

Digital Sakhi Maharashtra Project - Mid-Line Assessment Report

19 January 2021



Agenda

1

**Overview of Program &
Approach of Data Collection**

2

Key Results – Digital Sakhis

3

**Key Results – Women
Entrepreneurs**

4

Key Results – Community

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**Overview of Program &
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Key Results – Community

Digital Sakhi Program Theory of Change

Activities

1

Digital Sakhis

Training of Digital Sakhis:

- Digital & Financial Literacy Trainings
- Govt. entitlement schemes
- Digital Modes of Payment
- Leadership skills
- Online application (By Haqdarshak)
- Digital Seva Kendra

Output

- 110 of DS Mobilized & Trained
- 28 DS trained in Management of DSK

Outcomes & Impact

- ❖ No of Digital Sakhis recruited.
- ❖ Digital Sakhi conduct quality sessions during house visits & community camps
- ❖ Digital sakhi see an increase in their knowledge about Government scheme(pre and post-test).
- ❖ Digital Sakhi managing financial aspects at home
- ❖ Digital sakhi's increase in their knowledge about Digital modes of payment (pre and post-test)
- ❖ Percentage Digital Sakhi using digital modes of payments regularly
- ❖ Increase in Digital Sakhi's Contributions to family income

2

Women Entrepreneurs

Livelihood Development for existing Women Entrepreneurs through:

- Skill Mapping
- Up skilling trainings
- Enterprise development programs
- Digital financial literacy
- Leadership skills
- Post training support

- 1,000 WE mobilized
- 1,000 WE upskilled in technical trades
- 1,000 trained in enterprise development.
- Provided post training Handholding support

- ❖ Skill & Knowledge level of women entrepreneurs Mapped.
- ❖ applying acquired knowledge and skills in their respective trades.
- ❖ command a higher premium for their products/services.
- ❖ Improved confidence and leadership qualities expand their business (Size /Volume/customer)
- ❖ increase in their Business Revenues
- ❖ Women Entrepreneurs involved in financial decision at home
- ❖ Women Entrepreneurs using digital mode of payments

Digital Sakhi Program Theory of Change

Activities

3

Community

- Half yearly community camps in every village
- Household visit of digital sakhis focus on government entitlements
- Household visit of digital sakhis focus on basic financial literacy & adoption of Digital mode of payment
- Half yearly stakeholder workshop

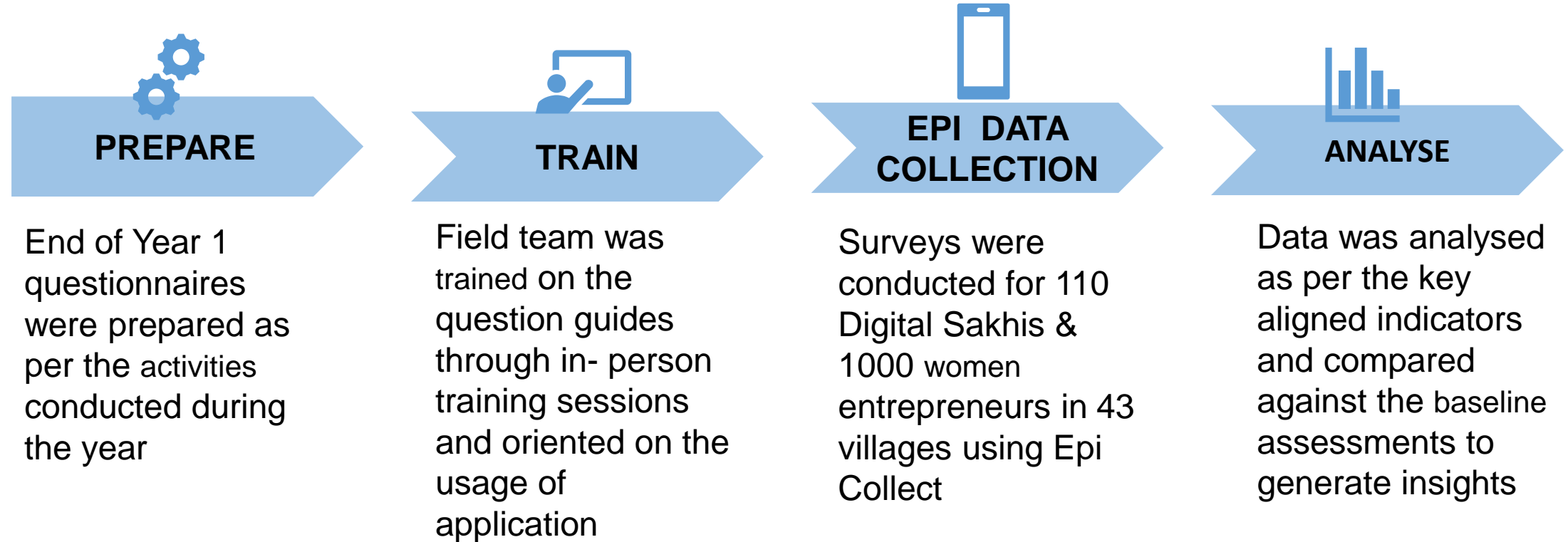
Output

- 75 digital camps conducted in all 43 villages of new geography for buzz creation
- 110 Digital Sakhi reach out to 1 Lakh population in 43 project villages and assisting them in accessing identified 12 government entitlement related to financial inclusion
- II round of household visit was focused on educating larger group of community about management of household finance & cashless transaction and importance of digital mode of payments.

Outcomes & Impact

- ❖ Community members aware about the Digital Sakhi Program
- ❖ Community members applying for accessing the benefits of identified Govt. schemes on financial inclusion
- ❖ Community members aware about the importance / benefits of money management, savings, credits & cash payments
- ❖ Encouraging larger group of community for the usage of Digital Mode of Payments

Approach of Data Collection



*Epi Collect App is a mobile application for data collection, designed keeping in mind the constraints of rural India. It allows for remote data collection, wherein data is uploaded onto a live dashboard when the mobile phone is connected to the internet.

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Key Results – Women
Entrepreneurs




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Key Results – Digital Sakhis




4

Summary of Recommendations




Digital Sakhi Program witnessed a great achievements for Digital Sakhi in year 1

Indicators	Unit of Measurement	Baseline	Year 1	
			Target	Achievement
 Increase in their Skill & Knowledge of Digital Modes of Payments (Pre-test / Post-test) Digital Sakhi use digital mode of payment regularly	Percentage increase in knowledge level	48%	60%	66%
	Percentage of Digital Sakhis	4%	40%	100%
 Digital Sakhi managing financial aspects at home Increase in Digital Sakhi's Contributions to family income	Percentage of Digital Sakhis	36%	40%	80%
	Percentage of income	10%	30%	33%
 Increase in their Knowledge about Government scheme pertaining to Financial inclusion	Percentage of increase in knowledge level	48%	60%	73%

Digital Sakhi Program witnessed a great achievements for Women Entrepreneurs in year 1

Indicators	Unit of Measurement	Baseline	Year 1	
			Target	Achievement
 Increase in usage of Digital Modes of payment (at least once) Women Entrepreneur use digital mode of payment regularly Increase involvement in financial decision at home	% of Women Entrepreneurs	15%	30%	70%
	% of Women Entrepreneurs	3%	-	54%
	% of Women Entrepreneurs	39%	30%	79%
 Improved confidence and leadership qualities Expand their business (Size/ Volume/ Customer)	% of Women Entrepreneurs	26%	50%	40%
	% of Women Entrepreneurs	NA	30%	59%
 Increase in their Business Revenues Applying acquired knowledge and skills in their respective trades	% of Women Entrepreneurs	NA	30%	64%
	% of Knowledge	32%	50%	55%
Command a higher premium for their products / Services	% of Women Entrepreneurs	67%	30%	73%

Digital Sakhi Program witnessed a great achievements for Community in year 1

Indicators	Unit of Measurement	Baseline	Year 1	
			Target	Achievement
 Community members using Digital modes of payments	% of community members	16%	30%	54%
Community members aware about the importance / benefits of money management, saving and credits and cashless payments	% of community members	7%	60%	68%
 Community members applying for accessing the benefits of identified Govt. Schemes on financial inclusion (Average)	% of community members	6%	30%	18%
 Community members who applied are benefiting from the identified Govt. Entitlement	% of community members	92%	50%	94%
Community Members aware about the Digital Sakhi Program	% of community members	30%	95%	97%

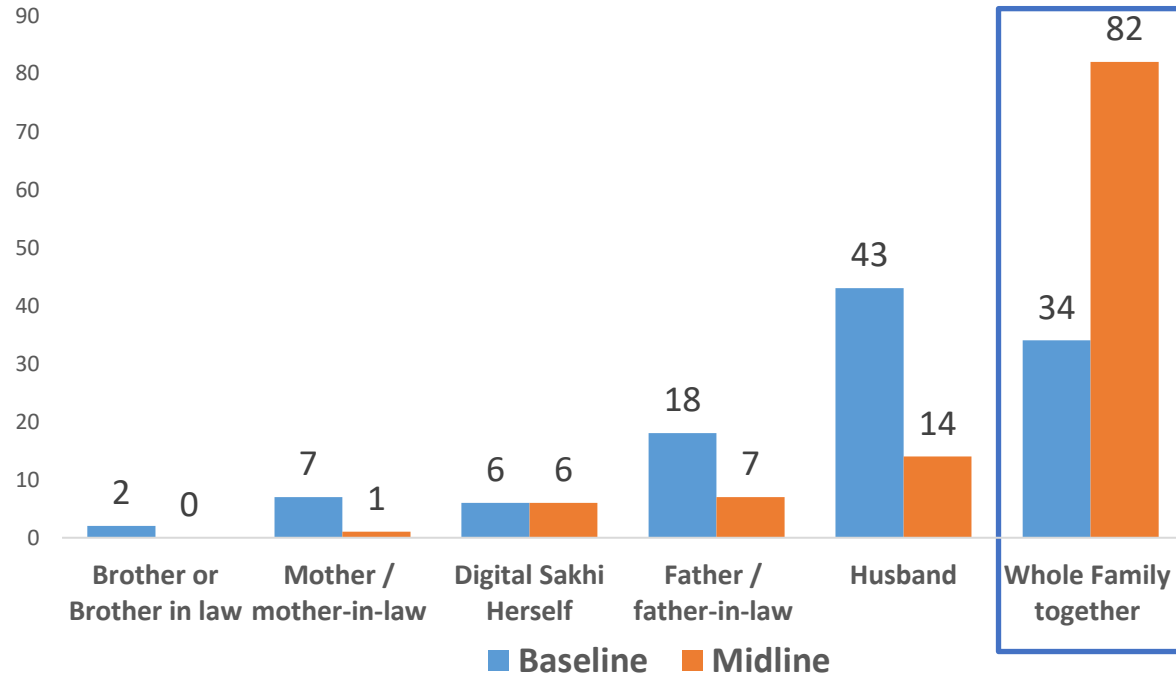
Financial Decision, leadership & Confidence skills and contribution to Household income



Decision making power, leadership and confidence skills are the key indicators for Digital Sakhi and results have shown a positive increase

INCREASE IN DECISION MAKING WITH THE FAMILY TOGETHER

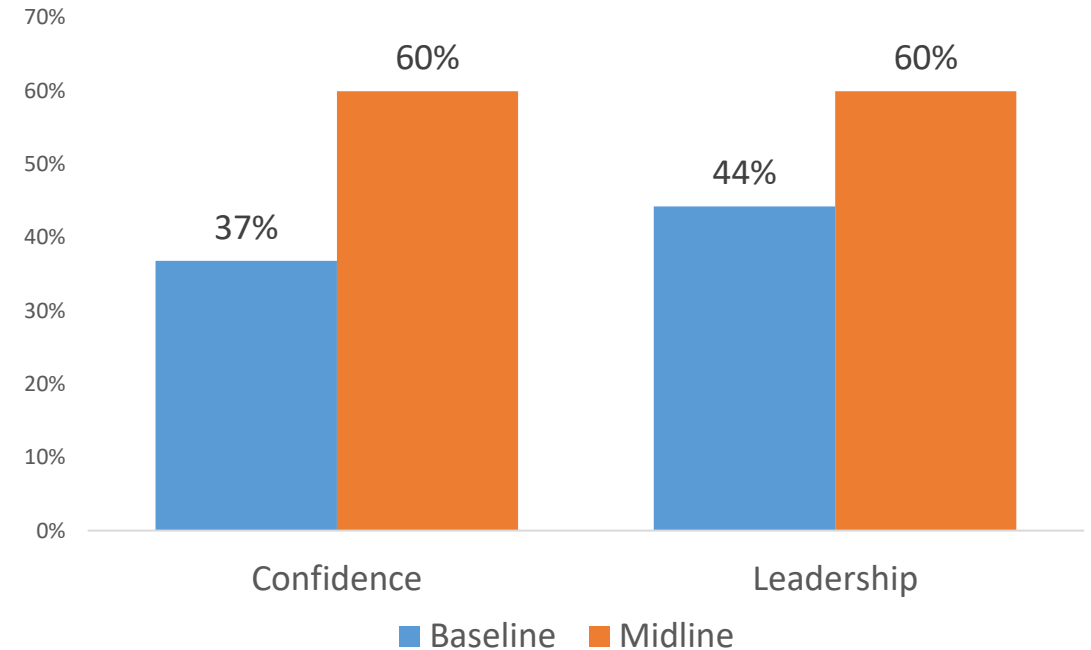
Involvement of family members in making financial decisions



- Decision made solely by male heads has come down from 43 households to just 14 households by the start of year 2. Decisions made by families together has gone up to 82 families by the start of year 2

A POSITIVE SHIFT IN LEADERSHIP AND CONFIDENCE

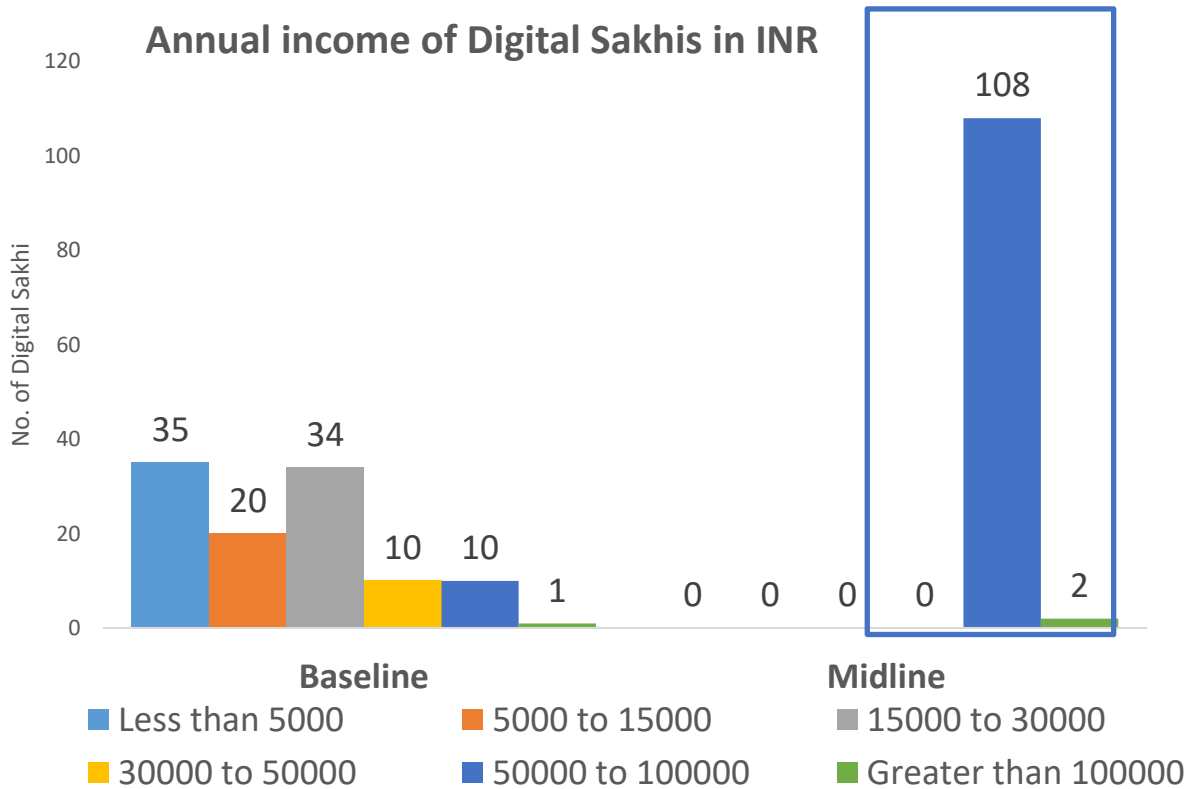
Leadership & Confidence Skills



- There is growth of 16% in leadership skills & 23% in the confidence skills of the Sakhis. Leadership includes decision making and negotiation skills while confidence includes public speaking and ability to handle new situation

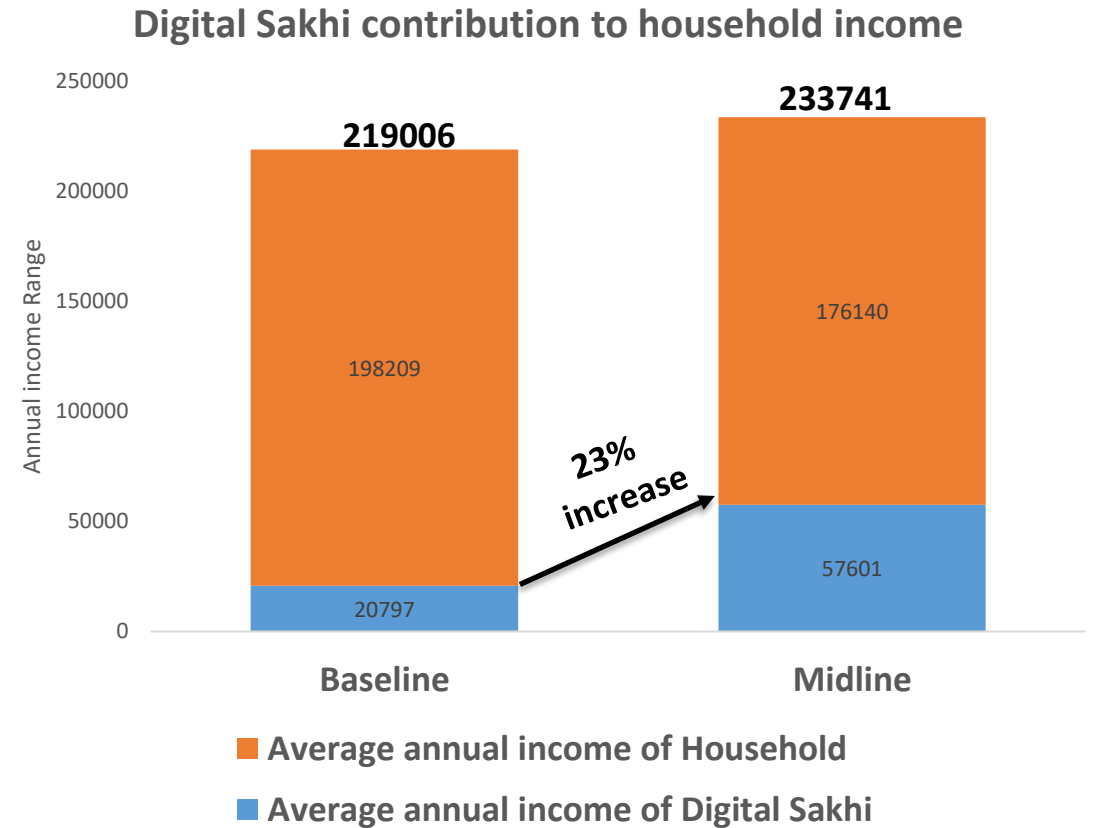
Share of income contribution by 86 Digital Sakhis to household income effectively increased

INCREASE IN DIGITAL SAKHIS ANNUAL INCOME



- 89 Digital Sakhis annual contribution increased to 50K to 1 Lakh range

INCREASE IN DIGITAL SAKHI CONTRIBUTION TO HOUSEHOLD INCOME



- 23% contribution of Digital Sakhis increased to household income as compared baseline

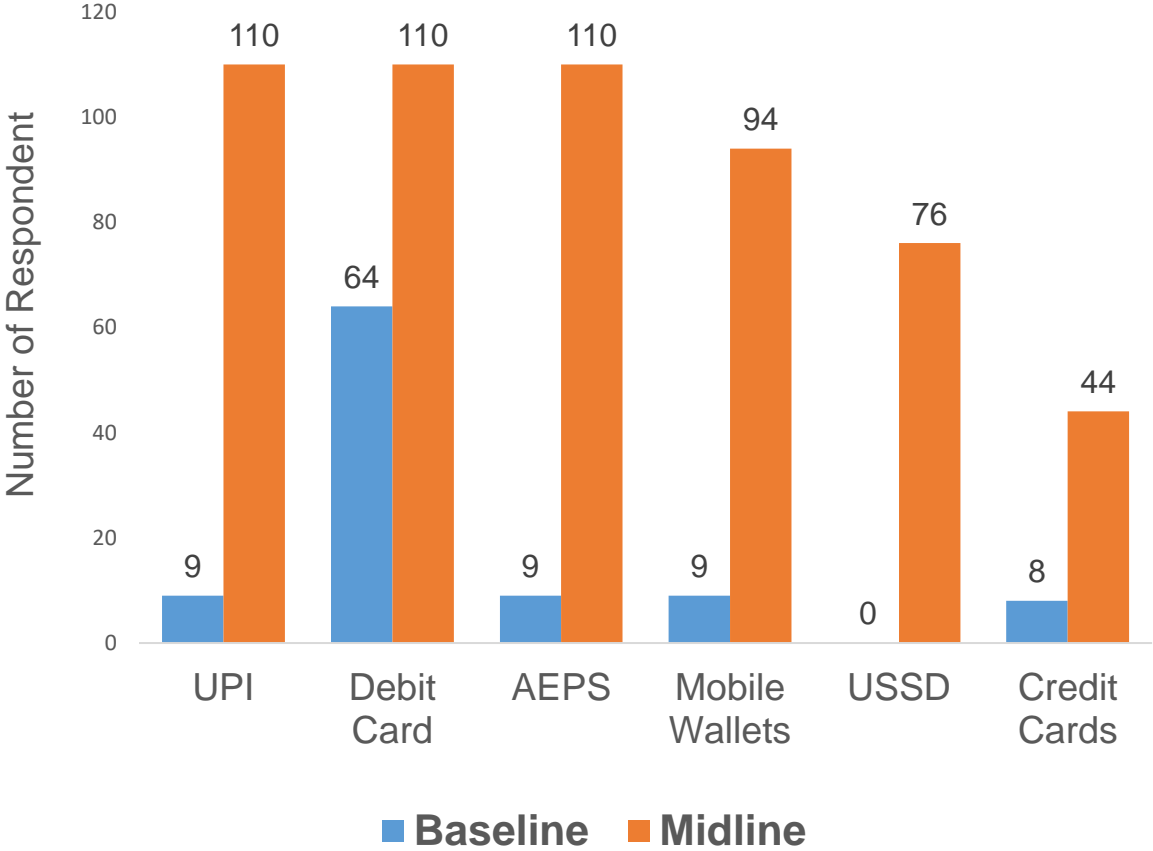
Awareness & Adoption of Digital Modes of Payment, Banking Services & Entitlements



There has been an excellent growth in usage of Digital modes of payment by Digital Sakhis

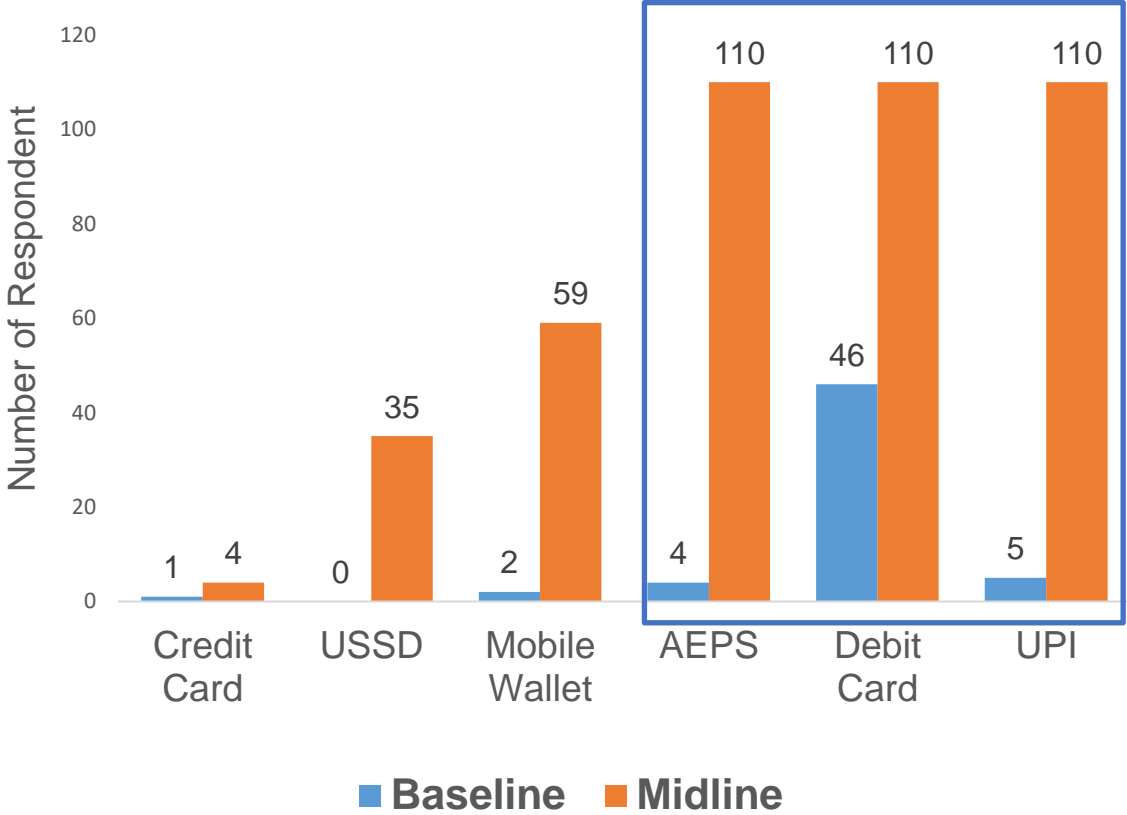
100% DIGITAL SAKHIS AWARE ABOUT DIGITAL MODES OF PAYMENT

Digital Modes of Payment Awareness



UPI, DEBIT CARDS & AEPS MOST WIDELY USED DIGITAL MODES OF PAYMENT

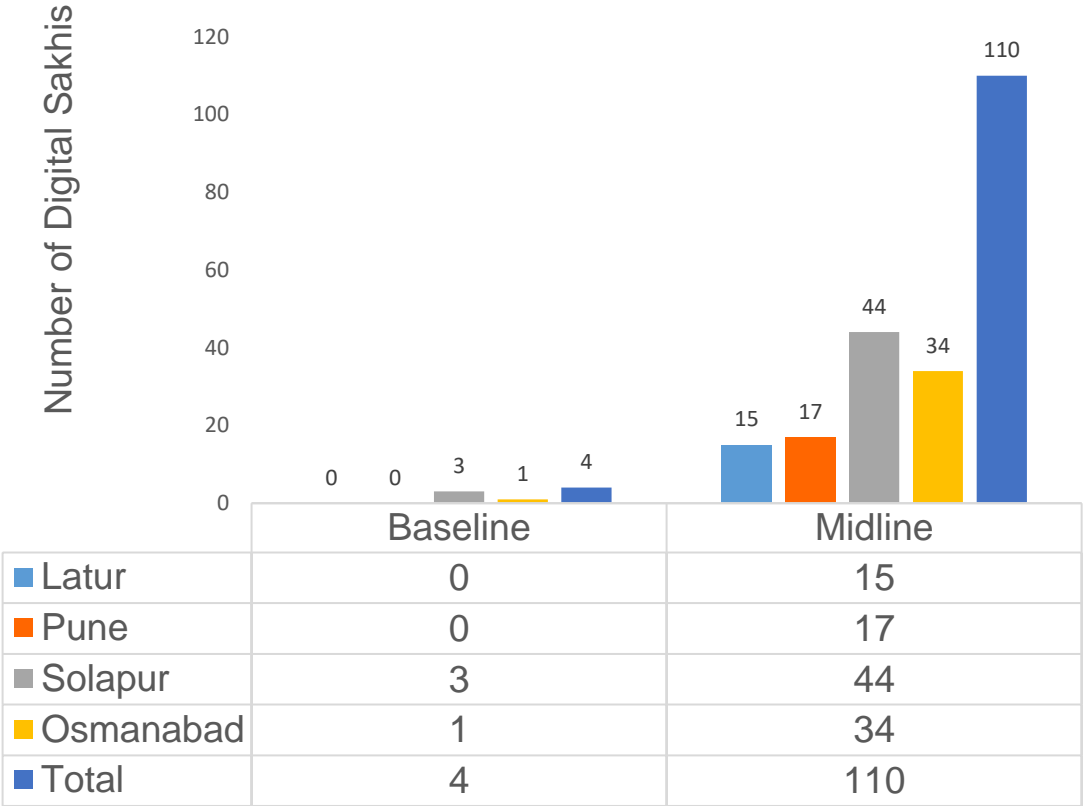
Digital Modes of payment used



Regular usage of Digital Modes of Payment has increased to 96% and all Digital Sakhis are aware to the banking facilities

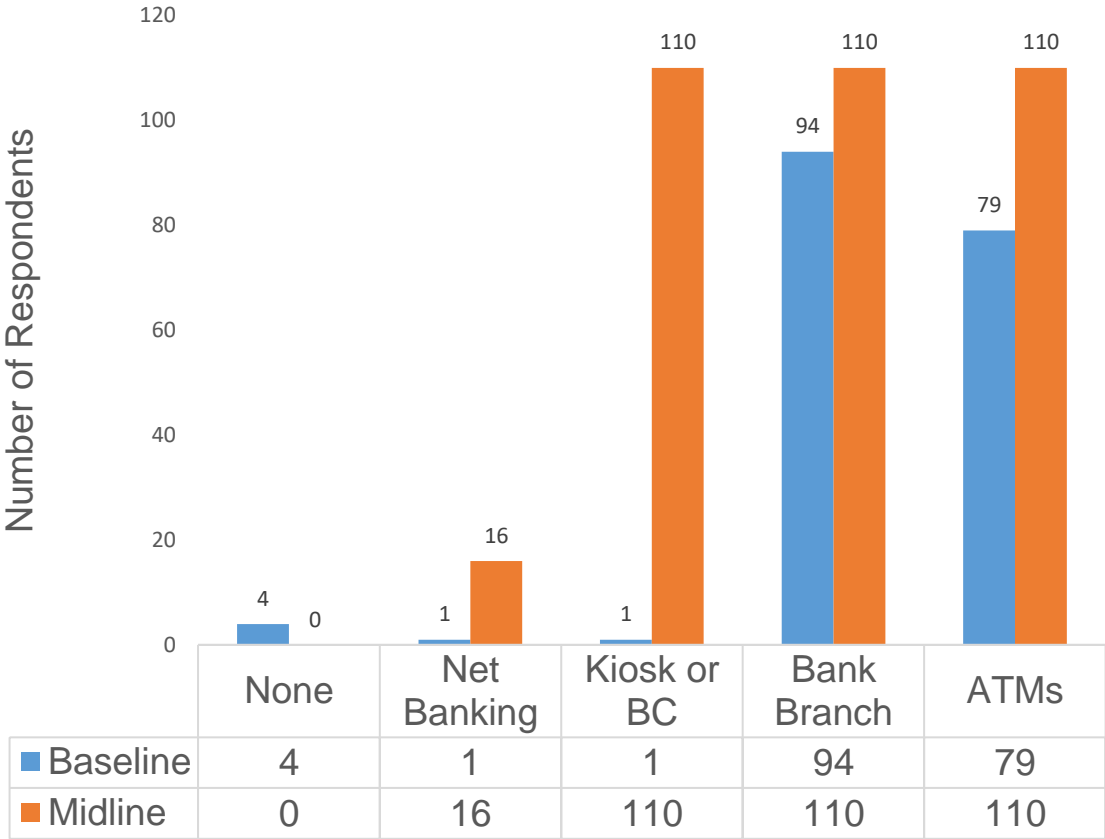
96% INCREASE IN REGULAR USAGE OF DIGITAL MODES OF PAYMENT BY DIGITAL SAKHIS

Usage of digital modes of payment used by Digital Sakhis regularly



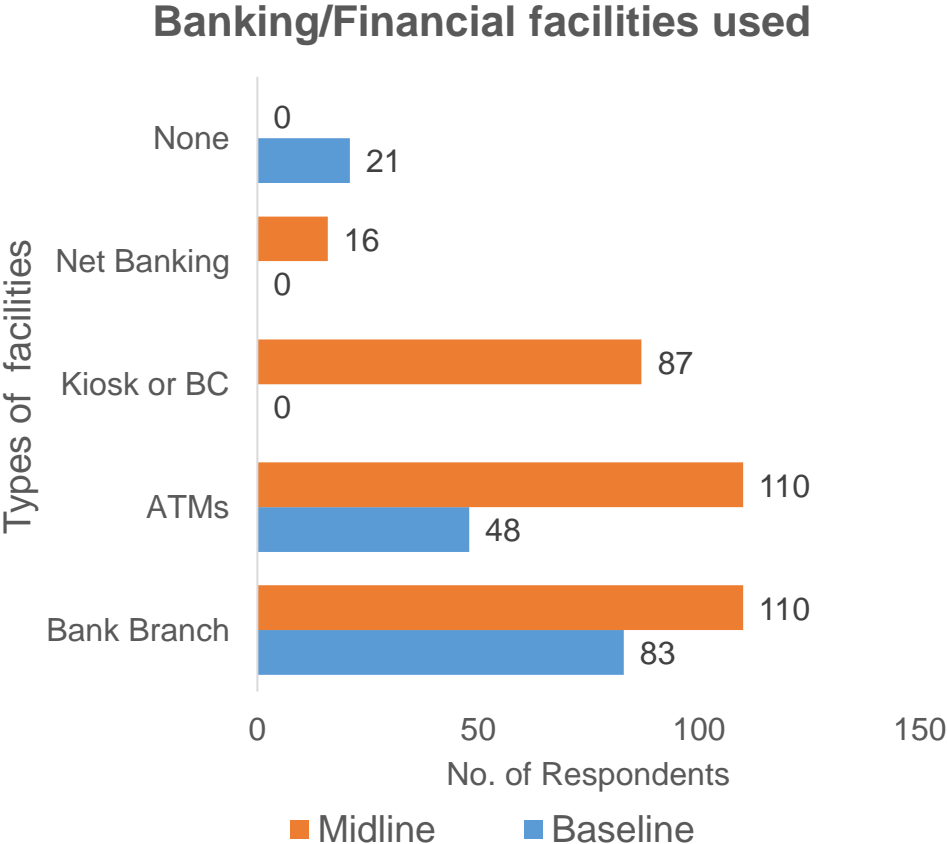
100% DIGITAL SAKHI AWARE OF BANKING ACROSS ATMS, BANK BRANCHES, NET BANKING AND KIOSK FACILITIES

Awareness of banking facilities

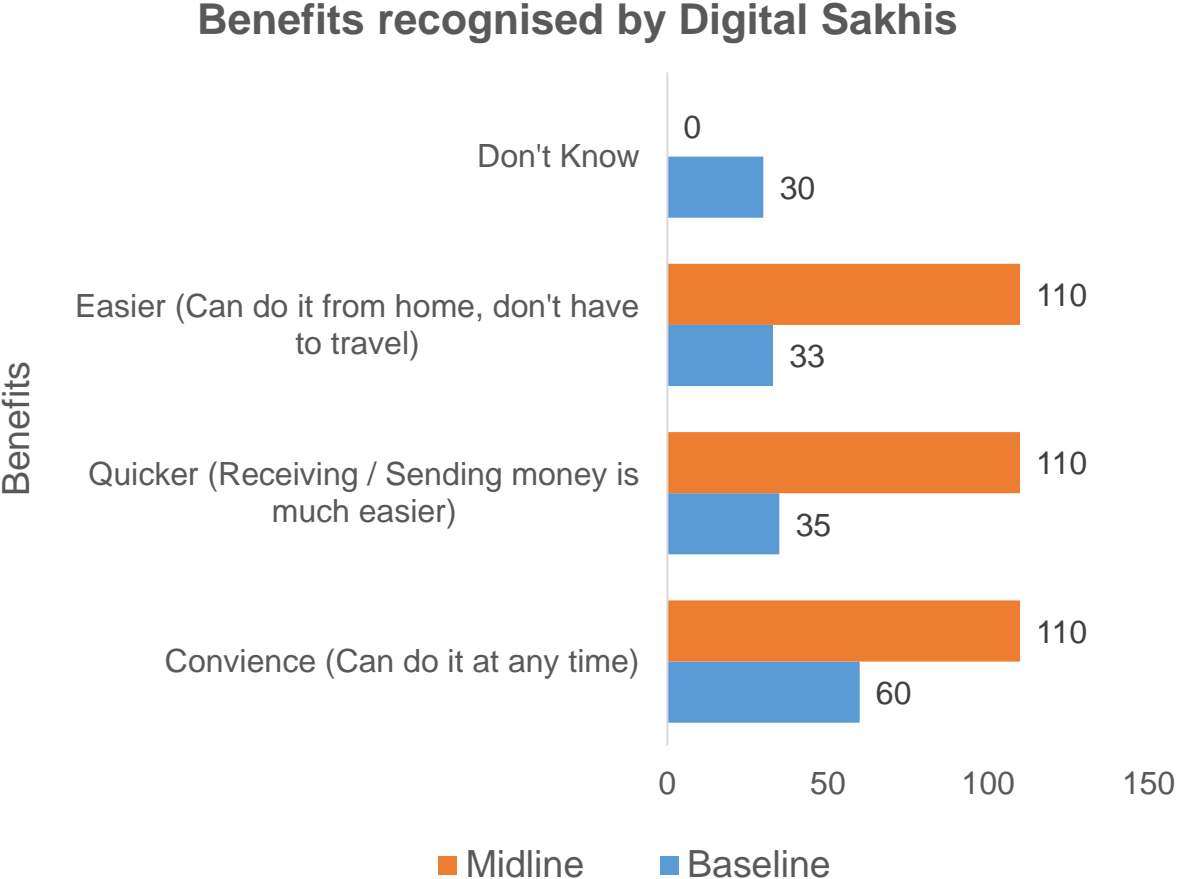


Usage of various banking facilities has increased and Digital Sakhis are able to acknowledge the benefits

ALL DIGITAL SAKHI USES BANK AND ATMS FACILITIES



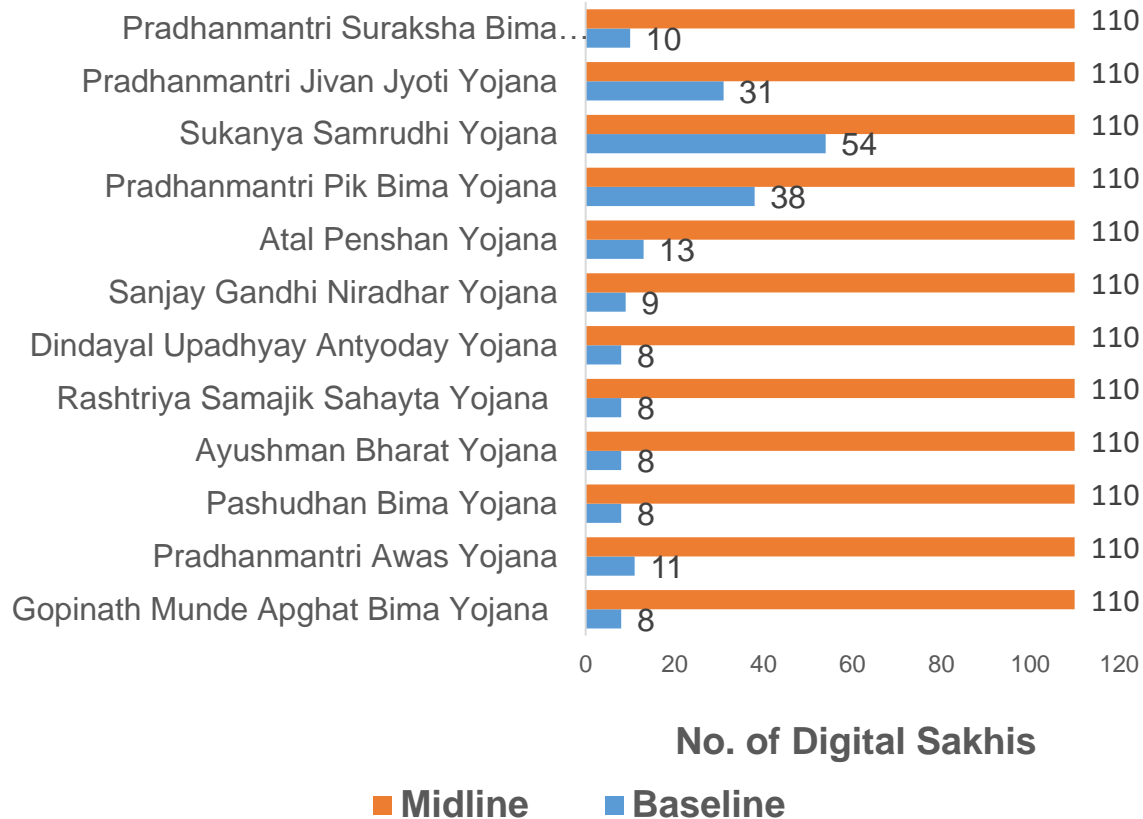
ALL DIGITAL SAKHI FIND DIGITAL MODES OF PAYMENTS CONVINENT, QUICKER AND EASIER



All Digital Sakhis are aware and 36% Digital Sakhis applying for Government schemes

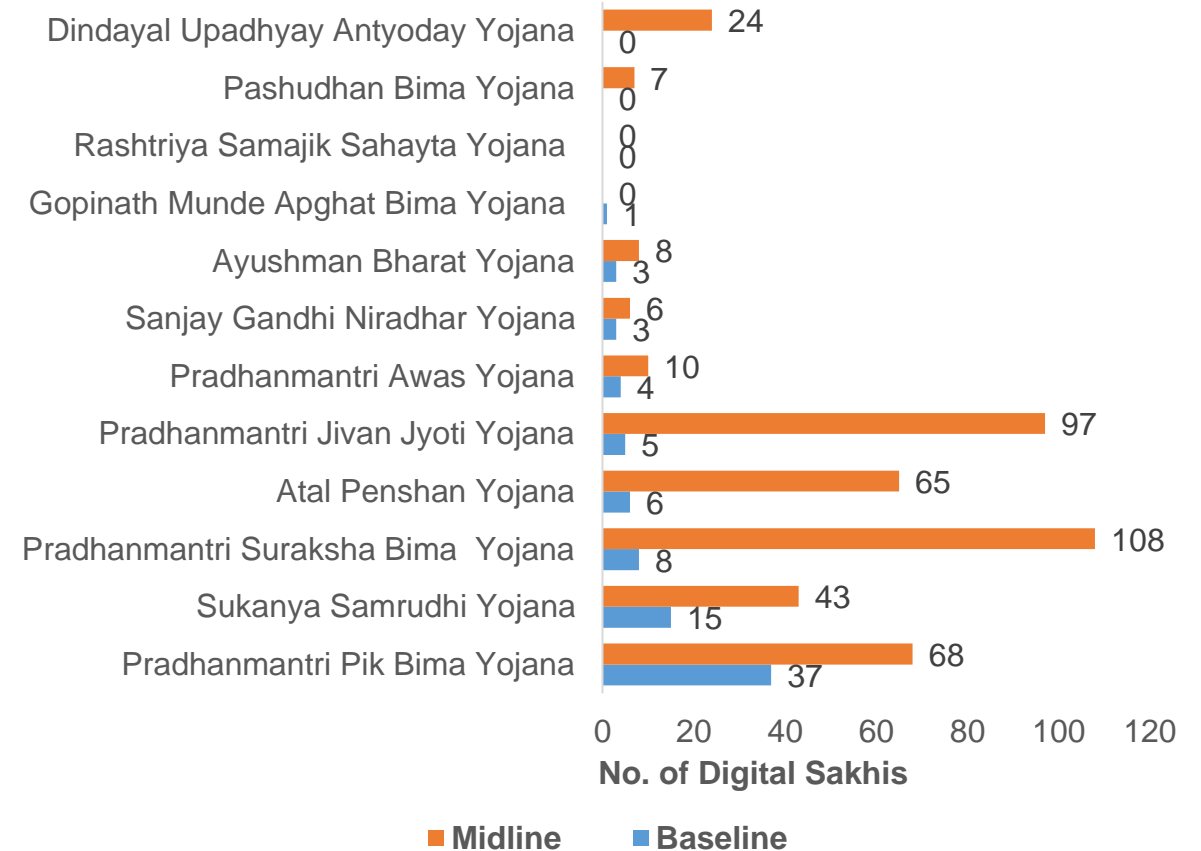
ALL DIGITAL SAKHIS ARE AWARE ABOUT SCHEMES SELECTED UNDER PROJECT

Awareness of Government Entitlements



AVERAGE, 36% DIGITAL SAKHIS HAVE APPLY GOVERNMENT SCHEME

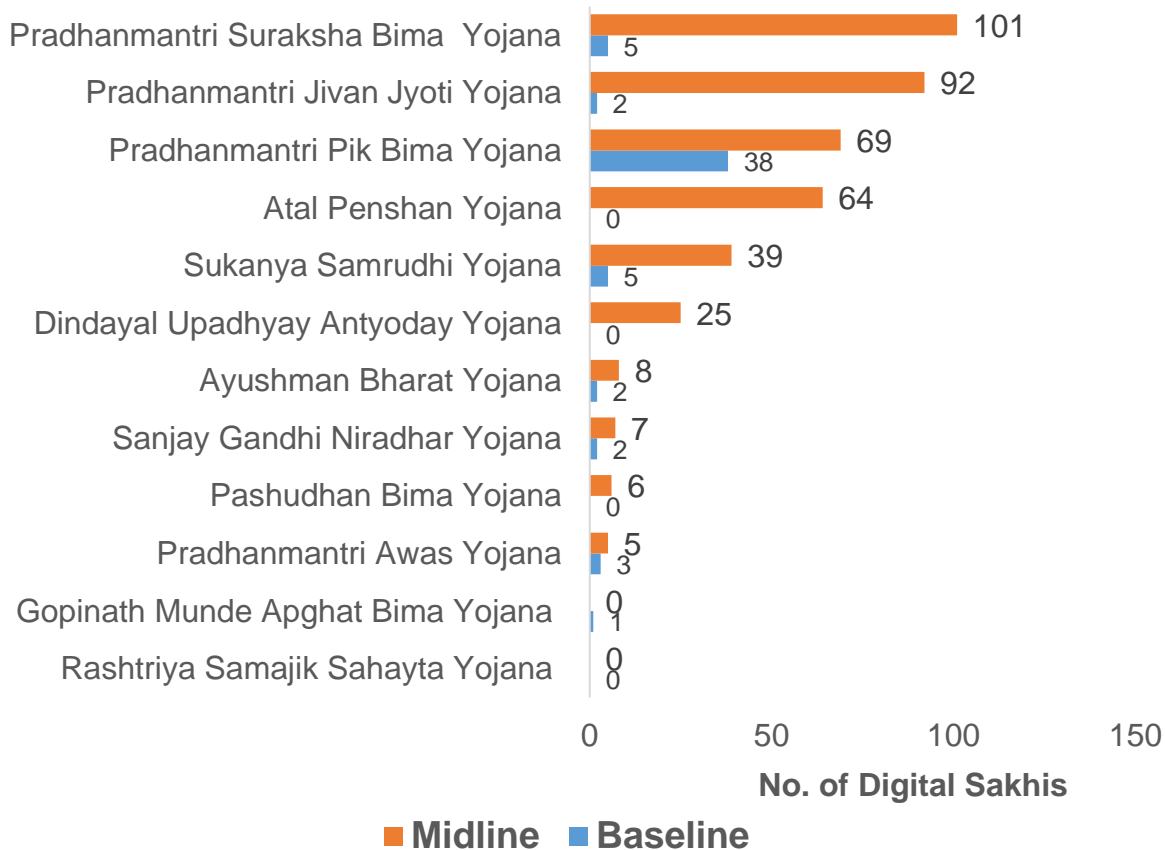
Apply for availing Government Entitlements



35% Digital Sakhis are benefited from entitlement

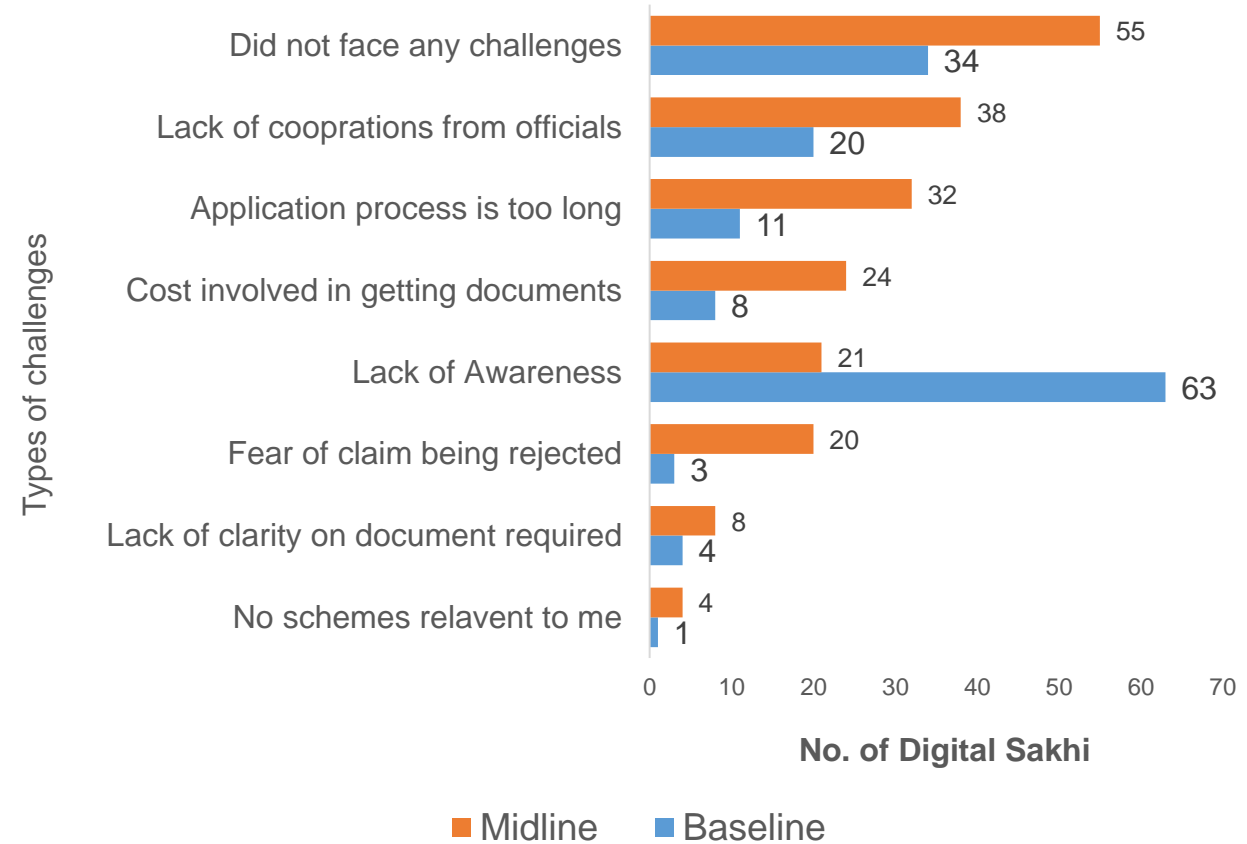
AVERAGE, 35% BENEFITED FROM GOVERNMENT ENTITLEMENT

Benefited from Government Entitlement



AWARENESS INCREASED AND FACING CHALLENGES ARE DECREASED FOR AVAILING ENTITLEMENTS

Challenges faced in availing government schemes



Snapshot of outreach by Digital Sakhis

Door to Door Visits		Digital Camps outreach	
No of HHS	No of Individuals	No of Camps	No of Persons benefited
26,295	1,09,819	75	7074

- Community members see a direct relevance and benefit about Digital Mode of Payments and also about the government schemes.
- Digital Sakhis have been able to caret awareness about usage of digital modes of payment and Selected Government entitlements among larger ecosystem

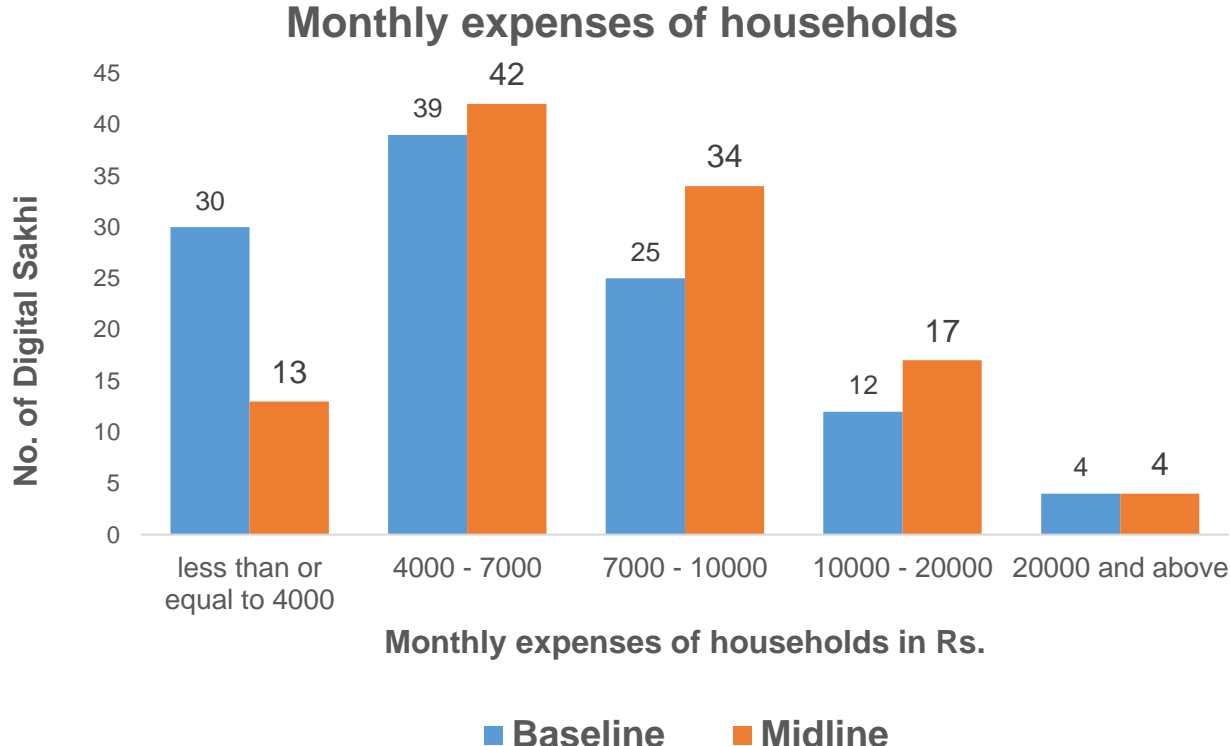
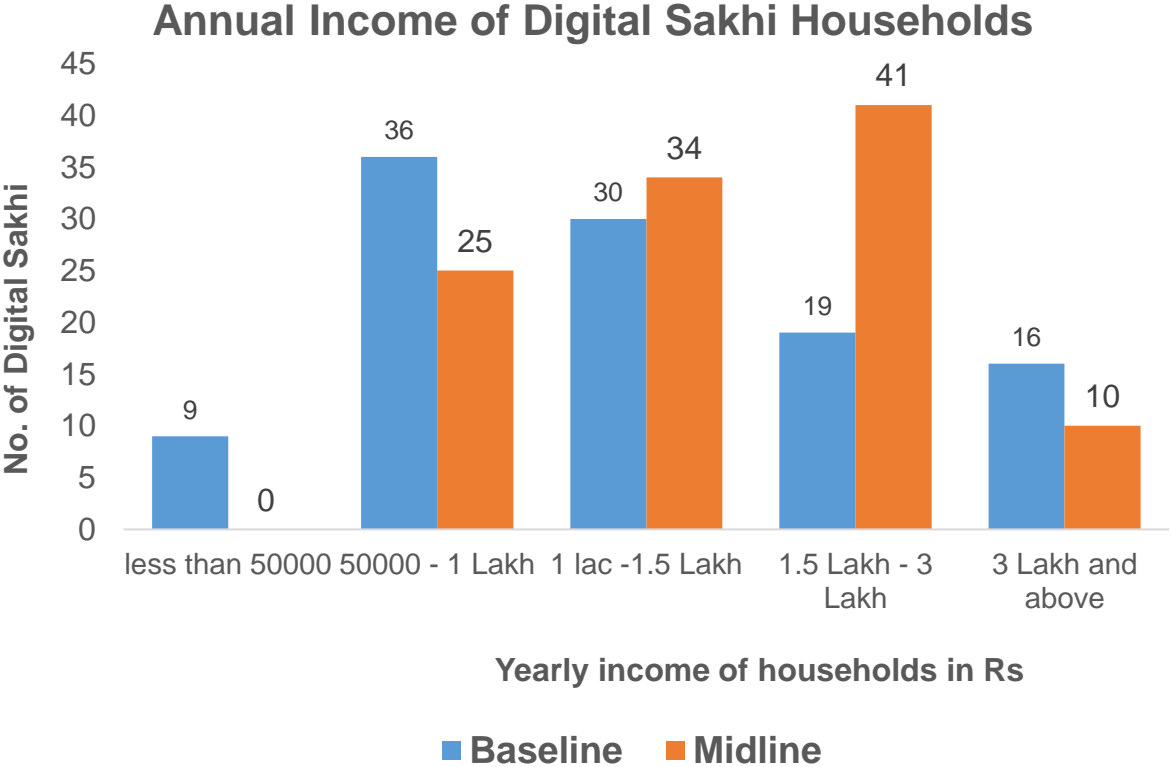
Influence of Digital Sakhis on Household Income, Expenses, Savings, Loans, Insurance and Pension



There has been a positive increase in annual income and monthly expenses of Digital Sakhi Households

INCREASE IN INCOME RANGES BETWEEN 1.5 - 3 LAKH IN END OF YEAR AS COMPARED TO BASELINE

INCREASE IN MONTHLY EXPENSES RANGES BETWEEN 4000 - 20000 IN END OF YEAR AS COMPARED TO BASELINE

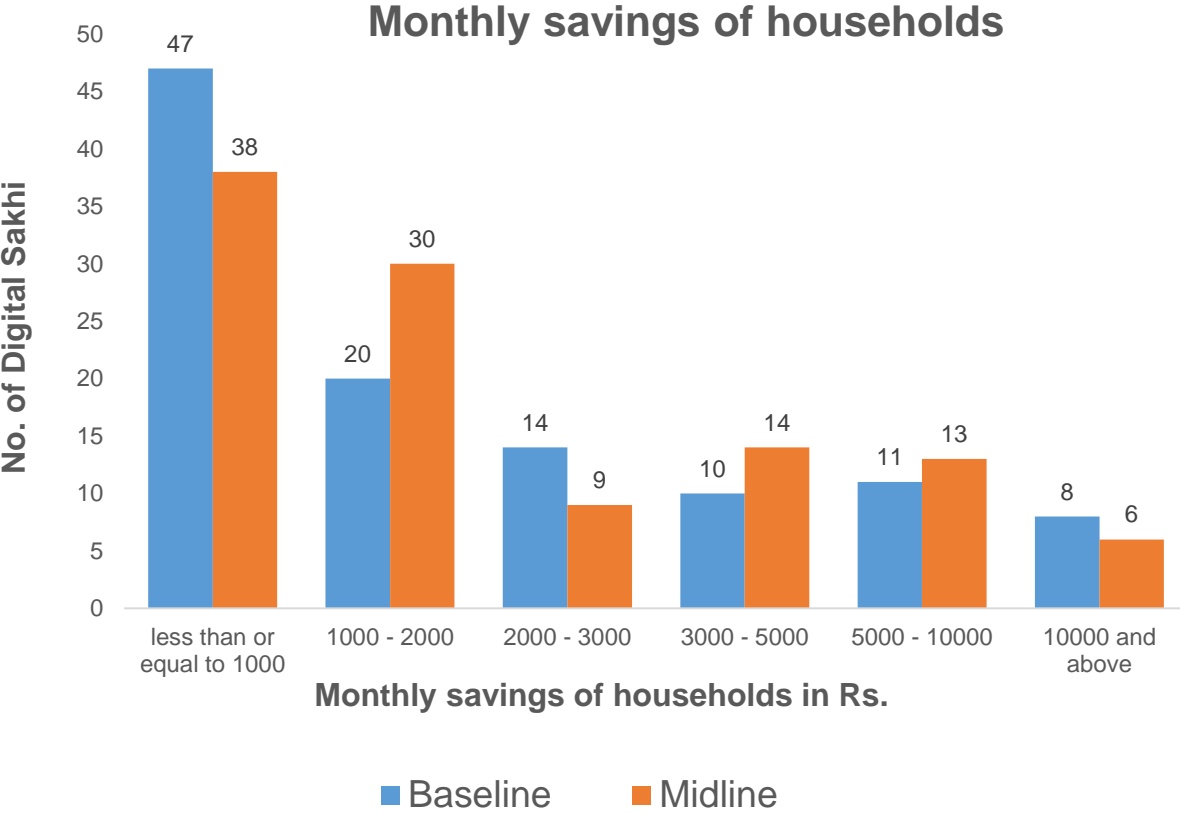


- Prior to the Digital Sakhi program, 59% of households earned above 1 lakh which increased to 77% by end of year 1.
- The increase in household income could be related , add-on Digital Sakhi income after she join the program

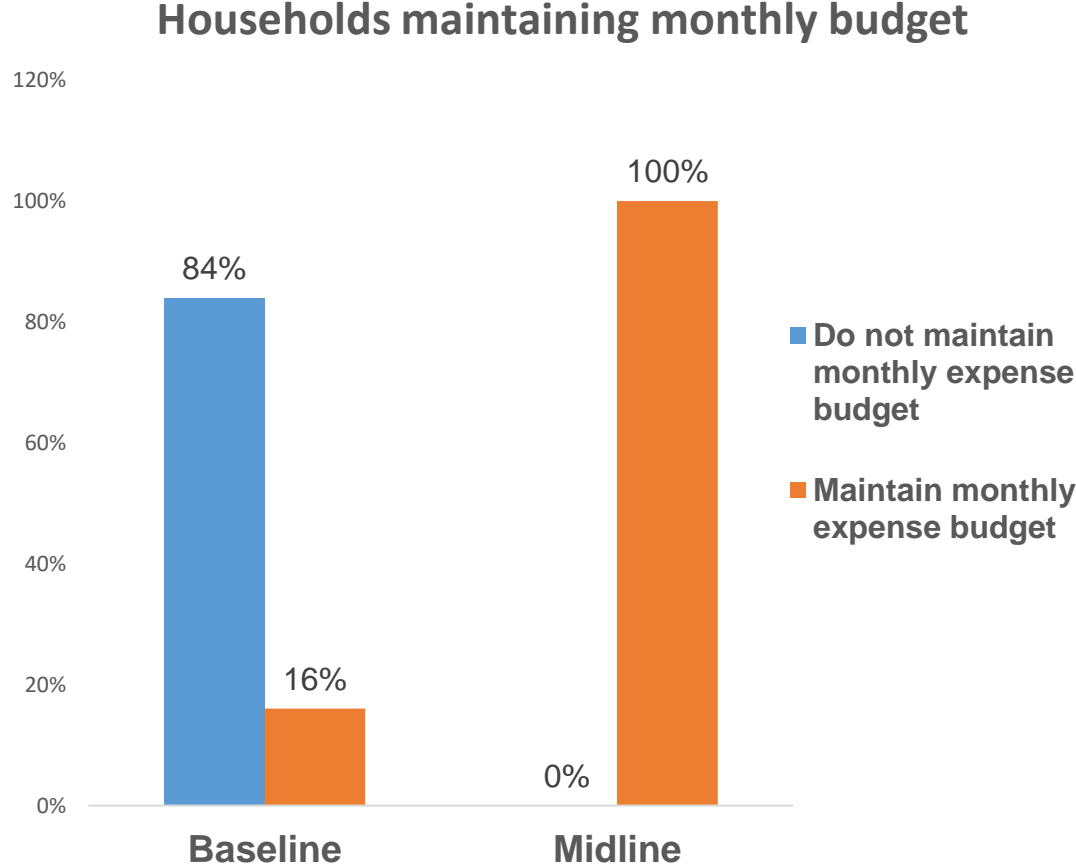
- Change in the monthly expense of household seen in the rage of 4k to 20k.

Positive increase in monthly savings of Digital Sakhi Households and 100% digital sakhi maintain their monthly household budget

MORE DIGITAL SAKHI HOUSEHOLDS ARE SAVING GREATER AMOUNTS



ALL DIGITAL SAKHI MAINTAIN THEIR HOUSEHOLD MONTHLY BUDGET

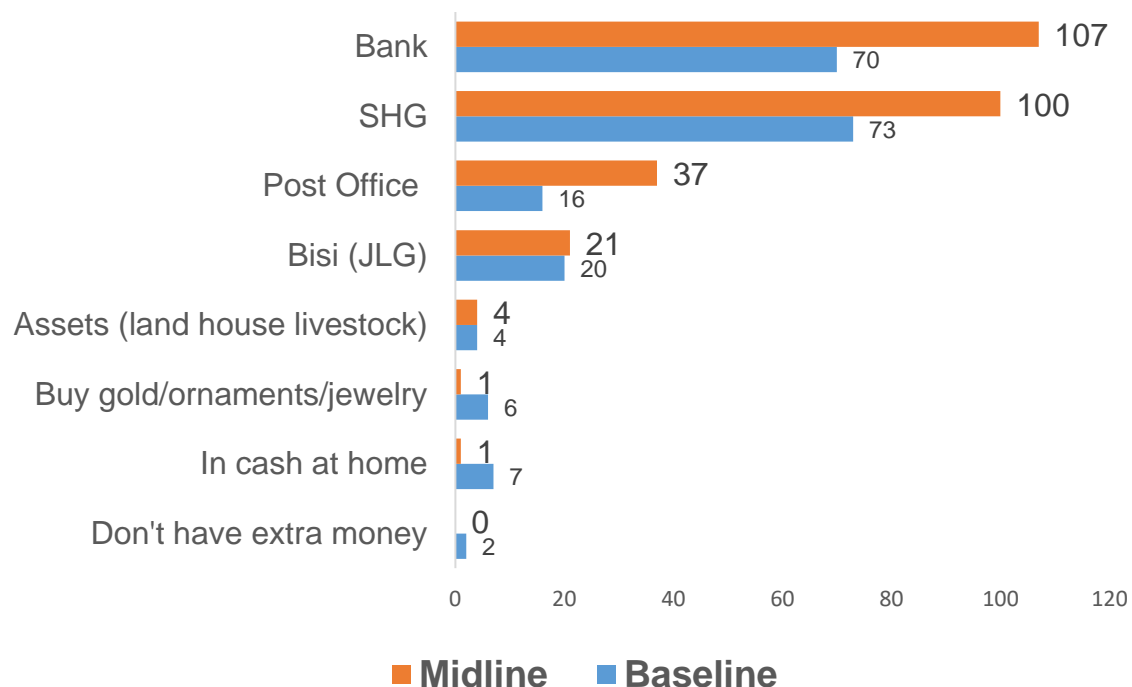


- The monthly savings of Digital Sakhis has show increase in the range of 1k to10k.

Show Higher Incidences In Saving With Self Help Groups & Banks And Digital Sakhi Preferred For Bank Loans

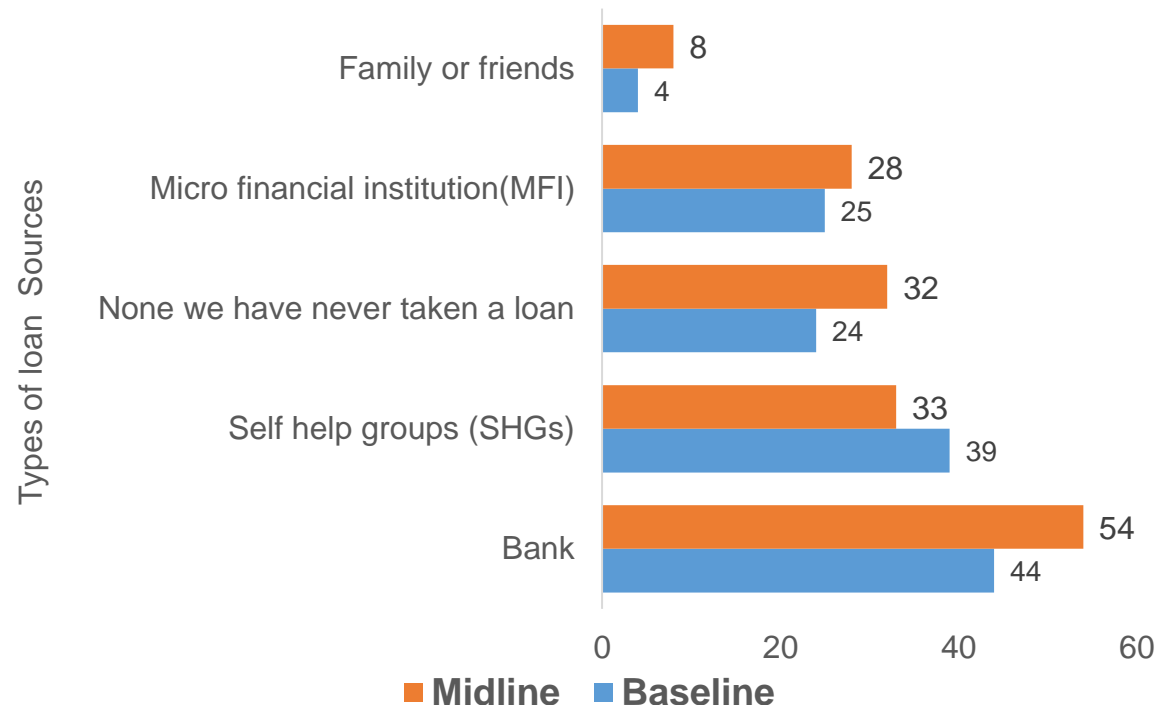
MORE DIGITAL SAKHI HOUSEHOLDS ARE SAVING GREATER AMOUNTS IN BANK AND SHG

Digital Sakhi Household saving Habits



INCREASE IN BANK LOAN & MFI SOURCES BY DIGITAL SAKHI HOUSEHOLD

Sources used to avail loans

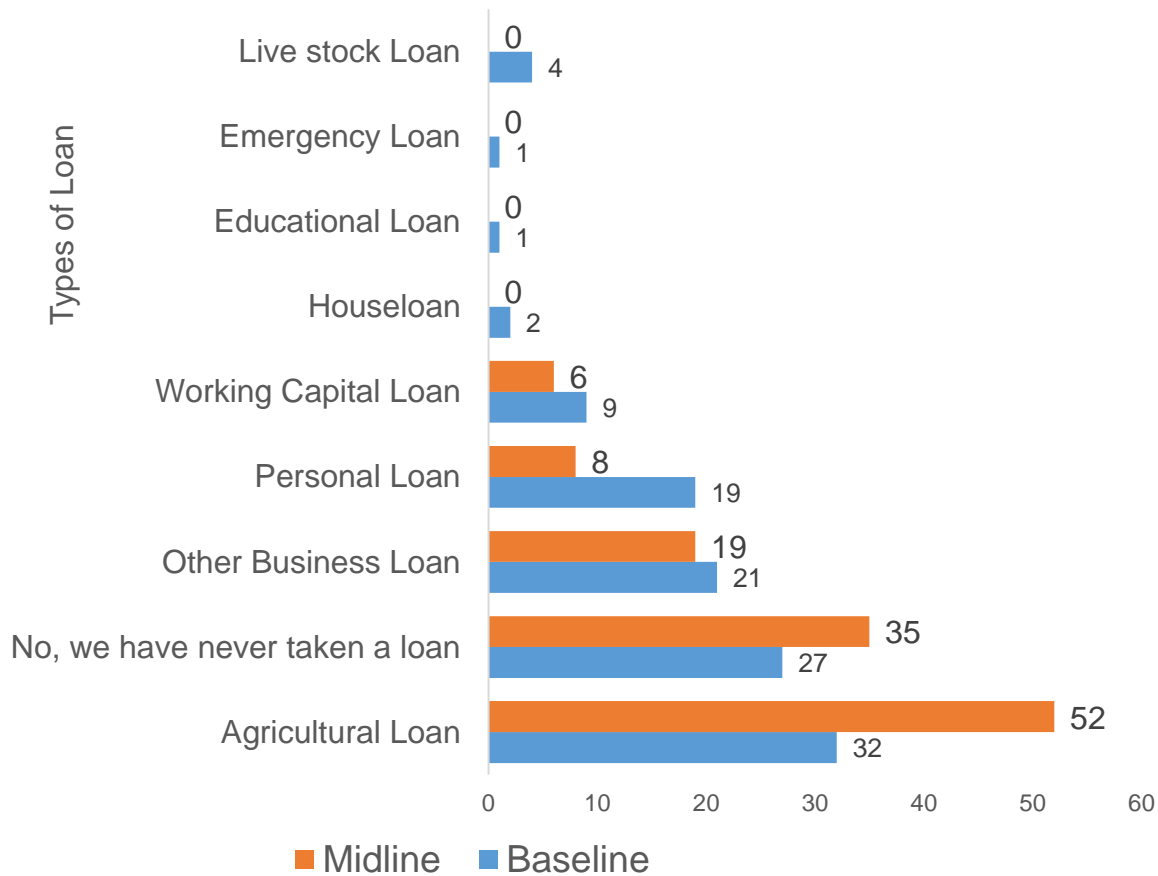


- Self help groups show a significant increase from 73 Digital Sakhis to 100 and Bank shows 73 to 107 digital sakhi by the end of year 1.

Formal and Informal sources approached by digital sakhi household

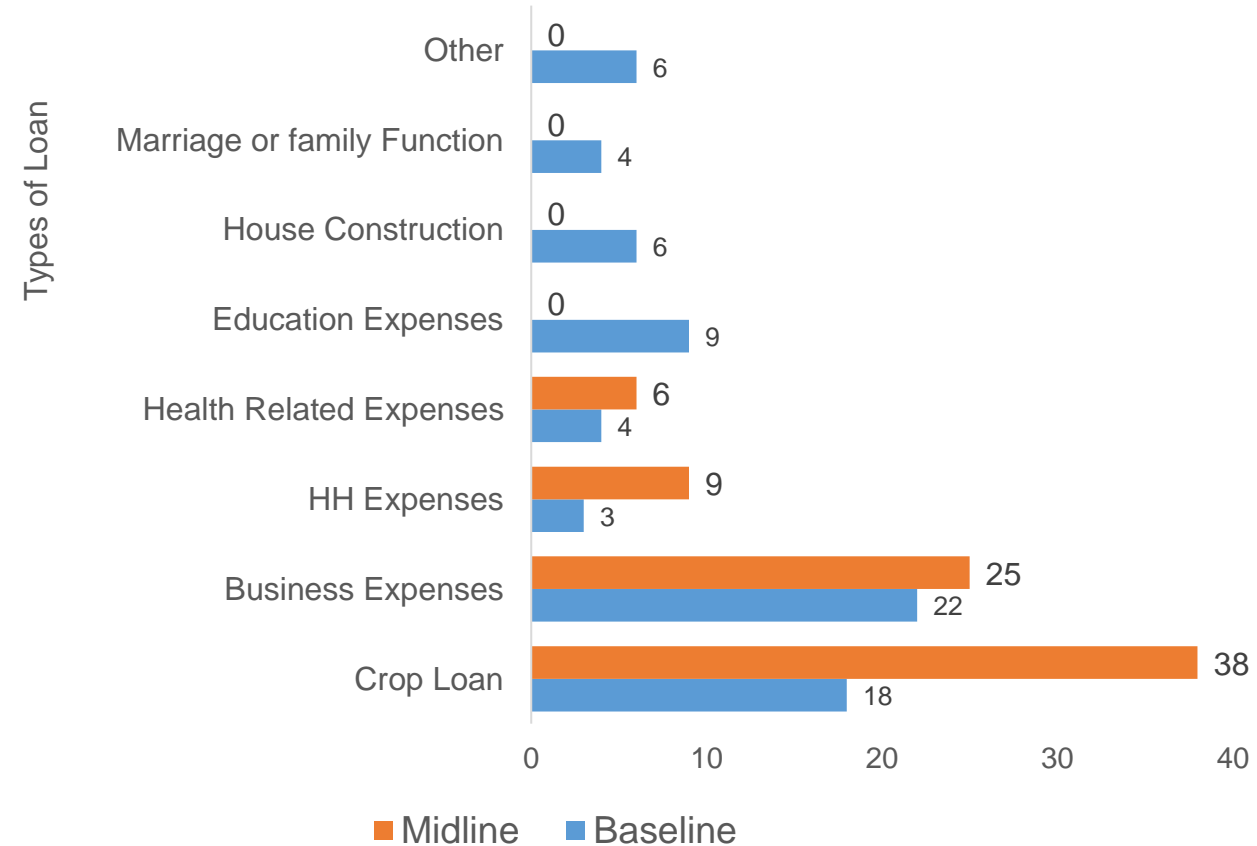
AGRICULTURAL LOANS LEADS TO PREFER INFORMAL SOURCES

Types of loan borrowed from bank sources



INCREASE IN CROP LOANS BORROWED FROM FORMAL SOURCES HAS BEEN WITNESSED

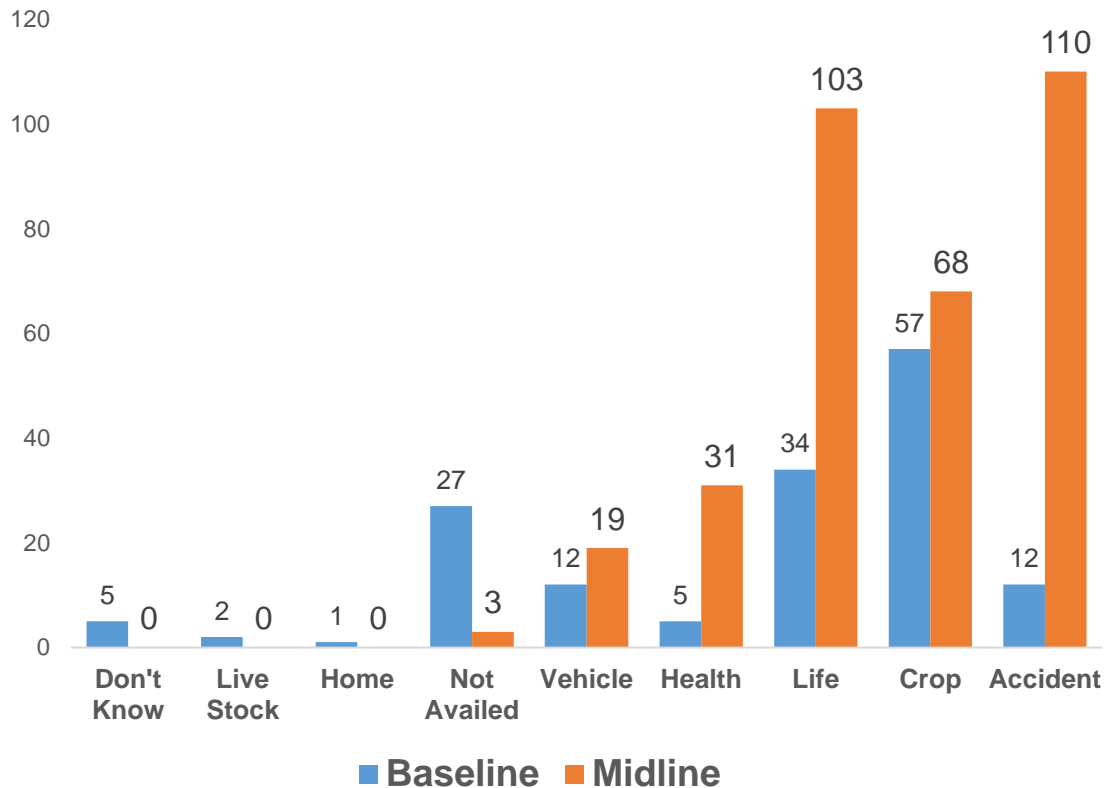
Purpose for loan borrowed from non-bank sources



A positive shift in the availing of insurance and pension products

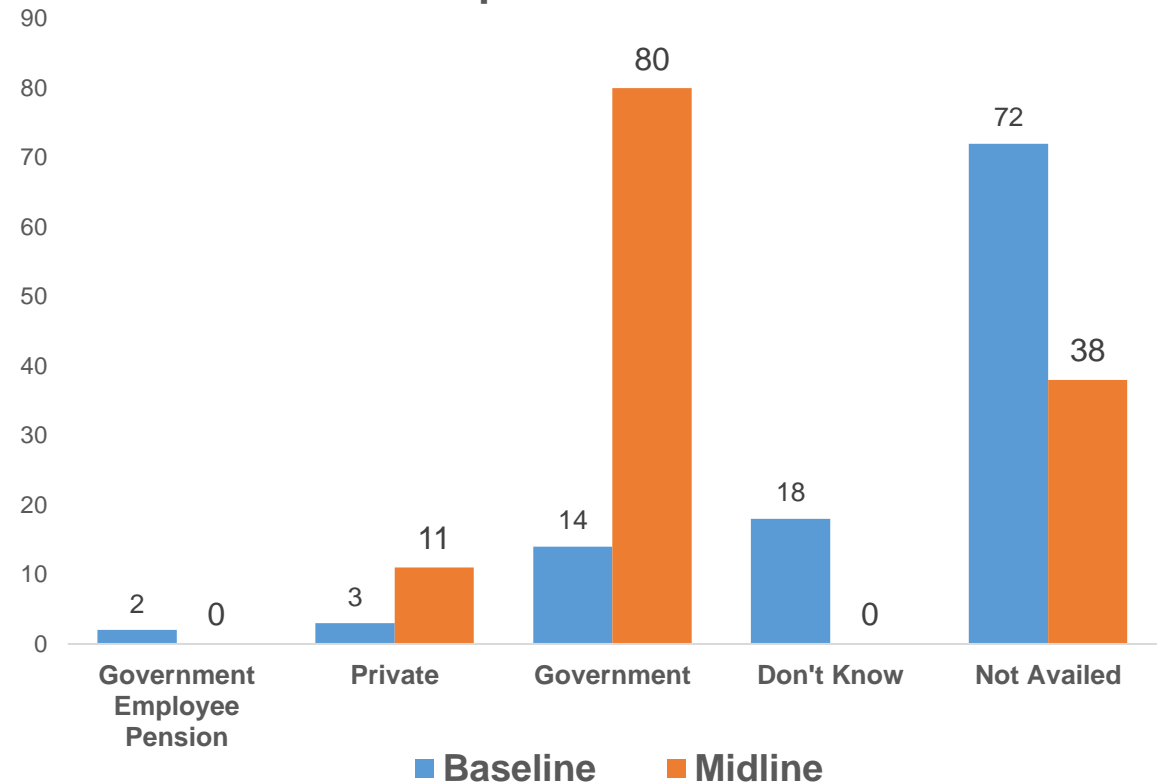
EFFECTIVE INCREASE SHOWN IN AVAILING ACCIDENT, LIFE & HEALTH INSURANCE PRODUCTS

Digital Sakhi Household availed insurance products



66% INCREASE IN AVAILING PENSION PRODUCTS RUN BY GOVERNMENT AND 8% IN PRIVATE

Digital Sakhis household availed Pension products



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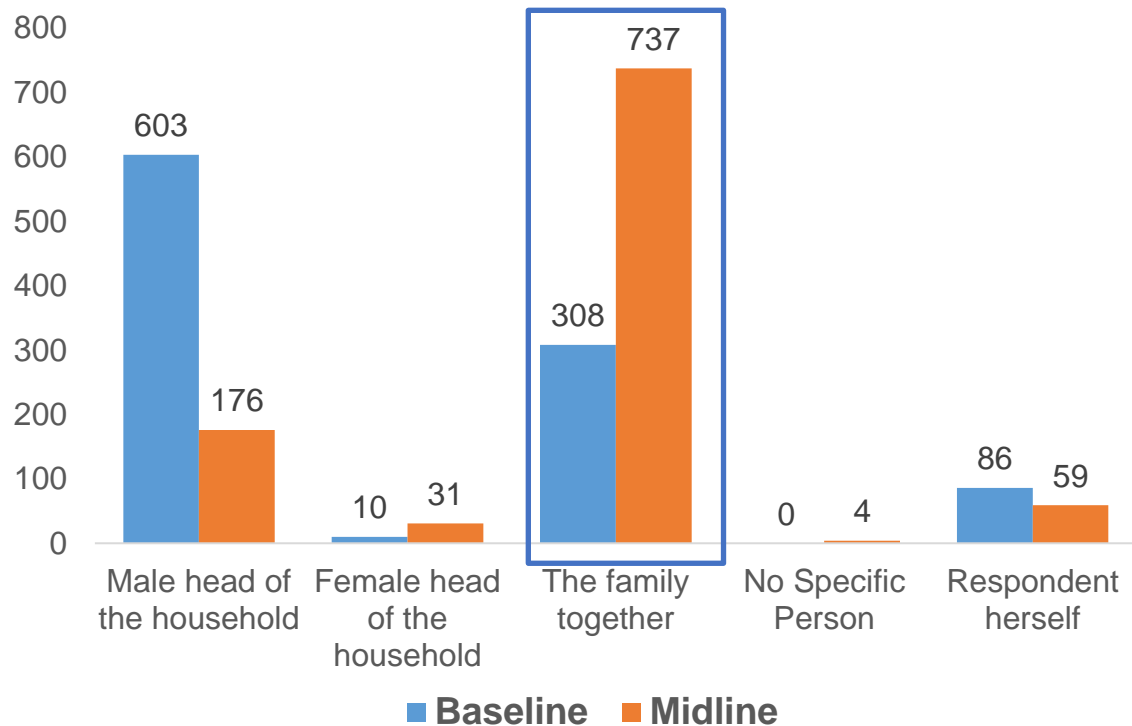
**Financial decisions, Leadership,
Access to formal credit,
increase in business revenues
and size**



Decision making power, leadership and confidence skills are the key indicators for women empowerment and results have shown a positive increase

42% INCREASE IN WE HOUSEHOLDS MAKING FINANCIAL DECISIONS TOGETHER AS COMPARED TO BASELINE

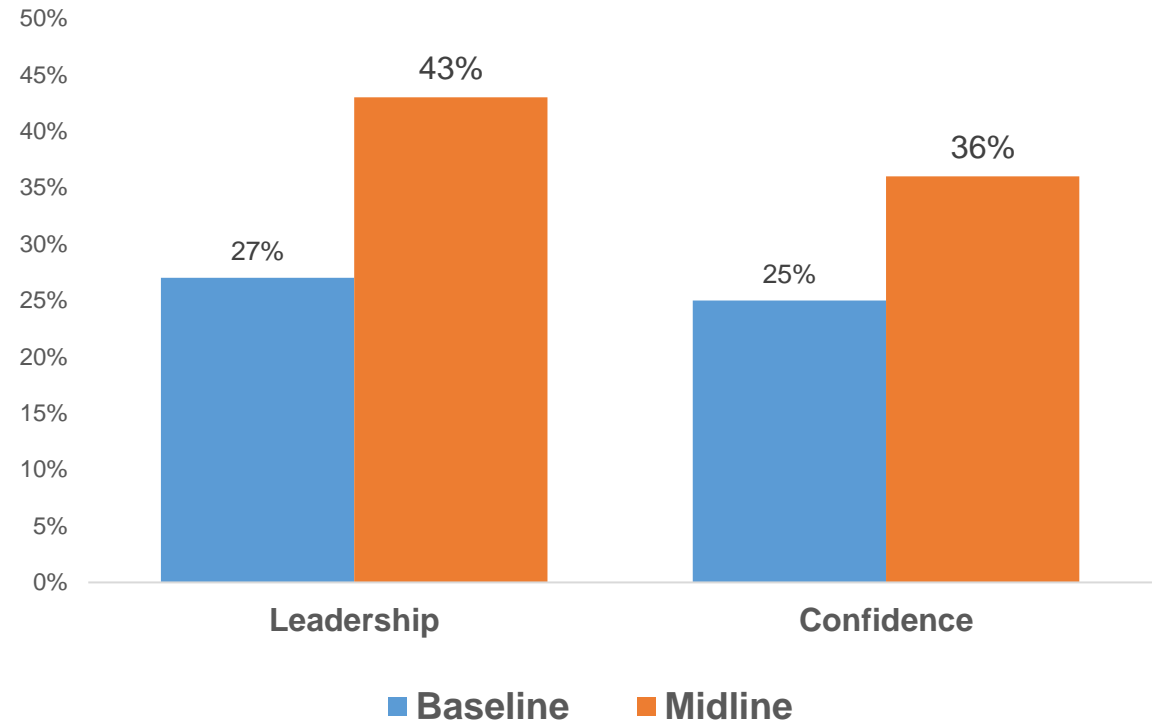
Financial decision making within WE HH



- Decisions made by families together has increased from 308 to 737 WE families

POSITIVE SHIFT IN LEADERSHIP & CONFIDENCE LEVEL

Leadership & Confidence of WE

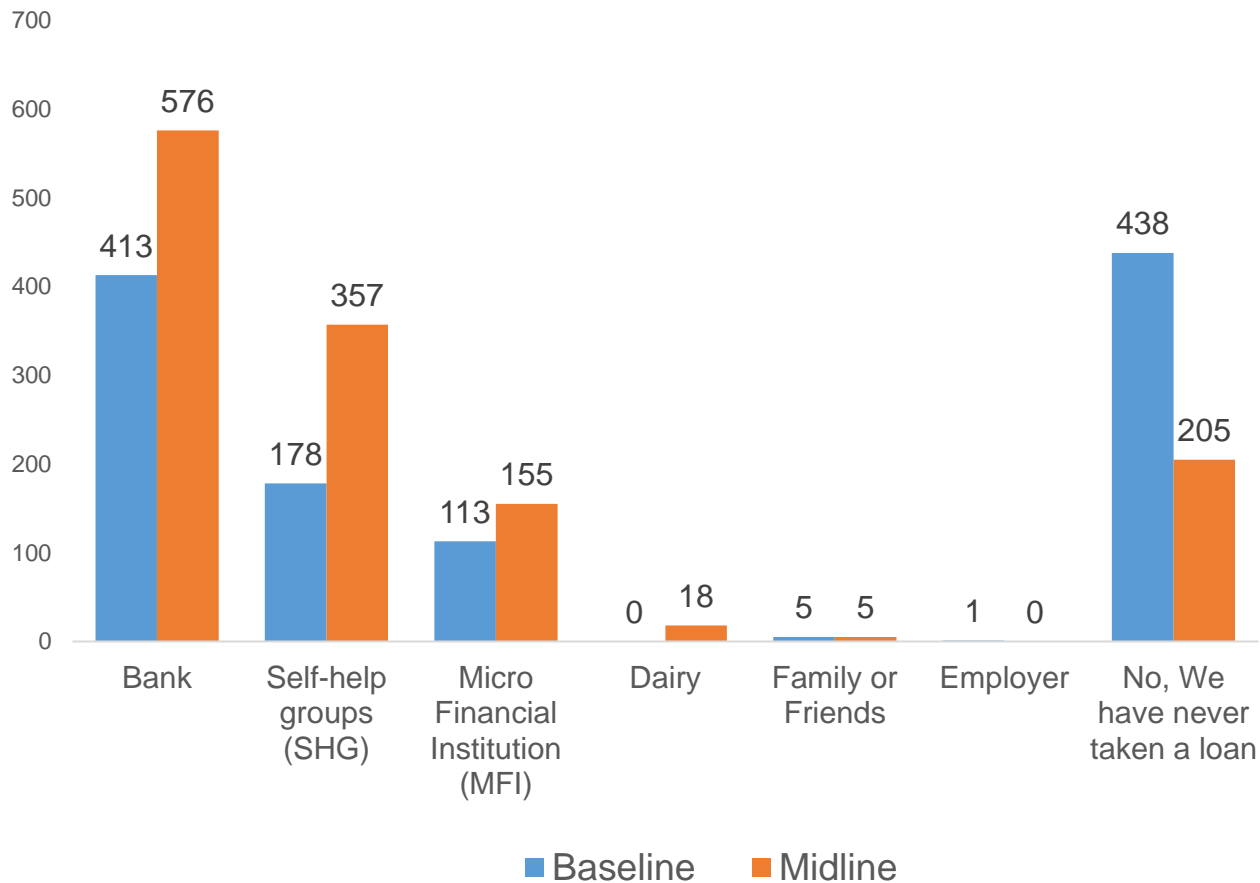


- Leadership includes decision making and negotiation skills and confidence public speaking and ability to handle new situation

Access to credit from formal and informal sources & maintaining monthly budget of household

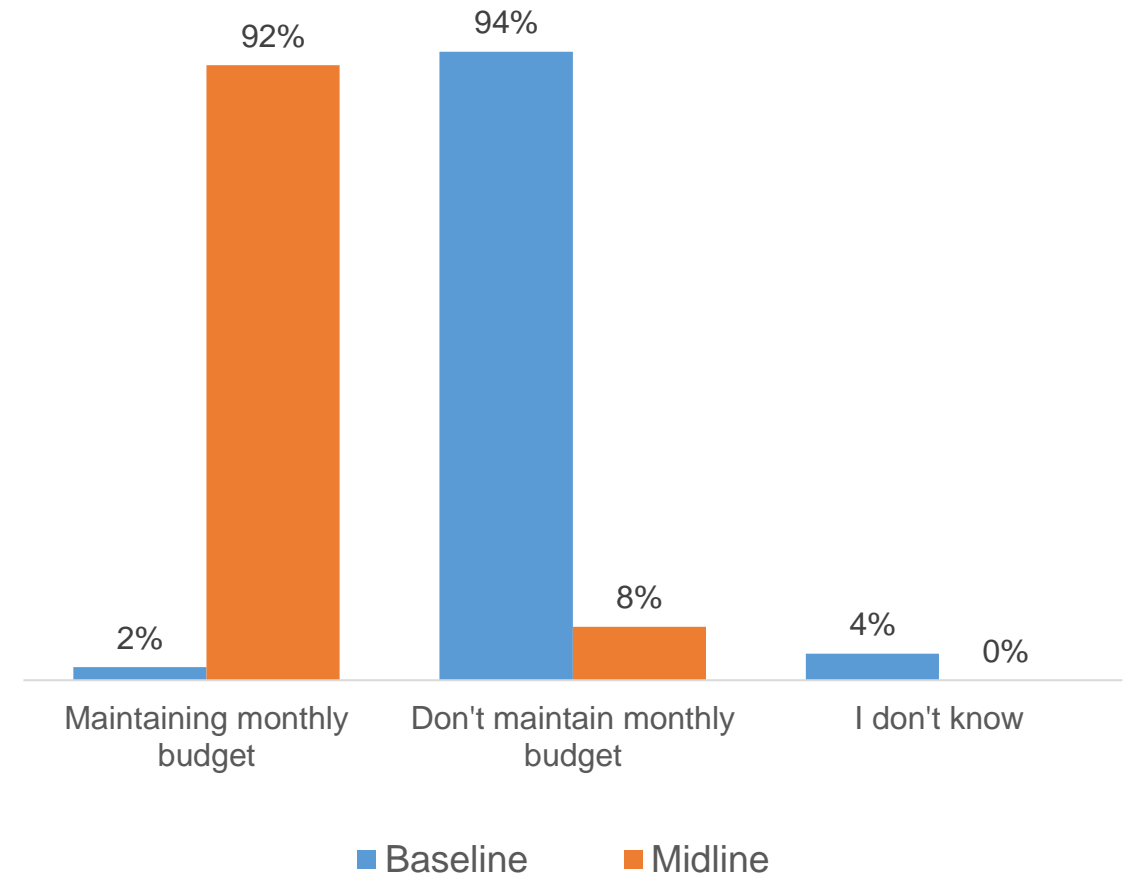
WE HOUSEHOLD GIVES HIGHEST PREFERENCE TO BANK SOURCE

Sources used to avail loans



INCREASE IN MAINTAIN MONTHLY HOUSEHOLD BUDGET FROM 2% TO 92% IN WE HOUSEHOLD

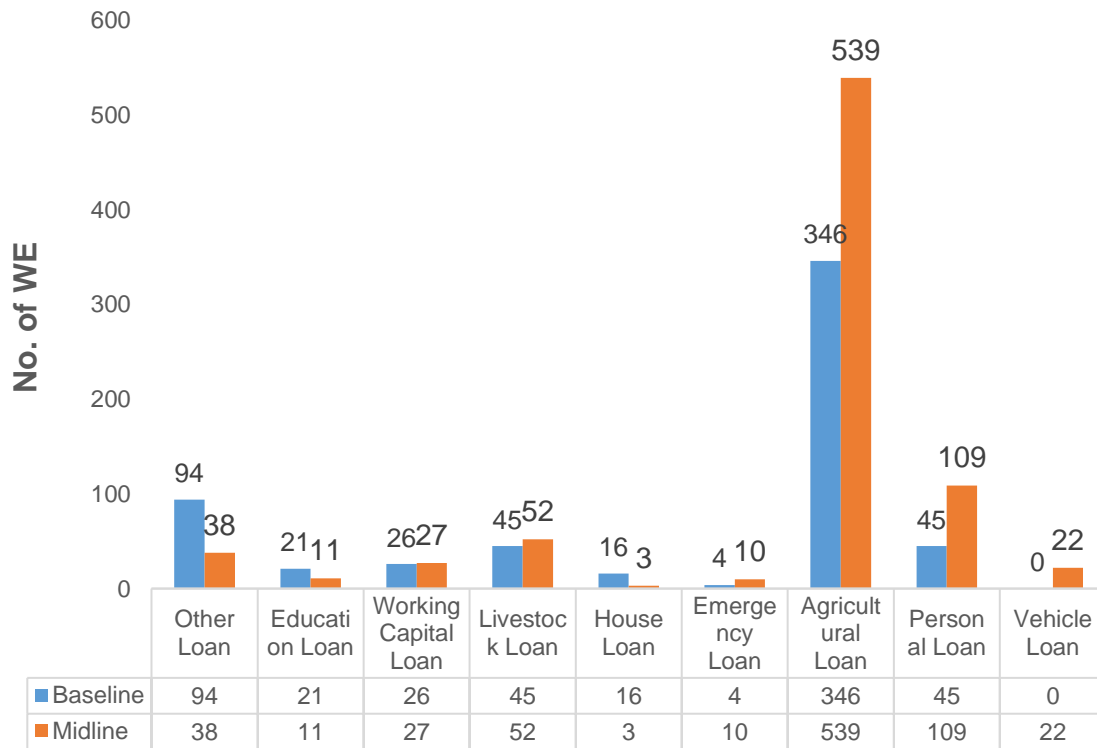
Maintaining monthly budget of household



WE Households access credit from formal and informal sources

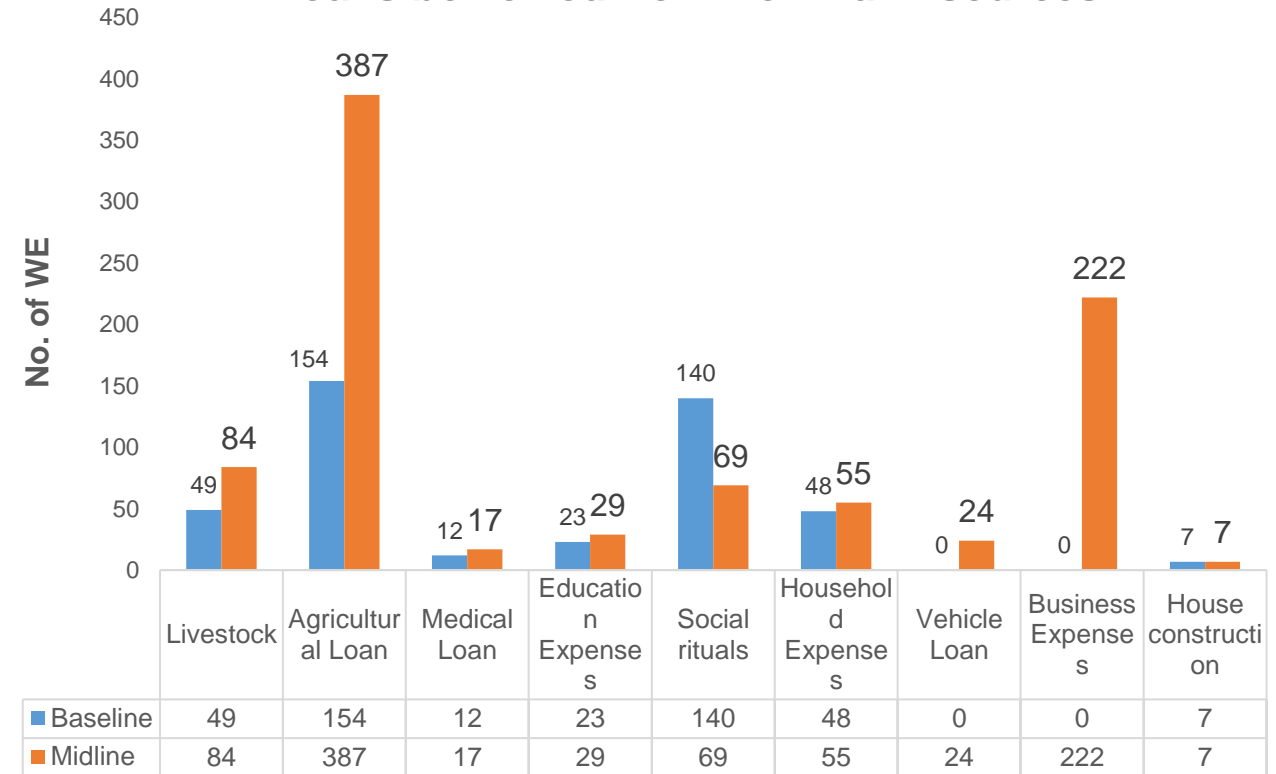
WOMEN ENTREPRENEURS ARE ACCESSING LOANS FROM FORMAL SOURCES WITH HIGHEST INCREASE IN CROP LOANS

Loans borrowed from Bank sources



DUE TO EASY AVAILABILITY, INFORMAL SOURCES LOANS HAVE BEEN AVAILABLE

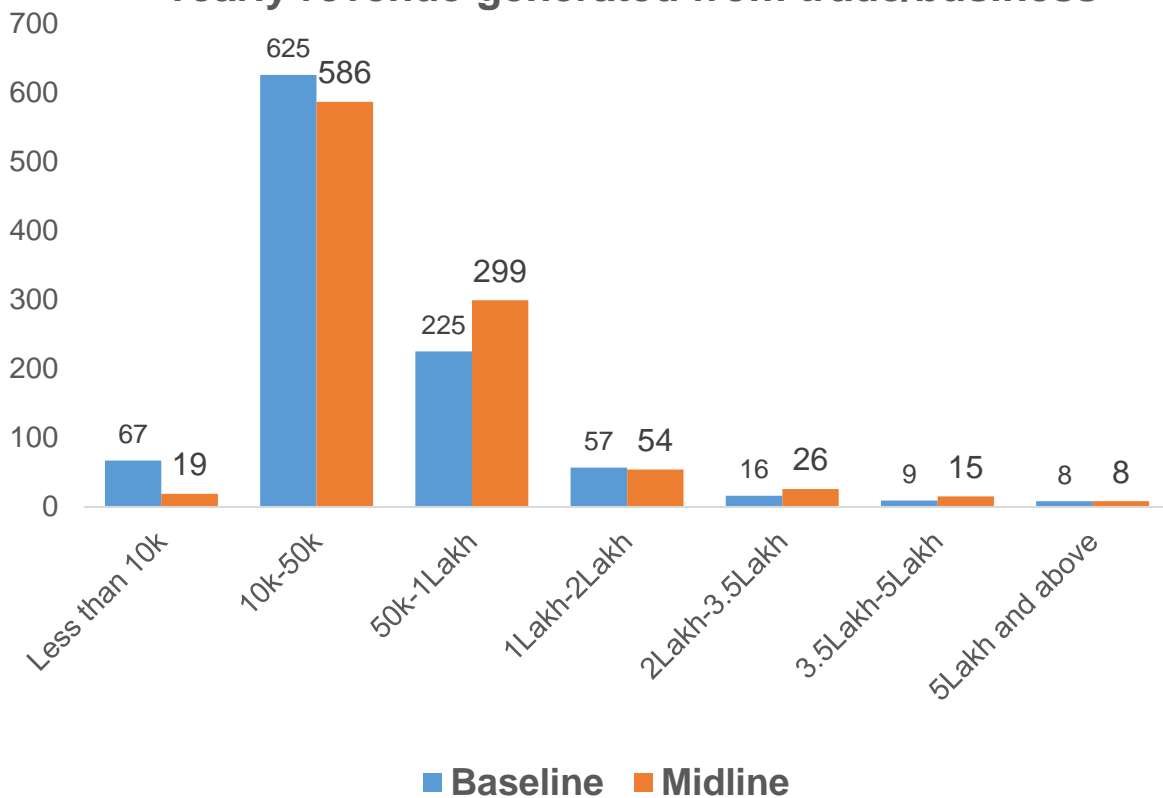
Loans borrowed from Non-Bank sources



Increase in Business Revenue and Expenses of WE

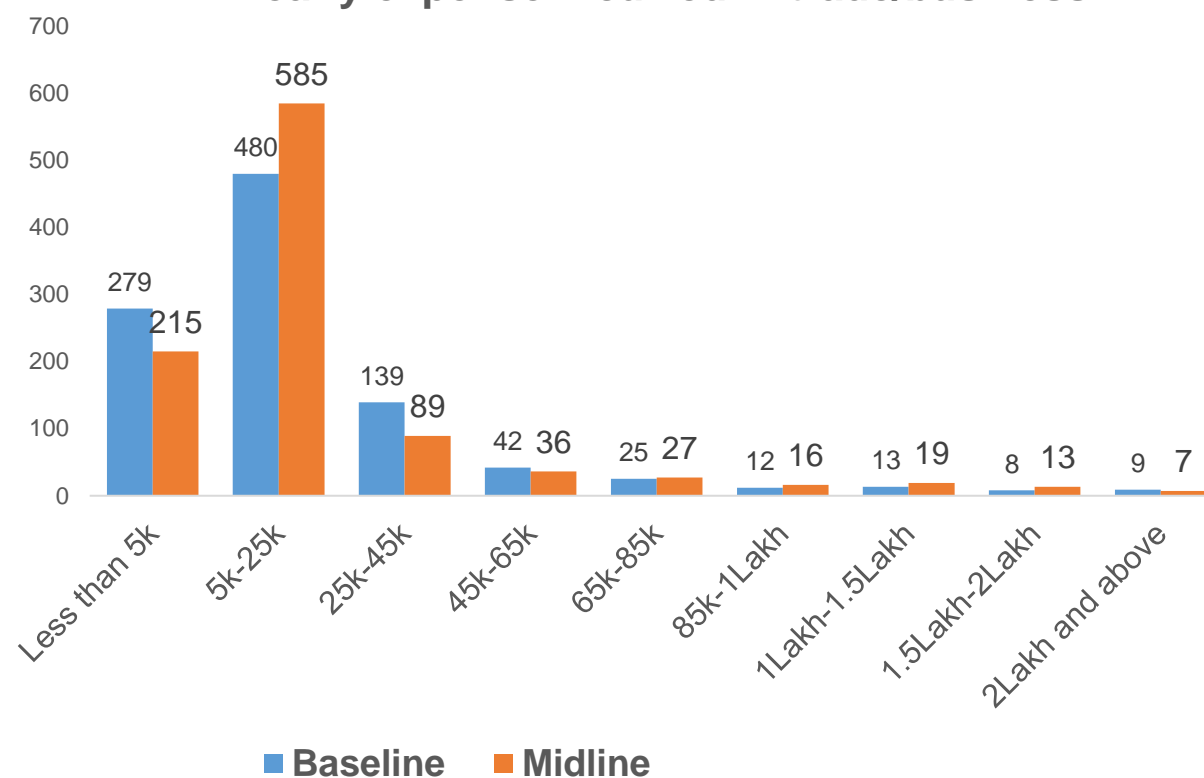
MOST OF BUSINESSES OF WE YEARLY REVENUE INCREASED IN THE RANGE 50K – 1 LAKH

Yearly revenue generated from trade/business



ANNUAL EXPENSES OF WE BUSINESS/TRADE

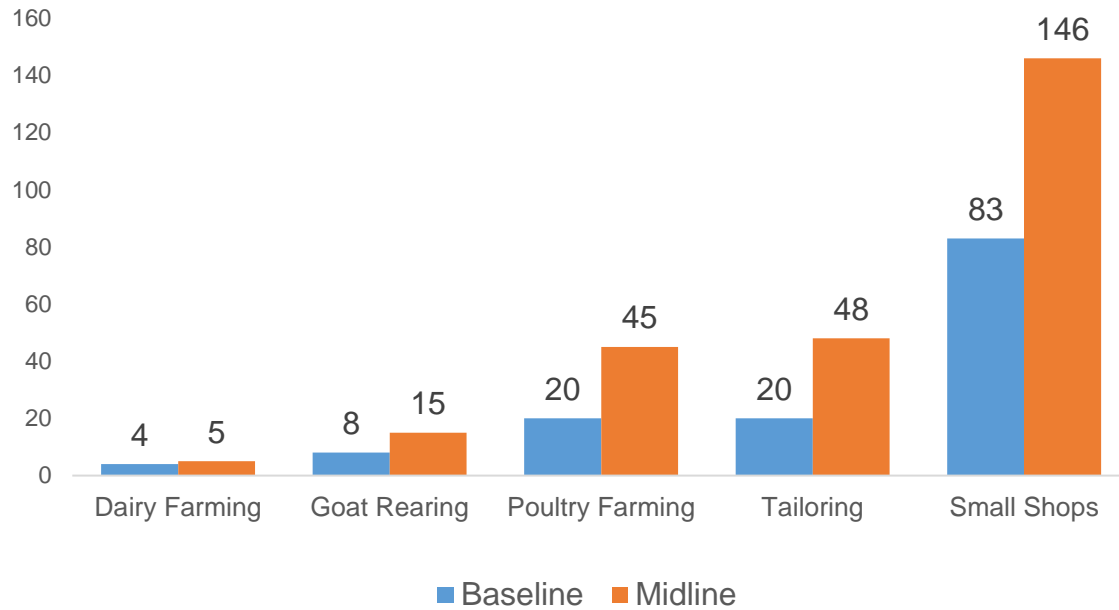
Yearly expense incurred in trade/business



Increased the size of WE Business and also they command higher premium for their products / services

OVERALL SIZE OF WE INCREASED

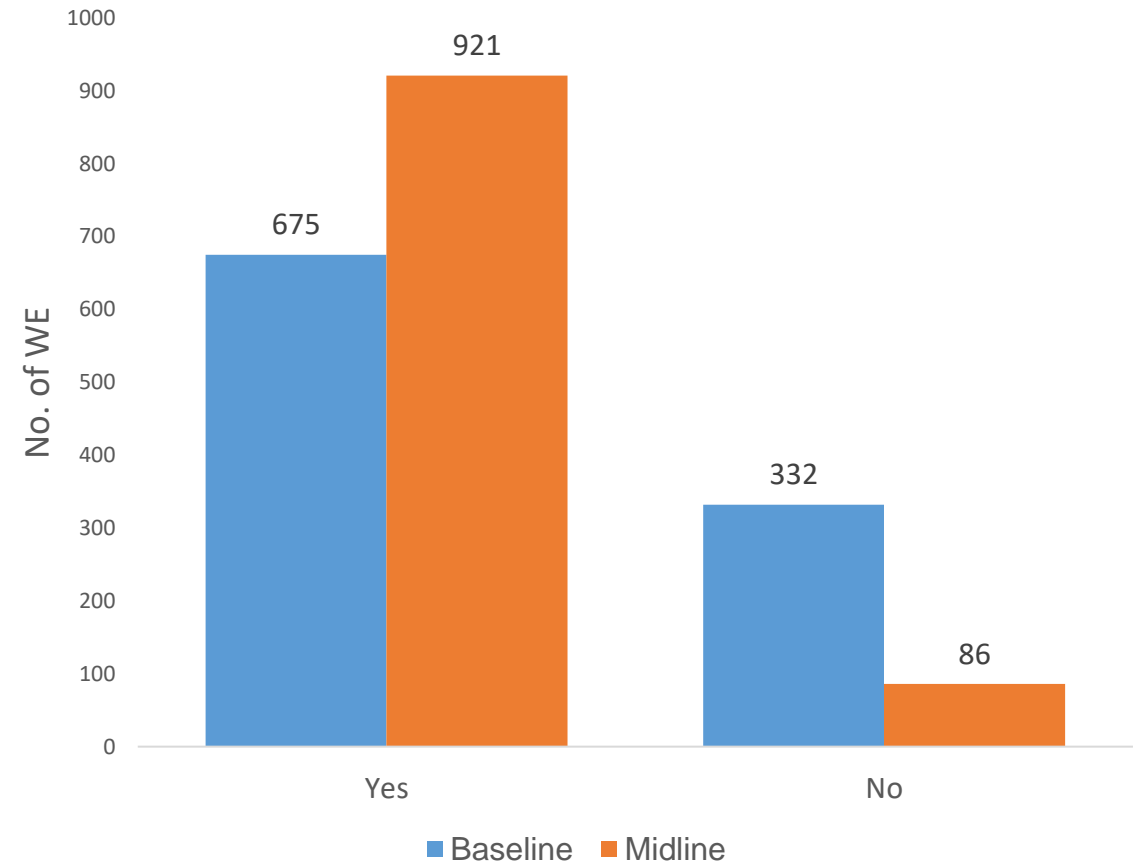
Average Current size of Business



- Dairy: Average number of milking cows or buffalos
- Goat rearing: Average number of goats
- Poultry: Average number of rearing birds in one cycle
- Tailoring: Average number of pieces stitched in month
- Small Shops: Average number of customers in a month
- Custard apple Nursery: Sapling size i.e number of grafts
[Baseline=5000, Midline=15000]

WE COMMAND HIGHER PREMIUM FOR THEIR PRODUCTS / SERVICES INCREASED

Command a higher premium for their products



Awareness & Adoption of Banking Facilities, Digital modes of payments & Government Entitlement



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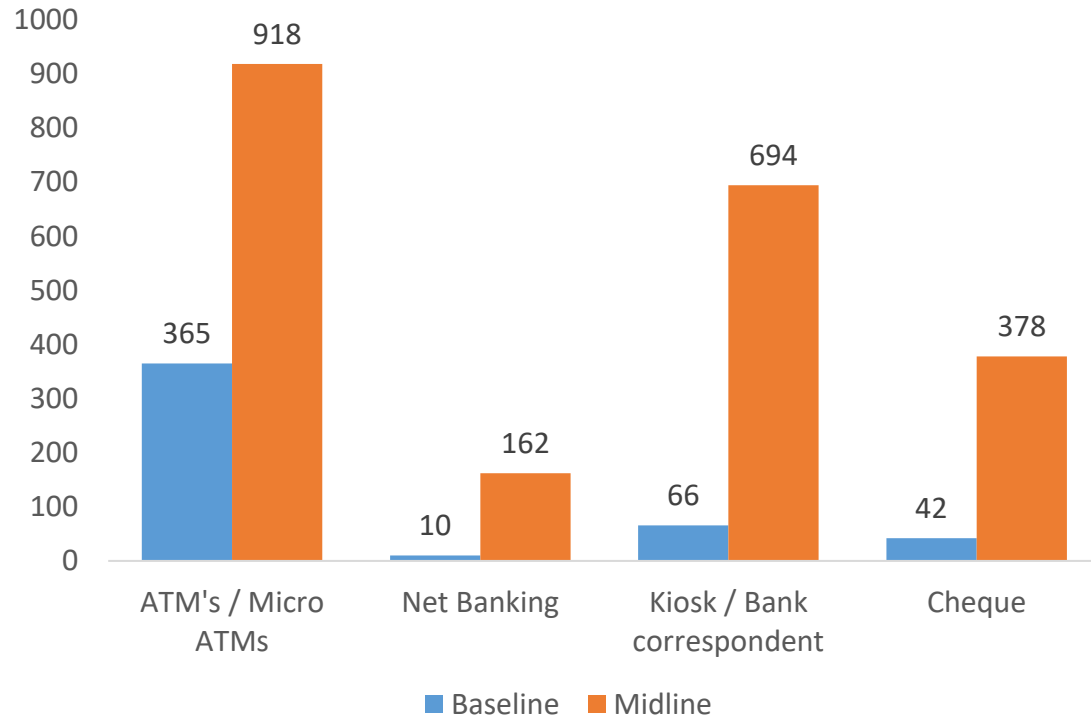
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Awareness and Adoption of Banking Facilities among WE

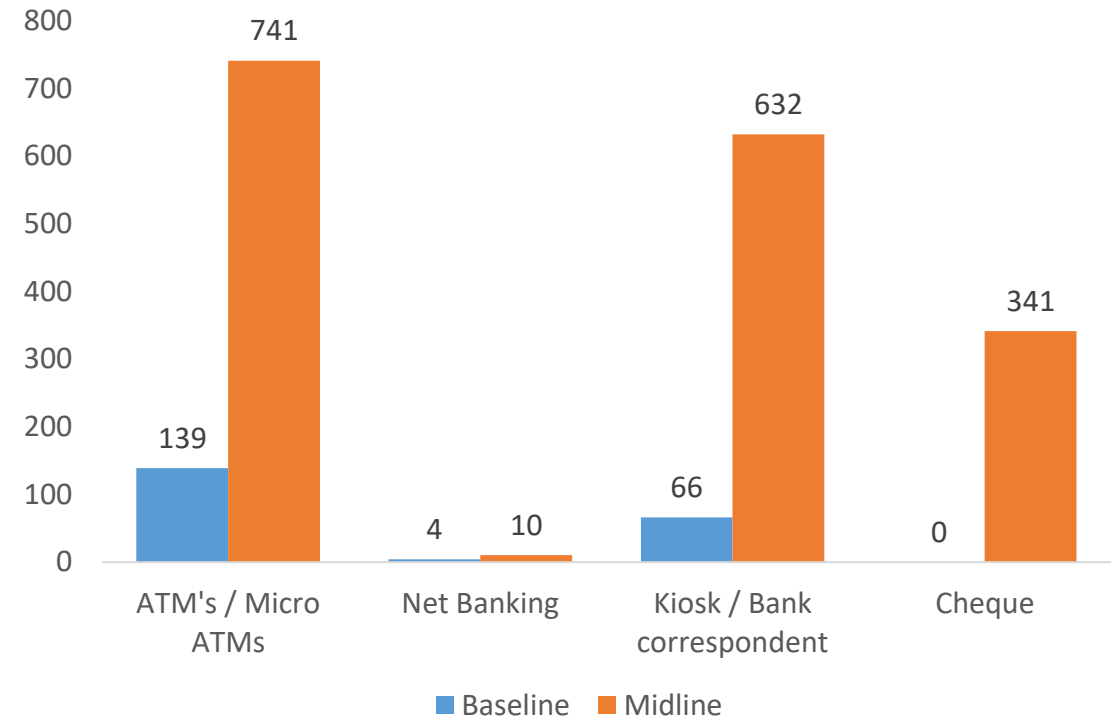
INCREASE IN USAGE OF BANKING FACILITIES WITH HIGHEST IN ATM, BANK KIOSK & CHEQUE

INCREASE IN USAGE OF BANKING FACILITIES WITH HIGHEST IN ATM, BANK KIOSK & CHEQUE

Awareness of Banking Facilities

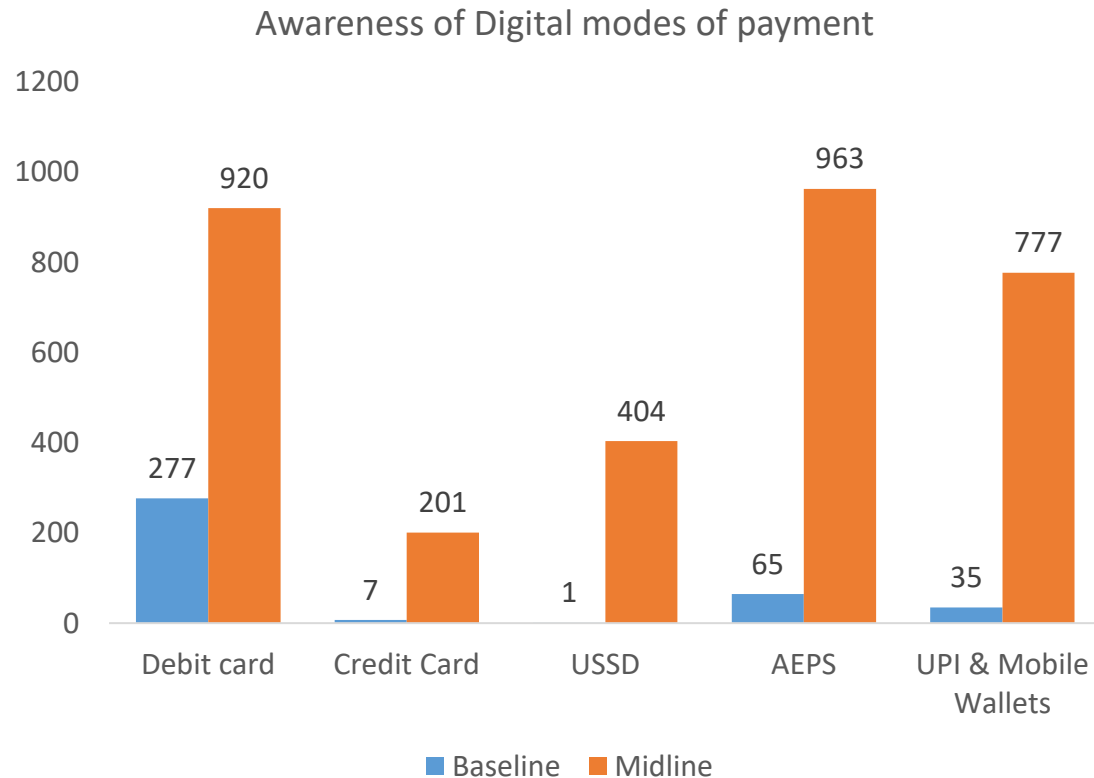


Usage of Banking Facilities

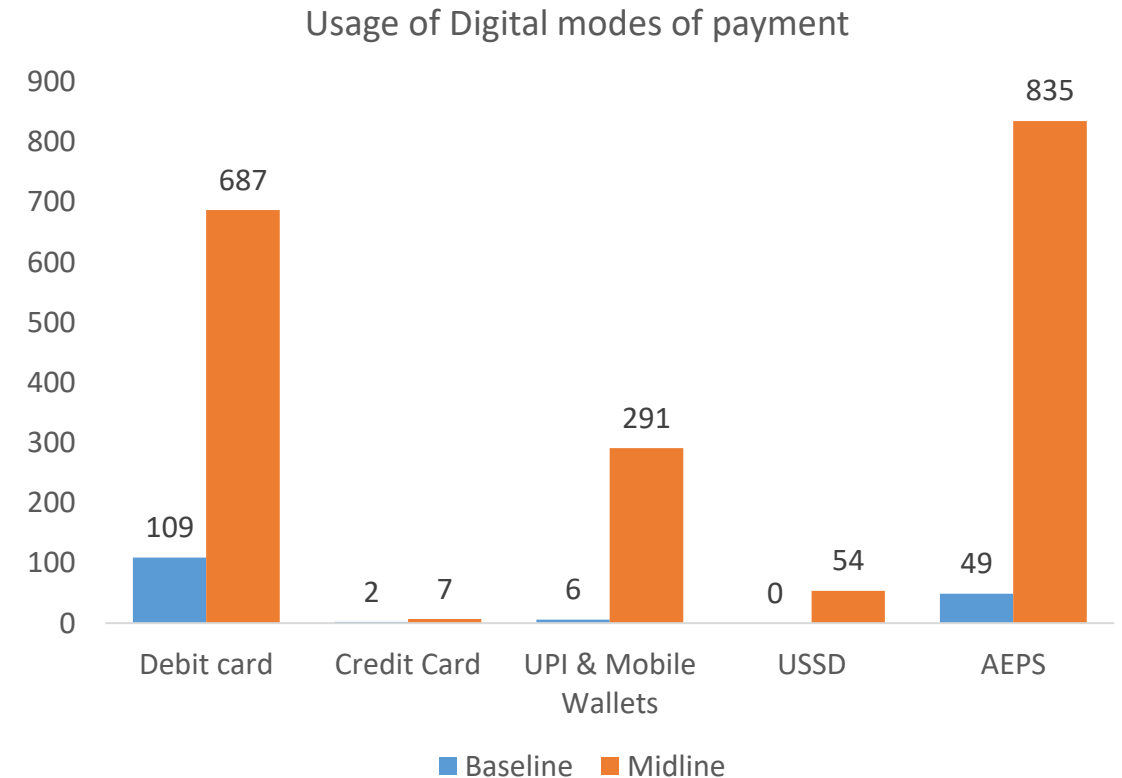


Usage of various Banking facilities has increased, Women Entrepreneurs are able to acknowledge the benefits

INCREASE IN AWARENESS OF CASHLESS MODES OF PAYMENT WITH HIGHEST IN DEBIT CARD, AEPS, UPI & USSD

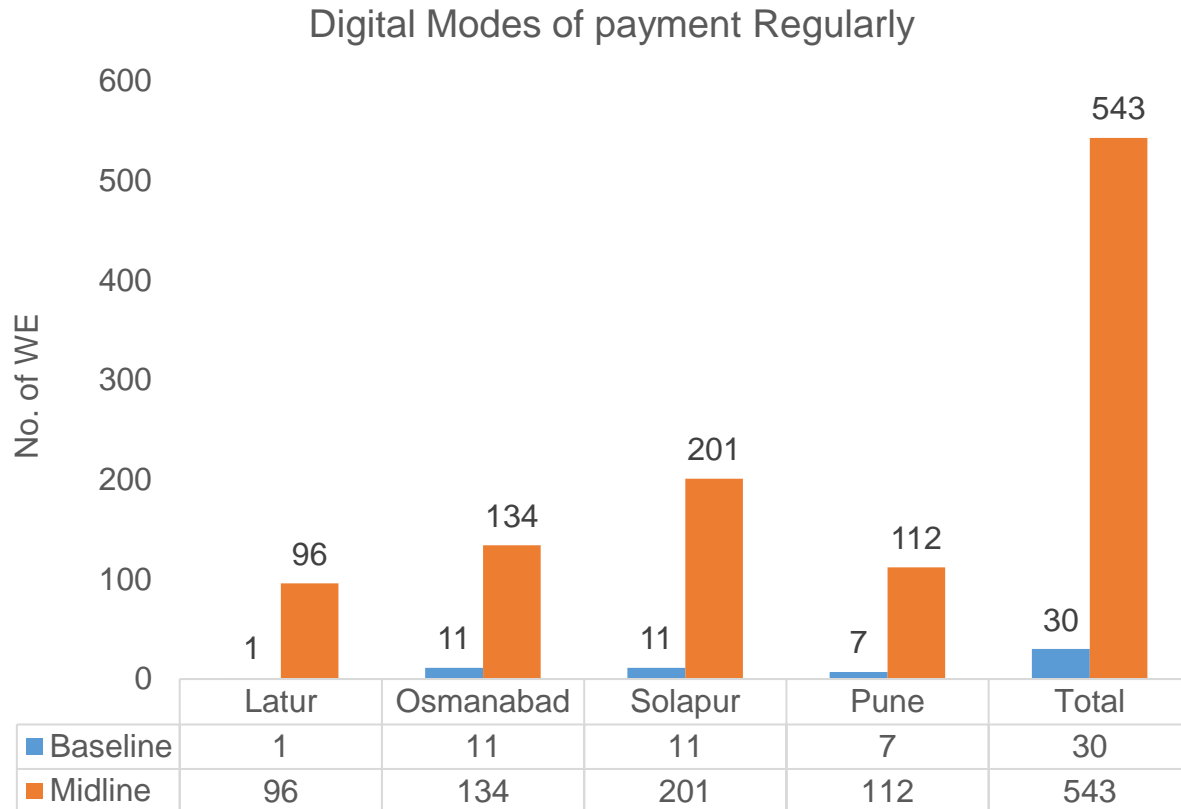


INCREASE IN USAGE OF CASHLESS MODES OF PAYMENT WITH HIGHEST IN DEBIT CARD, AEPS & UPI

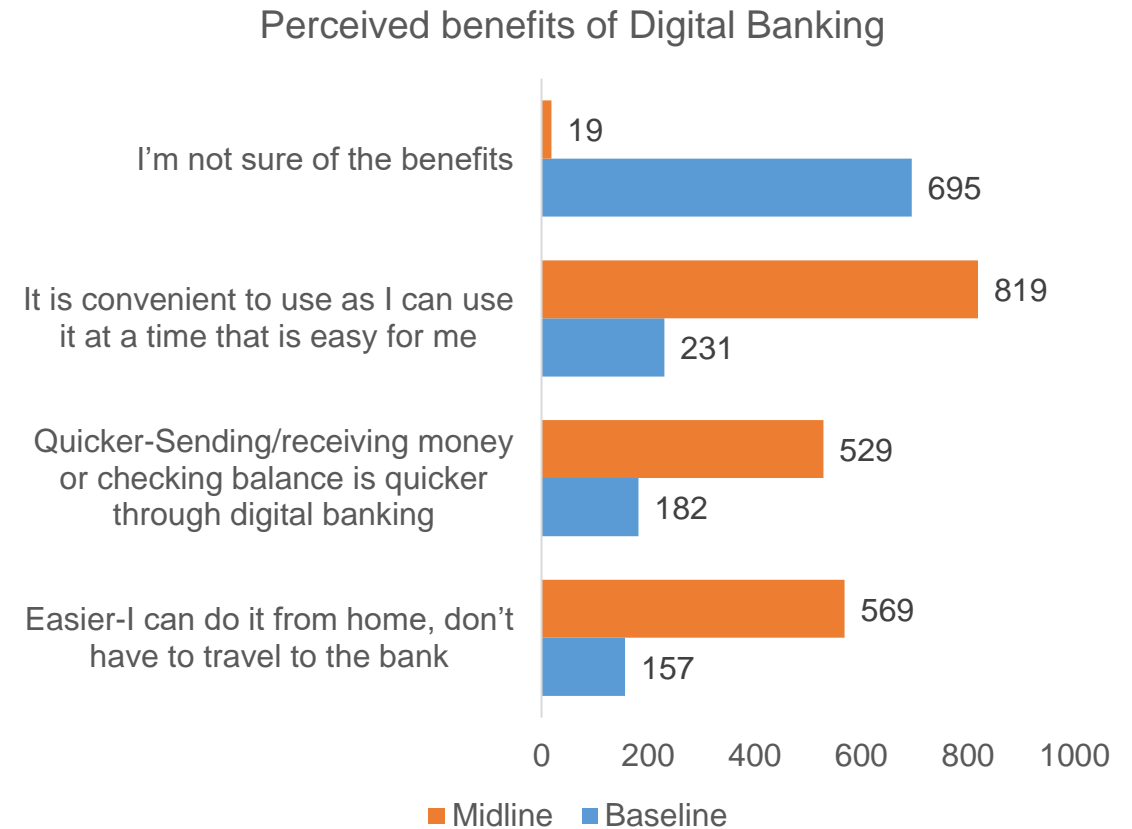


Usage of various Banking facilities has increased, Women Entrepreneurs are able to acknowledge the benefits

IN OVERALL DISTRICTS INCREASED THE DIGITAL MODES OF PAYMENT REGULARLY



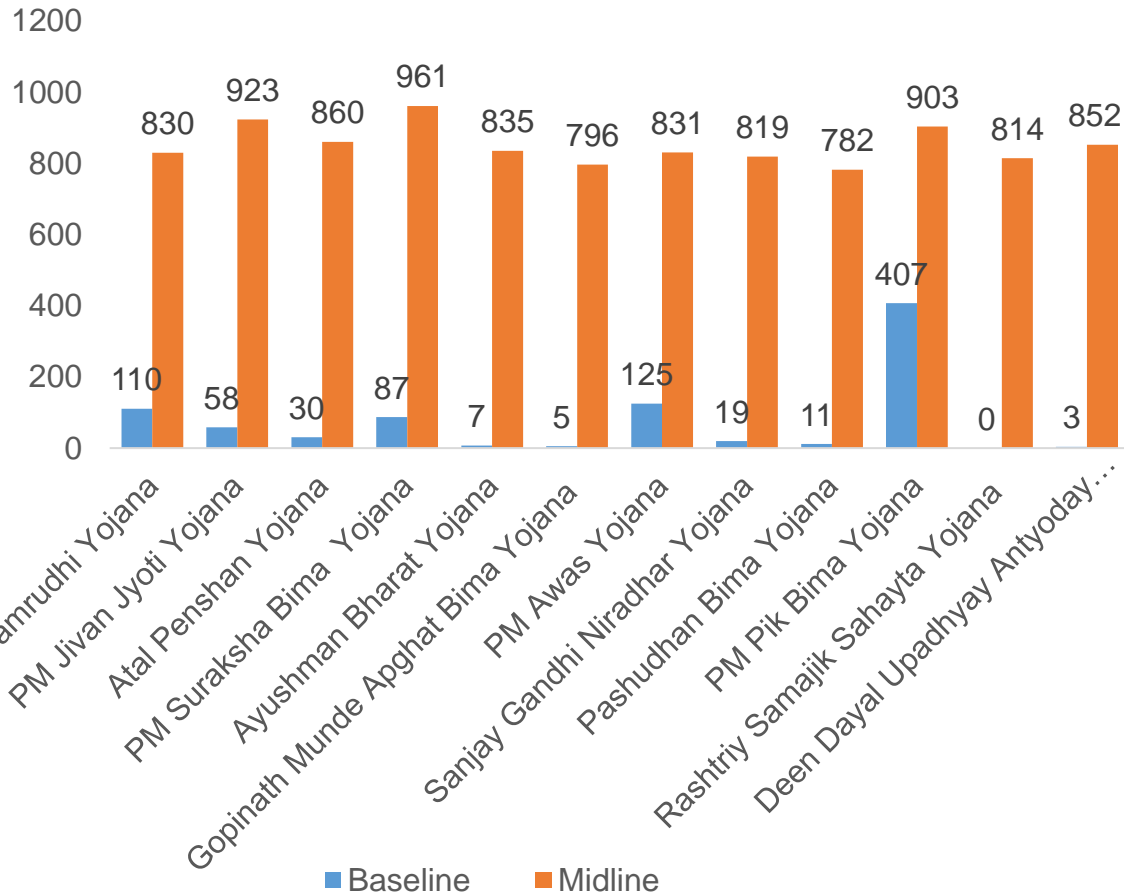
MOST OF WE PERCEIVED DIGITAL BANKING BENEFITS LIKE EASIER, QUICKER & CONVINIENTLY



Positive shift in Government Entitlement awareness and adoption

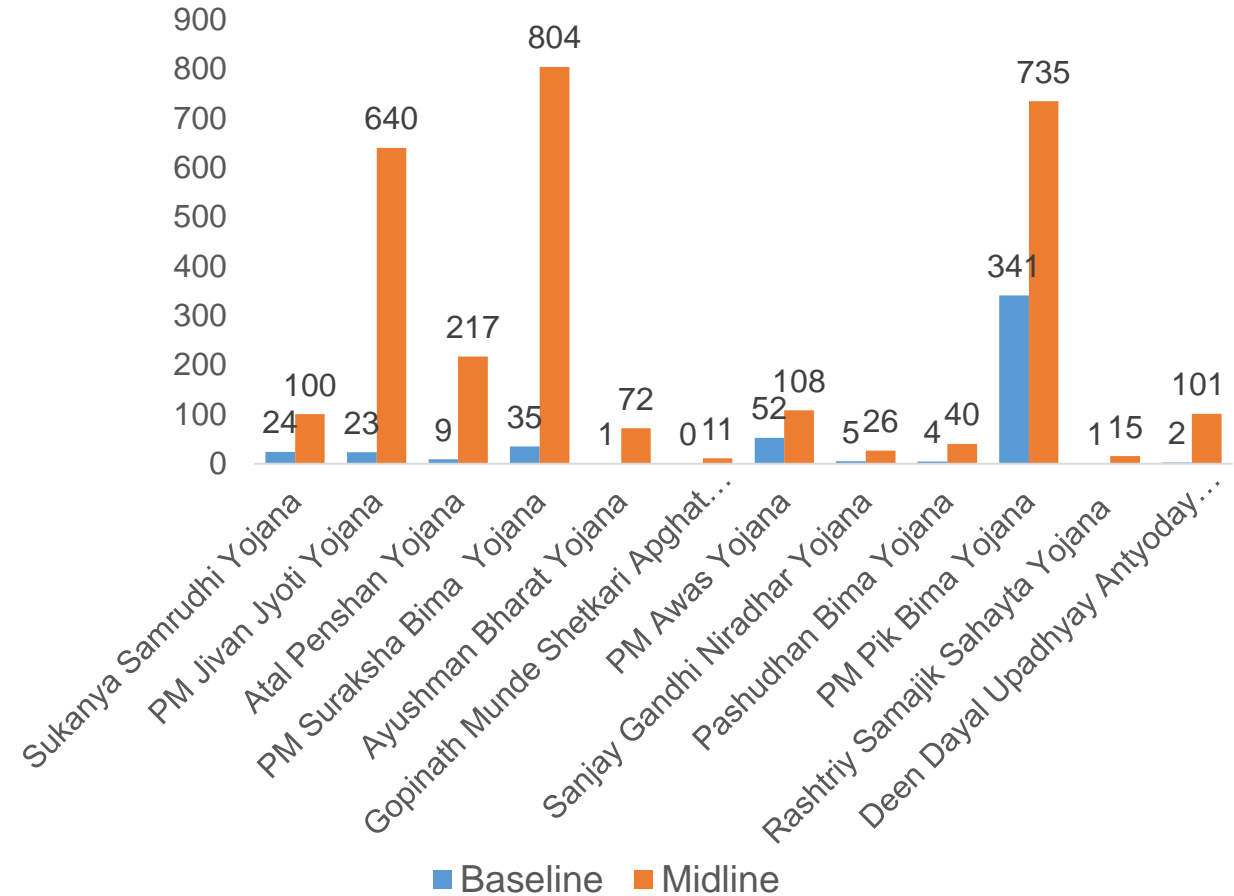
77% AWARENESS OF GOVERNMENT SCHEMES INCREASED IN WOMEN ENTREPRENEUR

Government Entitlement Awareness



20% ADOPTION OF GOVERNMENT SCHEMES INCREASED IN WOMEN ENTREPRENEUR

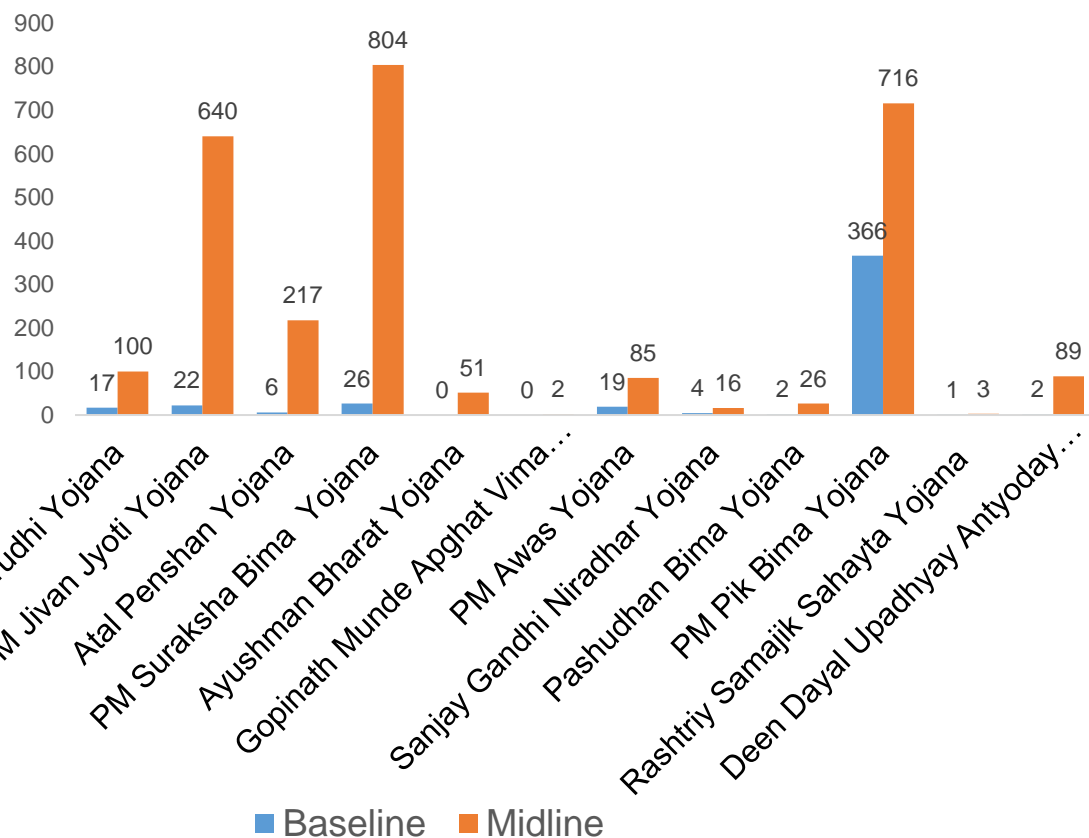
Application for Government Entitlement



95% of WE are benefited having applied for schemes and positive shift in overcoming challenges faced for availing schemes

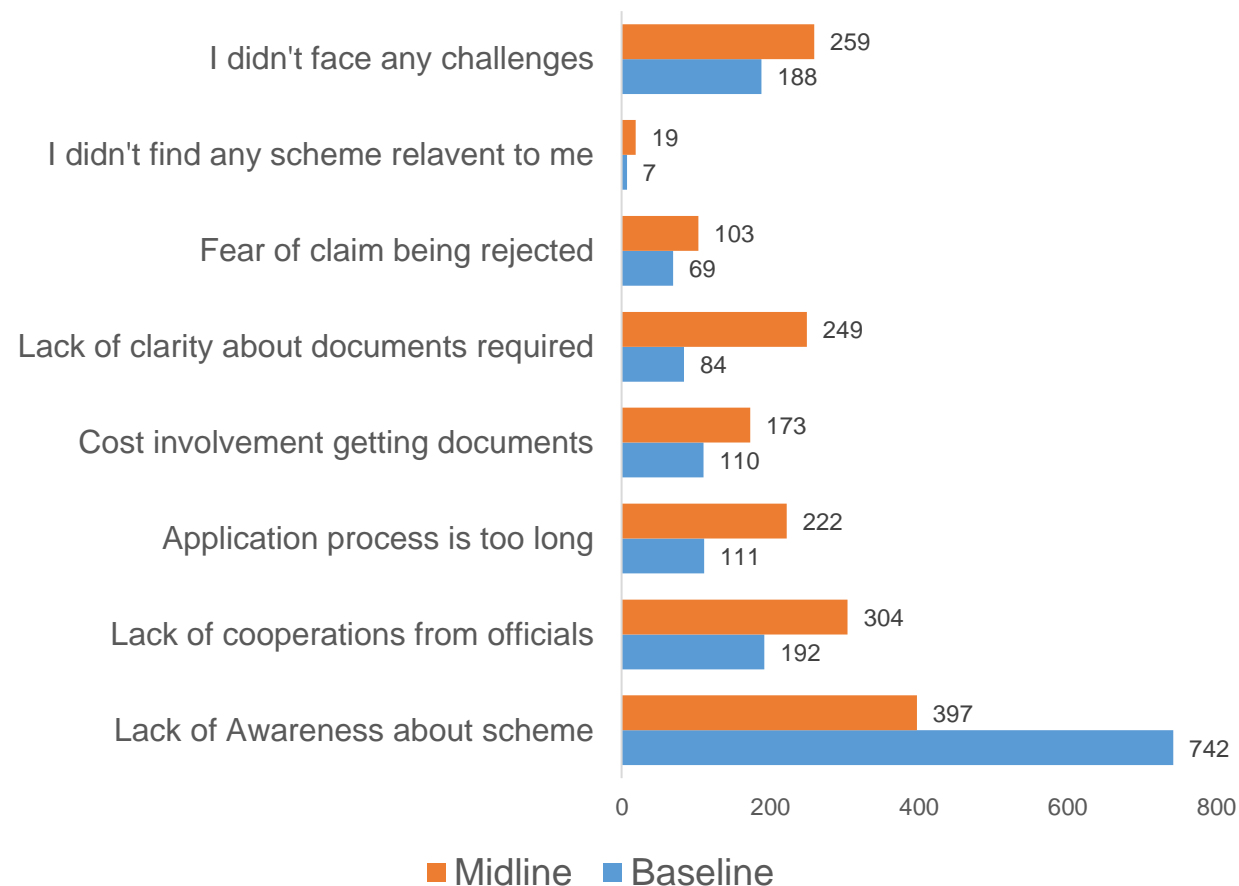
95% OF WE ARE BENEFITED WHO HAVE APPLIED FOR GOVERNMENT SCHEMES

Benefited from Government Entitlement



POSITIVE SHIFT IN OVERCOMING THE CHALLENGES FACED FOR AVAILING SCHEMES

Challenges faced for availing schemes



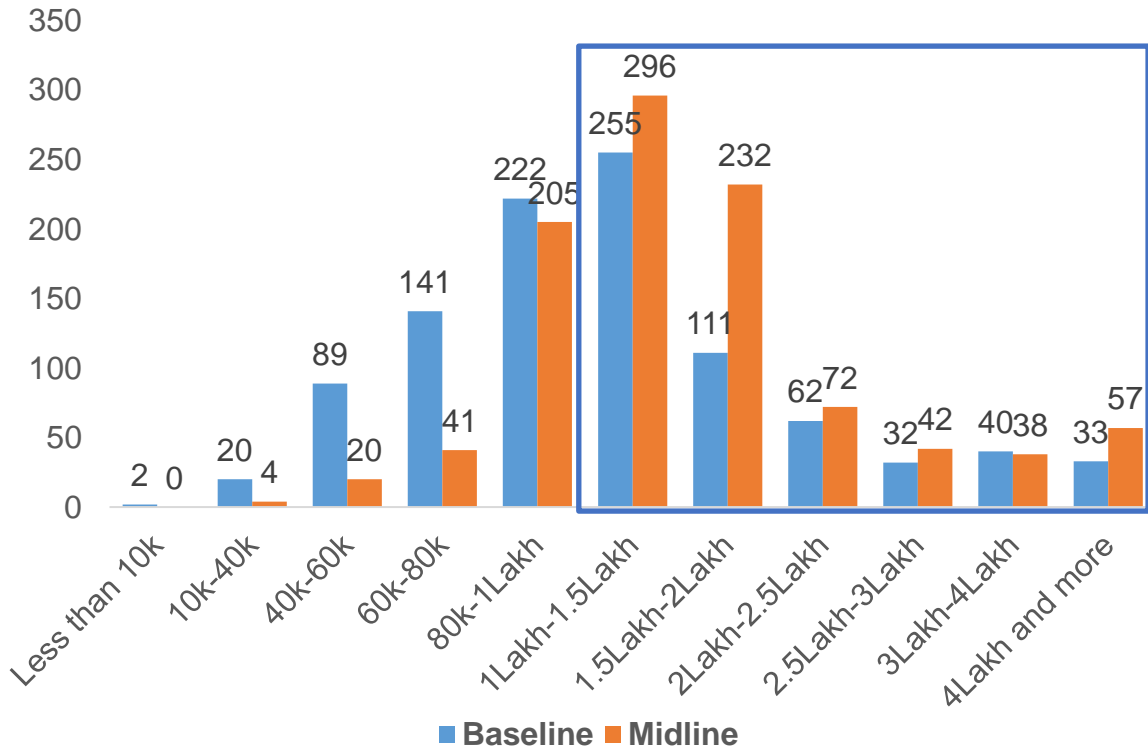
Increase in household income, saving habits



Positive increase in average annual income and average monthly savings of the WE Households

POSITIVE INCREASE SHOWN IN THE RANGE OF 1LAKH TO 4 LAKH AND MORE

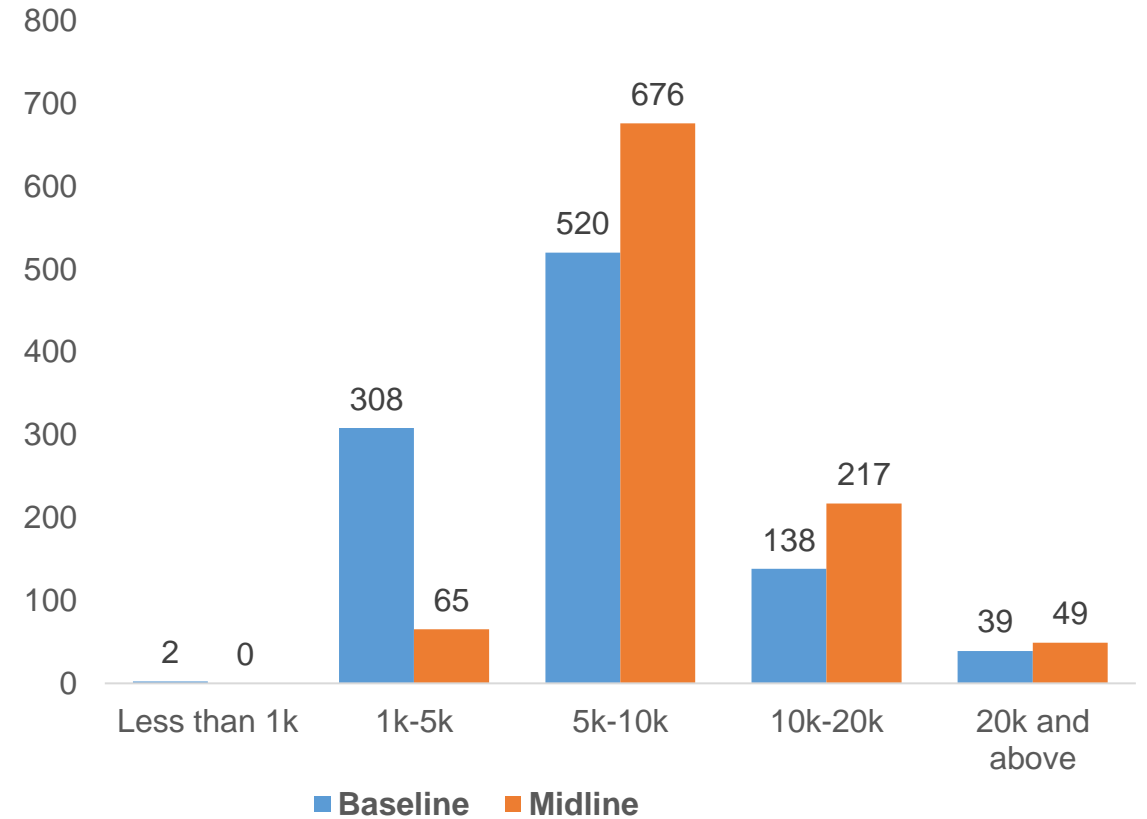
WE Household Annual Income



- 53% of the WE households annually earned above Rs. 1 lakh as per baseline data which is increased to 73% at end of year1.

WE HOUSEHOLD MONTHLY EXPENSES ALSO INCREASED IN THE RANGE OF 5K TO 30K

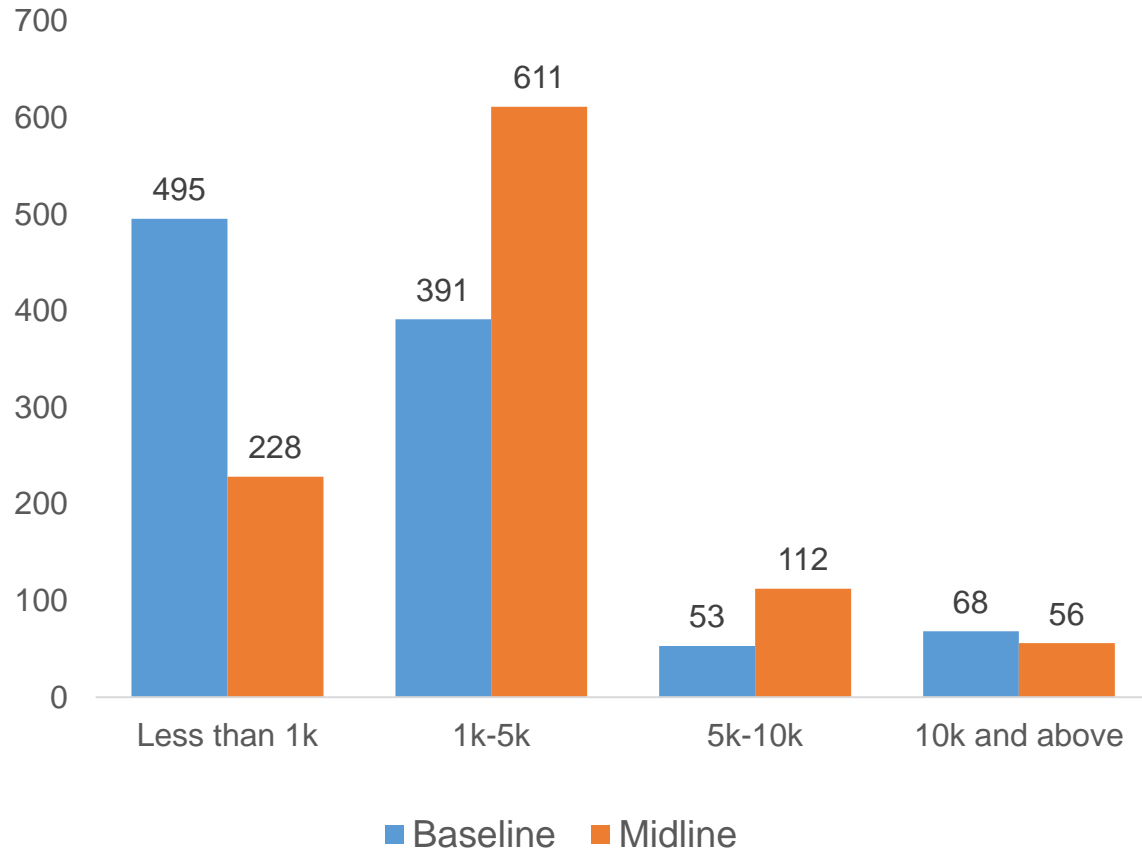
WE Household Monthly Expenses



Positive shift in the monthly saving and most prefer the bank for savings

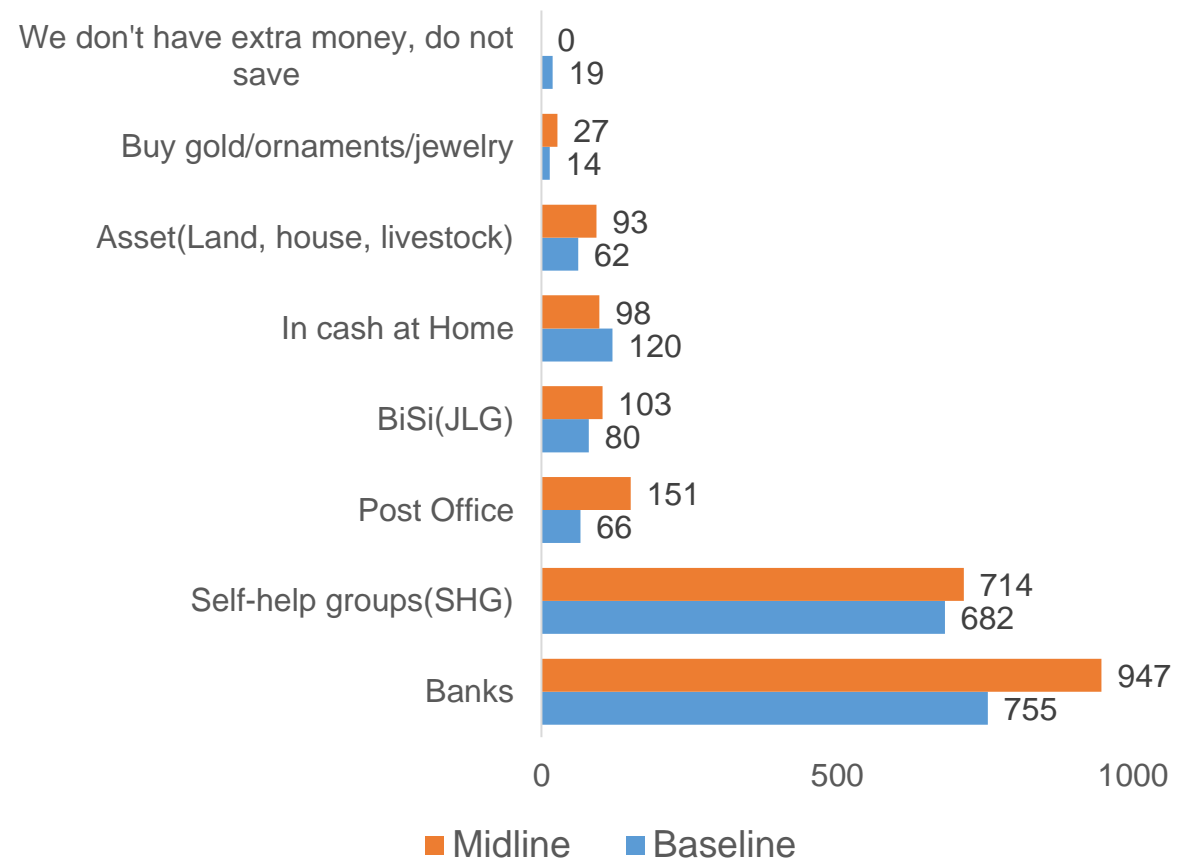
POSITIVE INCREASE SHOWN IN MONTHLY SAVINGS OF WE HOUSEHOLD

WE Monthly Household Saving



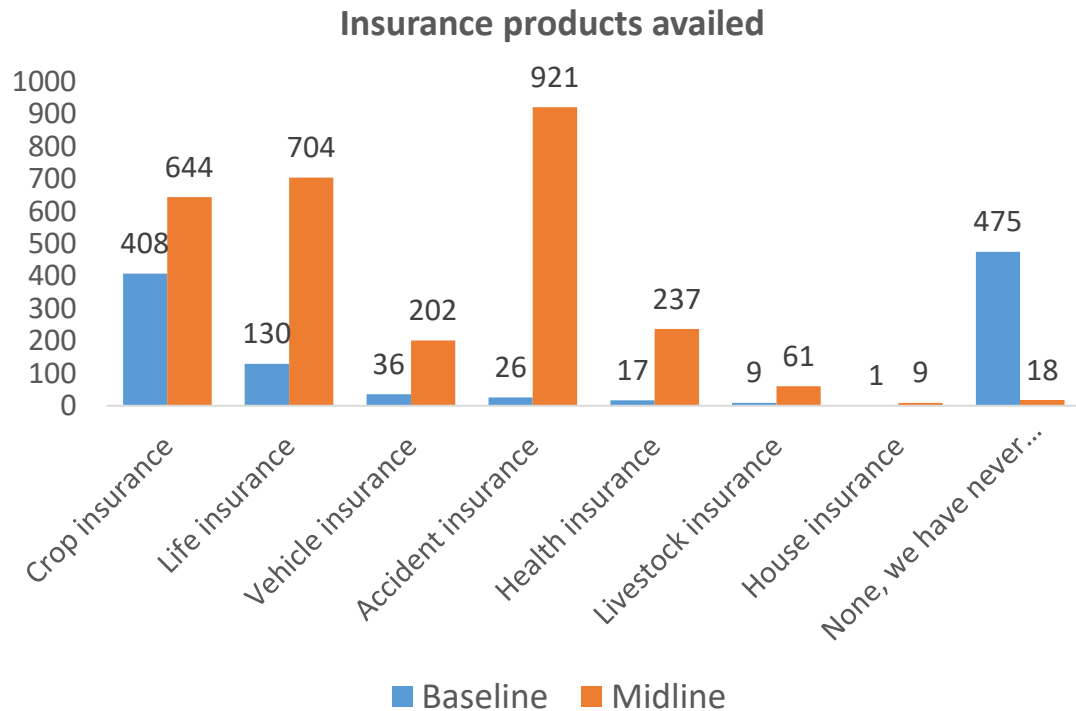
WE HOUSEHOLD PREFER THE BANK, SHG, POST OFFICE, ASSET, BiSi FOR THEIR SAVING

WE Saving Habits



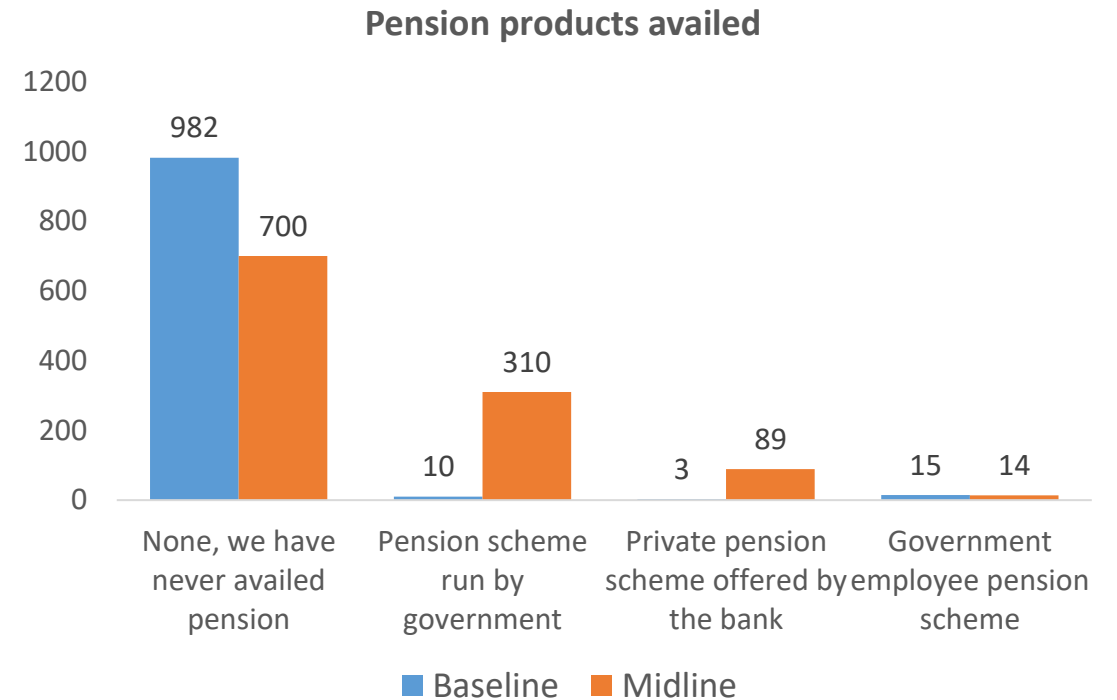
WE households increased the availing insurance and pension products

OVERALL GROWTH SHOWN IN THE AVAILING INSURANCE PRODUCTS BY WE



53% WE household availing insurance products as per baseline, which is increased to 98% at the end of year 1.

MOST OF WE PREFERRED FOR THE AVAILING PENSION SCHEMES RUN BY GOVERNMENT



2% WE household availing pension products as per baseline, which is increased to 34% at the end of year 1.

Agenda

1

Overview of Program &
Approach of Data Collection

2

Key Results – Digital Sakhis

3

Key Results – Women
Entrepreneurs

4

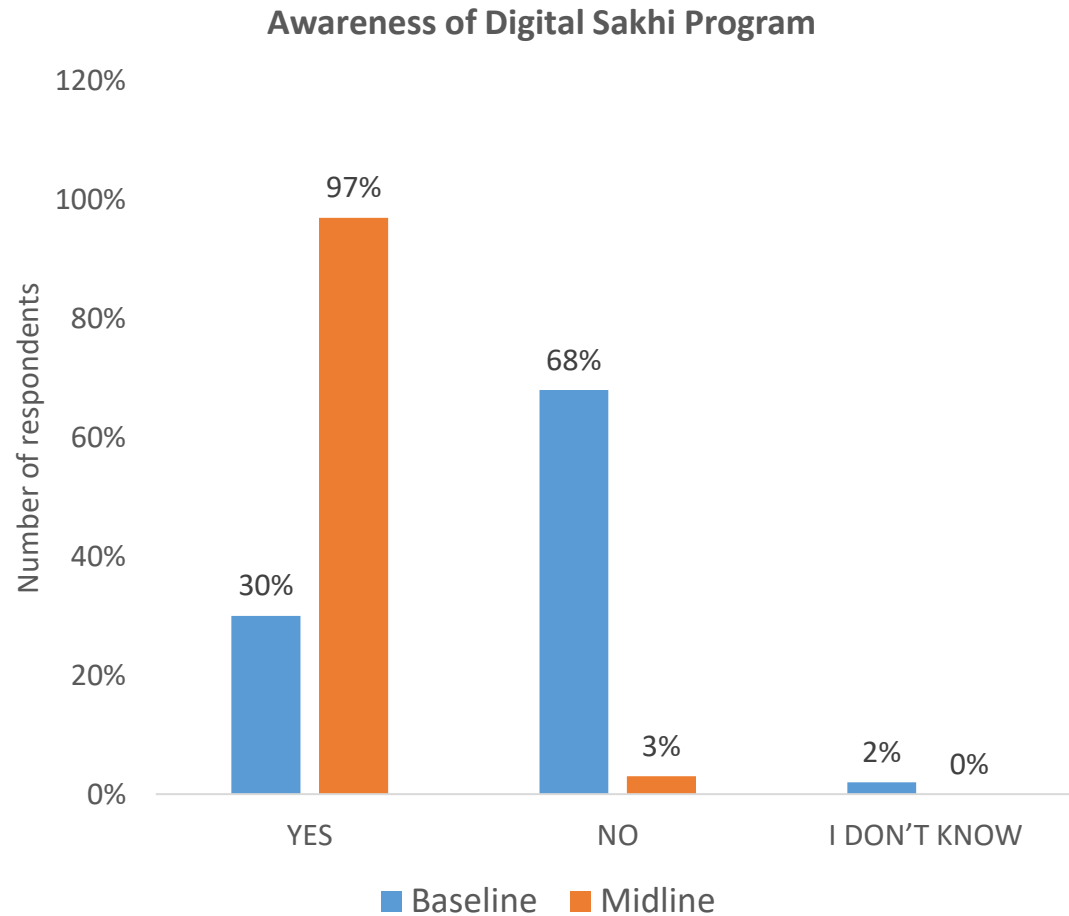
Key Results – Community

Household Profile

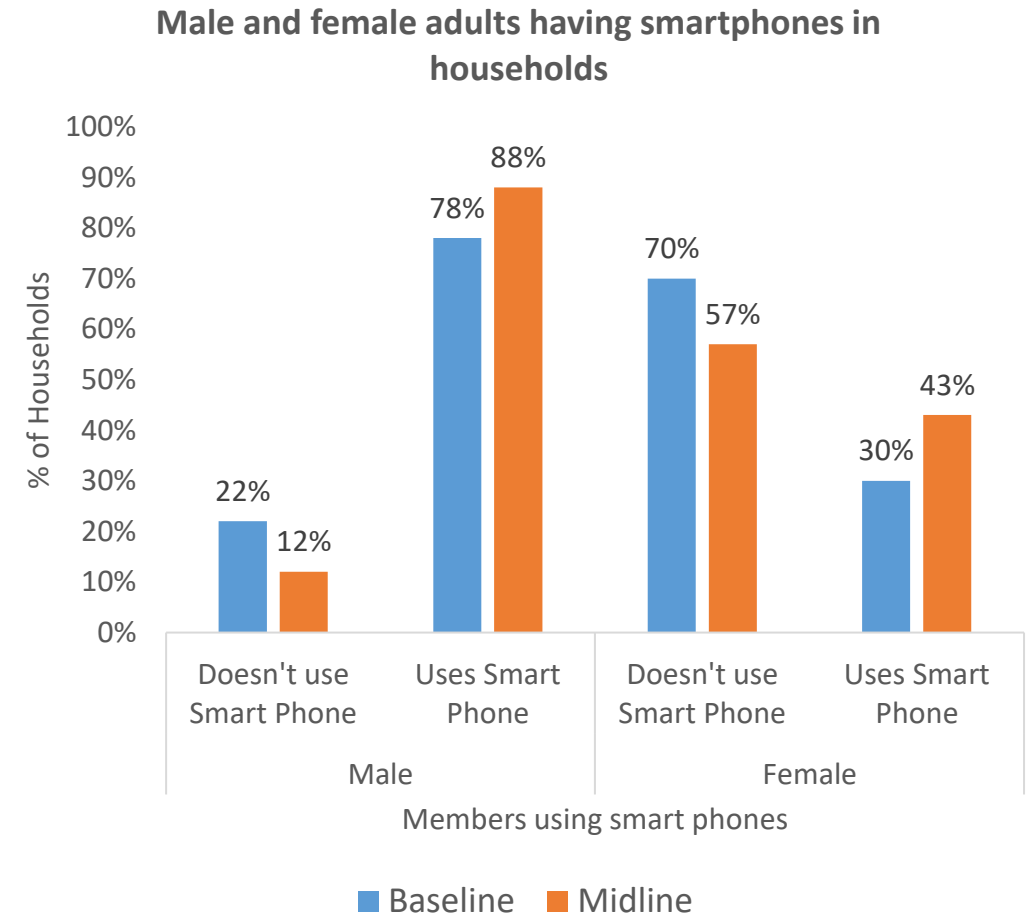


Awareness of Digital Sakhi Program and Mobile phone usage

COMMUNITY AWARENESS ABOUT THE DIGITAL SAKHI PROGRAM INCREASES FROM 30% TO 100%

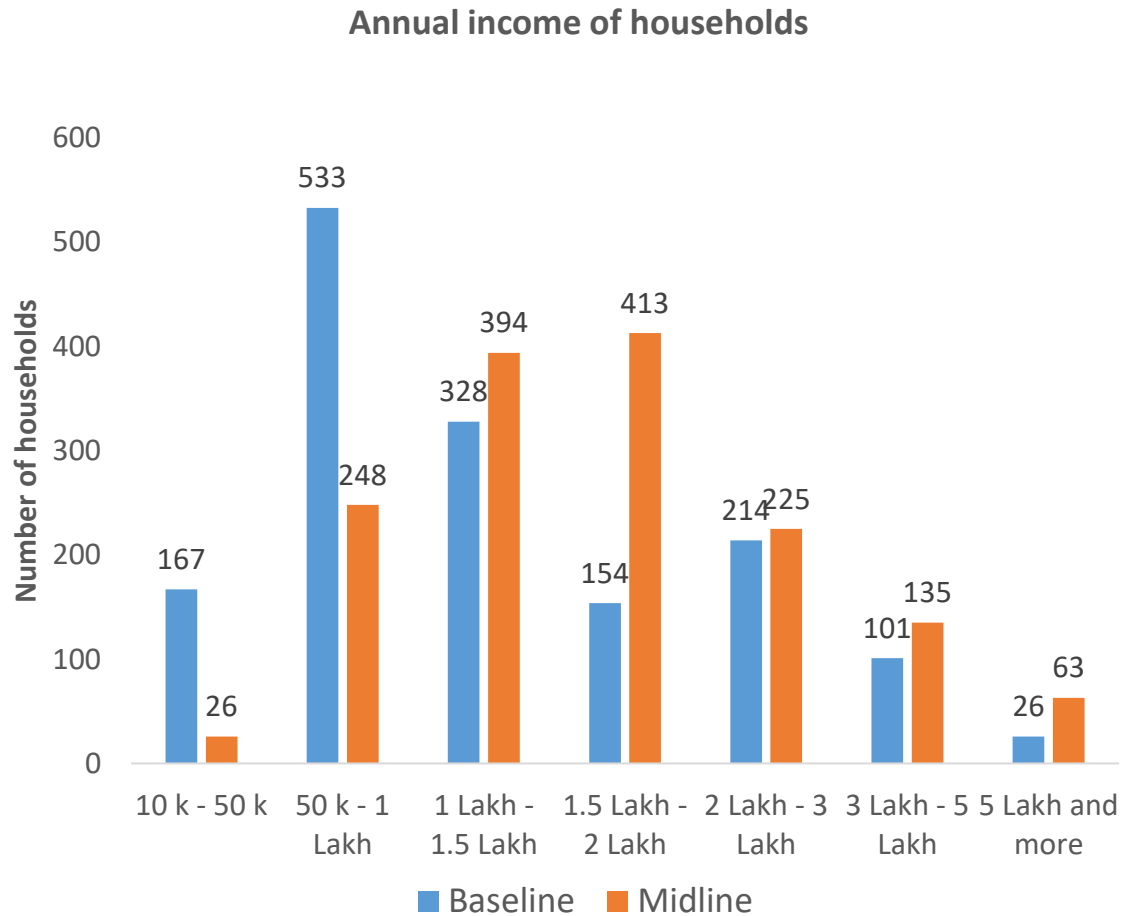


USE OF SMARTPHONE INCREASE EFFECTIVELY SHOWN IN FEMALE AS COMPARED TO MALE

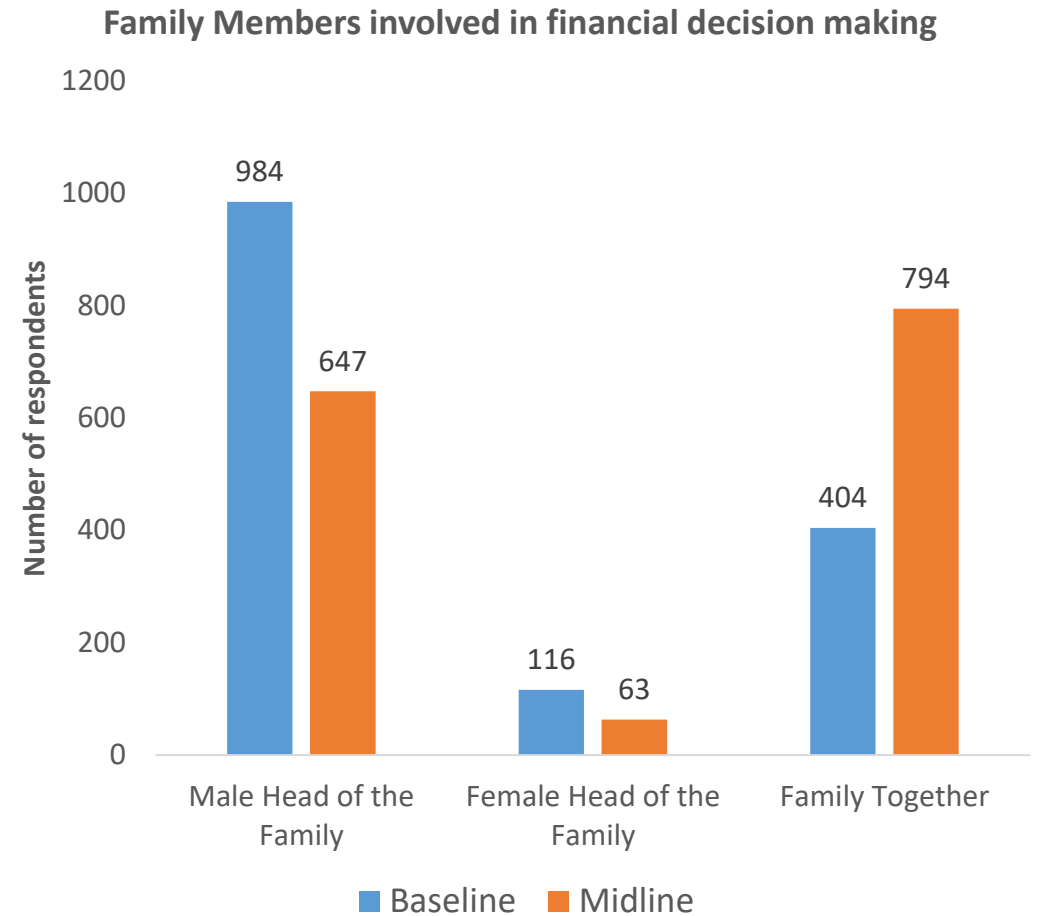


Average annual income and Financial decision making involvement of the household

ANNUAL INCOME OF HOUSEHOLD

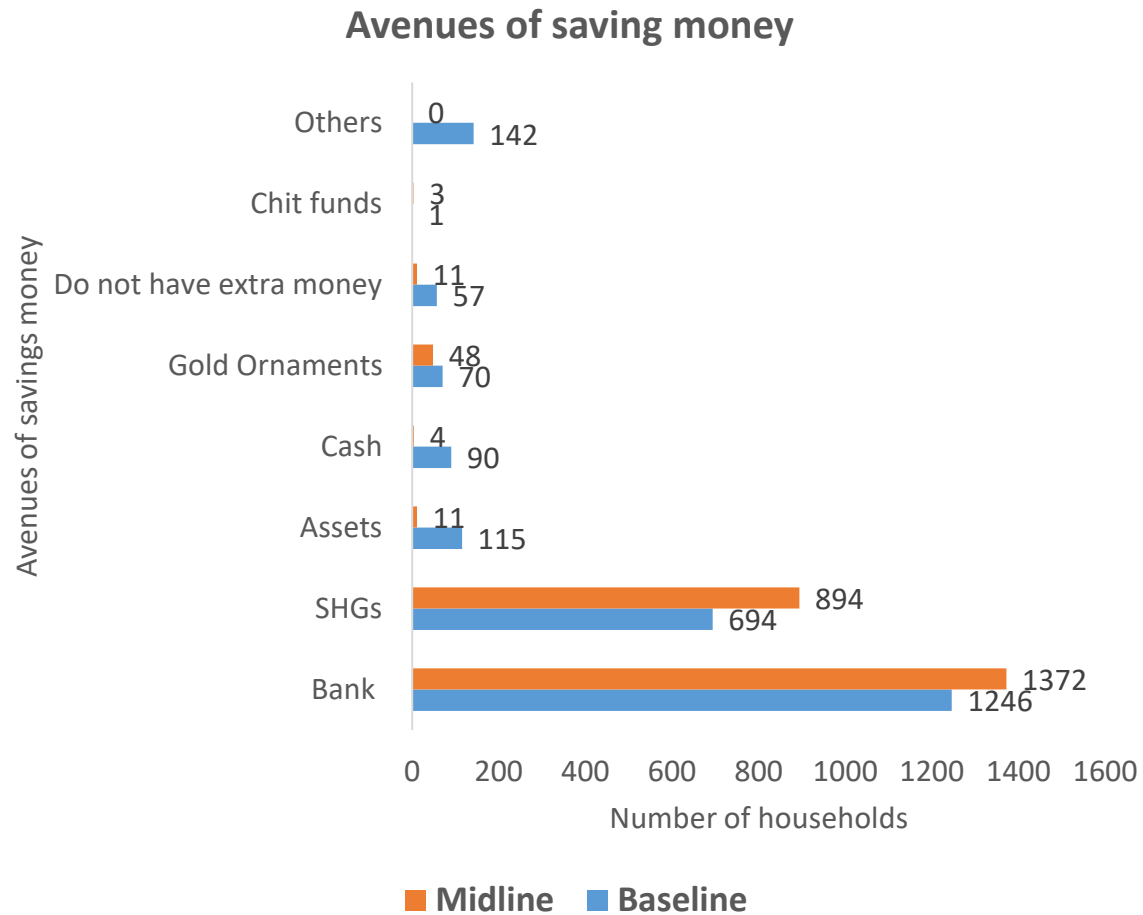


ALL FAMILY MEMBERS INVOLVEMENT IN FINANCIAL DECISION INCREASED BY 53%

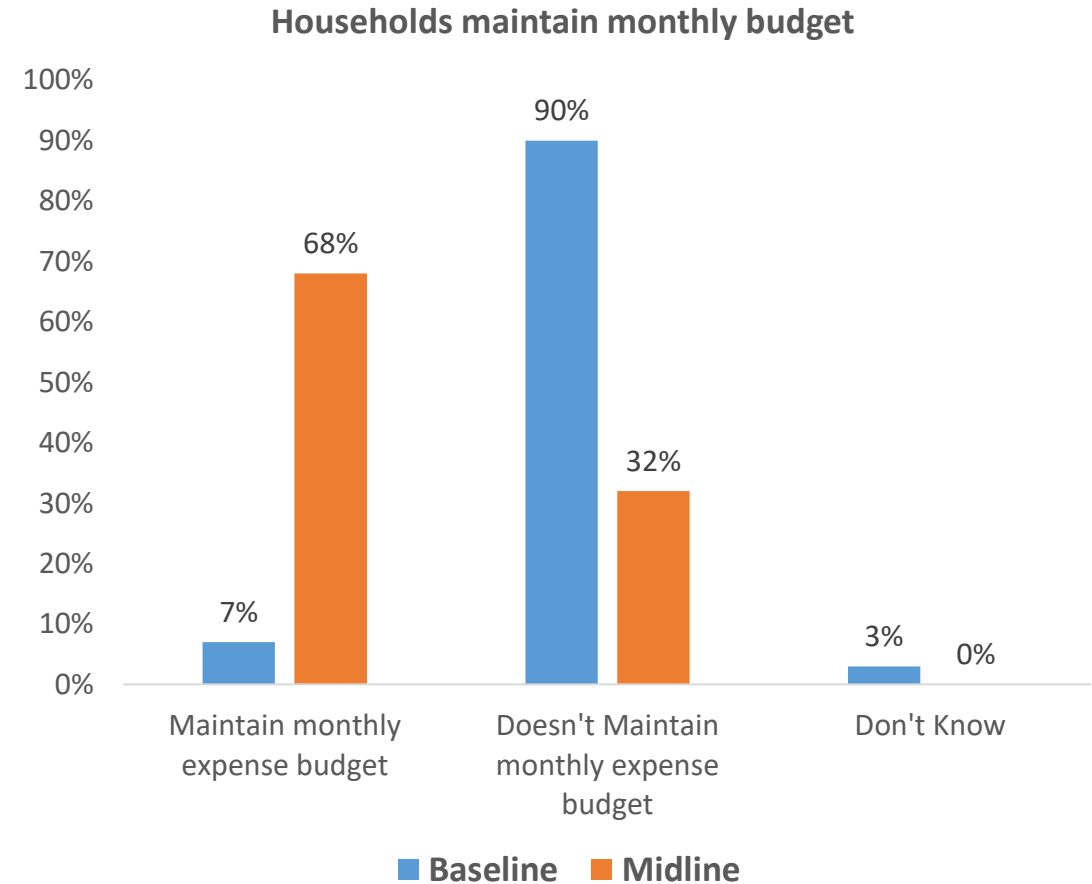


Saving Habits and Monthly budget of the household

BANK AND SHGs ARE THE MOSTLY USED SAVING OPTIONS

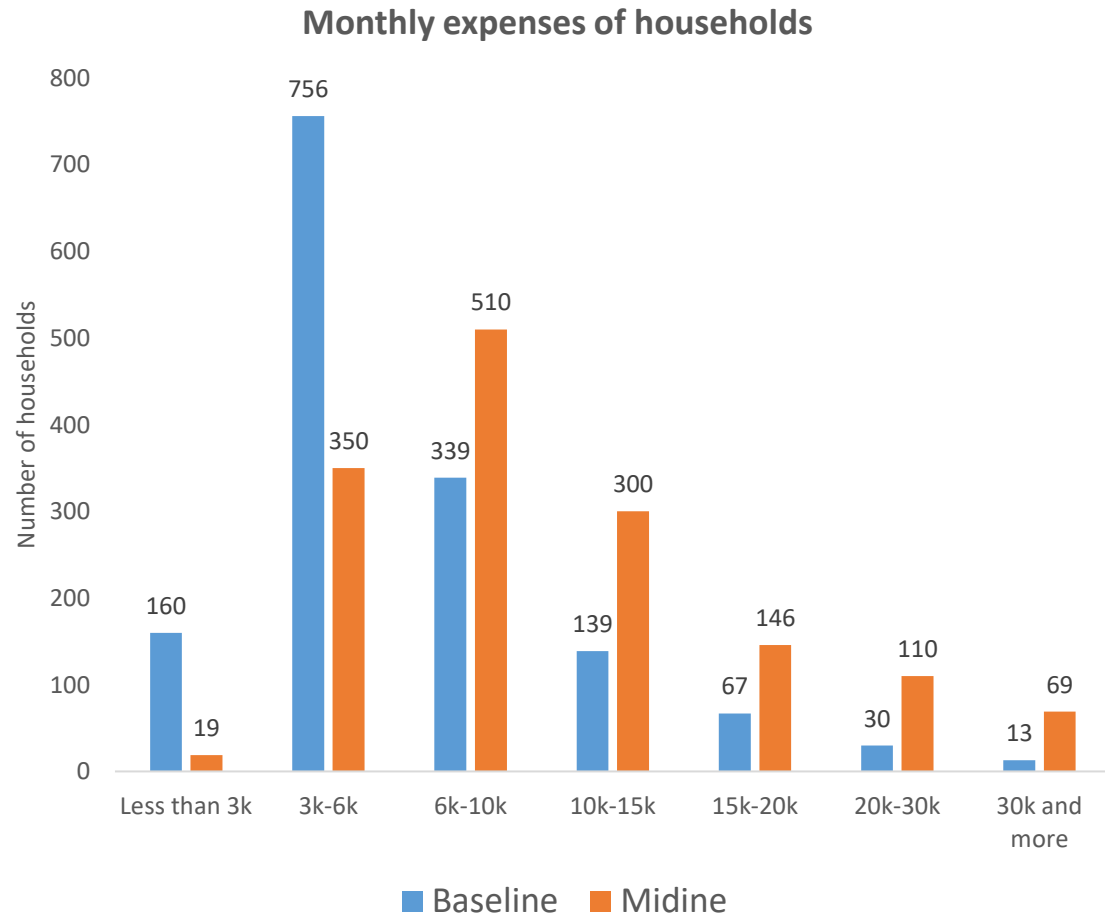


61% HOUSEHOLDS SATRTING TO MAINTAIN MONTHLY EXPENSE BUDGET

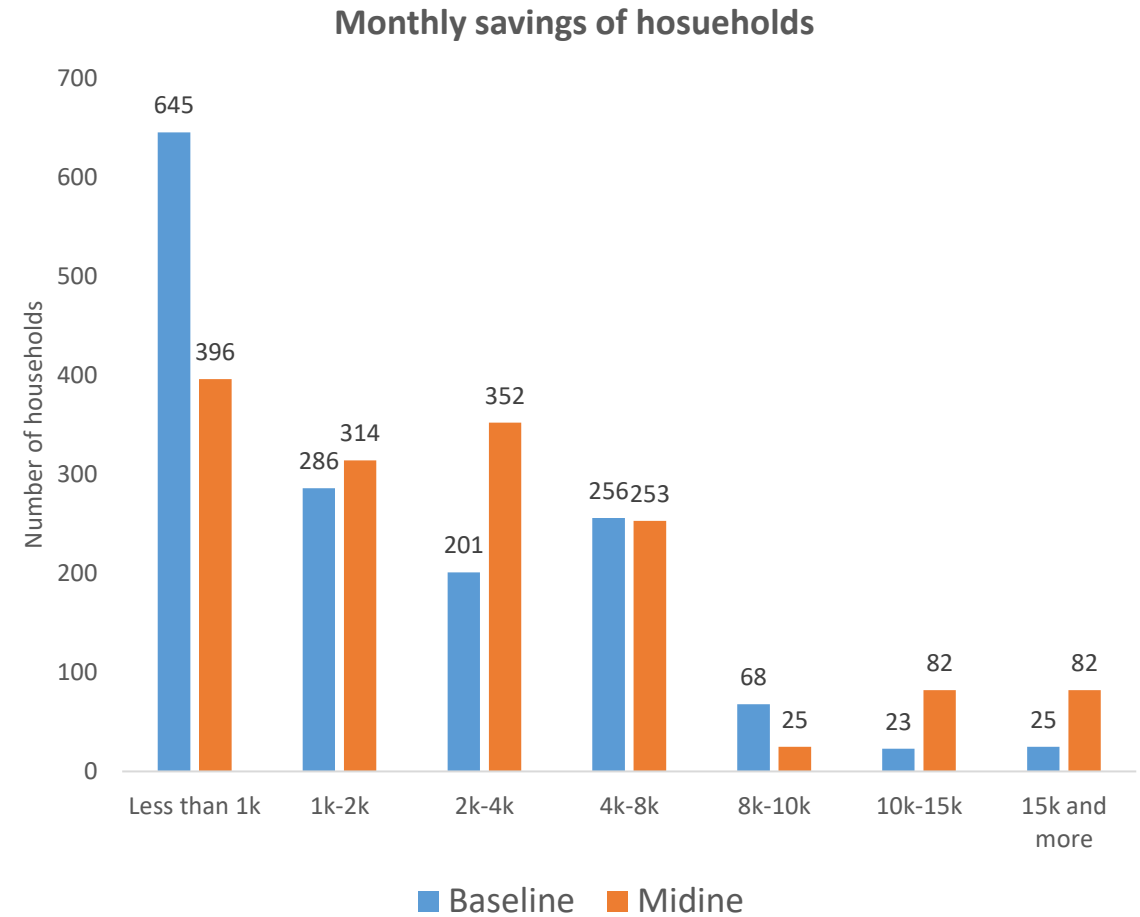


Monthly Expenses and Savings of the household

MONTHLY EXPENSES OF HOUSEHOLDS



MONTHLY SAVINGS OF HOUSEHOLDS

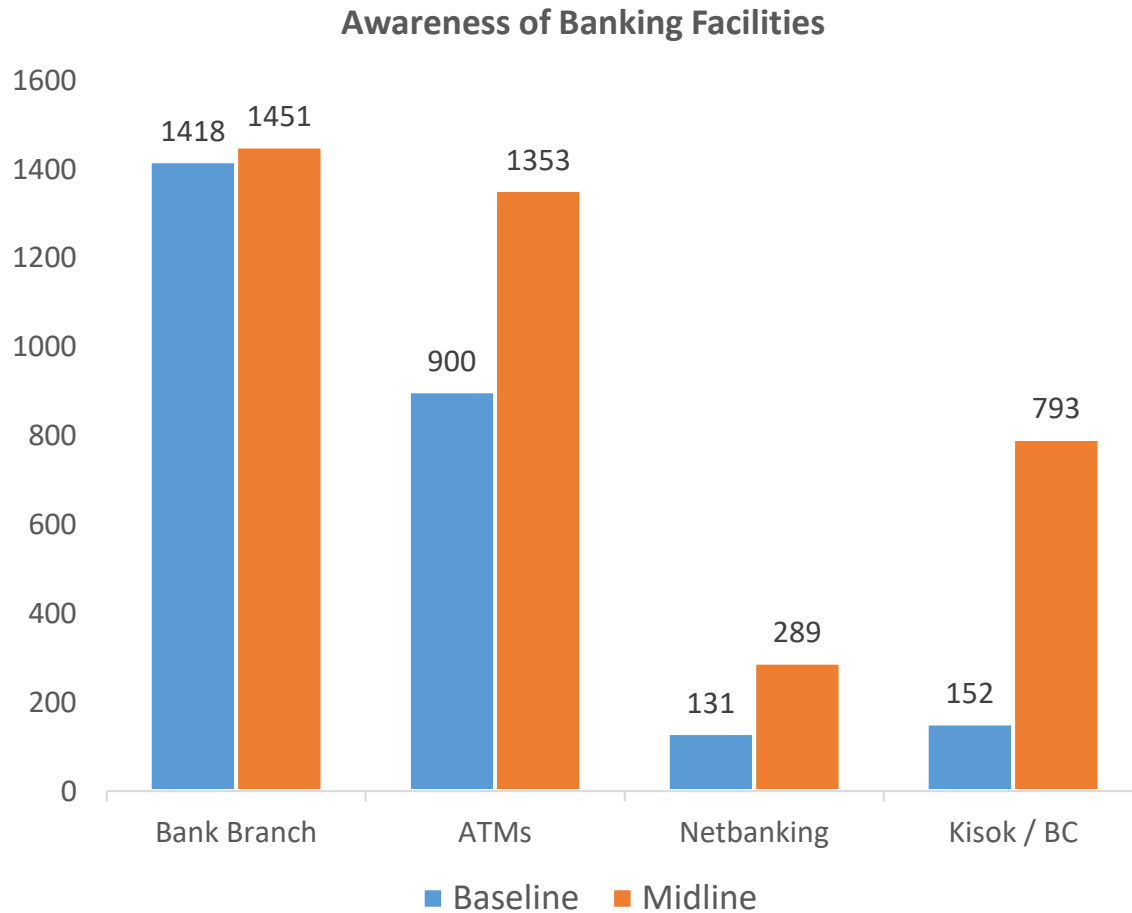


Access, Awareness and Adoption of Banking Facilities & Financial Services

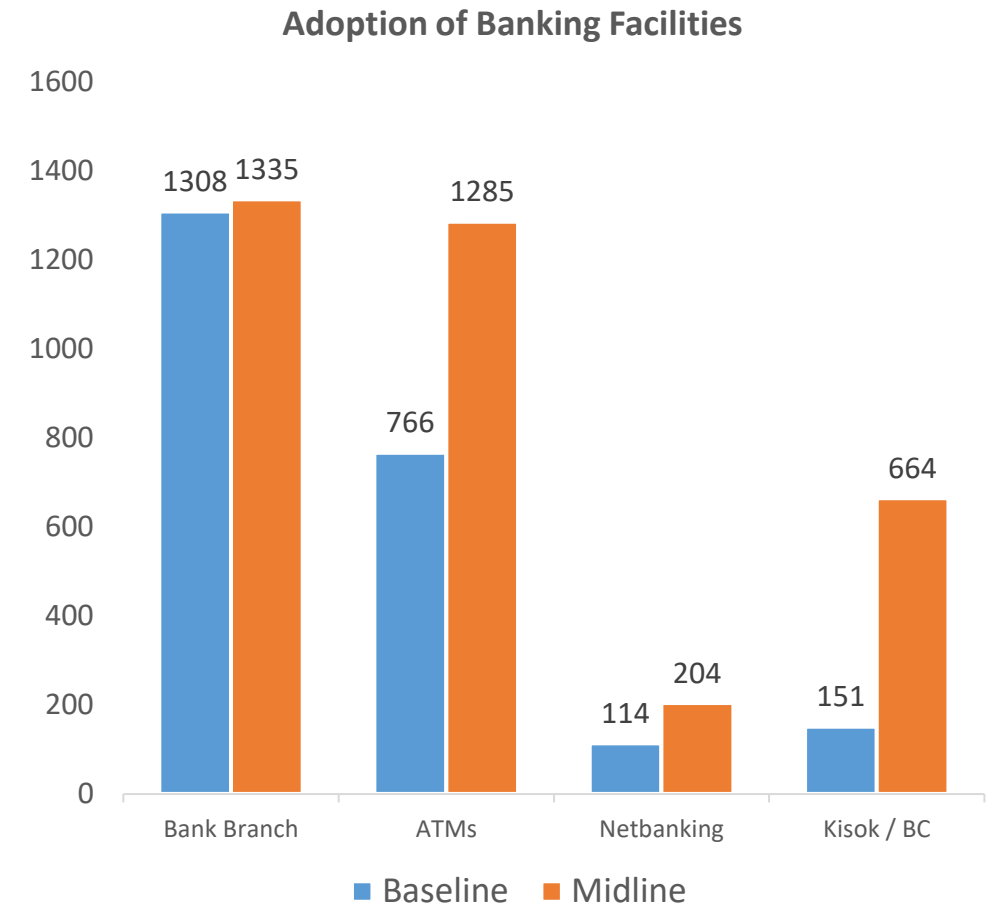


Awareness and Adoption of Financial Services – Bank Facilities

AWARENESS OF ATM IS HIGHLY SHOWN IN ATM AND KIOSK/BC



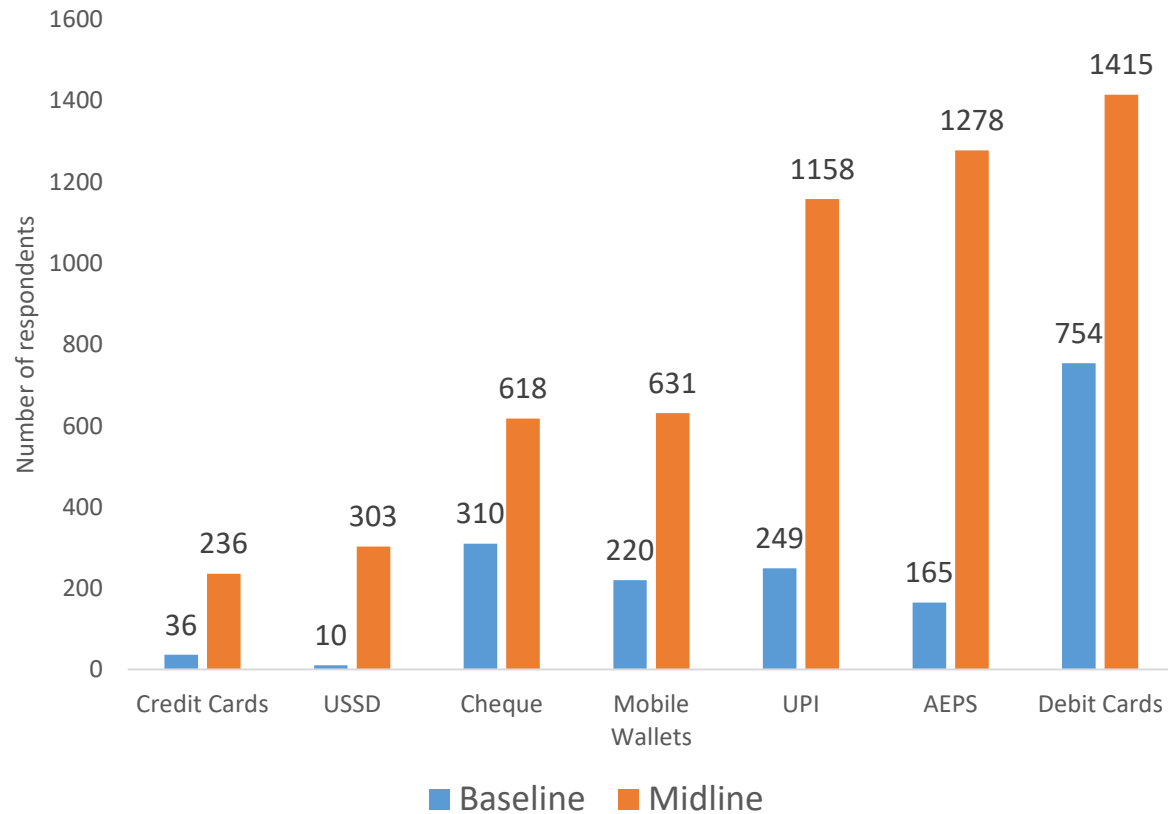
ADOPTION OF ATM IS HIGHLY SHOWN IN ATM AND KIOSK/BC



Positive response towards awareness & adoption of different cashless payment by the Community

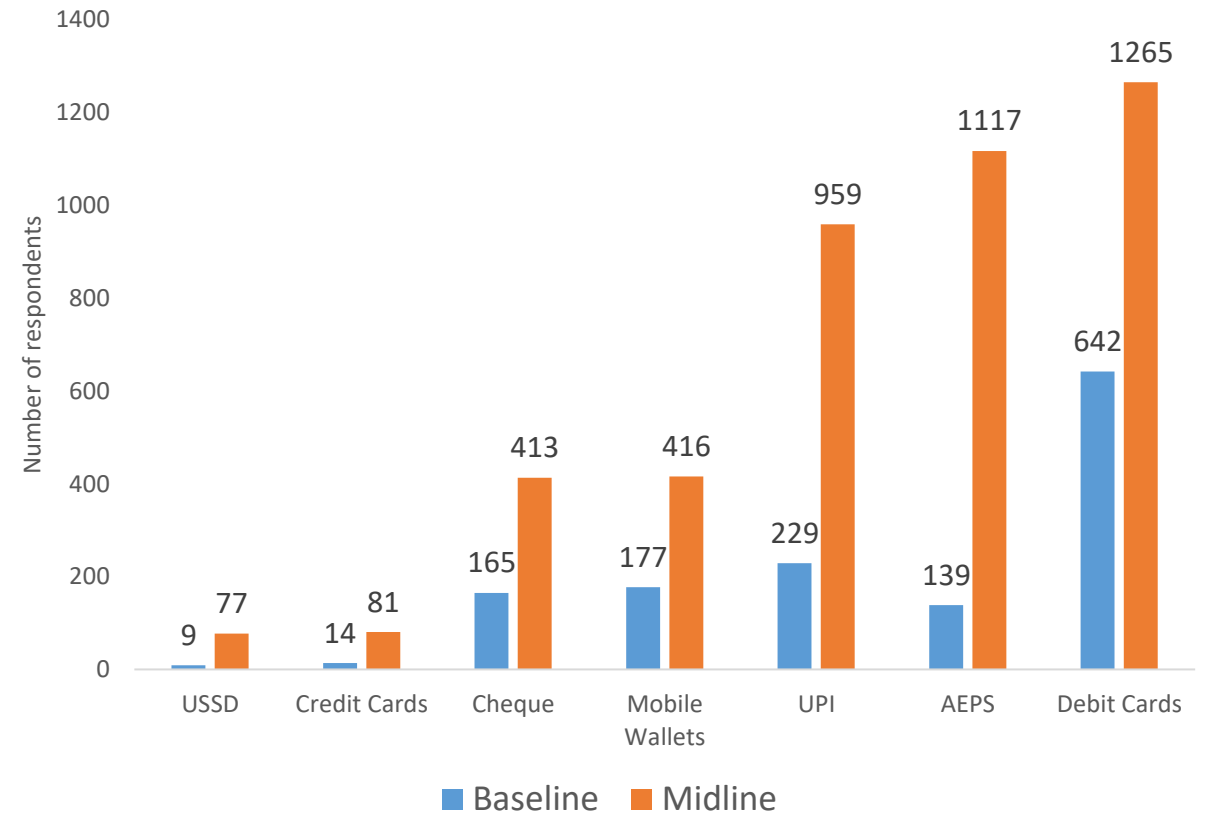
HIGHEST AWARENESS SHOWN IN DEBIT CARDS, UPI & AEPS

Awareness of cashless payments



DEBIT CARDS, UPI & AEPS SHOW HIGHEST INCREASE IN USAGE

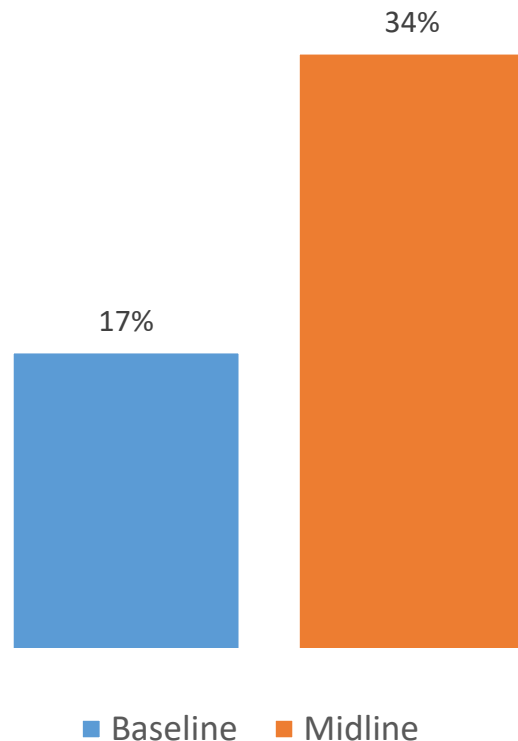
Adoption of cashless payments



Positive response towards regular use of Digital modes of payment and availing Bank , SHGs & MFI loan sources by the Community

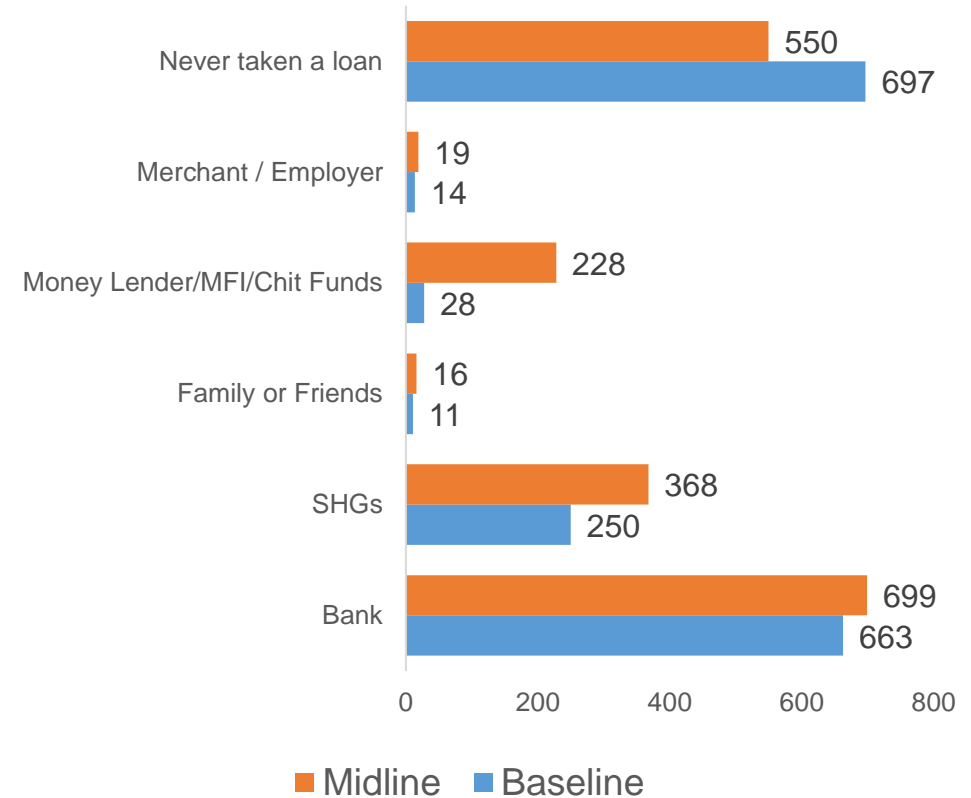
REGULAR USE OF DIGITAL MODE OF PAYMENT INCREASED BY 37%

Regular use of digital transactions (4 times or more)



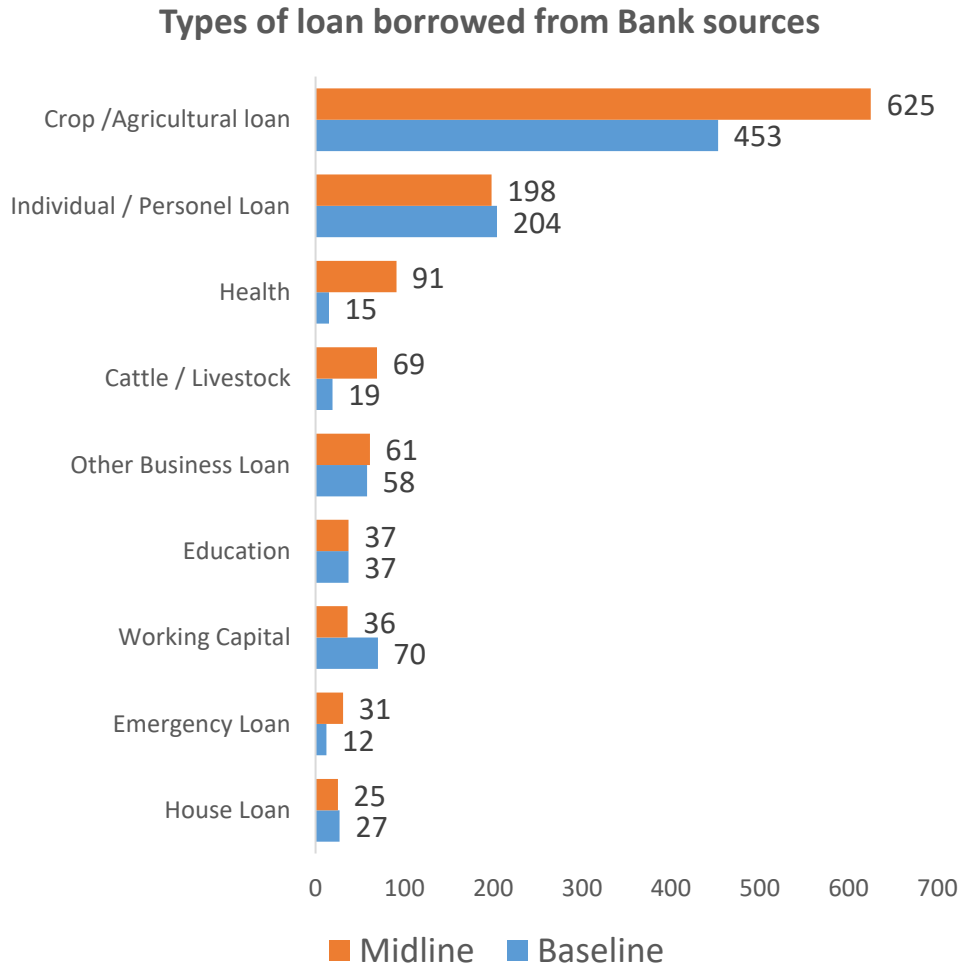
MFI, SHGs AND BANK ARE THE MOST PREFERABLE OPTIONS FOR LOAN

Sources of Loan

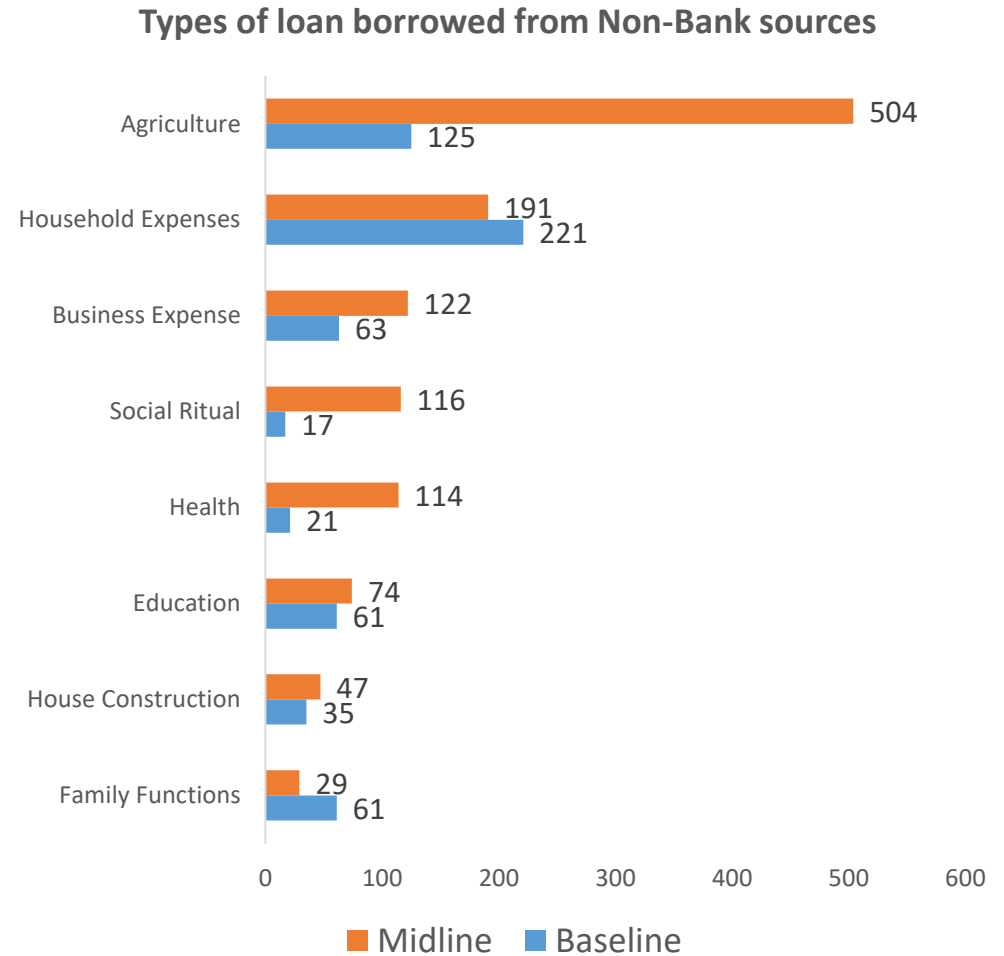


Adoption of Financial Services – Bank & Non-Bank Sources of Loan

BANK SOURCES OF LOAN

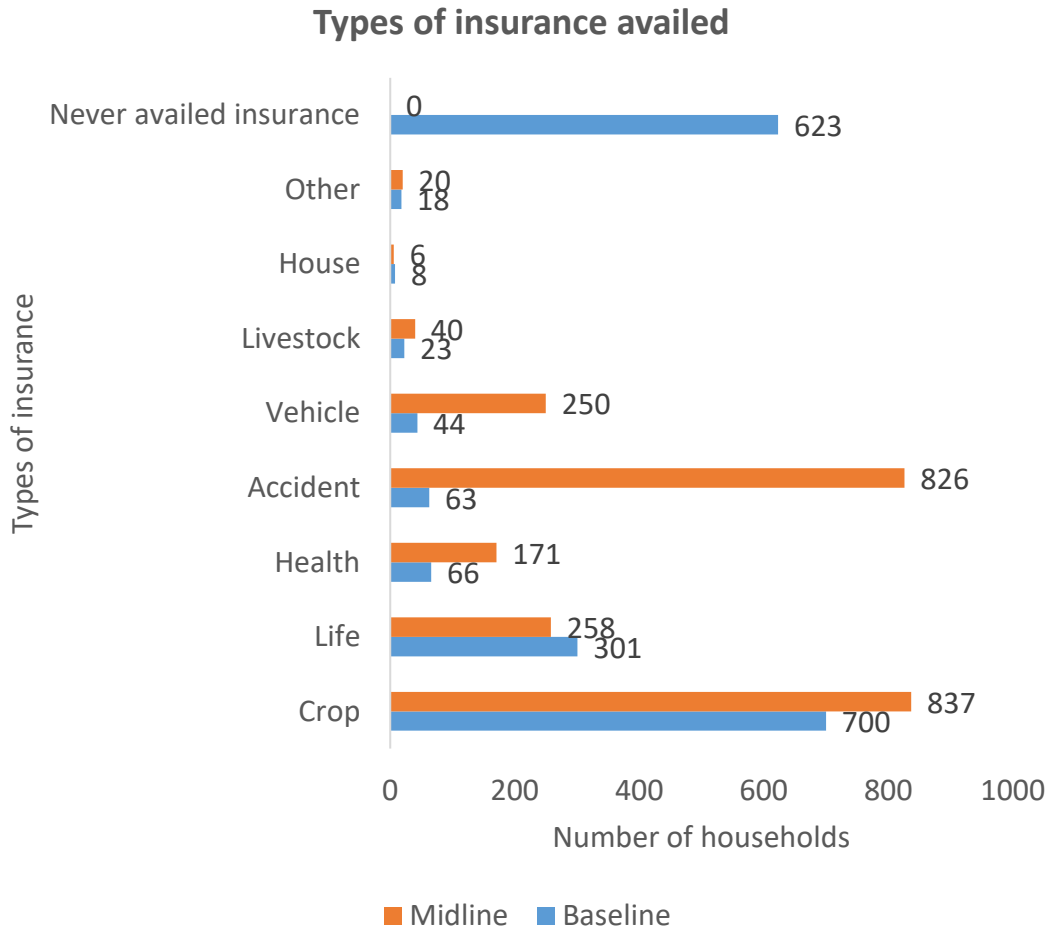


NON-BANK SOURCES OF LOAN

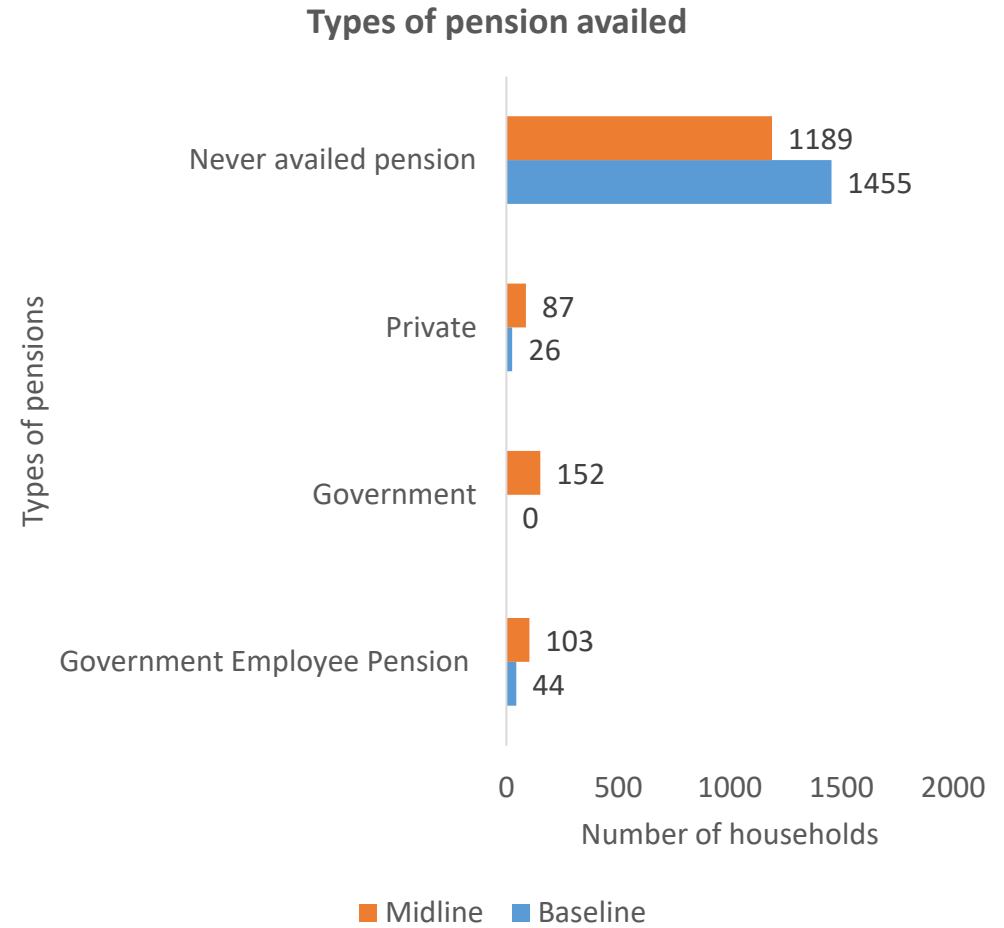


Adoption of Financial Services – Insurance and Pensions

HIGHEST INCREASE SHOWN IN ACCIDENTAL, CROP AND VEHICLE INSURANCE



AVAILING PENSION BENEFITS INCREASED



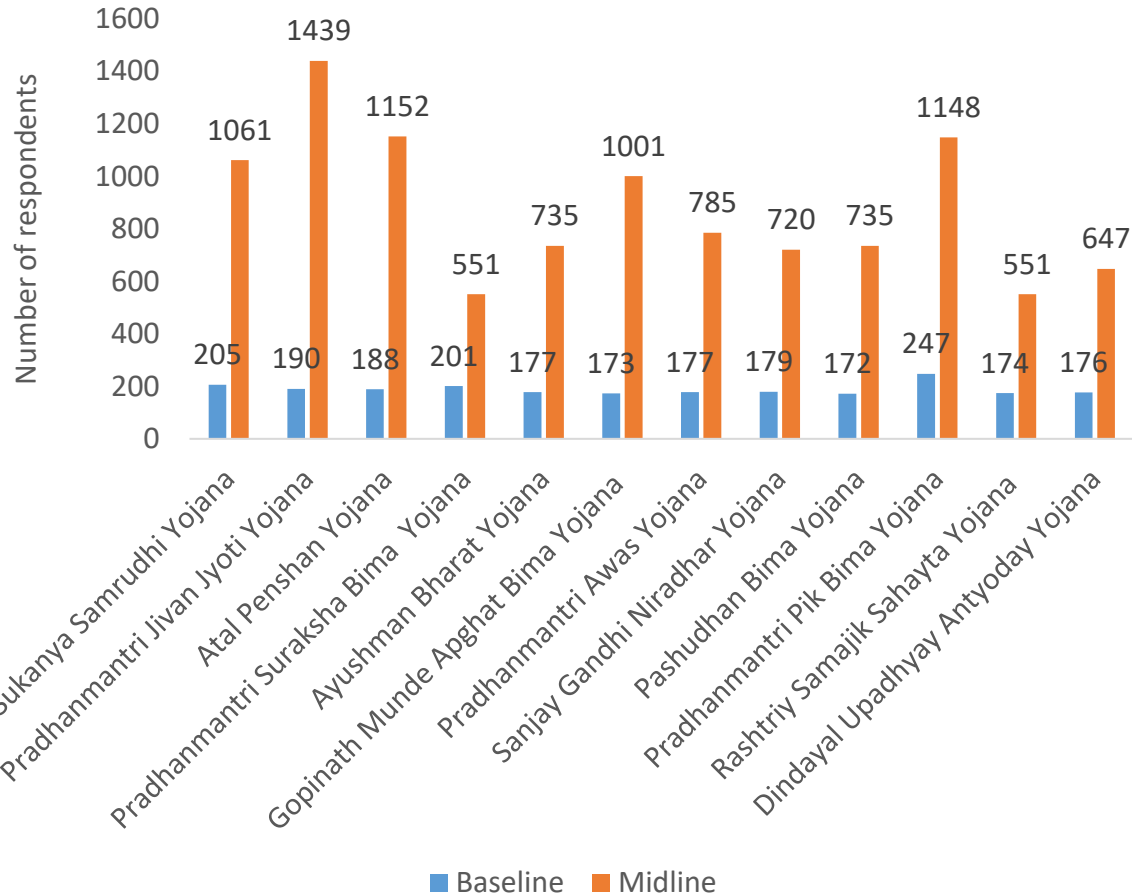
Government Entitlement



Awareness and Adoption of Central Government schemes

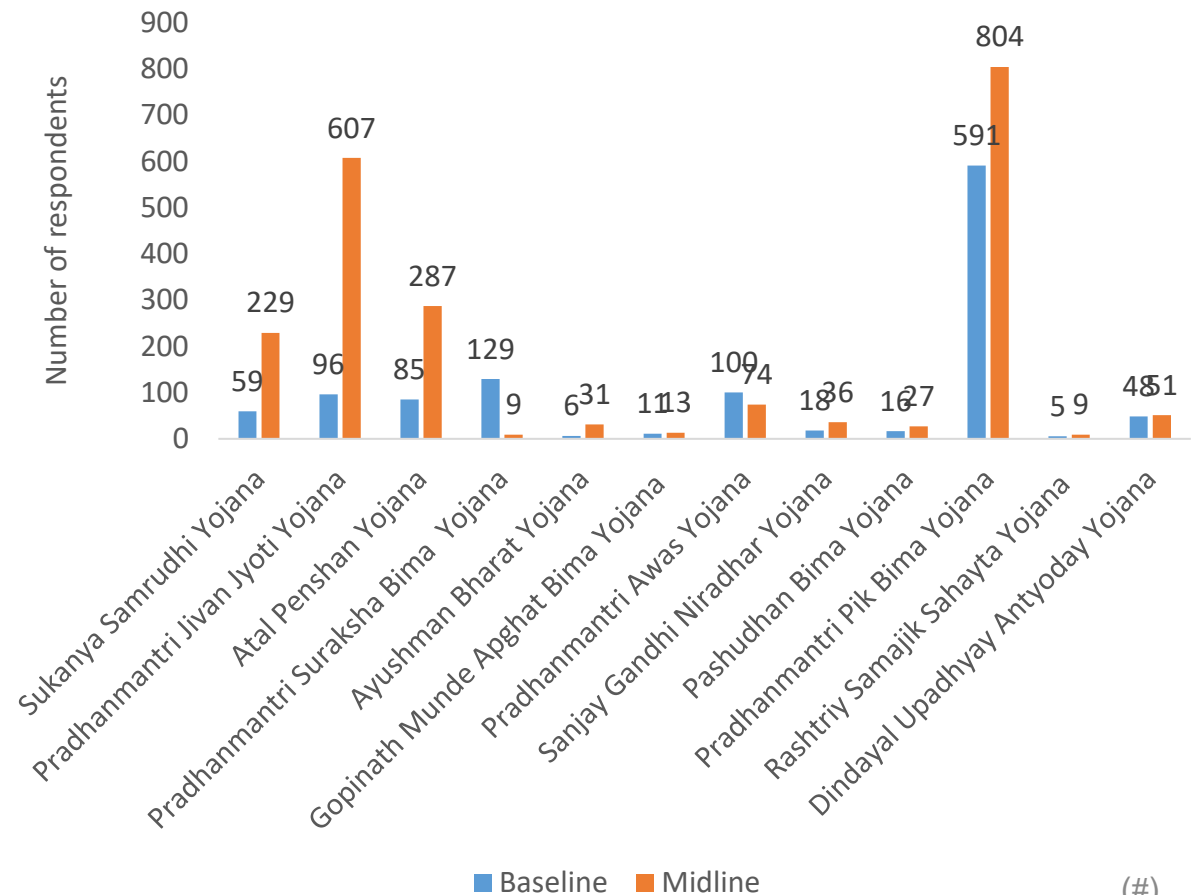
GOVERNMENT ENTITLEMENT - AWARENESS

Awareness of Government schemes



GOVERNMENT ENTITLEMENT - ADOPTION

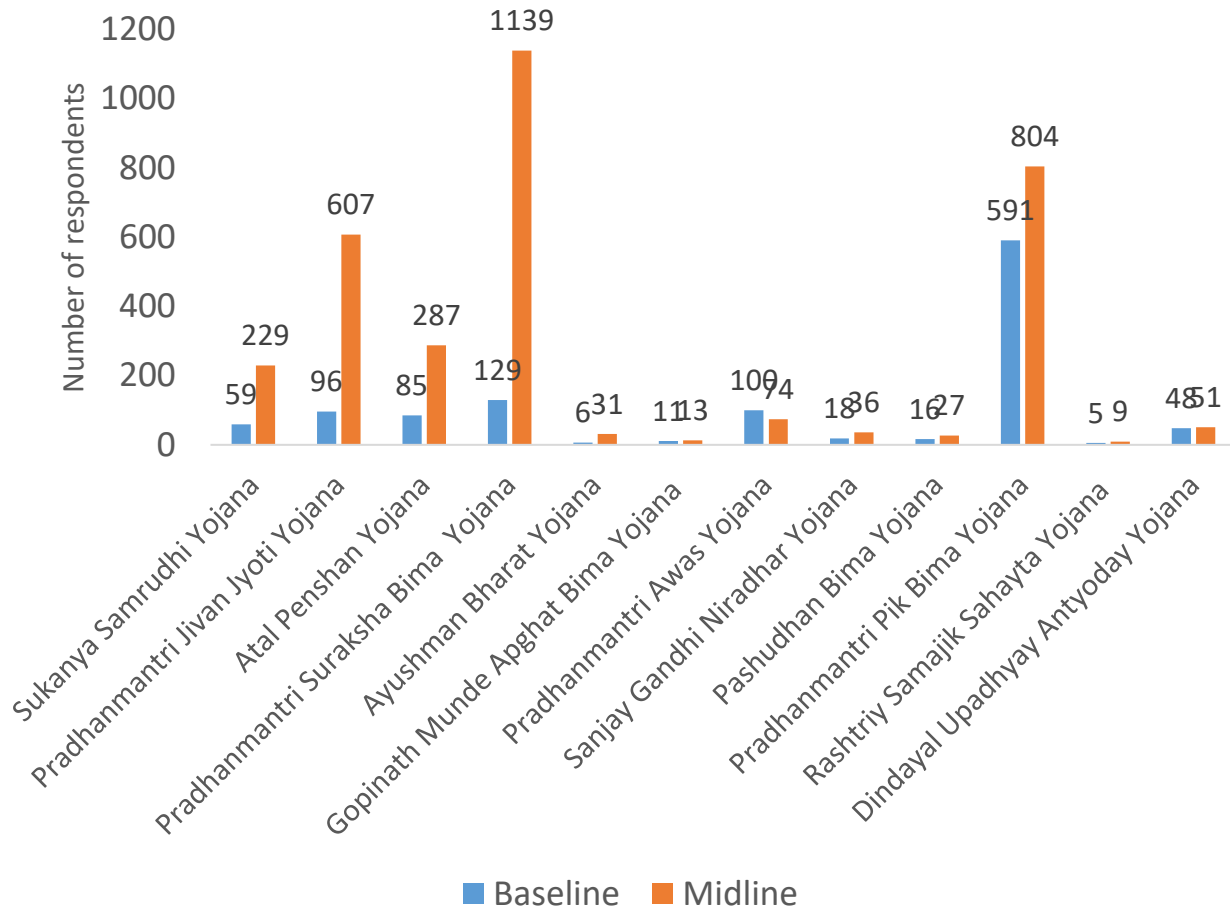
Adoption of Government schemes



Central Government schemes - Benefit and Challenges

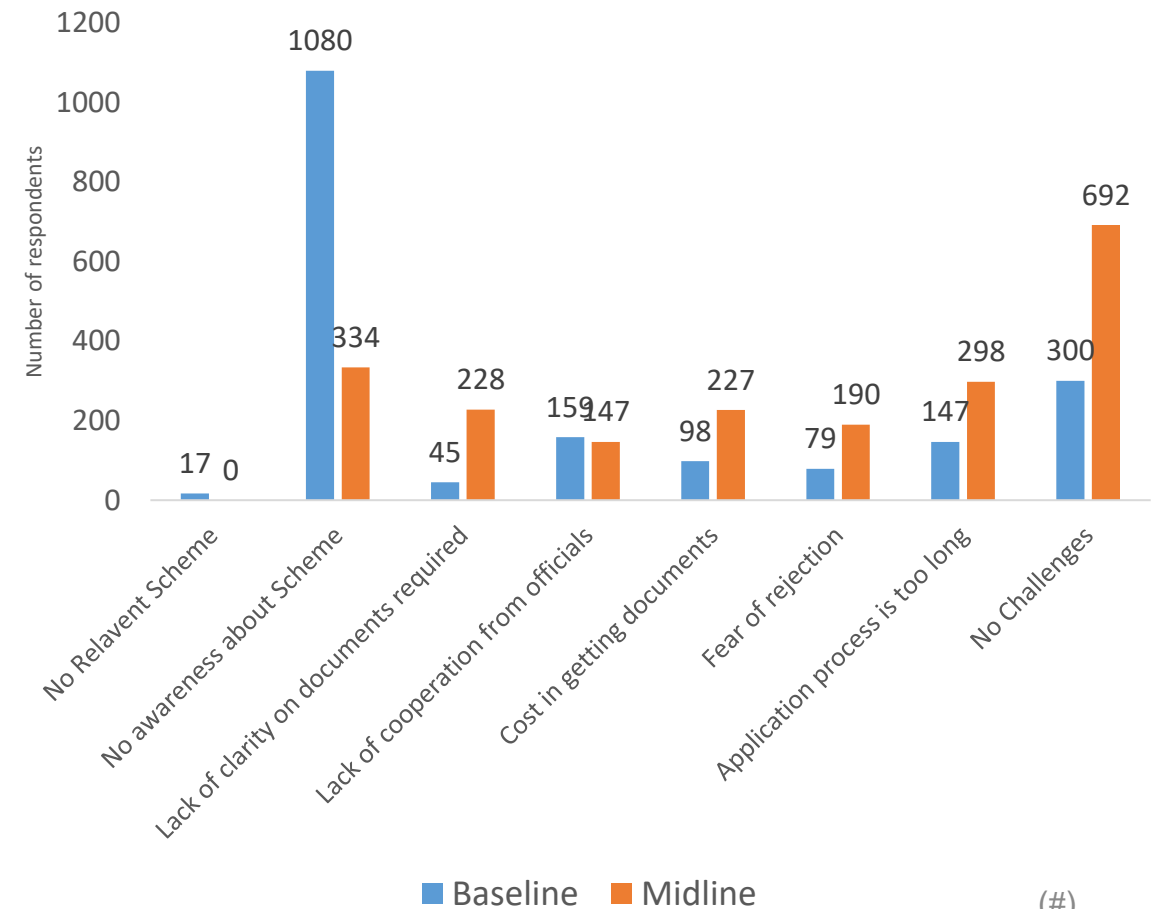
GOVERNMENT ENTITLEMENT - BENEFICIARIES

Availing Benefits of Government schemes



GOVERNMENT ENTITLEMENT - CHALLENGES

Challenges faced for availing Government Schemes





THANK YOU!