



An Information Kiosk On Wheels

With the COVID-19 pandemic, economic uncertainty spread across India, including in peri-urban and rural spaces. People were and still are deeply concerned about their lives and livelihoods. Sappu Pandey, a 'Bank Mitra' (rural bank outreach centre) entrepreneur residing in the small village of Laadpura in Orchha, Madhya Pradesh, too was worried. He was concerned about how he would operate his kiosk and provide services from his home without endangering his family's health. Revenue possibilities seemed faint, and Sappu's fears were rising around the stability of his household income. But as sappy say, necessity is the mother of invention - with limited options, he began thinking creatively.

Sappu understood the administrative restrictions on movement and the importance of the lockdown to contain the spread of COVID-19 and adapted to mobile services. Every morning at sharp 8 am, Sappu underwent a physical transformation. He put on his mask, gloves and kept his sanitiser and laptop handy on his red-black Hero Deluxe motorbike, ready to serve. As he drove through the lanes of Orchha, he visited his customers with precaution and care, maintaining physical distancing norms to provide payment services of Fino Payments Bank.

Sappu knew his fellow villagers were not fully-versed with mobile applications and transactions. Realising the critical need for access to state-supported cash transfers during the lockdown such as those linked with the Aadhaar, he decided to provide door-step financial services. He used platforms like WhatsApp and social media channels to broadcast services. Within a radius of five kilometres from the Ladpura village, he was able to service many more customers while simultaneously building trust-based relationships with them.

At the brink of his family's impoverishment, Sappu showed the power of resilience. He adapted to the circumstances while growing his customer base and revenue. Today, the number of customers at his kiosk is three times than before the pandemic. With an entrepreneurial mindset and a can-do attitude, Sappu managed to help over 2000 individuals in the two month lockdown. He is an inspiration for his family; his brothers are now assisting in growing his business further.

