



**Scoping Study on Digital Bookkeeping Practices among Rural
Entrepreneurs**

The Project of SVEP

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Arunachal Pradesh – Tezu Block, Namsai Block, Chowkham Block

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INTRODUCTION

SVEP PROJECT

The Ministry of Rural Development is implementing the Start-up Village Entrepreneurship Programme (SVEP) as the DAY-National Rural Livelihood Mission (NRLM) sub-scheme. The main goal of SVEP is to support and strengthen rural communities through enterprise promotion to create a self-depend environment and livelihood alternative and provide financial support, soft skills training, and Management of businesses, initially providing skill enhancement training, managing Record keeping, 4 Days Triggering, G.O.T, E.D.P orientation program, and mentorship for successfully running Enterprise, Strengthening the rural economy through entrepreneurship the Self-Help Groups (SHGs), PLF, CLF, and BRC the community-based organization under DAY-NRLM as essential stakeholders, under SVEP the block level community cadres identified the entrepreneurs, set up the enterprise via viability and key features of the enterprise formation are 4C and 1 E, [customer and competitors, capabilities, cost, and profit, capital and environment] of the business and giving advisory service.

The core objectives of the SVEP program

- Capacity Building of the stakeholder's community base organization are main stakeholders,
- Creation and capacity building of a cadre of community service providers for handholding support and advisory to the entrepreneurs
- Providing capital for starting an enterprise
- Monitor and extend handholding support (check the PTS and market linkage) to the enterprises

In Arunachal Pradesh, the SVEP Project implementation period is from 21st March 2022 to Feb 2026.

Northeastern State Arunachal Pradesh, selected blocks are Tezu, Namsai, and Chowkham for SVEP implementation under the DAY NRLM schemes. In the SVEP criteria Target population is 1400, but in Arunachal Pradesh density of the population is very low the alternative is to create a merged block between two districts Lohit and Namsai Under Lohit District is Tezu Block, and under Namsai District Namsai Block and Chowkham block. SVEP merged Block total CLF numbers are 4, PLF numbers are 17 and SHGS are 86. In two years, the total number of entrepreneurs is 391.

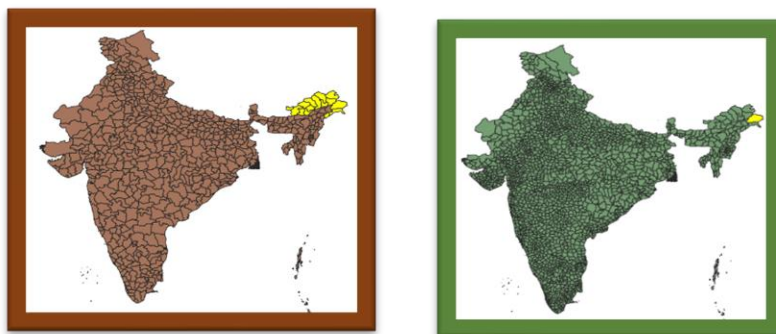
PROFILE OF THE STUDY

The report describes the pros and drawbacks of rural enterprises' present record-keeping practices. Recommendations and suggestions for using digital solutions, addressing the advantages and potential difficulties.

The objectives of the study are

- Understanding entrepreneur perception and attitude towards Data monitoring.
- Analyse the perspectives and convictions of entrepreneurs regarding the acceptance of digital Bookkeeping platforms among SVEP, Government support enterprises, and Private enterprises.
- Based on the results, suggest an appropriate digital bookkeeping platform.

PROFILE OF THE STUDY AREA



Lohit District and Namsai District of Arunachal Pradesh, in Lohit District study area is Tezu Block, and in Namsai Block study area is Namsai and Chowkham Block.

Lohit District is one of the administrative districts of the state of Arunachal Pradesh. The district's administrative center is in Tezu Block. The district was split into two circular Tezu and Wakro, Major tribes are mismi tribes in Tezu, Tezu is the fifth largest town in Arunachal Pradesh. According to 2011 census

On 25 November 2014, the Namsai subdivision of Lohit district was declared to be a new district of Arunachal Pradesh, the 18th district of the state.

RESEARCH METHODOLOGY

Research Objective:

- Analyse the current bookkeeping practices used by rural enterprises (SVEP, non-SVEP, and private).
- Understand entrepreneurs' attitudes and perceptions regarding the adoption of digital bookkeeping platforms
- The procedures and methods used for collecting and analyzing data compose the research design Recommend a suitable digital bookkeeping platform based on the findings

1. Research Design -

2. Sampling Plan

Random sampling would be opted for the research. Data will be collected from rural enterprises under SVEP and non-SVEP and Private enterprises. The sample size will be 69 for the SVEP enterprise

3. Source of Data

- **Primary Data**

collection Primary data would be collected from respondents in the following ways:

Interview- In-depth interviews will be conducted with enterprise and their opinion and viewpoints, along with various socio-economic angles and dimensions, would be documented

Interview guide- An interview guide will be prepared and used as a research tool. It would consist of broad areas and pointers to be covered through the in-depth interview. The interview guide would cover the following broad area

Details of family members, the current age of the entrepreneurs, which type of enterprise

Educational profile of the entrepreneurs, Are aware of any digital platform

SVEP Intervention date, how will be maintained “bookkeeping record” currently

The digital bookkeeping adoptable or not, What type of challenges and obstacles are faced during bookkeeping

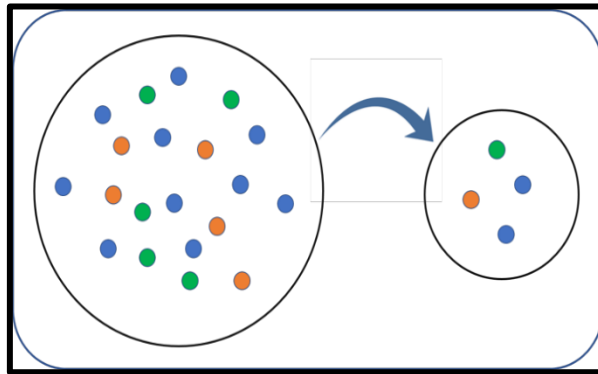
Secondary data

Secondary data would be collected from the DPR of the Arunachal Pradesh

Methodology Adopted Random sampling

The random sampling method was used. This specific approach was chosen because of an in-depth study and understanding of bookkeeping records among entrepreneurs there are no specific criteria. For every member of the population to have an equal chance of being included in the sample. This helps ensure that the sample is representative of the entire population.

Random Sampling method pictorial representation



Objective-wise data and method used for the study

S.NO	Objective	Data Source	The method used to data collect data
1	Assess existing bookkeeping practices among rural enterprises (SVEP as well as non-SVEP and Private).	Primary Data and secondary data	Semi-Structured Interview in Depth study,
2	Understand entrepreneur's attitudes and perceptions regarding the adoption of digital bookkeeping platforms.	Primary Data	Structures interview, Close ended interviews
3	Recommend a suitable digital bookkeeping platform based on the findings	Internet Source	Customer satisfaction research

SAMPLE SIZE FIGURE

Manufacturing Enterprise

Tezu	Chowkham	Namsai	Total
Handloom- 2	Daaw Making- 1	Termeric- 3	6
Bamboo Craft- 1	Handloom-1	Bakery- 2	4
Mustered Oil- 2	Soap Making-1	Handloom -1	4
Pickle- 1		Soap -1	2
		Candle -1	1
		Daaw Making-1	1
Total		18	

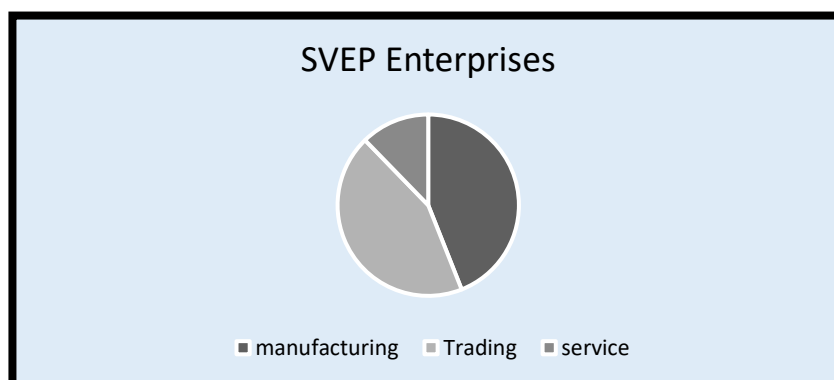
Trading Enterprise

Tezu	Chowkham	Namsai	Total
Garment Shop- 3	Grocery- 4	Grocery -2	8
Groccessary- 5	Garment shop-1		6
	Cosmatic Puja shop- 1		1
	Vegetable- 1		1
	Utensil-1		1
Total		18	

Service Enterprise

Tezu	Chowkham	Namsai	Total
	Garage- 1		1
Resturent- 2	Restrurent- 2	Rice Mill-3	6
Total		8	

Fig 1



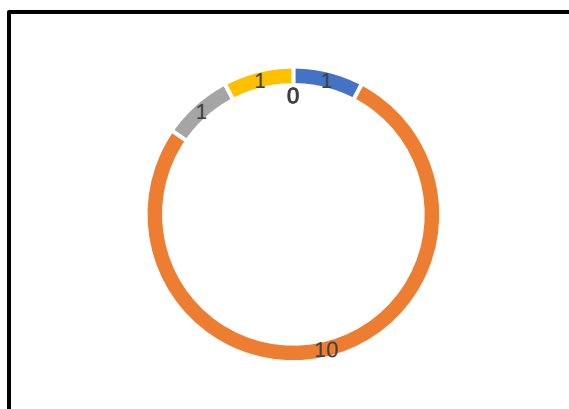
The total sampling size under SVEP entrepreneurs is 36 the 10% present of 391.

172 enterprises under the manufacturing sector, 171 enterprises under the trading sector, and 48 enterprises under the service sector.

Non-SVEP

Enterprise	Total
Mother Kitchen	1
Pradhan Mantri Formalisation of Micro food Processing Enterprise	10
Van Dhan Vikas Kendras	1
Aajeevika Grameen Express Yojana	1

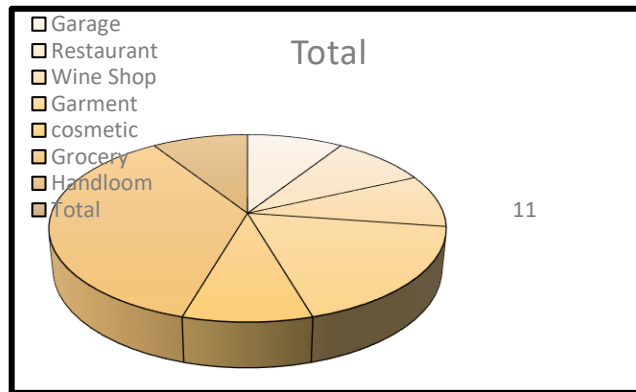
Fig-2



Private Enterprise

Enterprise	Total
Garage	1
Restaurant	1
Wine Shop	1
Garment	2
cosmetic	1
Grocery	4
Handloom	1
Total	11

Fig-3



DATA ANALYSES

The Data collected through the interview schedule

Objective- Assess existing bookkeeping practices among rural enterprises (SVEP as well as non-SVEP and Private).

Bar Diagram of Maintaining bookkeeping records and type of Bookkeeping System among Entrepreneurs

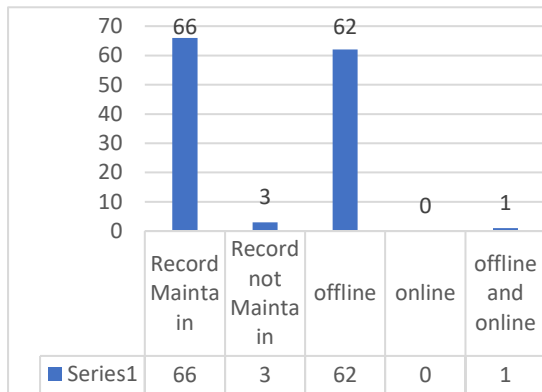


Figure: A

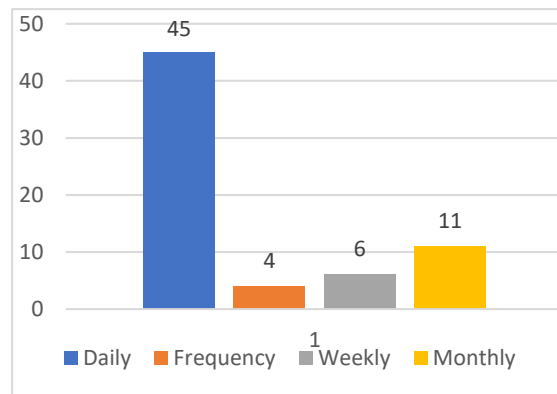


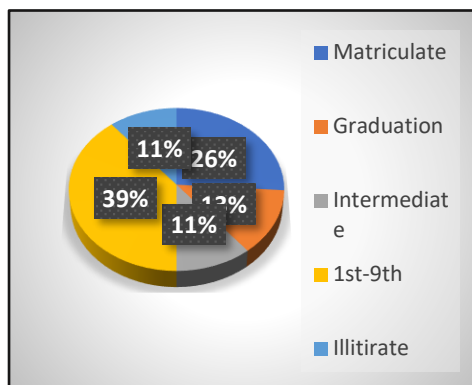
Figure: B

In the above-mentioned Bar Diagram (Fig-A) we can identify that the total enterprises are 69. We Figure out that most of the enterprises are maintaining Record Keeping 95.65%. The bookkeeping System is Hard copy Mode the total percentage is 89.86%. The Figure B, the bar diagram defines how many times entrepreneurs update the Record, The Total record-keeping enterprise number is 66 as we got from Figure A, daily update bookkeeping entrepreneurs are 68%, Monthly are 17%, Weekly are 9%, and frequently are 6%.

Research conducted on SVEP, Non-SVEP, and Private Enterprises, enterprises divided into three major enterprises Manufacturing, Trading, and Service. Above mention Table service enterprises are Garages, Restaurants, Trading Enterprises Vegetable shops, Groceries, garments, and cosmetic fix regular opening shops under SVEP, Private Enterprise are fixed Trading Shops that enter daily accounting data.

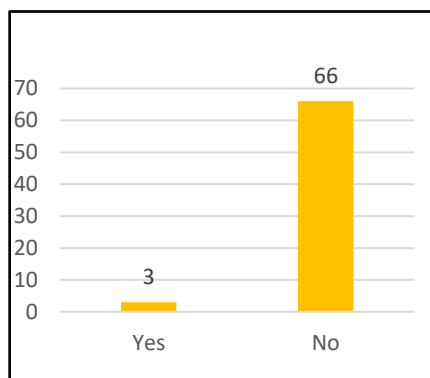
Objective2 - Understand entrepreneurs' attitudes and perceptions regarding the adoption of digital bookkeeping platforms

Fig: D



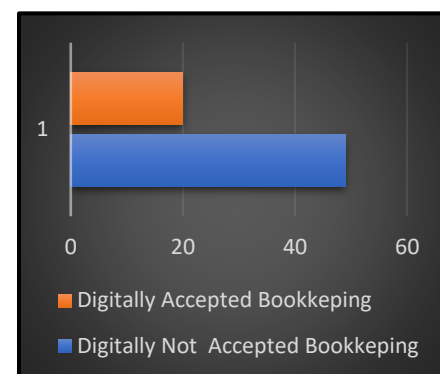
Education Qualification

Fig: E



Aware of Digital Bookkeeping

Fig: F



Opinion of Digitally acceptable

Fig D represent the SVEP Merged Block in the area of Tezu Block, Chowkham Block, and Namsai Block. The Education Level among the entrepreneurs is 39% are 1st -9th standard School level, Major Numbers Drop from the school, and the second Highest Number is 26% 10th standard, 11% are intermediate level, and only 13% complete graduation and 11% are illiterate.

Fig: E Define that awareness about Digital Platform Towards Data bookkeeping I found that 66 entrepreneurs do not know about the digital platform.

Fig: F explains about First preference between Digital platforms accepted and not accepted, the diagram shows that 20 entrepreneurs are accepted Digitally and 49 are satisfied with hard copy, and agree with adopting the digital alternative to maintain accounts but the conditions are firstly aware of Digital platform, Benefits get to use, Training and awareness and workshop program,

The three diagrams are co-related to each other, the figure of education among entrepreneurs did not get quality education, and education levels are limited to Schools only. The consequences are derived from the awareness, information, and circumstances of the environment's lack of awareness and the lack of education creating the general opinion and response towards digitally acceptable or not.

Objective3- Recommend a suitable digital bookkeeping platform based on the findings

Observations

Observations Based on the study conducted by the author regarding the Rural Enterprise from SVEP Blocks of Lohit and Namsai district of Arunachal Pradesh, the following are the major findings/Observations which have been explained in detail:

- ❖ Education
- ❖ Language diversity
- ❖ Limited access to technology Device
- ❖ Less technical expert
- ❖ Poor Network connectivity and electricity
- ❖ Kids addicted to the device (phone)
- ❖ Health Issue
- ❖ Maintain Both types of register the personal register and Day Book that provide by KSNRO

Upper mentions points are

In the diagram, figure D represents the total number of entrepreneurs are 69 and major people's educational background is school level Only and all did not study in English Medium which directly affects and also suffers difficulty in data management Digitally, Major entrepreneurs belong to the above 35 age and more they all completed their study under school level 90s, in the 90s era not invent the technology devices, not Have the typing habit the less technical experience and in Arunachal Pradesh lack of awareness and poor network connected and electricity create the barriers to adopting digital bookkeeping platform. The last point is “to divert the minds of children mothers give their phones to them it’s become hard to take back the device, kids addicted to the phones” It is also one of the reasons for the first preference to choose hard copy to maintain data, accountancy. The three blocks of Arunachal Pradesh are Teju, Namsai, and Chowkham residents belong to various tribes each tribe has a different Mother language, to maintain and manage in one specific language for bookkeeping challenging for entrepreneurs, The Health issue of 50 above entrepreneurs the Shivering problem Faced it impact to typing and writing, During the structured interviewed entrepreneurs are worry and insecure about their enterprise data.

According to challenges and barriers through semi-structured interviews and internet sources, the method used by Customer satisfy research (Online Review and Rating) the recommendations for Digital bookkeeping solutions can be

- **The condition to adopt a Digital platform is** to begin with conducting the awareness program, workshop, and general orientation and training and skill provide to adopt the digital platform during the GOT, EDP tanning provides like Day Book.
- Need to develop an app to record and maintain accountancy with both features typing and speaking through a Voice-activated virtual assistant, for examples Apps are Google and WhatsApp.

The solution According to the challenges and review rating by the internet source

Use the Apps or adopt the Features of these apps to develop the App to maintain Acuntency for rural enterprenurs The apps are Lio App, OK Credit, Khata Book.

- In Arunachal Pradesh, **the Poor Network connectivity is** very low the Apps Lio, OK Credit, and Khata Book are quite popular since they allow one to view all data from anywhere at any time, indeed, even when not online.
- **Limited access to technology Devices (Laptops, computers)** Except for the few private entrepreneurs all have only one type of device is Phone the app accessible on iOS and Android.
- **Kids are addicted to the device (phone)** even if the app is deleted the data is never lost. Everything entered is backed up on secure servers so even if you lost the phone or it broke, can recover all data by logging in with the existing phone number or email.
- **Language Diversity** Lio is available in 10+ languages, in Arunachal Pradesh most Rural Entrepreneurs educational background in English, and Few of them Ashamis medium can use Lio in any language you are most comfortable reading and writing in
- **Maintain Both types of register the personal register and the Day Book provided by KSNRO** Under the SVEP entrepreneurs the Manufacturing and service enterprise maintain records of the different types of data from each other Examples are in the Manufacturing Enterprise quality of product column and the column of quantity how many sell and in servicing enterprise example taken restaurant which food item sells more and also to maintain credit column in individual level All the sheets are fully customizable. Whether you want to add rows and columns, want to change the background color for a row/column, or increase the width, you have the power to edit it all to best suit the need base.

Khata Book

- a. Manage the Khata Book account on multiple phones and set payment reminder dates for your customers.
- b. Can manually back up customer information and old transactions.
- c. Receiving the payment in the Khata Book app add Bank account and UPI ID.

These three features make a different Khata Book App comparison to the two Apps.

Based on the Findings during the scoping study develop some Business Ideas that are suitable and prospering in Arunachal Pradesh.

- 1) I visited the site “**Parshuram Kund**” is a Hindu pilgrimage site situated on the Brahmaputra plateau in the lower reaches of the Lohit River and 21 km north of Tezu in Lohit District Arunachal Pradesh, I noticed there zero flower and fruit shop, during the Thirtha yatra these shops are suitable for seasonal enterprise Enterprise.
- 2) Arunachal State is a paddy production state under the SVEP service enterprise Didi’s are mostly limited Fast-Food shop instead of fast-food starting with Biryani Shop, Rice Hotel, and Sweet Shop. Dairy shops.

Case study

FIGHTER WOMEN OF PADMA DIDI

Didi Padmanath age 38, is known as an entrepreneur, the Fighter woman of her family to survive in daily life live in Namsai Block, Arunachal Pradesh, and also, she is a member of Ommid P.LF.

At the early age of 17, she got married, in the alcoholism environment her husband became an alcoholic person initially working as a temporary worker She became alone to take responsibility for her family's expenditures and started her own business in 2014, Before the enterprise started, she is working as a caretaker in doctor House, took the loan for the start with vegetables and fast-food small shop, she purchased the shop 7000 Rs but after 8 years the owner constructed the building on that area, had to shift the shop area, in chowkham 3 the old colony rehabilitation in new Basti constructed the new house again with some loans during the corona period no Income no Permanent fix Shop and place for Business for 6 Months,

In 2022 November Didi started a new journey as part of SVEP replacing the vegetable shop to service Mobile Fast-Food enterprises, with an initial Community enterprise loan of 30,000 Provided and the vehicle E-Rickshaw through panchayat, Through the follow of “Day Book” a Bookkeeping Record Register design as Per day earning, per day expenditure, online receive money with 30 days column. Consultancy about the business the Hand Holding support by NRO Didi build an understanding of the business profit and loss each day now according to that purchase of shops Raw Materials and earn 1200-1500rs per Day for spending only 3 hours in the whole day, 800 hundred more from the previous enterprise and Purchase The two-wheeler vehicle from the Profit, Spending only 3 hours 4 p.m. to 7 p.m. and remaining time engage some other alternative to earn from the Pig farming, now she smoothly repayment per month of the three loan CEF, vehicle Loan, and the loan took from the village.

RESILIENCE STORY OF EM KUMARI TAMANG

Em Kumari Tamang is a 33-year-old woman, and community Cader as president of Ommid P.L.F and Treasures of “Ma Gayatri” Self-Helf Group and an SVEP entrepreneur under Service Enterprise resident of Chowkham Block Namsai District Arunachal Pradesh, Before the enterprises Didi worked as daily wage labor and construction laborer earning 100 per Day currently, she earns per day 1500to1700rs per day and is a helper with a monthly 3,000 salary, her future plan is a build and designs a restaurant a create a menu with more items.

Didi is a warrior in every situation, the Elder sister of the family, and a responsible Mother and also manages a bunch of liability and responsibility of P.L.F and S.H.G. as president of P.L.F and SHG.

Initially, the enterprise opened the canteen as a service enterprise in 2022 December, collectively opening the shop with 10 SHG Members, struggling with time management all Didi left in mid and remained the E.M Kumari, Didi, after becoming a community cadre build the networking, confident,

The loan strengthens her enterprise and is based on a business plan consultancy help to add more food items according to demand and analyses of bookkeeping help to demand wise food prepared, Build the guessing sense as to how much sell, now she has completed her repayment and become an owner of the shop, and build a new house, purchase the two-wheeler vehicle from the shop profit, The financial independent and part of Village organization, S.H.G she expresses herself confidently also support to full fill her childhood dream as a chef.