



Inclusive Cashless  
Payment Partnership

# Opportunity and Growth for Small Merchants with eMitras



Sporting white long hair, Rajesh Jain, has seen many ups and downs in his life, and is now an eMitra merchant in Jaipur with a beeline of customers at his provisions shop. The shop now functions primarily as an outlet for extending government services, ranging from utility bill payments to university fee payments.

“I used to be a large-scale trader with stakes in wholesale and distribution but things started to go wrong and we suffered a massive loss in business. Then I started a small shop to get back my financial stability, but what has transformed things for me is taking on the eMitra work,” Jain said, taking breaks between a steady stream of customers as it middle of the month when most of them pay the utility bills.



## Digital payments brought my business back to life

His youngest son supports him on the days that see a rush of customers. Like most small shops, Jain's shop, is an extension of the house and is the main source of livelihood for the family of five.

“I started offering eMitra services around five years back primarily due to public demand and lack of e-Mitras nearby and have been blessed with a good footfall since I started. Digitization in the

country has created a big shift, but it will take time for customers to become confident about using digital payments on a daily basis,” Jain added.



## eMitras - the change agents

“The customers that come for the e-Mitras related services are mostly old and retired folks and are more comfortable with cash, which is the most prevalent form of payments with this group.”

Their knowledge about digital payments is generally not very extensive and paying digitally usually invokes a sense of hesitation and fear of fraud. Some even worry and make errors while writing cheques for these payments.

“However, we are working with customers explaining to them about ways and advantages of making digital payments. While the card usage here has been on the rise but the overall percentage of digital payments is still too low,” Jain explains the current trend.

A number of customers came in to specifically ask about the process of getting the Aadhaar card. Jain patiently explained that eMitras no longer provide that service. These interactions highlight the critical role a human interface plays in both literacy and facilitation. Jain sees himself as a change agent.



“Cash handling is a challenge and entails risks, in addition to frequent visits to banks for depositing it. If people shift to digital payments it will be good for us in many ways,” he added.

In terms of what is needed to nudge the customers, he said: “Literacy and awareness on regular basis are important in addition to building trust in digital payments.”



### Catalyst's engagement with eMitra merchants

Catalyst engaged with select e-Mitra merchants during the pilot carried out over 10 months to promote card payments at these centers. As part of the pilot these e-Mitras were provided the Point of Sale machines with the help of Government of Rajasthan. All charges associated with the adoption and usage of the solution were waived off for the project period for these e-Mitras to understand its uptake.

Additionally, a range of promotional information materials were prepared and placed at these eMitra shops for awareness generation among consumers to advance acceptance and adoption of digital payments.