

Digital Sakhi Maharashtra: Year End 2 Assessment Report

17 July 2019



Key Insights

DIGITAL SAKHIS

- 100% Digital Sakhis use digital modes of payment regularly
- 82% Digital Sakhis contributes to financial decisions at home
- 100% Digital Sakhis are aware of 12 government schemes
- On an average, 42% of income is contributed by Digital Sakhis to household income

WOMEN ENTREPRENEURS

- 85.8% women entrepreneurs use digital modes of payment at least once
- 83.2% women entrepreneurs contributes to financial decisions at home
- Some trades have enabled operational efficiencies which has led to a significant increase in profits
- Business plan competition witnessed a successful execution

COMMUNITY

- 68.3% community members use digital modes of payment at least once
- 71.9% community members have been able to avail benefits from government entitlements
- Community members highly rate the quality of camps and training conducted

Investments made for each beneficiary across two years

	Planned total (2 years)	Actual total (2 years)	Planned (2017-18)	Actual (2017-18)	Planned (2018-19)	Actual (2018-19)
Digital Sakhi	17.53	17.13	9.82	10.77	7.71	6.36
Women Entrepreneurs	135.14	107.56	81.07	71.63	54.06	35.93

*Actuals for Business plan competition was Rs 28.34 lakhs against planned for 38.12 lakhs

	Year 1 (Activity)	YEAR 1 ACTUALS	YEAR 2 (Activity)	YEAR 2 ACTUALS
Digital Sakhi	Financial & Digital Literacy Training	4.15	Digital Modes of payment training	2.97
	Training of Trainers	0.61	Government Entitlements training	2.75
	Learning aid	5.99	Peer Learning workshops	0.55
			Training of Trainers for training	0.075

Investments made for each beneficiary across two years

	Year 1 (Activity)	YEAR 1 ACTUALS	YEAR 2 (Activity)	YEAR 2 ACTUALS
Women Entrepreneurs	Upskilling Training	13.92	Digital Modes of payment Training	0.63
	Enterprise development and management training	8.76	Formation and training of producer groups	1.53
	Technical & Critical support	47.51	Upskilling and critical support to new entrepreneurs	1.31
	Digital Financial Literacy	1.43	Advance EDP training	1.65
			Business plan competition	28.34
			Resource for handholding	2.45

Digital Sakhi Program witnessed the following achievements in year 2



Indicators	Unit of Measurement	Baseline n=105	Year 1 (2017-18) n=100		Year 2 (2018-19) n=100	
			Target	Achievement	Target	Achievement
Increase in their Skill & Knowledge of Digital Modes of Payments (Pre-test / Post-test)	Percentage increase in knowledge level	49.99%	60%	63.85%	73.85%	To be captured before NPCI training
Digital Sakhi use digital mode of payment regularly	Percentage of Digital Sakhis	24%	Not Y1 Indicator	40%	55%	100%
Digital Sakhi managing financial aspects at home	Percentage of Digital Sakhis	39%	50%	52%	67%	82%
Increase in Digital Sakhi's Contributions to family income	Percentage of income	27.27%	30%	33.71%*	50%	42.96%
Increase in their Knowledge about Government scheme pertaining to Financial inclusion	Percentage of Digital Sakhis	Not Y1 Indicator	N/A	Not Y1 Indicator	30%	100%

Financial aspects are considered as contribution to financial decisions, family together and respondent is considered together to count for managing aspects

*Updated analysis



DIGITAL SAKHI

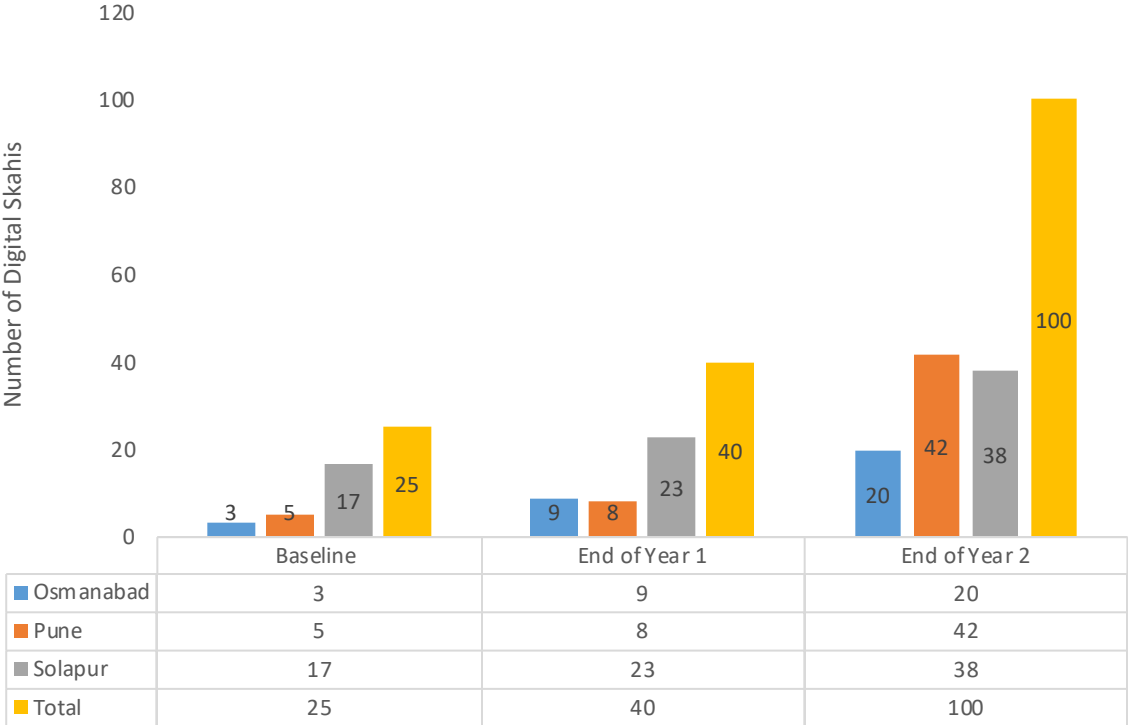
Adoption of Digital Modes of Payment & Entitlements



There has been a significant increase in usage of Digital modes of payment by Digital Sakhis

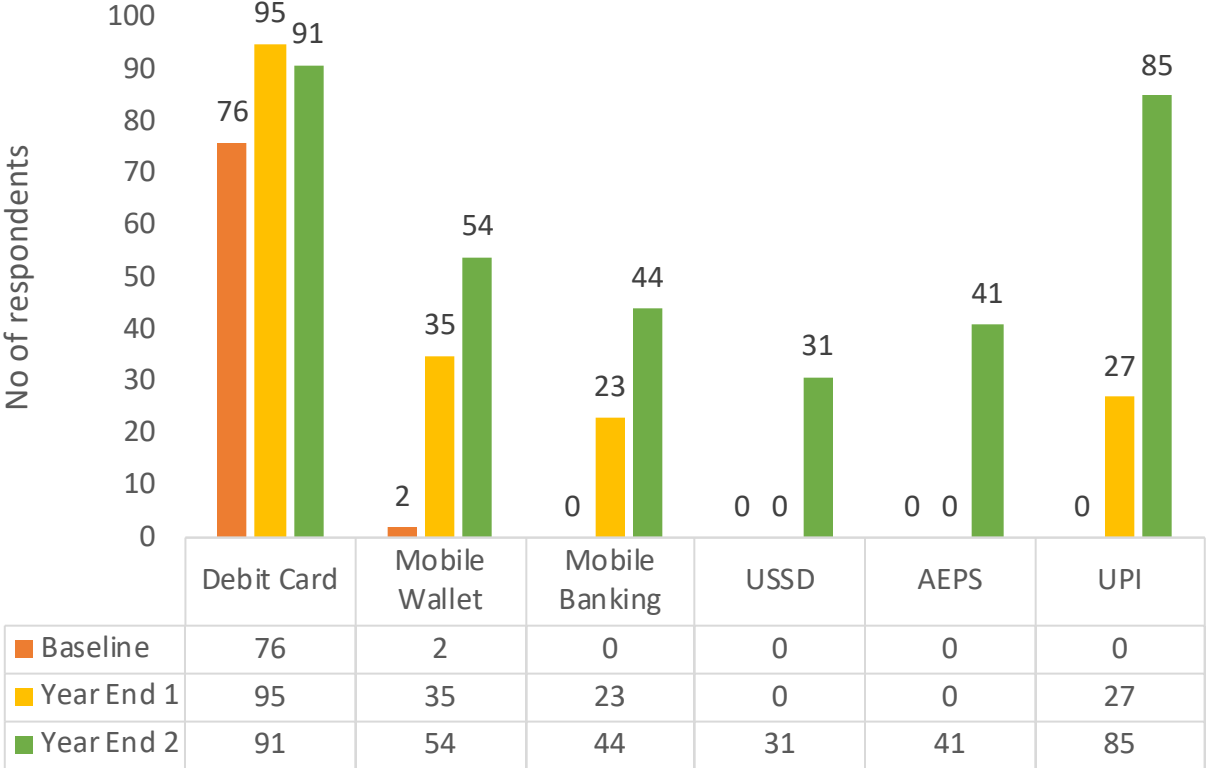
INCREASE IN DIGITAL SAKHIS USING DIGITAL MODES OF PAYMENT REGULARLY

Usage of digital modes of payment by digital sakhis regularly



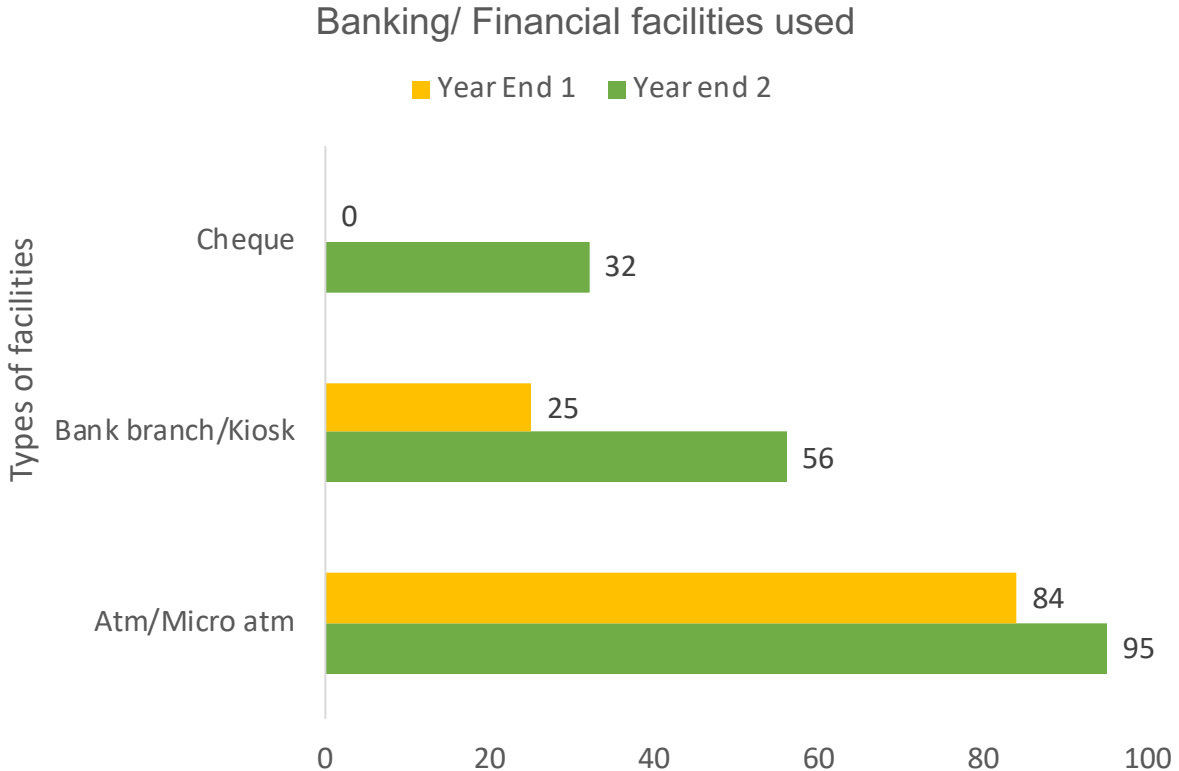
UPI & DEBIT CARDS MOST WIDELY USED DIGITAL MODES OF PAYMENT

Modes of digital payment used

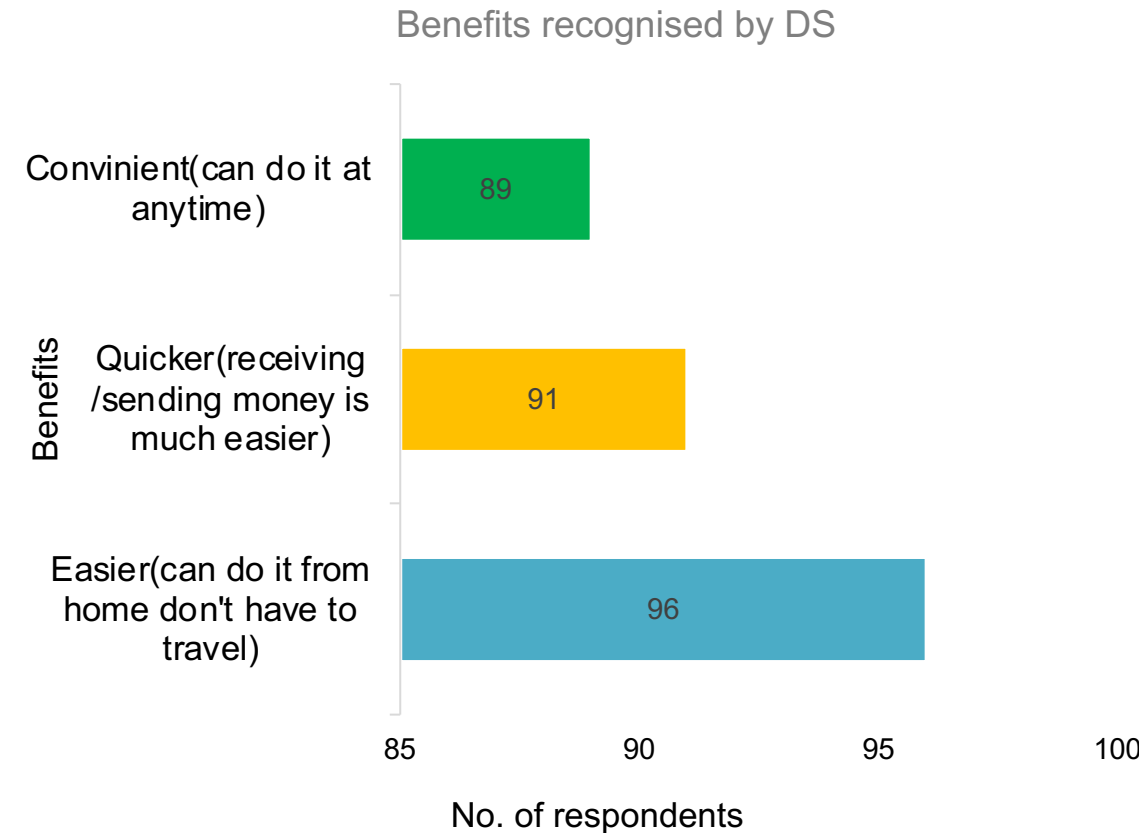


Usage of various banking facilities has increased and Digital Sakhis are able to acknowledge the benefits

INCREASE IN USAGE OF BANKING FACILITIES WITH HIGHEST IN ONLINE & PHONE BANKING

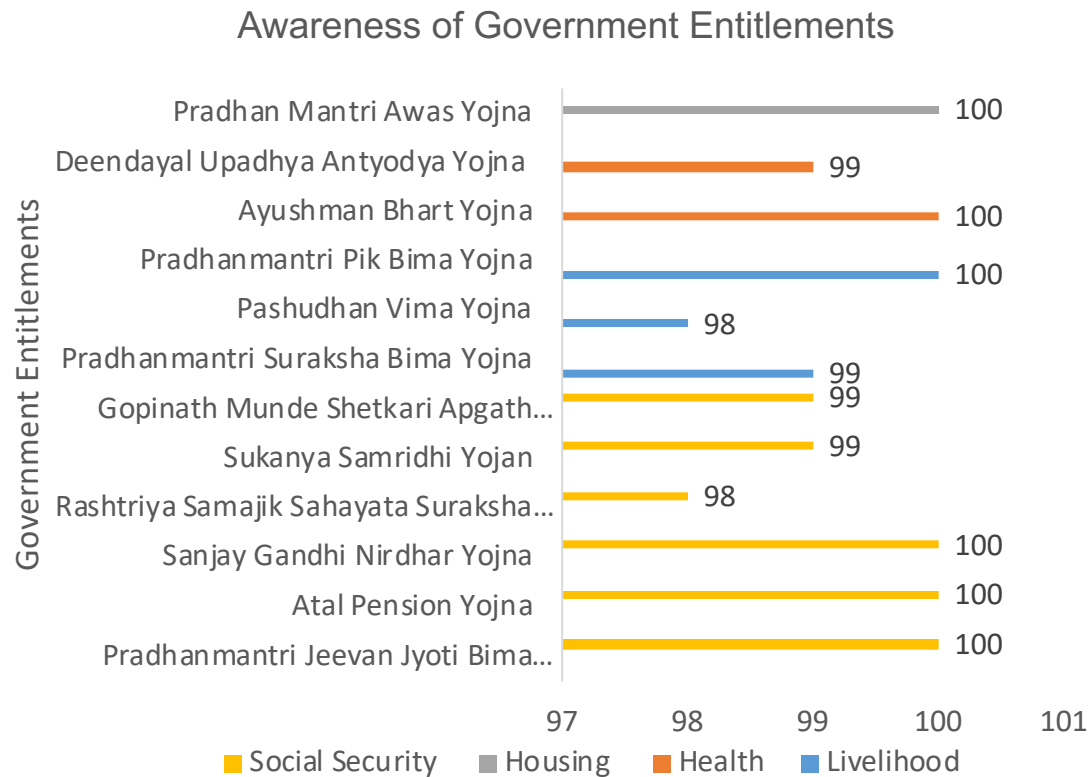


DIGITAL SAKHI FIND DIGITAL MODES OF PAYMENTS AS AN EASY WAY OF MAKING TRANSACTION BESIDES CONVENIENT AND QUICKER

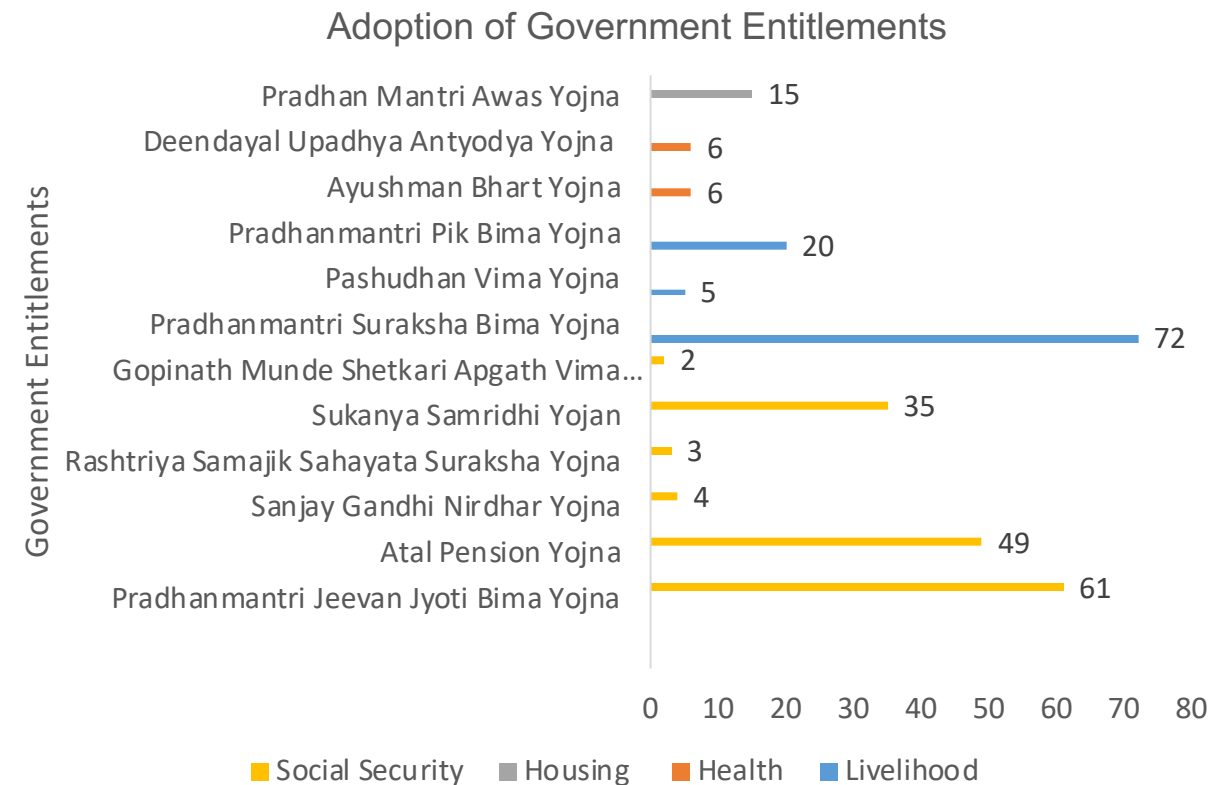


All Digital Sakhis are aware about Government Entitlements and have availed at least one scheme

INCREASED AWARENESS ABOUT GOVERNMENT ENTITLEMENTS AMONG ALL DIGITAL SAKHIS

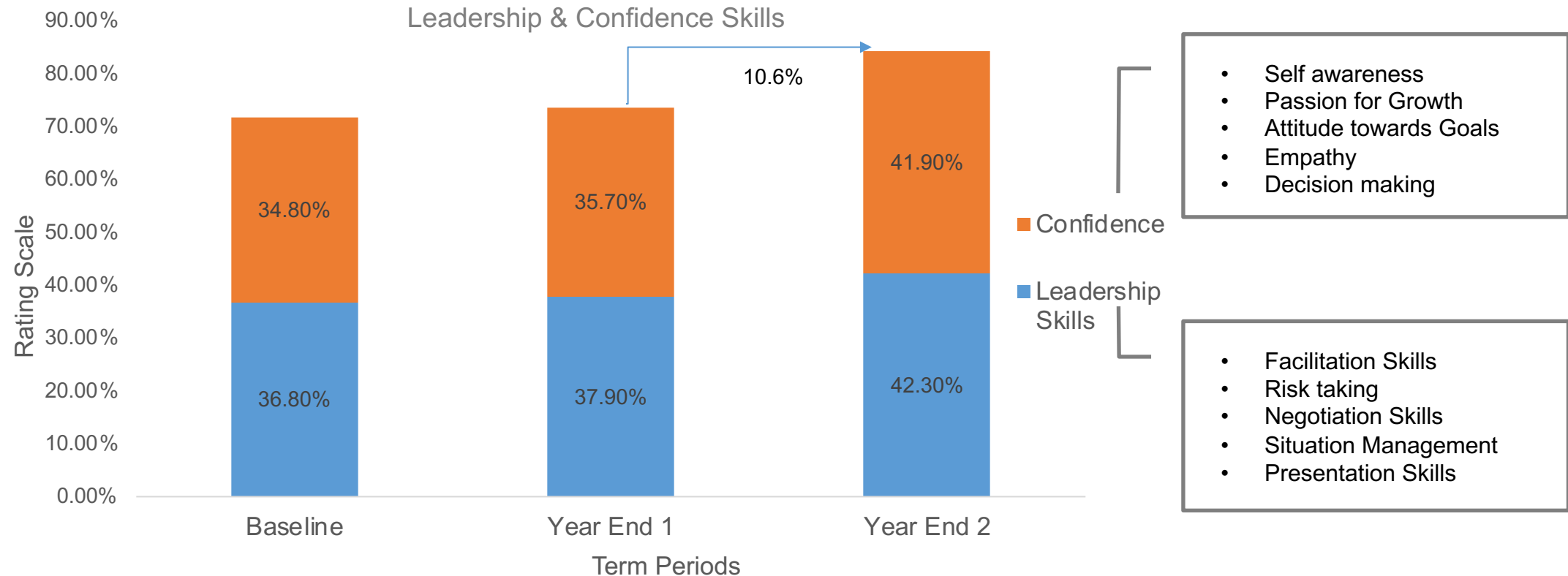


LIVELIHOOD SCHEMES WITNESSED THE HIGHEST ADOPTION, ALL DIGITAL SAKHIS HAVE INVESTED IN AT LEAST ONE SCHEME



- Digital Sakhis helped 22,264 people from the community to avail government entitlements, as captured during the data collection

A positive shift in the leadership & confidence levels of Digital Sakhis has been seen

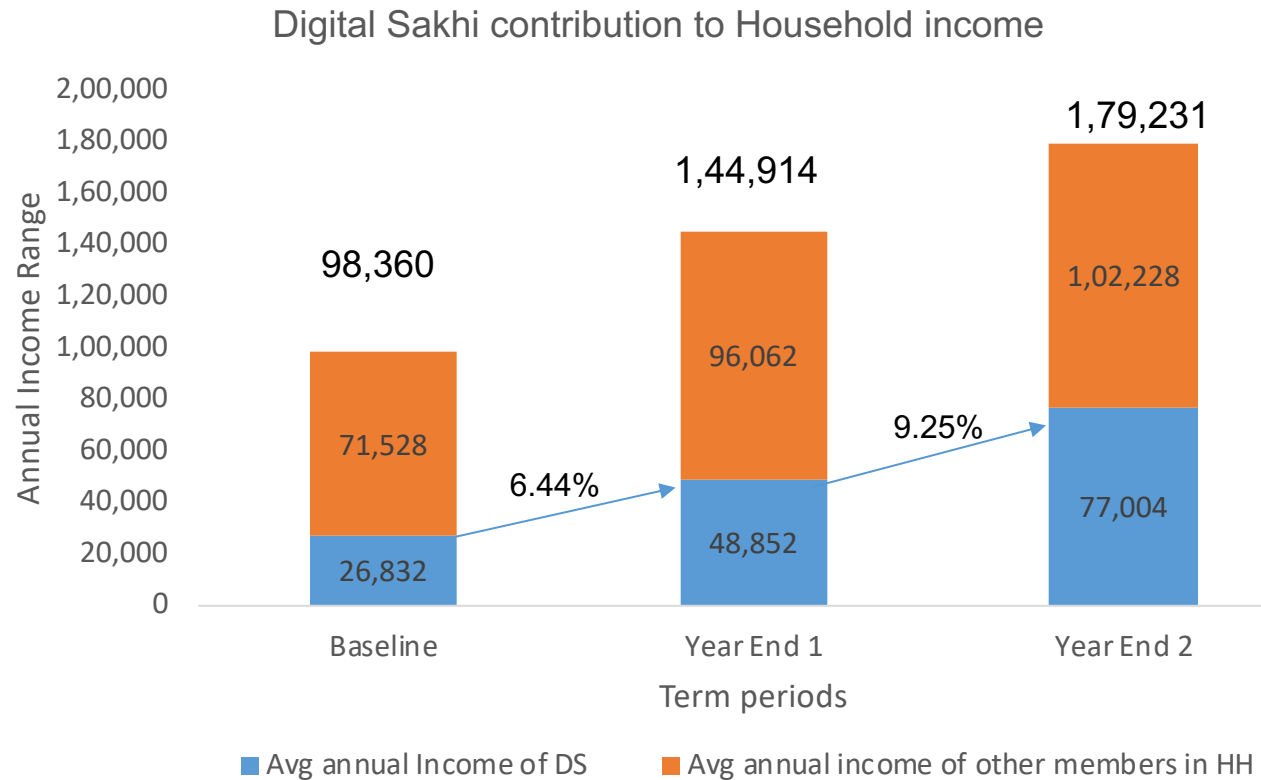


- There is growth of 10.6% in leadership & Confidence skills of the Sakhis.
- This evaluation is done on 10 parameters mentioned above
- The above analysis is concluded on the basis of Digital Sakhis being able to conduct various tasks often and successfully.

Household Income & Savings



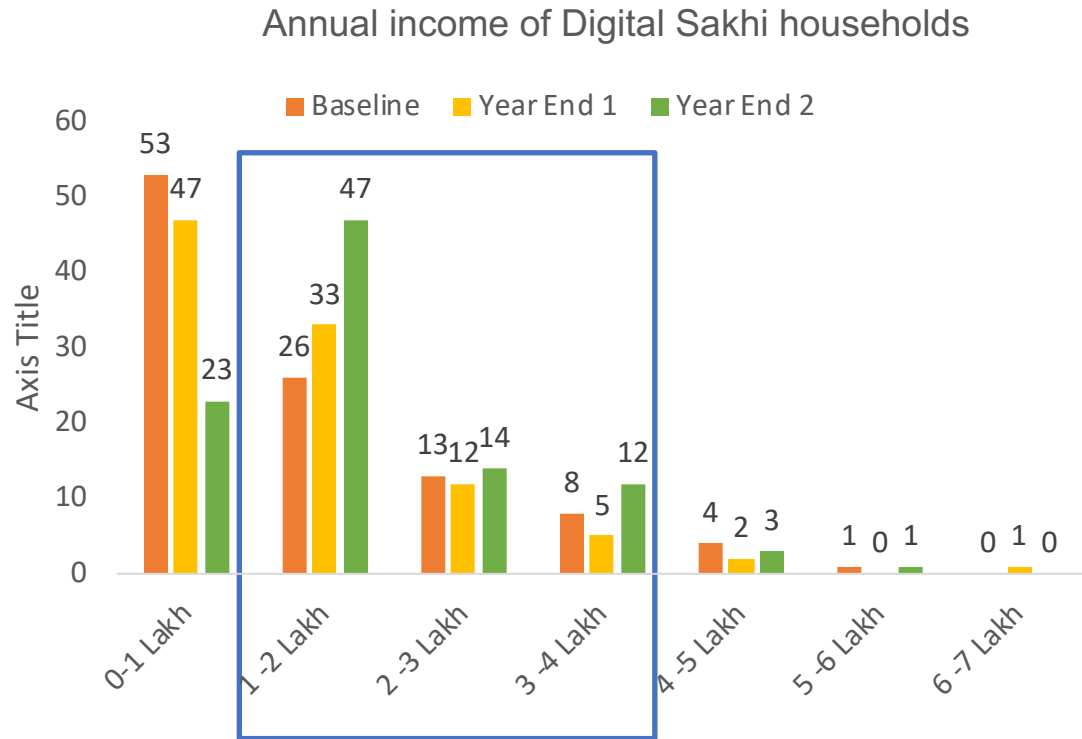
Share of income contribution by Digital Sakhi to household witnessed a 9.25% increase from end of year 1



- Digital Sakhi Program witnessed a 9.25% increase in income contribution from end of year 1 as, the average share of the Digital Sakhis within the household income was Rs, 48,852. This increased significantly to Rs. 77,004 at the year end 2.
- Overall the average Digital Sakhi share of income within total household income increased from 27.27% to 33.71% to 43%.
- Digital Sakhi program contributes directly between 15% - 50% annual income of the household.

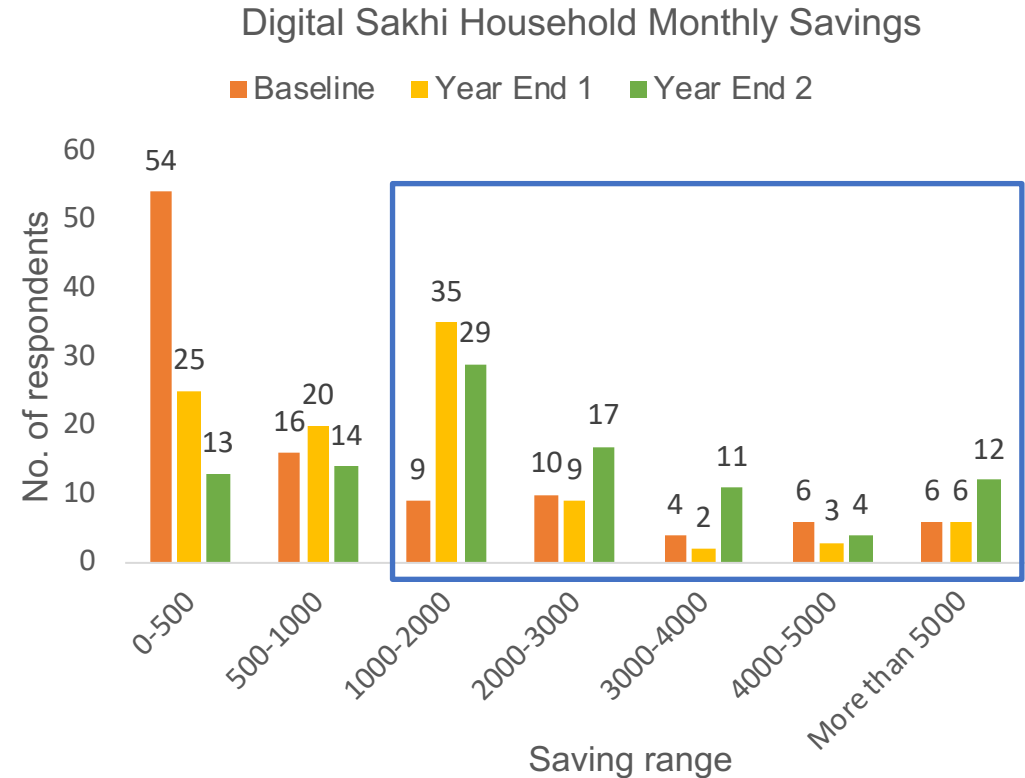
There has been a positive increase in annual income and monthly savings of Digital Sakhi Households

INCREASE IN INCOME RANGES BETWEEN 1 - 4 LAKH IN END OF YEAR 2 AS COMPARED TO BASELINE



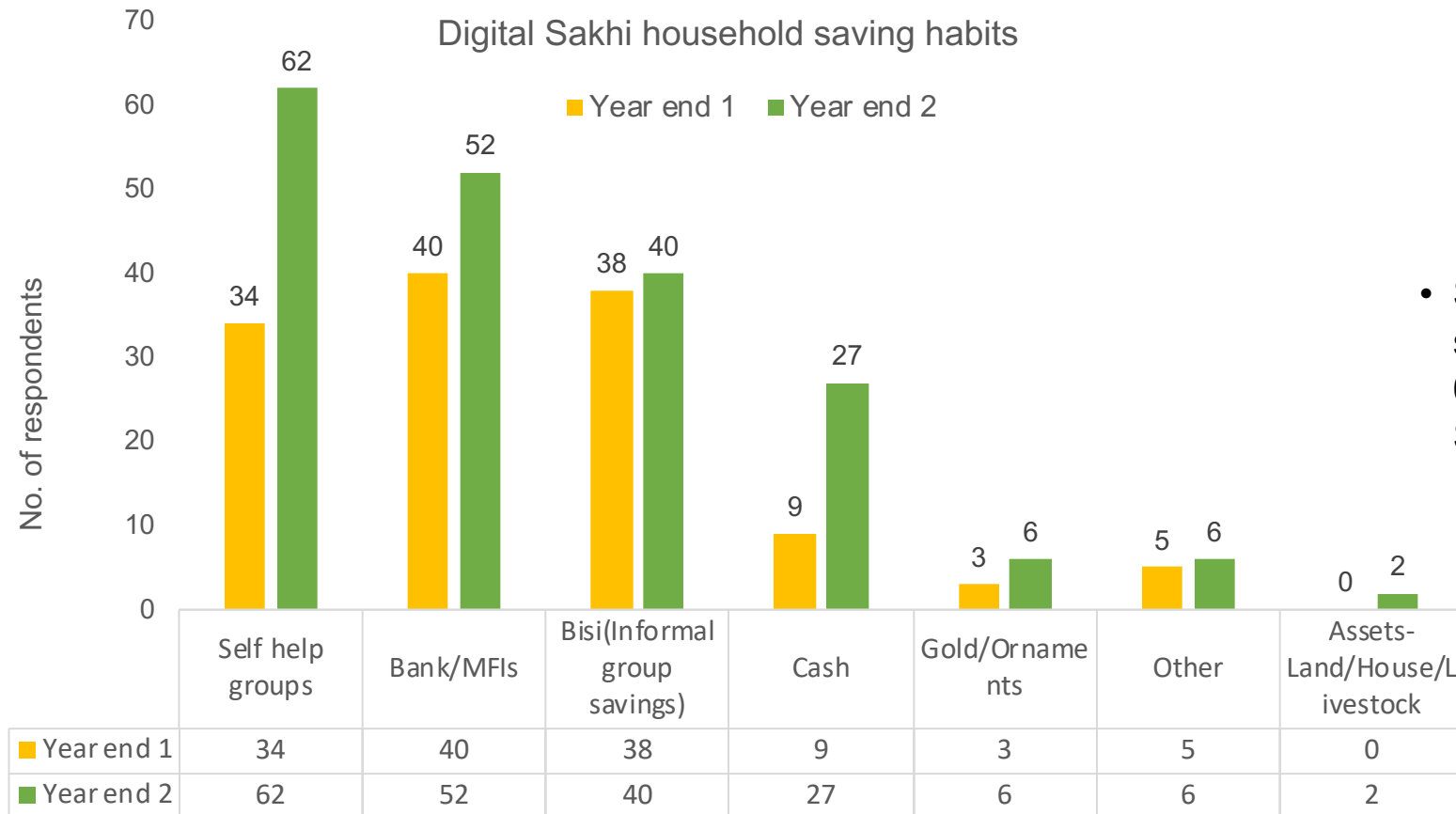
- Prior to the Digital Sakhi program, 47% of households earned above 1 lakh as compared to 77% by end of year 2
- The increase in household income could be related to the increase in Digital Sakhi income after the program.

MORE DIGITAL SAKHI HOUSEHOLDS ARE SAVING GREATER AMOUNTS



- The average monthly savings of Digital Sakhis has increased from Rs. 1,848 to Rs. 2,863 from baseline to end of year 2

Digital Sakhis show higher incidences in saving with Self help groups, Bank/MFIs, Cash and Bisi



- Savings with Self help groups show a significant increase from 34 Digital Sakhis to 62, Banks show an addition of 12 Digital Sakhis saving with them

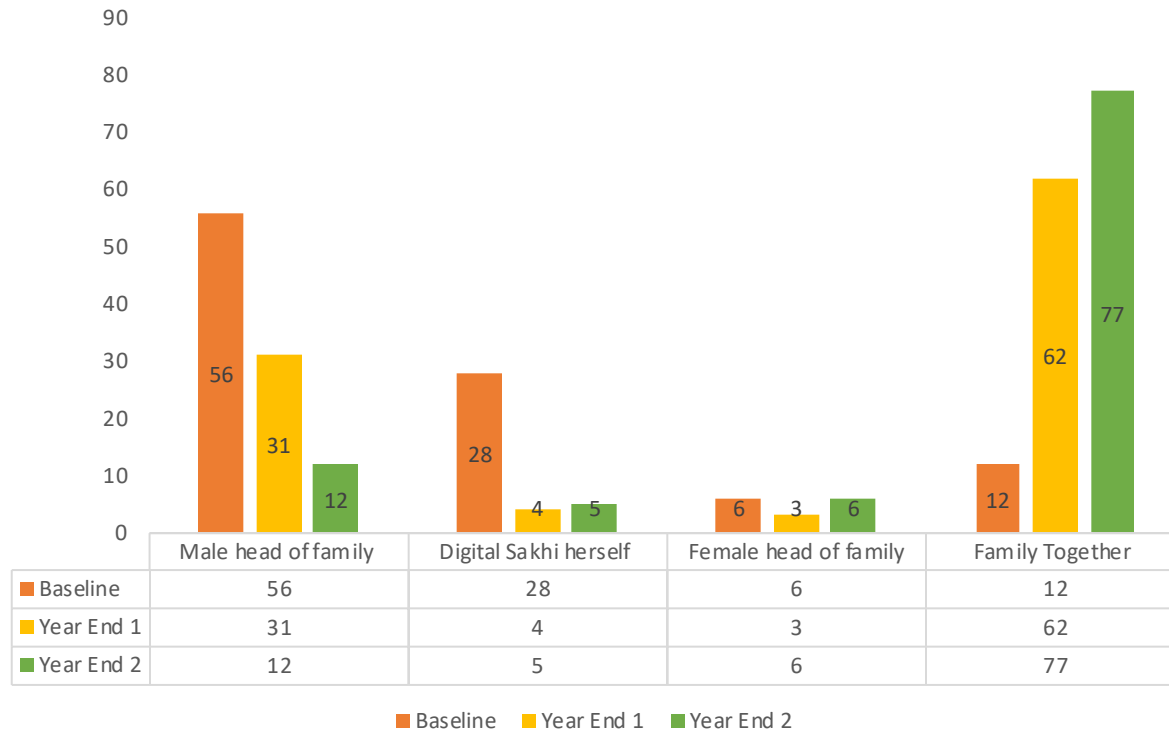
Financial Decisions, Products & Services



Decision making power regarding financial expenses are the key indicators for women empowerment and results have shown a positive increase

INCREASE IN DECISION MAKING WITH THE FAMILY TOGETHER

Financial Decision Making within Household

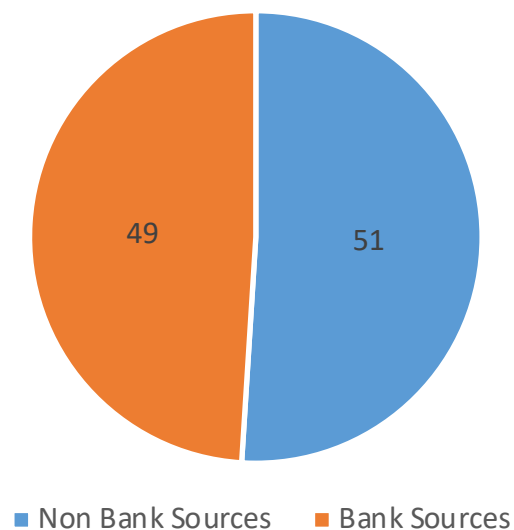


- Decision made solely by male heads in 31 Digital Sakhi households has gone down to 12. Decisions made by families together has gone up to 77 families

Personal loans saw a major increase through bank sources. However, preference is still for non bank sources among Digital Sakhis

EASE OF ACCESS, FLEXIBILITY AND NEED FOR SMALL AMOUNT OF FUNDS LEADS TO PREFER NON BANK SOURCES

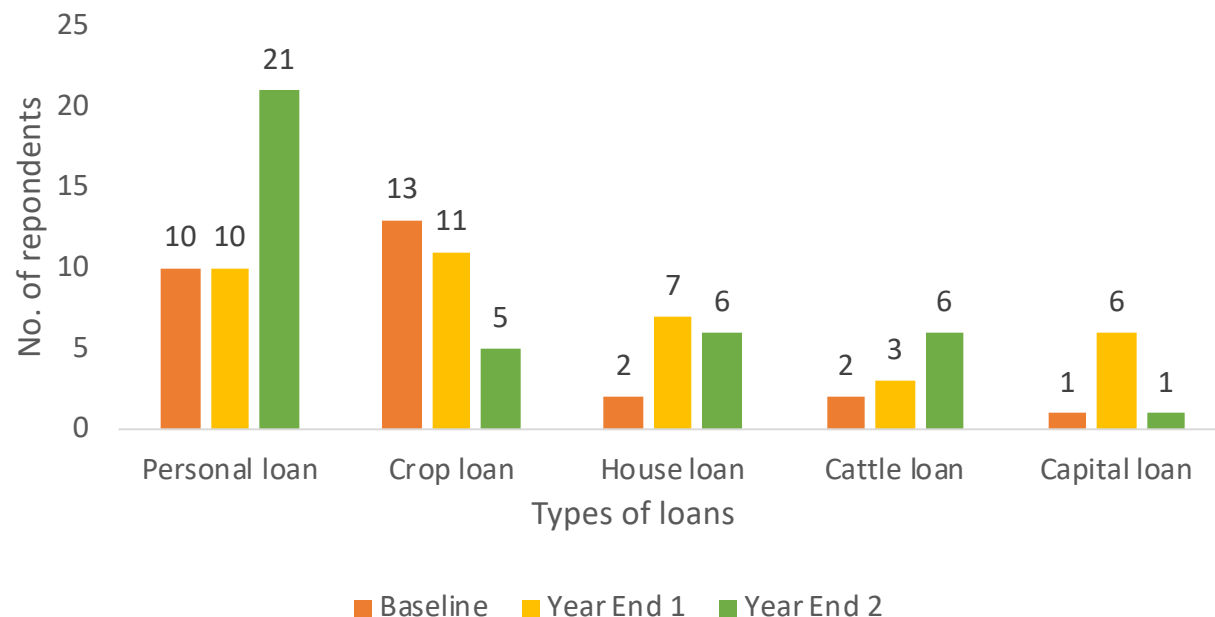
Preference of Loan sources



- 51 Digital Sakhis still prefer sourcing loans from non bank sources due to ease, flexibility of availability of funds and the need of small amount size of funds

THERE WAS AN INCREASE IN PERSONAL LOANS AND DECREASE AMONG CROP LOANS

Types of loans availed from bank sources

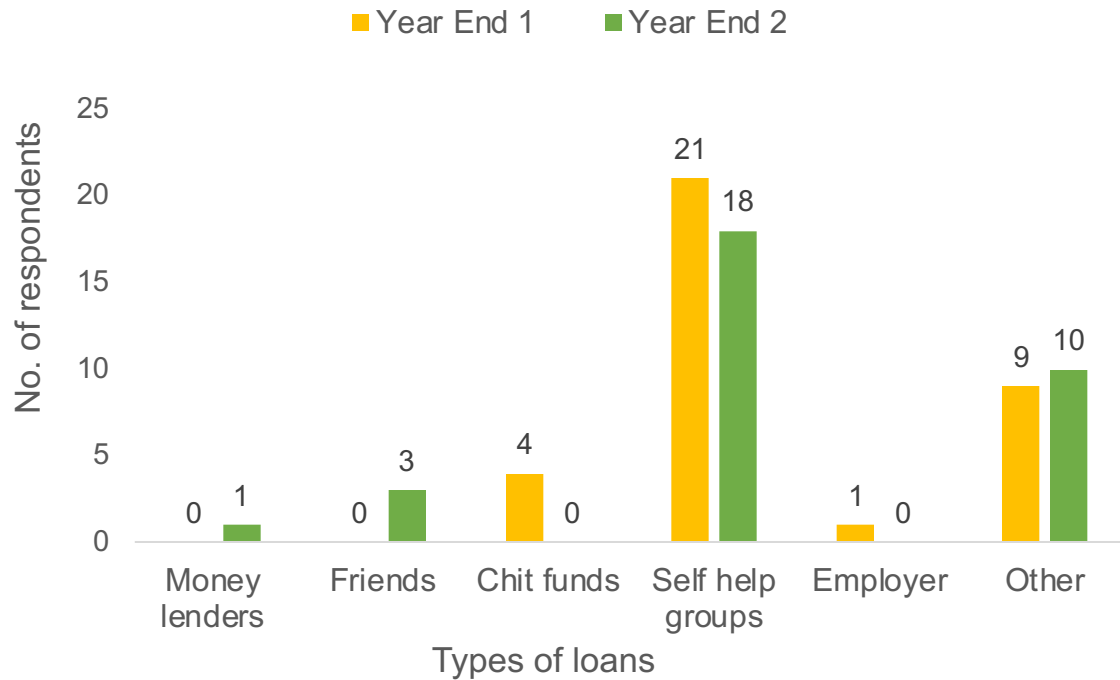


- Personal loans saw an increase by 11 loans, whereas Crop loans saw decrease by 6 loans.

A marginal decrease is seen in number of Loans taken from informal sources

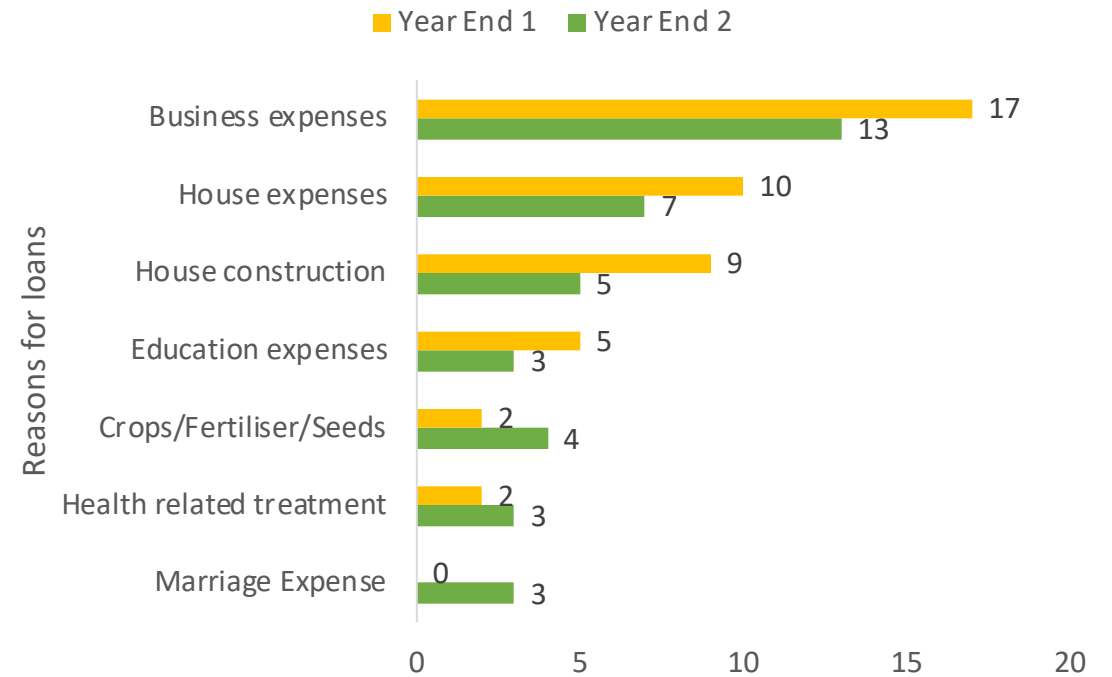
DUE TO EASY AVAILABILITY OF NON BANK LOANS, A MARGINAL DECREASE HAS BEEN WITNESSED

Sources availed from non bank sources



DUE TO EASY AVAILABILITY OF NON BANK LOANS, HOUSE EXPENSES AND BUSINESS EXPENSES HAVE BEEN AVAILED

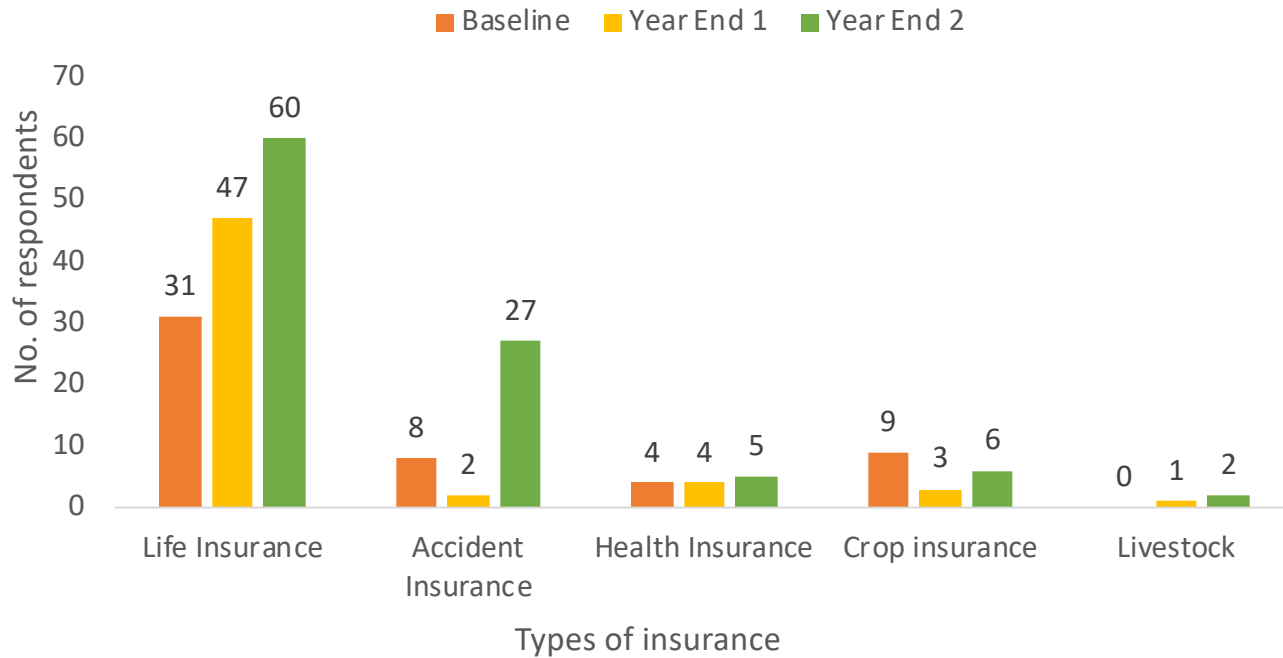
Reasons for sourcing loans from non bank sources



High adoption of life Insurance and accident insurance amongst Digital Sakhi households

41% HH IN OSMANABAD, 61% IN PUNE, 67% IN SOLAPUR OPTED FOR LIFE INSURANCE

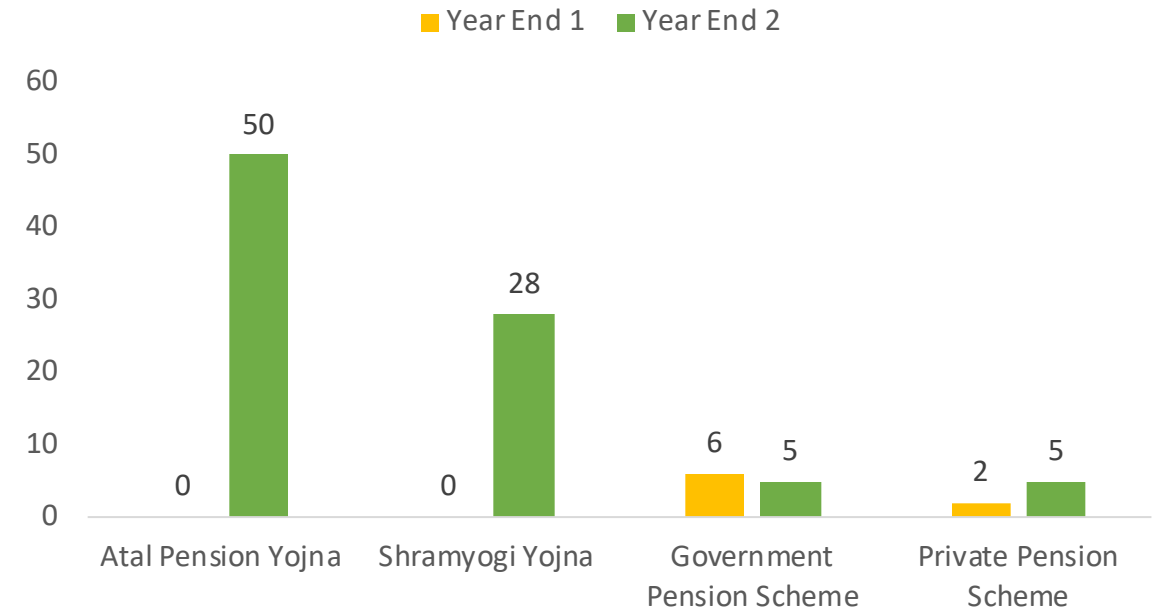
Insurance products availed -DS household



- 60 Digital sakhi households invested in insurance as compared to 46 in the midline assessment.
- Life insurance and accident insurance is widely chosen by sakhi households across districts.

INCREASE IN ADOPTION OF PENSION SCHEMES (ATAL PENSION) BY DIGITAL SAKHIS

Pension schemes adopted by Digital Sakhis



- Most Digital Sakhis opted for Atal pension schemes compared to private pension schemes

Success story of Shakuntala – Trainer for UMED but always a Digital Sakhi



Like most rural women, Shakuntala was confined within the four walls of her home in the village of Bembli.

When AFARM approached the women of Bembli for recruiting Digital Sakhi's, she was enthusiastic about the opportunity and was praised for her passionate outlook as a Digital Sakhi. She was one of the most creative and determined individuals.

The rigorous training that she whole-heartedly followed focused on personal presentation and public speaking. This all led her to attend stakeholder workshops.

Upon seeing her mastered skills she worked her way up the ladder, she transitioned from a Digital Sakhi to a trainer for UMED – Maharashtra State Rural Livelihood Mission. As a trainer, she had an opportunity to inspire and help other women like herself while working with Self-help groups around Maharashtra

"The Digital Sakhi platform gave me a voice, made me realize that I am capable of doing so much, that women have a place in society outside their households," ~ Shakuntala.



WOMEN ENTREPRENEURS

Digital Sakhi Program has witnessed following achievements in year 2 for Women Entrepreneurs



Indicators	Unit of Measurement	Baseline n=1030	Year 1 (2017-18) n=1021		Year 2 (2018-19) n=10005	
			Target	Achievement	Target	Achievement
Increase in their Knowledge & skills about their respective trades	% of Women Entrepreneurs	N/A	N/A	60%	70%	62%
Able to expand their business (Size, Volume, Customer base)	% of Women Entrepreneurs witnessed % business growth	20%	N/A	60% of volume of business	70% of volume of business	88% volume of business
Business Revenues of all Women Entrepreneurs	Average business revenue	Rs 39,611	N/A	Rs 45,252	Rs 52,039	Rs 66,531
Command a higher premium for their products/services	% of Women Entrepreneurs	N/A	N/A	N/A	40%	80.69%
Involved in financial decision at home	% of Women Entrepreneurs	32%	50%	43.5%	60%	83.2%
Able to Access Formal Credit from financial institutions	% of Women Entrepreneurs	10%	25%	32%	47%	40.8%
Usage (At least Once) of digital modes of payments	% of Women Entrepreneurs	11%	N/A	53%	80%	85.8%

Digital Sakhi Program has witnessed following achievements in year 2 for Women Entrepreneurs



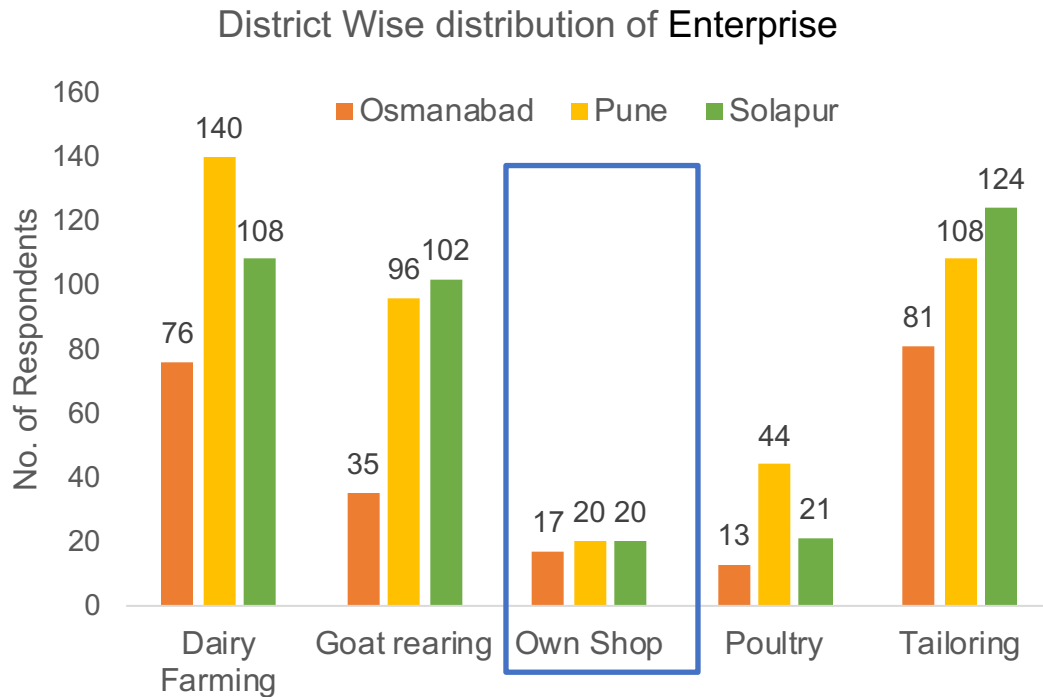
Indicators	Unit of Measurement	Baseline	Year 1		Year 2	
			Target	Achievement	Target	Achievement
Gained information on concept and Management of producer group	% of Women Entrepreneurs	N/A	Not Y1 Indicator	Not Y1 Indicator	90%	98.1%
Opted for Producer Group	% of Women Entrepreneurs	N/A	Not Y1 Indicator	Not Y1 Indicator	80%	80.3%
Producer groups members practicing collectively, procuring and marketing of produce	% of Women Entrepreneurs of producer group	N/A	Not Y1 Indicator	Not Y1 Indicator	20%	24.6%

Business Profile

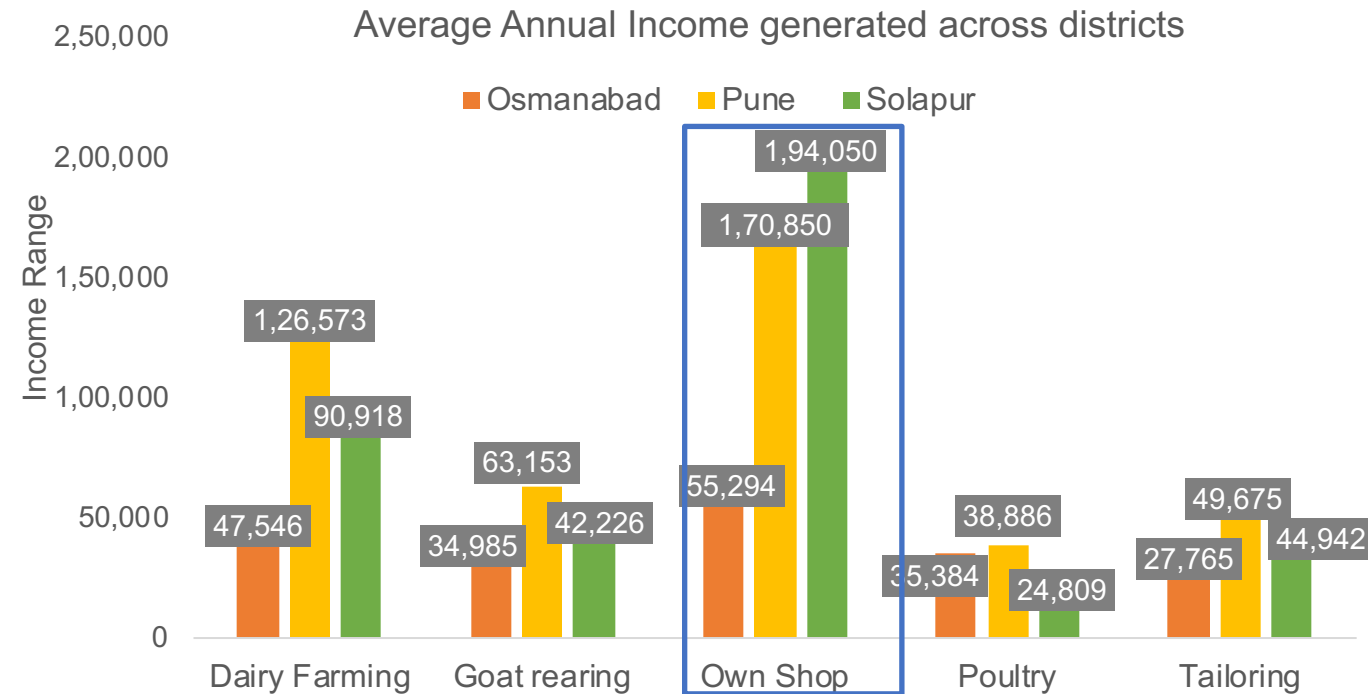


Enterprise & income distribution of Women Entrepreneurs across districts

DISTRIBUTION OF TRADES ACROSS ALL DISTRICTS



AVERAGE ANNUAL INCOME OF ENTERPRISES DIFFERS ACROSS EACH DISTRICT

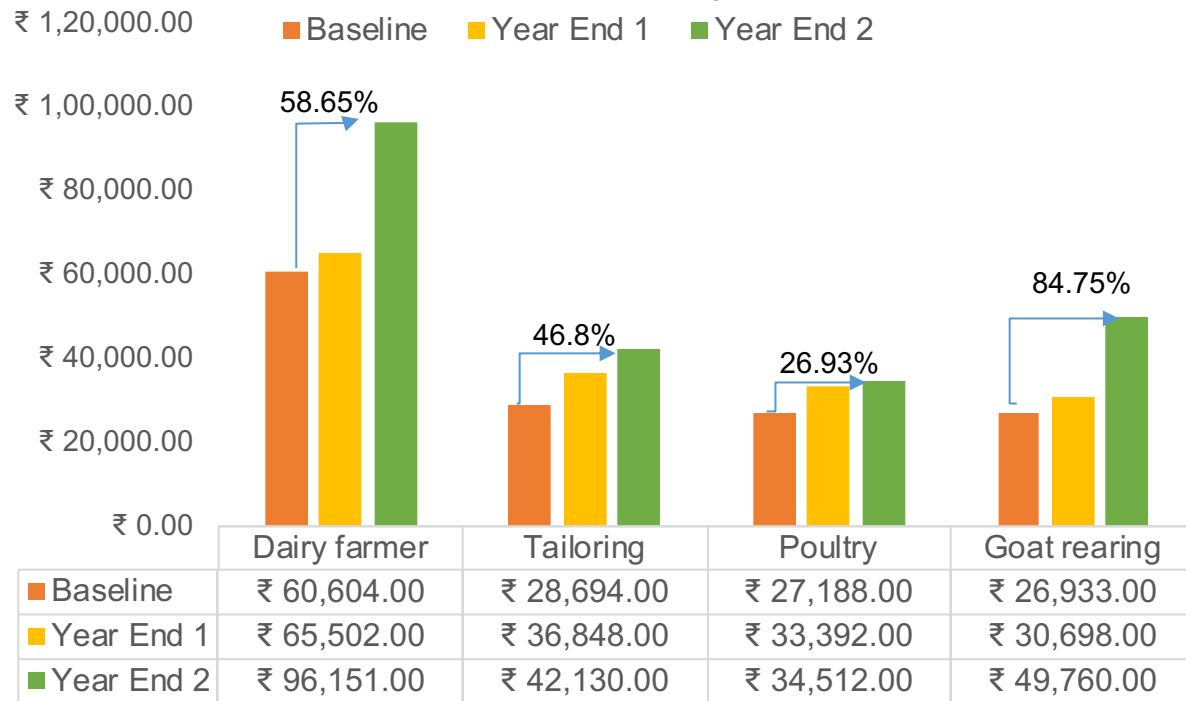


- Own shop avails higher income for women entrepreneurs than any other occupations, though number of women engaged in the enterprise is low as compared to others
- Higher number of women entrepreneurs are engaged in goat rearing (233) and tailoring (313) but the average income generated from these enterprises is low

Positive average increase in income and profits are witnessed since Year 1

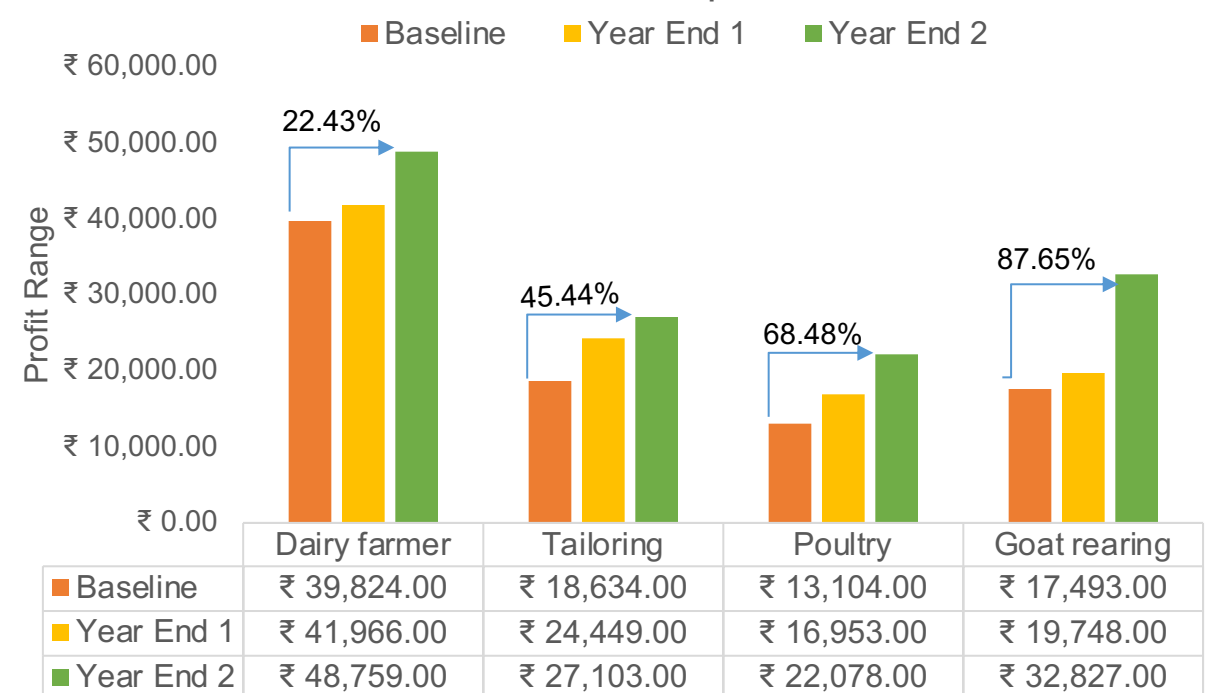
GOAT REARING AND DAIRY FARMING SHOW MAXIMUM INCREASE IN REVENUE SINCE BASELINE

Revenue from Occupation



POULTRY AND GOAT REARING SHOW MAXIMUM INCREASE IN PROFIT

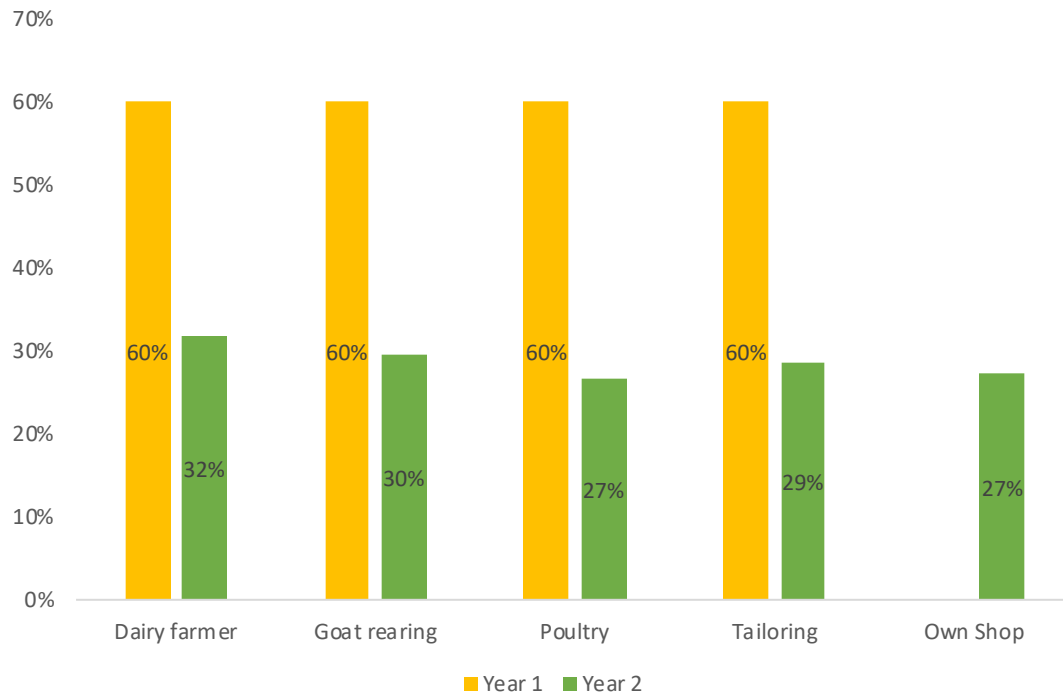
Profit from Occupation



- Even though there is 58.65% increase in revenue in Dairy farming, it still marks for least increase in profit by 22.43% from baseline to Year End 2
- Poultry represents the lowest increase in revenue (26.93%) but has a relatively higher increase in profits (68.48%). This indicates the program has enabled operational efficiencies which has led to a significant increase in profits.
- Tailoring shows proportionate growth in revenue and profits, this indicates that profits in Tailoring are directly proportionate to volume and price of the products

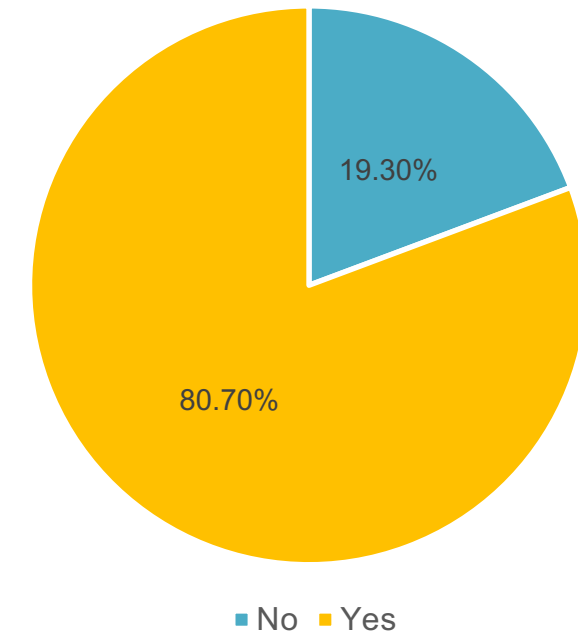
Business Expansion of Women Entrepreneurs

AVERAGE OF 28.81% INCREASED TRADE VOLUME ACROSS ALL OCCUPATIONS IN YEAR 2 AS COMPARED TO AVERAGE 60% INCREASE IN YEAR 1



ON AN AVERAGE, 80.70% WOMEN ENTREPRENEURS ARE CHARGING PREMIUM PRICE SINCE THEY BEGAN THE PROGRAM

% of WE charging Premium Price



- Women Entrepreneurs are able to scale the business and charge premium for their products. The improvement in negotiation skills, technical skills and others has given boost to their motivation
- 63.5% of Women Entrepreneurs in Osmanabad, 88.72% in Pune and 82.13% in Solapur are charging a premium price

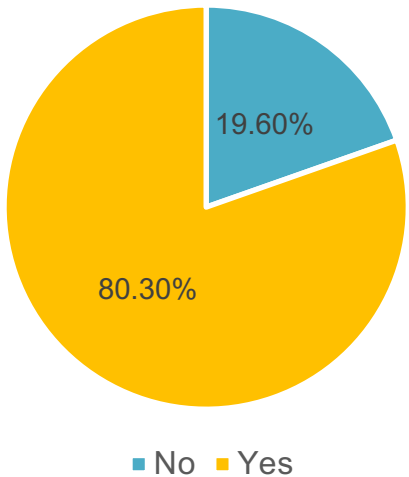
Producer Groups



Awareness and acceptance of producer groups has increased but benefits have not been availed due to low adoption

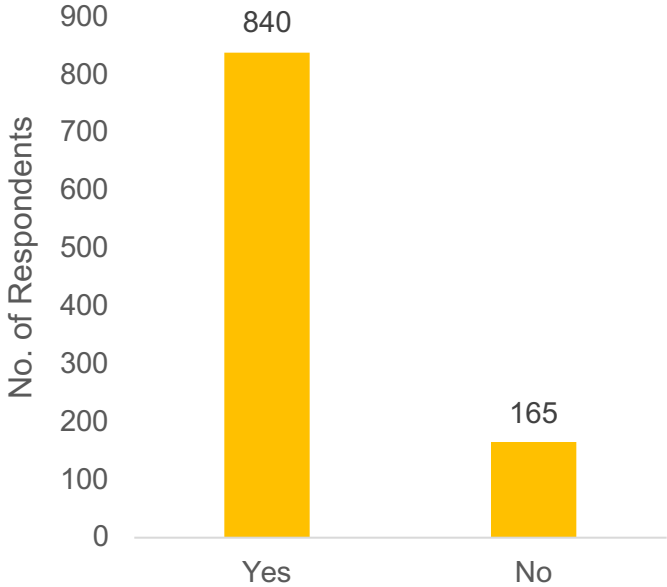
80% OF WOMEN ENTREPRENEURS ARE NOW MEMBERS OF PRODUCER GROUPS

No. of WE Members of Producer Groups



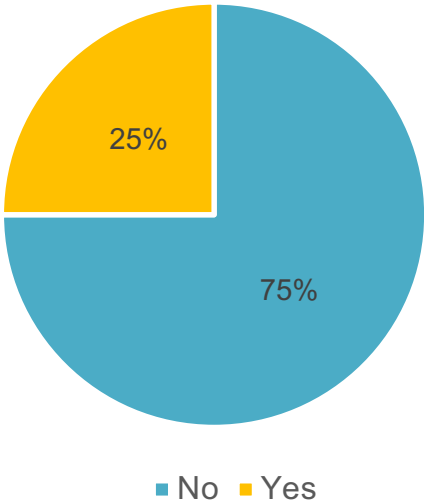
83.5% ARE TRAINED IN MARKETING AVENUES AND BENEFITS OF COLLECTIVE ACTION

WE trained in Marketing Avenues



DUE TO DISPERSED GEOGRAPHY OF THE TRADE, ONLY 25% MEMBER ARE ENJOYING THE BENEFITS

Members who's produce is collected and marketed by Producer Groups



- 98% Women Entrepreneurs are aware about Producer groups.
- 37 Women Entrepreneurs have applied for loans as a member of Producer Group

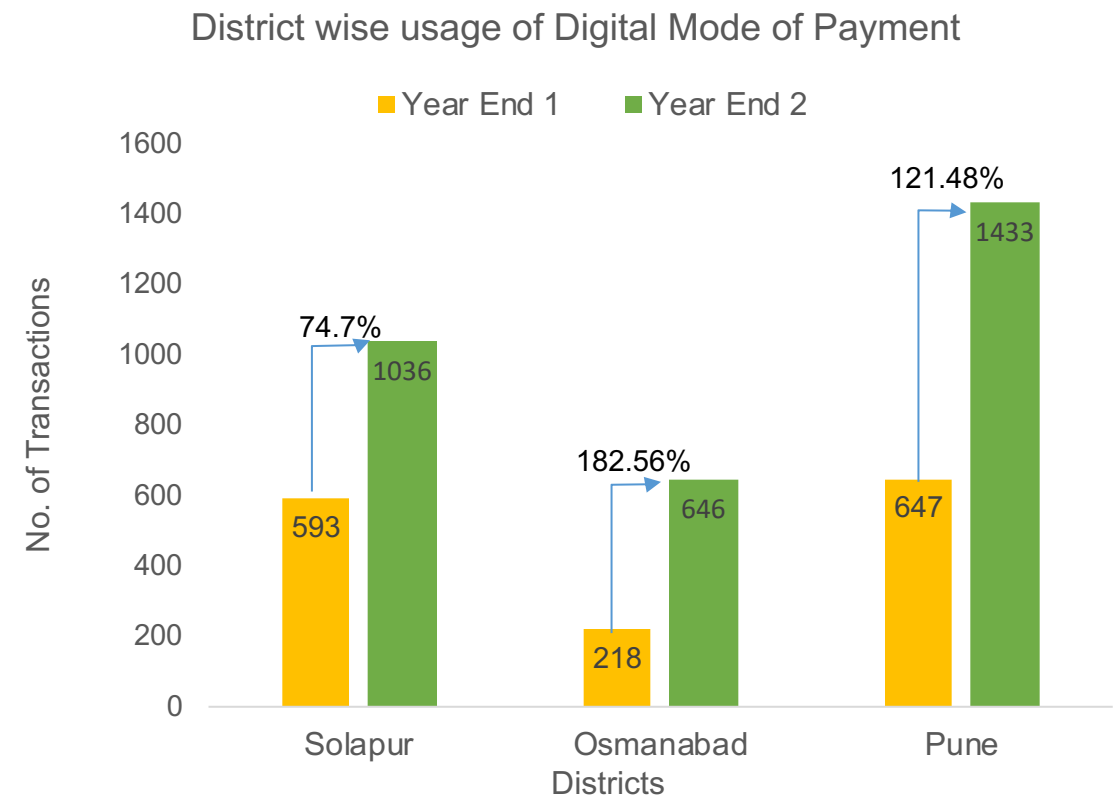
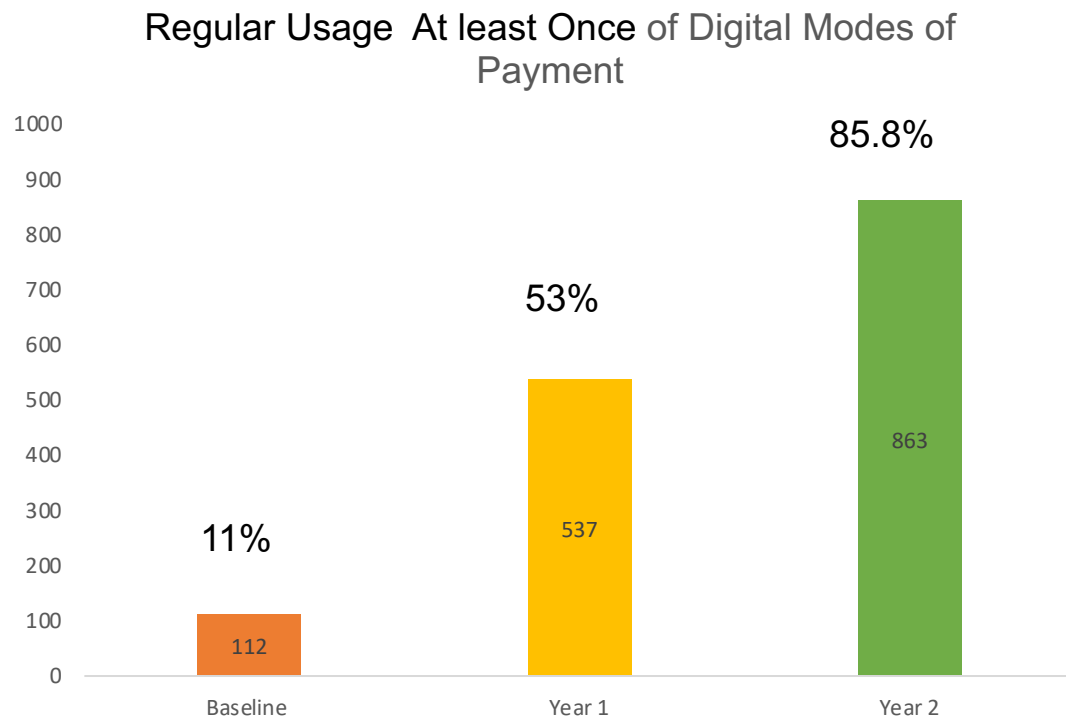
Digital Financial Literacy



Increase in frequency of digital / cashless transactions by Women Entrepreneurs

WOMEN ENTREPRENEURS ARE MAKING FREQUENT TRANSACTIONS THROUGH DIGITAL/CASHLESS MODES OF PAYMENT

PUNE OSMANABAD WITNESSED THE HIGHEST INCREASE IN DIGITAL TRANSACTIONS

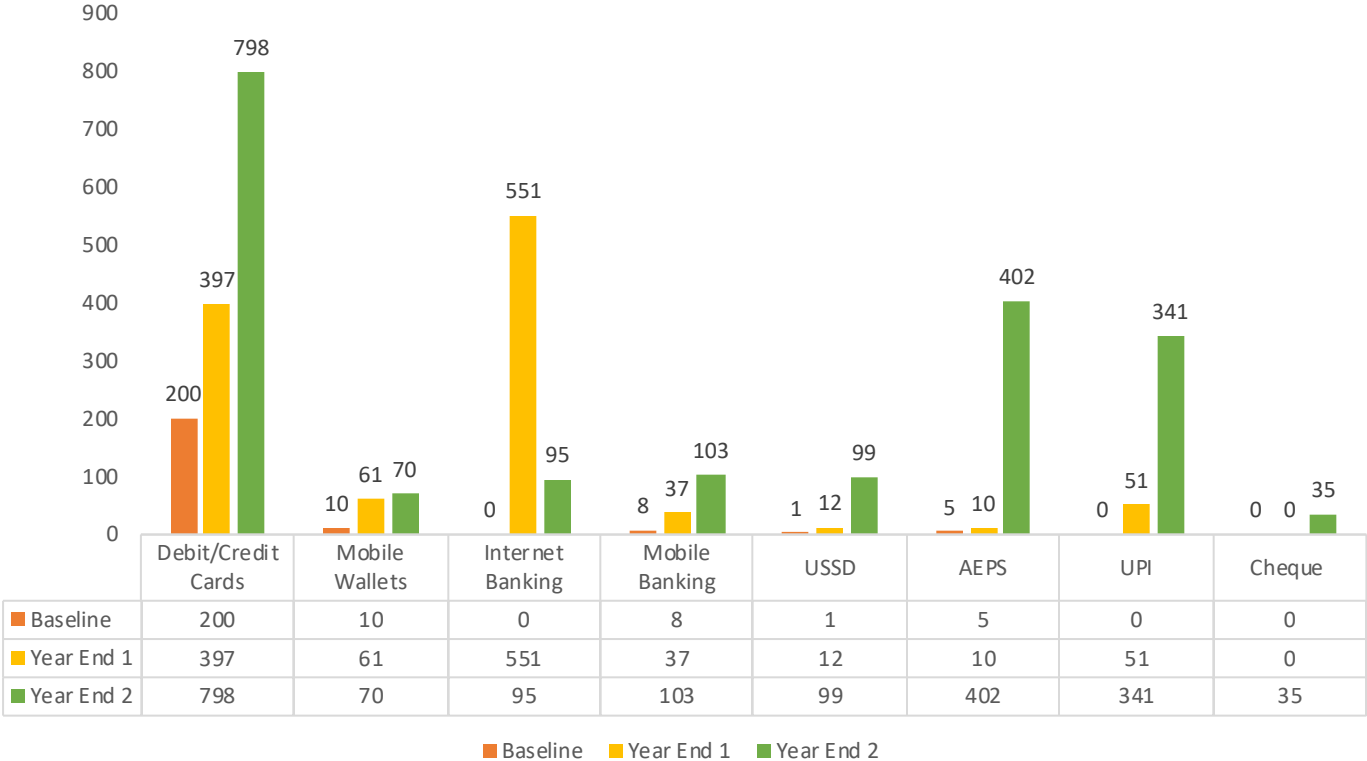


- 863 Women Entrepreneurs use Digital/ Cashless Modes of Payment at least once as compared to 537 Women Entrepreneurs in Year End 1

Debit cards rank the highest among cashless modes of payment among women entrepreneurs

WOMEN ENTREPRENEURS ARE USING 8 MODES OF PAYMENT WITH DEBIT CARD, AEPS MOST WIDELY USED

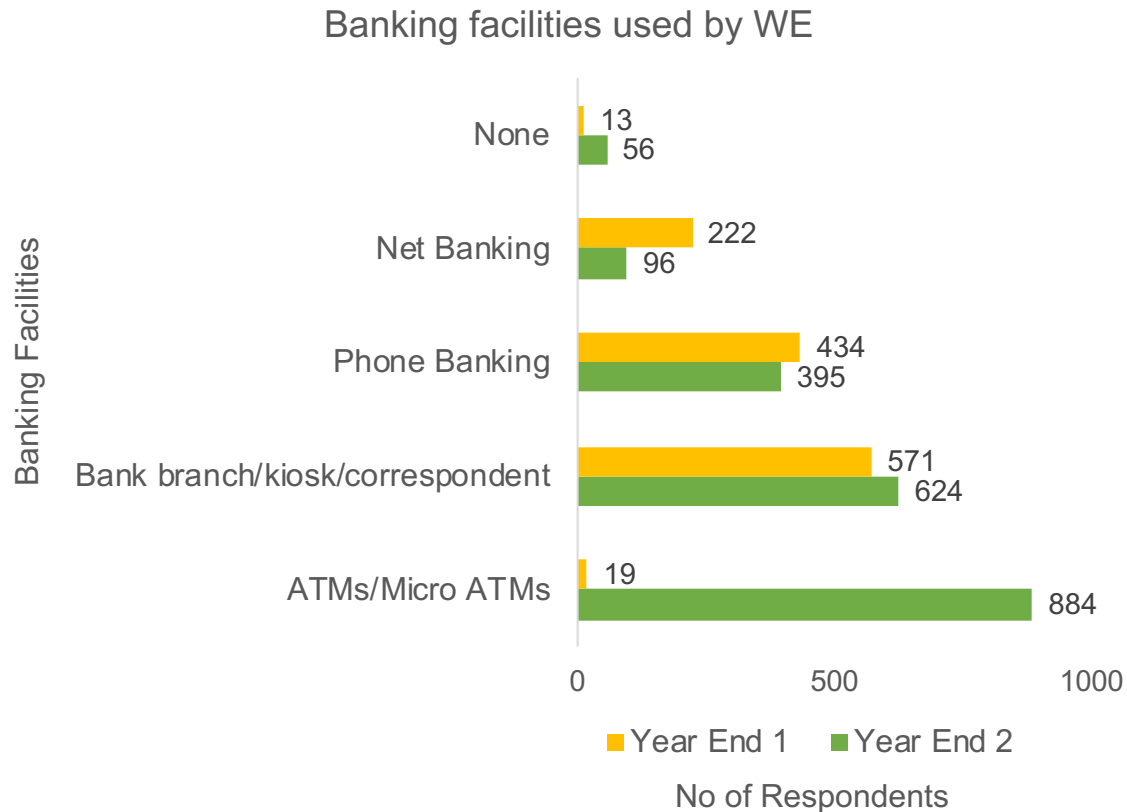
Different modes of Digital/Cashless methods used



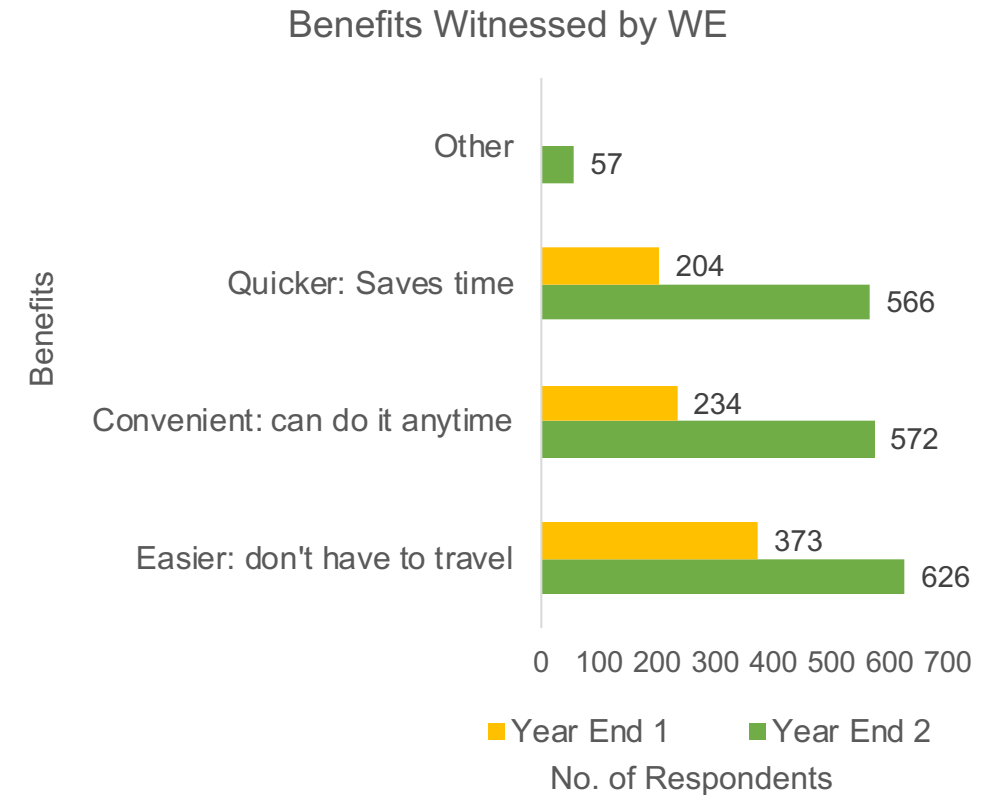
- BHIM, Cheque, USSD, AEPS & Mobile Wallet have seen acceptance and growth over the past two years

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

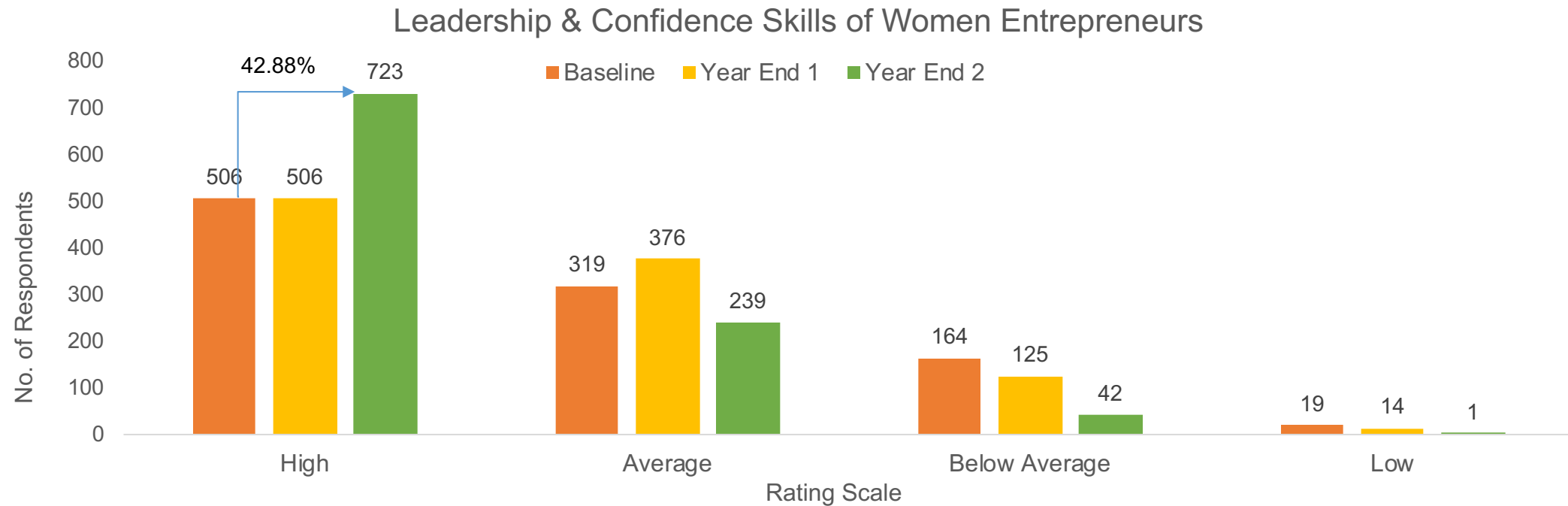
INCREASE IN USAGE OF BANKING FACILITIES WITH HIGHEST IN ATM & BANK KIOSK



WOMEN ENTREPRENEURS FIND DIGITAL BANKING AS EASY WAY OF MAKING TRANSACTION BESIDES CONVINIENT AND QUICKER



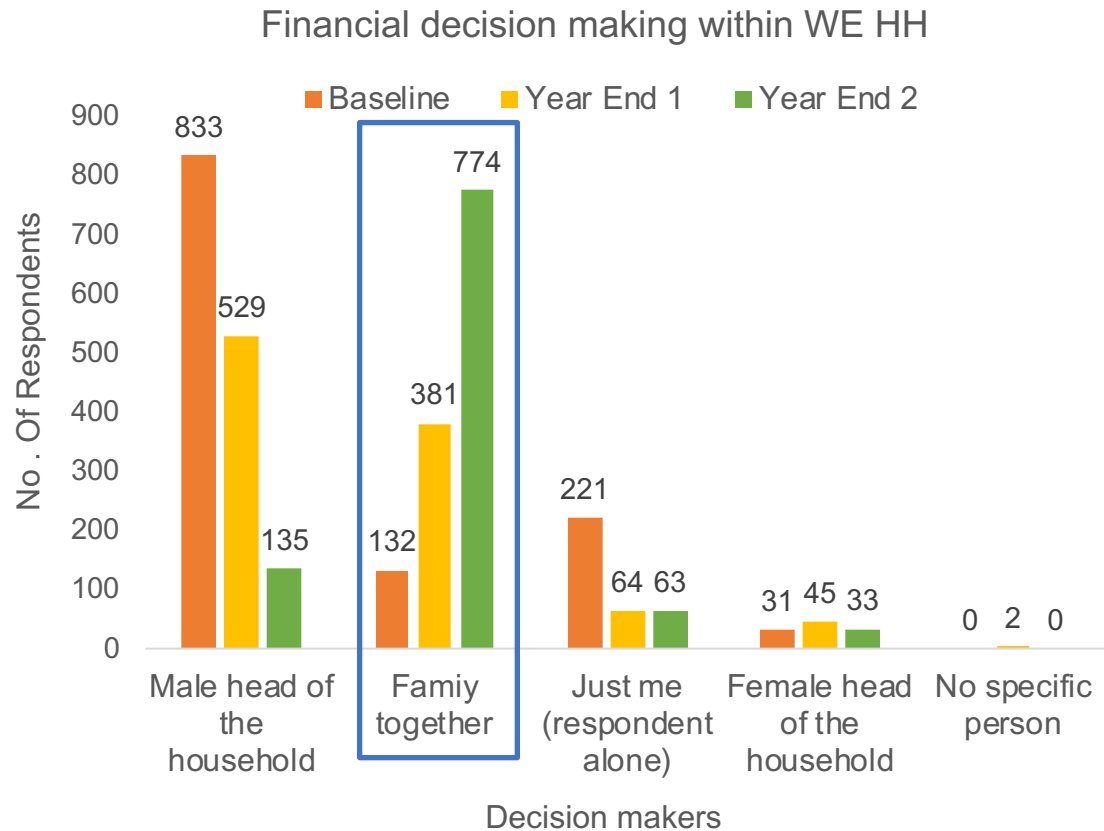
A positive shift in the leadership & confidence levels of Women Entrepreneurs has been seen



- There is growth of 42.88% in leadership & Confidence skills of the Women Entrepreneurs.
- This evaluation is done on 10 parameters, criteria for judging leadership and Confidence skills

Decision making power regarding household and financial expenses are the key indicators for women empowerment and results have shown a positive increase

MORE WOMEN ENTREPRENEURS ARE INVOLVED IN FINANCIAL DECISION MAKING

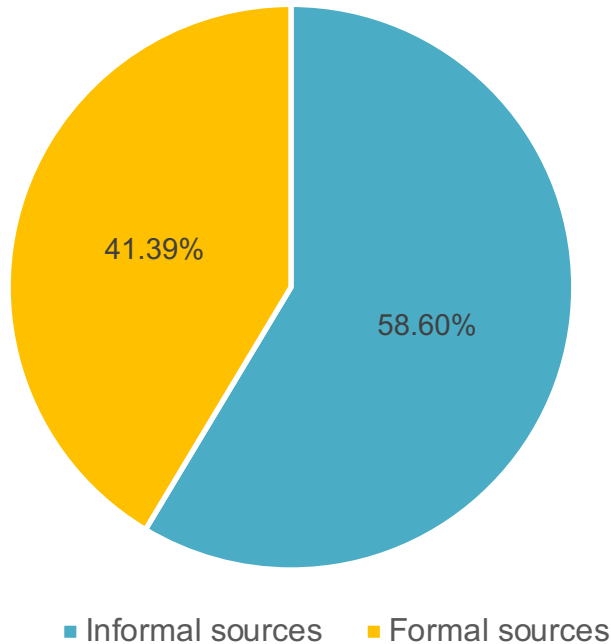


- Decisions made by families together has gone up to 774 families
- There has been a significant reduction in just the male head of the household making decisions

Loans from bank sources

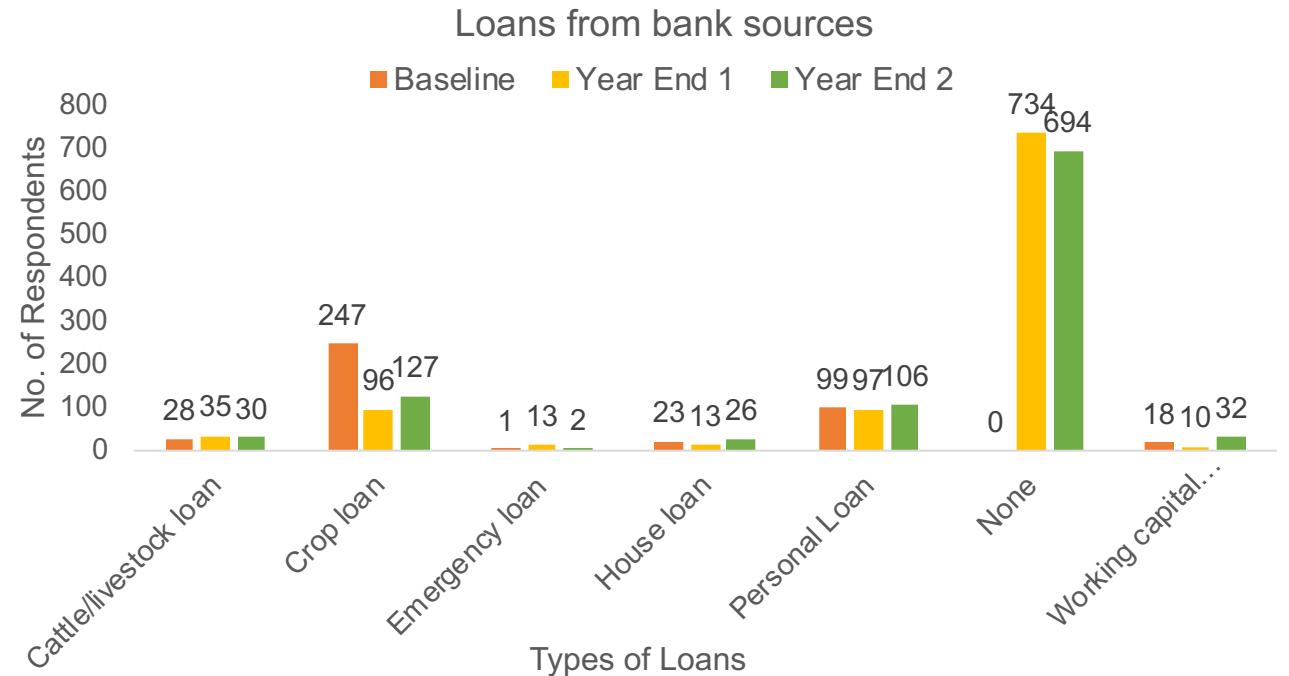
58% OF WOMEN ENTREPRENEURS STILL PREFER TO SOURCE LOANS FROM NON BANK SOURCES DUE TO SMALL SIZES OF LOANS & EASE OF AVAILABILITY

Preference on sources of loans



- 589 Women Entrepreneurs still prefer sourcing loans from non bank sources due to ease, flexibility of availability of funds and the need of small amount size of funds. Also due to lack of need of documents such as ITR etc.

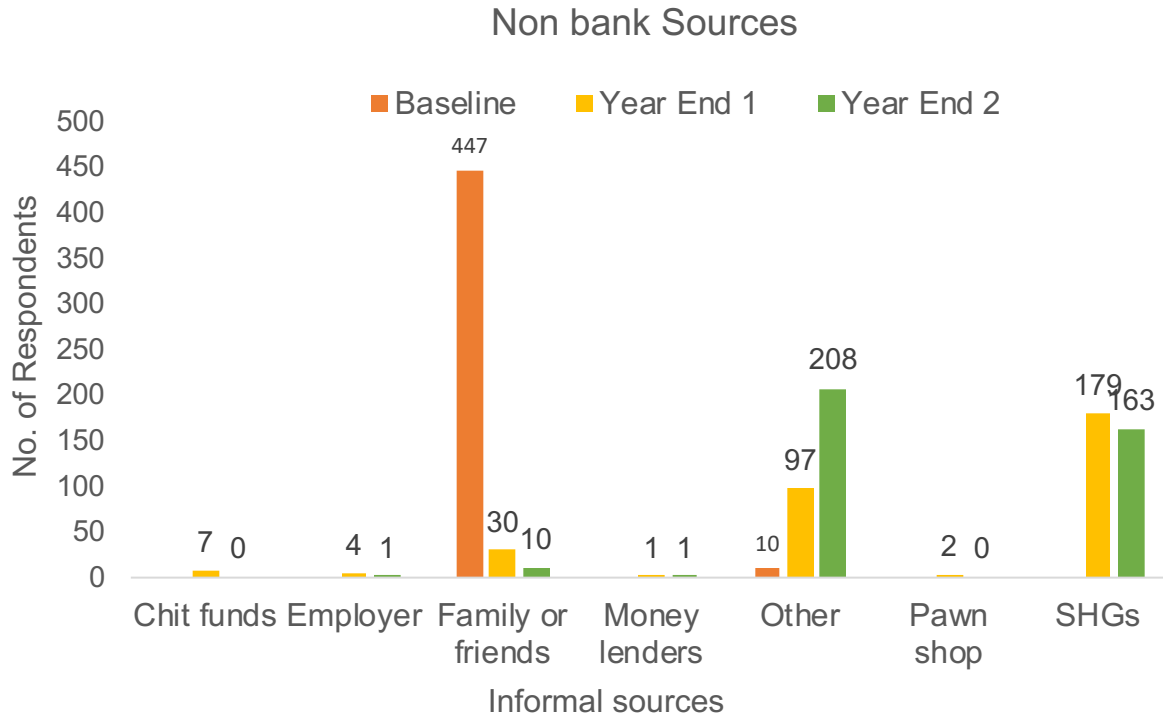
22.3% INCREASE IN AVAILING DIFFERENT TYPES OF LOANS



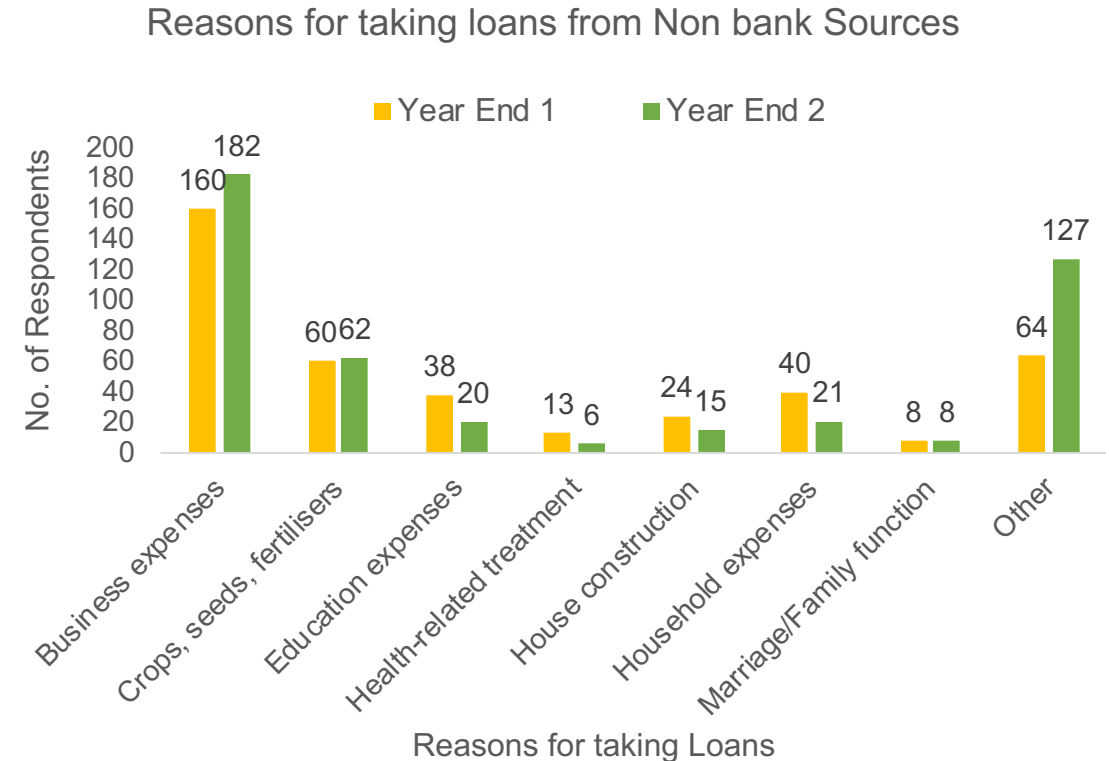
- Crop loans saw an increase by 31 loans, whereas Cattle loans saw decrease by 5. 411 Women Entrepreneurs took loans from bank sources in Year End 2 as compared to 334 Women Entrepreneurs in Year End 1.

No significant change seen in loans taken from non bank sources

DUE TO EASY AVAILABILITY OF NON BANK LOANS, INFORMAL SOURCES OF LOANS HAVE BEEN AVAILED



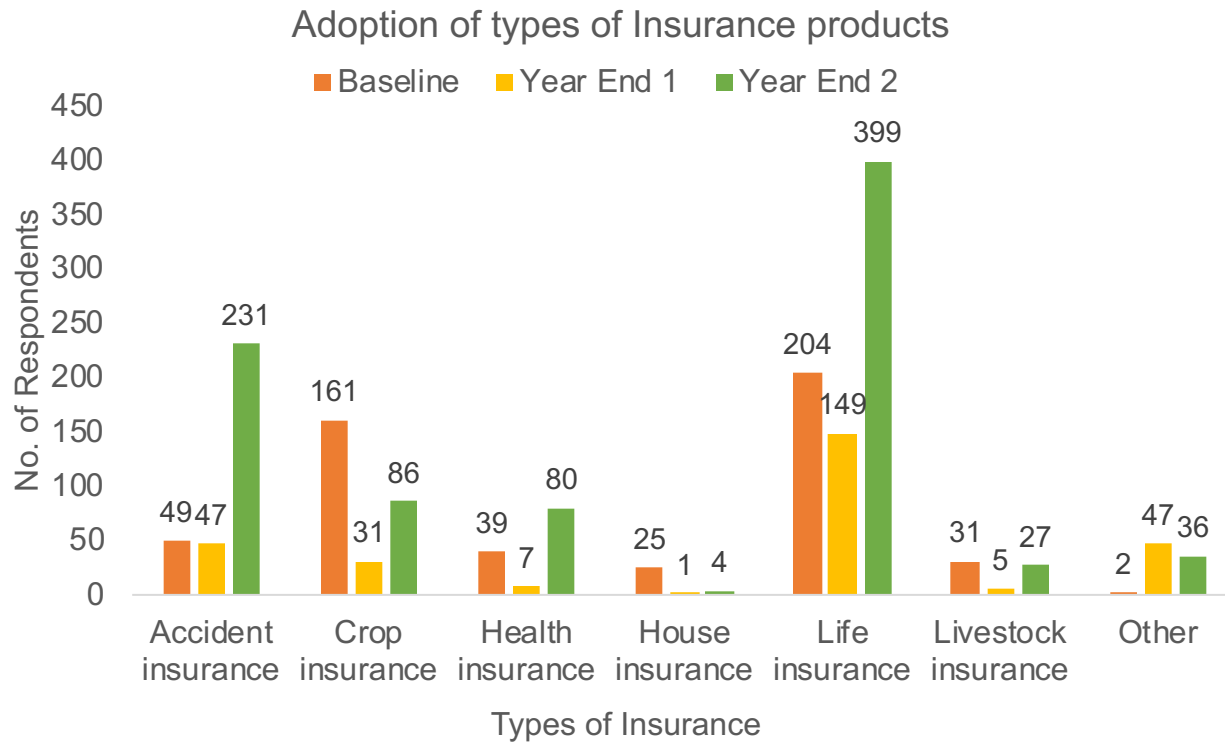
LOANS HAVE BEEN TAKEN FROM NON BANK SOURCES LARGELY FOR BUSINESS EXPENSES



- 291 Women Entrepreneurs took loans from Informal sources in Year End 2, as compared to 280 Women Entrepreneurs in Year End 1

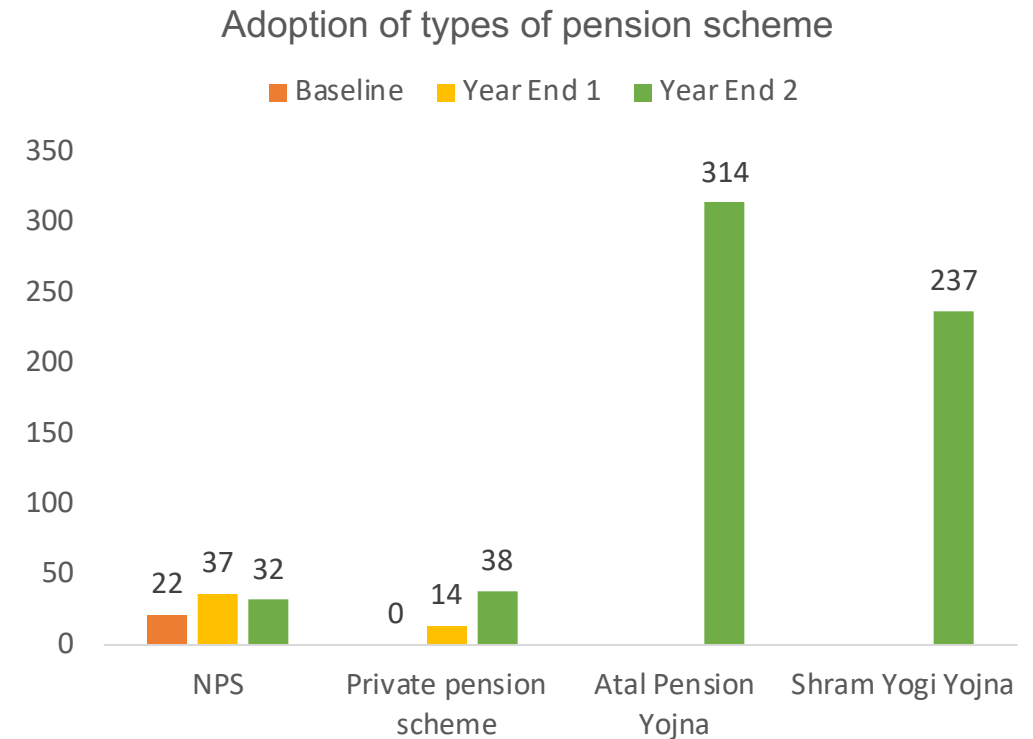
High adoption of life Insurance and accident insurance amongst Women Entrepreneur households

87 HH IN OSMANABAD, 153 HH IN PUNE, 159 HH IN SOLAPUR OPTED FOR LIFE INSURANCE



- 545 Women entrepreneur households invested in insurance as compared to 198 in the Year End 1.
- Life insurance and accident insurance is widely chosen by Women Entrepreneur households across districts.

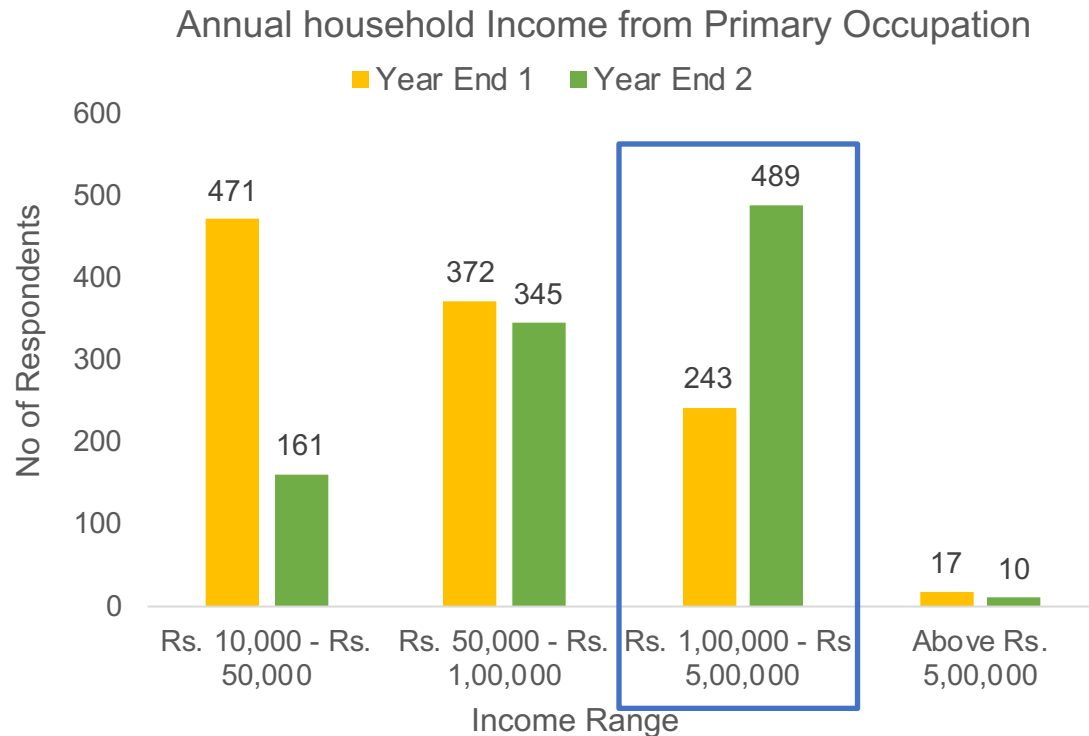
INCREASE IN ADOPTION OF GOVERNMENT PENSION SCHEMES HAVE BEEN WITNESSED



- 444 Women Entrepreneur households opted for pension in Year End 2 as compared to 72 households during year end 1
- Most Women Entrepreneurs opted for Govt. pension schemes compared to private pension schemes

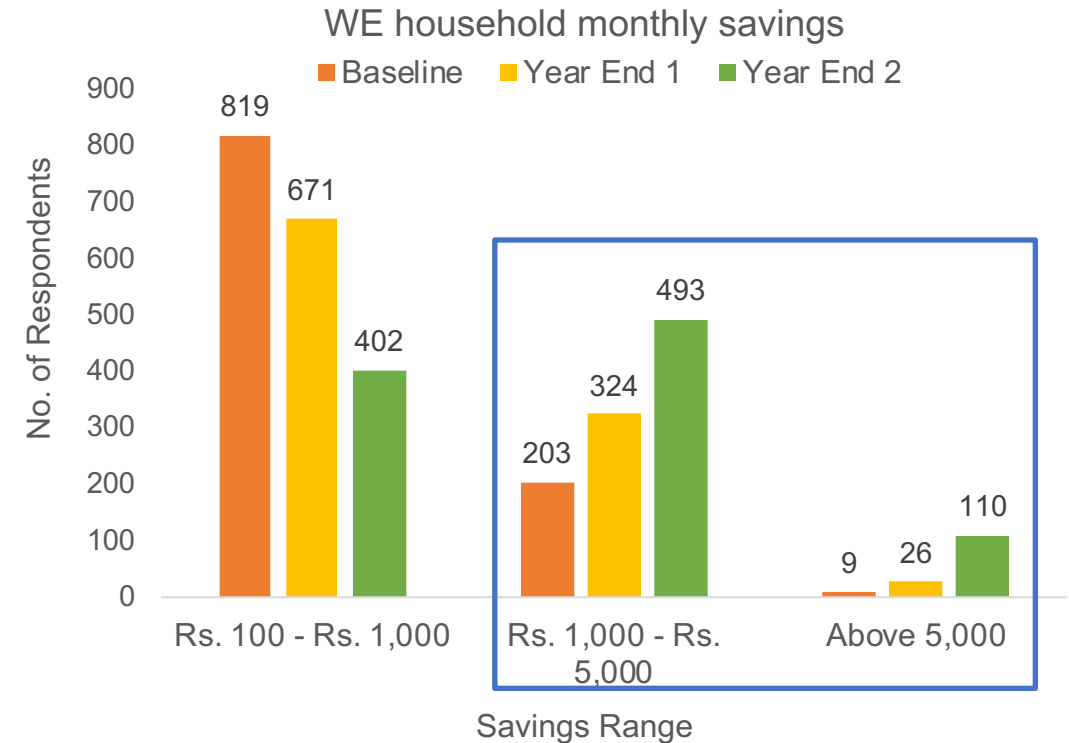
Positive increase in average annual income and average monthly savings of the Women Entrepreneurs Households

INCREASE IN INCOME RANGE BETWEEN 1 - 5 LAKH IN END OF YEAR 2 AS COMPARED TO YEAR END 1



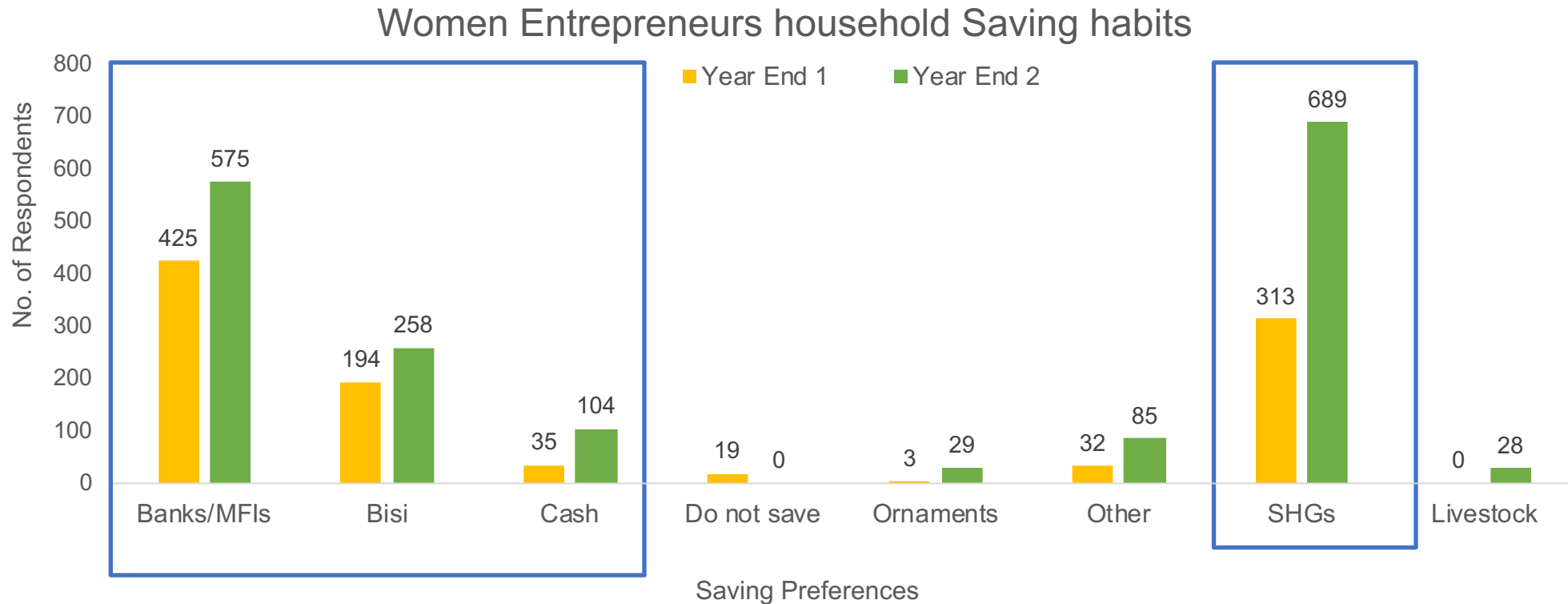
- 48.65% of the households earned above Rs. 1 lakh as per end of year 2 data as compared to 23.66% as per Year End 1 while 16% earned under Rs. 50,000 annually in end of year 2 as compared to 45.86% in baseline

INCREASE IN SAVINGS BETWEEN 1K-5K IN END OF YEAR 2 AS COMPARED TO BASELINE



- 603 households during baseline were saving between Rs 100-1000 are now saving more than Rs 1000 every month by year end 2.
- The average monthly savings of Women Entrepreneurs has increased from Rs. 1053 to Rs. 2,220.597 from baseline to end of year 2

Women Entrepreneurs show keen interest in saving with Self help groups, Bank/MFIs, Cash and Bisi



- Savings with Self help groups show a significant increase from 313 Women Entrepreneurs to 689, Banks show an additional of 150 Women Entrepreneurs saving with them.
- Increase in savings in cash could indicate ability of Women Entrepreneur to have a portion of savings as liquid funds, due to increase in income, for disposal incase of emergency.

Success story of Swati – Women Entrepreneur from Mardi, Solhapur

Swati's journey prior to the Digital Sakhi program was difficult. She was going through a financial crisis, when she first learned about the Digital Sakhi program. She had her own tailoring business but did not receive many orders because her stitching skills were not up to market standards.

With the guidance and assistance through the Digital Sakhi program Swati is now a skilled tailor. Her rate per piece has gone up from Rs. 15 to Rs 55 per piece. She now receives bulk orders, and even received one for costumes for dancers.

It doesn't stop here; Swati is now a mentor to 5 students at her fashion designing class. She now has a vision to expand her tailoring business and team.

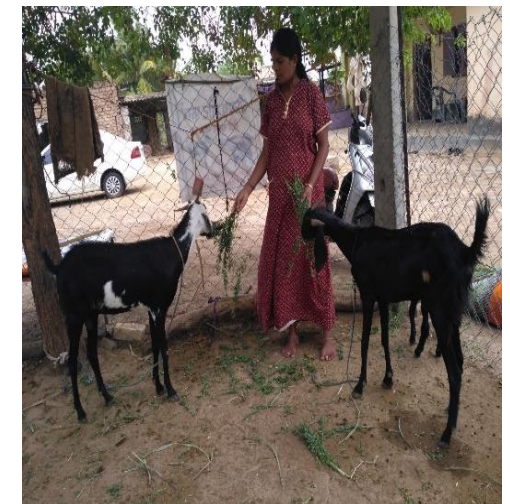
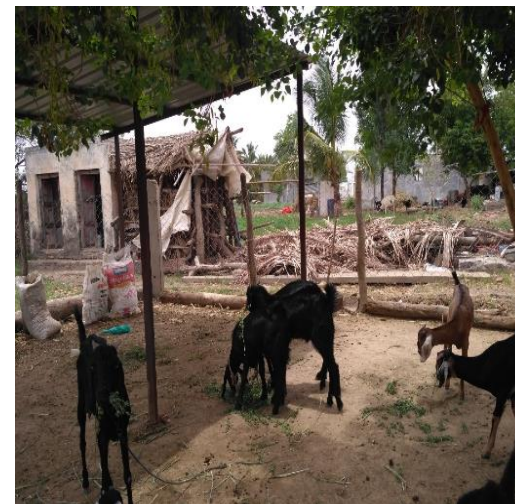


"The Digital Sakhi platform gave me an opportunity to grow, grow beyond crisis" ~ Swati

Business Plan Competition Winners

Name	Anuradha Samadhan Kambale
Location	Veet, Karmala, Solapur
Trade	Goat Farming Business
Purchased Item	Construction of Shade, purchase of Kutti Machine, purchase Gavhan
BPC Award	Award amount Rs.150000. Utilized Fund: Rs. 74000,Goats, hydro-phonics tray and fencing is not completed yet

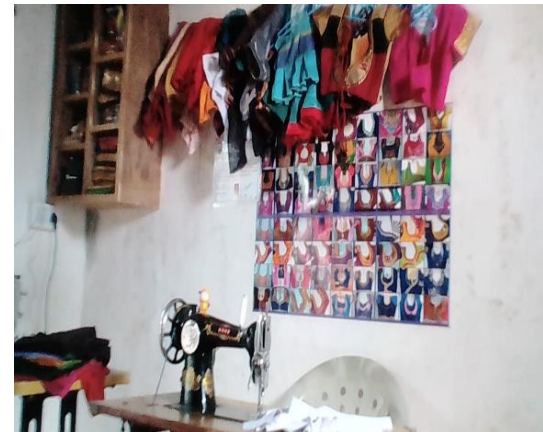
Name	Partibha Santosh Girme
Location	Gopalwadi, Daund, Pune
Trade	Goat Farming Business
Purchased Item	Construction of Shade, Purchase of Goat ,Bucks Purchase Gavhan
BPC Award	Award amount Rs.100000. Utilized Award Amount: Rs. 58900. remaining amount yet to utilize



Business Plan Competition Winners

Name	Sarika Rahul Tope
Location	Lohata(E) , Kalamb,Osmanabad
Trade	Dairy Business
Purchased Item	Buffalo(Murrha)
BPC Award	Project Contribution : 75,000 WE contribution: 20,020 Total: 95,020

Name	Ashwini Haridas Dake
Location	Bembli, Osmanabad, Osmanabad
Trade	Tailoring
Purchased Item	Business assets
BPC Award	Project Contribution: 45,000 WE contribution: 2,300 Total: 47,300



Business Plan Competition Winners

Name	Mangal Vilas Dhamale
Location	Kadus, Khed, Pune
Trade	Dairy Business
Purchased Item	Cow
BPC Award	Rs.31,000 Utilized Award amount: Rs 31,000 Self contribution: Rs.5,000





COMMUNITY MEMBERS

The Digital Sakhi Program witnessed the following achievements in year 2 at the community level



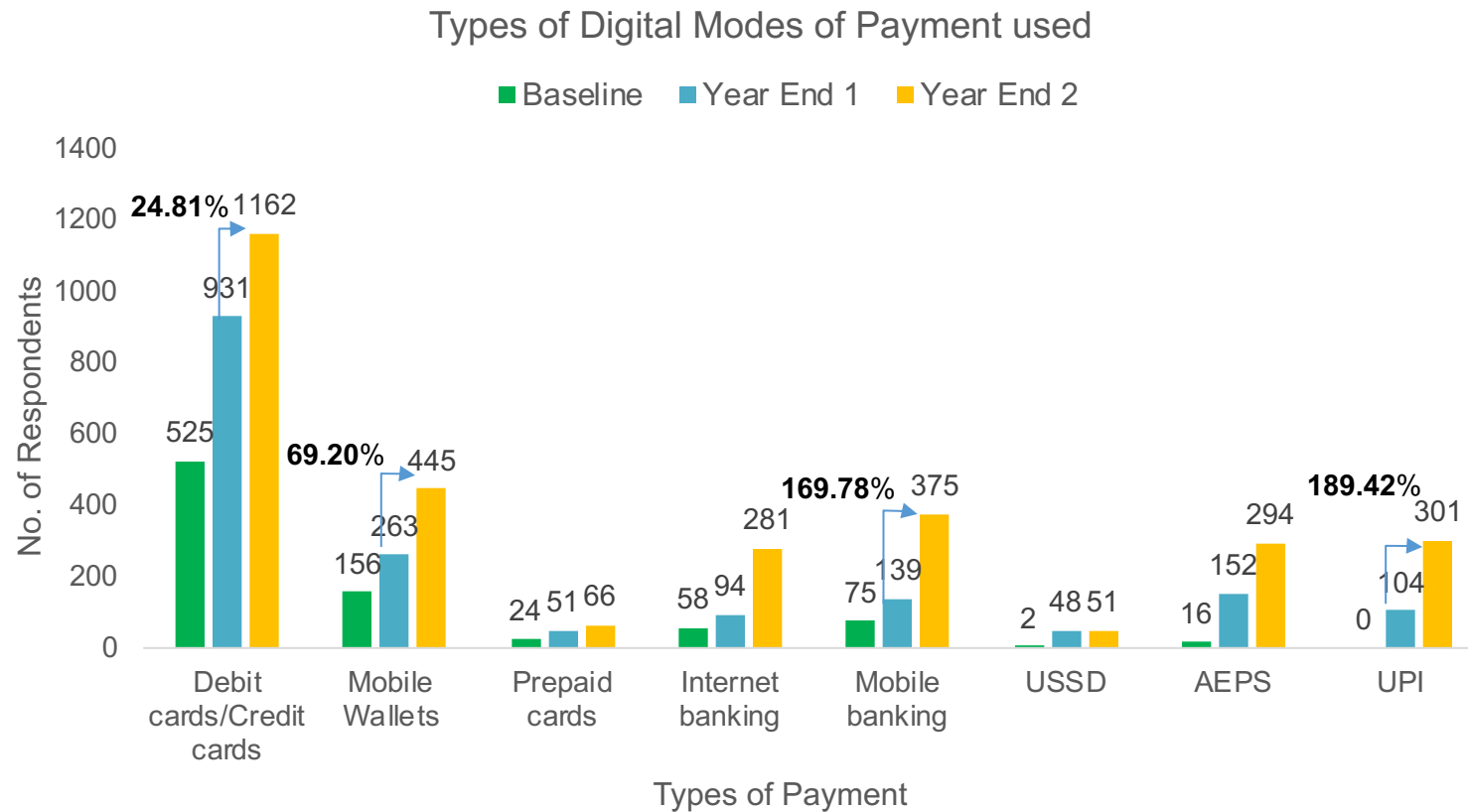
Indicators	Unit of Measurement	Baseline n=1312	Year 1 (2017-18) n=1481		Year 2 (2018-19) n=1506	
			Target	Achievement	Target	Achievement
Increase in usage of digital modes of payment (at least once)	% of Community members	27%	N/A	63%	93%	68.3%
Increase in community members benefiting from the identified 12 Government entitlements	% of Community members	Not Y1 Indicator	Not Y1 Indicator	Not Y1 Indicator	20%	71.9%

Digital Modes of Payments

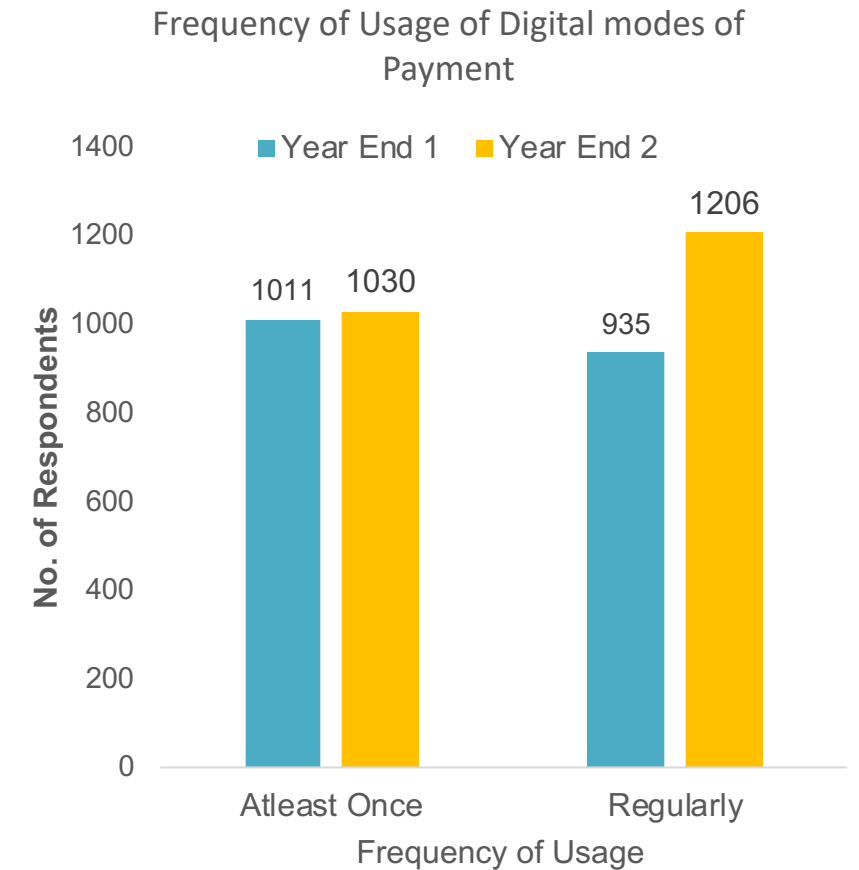


Positive response towards different Digital modes of payment by the Community

DEBIT CARDS, UPI & MOBILE BANKING SHOW HIGHEST INCREASE IN USAGE



28.9% AVERAGE INCREASE IN REGULAR USAGE OF DIGITAL MODES OF PAYMENT



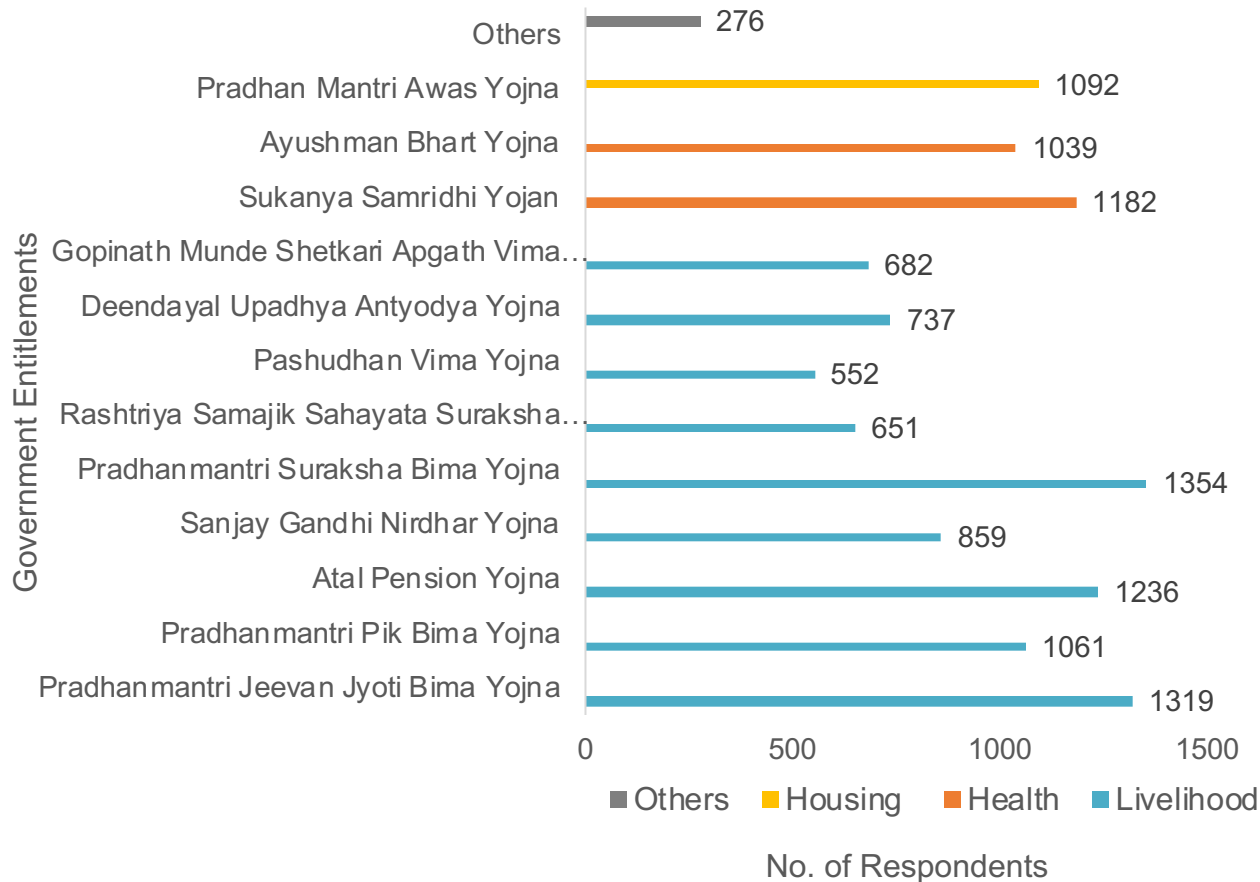
Government Entitlements



Government Entitlements were widely accepted among community households

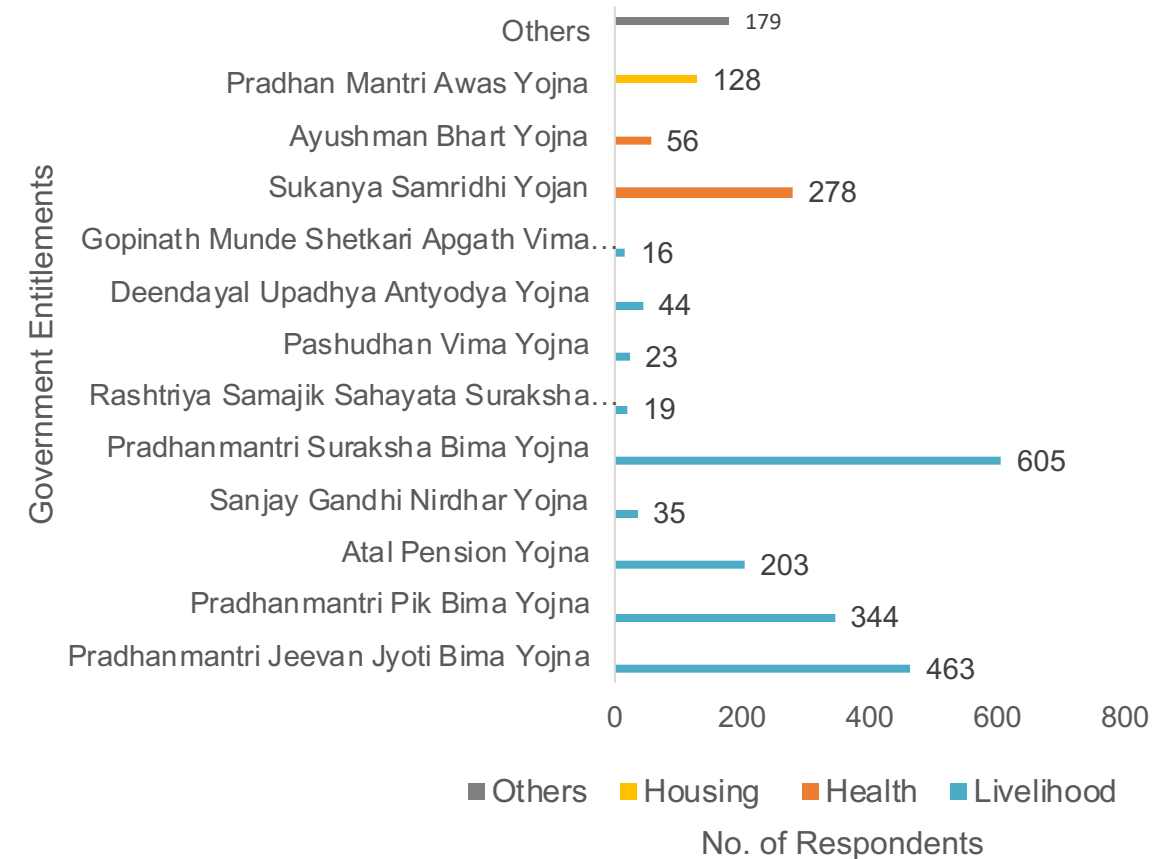
TRAININGS RESULTED IN HIGH AWARENESS AMONG COMMUNITY MEMBERS SURVEYED

Awareness about Government Entitlements

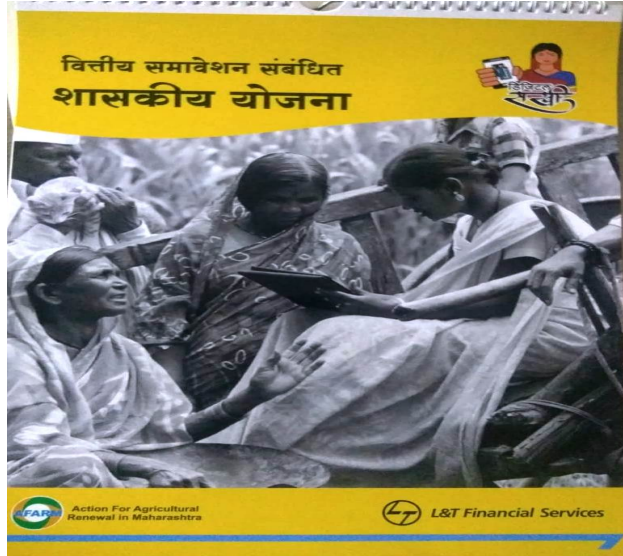


1084 OF COMMUNITY HOUSEHOLDS SURVEYED APPLIED FOR GOVERNMENT ENTITLEMENTS

Applied of Government Entitlements



Larger group of Community (25,000 HHs & 1 Lac Populations)



- **New Bank Account Opened : 4327**
- **No of ATM cards : 3950** (For Old account holders)
- **Pan Cards : 1514**

	Name of Government Schemes	Unit	No of Applicants	No of Families helped in availing the Benefit
1	Sukanya Samruddhi Yojana	Girls 0 to 10 years	2214	2208
2	Pradhanmantri Jeevan Jyoti Bima Yojan (Rs. 330)	Individuals (18 to 50)	6010	5948
3	Atal Pension Yojan	Individuals (18 to 40)	3207	2459
4	Pradhanmantri Suraksha Bima Yojan (Rs.12)	Individuals (18 to 70)	5250	5125



Larger group of Community (25, 000 HHs & 1 Lac Populations)



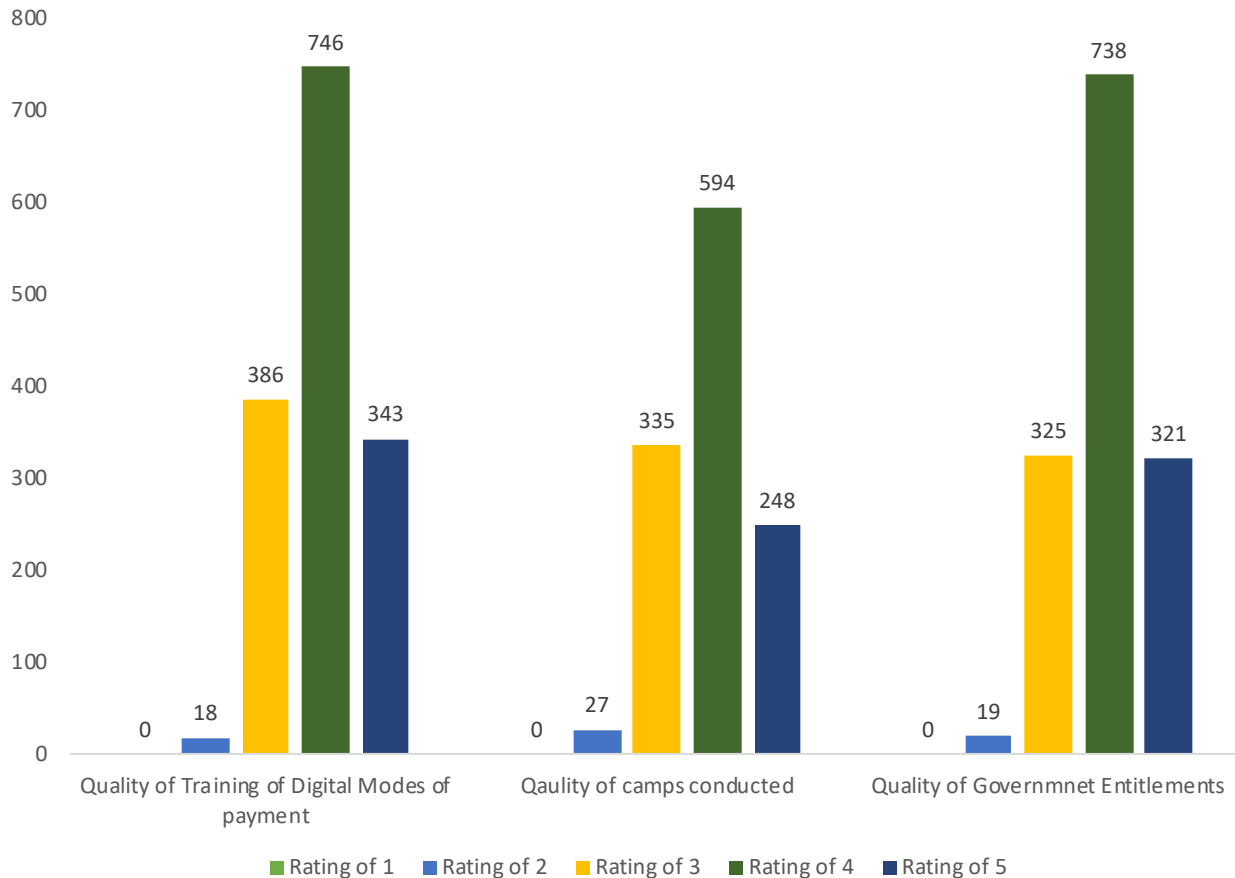
	Name of Government Schemes	Unit	No of Applicants	No of Families availed Benefit
5	Aayushman Bharat Yojan	Individuals (above 18 censes 2011)	2135	2001
6	Sanjay Gandhi Niradhr Yojana	Individuals (18 to 40) Widow ,disabled ,old age	1118	464
7	Pradhanmantri Aawas Yojan	Family	1278	649
8	Dindayal Upadhya Antyoday Yojana	Individuals (above 25 age)	2429	2201
9	Pashudhan Bima Yojana	No of Animals	1794	1740
10	Gopinath Munde Shetkari Apghat Bima	Farmers	133	21
11	Pradhanmantri Pik Bima Yojana	Farmers	7049	6662
12	Rashtriy Samajik Sahayata Yojana	Individuals (above 60 age)	1612	828

Quality of DS Training Sessions



Positive feedback received on trainings provided by Digital Sakhis

Feedback on quality of training and camps



- No community member rated the quality of training and camps below 2
- 72.3% community members gave a rating of 4+ on the quality of digital modes of payment, 55.9% for quality of camps and 70.3% on quality of government entitlements
- 79.9% community members attended digital camps in the village, 93.16% received training on government entitlements and 99.13% received training on advanced modes of payment

Year 3 Design in Maharashtra

200

Digital
Sakhis

- Conduct advance training on online submission of government entitlements, communication and presentation skills and digital modes of payments
- Provide support to Digital Sakhis to complete MSCIT Courses
- Set up Digital Seva Kendra to provide assistance on government schemes, etc
- Train and connect interested digital sakhi's with potential employment opportunities (Government, NGO, LTFS)

2000

Women
Entrepreneurs

- Conduct advance upskilling and EDP training with emphasis on credit mobilisation, account keeping, inventory management & market linkages at village level
- Provide technical handholding support by subject matter experts and business development managers
- Conduct exposure visits for women entrepreneurs

73

Villages

- Implement digital sakhi program in four districts of Latur, Pune, Osmanabad and Solapur in Maharashtra
- Target 2,00,000 community members for door to door visits and outreach to encourage awareness and adoption of financial literacy and digital modes of payment



THANK YOU!