Effects of **AI Adoption** on **Women Entrepreneurs**

Supported and Guided By:
Global Alliance for Mass Entrepreneurship

Implemented By:
Saath Charitable Trust

Abstract

Artificial Intelligence (AI) has experienced the biggest boom in the 21st century. It is potent to replicate and even surpass human labour in certain tasks in terms of speed and cost-efficiency. Its rapid growth has been feared due to concerns about data privacy, job displacement, and ethical use, though it also has the potential to expand economic opportunities. Recognising both the transformative potential and the risks of AI for small businesses, this study, supported by the Global Alliance for Mass Entrepreneurship (GAME), examines how AI adoption can enhance productivity, efficiency, and competitiveness among women entrepreneurs. AI can automate routine and repetitive tasks like creating invoices or drafting messages to send further, freeing up the entrepreneurs to focus on higher-value tasks like business strategies. It provides data-driven insights, like analysing the seasons with the most sales of a certain good, leading to better inventory management and using profit margins to determine the most profitable customer groups, products and services. It helps in customer engagement by offering better communication, gives out knowledge on ways to secure finance, and also helps in idea generation. This way, using AI mitigates the risk of replacement by levelling up individuals' capabilities, giving them an edge to outperform businesses that do not use AI.

In this context, it becomes crucial to leverage the positive applications of AI while addressing its potential risks on employment. This is particularly important for the informal economy, which is expected to be hit the most by automation induced by AI. Recognising this, Saath Charitable Trust implemented an AI chatbot training program for women entrepreneurs, enabling them to use AI tools for key business functions such as marketing, customer communication, bookkeeping, and learning new skills and trends relevant to their businesses. Through this program, 50,000 women entrepreneurs across Ahmedabad, Vadodara, Palanpur, Bhavnagar, Jaipur, and Varanasi were trained. A representative sample of 382 participants was engaged through focus group discussions (FGDs) and in-depth interviews (IDIs) to assess the outcomes of AI adoption.

The paper seeks to estimate the efficiency gains achieved by the women entrepreneurs with respect to improvement in their skills, income, time and cost saving due to the adoption of AI as a result of Saath's training. It further examines different levels of AI adoption across different business functions (like marketing, communication, bookkeeping, and other skills) and identifies the most common business functions supported by AI and the most useful prompt types. Each business function supported by AI has been related to its impact on the women entrepreneurs' business outcomes, such as increased sales, customer reach, or entrepreneurial confidence. The category demonstrating the strongest business impact is identified and explored in greater depth as a potential focus for future training modules. Moreover, challenges faced by women entrepreneurs in using AI have been identified to guide future support. This research offers a data-driven approach for integrating AI into women's entrepreneurship and even into the informal economy. These findings can inform inclusive digital training models for micro-enterprises in future.

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Acknowledgment

This report, *Effect of AI Adoption on Women Entrepreneurs*, draws on insights from the capacity-building training program delivered to **50,000 women-entrepreneurs** across Gujarat (Ahmedabad, Vadodara, Palanpur, Bhavnagar), Rajasthan (Jaipur), and Uttar Pradesh (Varanasi). The initiative was supported by the **Global Alliance for Mass Entrepreneurship**. This program is part of the **AI Opportunity Fund: Asia-Pacific**, an initiative by **AVPN** and supported by **Google.org** and the **Asian Development Bank**. The Training of Trainers (ToT) component was supported by the **Wadhwani AI**, enabling scaled capacity building and effective last-mile delivery of AI-enabled enterprise skills. Their vision of fostering scalable, inclusive entrepreneurship provided the foundation for this study's conceptualisation and execution.

The research design, field coordination, data analysis, and compilation of findings were led by **Ms Vandita Rajpal**. Her engagement with women entrepreneurs and documentation of their experiences with Artificial Intelligence shaped the key insights of this study.

We extend our sincere appreciation to **Dr Jenis Chauhan** and **Mr Rajendra Joshi** for their continuous institutional support, strategic inputs, and encouragement throughout the research process. Their leadership and commitment to strengthening women entrepreneurship within the informal economy have been instrumental in shaping the depth and direction of this report.

We are deeply grateful to the Micro-Entrepreneur (ME) Mentors and field teams across Ahmedabad, Vadodara, Palanpur, Bhavnagar, Jaipur, and Varanasi for facilitating field engagements, coordinating focus group discussions, and ensuring accurate and meaningful data collection, especially **Ms Dipika Saharkar**, **Ms Jyoti Sharma**, **Mr Nitin Mathur** and **Ms Priti Raikuvar**. Their close association with the entrepreneurs ensured authenticity and contextual richness in the findings.

This research would not have been possible without the openness and participation of Saath's women entrepreneurs who engaged in the AI chatbot training program. We sincerely thank them for sharing their time, business experiences, challenges, and aspirations. Their voices form the heart of this study and continue to inspire Saath's commitment to building digitally resilient livelihoods.

1. Introduction

1.1 Artificial Intelligence and Businesses

Artificial Intelligence (AI) is a well-known technology that enables computer systems to perform tasks that typically require human intelligence. Unlike traditional web search, it curates responses in a personalised accord and makes it easy to fetch information all at once. AI technology is powered by a combination of data, algorithms, and computational power. Algorithms process vast amounts of data to find patterns, while computational power enables these calculations to be performed quickly and efficiently. This allows AI systems to learn, adapt, and make predictions or perform tasks that typically require human intelligence.

AI has been seeping seamlessly into many spheres beyond chatbots, extending to search engines, navigation and transportation applications, social media recommendations, home devices like thermostats, and virtual assistants. Besides the obvious ways AI is used in chatbots, there are plenty of subtle applications, such as online shopping, social media, web search, gaming, fraud prevention, healthcare, advertising, and business analytics. Its advanced algorithms present curated searches as per search history results based on browsing patterns, personalise product recommendations using past purchase behaviour, and optimise ad placements to match user interests. AI also analyses large volumes of data to predict consumer demand and detect anomalies, leading to supporting the decision-making process across sectors. This way, AI hasn't been solely upheld in the forefront of the technology sector but has managed to be in the background of everyday digital experiences, influencing user behaviour and easing as well as risking (if not used mindfully) everyday tasks.

Conventional micro-enterprises, especially in the informal sector, however, are far from leveraging AI for streamlining their business. A study by Salesforce reinstated the idea that enterprises adopting AI are considered to be better off than those not adopting AI. Their global study noted that seventy-four per cent of Small and Medium Businesses (SMBs) are increasing data management investments, compared to 47% of declining SMBs, which proves the positive correlation between a boost in revenue and investment, and that of AI adoption. Business areas like marketing and operations are largely influenced by AI technology, with its ability to identify and forecast trends helping in deciding budget allocation, such that brands can then spend less time on digital advertising and more time on high-value work.

Most micro-enterprises, especially those operating in the informal economy, do not have accurate data for their businesses, and AI may therefore be unable to present data-driven insights. Thus, for letting micro-enterprises adopt AI, it becomes fundamental in the long run for them to have business records. These micro-enterprises also rely on hands-on work, which can also be complemented with AI's contribution in automated tasks such as decision-making and marketing content creation through chatbots, and lead generation.

1.2 Saath's Training

Amongst the many initiatives led by Saath for the provision of social security measures like insurance and pension benefits, Saath also sought to bridge the digital divide and equip the women entrepreneurs engaged in the informal economy with AI training, educating them on AI basics, prompting, marketing, customer communication, and privacy concerns. This training curriculum was covered in three sessions spread over 2 hours each. The women entrepreneurs were taught generic AI tools like ChatGPT, Gemini, and Meta AI on WhatsApp. Beneficiaries were identified through door-to-door outreach conducted by Saath's field team, who visited business complexes, roadside vendors, and Saath's multi-purpose cooperatives' members, directly to understand their business activities, assess eligibility, enrol and finally train the interested women entrepreneurs in AI. These women entrepreneurs come from various sectors of the informal economy, engaged in different small businesses, home-based enterprises, and service activities.

The purpose of this training was to expose the women entrepreneurs to AI as a tool that can come off as their one-stop solution for all their digital assistance, as well as for other goals like making them learn new skills in their sector and developing marketing content. Here are the training curriculum and contents of Saath's AI chatbot training.

2. Literature Review

2.1 Existing Literature's Gaps

Research on AI adoption by women entrepreneurs in informal economies, particularly in the Indian context, is limited. **Existing research highlights the growing interest in AI adoption among small enterprises, but doesn't highlight its role in the informal economy's micro-enterprises**. Through their study, Kgomo and Lavhengwa (2025) demonstrated that while AI can enhance efficiency and decision-making, adoption among small and micro enterprises in developing countries is constrained by limited skills, infrastructure, and digital readiness, highlighting the fact that the informal sector can be supported with capacity-building initiatives and digital infrastructure. Similarly, Daga et al. (2023) find that most studies focus on the benefits of AI for formal SMEs in India, leaving women entrepreneurs largely unexamined and resulting in a lack of empirical evidence on how AI influences business outcomes such as income or marketing at the smallest enterprise level. Further, Sowmya and Pai (2025) emphasise that entrepreneurs in the unorganised sector face persistent barriers to digital inclusion, including inadequate exposure to emerging technologies, focusing on the absence of research on AI-specific capacity-building for this group. Together, these studies demonstrate a clear gap: despite AI's potential being acknowledged, its effects on informal micro-enterprises, particularly due to the role of targeted AI training, remain underexplored, thus validating the need for the present study.

This study seeks to establish the existing idea with the variable that is AI training, resulting in any change in improvement of skills, confidence, income, marketing quality, time efficiency, and business performance. Using digital tools can enhance the competitiveness of micro-enterprises by supporting their decision-making and productivity, assisting them with tasks such as content creation, and saving them time to perform high-value tasks. The informal economy faces the challenge of the digital literacy gap due to a lack of resources enabling digital adoption. Through this training, this gap is sought to be bridged. Most studies focus on Small and Medium Enterprises, not informal micro-enterprises and the impact of newer technologies like AI on them, while this study focuses on this inadequacy. The FGD and IDI guides were qualitatively dense for capturing the women entrepreneurs' lived experiences with AI. This study serves as a foundation to further training programs aiming to decrease the digital divide and promote digital inclusion, while providing data-backed evidence on AI's effects on

informal sector entrepreneurs, identifying AI's use cases, revealing adoption challenges, and informing future training and policy for inclusive AI integration

2.2 Research Hypothesis

The study aims to understand the relationship between AI and the skills, confidence, income, marketing quality, time efficiency, and overall business performance of women entrepreneurs. Thus, the use of AI is taken as the dependent variable here, and the potential impacts on micro-enterprises are taken as independent variables. The relationship that the study aims to investigate, as attested by Saath's training, is to determine how AI can positively contribute to the informal economy and micro-enterprises. Thus, the independent variable (that is, the cause) is exposure to AI (in this context, via the training program), and the dependent variables (that is, the effect) are the skills, confidence, income, marketing quality, time efficiency, and overall business performance of women entrepreneurs.

The null hypothesis states that no effect on women entrepreneurs after the usage of AI, and the alternative hypothesis states that a relationship exists.

H_0: AI chatbot usage has no effect on women entrepreneurs' income.
H_1: AI chatbot usage has a positive effect on women led enterprises.

3. Methodology

Using Cochran's formula at the commonly used confidence interval, that is, 95% at a margin of error of 5%, a sample size of 382 women entrepreneurs was identified to represent a population of 50,000 women entrepreneurs trained in AI Chatbots. These women entrepreneurs were selected via strategic random sampling performed on RStudio. Around half of the selected participants (192 women entrepreneurs) took part in focus group discussions, while the other half (190 women entrepreneurs) participated in in-depth interviews across different cities. A total of 20 FGDs with 16 participants each (that is a total of 192 participants), lasting approximately 30-45 minutes each were conducted. 190 in-depth interviews were conducted lasting approximately 15 minutes each. Therefore, 382 participants were engaged.

All of these FGDs and IDIs were conducted in-person by an enumerator in presence of a field supervisor. All sessions were facilitated using translated discussion guides in Hindi and Gujarati. Later the recordings were transcribed in English to perform analysis. Before every FGD and IDI, verbal consent was obtained during the recording. Participants were informed about the voluntary nature of participation, confidentiality of responses, and secure storage of audio recordings and transcripts and no identifying information that is their name was used in the analysis. The transcripts were analysed using thematic analysis. Dedoose was used to generate manual codes and were grouped into categories such as AI usage patterns, enhancements in skills, confidence and income and challenges to assess levels of AI adoption and business outcomes. The FGD and IDI guides were designed based on the training curriculum and citing the existing literature on AI training. As responses were self-reported, the research findings may be subject to bias. Additionally, while the sample is statistically representative at the population level, variations between specific business categories may not be fully captured. As the sample was not specifically calculated for each individual business type but the complete strength of 50,000 beneficiaries, the results may not fully represent the unique experiences or differences within each category.

Table 1: City-wise population and sample allocation.

	Trained Women entrepreneurs	Focus Group Discussion/s (with 16 people each)	Total FGD Participants in Each City	Sample Taken for In-Depth Interview	Total Respondents Per City (FGD + IDIs)
Ahmedabad	9,797	3	48	37	85
Vadodara	13,322	3	48	51	99
Palanpur	9,525	2	32	36	68
Bhavnagar	1,395	1	16	5	21
Jaipur	12,538	2	32	48	80
Varanasi	3,423	1	16	13	29
	50,000 MEs	12 FGDs	192 ME Participants	190 ME Respondents	382 MEs

4. Research Findings

4.1 FGD and IDI Guides' Summary

The study sought in-depth qualitative responses from the 12 FGDs conducted to get an understanding of the participants' experiences with AI after Saath's training. The topics in discussion were to assess the usage of AI chatbots by MEs for their businesses with a social and economic lens, and to understand any effects on their businesses due to AI usage and help the future training modules get better. The responses were assessed for the same variables as the IDI responses, but respondents were encouraged to provide more detailed descriptions. The responses were noted through enumerators' field notes and transcriptions of the FGDs and IDIs. The FGD guide had 19 open-ended questions delving into enterprises' backgrounds, learning experiences, challenges encountered, and their recommendations for future training.

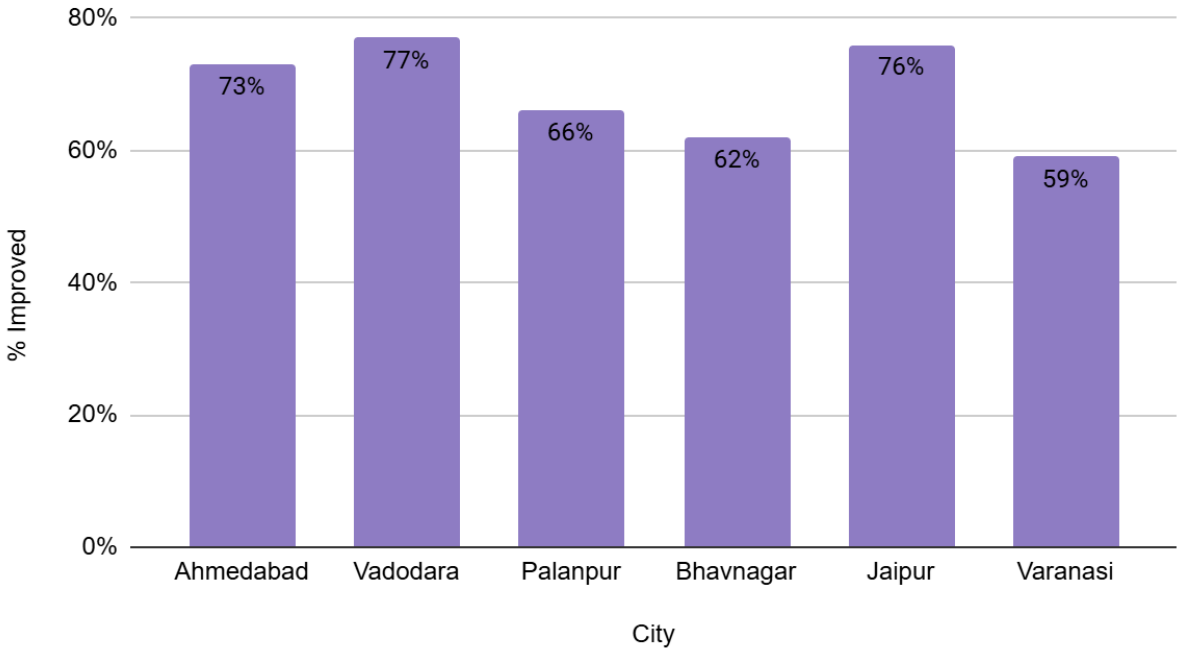
Likewise, the IDI guide probed into the major themes of the study section-wise. It covered background characteristics, awareness and adoption of AI tools after the training, confidence in using chatbots, task-specific applications, and assessment of AI-led improvements in marketing, customer communication, decision-making, and business performance. The IDI instrument incorporated Likert-scale questions, multiple-choice questions, and prompts regarding challenges, verification practices, privacy awareness, training needs, and overall satisfaction with Saath's AI chatbot program. These tools enabled a detailed understanding of AI usage patterns and business outcomes impacted in the informal economy, further helping understand the needs for capacity building among women entrepreneurs. These tools attempted competency in providing measurable indicators using subjective responses into AI adoption within the informal economy. Here are the FGD and IDI guides.

4.2 Visualised Data

Data derived from FGDs and IDIs was collected using PAPI (pen and paper) method and through audio transcriptions. These were analysed using RStudio, where closed-ended selections were coded and subjective answers were visualised using word clouds. Each variable was further converted into a binary format (1 = affirmed, 0 = not selected) to enable quantitative analysis. The analysis generated 10 major variables that formed the research findings of this study. Each variable represents a different area of impact leading to the visualisation of AI adoption of micro-enterprises in the informal economy. Here is the cleaned data used for analysis. The following are the main variables analysed and interpreted.

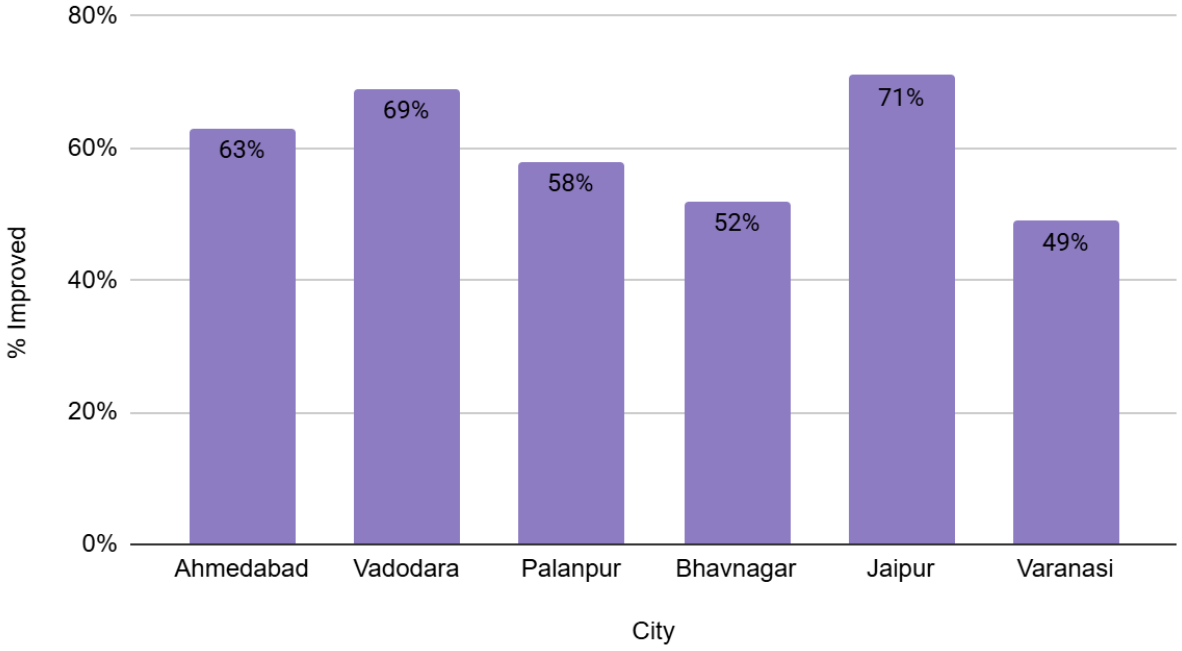
1. AI Usage Patterns

Percentage of Regular AI Users By City



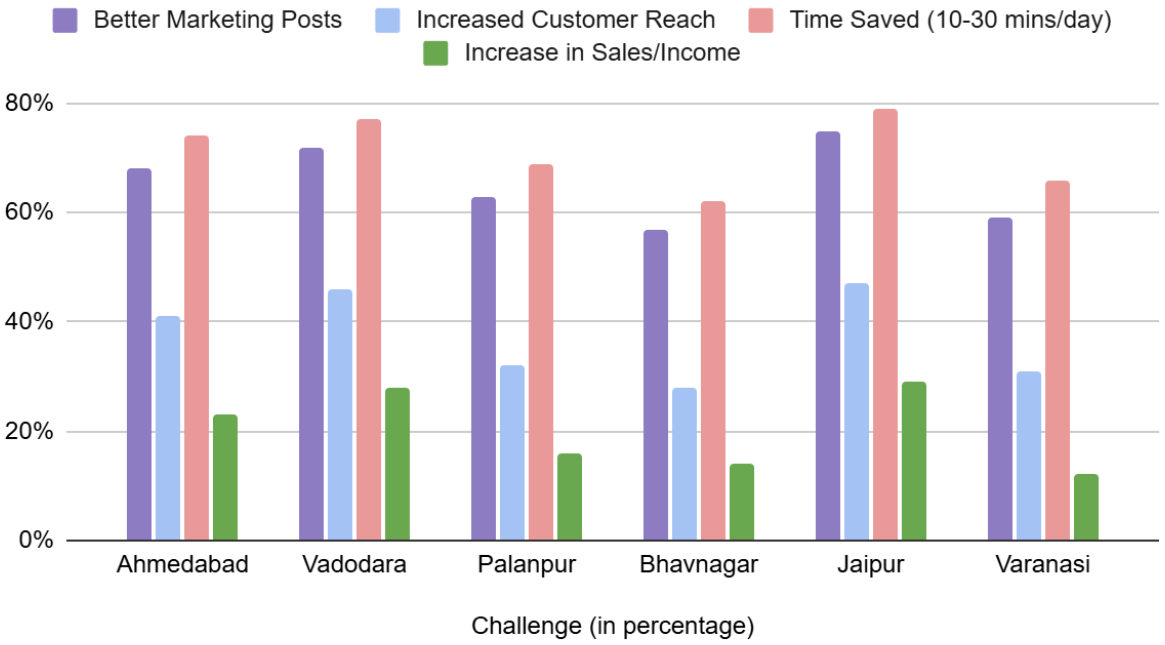
2. Digital Comfort and Skill Improvement

Percentage of Respondents Reporting Confidence By City



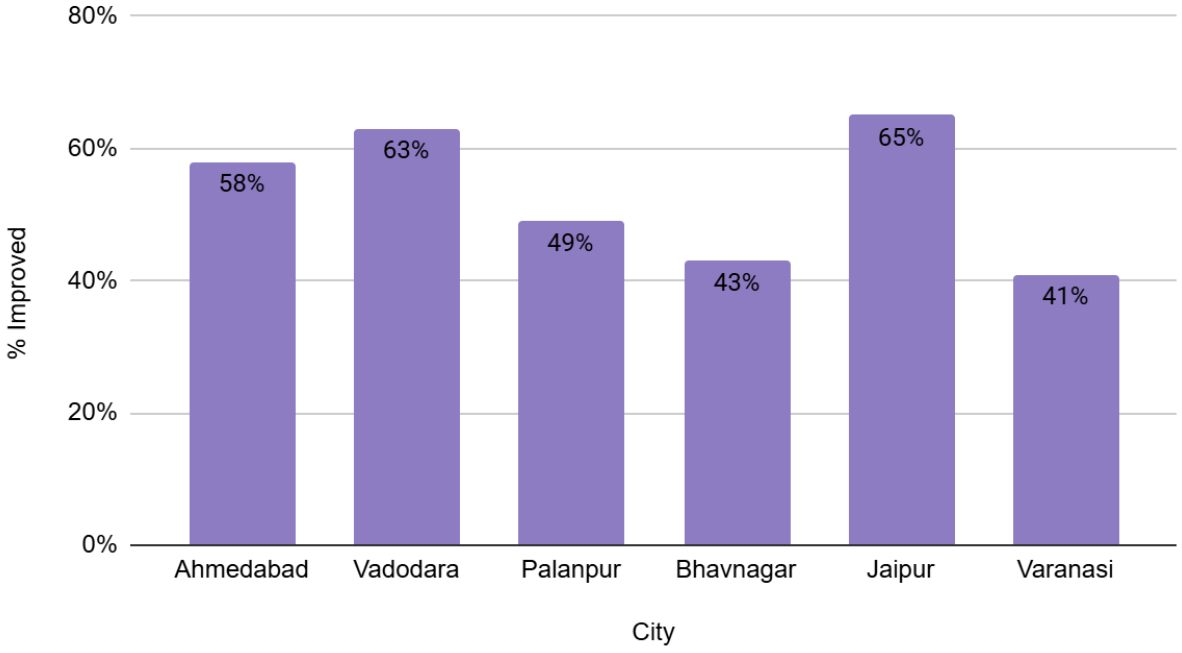
3. Business Outcomes (Marketing, Customer Outreach, Time Saving, Sales)

Comparison of AI Usage Outcomes Across Cities

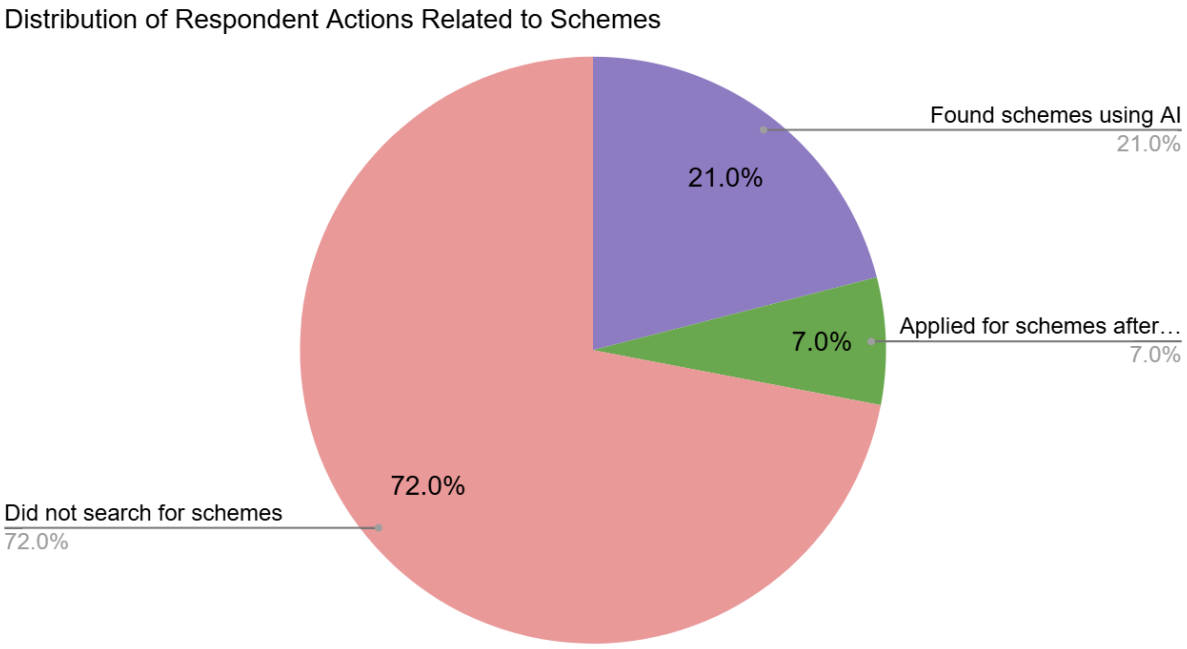


4. Decision-Making and Confidence

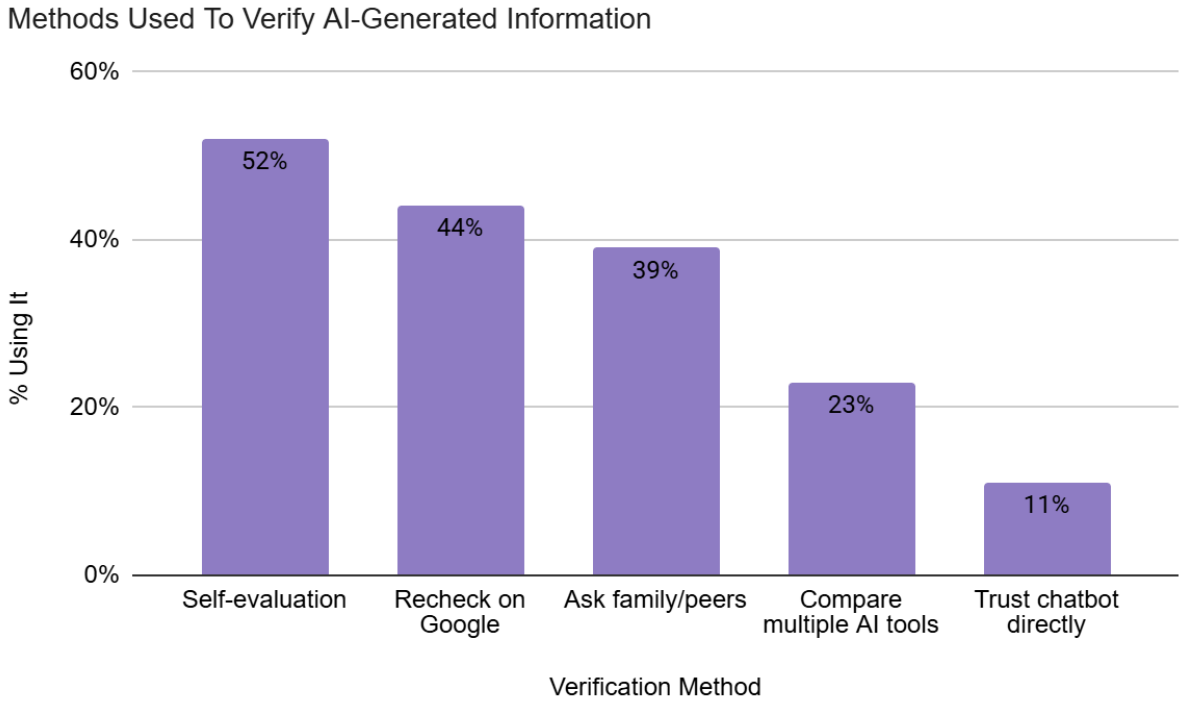
Percentage of Respondents Saying AI Improved their Decision-Making by City



5. Use of AI for Schemes and Information

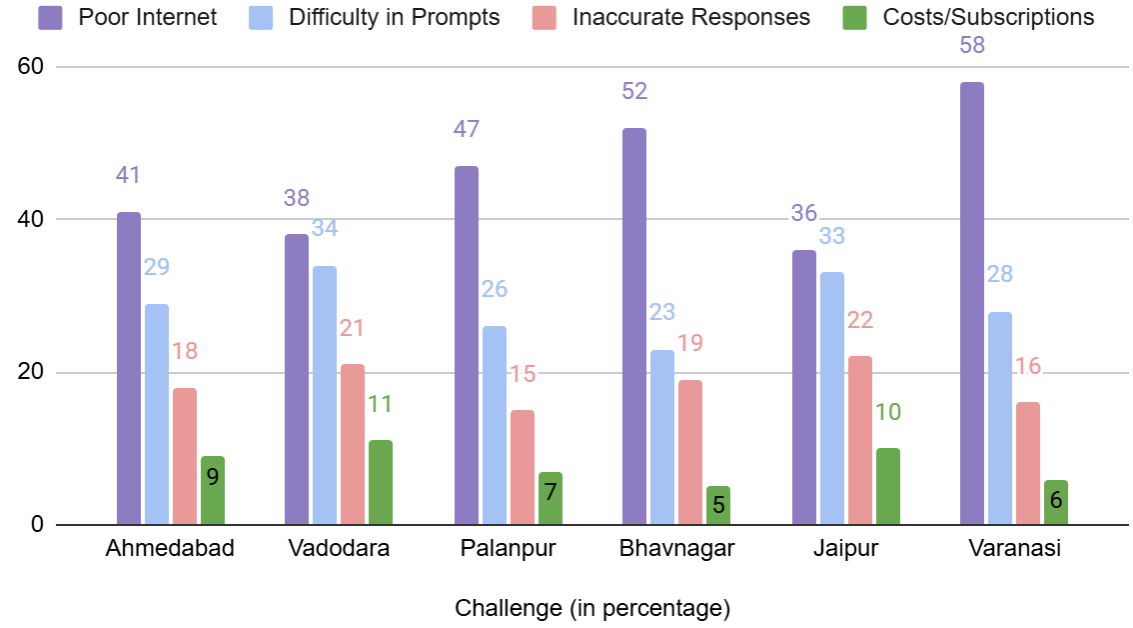


6. Verification of AI Responses



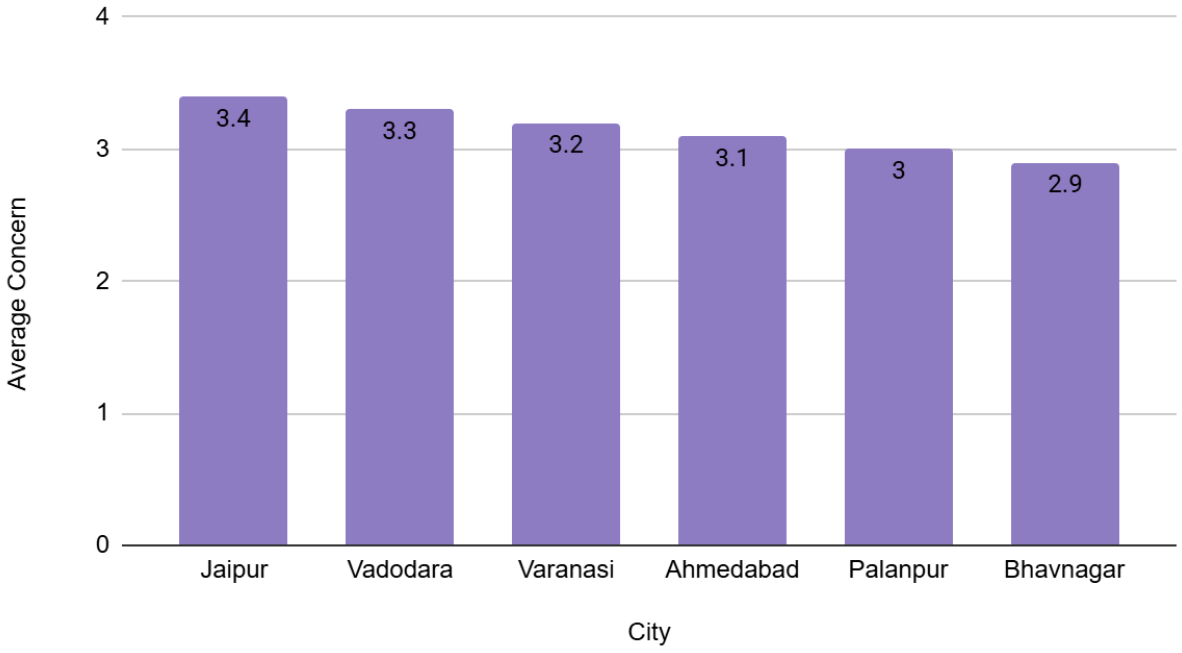
7. Challenges and Barriers While Using AI

Grouped Comparison of AI Usage Challenges Across Cities

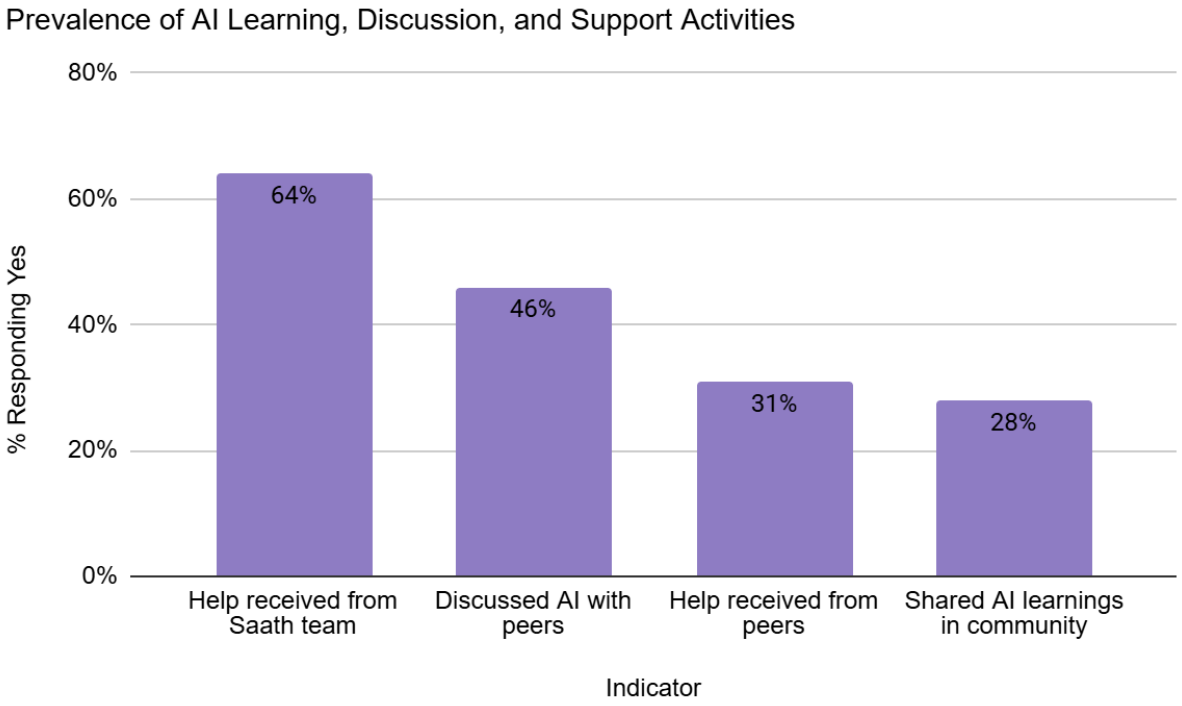


8. Privacy Concerns

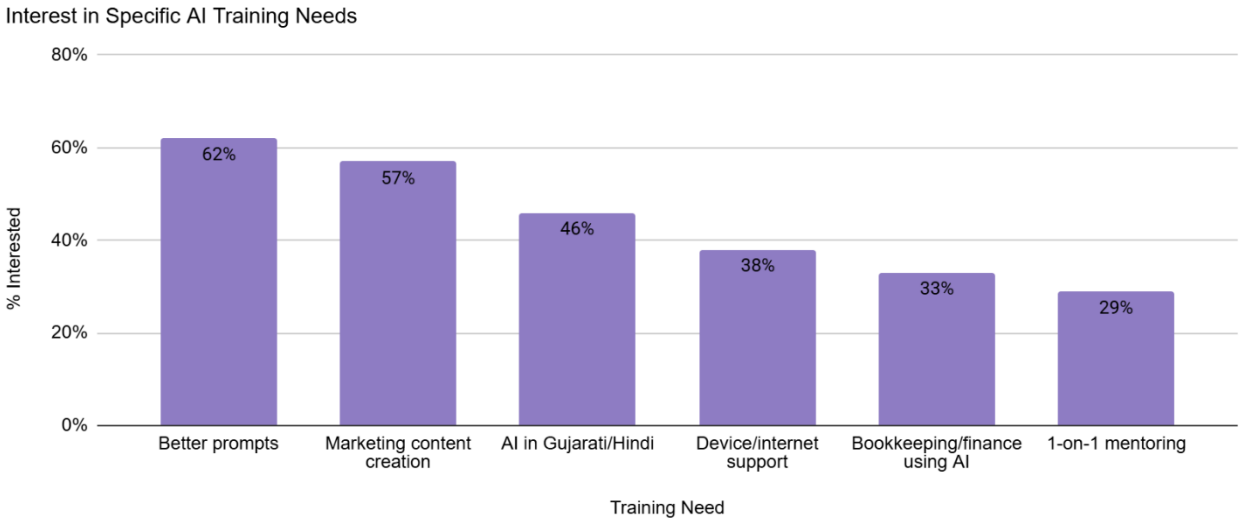
Average Concern Rating Across Cities (1-5 Scale)



9. Social Influence and Peer Interaction

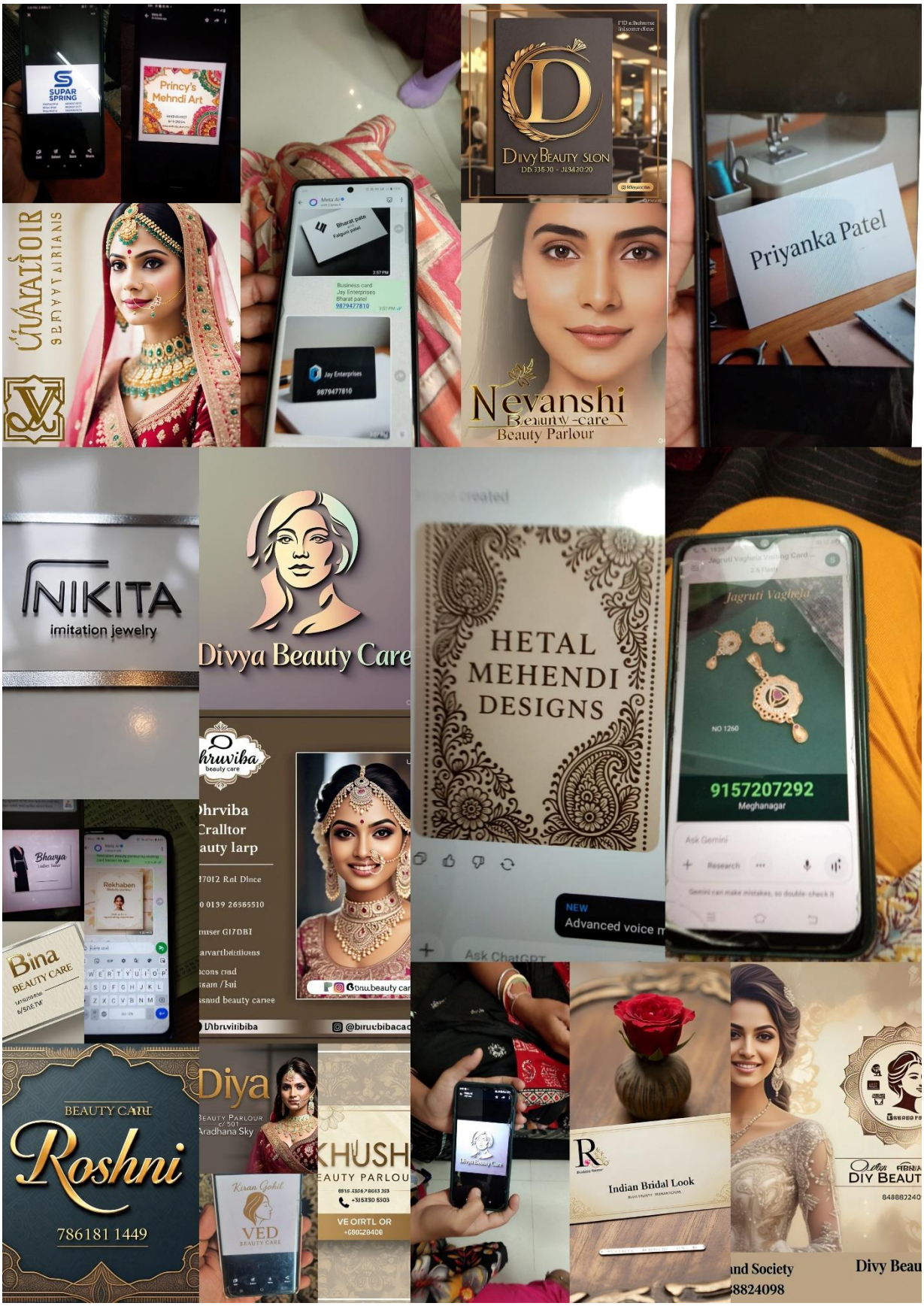


10. Capacity-Building Need



4.3 Summary of the Variables and their Results

Variable/s Name		Evaluation Metric	Results Across All Cities (Average in Percentage)
Regular AI User		Regular AI users (at least and over once a week)	68.8%
Post Training Confident		Respondents reporting increase in confidence	60.3%
Business Outcomes	– Better Marketing	Respondents reporting on improvement in marketing	65.6%
	– Customer Reach Improved	Respondents reporting better customer outreach	37.5%
	– Time Saved	Respondents reporting time saved	71%
	– Increase in Sales	Respondents reporting increase in sales	20.3%
Self Evaluation		Respondents reporting digital comfort and skill improvement	63.8%
– Found Schemes – Applied Schemes – Did Not Search		Most common action related to schemes	72% of total respondents did not search about schemes.
– Verify Family Peers – Verify Google – Verify Multiple AI – Trust Chatbot – Verify Self Evaluation		Most common method used to verify AI responses	52% of total respondents relied on self-evaluation
– Poor Internet Challenge – Difficulty Prompts Challenge – Inaccurate Responses Challenge – Costs Challenge		Most common challenge faced while using AI	45.3% of total participants faced poor internet while using AI
Avg Concern Rating		Rating privacy concerns while using AI on the scale of 5	3.2/ 5 average privacy concern rating
– Discussed AI Peers – Help from Peers – Help from Saath – Shared Learnings Community		Most common source of support for AI usage	64% of total participants got support while using from Saath's trainers after the training program
– Train Better Prompts – Train Marketing Content – Train Local Language – Train Bookkeeping – Train Tech Support – Train 1 on 1 Mentoring		Most common interests in specific AI training	62%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Princy's Mehndi Art
Divy Beauty Salon
Priyanka Patel
Nevanshi
Beauty-care
Beauty Parlour
NIKITA
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Divya Beauty Care
HETAL MEHENDI DESIGNS
Jagruti Vaghela
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Meghanagar
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Beauty Parlour
Aradhana Sky
Kiran Gohil
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BEAUTY CARE
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BEAUTY PARLOUR
Indian Bridal Look
DIY BEAUT

5. Conclusion

This study expresses that AI chatbot training has had a gradual yet meaningful and measurable impact on the businesses of Saath's women entrepreneurs across these six cities. The analysis indicates that even basic exposure to AI tools, like the brief, community training delivered by Saath, can enhance digital confidence, improve marketing and communication practices, and contribute to time efficiency in daily business operations. While income gains are still negligible, women entrepreneurs did report an increase in customer engagement, better pricing decisions, and higher visibility of their products and services, resulting in strong potential long-term entrepreneurial benefits.

The research findings affirmed the alternate hypotheses, illustrating that AI usage does positively influence women entrepreneurs' confidence, marketing quality, time efficiency, and overall business performance. This can be seen in 20.3% respondents reporting an increase in sales and 65.6% respondents reporting better marketing outcomes. The training helped in coping with the digital hesitation often seen in women entrepreneurs, especially in the informal sector, enabling them to independently navigate AI tools for business tasks and information, which was earlier considered far-fetched or complex, resulting in 63.8% respondents reporting digital comfort and skill improvement. Despite these gains, the study reveals ongoing challenges, like poor internet access, language limitations, difficulty in prompt creation, and concerns around privacy and accuracy of AI-generated content. These challenges draw attention to the need for continued support and follow-ups, as represented in women entrepreneurs' frequently selected choice of having one-on-one mentoring in future. Its limitation in the persistence of challenges in adopting AI can perhaps be attributed to the tight timeline to complete this training.

While the study helps in understanding the impacts of AI on women entrepreneurs, it has a few limitations that must be acknowledged. Such findings, which rely on self-reported data from FGDs and IDIs, can be subject to bias from social desirability and the inability of the respondents to recall specific details. The outcomes were captured in a short span after the training was conducted, which limits the assessment of the long-term impact of AI on these micro-enterprises. The training imparted generic learnings instead of industry-specific learnings, which may have impaired category-specific analysis. These limitations can be coped with in long-term studies with category-specific training.

Overall, this study notes the potential of AI when introduced as a tool to empower, thus navigating its threat to livelihoods. By equipping women entrepreneurs with practical skills and the confidence to integrate AI into their businesses, initiatives like Saath's training can play a significant role in strengthening informal economy enterprises to have a digital presence as well as being digitally informed in this fast-paced digital era. Apart from digital inclusion, such initiatives look to strengthen micro-enterprises and their income opportunities. These insights can be foundational to better replications of such training to scale the existing impact.

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7. Annexure

7.1 Training Curriculum Summary

This curriculum has been designed to build the digital capabilities of women micro-entrepreneurs by introducing AI in a simple and practical manner. Through interactive sessions, they learnt to apply AI for branding, marketing, accessing government schemes, documentation, and safe usage to strengthen and scale their enterprises.

Session 1A: Introduction to AI
Objectives:

- Women entrepreneurs will be introduced to Artificial Intelligence in simple, everyday language to build a foundational understanding.
- Women entrepreneurs will identify ways in which they are already using AI in their daily lives without realising it.
- Women entrepreneurs will develop confidence in exploring AI as a tool to support their business growth.

Output:

- Each micro-entrepreneur will identify at least two specific areas in her business where AI can provide support or improve efficiency.

Session 1B: Learning to Prompt
Objectives:

- Women entrepreneurs will understand the concept of prompting and why structured prompts produce better AI outputs.
- Women entrepreneurs will practice refining prompts to make them clearer, more specific, and more effective.
- Women entrepreneurs will generate at least one usable business output through guided AI interaction.

Output:

- Each micro-entrepreneur will create one brand name or tagline using AI and will understand the importance of effective prompting in achieving quality results.

Session 2A: Branding, Marketing, and Customer Communication
Objectives:

- Women entrepreneurs will learn how to use AI to generate brand names, product descriptions, and storytelling narratives for their businesses.
- Women entrepreneurs will create social media content and customer communication templates using AI tools.
- Women entrepreneurs will practice setting up and optimising their WhatsApp Business profile using AI-generated content.

Outputs:

- Women entrepreneurs will develop a clear brand identity, including a refined brand name and story.
- Women entrepreneurs will generate product descriptions and social media messages tailored to their target customers.
- Women entrepreneurs will create customer communication templates and set up or improve their WhatsApp Business profile.

Session 3A: Government Schemes and Simplification

Objectives:

- Women entrepreneurs will learn how to discover relevant central and state government schemes using AI tools.
- Women entrepreneurs will use AI to simplify complex legal and governmental language into easily understandable information.

Outputs:

- Each micro-entrepreneur will identify at least two relevant government schemes applicable to her business.
- Each micro-entrepreneur will prepare a simplified scheme summary sheet tailored to her enterprise.

Session 3B: Applications and Documentation

Objectives:

- Women entrepreneurs will learn how to draft formal application letters using AI assistance.
- Women entrepreneurs will use AI to prepare structured supporting documents such as business plans and proposals.

Outputs:

- Each micro-entrepreneur will draft one application letter relevant to a scheme or opportunity.
- Each micro-entrepreneur will create a business plan outline and one proposal document draft using AI.

Session 4A: AI Ethics and Safety

Objectives:

- Women entrepreneurs will understand the principles of responsible and ethical AI use.
- Women entrepreneurs will learn which types of personal and business data should not be shared with AI tools.

Output:

- Each micro-entrepreneur will develop a personal AI safety reference chart outlining what information should not be shared.

Session 4B: Tool Evaluation and Future Learning
Objectives:

- Women entrepreneurs will learn how to evaluate different AI tools based on their business needs.
- Women entrepreneurs will explore pathways for continued digital learning and responsible tool adoption.

Output:

- Each micro-entrepreneur will identify appropriate AI tools for different business purposes and outline a personal roadmap for continued learning.

The detailed curriculum of the AI Fundamentals Training Program can be accessed at the following link:
AI Fundamentals Training – Global Alliance for Mass Entrepreneurship (GAME)
https://massentrepreneurship.org/ai-fundamentals-training/

7.2 Focused Group Discussion Guide

Probe Questions:
1. What conversations do you have with these AI chatbots?
2. What kind of tasks do you ask them to do for you? (for example, content writing, marketing ideas, product pricing, bookkeeping)
3. Do you find their responses helpful?
4. How helpful do you find the follow-up questions suggested by the AI chatbot at the end of its responses?
5. Do you face any language constraints while using AI, or do you use it in the local language?
6. How long have you been using AI, and how frequently do you use it?
7. Do you explore different AI tools? Which AI tools have been your preferences till now and why?
8. What particular kind of support or learning that Saath's training offered helped you start using these tools confidently?
9. Did you need additional help after the training to operate the chatbots? If so, who gave you the additional help?
10. What challenges do you face while using AI chatbots? (for example, internet access, costs associated with it, difficulty in giving prompts)
11. Do you feel more confident as a business owner after being able to use AI? (say, due to being tech-savvy and independent)
12. Excluding this FGD, have you talked and related with others on the use of AI?
13. Have you experienced changes in your skillsets after using AI? If so, what skills or knowledge have you learnt?
14. Has it helped you save time?
15. Have you seen any change in your business income, customers, or sales after you started using AI tools? (for example, made better social media posts, improved pricing,

increased customer reach)
16. Do you think using AI tools has had any effect on your decision making?
17. What problems or risks have you noticed with using AI chatbots? (for example, wrong answers, confusion, responses being irrelevant to your case) Does it have any negative impacts on your business?
18. How fully do you share your information with AI and what kind of information do you not share citing privacy concerns?
19. What kind of additional support in training do you think can help your business take better advantage of AI? (if there are any new skills or tools that you seek to learn)

Enumerator: Thank you for your participation! Please let us know if you have any questions for us.

7.3 In-depth Interview Guide

Section 1: Consent
Enumerator: Hello, I am from Saath Charitable Trust. I seek to interview you for a short span of 25-30 minutes as we seek to study the effect of AI on your businesses after Saath's training for women MEs on AI Chatbots. You have been chosen to be interviewed as you have been a beneficiary of Saath's training and your responses will be only used for this survey and no personal details or any images shall be revealed to anyone with your enclosed identities. Your responses will be recorded. Your participation is voluntary and you have the right to withdraw at any time from the survey if you feel. We really appreciate your participation.

1. Do you consent to participate in this interview?

    - Yes
    - No

If Yes in question 1, then the following questions can be asked;

Section 2: Background

2. What is the type of your business?

    - Product-based
    - Service-based
    - Both

3. What product or service is your business engaged into?

4. How many years has your business been in operation? *(If less than a year, mention in months)*

5. How comfortable were you with using digital tools (like mobile apps, WhatsApp, or social media) before attending the AI chatbot training on a scale of 5, with 1 being very uncomfortable and 5 being very comfortable?

6. When did you first hear about the AI chatbots?

    - Before the Saath training
    - During the training
    - After the training

7. Did you think that it can be useful to you? *(If chosen option 1st or 2nd in the 6th question)*

    - Yes, I thought it can be useful
    - No, I didn't think it would help my business

8. Please mention the AI tools you use. (For example, ChatGPT, Gemini, Meta AI, Canva, Jasper, Photoroom)

9. How confident do you feel now about using the AI chatbots? Please rate your confidence on a scale of 5.

10. What challenges did you face while learning to use AI chatbots? *(Choose multiple)*

    - Language barriers
    - Internet connection
    - Understanding prompts
    - Other, please specify

Section 3: AI in Business

11. How often do you use AI chatbots for your business?

    - Daily
    - Several times a week
    - Occasionally
    - Rarely
    - Never

12. For which tasks do you use AI in your business?

    - Marketing or social media posts
    - Product descriptions

- Customer communication
- Bookkeeping or record keeping
- Learning new business ideas or skills
- Other (please specify)

13. How has AI helped you maintain better communication with customers, please rate it on a scale of 0 to 5 with 0 being not helped at all and 5 being helped excellently? *(If chosen option 3 in question 12)*

14. Did you use AI chatbots to understand or apply for any relevant government or business support schemes?

    - Yes, I did find some schemes through AI but I haven't applied for them
    - Yes, I did apply for schemes after getting to know of them via AI
    - No, I haven't looked for schemes nor applied for them

15. How do you decide if the answer is correct or useful for your work?

    - I get it checked by others
    - I recheck it on internet
    - I ask multiple AI chatbots to verify
    - I trust the chatbot with its responses
    - I self-evaluate the responses

16. How confident are you about the responses generated by the chatbots on a scale of 5?

17. Have you noticed any changes in your business performance since you started using AI chatbots? *(Choose multiple)*

    - Income
    - Number of customers
    - Quality of marketing
    - Time saved
    - Costs saved
    - Decision-making
    - Others, please specify

18. Can you share an example of an improvement or success story?

19. Has using AI chatbots made you view yourself as more confident and capable in business, agree or disagree on a scale of 5?

20. What challenges do you face while using AI chatbots?

    - Poor internet access
    - Cost or subscription issues
    - Difficulty in giving prompts
    - Lack of time to use it regularly
    - Confusing or incorrect responses
    - Other (please specify)

21. How concerned are you about your privacy while using AI on a scale of 5?

22. What new skills would you like to learn about using AI in your business?

    - Writing effective prompts
    - Creating marketing content
    - Managing finances using AI
    - Learning new business ideas
    - Using AI in regional languages
    - Other (please specify)

23. What kind of continued support or follow-up training would help you use AI more effectively?

    - Group discussions on AI with other business owners
    - One-on-one mentoring
    - Access to digital devices or internet support
    - Other (please specify)

24. How would you rate Saath's training on AI Chatbots on a scale of 5?

Enumerator: Thank you for your participation! Please let us know if you have any questions for us.

7.4 Clean Data

The following annexure presents responses for each KPI in binary format (1 = affirmative, 0 = non-affirmative), based on the transcriptions of all FGD and IDI respondents. The total number of affirmative responses was summed up to calculate percentages, which are presented in Section 4.3.

Variable/s Name		FGD Responses of 192 Respondents	IDI Responses of 190 Respondents	Results Across All Cities (Average in Percentage)
Regular AI User		149	114	68.8%
Post Training Confident		121	109	60.3%
Business Outcomes	– Better Marketing	134	117	65.6%
	– Customer Reach	68	75	37.5%
	– Improved – Time Saved	156	115	71%
	– Increase in Sales	41	37	20.3%
Self Eval		128	116	63.8%
– Found Schemes – Applied Schemes – Did Not Search		147	128	72% of total respondents did not search about schemes.
– Verify Family Peers – Verify Google – Verify Multiple AI – Trust Chatbot – Verify Self-Evaluation		92	107	52% of total respondents relied on self-evaluation
– Poor Internet Challenge – Difficulty Prompts Challenge – Inaccurate Responses Challenge – Costs Challenge		81	92	45.3% of total participants faced poor internet while using AI
Avg Concern Rating				3.2/ 5 average privacy concern rating
– Discussed AI Peers – Help from Peers – Help from Saath – Shared Learnings Community		133	111	64% of total participants got support while using from Saath's trainers after the training program
– Train Better Prompts – Train Marketing Content – Train Local Language – Train Bookkeeping – Train Tech Support – Train 1 on 1 Mentoring		118	119	62%

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