

SoochnaPreneurs in Consumer Acquisition and Value Creation: A Review

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ORIGINAL EMPIRICAL RESEARCH



Rural women microentrepreneurs, consumer acquisition, and value delivery: Evidence from a quasi-experiment in rural India

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Abstract

Gender equality and social impact are gaining significant research attention in marketing. This paper investigates the impact of recruiting rural women microentrepreneurs on acquiring consumers and delivering value to them. We study the outcomes from a quasi-experiment in which a social enterprise recruited a group of women to become microentrepreneurs in 91 out of 164 locations (panchayats) across rural districts in India. We show that the rural locations with more women than men microentrepreneurs experienced a 40.8% increase in consumer acquisition and delivered 64.1% greater value to their consumers. Moreover, these locations with more women than men microentrepreneurs delivered \$5,445 more value for women consumers. Men microentrepreneurs who work in inclusive settings with other women microentrepreneurs delivered \$25,100 more value to their consumers than men microentrepreneurs working in predominantly male-work environments. This research contributes to the intersection of marketing, social entrepreneurship, and gender dynamics, underscoring the importance of empowering women for better marketing and societal outcomes.

Keywords Consumer acquisition · Consumer value delivery · Marketing performance · Social entrepreneurship · Women microentrepreneurs · Emerging markets · Quasi-experiment

Introduction

Economic disparities, social inequality, and inadequate development of human capital are often amplified in rural areas across the world (Asher & Novosad, 2020; Viswanathan et al., 2021). While the rural consumers constitute a smaller percentage of the market in developed markets such as the US (Lichter & Johnson, 2023), they represent a significantly larger proportion in emerging markets like India, which encompasses a rural population of 800 million

(Narayan & Kankanhalli, 2021). In India, rural communities are largely characterized as underprivileged and backward or socially and economically disadvantaged¹, evidenced by economic disparities such as exhibiting a per capita income significantly lower than that of their urban counterparts (Sharma et al., 2023; Viswanathan et al., 2010).

Within these rural communities, women face the most difficult challenges (Germann et al., 2023; Tan, 2008; Weidner et al., 2010). In rural areas of India, traditional gender roles persist, hindering women's autonomy and empowerment (Viswanathan et al., 2021). Women in these rural areas may be illiterate with limited exposure to business activities (Venkatesh et al., 2017). Initiatives like Unilever's Project Shakti² ("Energy") address these disparities by providing sustainable livelihood opportunities specifically for socially and economically disadvantaged rural women. The initiative turned these women into microentrepreneurs, defined as business owners associated with an organization seeking to deliver value to consumers in their surroundings by

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¹ In our paper, "backward" communities are referred to as "socially and economically disadvantaged" communities.

² <https://www.unilever.com/news/news-search/2019/becoming-a-micro-entrepreneur-in-rural-colombia>.

Abstract

This review, titled *SoochnaPreneurs in Consumer Acquisition and Value Creation: A Review*, highlights a transformative model of grassroots entrepreneurship that combines digital inclusion with social empowerment in rural India. Drawing upon a detailed empirical study and the pioneering efforts of the Digital Empowerment Foundation (DEF), it highlights how rural women, when empowered as SoochnaPreneurs, can bridge last-mile gaps in access to information, government services, and digital resources.

It briefly describes the impact of integrating women into community-driven service delivery models. Beyond improving consumer acquisition and value delivery, it reveals how women microentrepreneurs foster gender inclusion, influence social dynamics, and catalyze wider community benefits, even boosting the performance of their male counterparts. As development practitioners and researchers seek models that are scalable yet sensitive to local realities, the SoochnaPreneur experience provides valuable lessons. This report aims to contribute to ongoing dialogues around inclusive digital ecosystems, equitable entrepreneurship, and sustainable rural development.

SoochnaPreneurs in Consumer Acquisition and Value Creation: A Review

Soochnapreneur emerged as compelling model for digital inclusion—not only because of bridging the divide but also because it develops a locally rooted ecosystem of entrepreneurship, accessible public services, sustainability, and strengthened physical infrastructure. When digital capacity is placed in the hands of a woman—particularly one with the motivation and entrepreneurial drive to assert her identity—it catalyzes a ripple effect of empowerment. The *Soochnapreneur* becomes a critical node of connectivity in her village or panchayat, enabling marginalized communities to access information, government entitlements, financial services, and digital literacy. This impact has been rigorously documented through a three-year empirical study, underscoring the model's effectiveness as a scalable approach to digital inclusion and grassroots empowerment.



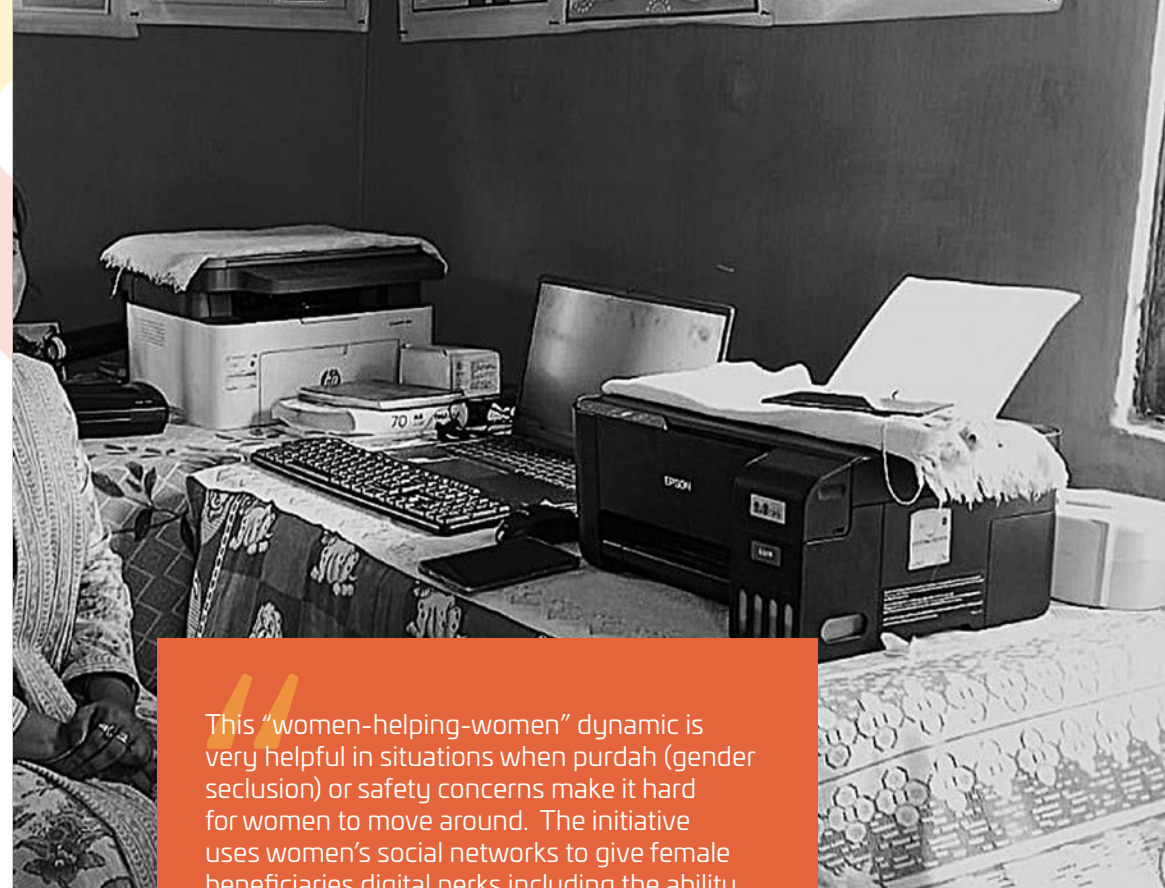
The article *“Rural Women Microentrepreneurs, Consumer Acquisition, and Value Delivery: Evidence from a Quasi-Experiment in Rural India”*, published by the Journal of the Academy of Marketing Science on 23rd September, 2024, was authored by Aindrila Chatterjee, Amit J. Chauradia and Kiran Pedada. They argue that recruiting rural women microentrepreneurs (RWM) not only improves consumer acquisition and value delivery in the emerging markets, but also motivates male peers to perform well, which further leads towards contributing to the larger Sustainable Development Goals like gender equality and reduced inequalities.

The study is situated within a digital inclusion initiative of Digital Empowerment Foundation (DEF), a social enterprise known for leveraging digital technology to empower marginalized communities. More specifically, the authors evaluate DEF’s SoochnaPreneur (SP) (information entrepreneurs) program as a real-world context for their quasi-experiment. This program deploys locally identified highly driven socially conscious with lots of motivation as a social entrepreneur (the SPs) in villages or Panchayats to bridge last-mile gaps in welfare services and trusted information access through digital access connectivity and infrastructure.

The findings of the empirical study contribute meaningfully to the literatures around marketing, gender dynamics, and social entrepreneurship. This essay presents a review on the study’s core arguments, its theoretical underpinings, and highlight the areas that requires further inquiries. At the same time, it expands the context to consider how initiatives like SPs operate at scale, and how the results inform ongoing efforts to close India’s gender digital divide.

Bridging Gender Gaps in Rural Markets – The Study at a Glance

The authors employ a quasi-experimental design using a difference-in-differences (DID) approach to compare outcomes between intervention (treatment) areas – where a policy shift in 2018 increased the recruitment of women microentrepreneurs – and control areas that maintained a traditional male-dominated recruitment strategy. This design, supplemented by qualitative interviews, allows them to investigate three questions: (1) How does a greater presence of RWMs affect consumer



This “women-helping-women” dynamic is very helpful in situations when purdah (gender seclusion) or safety concerns make it hard for women to move around. The initiative uses women’s social networks to give female beneficiaries digital perks including the ability to fill out forms online, make payments digitally, and get information through mobile apps.

acquisition and overall value delivered by the social enterprise? (2) What is the impact on the value delivered specifically to women consumers when RWMs are involved? (3) How does the presence of RWMs influence the performance of male microentrepreneurs in the same network?

Drawing on data from DEF’s interventions, the study tracked 285 unique microentrepreneurs – referred to as SPs – across 164 panchayats in six districts over a 36-month period (January 2017 to December 2019). In total, 91 panchayats served as intervention areas (post-2018, more women were recruited) and 73 as control areas (continuing business-as-usual with mostly men). The intervention districts included places like Alwar, Guna, and Ranchi, where DEF’s policy change in early 2018 dramatically increased the intake of women entrepreneurs. It’s important

to understand what these SPs actually do: they are part of DEF's flagship program of SPs meant to provide last-mile access to critical information and services in rural India. DEF equips these village-level microentrepreneurs with internet-enabled digital devices, a multilingual mobile app, and training on how to assist citizens in availing various government welfare schemes and digital services.

In practice, a SoochnaPreneur helps identifying eligible families for welfare schemes, raising awareness about entitlements (from health insurance to scholarships to ration to pension et al), and helping with the paperwork and online form submissions needed to enroll in these programs. For each successful enrollment, the SP charges a nominal fee of about ₹200 (\$2.40) – a sum kept affordable by DEF's guidelines – as compensation for the time and service. This micro-franchise model enables entrepreneurs to earn a livelihood while delivering value in two ways: directly connecting villagers to financial benefits (cash transfers, subsidies, insurance payouts, etc.) and providing convenience by saving them travel and bureaucracy (for instance, preventing a day's lost wages that a manual trip to a distant government office would incur). By 2019, there were hundreds of SPs working in many states, including Rajasthan, Madhya Pradesh, Jharkhand, Bihar, and Odisha. This shows how big the initiative was and how it helped both digital and financial inclusion. This background sets the stage for the study to look at how adding women to this type of model impacts the results.

Briefly, the finding indicates that the treated locations where women were brought into the entrepreneur workforce, consumer reach and service delivery significantly outperformed the controls. To summarize the results: the intervention villages saw a 40.8% increase in consumer acquisition and 64.1% greater value delivered to consumers compared to villages with only male entrepreneurs. Moreover, women consumers in these gender-inclusive areas received an additional \$5,445 worth of value (over the study period) when served by women microentrepreneurs (as opposed to being served by men). Perhaps most intriguingly, the presence of female entrepreneurs had a spillover effect on their male counterparts – men in mixed-gender teams delivered about \$25,100 more value to consumers than men operating in all-male environments. All three findings were statistically significant and substantively meaningful. In essence, bringing women into the fold not only directly improved outreach to consumers (especially female consumers), but also indirectly boosted the productivity of the men in the network.



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The authors attribute these impressive outcomes to women's "communal traits" (e.g. empathy, patience, care) and the shared identity women entrepreneurs have with women consumers, invoking social role theory to explain the higher trust and rapport in those interactions. Qualitative interviews with 14 RWMs (the women Soochnapreneurs) reinforce this: women spoke of how their active engagement earned social recognition and began to chip away at patriarchal norms in their communities, as they became known not just as someone's wife or daughter-in-law but as entrepreneurs in their own right.

By contrasting rural India – where more than 800 million people live – with more developed urban markets, the article fills an important gap in marketing literature. It foregrounds the role of rural gender norms (e.g. women's traditional roles as caregivers) to account for why women's economic engagement can generate disproportionate social impact. In line with social role theory, culturally prescribed gender roles mean that women entrepreneurs often approach consumers with a community-centric mindset rather than a purely transactional one. Their "communal nature" (as the study calls it) helps build trust and rapport, especially with women customers who may be dealing with sensitive issues like

menstrual hygiene or who have been historically excluded from formal financial systems. The SPs' ability to bridge information gaps for such marginalized groups is a key mechanism behind the quantitative metrics.

Equally interesting is the ripple effect on men. Male microentrepreneurs, when working alongside women, either stepped up their performance due to healthy competition or perhaps learned new customer engagement approaches by observing their female peers. This dynamic demonstrates how gender affects group entrepreneurship. It suggests that teams that include people of all genders can create a virtuous loop of peer motivation and a wider client base, which would be good for the business as a whole.

These results are encouraging because they show a way to close the gender digital divide in India. Rural women in India have historically been left on the wrong side of the digital revolution – indeed, as of 2019-21 only one in three women in the country had ever used the internet, and in rural areas men are twice as likely as women to be online (49% of men vs just 25% of women). There are many reasons for this gap, such as social norms that limit women's usage of mobile phones, lower literacy rates, and limited access to ICT infrastructure. The SP model directly solves some of these problems by making women digital change agents in their villages. When a local woman becomes the go-to person for accessing e-governance services, it not only empowers her but also makes other women in the community more comfortable engaging with technology and public services. Many female consumers who might hesitate to approach a male agent or travel to town for a government office are now served at their doorstep by a woman they trust.

This “women-helping-women” dynamic is very helpful in situations when purdah (gender seclusion) or safety concerns make it hard for women to move around. The initiative uses women's social networks to give female beneficiaries digital perks including the ability to fill out forms online, make payments digitally, and get information through mobile apps. Without these benefits, these women could not have access to them. In terms of digital and financial inclusion, this creates a positive feedback loop: as more women agents come online and gain digital skills, they bring more women customers online (at least indirectly, to obtain services), which gradually normalizes technology use among rural women. The study's outcomes thus serve as encouraging evidence that closing the gender gap among service providers can help close the

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gap among end-users. In a country that accounts for half of the world's gendered digital divide, such evidence-based guidelines are extremely valuable. They suggest that policymakers and development organizations should invest in programs that train and support women to be last-mile digital service providers – a strategy that can make Digital India more inclusive by design.

It's worth noting that the approach and findings here resonate strongly with India's broader Self-Help Group (SHG) movement for women's empowerment. For decades, SHGs – grassroots collectives of 10–20 women engaging in savings, credit, and microenterprise – have been a cornerstone of rural development, successfully aiding the financial inclusion of women through programs like the SHG-Bank Linkage scheme. The government's National Rural Livelihoods Mission (NRLM), for example, builds on SHGs to train “Bank Sakhis” (female community bankers) who act as banking correspondents in villages. These women,




much like SPs, use digital tools (handheld devices, tablets) to offer services such as depositing money, withdrawing cash, transferring funds, and even enabling e-commerce and online education in remote areas. The SHG model has already demonstrated the power of collective female entrepreneurship – it is arguably the largest women’s empowerment project in the country, growing steadily at about 10% annually and reaching millions of women.

What the SPs initiative does is add an explicit digital and information-services layer on top of this model. It turns individual women (or groups of women) into infomediaries – people who not only manage finances but also connect the community with knowledge and entitlements. The study under review aligns with and reinforces this trajectory. Its evidence that women entrepreneurs can drive superior outcomes provides empirical support to expand such integrations of SHGs with digital technology. One can imagine synergistic policies where SHG members are trained to also become SPs or Bank Sakhis, thereby combining the social capital of SHGs with the tech-driven approach of DEF. Such a convergence could dramatically enhance both economic and social empowerment outcomes – women gaining income and status as entrepreneurs, households gaining easier access to welfare schemes, and communities witnessing normative change as women take on public-facing leadership roles.

Reflections and Scopes for Future Research

Along with such valuable contributions, the article remained limited, leaving scope for further inquiries to ask. Methodologically, beyond the technical design, the ethical framework of the study appears underdeveloped. The absence of reflexivity raises concerns about possible neo-colonial dynamics, wherein foreign-funded actors’ “experiment” on rural women under the banner of rescuing them. It’s a wider pattern in positivist development research: the drive to produce generalizable policy insights can overshadow the need for community agency and ethical stringency.

Theoretically, the article leans heavily on social role theory, positing that women’s communal attributes (nurturance, empathy, altruism) explain their superior performance in delivering value to consumers. While this interpretation is consistent with a body of gender-and-entrepreneurship research – and indeed resonates with the narratives from the field – it



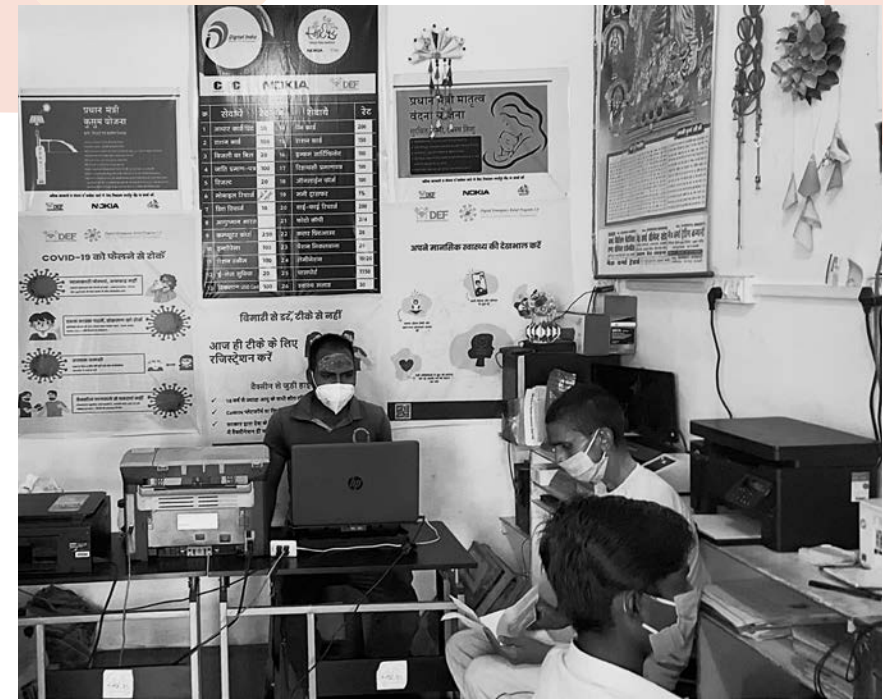
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also walks a fine line. Emphasizing women’s innate caring qualities can slide into essentialism, reinforcing the trope that women are “natural caregivers” whose entrepreneurship is an extension of their social roles. The focus on shared identity (women serving women) adds nuance by highlighting how representation matters – rural women consumers feel more comfortable and trusting with someone who understands their context. Yet even this risks a deficit narrative if not handled carefully: it implies that the primary reason marginalized women lack services is the absence of female providers, sidestepping the broader institutional failures that necessitate a special program in the first place. The positive spillover effects observed among male entrepreneurs are another aspect that merits deeper theorization. The authors speculate these effects might arise from competition (men feeling challenged to keep up) or social learning (men emulating the successful practices of their female colleagues). Both explanations are plausible and align with broader theories of behavior change. Future studies should also inquire about *how* this learning or competition manifests. Do men adopt a more

community-engaging style after seeing women do it, or do they simply work harder once women break the ice in conservative villages? How do men acknowledge learning from their female peers?

The study's operationalization of "value" delivered is innovative in that it quantifies welfare access (monetary benefits disbursed, time saved for consumers) using data tracked via a mobile app. However, in my view, it is also too necessary to discuss such conclusions vis-a-vis the risk that such quantification can slip into the neoliberal logic that dominates much development discourse. By translating empowerment into rupees saved or minutes freed, the analysis may inadvertently validate the idea that improvements are most legible when expressed in market-centric metrics.

With such theoretical underpinnings, it is also important to ask few follow-up questions: Did these women, after three years, gain greater say in household decisions? Did their new roles reduce social stigma or shift patriarchal attitudes among their family members? Or, conversely, did taking on this additional "job" merely add to their burdens (the notorious double burden of work and domestic duties) without relieving them of any traditional responsibilities at home? The value delivered to consumers is evident, but what is the value retained by the women beyond modest income and self-reported esteem? If an empowerment intervention does not tackle issues



like land rights, legal awareness, or redistribution of care work, can it truly be transformative, or is it destined to remain a piecemeal fix?

The findings moreover underscore the need for emancipatory frameworks like intersectionality in future researches. They explicitly accounted for how caste, religion, and class intersect with gender to shape women's experiences. Rather than treating these as control variables to neutralize, future research should center them as core factors that co-constitute agency. For example, a follow-up study could examine *which* women were more likely to thrive as SPs and why – perhaps Dalit women faced different hurdles or Muslim women needed different support – thereby tailoring interventions more finely.

In short, there is room to bridge the gap between econometric rigor and the "messier" work of social change. The study is compelling and a practical guidepost. It shows that empowering rural women as entrepreneurs and information leaders is not just a matter of checking a diversity box – it actively reshapes communities and markets for the better.

SoochnaPreneurs in Consumer Acquisition and Value Creation: A Review

This review is based on the analyses from a three-year study on the SoochnaPreneur model, to highlight how recruiting rural women as SoochnaPreneurs improves consumer outreach, boosts service value, and uplifts local economies. It briefly highlights empirical insights into scalable, inclusive models for digital and financial empowerment that drives better welfare access and reshapes social norms in rural India.



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