



An Opportunity for Rural Women to earn from her own Village (WFH)

She Leads Bharat | Frontier Markets

In association with Rajasthan Government Mobile Distribution Camp

Background

The Indian economy has shown a steady growth over the decades, and the country managed to get itself into the category of developing economies. However, women's participation in the economy continues to remain low, and over the years, as the country embarked on a path of economic prosperity, women's participation in the labour force has actually declined. Out of all South Asian nations, India's performance on this count remains one of the lowest. Many economists are of the view that women's participation in the labour force is critical if India has to grow at 9-10 percent per annum. Growing gender disparity on many counts, decreasing child sex ratio, concerns about security of women and girls, low investments in public education system leading to low learning outcomes in schools, a combination of various factors related to missing infrastructure in school as well as competing priorities on girls' time for managing work in the farm and household account for this.

1. Credit History: Even though over 10+ million women today run small businesses locally to support extra income opportunities for families, due to the informal structuring their earnings, contribution is never recorded, making it challenging for them to build credit history and access low-cost and customized financial solutions.

2. Access: 165 million households in rural India lack access to safe and reliable electricity, smartphones, internet, agriculture tools, quality appliances to help improve their quality of life. Due to lack of mobility, women are not accessing solutions where they live. Companies have not built local infrastructure to directly engage with rural households regularly to gain insights on demands preventing them from curating the right products or designing the right marketing strategies. The lack of digital financing options also creates inflexible financing preventing customers from accessing money to help with their daily purchases.



3. Mentorship: Without effective mentorship, women miss out in several ways: Lack of awareness about opportunities, business technical skills, capacities and confidence and poor customer management skills.

4. Working Modus Operandi: Many of the jobs/projects require women to travel outside her village which makes it very difficult for her to manage her household as well as work.

The Need

She Leads Bharat Initiative is a mission to create "Saral-Jeevan (an easy life)" among rural households, with rural women playing a pivotal role. This is a digital-economic-gender focused social access platform which achieves multiple outcomes to support the progression of India's socio-economic index.

Social Commerce is one of the best opportunities for women in villages which gives them a chance to work from home and earn. This will resolve the issues of access and income opportunities. If provided continuous training and handholding with mentorship and larger market access, these women will become the cadre of community marketers for life improving solutions.

Program Goals & Objectives

The Mukhyamantri Digital Seva Yojana (MDSY) is a great initiative introduced by the Government of Rajasthan, that provides women with a smartphone, a SIM card, and one year of internet data, which will help them to complete their work, learn new things, and take advantage of development schemes that are available online.

Combining Frontier Markets Social Commerce Platform and Rajasthan Government's Initiative of giving mobile phones to rural women, Frontier Markets will get these rural women onboarded on its technology platform, Meri Saheli App, which will give these women an earning opportunity. At the same time, this platform will:

1. **Generate sustainable and long-term income opportunities for women:** leveraging power of women as community leaders and social influencers to enable households to



make smart financial investments, and unlock women entrepreneurial potential to earn long term income for their families

2. Encourage ease of living for rural households: creating doorstep delivery of goods and services in healthcare, finance, agriculture, , e-gov social services, digital payments, climate solutions and e-commerce which are in demand in rural markets, as typical e-commerce solutions fail to address rural markets either in their reach or focus on goods and services needed by rural communities.

3. Informed, designed, navigated by rural women for women: Rural women generating opportunity and economic empowerment for women through facilitation of certification, skilling programs, and surveys to understand womens' livelihood requirements - potential to become India's largest rural platform driven by rural women for rural women.

Target Group of the Project

1. Rural Women above the age of 18 years
2. Women who come to the camp, buy the phone and are ready to start their own business (WFH)

Deliverables

1. Mobile App Download: Get the Meri Saheli App downloaded in the phone, help in finishing the registration and giving access to the App
2. Training: Providing training on how to use the app and what to look out, as opportunities in the future.
3. Motivational Session by Saral Jeevan Saheli: In few locations, physical presence of existing Saral Jeevan Saheli who will be motivating rural women to become women entrepreneurs.
4. Providing services to e-Bazaar platform.

Mode of Operation

1. Training & handholding the staff who would be present in the camp representing Frontier Markets (in some location, Sahelis)
 - a. Across 7 locations, FM staff & Sahelis will be present



- b. Across rest of the locations, FM partner will be present
2. Coordinating and following up with rural women who sign up for Saral Jeevan Saheli program

Impact

1) Assuming 5 women sign up per day in each of the camps (7 camps in Divisional HQs, 5 districts HQ of Alwar, Dholpur, Chittorgarh, Tonk & Bundi plus 150 camps with FM partner staff) every day for Saral Jeevan Saheli program:

a) FM Physical staff & Sahelis: 5 X 30 * 7 = 1050 Women entrepreneurs created (WFH opportunity)

b) FM Partner organisation & above 5 districts: 5 Sahelis per day X 10 days X 150 locations = 15,750 Women entrepreneurs created (WFH opportunity)

Each women entrepreneur will have at an average of 300 Households in her village with an average family size of 6:

15750 x 300 x 6 = 2,83,50,000 lives impacted

Cost Details

The total investment to create this impact would be INR 19,88,000/- + GST. The Project Cost breakup is below:

Cost Head	No.	Rate	Amount (INR)
Team Members	2	500	1,000
Food	2	800	1,600
Stay	2	1000	2,000
Travel			2,500
Total Cost per day			7,100
7 Divisional HQs			7
Days			30
Districts of Alwar, Dholpur, Tonk, Chittorgarh & Bundi + 145 other locations			4,50,000
Total cost of the program			INR 19,41,000
Cost per Rural women onboarded			INR 123



Cost per Rural HH impacted

INR 0.07

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