **Security Features:** Includes PINs and chip technology for secure payments.
- **Wide Acceptance:** Accepted at numerous locations worldwide.

Challenges:

- **Risk of Loss or Theft:** Cards can be lost or stolen, leading to potential misuse.
- **Fees:** Some transactions may incur fees, such as cash withdrawals or foreign transactions.
- **Dependence on Infrastructure:** Requires functioning ATMs or card readers
-

Mobile Wallets

Mobile wallets are digital versions of traditional wallets. They store money electronically and can be linked to your bank account or cards. You can use them to make payments, transfer money, and manage your finances. Examples include Paytm, Google Pay, Phone Pe.

Benefits:

- **Convenience:** Easy to use for quick payments and money transfers.
- **Security:** Often includes encryption and secure authentication.
- **Versatility:** Can be used for various transactions, such as bill payments and online purchases.
- **Loyalty Programs:** Many mobile wallets offer cashback, discounts, and reward points.
- **Offline Payments:** Some wallets allow for transactions without the need for an internet connection.

Challenges:

- **Dependence on Technology:** Requires a smartphone and internet connection.
- **Security Risks:** Potential for hacking or unauthorized access.
- **Limited Acceptance:** Not all merchants accept mobile wallet payments.
- **Funding Limits:** Users need to add money to the wallet periodically.
- **Interoperability:** Typically linked to a specific bank account or card, not multiple accounts.
- **Transaction Limits:** For users with full KYC, the limit is ₹ 1 lakh per mont

UPI (Unified Payments Interface)

UPI is a system that allows you to link multiple bank accounts to a single mobile application, enabling seamless money transfers and payments. You can use UPI to send money instantly using a unique UPI ID or scanning QR codes. Apps like Google Pay, PhonePe, and BHIM use UPI to facilitate transactions.

Benefits:

- **Ease of Use:** Simple and quick money transfers using UPI ID or QR codes.
- **Interoperability:** Can link multiple bank accounts to a single app.
- **Real-Time Transactions:** Instant transfer of funds 24/7.
- **Lower Transaction Costs:** Often no or minimal fees for transactions.
- **Widely Accepted:** Supported by many merchants and service providers.

Challenges:

- **Dependence on Technology:** Requires a smartphone and internet connection.
- **Security Risks:** Vulnerable to phishing and other cyber-attacks if not used carefully.
- **Transaction Limits:** Generally, the transaction limit is ₹ 1 lakh per day. For specific transactions like tax payments, the limit can go up to ₹ 5 lakh2.
- **Technical Glitches:** Occasional issues with UPI server downtimes or app glitches.

Security and Privacy in Digital Transactions (30 mins)

Security and Privacy in Digital Transactions mean making sure your money and personal information are safe when you use online banking, mobile payments, or other digital financial tools. Here's a simple breakdown:

Security:

- **Protecting Your Accounts:** Only you and authorized users can access your accounts and perform transactions.
- **Encryption:** Your information is scrambled so that only you and the intended recipient can understand it.
- **Authentication:** Verifying who you are with passwords, PINs, fingerprints, or facial recognition to make sure only you can make transactions.
- **Preventing Fraud:** Using special systems to spot and stop any suspicious activity in your transactions.

Privacy:

- **Keeping Information Private:** Making sure your personal and financial details are not shared without your permission.
- **Confidential Transactions:** Ensuring that your transaction details stay private and are not seen by anyone else.
- **Following Rules:** Adhering to laws and guidelines that protect your personal and financial information

Common Threats in Digital Transactions and How to Avoid Them

1. Phishing

What It Is:

- Fraudsters send fake emails or messages pretending to be from legitimate companies to steal your personal information.
- **Example:** An email that looks like it's from your bank asking you to confirm your account details.

How to Avoid:

- Don't click on links or download attachments from unknown sources.
- Always verify the sender's email address and look for signs of authenticity.
- Report suspicious emails to your email provider or bank.

2. Hacking

What It Is:

- Cybercriminals gain unauthorized access to your computer or mobile device to steal your data or money.
- **Example:** Someone hacks into your online banking account and transfers money without your permission.

How to Avoid:

- Use strong, unique passwords for your accounts.
- Keep your software and security programs updated.
- Enable two-factor authentication for an extra layer of security.

3. Identity Theft

What It Is:

- Someone steals your personal information (like your name, ID number, or bank details) to commit fraud or make unauthorized transactions.
- **Example:** Using your personal details to open credit accounts in your name and make purchases.

How to Avoid:

- Be cautious about sharing your personal information online or over the phone.
- Regularly check your bank and credit card statements for any suspicious activity.
- Use secure websites (look for "https" in the URL) when entering personal information.

4. Malware

What It Is:

- Malicious software designed to damage, disrupt, or gain unauthorized access to computer systems.
- **Example:** A virus on your device that records your keystrokes to steal passwords.

How to Avoid:

- Install and regularly update antivirus software.
- Avoid downloading software or files from untrusted sources.
- Use firewalls to protect your device from unauthorized access.

5. Man-in-the-Middle Attacks

What It Is:

- An attacker intercepts communication between two parties to steal or alter information.
- **Example:** Intercepting your data while using public Wi-Fi to access online banking.

How to Avoid:

- Avoid performing sensitive transactions over public Wi-Fi.
- Use Virtual Private Networks (VPNs) to encrypt your internet connection.
- Ensure websites are secure (look for "https" and a padlock symbol in the URL).

6. SIM Swapping

What It Is:

- Fraudsters trick your mobile carrier into transferring your phone number to a new SIM card, gaining access to your accounts.
- **Example:** Using your phone number to reset passwords and access your financial accounts.

How to Avoid:

- Be cautious about sharing personal information with unknown callers.
- Set up a PIN or password with your mobile carrier for extra security.
- Monitor your phone for unusual activity, such as loss of service.

7. Card Skimming

What It Is:

- Devices are attached to ATMs or payment terminals to steal card information during a transaction.
- **Example:** A hidden device on an ATM that reads your card details when you insert your card.

How to Avoid:

- Inspect ATMs and payment terminals for unusual attachments or tampering.
- Use ATMs in well-lit, secure locations.
- Cover the keypad when entering your PIN

Hands-on Practice with Free Mobile Applications and Internet Banking (4 Hours)

Steps to Use UPI Apps

Using UPI (Unified Payments Interface) apps like Google Pay, BHIM, or PayTM is simple and convenient. Here's a step-by-step guide:

1. Download the App:

- **Google Play Store (Android):** Open the Google Play Store, search for the UPI app (e.g., Google Pay, BHIM, PayTM), and click "Install."

2. Set Up the App:

- **Open the App:** Once installed, open the app on your smartphone.
- **Language Preference:** Select your preferred language if prompted.
- **Permissions:** Allow the app to access necessary permissions, such as contacts and location.

Start Using the App:

- **Add Contacts:** Add contacts from your phonebook to send or request money easily.
- **Send Money:** Select the "Send Money" or "Pay" option, enter the recipient's UPI ID or scan their QR code, enter the amount, and confirm the transaction by entering your UPI PIN.
- **Request Money:** Select the "Request Money" option, enter the sender's UPI ID, and specify the amount and purpose. The sender will approve the request to complete the transaction.

6. Additional Features:

- **Bill Payments:** Pay utility bills, recharge mobile phones, and more through the "Bill Payments" or "Recharge" options in the app.
- **Transaction History:** Check your transaction history to keep track of payments and receipts.
- **Rewards:** Explore any available offers, cashback, or rewards within the app.

- **PAYTM**

By using Paytm Wallet App, users can easily pay for services at stores, send and receive money using the app, opt for online purchases and the list goes **on.** All that the customers have to do is to use the BHIM UPI on the app by linking their respective bank account with UPI address.

Paytm Wallet App can be used to

1. Make payments for utility bills Pay for transportation services
2. Make Online purchases
3. Send and receive money For recharging currency in mobile phones etc.

Procedure to Add Money to Paytm Wallet

1. First download the Paytm App in your respective mobile phone
2. Now click on the 'Add Money' option on the home screen.
3. Enter the amount which needs to be added and click on 'Add Money
4. Now choose the method of payment and click on the 'Pay Now' option
5. A confirmation message will get displayed on the screen.

Procedure to pay using Paytm Wallet (Scan and Pay) Option

Paytm app has revolutionized the payment mechanism across the retail stores, hotels, petrol pumps, restaurants, cafes, theatres and so on.

1. go to the home screen and click on 'Pay or Send' option
2. Now scan the QR code of the merchant to make the payment.
3. Under the 'Enter Amount' tab, enter the value and confirm payment
4. After this, a confirmation message will get displayed on screen showing the results of successful payment

Procedure to send money to Bank Account through Paytm

1. First launch the Paytm wallet on your mobile phone and choose the 'Pay and Send' icon.
2. Now proceed further and choose the 'Send to Bank' option.
3. Enter the beneficiary name, IFSC code and account number Enter the amount of money that needs to be sent to the bank account.
4. If you are willing to enter any remarks, then you can do so as there is an option for doing the same.
5. Proceed further and click on the 'Send' option to complete the transaction

. **Paytm Wallet Limit** Though Paytm's monthly transaction cap is only Rs.20,000. However, upgrading your account is really convenient if you have a monthly deposit of up to Rs.1,00,000.

- **G-pay Google Pay**

Google Pay (stylized as **G Pay**; formerly **Android Pay**) is a digital wallet platform and online payment system developed by Google to power in-app, online, and in-person contactless purchases on mobile devices, enabling users to make payments with Android phones, tablets, or watches.

1. Download Google Pay
2. Enter your phone number.
3. Sign in with your Google Account.
4. Follow the instructions to secure your Google Pay app and add a bank account. You can also add a debit or credit card.

Adding Bank Account

1. Open Google Pay .
2. At the top right, tap your photo and then Bank account.
3. Tap Add bank account.
4. Choose your bank from the list. If you don't find your bank, it doesn't work with Google Pay.

Tip: You might need to give Google Pay permission to send a verification SMS to your bank. Standard SMS charges apply.

1. Select the account you want to add from the list of accounts that shows up.
2. To verify your account, you'll need to add your debit card details.
3. To create a UPI PIN, follow the on-screen instructions.
4. If you have an existing UPI PIN, you'll be asked to enter it.
5. If you don't remember your PIN, tap Forgot PIN and follow the instructions.

Decide where to receive money

When someone sends you money, it goes into your primary account.

1. Open Google Pay
2. At the top right, tap your photo in Bank account.
3. Tap on the account you want to update.
4. At the bottom of the page, tap Set as primary account.

Send money-You can use Google Pay to send money to friends and family in India using your mobile device. You'll need an internet connection, an Indian bank account and an Indian phone number.You can find people to send money to if they're nearby or you can searchfor them by their

1. Name
2. Phone number
3. UPI ID (typically friendname@bankname)
4. Bank Account and IFSC code

You can send money to someone near you who uses Google Pay.

Note: Google Pay uses audio pairing to help you connect with nearby users. You'll need to let Google Pay use your microphone.

1. Make sure the person you want to send money has Google Pay installed on their phone.
2. Open Google Pay on phone
3. In the top right, tap your profile.
4. Tap on your profile again, and tap your Spot Code.
5. Get people to scan the code with their Google Pay scanner.
6. Enter the amount and description and select the form of payment.
7. Tap Proceed to pay.
8. Enter your UPI PIN.
9. When the money has been sent, you will get a notification.

Send money to someone anywhere in India

To pay one of your contacts, no matter where in India they are:

1. Open Google Pay
2. From the bottom of the screen, tap "New Payment"
3. Search for the person or contact you want to send money.
4. Once you select the person/contact are provided, in next screen, enter the amount.
    - Make sure you enter the correct details. Once you send the money, the transaction can't be canceled.
5. Tap Pay.
6. Enter the amount and description and select the form of payment.
7. Tap Proceed to pay.
8. Enter your UPI PIN.

When the money has been sent, you'll get a notification. You'll also receive an SMS from your bank with the debited amount.

Note: If your transaction to your contact's bank account fails, the bank might debit the money from your bank account and then refund it. In this case, you will receive two SMSes, one for the debit and the second for the refund.

Send money to external bank account

To pay one of your contacts, no matter where in India they are:

1. Open Google Pay
2. Tap "New payment" in the screen, it will take you to payment options where you need to tap Bank transfer option.
3. Once you chose bank transfer, the screen will ask for following details.
    1. Recipient Name
    2. Recipient account number and re-enter once again.
    3. IFSC code
4. Once above inputs are provided, in next screen, enter the amount.

Note: Make sure you enter the correct details. Once you send the money, the transaction can't be cancelled.

5. Tap Pay.
6. Enter the amount and description and select the form of payment.
7. Tap Proceed to pay.
8. Enter your UPI PIN.

When the money has been sent, you'll get a notification. You'll also receive an SMS from your bank with the debited amount.

- **BHIM UPI**

Why to use BHIM App

1. Send and collect money using UPI.
2. Pay bills on merchant websites through UPI.
3. Book flight tickets.
4. Recharge your mobile.
5. Scan and pay using QR code.
6. Also send money using account number and IFSC code

How to register and use BHIM app: Step-by-step guide

If you are a first-time user, here is how you can use the BHIM app:

Step 1: Download the app on your phone and open it
Step 2: Choose the language of your preference
Step 3: Choose the registered mobile number that is linked to your bank account to start the verification process. Proceed to click 'Next To complete the verification process.
Step 4: Select a 4-digit password and link your bank account with the app. To do this choose the name of your bank.
Step 5: You have now successfully registered your BHIM account
Once you have registered, you can send or receive payments. To send payments you can simply enter the mobile number or payment address of the receiver. You can also send money to banks that do not support UPI as well. You can do so using the MMID or IFSC code.

To make payments to any merchant, you can use the 'Scan and Pay' option to scan their QR code and make the payment.

If UPI is not activated for your bank account, then you will be asked to enter the expiry date and six digits of your debit card number.

How to Create a UPI ID or a VPA?

A default UPI ID or VPA will be allotted to users after registering on the BHIM app. This process happens by default. In case you want to add another VPA, all you have to do is go to the profile section.

How to send money using BHIM app through UPI

Step 1: Log in to the app and click on the 'Send' icon

Step 2: Choose the VPA of the payee/beneficiary, enter the amount, remarks and proceed to send the money

Step 3: Key in your UPI PIN to authenticate and successfully send money

How to receive/request money using BHIM app

Step 1: Log in to the app and click on the 'Receive' icon

Step 2: Choose the VPA of the person from whom you want to receive money from along with the transaction amount. Proceed to click submit

Step 3: The remitter will receive a notification and can either accept or reject the request

How to Transfer Money Through 'Scan and Pay'?

Individuals can also choose to make transfers through the 'Scan & Pay' option in the BHIM app. This process uses a QR code, which is to be scanned to authorise the transaction.

Individuals who wish to transfer/receive money through this method can use the steps mentioned below:

- Click on the 'Profile' tab on the home screen.
- Select the 'QR code' which is assigned to your phone/the phone of the recipient.
- Click on the 'Scan & Pay' option.
- Scan the QR code and enter the amount to be transferred.
- You will receive an acknowledgement once the payment goes through.

The BHIM app can be used to transfer money to any individual or merchant who has the app installed, and with over 30 banks accessible through the app, it is fast becoming the preferred means of safe and hassle-free money transfers.

Introduction to Internet Banking Platforms

Internet banking platforms, also known as online banking, allow you to access and manage your bank accounts through the internet. This makes it easier to do banking tasks without visiting a bank.

How to Download and Use an Internet Banking Platform

Step 1: Download the App

1. **Open the App Store:**
    - **Android Users:** Open the Google Play Store on your smartphone.
    - **iOS Users:** Open the App Store on your iPhone.
2. **Search for the App:**
    - Type the name of your bank's internet banking app (e.g., "SBI YONO," "HDFC Bank MobileBanking") in the search bar.
3. **Install the App:**
    - Click on the app and then tap "Install" (for Android) or "Get" (for iOS) to download and install the app on your device.

Step 2: Set Up the App

- **Open the App:**

  Once installed, open the app on your smartphone.

- **Register or Log In:**

  New Users: Select the "Register" or "Sign Up" option and follow the prompts to create an account. You may need your bank account number, registered mobile number, and other identification details.

	Existing Users: Enter your username and password to log in. • **Verify Your Mobile Number:** The app will send an OTP (One-Time Password) to your registered mobile number. Enter the OTP to verify your number. • **Set Up Security Features:** Create a strong password and set up additional security features like PIN, fingerprint, or facial recognition for secure access. **Step 3: Link Your Bank Account** 1. **Select Your Bank:** Choose your bank from the list of supported banks within the app. 2. **Enter Account Details:** Provide your bank account number and other required details to link your account to the app. 3. **Set Up UPI PIN (if applicable):** If the app supports UPI, you may need to set up a UPI PIN by entering your debit card details and verifying with an OTP. **Step 4: Start Using the App** 1. **Check Account Balances:** View your account balances and transaction history. 2. **Transfer Money:** Use the "Transfer Money" or "Send Money" option to transfer funds to other accounts. Enter the recipient's account details or UPI ID and confirm the transaction with your PIN. 3. **Pay Bills:** Pay utility bills, recharge your mobile phone, and more using the "Bill Payments" or "Recharge" options. 4. **Manage Investments:** Open or close fixed deposits and manage other financial products. 5. **Customer Support:** Access customer support for any banking-related queries or issues.
Session 6 **E commerce** **Popular Ecoomerce Platforms** **GSTIN**	E-commerce refers to buying and selling goods or services online. It enables businesses to reach customers beyond physical boundaries. ▪ **Importance:** ▪ Provides small businesses with opportunities to expand their market. ▪ Facilitates easier communication and transactions with customers. ▪ Reduces operational costs, such as renting physical space. **Rise of Platforms**: • **Amazon** and **Flipkart** dominate the product marketplace with vast customer reach and tools for sellers. • **Etsy** revolutionized the market for unique, handmade products, connecting creative entrepreneurs globally. • **Swiggy** and **Zomato** transformed the food delivery business by supporting small restaurants and home chefs. • **Local Aggregators** provide opportunities to connect with neighborhood markets, fostering community-based businesses. **2. Overview of E-Commerce Platforms (20 minutes)** **Purpose: Help participants choose the right e-commerce platform based on their business type and goals.**

Amazon & Flipkart:

- **Target Audience**: Ideal for sellers of mass-produced products, ranging from electronics to apparel.
- **Key Features**:
    - Marketplace visibility with millions of customers.
    - Seller dashboards for managing inventory and orders.
    - Advertising tools to boost product visibility.

Etsy:
Target Audience: Tailored for artisans and creative entrepreneurs selling handcrafted or vintage items.
Key Features:

- Global reach for niche products.
- User-friendly listing process for showcasing creative work.
- Community-focused platform with like-minded customers.

Swiggy & Zomato:
Target Audience: Perfect for food-related businesses, including restaurants and home chefs.
Key Features:

- Menu listing and delivery management.
- Real-time order tracking for efficient service.
- Promotional tools to attract more orders, like discounts and combos.

Local Aggregators:
Target Audience: Best suited for small businesses targeting nearby customers, such as grocery delivery or local crafts.
Key Features:

- Emphasis on community-focused services.
- Localized marketing strategies to attract neighborhood customers.
- Support for building relationships within the community

GSTIN

What is GSTIN?
GSTIN stands for Goods and Services Tax Identification Number. It is a unique 15-digit identification number assigned to businesses and entities registered under the GST system in India.

Purpose of GSTIN

1. **Tax Compliance**: GSTIN ensures businesses comply with GST regulations and enables proper tax collection and remittance.
2. **Input Tax Credit**: Registered businesses can claim tax credit on purchases, reducing costs.
3. **E-Commerce Eligibility**: Many platforms like Amazon, Flipkart, and Etsy require GSTIN for sellers.
4. **Professional Identity**: Having GSTIN builds credibility and enhances trust among customers and partners.

To Whom is GSTIN Applicable?

1. **Mandatory Registration**:
    - Businesses with an **annual turnover above ₹ 40 lakh** for goods or **₹ 20 lakh** for services (₹ 10 lakh for special category states) must register for GST.
    - Sellers using **e-commerce platforms** must register irrespective of turnover.
2. **Voluntary Registration**:
    - Businesses below the threshold can voluntarily register for GST to avail benefits like input tax credit, credibility, and ease of scaling

Applicability for Small Owners Below Threshold

- **Not Mandatory**: Small businesses with an annual turnover below ₹ 40 lakh for goods (or ₹ 20 lakh for services) are not required to register for GST unless they sell on e-commerce platforms.
- **Voluntary Option**: Small owners can voluntarily get GSTIN to expand their business, operate on e-commerce platforms, and appear professional.

Purpose of Voluntary GSTIN

1. Access to E-Commerce Platforms: Many platforms like Amazon and Flipkart require GSTIN for sellers.
2. Input Tax Credit: Registered businesses can claim tax credits on purchases, reducing costs.
3. Professional Credibility: A GSTIN enhances your business's legitimacy and trustworthiness.
4. Ease of Scaling: Having a GSTIN prepares your business for future growth and compliance

How to Get a Voluntary GSTIN

1. **Visit the GST Portal:**
    - Go to the official GST website (gst.gov.in).
    - Click on "Services" > "**Registration**" > "**New Registration.**"
2. **Fill in Basic Details:**
    - Enter your business name, PAN (Permanent Account Number), email, and mobile number.
    - Verify your email and mobile number using OTP.
3. **Temporary Reference Number (TRN):**

- After verification, you'll receive a TRN. Use this to log in and complete the application.

4. **Provide Business Information:**
   - Enter details like business address, bank account information, and authorized signatory details.
   - Upload required documents (e.g., PAN card, proof of business address, bank statement).
5. **Submit Application:**
   - Once all details are filled in, apply. You'll receive an Application Reference Number (ARN) for tracking**.**
6. **Verification:**
   - The GST department will verify your application and documents. If everything is in order, you'll receive your GSTIN.

1.Amazon

1. Setting Up Your Amazon Seller Account

- Register on Amazon Seller Central.
- Complete your profile with business details, bank information, and product catalog.

2. Listing Products

- Go to "Inventory" > "Add a Product."
- Upload product images, descriptions, pricing, and keywords.
- Use the "Amazon A+ Content Manager" to enhance your product listings with multimedia content (if eligible).

3. Managing Orders

1. View Orders:
   - Log in to Seller Central and navigate to "Orders" > "Manage Orders."
   - View all recent, pending, shipped, or canceled orders in one place.
2. Order Confirmation:
   - Click on an order and confirm it to process the shipment.
3. Packing and Shipping:
   - Print shipping labels directly from Seller Central.
   - Ensure the product is packed securely and labeled correctly**.**

4. Tracking Shipments

1. Set Shipping Details:
   - Use "Fulfilled by Amazon (FBA)" for Amazon to handle your storage, packaging, and delivery.
   - For self-fulfilled orders, provide shipping details and tracking IDs for customers.
2. Track Shipments:
   - Access the "Orders" section and select an order to view the shipment progress.
   - Update tracking IDs when using third-party courier services.

5. **Responding to Customer Queries**

1. **Access Customer Messages:**
   - Navigate to "Messages" in Seller Central.
   - Respond promptly and professionally to build trust.
2. **Handle Complaints:**
   - Resolve issues politely, such as product dissatisfaction or delayed delivery.

6. Handling Cancellations and Refunds

1. **Cancellations:**
   - Allow customers to cancel before shipping when possible.
   - Cancel orders in Seller Central under "Order Details."
2. **Refunds:**
   - Process refunds via the "Manage Returns" section.
   - Ensure clear communication with customers during returns or refunds.

7. Using Other Features on Amazon

1. **Advertising:**
   - Use "Sponsored Products" to promote specific items.
   - Run campaigns to increase product visibility and drive sales.
2. **Reports and Analytics:**
   - Navigate to "Reports" in Seller Central for insights on sales, inventory, and customer behavior.
   - Use data to identify trends and improve performance**.**
3. **Customer Feedback:**
   - Monitor reviews and ratings.
   - Respond to reviews to show customer engagement and improve credibility

2.Flipkart

1. **Register as a Seller**:
   - Visit Flipkart Seller Hub and sign up.

	▪ Provide GSTIN, PAN, and bank details. 2. **Customize Profile**: ▪ Add business details like name, logo, and contact info. ▪ Set up seller policies, including returns and refunds. 3. **Upload Products**: ▪ Add product images, detailed descriptions, and competitive pricing. ▪ Create offers like discounts to attract buyers. 4. **Manage Orders**: ▪ Use Flipkart's dashboard to track sales. ▪ Respond to customer reviews and queries promptly. 5. **Promote Listings**: ▪ Utilize Flipkart advertising tools to boost visibility. ▪ Use analytics to monitor sales trends. **3.Etsy** **1. Set Up an Etsy Shop**: ▪ Visit Etsy and click "Open Your Etsy Shop." ▪ Choose your shop name and complete your profile. **2.List Handmade Products**: ▪ Upload product images and write detailed descriptions. ▪ Use keywords to help customers find your listings. **3. Add Pricing and Shipping**: ▪ Set fair pricing based on product quality and competition. ▪ Define shipping costs and delivery timelines. **4. Market Your Shop**: ▪ Promote your shop through Etsy Ads or social media. ▪ Offer discounts to attract first-time buyers. **5. Manage Orders and Communication**: ▪ Respond promptly to customer queries. ▪ Track shipments and ensure timely delivery. **4. Local Aggregator** **Example - ESSA (platform for local handmade products)** **a. Register Your Business**: 1. Visit the aggregator's website and sign up as a seller. 2. Provide basic business information (e.g., name, phone number, and product type). **b. Set Up Your Profile**: 1. Upload your logo, product images, and description. 2. Highlight the uniqueness of your handmade items. **c. List Products**: 1. Add clear images with simple and appealing descriptions. 2. Set affordable pricing to attract local customers. **d. Promote Locally**: 1. Use the platform's community outreach tools. 2. Share your shop details on local social media groups. **e. Manage Orders**: 1. Handle orders manually or through the platform. 2. Build relationships with repeat customers by offering personalized service.
Session 7 **Theme** **Digital Storage** **Popular Digital Storage tools** **Marketing Design and Website Building**	**Definition of Digital Storage** Digital storage refers to the use of technology to save and organize files, data, and documents in electronic formats. It replaces traditional physical storage methods (like paper files or USB drives) with more secure and convenient options like cloud-based platforms. **Key Characteristics:** ▪ Files can be stored as digital formats such as text documents, images, audio, videos, or PDFs. ▪ Digital storage solutions often integrate with other tools for seamless access and sharing. Importance of Digital Storage ▪ Digital storage offers significant advantages over traditional methods, particularly for individuals, entrepreneurs, and businesses. **Key Benefits:** Accessibility: Files stored digitally can be accessed from anywhere in the world, as long as there is internet connectivity. Cross-device syncing ensures that updates are visible across all devices. Organization: Digital storage provides tools like folders and tags to keep files well-organized and easy to find. Large amounts of data can be managed effortlessly compared to physical storage methods.

Data Security:

Files are protected with encryption, passwords, and backup options to prevent unauthorized access or loss.

Features like two-factor authentication enhance the security of sensitive data.

Collaboration:

Digital storage supports real-time file sharing and collaborative editing, making it ideal for teamwork.

Reduces the need for emailing files back and forth.

Scalability:

Storage plans can be expanded as the amount of data grows, eliminating the need for external hardware

1. Google Drive

Features:

- Free 15GB cloud storage, with paid plans for additional storage.
- Cross-device accessibility via mobile app and web browser.
- File sharing for collaboration (permissions: view, comment, edit).
- Integration with Google Workspace tools (Docs, Sheets, Slides).
- Step-by-Step Guide:

Set Up Google Drive:

Download the Google Drive app or access via drive.google.com..

Log in with your Google account.

Upload Files:

Open the app or website.

Click + New and select File Upload or Folder Upload.

Browse and select files to upload.

Create Folders:

Click + New, then select Folder.

Name the folder and use it to organize files.

Share Files:

Right-click on a file or folder and select Share.

Add recipient email, set permissions, and send.

Access Files Across Devices:

Install the Google Drive app on mobile and sync files.

Hands-On Activities:

1. Upload a file and create a folder.
2. Share a file with a partner and give them edit access**.**

2. DigiLocker

Features:

- Secure platform for storing government-issued documents.
- Access to e-documents like Aadhaar, PAN, and driving licenses.
- Digitally signed documents for authentication.
- Easy sharing of documents securely.

Step-by-Step Guide:

Set Up DigiLocker:

Download the app or visit digilocker.gov.in..

Sign up using your mobile number and OTP verification.

Link Your Aadhaar:

Log in and link your Aadhaar for authentication.

Upload Documents:

Click Upload and choose files to store in DigiLocker.

Access Issued Documents:

Navigate to the Issued Documents section for government-verified files.

Share Documents:

Select a document and use Share to securely send it via email or link**.**

Hands-On Activities:

1. Sign up for Digi Locker and upload a practice document.
2. Access an issued document and share it with a partner**.**

3. Mobile Cloud Storage

Features:

- Automatic backup of files (photos, videos, documents).
- Options include iCloud (Apple), OneDrive (Microsoft), Dropbox.
- Secure sharing and cross-device access.
- Offline access to selected files.

Step-by-Step Guide:

Set Up Cloud Storage:

	Install the preferred app (e.g., Dropbox, OneDrive, iCloud). Sign in with your account credentials. Enable Automatic Backup: Go to settings within the app and turn on Auto Backup for photos and files. Upload Files: Open the app, select Upload, and choose files to store. Share Files: Select a file, click Share, and copy or send the link. Offline Access: Mark files for Offline Access within the app. **Hands-On Activities:** 1. Enable automatic backup on mobile cloud storage. 2. Share a file via a secure link with a partner
	Marketing Design **Canva** **Features:** ▪ Free templates for posters, logos, and social media posts. ▪ Drag-and-drop functionality for easy editing. ▪ Access to fonts, colors, and images to customize designs. **Step-by-Step Guide:** Setting Up Canva: Sign up at canva.com or download the app (available on Android/iOS). Log in with Google or email. Exploring Templates: Go to Templates and select categories (e.g., Social Media, Posters). Choose a template that suits your marketing needs. Customizing Designs: Click elements (text, images) and edit them. Add custom text: Select Text, type your message, and adjust fonts. Change colors: Select elements and choose a color from the palette. Adding Images: Upload your own images or select from Canva's free library. Saving and Downloading Designs: Click Download and choose a format (e.g., JPG, PNG, PDF). Sharing Designs: Share directly via email or post on social media platforms. **Hands-On Activities:** 1. Create a social media graphic for your business. 2. Design a simple poster promoting a product or service. **3. InShot for Video Editing** **Features:** • Trim, split, and merge video clips easily. • Add text, stickers, and music to enhance videos. • Export videos in different resolutions for various platforms. **Step-by-Step Guide:** Setting Up InShot: Download the app (available on Android/iOS) and open it. Importing Videos: Tap Video and upload clips from your gallery. Editing Basics: Trim videos: Tap Trim and select the start/end point. Split: Cut video into multiple segments. Add transitions between clips. Enhancing Videos: Add text: Tap Text, type your message, and choose a font. Add stickers: Tap Sticker to include emojis or icons. Add music: Tap Music, choose a track, and sync it with the video. Exporting Videos: Tap Save, select resolution (e.g., 1080p), and export the video. **Hands-On Activities:** 1. Edit a short promotional video for your business. 2. Add text and music to a sample video. **4. Website Building** T**o**ols: Wix (for drag-and-drop ease) or WordPress (for customization with templates).

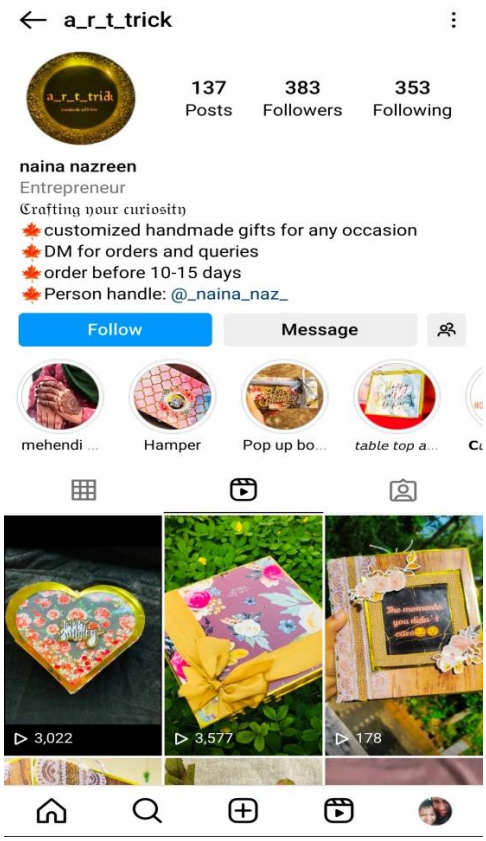
	Features: ▪ Free beginner-friendly platforms with basic customization. ▪ Pre-designed templates for faster website creation. ▪ Options to integrate contact forms, images, and blogs. **Step-by-Step Guide:** Setting Up an Account: Go to wix.com or wordpress.com.. Create a free account using your email. Choosing a Template: Select a template that fits your business type (e.g., Portfolio, E-Commerce). Customizing the Website: Add your logo and brand name. Edit pages: Home, About, Contact, Products/Services. Add images or promotional banners. Adding Basic Elements: Contact forms: Use built-in widgets to capture customer inquiries. Blogs: Write short articles to attract more customers. Publishing the Website: Click Publish to make your website live**.** **Hands-On Activities:** 1. Create a basic homepage using Wix or WordPress. 2. Add images, text, and a contact form to your site

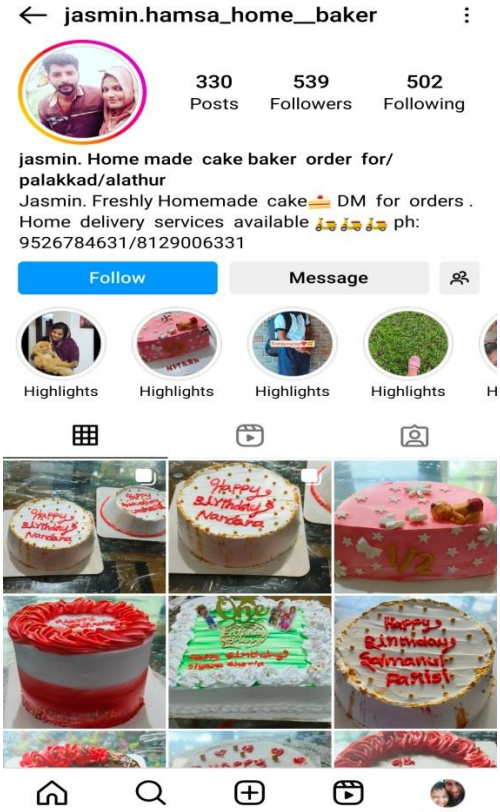
Appendix III

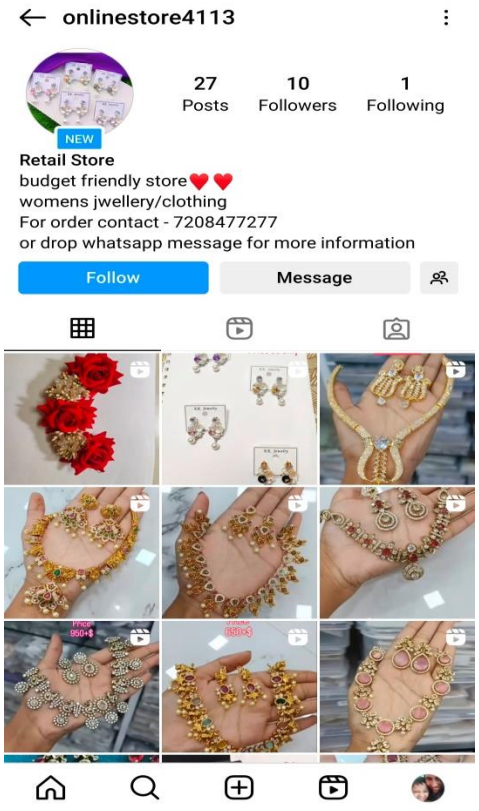
Glimpses of Digital Competency Training

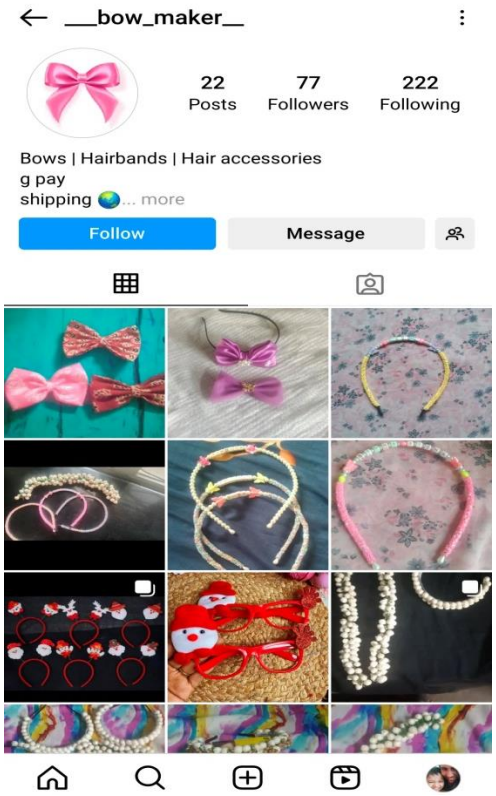
Appendix IV

Outcome of Training with Digital Presence of Entrepreneurs Trained









APPENDIX – V

INSTITUTIONAL HUMAN ETHICS COMMITTEE

INSTITUTIONAL HUMAN ETHICS COMMITTEE

Avinashilingam

Institute for Home Science and Higher Education for Women
(Deemed to be University under Category 'A' by MHRD, Estd. u/s 3 of UGC Act 1956) Re-accredited with 'A++' Grade by NAAC.
Recognised by UGC Under Section 12 B
Coimbatore-641 043, Tamil Nadu, India

26th May2022

To
Ms.C P Mary Treasa
Department of Commerce
Avinashilingam Institute for Home Science and
Higher Education for Women
Coimbatore – 641 043

Dear C P Mary Treasa,

Ref: Your proposal No. IHEC/21-22/COM-07entitled "Capacity Building of Micro Entrepreneurs through enhancement of Digital Capabilities Special Reference to Palakkad District"resubmitted for approval to IHEC on 06.05.2022.

The Institutional Human Ethics Committee of our University hereby grants approval to your research proposal No. IHEC/21-22/ COM-07 entitled "Capacity Building of Micro Entrepreneurs through enhancement of Digital Capabilities Special Reference to Palakkad District" resubmitted by you. The Approval number for the same is AUW/IHEC/COM -21-22/XPD-07.

We wish you all the best in your research endeavours.

Regards,

V. Uma Mageshwari
Dr.S.Uma Mageshwari
Member Secretary

APPENDIX – VI

RESEARCH PUBLICATIONS

Avinashilingam Institute for HomeScience and Higher Education for Women
(Deemed to be University Estd. u/s 3 of UGC Act 1956, Category 'A' by MHRD
Re-accredited with A++ Grade by NAAC. CGPA 3.65/4, Category I by UGC
Coimbatore - 641 043, Tamil Nadu, India

Appendix L2

(Item No 5 of Check List) Details of Research Publications

S.No	Article	Journal	Other Details Vol/No/Page No/ Year	Published in UGC- CARE / Scopus Indexed/ Web of Science
1	Harnessing the Potential of ICT: An Adoption Analysis of Tribal Entrepreneurs https://doi.org/10.56716/4/4221	The Indian Journal of Commerce Print : ISSN : 0019-512x | Online : ISSN: 2454-6801	Vol 76, Issue 2 Page no: 167 - 181 April-June 2023	Published in UGC care
2	What Drives Rural Women Entrepreneurs Towards Adoption of Mobile Applications in Business? https://doi.org/10.18311/sdmimd/2024/46447	SDMIMD Journal of Management ISSN: 0976-0652 E-ISSN: 2320-7906	Vol 15, Issue 2 Page no:123 - 135 September 2024	Published in UGC care

*Proof of list of Journals from Internet to be attached along with copies of reprints.

Scholar : 12/11/24

Supervisor : 12/11/24

Checked By:

HoD/Dean of Respective School

The scholar Miss Mary Treasa, C.P. (19PHCOF004) has published her research articles in the following journals:

1. The Indian Journal of Commerce - indexed in UGC Care List Group I and
2. SDMIMD Journal of Management - indexed in UGC Care List Group I.

This may be considered.

13.11.2024.

https://doi.org/10.56716/4/4221

The Indian Journal of Commerce,
Vol.76, No.2, April-June, 2023

Harnessing the Potential of ICT : An Adoption Analysis of Tribal Entrepreneurs

C P Mary Treasa and P. Santhi

Abstract : *The Digital revolution initiated a paradigm shift in entrepreneurial activities leading to new business models, reduced transaction costs, and quicker access to information beyond the boundaries ensuring efficiency and productivity in business operations. However tribal entrepreneurs are left behind in digital adoption resulting in the digital divide. Therefore, the study focusses on digital inclusion of tribal entrepreneurs by assessing their ingress to internet connections and digital devices, knowledge and use of digital devices in business. The study used UTAUT to investigate empirically the variables that influenced behaviour intention of tribal entrepreneurs. Partial Least Squares structure equation modeling (PLS-SEM- 3) was employed to evaluate the model. According to the study's findings, performance expectations had the most influence on the behaviour intentions to use mobile applications, followed by effort expectations and facilitating conditions. Conversely, social influence played an insignificant predictor of tribal entrepreneurs' behavioral intention towards adoption of technology. Additionally, a majority of entrepreneurs have mobile data access to their smartphones and the internet. Knowledge of entrepreneurs in using smart phones are higher when compared to computer. Ultimately, the outcomes of the research contribute towards the creation of a successful policy and approach for increase in the application of technology by tribal entrepreneurs.*

Keywords : Digital Divide, Tribal Entrepreneurs, ICT Adoption, UTAUT, PLS-SEM, Technology Acceptance.

C P Mary Treasa, Research Scholar, Department of commerce, Avinashilingam Institute for Home Science and Higher Education for women Coimbatore, ORCID - 0000-0003-4275-6247.

Dr.P.Santhi, Professor, Department of Commerce, Avinashilingam Institute for Home Science and Higher Education for women Coimbatore, Scopus Id:14631137200, ORCID: 0000-0002-4910-5618 Google Scholar : zGf5eNwAAAAJ.

1. Introduction

Technological advancements have marked a swift in adoption of technologies (Srai j Lorentz, 2019).). The development in the information age is measured by the investment towards Information and communication technology (ICT), and transforms into mainstay for the socio-economic progress of the nation. The development and deployment of ICT have now become a necessity for business operations (Okundaye et al., 2019). In accordance with technological advancements, ICT has triggered entrepreneurial practices (Veldhoven & Vanthienen, 2021). It gave connectivity, speed in the business processing and the digital transformation of suppliers and customers (Morgan & Page, 2008).

But this era is now witnessing real apartheid between those who can access and use ICT with those who are not able to access creating digital divide. For sustainable development and to achieve millennium development goals, knowledge and use of computers and internet is vital. Unequal access to digital services leads to Economic, Social and Political imbalances contributing to migration of indigenous populations (Ramya, 2022). This societal imbalance can be evident in the tribal regions which has become one of the obstacles for their development. Hence bridging digital divide among tribals is critical for the progress of the nation.

2. Literature Review

The information revolution brought a paradigm shift in traditional practices of entrepreneurship. In this regard, ICT with entrepreneurship is the tool for high-quality development of the nation to achieve sustainable development goals (Huang et al., 2021). It creates employment opportunities, promotes access to basic services and facilitates the marketing of products and services .Further it contributes to the development of rural and indigenous communities of developing countries (Yusuf et al., 2001). Technologies are effective in uplifting tribal livelihood (Kumar & Bansal, 2013). Despite the notable progress ,collective wave of technology move in different speed among indigenous communities creating digital divide (Hilbert 2015). Geographical isolation, internet connectivity, reduced speed of internet, lack of awareness of suitable technology (Muriithi et al., 2016), limited infrastructure, lack of technical know-how, lower capacity utilization, low understanding of marketing and pricing techniques (Singh et al., 2017) were the key factors limiting the adoption of information technology.

The sustainability of tribal entrepreneurs in this digital era has become a question mark. The tribal hamlets are facing digital exclusion of poor access to the internet and basic digital infrastructure (Tanberk & Cooper 2021). Low literacy rate and digital skills make the condition worse (Albar & Hoque, 2017). The interventions from government and non-governmental organizations helps to narrowing the digital gap (Parids et al., 2019) among the tribal entrepreneurs. However, they are least benefitted due to defects in the proper execution of policies and schemes.

The digital presence of tribal entrepreneurs cannot be ignored as their culture and ethnicity in making tribal products and services have huge demand in the world which positively affect the GDP of the nation and in this regard, the current study will assist in knowing the access to and knowledge in using the internet and digital devices along with the identification of key factor which hinders tribal entrepreneurs to adopt digitalization. The Unified Theory of Acceptance and Use of Technology (UTAUT) model by Venkatesh et al., (2003) is adopted to find the access and utilization of ICT among tribal entrepreneurs as it combines numerous theories for computer use prediction in information system studies and incorporates social and psychological concepts to create a singular, comprehensive model. The key constructs of UTAUT Model include Performance Expectancy (PE), Effort Expectancy (EE), Social Expectancy (SE), and Facilitating Condition which act as four key dimensions of user behavioral intention and usage.

3. Research Gap

Past research studies focused on tribal entrepreneurship development, challenges and opportunities of tribal entrepreneurship, tribal entrepreneurial marketing but a dearth of studies concentrated on ICT access and its utilization on tribal society and only a handful studies focused on digital inclusion of tribal entrepreneurs, So to close this gap, technology acceptance models and theories considering the individual and their choices that they make over whether to accept or reject a technology Straub (2009) was referred.

4. Objectives of the Study

- To study the respondent's access to the internet and basic digital devices for business
- To analyze the knowledge of entrepreneurs in the usage of basic digital devices.

- To understand the purpose of using ICT in business operations by the respondents
- To examine the influence of Performance expectancy, Effort Expectancy, Social Influence and facilitating conditions on adoption of information and communication technology in business.

5. Research Methodology

The locale of the study is Pudur Village of Attapadi Taluk in Palakkad District. According to census 2011, Palakkad district has the third largest tribal hamlet in Kerala with 10.10 per cent population after Wayanad and Idukki. Ages ago Attapadi was the only native Tribes of Kerala and it constitute three villages Agali ,pudur and sholayur (2011 census report) The tribal communities of Attapadi include Irula, Muduga and Kurumba. Though Kerala is having a record of the first digital state and the first digital tribal colony, (Nedumkayam) in India. Attapadi in Palakkad district lacks behind in digital disruptions.

The information sought for the study has been collected by adopting purposive sampling technique. Primary Data has been collected from 77 tribal entrepreneurs from Pudur village who got basic computer training from Jan Shikshan Samsthan (JSS) which comes under the Ministry of Skill Development and Entrepreneruship. Journal publications, magazines and other authorized website of Government of India is used as secondary data for the study.

To gather the pertinent data, a systematic questionnaire was created. Data on the uptake of e-commerce by female entrepreneurs was gathered using the interview approach. The 5 point Likert scale, which ranges from Strongly Agree to Strongly Disagree, was used to measure each variable. The questionnaire was divided into three sections: section 1 collected information on the respondents' demographic characteristics; section 2 measured the extent of ICT adoption; and section 3 collected information on the UTAUT Model.

6. Data analysis and Discussion

6.1 Descriptive Analysis

Socio-economic profile of the sample tribal entrepreneurs shows that majority of them were male belongs to the age group of 25-35 years and most of them (46%) are graduates. It is undeniable fact that more than half of the respondents

are earning income below 10000. For livelihood they depend on farm and non-farm activities. The farm activity includes Agriculture, horticulture along with the collection of forest resources which include herbal medicinal plants like parsley, lemon balm, thyme, rosemary, lavender, lagundi etc., timber wood, honey, various fragrant oils. They are also engaged in skill based Non-farm activities as artisans producing hand woven tribal clothes, metal craft, bamboo and cane products, Longpi pottery, tribal jewellery, gifts and novelties. Few of them are involved in Small scale businesses like tailoring units, catering units, and production and marketing of pickles, papad, spices powder etc.

Table-I : Internet Access of Entrepreneurs

Internet access	Frequency	Percentage
Telephone line	5	5
Cable	3	3
Satellite	-	-
Mobile data	96	96
Wifi		
Full coverage	12	12
Partial Coverage	6	6

Source : Primary data.
Multiple responses

Mobile technology with wireless networking is becoming a necessary tool for business communication. and the study shows that all the respondents are having smart phones and more than half of them use mobile data to access internet (Table I and Table II). A very few use a telephone line, cable and Wi-Fi. Digital devices like computers, modem router, scanner, digital camera/video are used by a small portion of the sample. Some of the entrepreneurs have access to data collection devices like point of sales/bar code readers as they are into small-scale business.

Tribal entrepreneurs were given first hand training on basic computer and smart phone skills like identifying input output devices, operating knowledge in

Table-II : Access to Digital Devices

Digital devices	Frequency	Percentage
Smart phone	96	100
Computer/Laptop	5	6
Scanner	3	4
Camera/Video	5	6
Printer	10	13
Data collection devices	12	15
Modem/router etc	3	4

Source : Primary data.

Multiple responses

MS Office, MS excel, data storage, browsing over internet, Google search, e-mail, popular applications like WhatsApp business, Facebook etc., accordingly their knowledge level is measured. It is understood that Majority of the respondents are having medium knowledge in using computer as they have got basic computer training from JSS. A few are highly versed in computer as they are running computer café and dealing in online marketing and sales. A very few have low knowledge in using computer. Knowledge of smart phones among them are higher when compared to computer. More than half of the entrepreneurs are highly skilled in using smart phones. Most of them have medium knowledge in using smart phone and rest a few are not confident in using smart phone.

Table-III : Level of Knowledge in using Basic Digital Devices in Business

Basic Digital Devices	Low Per cent		Medium Per cent		HighPer cent	
Computer	10	13	59	69	8	10
Smart Phone	3	4	37	42	37	45

Information technologies helps the tribal entrepreneurs in processing sales online, marketing of goods and services, building customer contact, data management and payment system .Tribal Cooperative marketing development Federation (TRIFED), an initiative launched by Ministry of tribal affairs in connection with UNICEF and WHO to process their business operations online. They help the entrepreneurs to shift their focus from mere collection of forest products to value added high utility products, but it is not used by more than half of the entrepreneurs as they are unaware about the scheme. Table IV outlays that tribal entrepreneurs are aware and using Instant messaging apps like WhatsApp and Facebook and online payment applications like PayTM, G-Pay, phone-pay as a result of pandemic effect. But it is undeniable fact that more than half of the Tribal entrepreneurs are still not ready to adopt ICT for their business development.

Table-IV : Usage of ICT Applications among Tribal Entrepreneurs for the Business Development

Purpose of Use of Internet in Business	Frequency	Percentage
Order and delivery	8	8
Marketing of goods and services	4	4
Customer support and services	6	6
Data base Management	5	5
Accounting	7	7
Instant messaging	30	31
Payment System	27	28
Information about goods or services	5	5
Information from government organization	1	1
Telephoning over the internet/VoIP/or using video conferencing	5	5
I don't use internet for my business	35	36

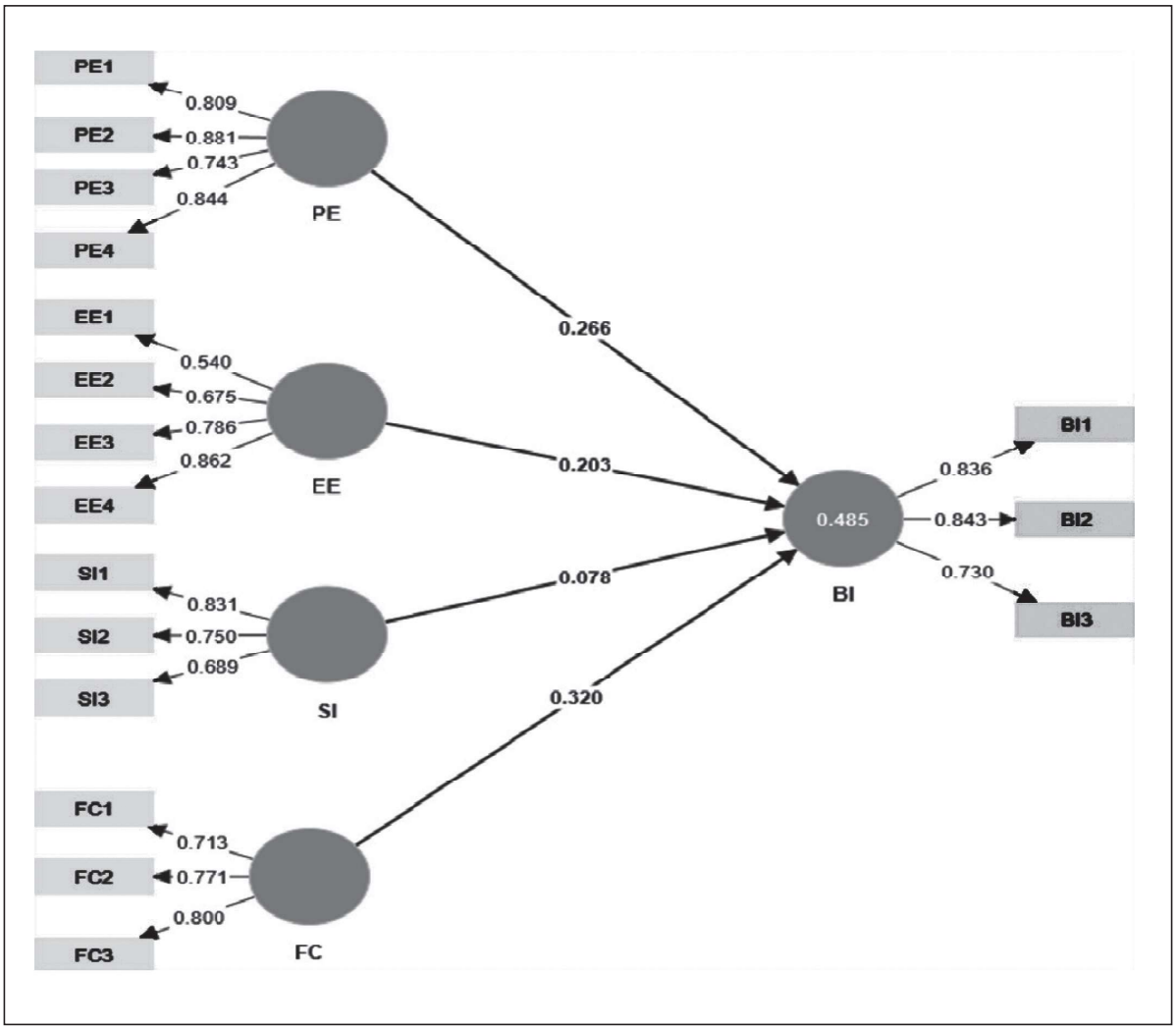
Source : Primary data.

Multiple responses

6.2 Measurement Model

Cronbach's Alpha and Composite Reliability were used to gauge internal reliability (CR), shown in (Table VI). The values are reliable because all CA and CR values are above 0.70. (Hair et al., 2019). Convergent validity is confirmed by measuring all the critical components that have "average variance extracted" AVE significantly higher than the 0.50 threshold, signaling the further assessment of the study. (Hair et al., 2022).

Figure-1 : Path Diagram



Source : Primary Data.

Table-VI : The Measurement Model Assessment for Adoption of ICT

CONSTRUCTS	FL	Rho_A	C R	AVE
Performance Expectancy	0.809 0.881 0.743 0.844	0.839	0.892	0.674
Effort Expectancy	0.550 0.675 0.786 0.862	0.776	0.813	0.527
Facilitating Condition	0.713 0.771 0.800	0.645	0.806	0.581
Social Influence	0.831 0.750 0.689	0.634	0.802	0.576
Behavioural Intention	0.836 0.843 0.730	0.726	0.846	0.647

FL Factor Loadings, CR composite reliability, AVE average variance extracted.

Table VII shows Fornell-Larcker's (1981) discriminant validity where the root of AVE of the constructs on the diagonal, is greater than the inter-item correlation of constructs. As a result, the uniqueness of each construct was proven.

6.3 Structural Model

Structural model assessments (Table VIII) evaluated the relation between the constructs and their predictive values (Hair et al., 2019a). 5000 bootstraps were carried out which was required to determine the p-values for the hypothesis of the study (Hair et al., 2020b).

Table-VII : Fornell – Larcker Discriminant Validity

	BI	EE	FC	PE	SI
BI	0.805				
EE	0.461	**0.726**			
FC	0.615	0.397	**0.762**		
PE	0.580	0.376	0.606	**0.821**	
SI	0.526	0.396	0.680	0.562	**0.759**

Source : Authors Calculation.

"Variance Inflation Factor" VIF is determined in the structural inner model by measuring the predictive variables (formative measurement model) separately and the study found that computed values fell significantly below the threshold, at less than 3.33 (Diamantopoulos et al., 2008).

Table-VIII : Structural Model Assessment

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Decision
H1- PE -> BI	0.266	0.258	0.115	2.311	0.021	Accepted
H2- EE -> BI	0.203	0.211	0.090	2.249	0.025	Accepted
H3- FC -> BI	0.320	0.330	0.122	2.620	0.009	Accepted
H4- SI -> BI	0.078	0.084	0.129	0.608	0.543	Rejected

Based on the literature search four hypothesis were framed and the structural model of independent and dependent constructs is shown in Figure-4. The findings of the study Table VIII, indicates that Facilitating condition is the most influencing construct (pd"0.05) of entrepreneur's towards adoption of ICT and thus H2 is accepted. Facilitating condition aided in ICT adoption as the tribal entrepreneur's were given access to digital devices at affordable rates sponsored by NGO and Digi hub company, digital skill training programmes were arranged by JSS to get updated with digital knowledge, Government intervention towards free broadband access and uninterrupted power supply for a longer duration. The influence of performance expectancy on behaviour intention is the analysis's

second most important conclusion, It has a significant impact on behaviour intention towards ICT adoption. (pd"0.05), so H3 is accepted. According to various studies social influence positively impacts behaviour intention of entrepreneurs (Hsu et al., 2022; Nassar et al., 2019; Bozan et al., 2016;) however, the study showed that the t value, 0.608, is greater than 0.00, indicating the rejection of H3.Based on the hypothesis testing results it can be concluded that performance and effort expectancy along with facilitating condition has a positive and significant impact on the adoption of information and communication technology and whereas the social influence has a negligible effect on tribal entrepreneur's adoption of technology. Similarly, R^2 value of behaviour intention is 0.48 and is in the acceptable range (Gessier, 1975).

Discussion

Digital inclusion of tribal entrepreneurs ease the demand for tribal products and services which succour their livelihood, the current study shows that the adoption of digital among tribal entrepreneurs is influenced by hindering and motivating factors. The key road block factor to adopt digital among entrepreneurs is the shortage of digital skills and talent (Sherino et al.,2021). The ability to use and adopt digital depends on the literacy level of tribals. Worku (2010) argues that low literacy reduces the ability to adopt to digital. Albar and Hoque (2017) asserts to the fact that there is a significant relationship exist between knowledge on using digital devices and adoption of ICT. The other factors which impede towards the adoption of ICT is supported with past studies awareness on suitable technology according to their need and use in business (Musingafi and Zebron 2019) internet access and subscription (Tanberk and Cooper 2021), cultural resistance to change (Erumban et,.al 2006), disruption in electricity (Kyobe 2011), lack of digital infrastructure India exclusion report 2016, network coverage and the internet penetration rate depends on the geographical location (Chen & Wellman 2004). Tribal deficit in access to computer is evident but they have more access to smart phones. Howard and Morris 2019 claims that strong reliance on smart phones among indigenous communities are getting stronger (Parids et al., 2019) hint at the role of government especially local government in adoption of information and communication technology. The key motivating factor to adopt ICT among tribal entrepreneurs is the training and development. It confers to the study contributed by Fulantelli and Allegra (2003) suggests that continuous training on digital skills can positively contribute to the adoption of ICT. Although the digital Inclusion is expensive, it will definitely transcend the benefits from digital transformation. Conceptually

digitalization creates value to the products and services of tribal entrepreneurs beyond geographical boundaries and which in turn stimulate digital tribal entrepreneurship to sustain in this digital economy.

Conclusion

Entrepreneurs rely on digital solutions to capture, organize, store, share and use data to reach customers beyond the boundaries. The study demonstrated the digital inclusion of tribal entrepreneurs by analyzing the hindering and motivating factors towards the adoption of ICT. Based on the finding it is evident that tribals entrepreneurial activities are less dependent on ICT. Considering the shortage of digital skills and digital infrastructure among tribal entrepreneurs, which are the key elements of digitalization has to be initiated by government and local agencies to accelerate digitalization. Winschiers-Theophilus et al 2010, recommend on adopting participative and collaborative approach in implementing digital schemes as it enables the tribal communities to ensure their needs and concerns on going digital and thus attaining the united nations goal on sustainability (Escolar & Canet 2022).

Future Research Direction

The conspicuous limitation of this study refers to its demographic and specific sample populace, since only tribal entrepreneurs of Pudur village in Attapadi is considered who have got basic digital training from Jan shikshan Samsthan. A broader investigation among tribal entrepreneurs in the entire Attapadi region would have contributed to much deeper understanding about the access and use of digital devices in business. It would initiate in implementation of ICT related schemes and policies and building ICT environment favorable to tribal entrepreneurs. A comparative analysis in terms of gender and different tribal hamlets (Kurumba.irulas etc) would bring about much deeper understanding on digital inclusion. The current study is purely quantitative; application of user acceptance would have resulted in legitimacy.

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What Drives Rural Women Entrepreneurs Towards Adoption of Mobile Applications in Business?

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Abstract

The escalation of mobile technology has transformed the entrepreneurial landscape, particularly in rural and underserved communities. Greater access to business applications on mobile devices has enhanced their operational efficiency, improved customer engagement, and strengthened their competitive edge. This research paper delves into the experiences of adoption intention of mobile applications among women rural entrepreneurs registered with Jan Shikshan Sansthan, Palakkad district, in 2022-2023 by applying purposive sampling. The study draws on qualitative insights from in-depth interviews and analyzes the data using the UTAUT Model with Smart PLS. The study confirmed that the effect of performance and effort expectancy on rural women entrepreneurs' willingness to adopt mobile apps for business operations was significant. On the contrary, social influence and facilitating conditions have a negative impact, indicating the focus on reducing technophobia among rural entrepreneurs with digital infrastructure and a continuous support system. The study proffers valuable insights to policymakers and app developers to promote adoption. Furthermore, this study aligns with the Digital India Initiative and Sustainable Development Goal 8, as it drives forward the digital transformation of small and medium enterprises.

Keywords: Behaviour Intention, Digital Divide, Mobile Application, Rural Women Entrepreneurship, UTAUT

1. Introduction

In the rapidly evolving digital landscape, the ubiquitous presence of mobile technology has become a catalyst in seamless communication and trade, transcending geographical boundaries and transforming the entrepreneurial landscape (Abed, 2021). It has contributed to economic development worldwide. Despite the widespread availability of mobile technology, the entrepreneurial opportunities and financial benefits enabled by these devices are uneven across countries and populations creating a digital divide (Rotondi *et al.*, 2020; OECD Going Digital Toolkit, 2023; Dahlman *et al.*, 2016). It is increasing between rural and urban areas, particularly among rural women entrepreneurs (Cirera *et al.*, 2022; Chatterjee *et al.*, 2020). Although India is the world's second-largest smartphone market (IDC, 2024), out of 954.40 million broadband subscribers (with a minimum 2 Mbps downlink speed), only 398.35 million are in rural areas and 556 million in urban areas (TRAI, 2024). Moreover, the internet usage gap for businesses among men (36%) and women entrepreneurs (20%) in India accounts for 16% (GSMA, 2024). This digital gap disproportionately impacted rural women entrepreneurs' adoption of mobile technologies; for rural women entrepreneurs, mobile technologies are the most accessible and convenient means to search market information due to affordability and ease of use. Its potential will reshape societal dynamics and challenge traditional gender norms of society (Summers *et al.*, 2020). Nevertheless, the studies have found that

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rural women entrepreneurs are primarily motivated to use their devices for personal communication and social networking rather than for accessing market information. (Summers *et al.*, 2020; Kapinga *et al.*, 2019).

The present research focuses on adopting business-related mobile applications by rural women entrepreneurs, as they are the game changers in fashioning mobile technology to the next level. It facilitates seamless coordination among women entrepreneurs to stay connected with suppliers, customers, traders, and intermediaries. It improves the speed of managing business with greater ease and efficiency with low costs and builds a competitive edge. However, rural women entrepreneurs' access to market information through mobile applications remains debated in the Indian context. Empowering women entrepreneurs through these applications can stimulate the economic well-being of families and communities. Moreover, digital connectivity through mobile phones is a necessity rather than a luxury.

Therefore, a crucial understanding of the factors that affect the adoption of mobile applications among rural women entrepreneurs is needed to bridge the digital divide and enable their effective participation in the digital economy. Hence, the study aimed to address the research problem by answering the research question:

What factors influence the willingness of women rural entrepreneurs to use mobile applications?

The Unified Theory of Acceptance and Usage of Technology Model (UTAUT) (Venkatesh *et al.*, 2003) is applied to find the key determinants of mobile application adoption in business operations among rural women entrepreneurs. Secondly, it examines the facilitators and barriers that can narrow the digital gap and strengthen rural women entrepreneurs. The findings of the study are useful for NGOs, app developers and policymakers to initiate digital inclusion in rural areas. Additionally, our research aligns with the Digital India program and Sustainable Development Goals, particularly SDG 5 and SDG 8, by advocating Information and communications technology to support women empowerment and the digital transformation of small and medium enterprises" (Zhang *et al.*, 2024; Pradhan *et al.*, 2017; United Nations, 2015).

2. Theoretical Background and Literature Review

2.1 Unified Theory of Acceptance and Usage of Technology (UTAUT)

UTAUT (Venkatesh *et al.*, 2003) is broadly applied in technology acceptance research across various end users, including healthcare (Edo *et al.*, 2023), Virtual education, and educational technologies (Ustun *et al.*, 2023), Electric vehicles (Le *et al.*, 2023), e-governance (Al Sayegh *et al.*, 2023), 5g acceptance (Iqbal *et al.*, 2023). The acceptance of new technology requires the researchers to select constructs from a myriad of competing models; addressing this issue, Venkatesh *et al.*, 2003 integrated individual user acceptance models into a unified UTAUT. This integration enables UTAUT to leverage the strengths of these models to offer an extensive framework for understanding technology acceptance (Nnaji *et al.*, 2023). In the UTAUT model, "Venkatesh *et al.* (2003) assert that Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), and Facilitating Conditions (FC) are direct determinants of technology adoption. These constructs have been refined from existing models. Users are inclined to accept a system if they believe it enhances their job performance, denoting PE. The ease of using the system reflects EE. The perception that their peers endorse the system's utilization is influential and indicates SI. The belief in the support and resources for system usage presage FC. Further, Gender, age, voluntariness, and experience are the key moderators (Venkatesh *et al.*, 2003).

UTAUT is recognized for its robustness and reliability in various technology acceptance research because of its simplicity. The limited constructs and moderating variables enhance its applicability. (Momani, 2020). The longitudinal approach of the UTAUT in mandatory and voluntary settings expands its pertinence. Additional constructs are added to test technology acceptance, incorporating hedonic motivation, price value, and

habit in the consumer context (Venkatesh *et al.*,2012). Additional constructs included in UTAUT involve digital literacy (Ullah *et al.*, 2022), perceived trust (Islam *et al.*, 2021), perceived risk (Arfi *et al.*, 2021), anxiety (Gunasinghe *et al.*, 2021), perceived credibility (Manrai *et al.*, 2021). In the Indian context, many studies have used the UTAUT model to investigate behaviour intention toward the adoption of mobile technology and applications among entrepreneurs in e-commerce (Goswami & Dutta, 2016), e-payment (Sobti, 2019), Mobile banking applications (Abed, 2021), Social Media adoption (Puriwat *et al.*, 2021).

2.2 Adoption of Mobile Applications for Business Operation among Rural Women Entrepreneurs

Mobile applications are considered the "game changers" for rural women entrepreneurs (Srinivasan, 2015). The convenience, real-time connectivity, personalization, and timeliness make mobile apps versatile tools for business operations. Leveraging mobile applications for business, including social media, mobile accounting, and mobile payment functionalities, gain market access, develop products, monitor consumer behaviour, and establish a competitive advantage - ultimately strengthening customer loyalty (Asamoah *et al.*, 2024; Mourtzis *et al.*, 2017). The research has been undertaken to explore the barriers and determinants to the adoption of mobile applications among entrepreneurs in India as well as abroad (Gupta *et al.*, 2024; Neumeyer *et al.*, 2020; Malik *et al.*, 2017). Further, the adoption of mobile applications can lead to increased innovation and entrepreneurial orientation among rural women, which can ultimately aid in the development of micro-entrepreneurship (Sur *et al.*, 2020; Nambisan, 2017).

Empirical studies pinpointed that limited availability and accessibility of required digital infrastructure, insufficient reliable internet connectivity, and affordability of smartphones in rural areas significantly impede the benefits of mobile applications. Furthermore, extant research indicates that the lack of digital literacy and technical skills represents the most substantial barrier, followed by prevailing social norms as a secondary impediment towards the adoption intention of mobile applications among women rural entrepreneurs (GSMA, 2023).

2.3 Research Gap

The past literature on evaluating rural women entrepreneurs' adoption of mobile applications using the UTAUT model is scarce in the Indian context. Therefore, considering the research gap to strengthen the existing literature, the present study aimed to explore the most significant determinants influencing the adoption of mobile applications among rural women entrepreneurs.

3. Research Framework and Formulation of Hypotheses

The present study integrates the UTAUT model (Venkatesh *et al.*, 2003). According to UTAUT, Users' intentions and behaviour regarding technology adoption are driven by their key beliefs. The use of

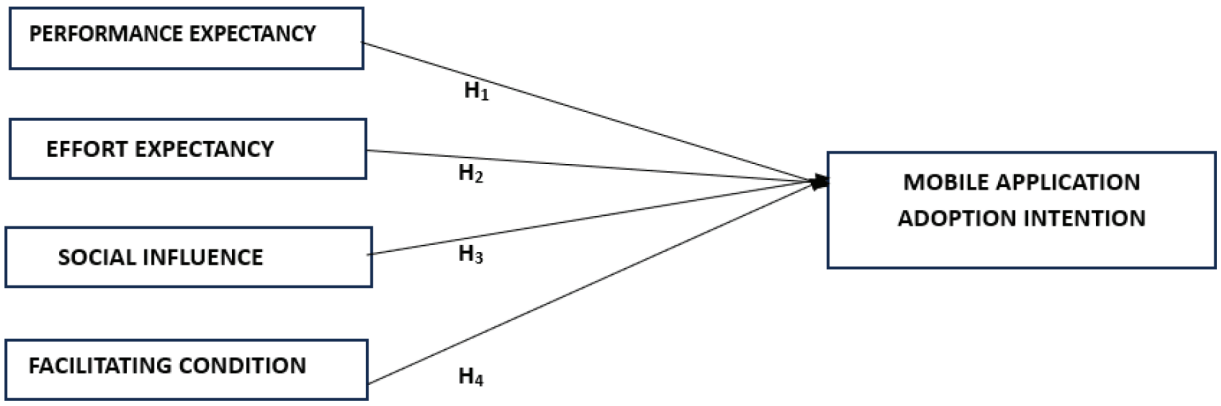

Figure 1. Proposed framework.

technology is determined by behavioural intention, which is influenced by performance expectancy, effort expectancy, social influence, and facilitating conditions. The research framework explores the intent of rural women entrepreneurs to adopt mobile applications. Figure 1 depicts the proposed research model.

The study tests hypotheses regarding the relationships among key constructs by proposing a hypothetical model.

3.1 Performance Expectancy on Behaviour Intention

The expectation of performance improvements is a critical determinant of technology adoption, as individuals are more inclined to utilize IT innovations if they believe these tools will enhance their productivity and provide tangible benefits (Venkatesh & Zhang, 2010). Entrepreneurs tend to prioritize the benefits that new opportunities can provide to improve their enterprise's performance (Holzmann & Gregori, 2023). Hence several studies claim the predominant influence of performance expectancy towards the technology adoption intention of entrepreneurs (Olasina *et al.*, 2015; Al Saedi *et al.*, 2020). In contrast, (Camilleri *et al.*, 2024; Moghavvemi *et al.*, 2017) found an inverse relationship between performance expectancy and behaviour intention. The relationship is tested through the formulating hypotheses.

H_1: Performance expectancy positively influences behavioural intention to adopt mobile applications in business.

3.2 Effort Expectancy on Behaviour Intention

The ease of using an information system is a key concern for users. A system that is overly complex or has a difficult-to-navigate interface can deter users from adopting it (Byun & Finnie, 2011). Perceived ease of use can enhance user performance, as the convenience and confidence gained from handling the system can positively influence their intention to use. Hence effort expectancy is regarded as the second important predictor of technology adoption (Tannady *et al.*, 2024; Chong, 2013). In contradiction, a negative relationship between Effort expectancy and Behaviour intention was found in studies (Ali *et al.*, 2024; Kabra *et al.*, 2017) This relationship is tested through the formulation of hypotheses.

H_2: Effort expectancy positively influences behavioural intention to adopt mobile applications in business.

3.3 Social Influence on Behaviour Intention

Individuals' behaviours, feelings, and beliefs are often influenced by their peers, superiors, and the opinions of other important people they value (Kelman, 1958; Venkatesh *et al.*, 2003). Social influence has been a key factor incorporated in major technology adoption models, with varied conceptualizations such as subjective norms, social capital, group norms, and social identity, which shape technology adoption behaviours (Lorenz & Buhtz, 2017). Consequently, social influence has been regarded as a predictor of behavioural intention to adopt new technologies (Chopdar *et al.*, 2018; Chao, 2019). Conversely (Trivedi *et al.*, 2022; Nassar *et al.*, 2019) claim a negative relationship between Social Influence and behavioural intention to adopt the technology. This relationship is tested through the formulation of hypotheses.

H_3: Social influence positively influences behavioural intention to adopt mobile applications in business.

3.4 Facilitating Condition on Behaviour Intention

Ensuring the availability of adequate resources is crucial for unlocking the full potential of information technology and driving its widespread adoption (Onaolapo & Oyewole, 2018). It encompasses the availability of financial resources, software, and hardware and most importantly upskilling to get updated to technology (Venkatesh *et al.*, 2003). The empirical evidence from prior studies (Shahadat *et al.*, 2023; Purwanto *et al.*, 2020) indicated that facilitating conditions have a positive influence on behavioural intention. In comparison, the study (Utomo *et al.*, 2021; Abubakar & Ahmad, 2013) diminishes the influence of facilitating conditions on behaviour intention to adopt the technology. This relationship is tested through the formulation of hypotheses.

H_4: Facilitating Conditions positively influence behavioural intention to adopt mobile applications in business.

4. Research Methodology

The research design is a blend of both exploratory and descriptive. The target population for this investigation comprised women rural entrepreneurs registered with the Jan Shikshan Sansthan (JSS), under the Ministry of Skill Development and Entrepreneurship, in the Palakkad district of Kerala during the 2022-2023 period. JSS economically empowers the rural population by providing essential skills training, thereby facilitating the growth of local enterprises and creating new opportunities for the residents of the region.

Palakkad is the second most prominent industrial hub in the state of Kerala, after Kochi, and has been identified as a strategically significant location for India's forthcoming industrial development under the aegis of the National Industrial Corridor Development Programme initiated in 2022 which has clearance in August 2024 (The Union Cabinet Committee on Economic Affairs).

4.1 Data Collection and Sampling

A structured questionnaire was proposed with the two sections. The obligatory demographic data are included in the first section. The second section solicits queries regarding Mobile application adoption intention among rural women entrepreneurs using a 5-point Likert scale (with 1 indicating strongly disagree and 5 indicating strongly agree).

A total of 232 women entrepreneurs were registered under JSS in the Palakkad District in the year 2022-2023. Out of this total, 96 women are from rural areas, while the remaining 136 are from urban and semi-urban areas. For the current study, 96 rural women entrepreneurs were purposively selected using purposive sampling.

5. Data Analyses and Results

Rural women entrepreneurs' socio-economic profile depicts that all the rural entrepreneurs have primary education; the majority qualifies higher secondary level (53%), and few (25%) have technical and diploma degrees, indicating low education poses low acceptance of technology (Jain & Rekha, 2017). The majority (56%) of rural women entrepreneurs are involved in tertiary (service sector) activities to earn their livelihood, which mainly includes retailing (33%), financial services, e-service centres, transportation services, and pavement food stalls. The manufacturing sector (30%) includes activities like weavers, artisan works, snack making, and cake baking; only 57 per cent involved in agriculture and its allied activities. A significant portion of young entrepreneurs are engaged in the service sector presaging the demand for the tertiary sector in rural areas, and it is in line with the study by (Gnanasaranya, 2017), which claims that the tertiary sector provides more entrepreneurial opportunities in rural regions.

The majority of entrepreneurs are aware of social media, but very few are using (WhatsApp Business and Instagram) for business processes. Awareness and usage of popular mobile payment applications like Bhim UPI, Google Pay, PhonePe, and Paytm are high and have increased during the pandemic (Koomson *et al.*, 2023). Awareness of mobile accounting applications is necessary to report financial performance (Kamau *et al.*, 2024). and E-commerce applications, especially Flipkart and Amazon, are high. However, they need to be using it for business processes.

The analysis leveraged the power of partial least squares structural equation modelling, utilizing the Smart-PLS 4 software, to rigorously examine the causal relationships within the data (Sarstedt & Cheah, 2019). One of the key advantages of PLS-SEM is its robustness compared to other structural equation modelling techniques. The handling of a wide range of data conditions, including non-normal distributions, small sample sizes, and highly complex models, can be challenging for covariance-based SEM approaches. (Hair *et al.*, 2024; Chin, 1998). This robustness makes PLS-SEM a powerful and versatile analytical tool for examining complex theoretical models with reflective and formative constructs, across disciplines including marketing (Sarstedt *et*

al., 2022), international management (Richter *et al.*, 2022), strategic management (Hair *et al.*, 2012), supply chain management (Kaufmann & Gaeckler, 2015), operations management (Bayonne *et al.*, 2020), human resource management (Ringle *et al.*, 2020). For decades, Partial Least Squares Structural Equation Modeling has been a leading estimator in SEM models in the field of information systems (Sarstedt *et al.*, 2014).

5.1 Measurement Model

The measurement model in PLS-SEM shows how concepts and indicators are related to assessing the reliability, convergence, and distinctiveness of the constructs (Vaithilingam *et al.*, 2024).

5.1.1 Reliability and Convergent Validity

Accordingly, the findings reveal that Cronbach's alpha of all latent factors is above 0.70 as recommended by (Hair *et al.*, 2019). The factor loadings are recommended to eliminate items with values below 0.71and the current study shows that all the items are above 0.71. Further, the average variance extracted is greater than 0.50 for all constructs. Therefore, the study met each prerequisite for internal and convergent validity shown in Table 1.

The Fornell-Larcker criterion and Heterotrait-monotrait ratio conclusively established the strong discriminant validity of all constructs, with values well within the acceptable 0.85 cutoffs confirming discriminant validity (Fornell & Larcker, 1981) as shown in Tables 2 and 3

The Variance Inflation Factor values for each of the variables are below the recommended cutoff of 3.3 suggested by Diamantopoulos *et al.* (2008). This eliminates concerns regarding the presence of multicollinearity as shown in Table 1.

5.2 Structural Model

The value of R-square which is 0.801 indicates that 80.1% of the total variation in Mobile adoption Intention is explained by the influence of Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Condition.

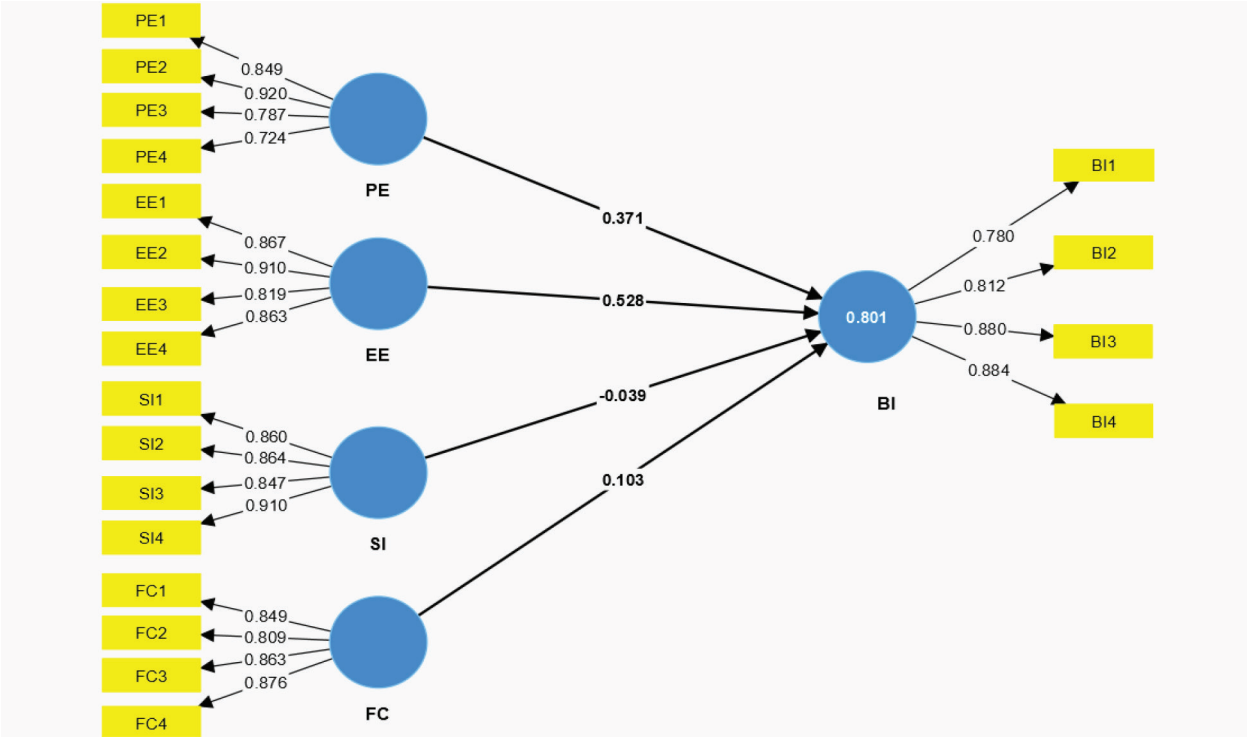

Figure 2. Path estimates of Structural model.

Source: Authors analysis

Table 1. Evaluation of reliability and convergent validity

Variables	Factor Loadings	VIF	Cronbach's Alpha	CR (rho_a)	CR (rho_c)	Average Variance Extracted
BI	0.780	1.951	0.860	0.862	0.906	0.706
	0.812	1.982				
	0.880	2.727				
	0.884	2.840				
EE	0.867	2.514	0.888	0.902	0.922	0.749
	0.910	2.959				
	0.819	2.111				
	0.863	2.191				
FC	0.849	2.322	0.872	0.88	0.912	0.722
	0.809	1.789				
	0.863	2.315				
	0.876	2.253				
PE	0.849	2.181	0.838	0.847	0.893	0.678
	0.920	2.918				
	0.787	2.388				
	0.724	1.763				
SI	0.860	2.860	0.893	0.898	0.926	0.758
	0.864	2.349				
	0.847	2.634				
	0.910	2.920				

Source: Authors analysis

Table 2. Discriminant validity (HeteroMontrait Ratio)

	BI	EE	FC	PE	SI
BI					
EE	0.826				
FC	0.689	0.627			
PE	0.974	0.813	0.731		
SI	0.668	0.64	0.848	0.736	

Table 3. Discriminant validity (Fornell-Larker)

	BI	EE	FC	PE	SI
BI	0.84				
EE	0.859	0.865			
FC	0.604	0.564	0.849		
PE	0.831	0.794	0.634	0.823	
SI	0.59	0.576	0.841	0.641	0.87

Table 4. SRMR model fit

	Saturated model	Estimated model
SRMR	0.072	0.072
d_ULS	1.098	1.098
d_G	0.93	0.93
Chi-square	592.64	592.64
NFI	0.742	0.742

Table 5. Results of hypothesis testing

	Beta	M	STDEV	T-Value	P-Value	Decision
EE - BI	0.528	0.525	0.067	7.871	0.000	Accepted
FC- BI	0.103	0.106	0.085	1.216	0.224	Rejected
PE - BI	0.371	0.371	0.083	4.449	0.000	Accepted
SI - BI	0.039	-0.036	0.084	0.462	0.644	Rejected

The analysis involved testing the goodness of fit value is 0.544, which exceeded the 0.36 limit propound by (Tenenhaus *et al.*, 2005), thus showing the goodness of fit and the Standardized Root Mean Square Residual (SRMR), should be below 0.08 suggested by (Hair *et al.*, 2024) as shown in Table 4.

The blindfolding technique is then used to evaluate the model's predictive relevance (Q2), indicating that the model has predictive ability. The values of Q2 for the endogenous variables can be identified to be greater than zero (Hair *et al.*, 2017) 0.352 for mobile application adoption intention.

6. Results and Discussions

The present study explored the factors driving women rural entrepreneurs towards the intention to adopt mobile applications in business operations. The UTAUT model with Performance expectancy, effort expectancy, social influence, and facilitating conditions as predominant constructs were tested.

The model was evaluated using a bootstrapping approach with 5,000 resamples to test the hypotheses and determine the significance of the path coefficients. Table 5 outlays the Correlation of the study and is examined using the path coefficient (Hair *et al.*, 2019).

The Performance expectancy of women rural entrepreneurs has positively influenced behaviour intention ($\beta = 0.371$ with P $0.000 < 0.05$, $t = 4.449$), indicating rural women entrepreneurs' faith towards using mobile applications to increase performance. Hence, the formulation of hypothesis 1 is accepted. It is in line with studies (AlMas *et al.*, 2024; Puriwat *et*

al., 2021; Yu *et al.*, 2012). In our study a well-designed application with diverse features for business operations can personalize its services, engage customers, and increase brand recognition, leading to a competitive edge and enhanced productivity.

Effort Expectancy has positively influenced behaviour intention (β = 0.528 with P 0.000 < 0.05), signifying entrepreneurs' ease of using mobile applications. Therefore, hypothesis 2 is accepted. It is consistent with the study conducted by (Nandru & SenthilKumar, 2024; Lee *et al.*, 2001). In the present study, rural women entrepreneurs' digital literacy and knowledge of using mobile applications determine their perceived ease of use. The user-friendly mobile applications incorporating regional languages and customized application increases their intention to adopt.

Social influence is expected to affect positively the behaviour intention of entrepreneurs as they witness the influence of peers adapting to technology to survive in the digital era (Geber *et al.*, 2022). However, the current research shows an insignificant effect of social influence (β= 0.039, with P 0.644 > 0.05), indicating a fear of using technology within the social circle in which they live. It is bounded by social trust and social norms of the society (Maleki, 2023). It can lead to social isolation in business. Further trustworthiness of the application, privacy, and security concerns are also impeding them from adoption intention.

The facilitating condition involves providing resources, digital infrastructure, and training to support the use of technology, which contributes to a positive impact on behavioural intention. However, the current study shows an insignificant effect of facilitating conditions on behaviour intention (β = 0.103 with P 0.224 > 0.05), presaging the fact that lack of assistance and timely support, and limited resources can prevent individuals from accepting web-based technology (Kamaghe *et al.*, 2020). Further affordability of the right handset, basic training on mobile applications, and lack of internet connectivity constraints the adoption of mobile apps in business among entrepreneurs.

7. Conclusion

This empirical study examined the key factors influencing the adoption of mobile applications among rural women entrepreneurs in India. The proposed research framework was based on the Unified Theory of Acceptance and Use of Technology. The findings supported the proposed model depicted in Figure 2. Structural model analysis revealed that performance expectancy and effort expectancy were the most significant predictors of behavioural intention to adopt mobile applications for business purposes. Conversely, social influence and facilitating conditions did not significantly impact the intention to adopt mobile applications. Consequently, the overall results indicated that hypotheses H1 and H2 were the strong determinants in shaping the intention to adopt mobile applications in business, while H3 and H4 were found to be insignificant.

This study emphasizes theoretical insight into the literature on technology adoption, particularly on rural women entrepreneurs' acceptance of mobile applications using UTAUT. In the context of less developed countries, the findings emphasize improving rural entrepreneurs' behaviour intentions toward technology adoption. Furthermore, research may offer helpful direction for digitalizing rural businesses. The results point to the significance of social influence, which indicates entrepreneurs' self-motivation to adopt new technologies in rural areas. Additionally, the study can provide inspiration and support for rural business owners who intend to embrace technology. It can also be utilized to create training and support initiatives specially designed with prospective rural business entrepreneurs. The research aids app developers in creating applications that meet end users' requirements and expectations. The government ought to be involved in developing and overseeing programs aimed at encouraging ICT use among rural businesses. Ultimately, the findings imply that an individual's acceptance of technology will be enhanced by digital awareness, expertise, and self-motivation toward using digital technologies.

The study has certain limitations, the rural entrepreneur's intentions toward mobile applications

were only observed, not users' actions, so this might be expanded to the entrepreneur's acceptance and use of technologies. The study has taken only the key beliefs on user acceptance of technology, more constructs and complex relationships like digital literacy, perceived trust, etc can increase its robustness. Moreover, this study is cross-sectional and can be done as longitudinal research where the same respondent is observed over a while. Further, the study focused on rural entrepreneurs' intention toward mobile business applications; this can be expanded to the adoption and use of different technologies among different populations or a comparative study among different communities and regions, which will give a broader aspect of the problem. A gender-based study can determine the more adverse effects of digitalization in rural areas. Finally, the study was confined to individual user acceptance and can be broadened to the organizational context.

Rural areas can gain from technological progress by expanding their revenue sources and opening up new economic options. It can lower transportation expenses, raise political participation, and enhance service quality. Policies should guarantee high-quality bandwidth connectivity, fortify infrastructure, digitally upskill the labour force, and involve rural areas in the policy-making process to improve the behaviour intention of rural entrepreneurs towards technology adoption.

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