

Digital Sakhi Maharashtra Project - End of Year 3 Assessment Report

13 July 2020



Agenda

1

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

3

**Key Results – Women
Entrepreneurs**

2

Key Results – Digital Sakhis

4

Key Results – Community

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

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**Key Results – Women
Entrepreneurs**

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Key Results – Digital Sakhis

4

Key Results – Community

Digital Sakhi Program Theory of Change

Activities

Output

Outcomes & Impact

1 Digital Sakhis

Training of Digital Sakhis:

- Digital & Financial Literacy Trainings
- Govt. entitlement schemes
- Advanced modes of payment
- Leadership skills

- 100 of DS mobilised
- 100 DS trained

- Increase in knowledge and adoption of digital financial literacy
- Increased knowledge and adoption of of gov't. entitlements
- Improved financial habits amongst Digital Sakhis
- Greater empowerment of DS and increased community leadership
- Greater participation in household decisions

2 Women Entrepreneurs

Livelihood Development for existing Women Entrepreneurs through:

- Upskilling trainings
- Enterprise development programs
- Digital financial literacy
- Leadership skills
- Post training support

- 1,000 WE mobilised
- 1,000 WE upskilled in technical trades
- 1,000 trained in enterprise development and provided post training support

- Increase in business knowledge and improved business skills (trade-specific)
- Expansion of business and increase in business revenue
- Increase in income and savings
- Increase in confidence levels & participation in household decision making

3 Community Members

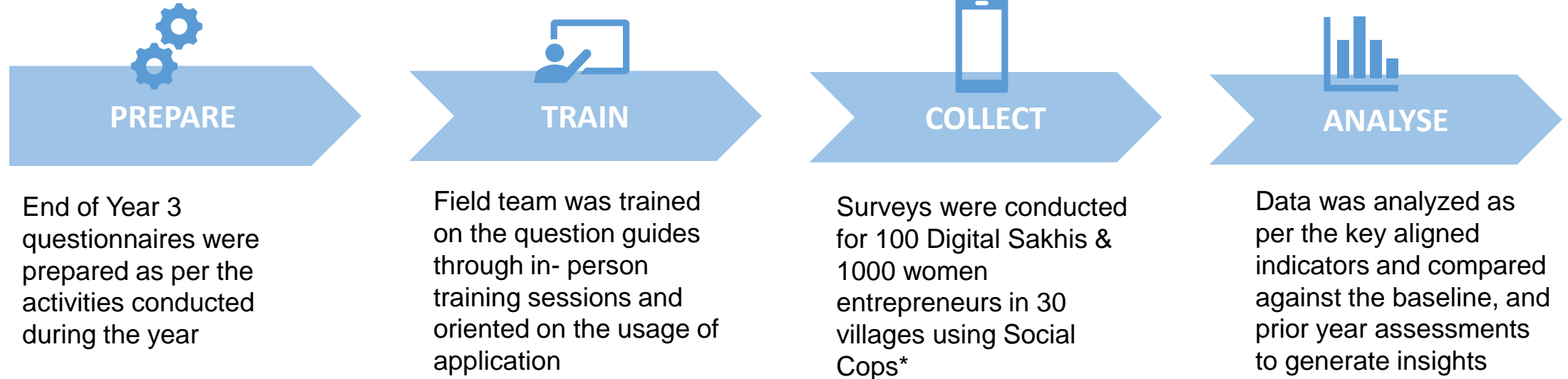
Dissemination of knowledge of digital and financial services to community members

- Door to door visits by Digital Sakhis
- Camps

- 1,00,000 community members reached

- Improved financial habits among community members
- Increase in usage of digital modes of payments
- Increase in benefits from government entitlements

Approach of Data Collection



*Social Cops (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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1

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Entrepreneurs

2

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4

Summary of Recommendations

At the end of year 3, outcomes were measured against agency, adoption and advocacy for Digital Sakhis

	Indicators	Unit of Measurement	Baseline n=105	Year 1 (17-18) n=100	Year 2 (18-19) n=100	Year 3 (!9-20) n=100
AGENCY (Increase in confidence and participation in household decision making)	Digital Sakhi managing financial aspects at home	% of Digital Sakhis	39%	52%	82%	97%
	Increase in Digital Sakhi's Contributions to family income	% of income	27.27%	33.71%*	29.96%	31%
ADOPTION of Digital Financial Services and Financial Services	Digital Sakhi use digital mode of payment regularly	% of Digital Sakhis	24%	40%	100%	100%
	Increase in their Knowledge about Government scheme pertaining to Financial inclusion	% of Digital Sakhis	N/A	N/A	100%	97%
ADVOCACY (Influence of Digital Sakhi on household)	Digital Sakhis achieve long term employment/ livelihood opportunity	% of Digital Sakhis	N/A	N/A	N/A	48%

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

*Updated analysis

Snapshot of key business indicators of Digital Sakhis



SAVING HABITS

Digital Sakhis show a higher incidence of savings with **Self help groups (71) and Banks (89)**



LOAN PREFERENCE

78 Digital Sakhis preferred sourcing loans from formal sources with increased awareness



INCOME

Positive increase in annual income of Digital Sakhi households. Earlier 47% of households earned **above 1 lakh** which increased to **90% by end of year 3**



SAVINGS

Positive increase in monthly savings of Digital Sakhi households. **Average monthly savings** increased from Rs. 1,848 to to **Rs. 4,448 by the end of year 3**

Snapshot of number of Digital Sakhis

Cluster	Total DS	DS till now	Replace	Reasons for Leaving		
				Job	Business	Family Issue
Solapur	23	13	10	4	2	5
Karmala	7	6	1	0	0	1
Barshi	8	3	5	3	0	2
Osmanabad	11	8	3	3	0	0
Kalamb	8	4	4	1	0	3
Daund	24	17	7	1	2	4
Purandar	7	7	0	0	0	0
Khed	12	10	2	1	0	1
TOTAL	100	68	32	13	4	16

- 32% of Digital Sakhis could not continue with the program from the initial year till now because either they were placed in a job or started their business

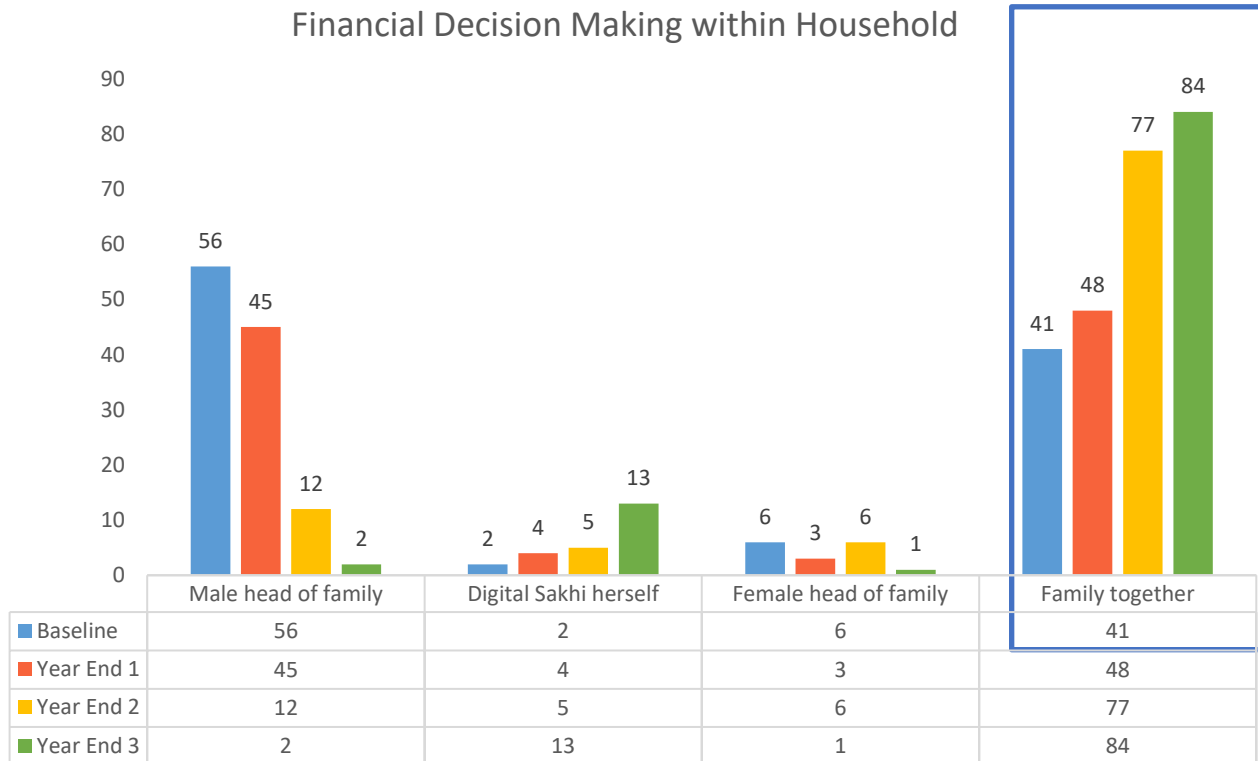
Increase in agency & leadership skills



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

INCREASE IN DECISION MAKING WITH THE FAMILY TOGETHER

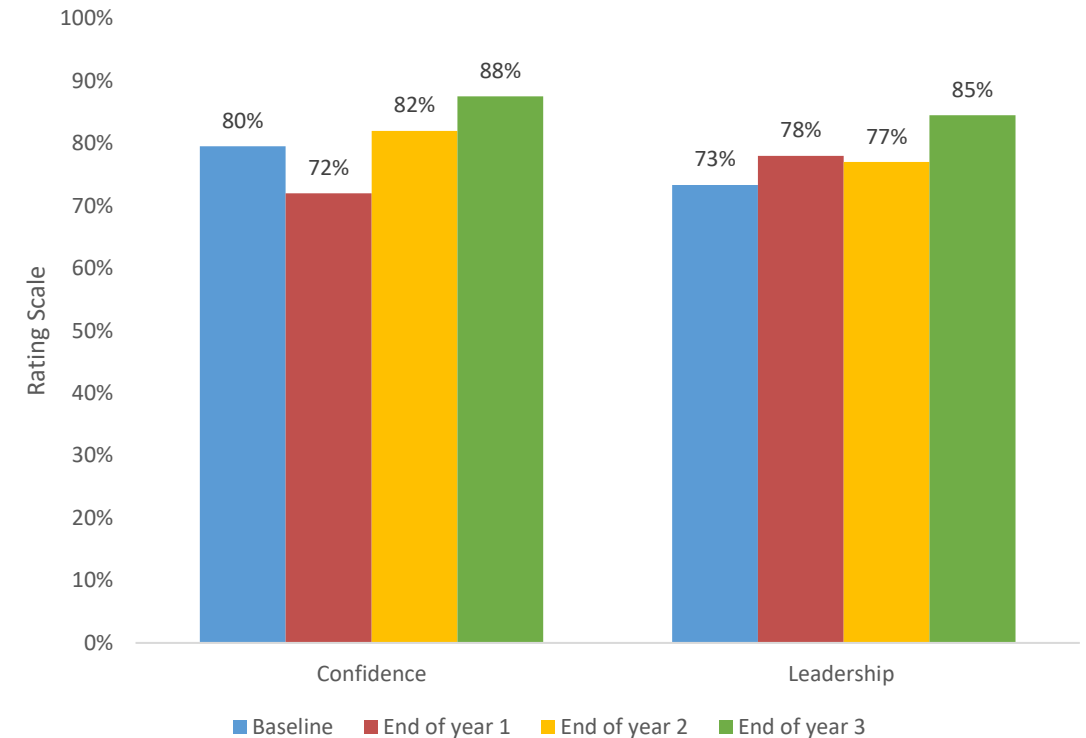
Financial Decision Making within Household



- Decision made solely by male heads has come down from 56 households to just 2 households by the end of year 3. Decisions made by families together has gone up to 84 families by the end of year 3

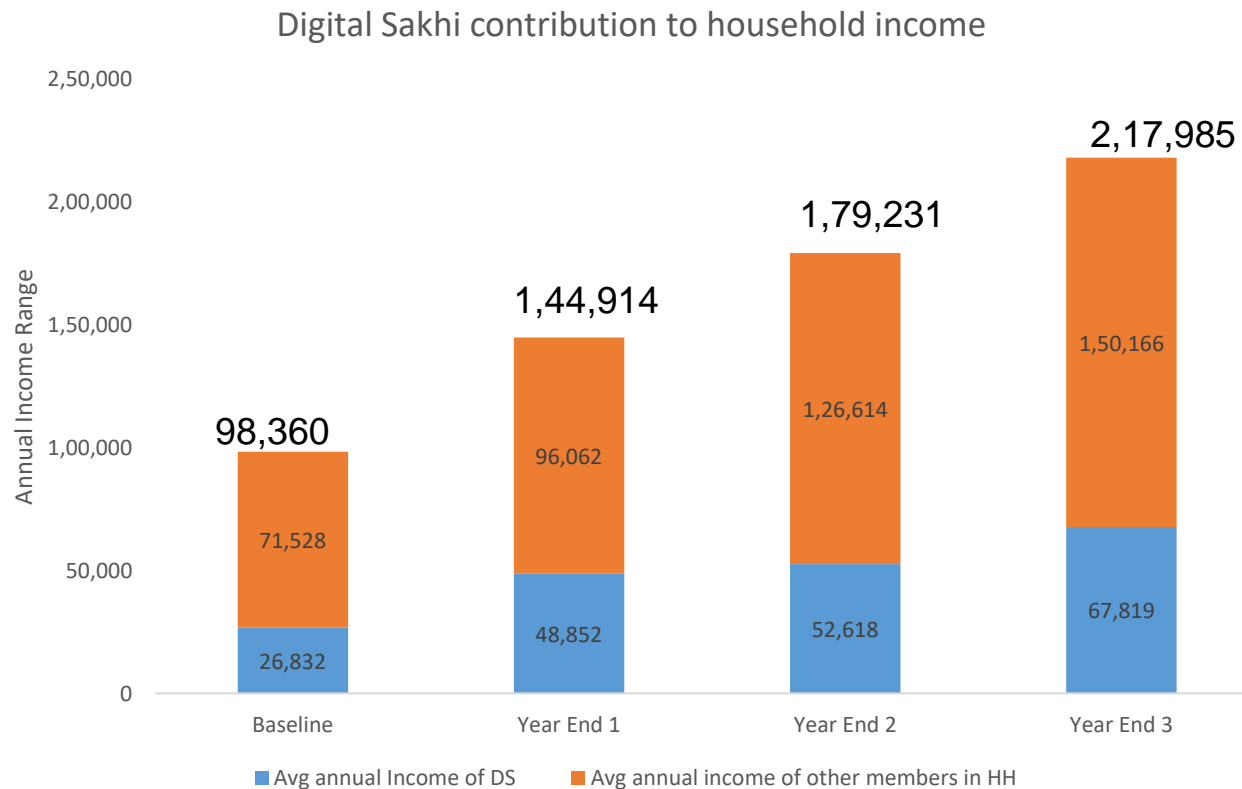
A POSITIVE SHIFT IN LEADERSHIP AND CONFIDENCE

Leadership & Confidence Skills



- There is growth of 8% in leadership skills & 6% 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 Digital Sakhis to household witnessed a slight increase of 2% from end of year 2



- Digital Sakhi Program witnessed an increase in income contribution from end of year 2 as, the average share of the Digital Sakhis within the household income was Rs. 52,618. This increased to Rs. 67,819 at the year end 3
- Overall the average Digital Sakhi share of income within total household income increased from 27.27% to 33.71% at the year end 1 to 29% at the year end 2 to 31% at the end of year 3

Reshma's journey from tuition teacher to Digital Sakhi and now a Cluster Manager



Reshma Bhagwankadam, Digital Sakhi and now Cluster Manager
Solapur

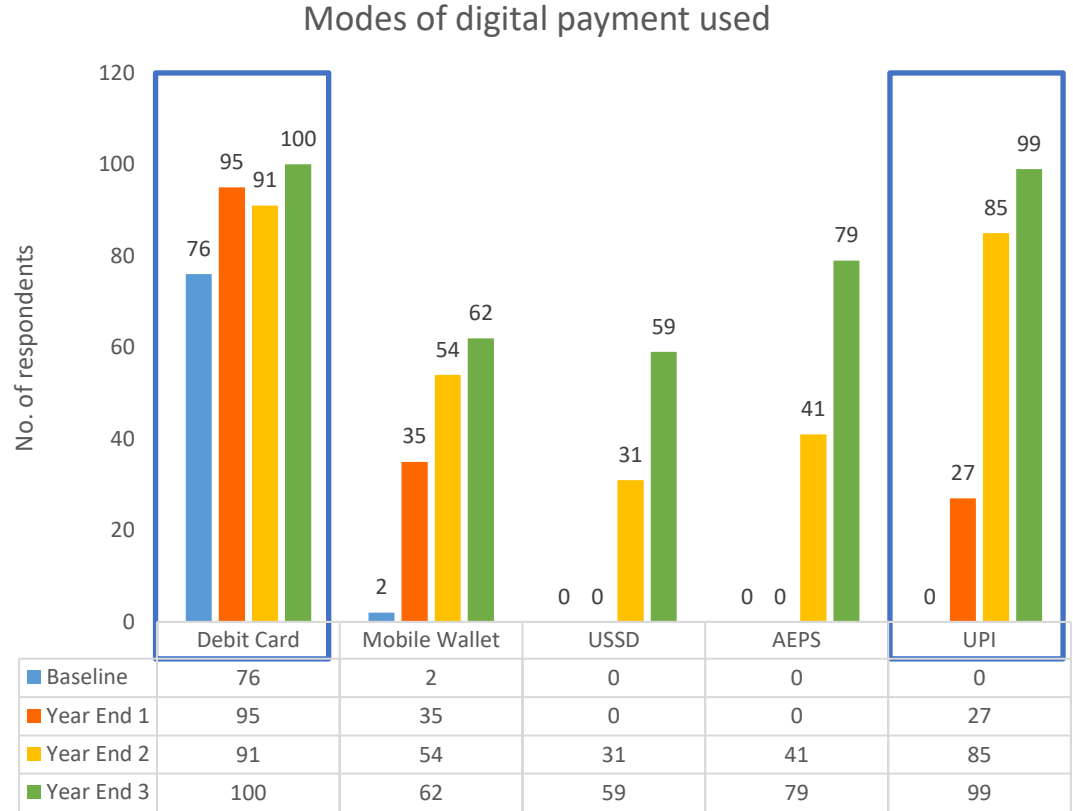
- From passion of teaching to successful Digital Sakhi and now an efficient Cluster Manager, the story of Reshma Bhagwankadam, of Maradi, is an inspiring tale of how women in rural India can take charge of their destiny.
- Reshma, who is 28, resides in Maradi village of Solapur district took English and Mathematics tuitions for last 10 years but her larger aspiration to solve peoples' problems was not met. She found Digital Sakhi program as the right opportunity to address it. She honed her people's skills through **leadership and communication trainings** provided during the program. Her skills of convincing people and able to solve their problem was particularly appreciated by on-ground implementation partners of Digital Sakhi Program, AFARM
- After two years of being a successful Digital Sakhi, she was appointed as Cluster Manager for Solapur to oversee the Digital Sakhi program in her cluster.
- Her dream is to become sarpanch of her village and work for gender equality and development of her village. She also wants to prove herself and her quality of work through this program by equipping her village with digital financial inclusion practices. **She believes that Digital Sakhi program has changed her life and provides a great steppingstone for her to become a sarpanch of her village.**

Adoption of Digital Modes of Payment & Entitlements

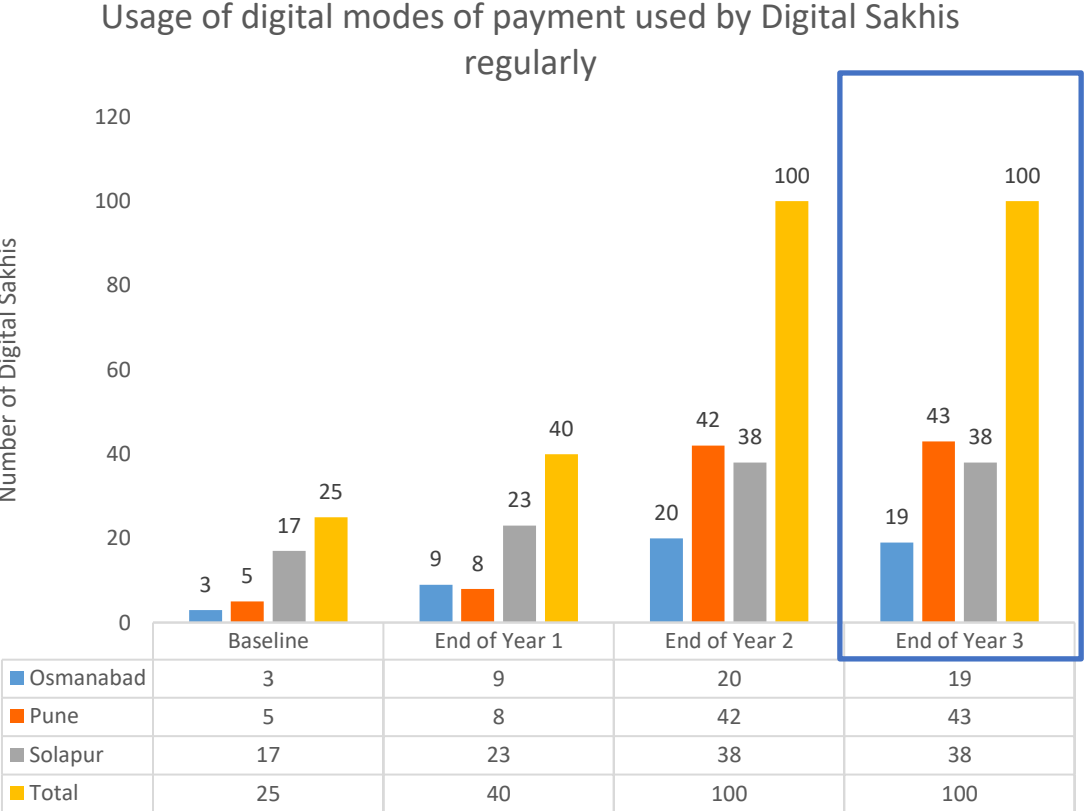


There has been a significant increase in usage of Digital modes of payment by Digital Sakhis

UPI & DEBIT CARDS MOST WIDELY USED DIGITAL MODES OF PAYMENT

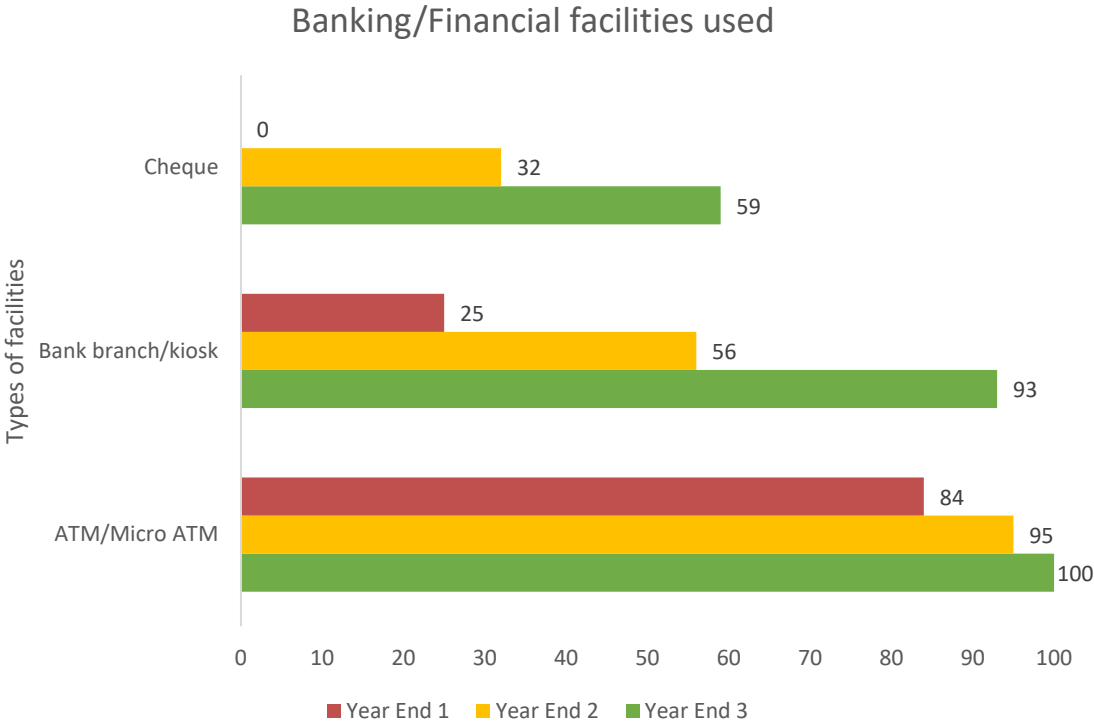


INCREASE IN DIGITAL SAKHIS USING DIGITAL MODES OF PAYMENT REGULARLY

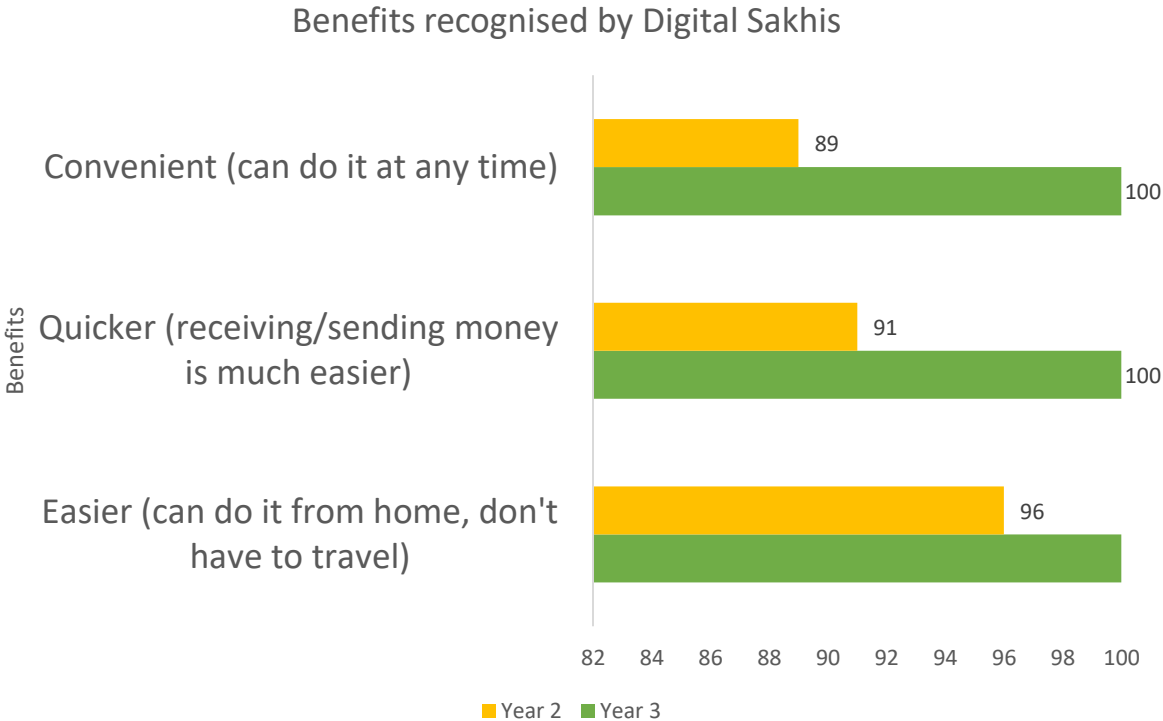


Usage of various banking facilities has increased and Digital Sakhis are able to acknowledge the benefits

INCREASE IN USAGE OF BANKING ACROSS ATMS, BANK BRANCHES AND CHEQUE FACILITIES



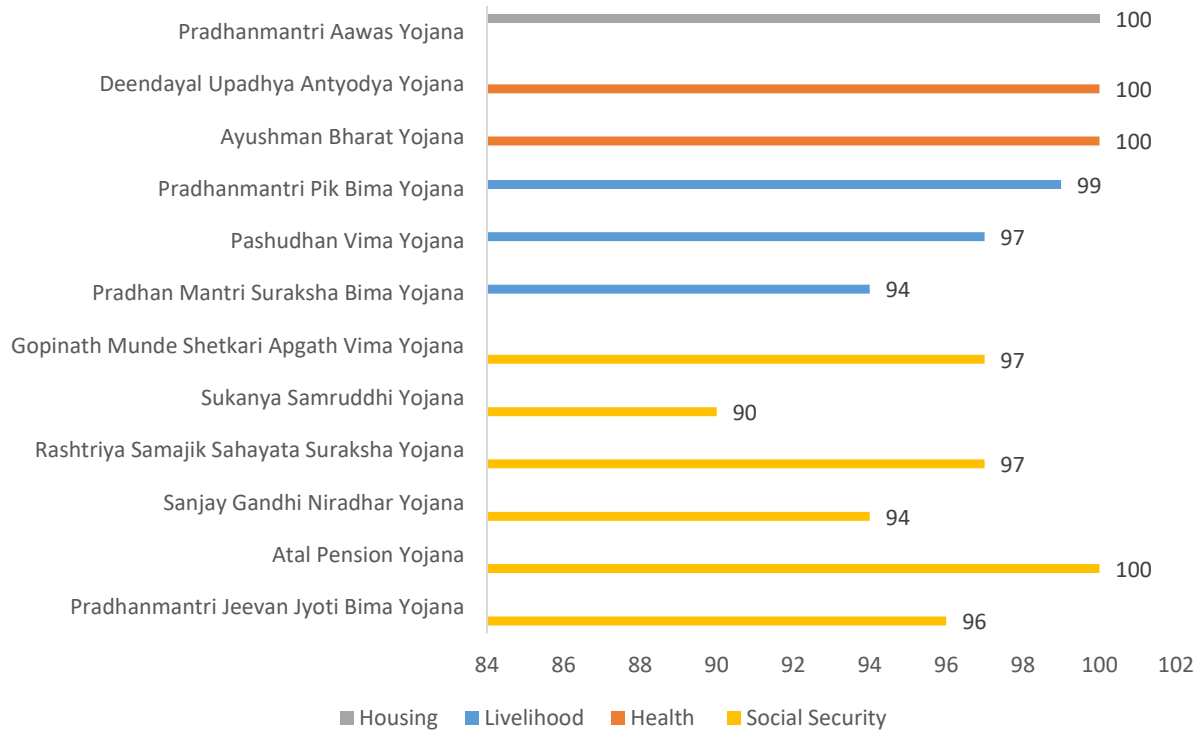
ALL DIGITAL SAKHI FIND DIGITAL MODES OF PAYMENTS CONVINENT, QUICKER AND EASIER



97% of the Digital Sakhis are aware and 72% availed benefits from government schemes

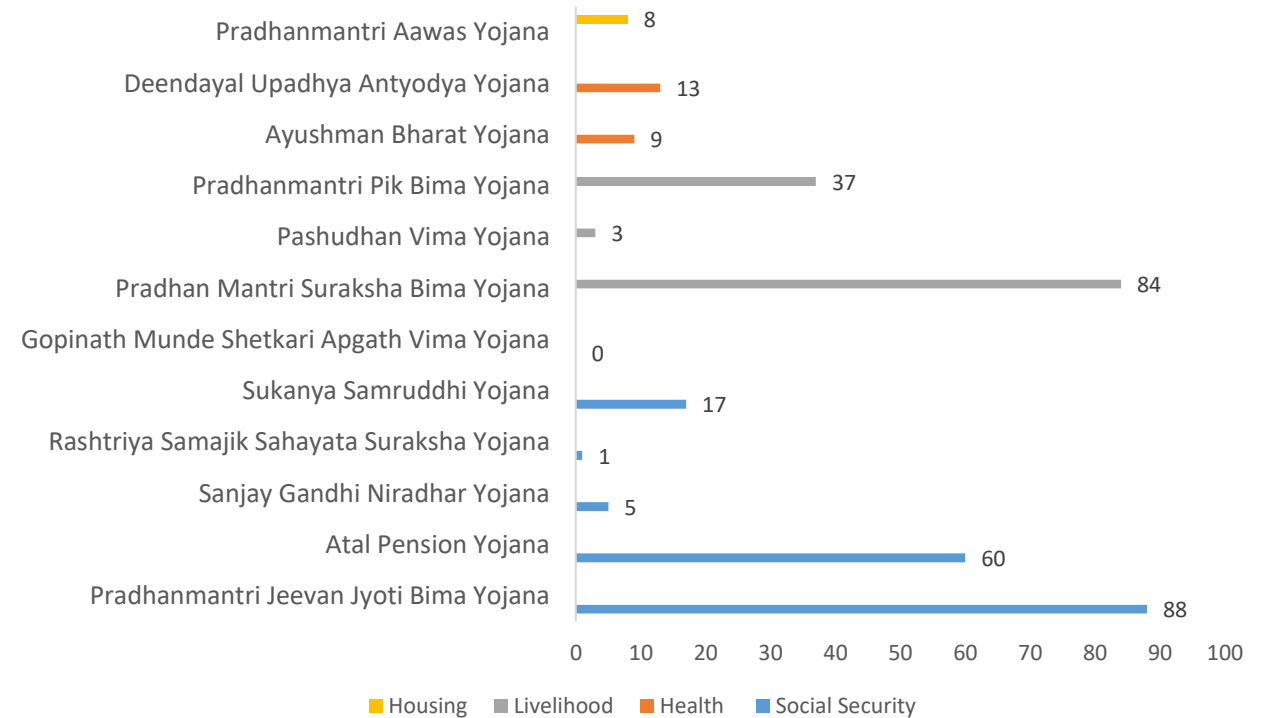
AVERAGE, 97% OF DIGITAL SAKHIS ARE AWARE ABOUT SCHEMES

Awareness of Government Entitlements (EY3)



AVERAGE, 72% DIGITAL SAKHIS HAVE AVAILED THE BENEFITS OF ATLEAST ONE SCHEME

Adoption of Government Entitlements (EY3)



- Digital Sakhis witnessed that community members find their knowledge on government schemes of high value add as they can avail immediate benefits from it
- Livelihood and Social Security witnessed the highest adoption among digital Sakhis

Despite facing setbacks early in life, Vaishali Upadhyay today successfully interacts with community members and helps them to access benefits of various government schemes



Vaishali Upadhyay, Digital Sakhi Osmanabad

- Vaishali came to Bembli village of Osmanabad district when she was married at the age of 20. She had never moved out of her house without her husband for 12 years.
- She recalled that her daily routine was not any different from that of any other woman in her village in all these years but Digital Sakhi program has given a new meaning to her life.
- Vaishali applied for the program knowing nothing about financial literacy and government schemes and now she has brought a new wave of change to her village by spreading awareness on government schemes and digital modes of payments.
- Vaishali shares that **leadership and communication training** helped her a lot in building confidence in interacting with members of village. She also states that the real game changer has been the **knowledge on government schemes as members could benefit from it instantly.**
- Her list of achievements in her village is endless from **helping women to avail benefits** of Rs 2 Lakhs from Atal Pension Yojna to helping a farmer in appointing a lawyer to avail benefits of Gopi Nath Munde Scheme to helping many boys and girls in accessing various trainings under Deen Dayal Scheme.
- She shares “Members of gram panchayat now call me to seek my advice and my whole community respects me”, when asked upon how she measures success for herself through this program.

Snapshot of outreach by Digital Sakhis

Door to Door Visits		Digi Dhan Camps outreach		Weekly Kiosk		
No of HHS	No of Individuals	No of Camps	No of Persons benefited	No of Weekly Kiosk	No of Persons Visited	No. of Applicant helped by Digital Sakhi
26,706	1,08,309	11	1,082	752	22,766	4,651

- Community members see a direct relevance and benefit in learning about government schemes
- **Weekly Kiosks** are set up by digital sakhis once a week at a prime location in their villages has seen a huge success
- Digital Sakhis have been able to **share information** about schemes and digital modes of payment in large numbers and especially **to male members of the society, which they could not access during door-to-door visits**

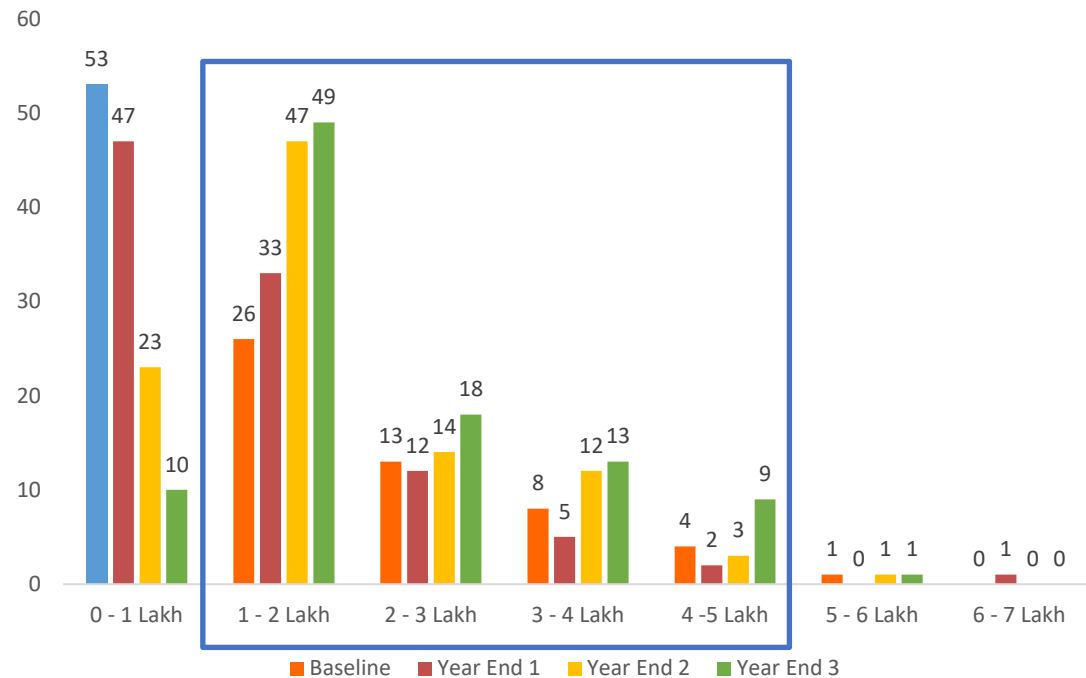
Advocacy: Influence of Digital Sakhis on Household Income, Savings, Loans, Insurance and Pension



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

INCREASE IN INCOME RANGES BETWEEN 1 - 5 LAKH IN END OF YEAR 3 AS COMPARED TO BASELINE

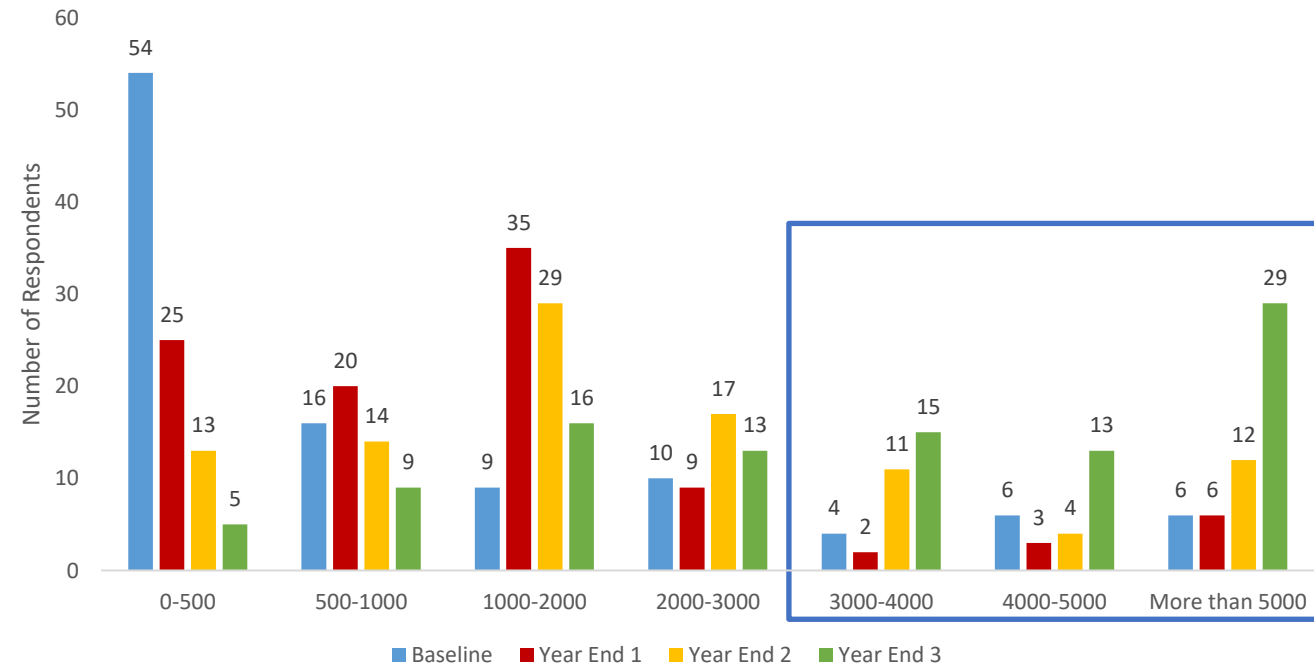
Annual Income of Digital Sakhi Households



- Prior to the Digital Sakhi program, 47% of households earned above 1 lakh which increased to 77% by end of year 2. By the end of year 3, 90% of households earn above 1 lakh
- 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

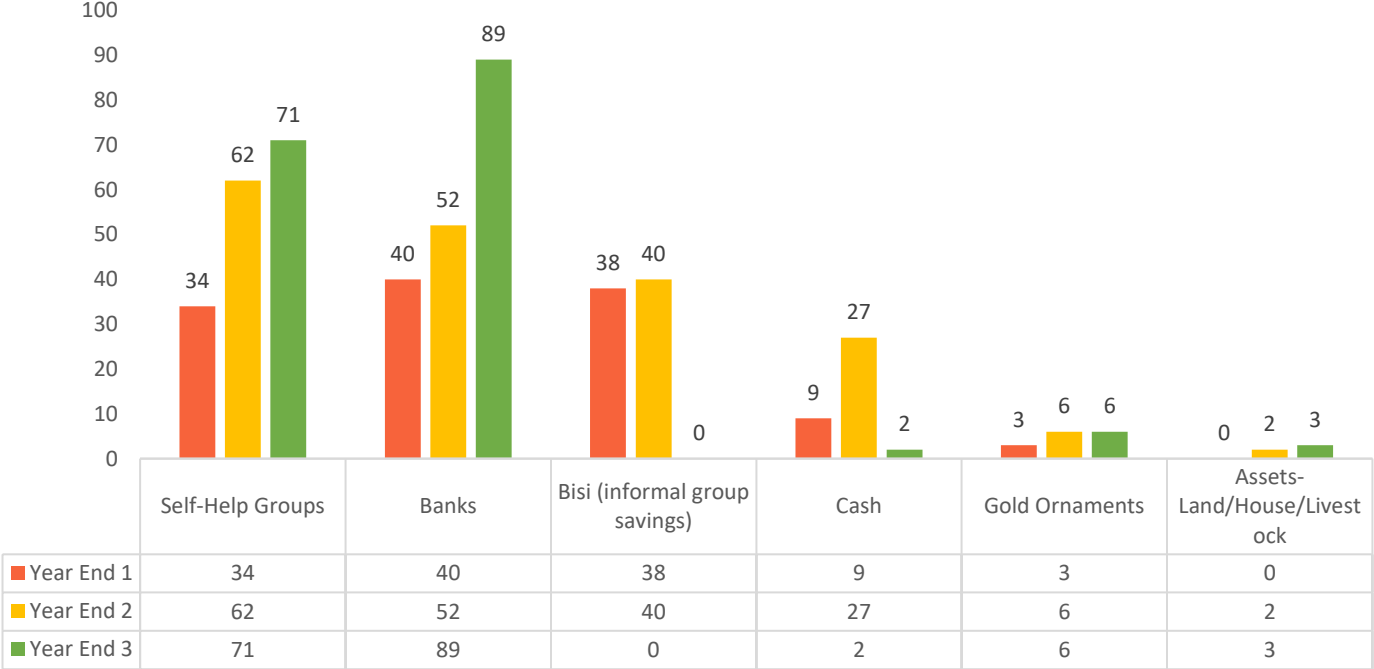
Digital Sakhi Households Monthly Saving



- The average monthly savings of Digital Sakhis has increased from Rs. 1,848 to Rs. 2,863 from baseline to end of year 2 and further increased to Rs. 4,448 by the end of year 3

Digital Sakhis show higher incidences in saving with Self help groups and Banks

Digital Sakhi Household Saving Habits

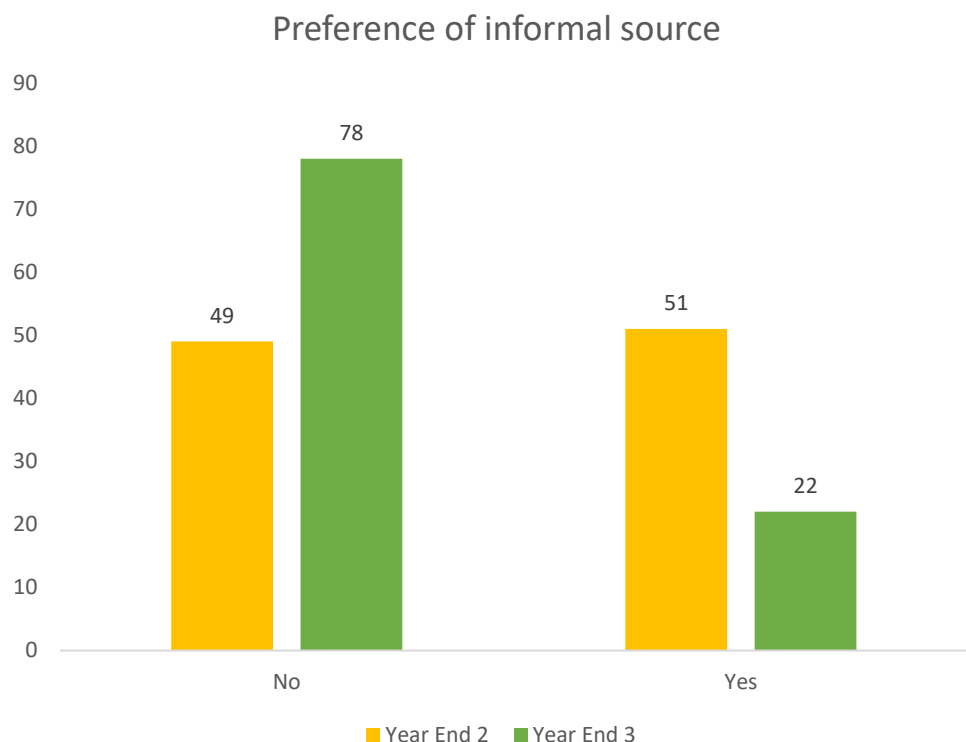


- Self help groups show a significant increase from 34 Digital Sakhis to 62 by the end of year 2 and 71 by the end of year 3
- Savings with Banks also show an increase from 40 Digital Sakhis to 52 by the end of year 2 and 89 by the end of year 3

*Bisi is informal peer group

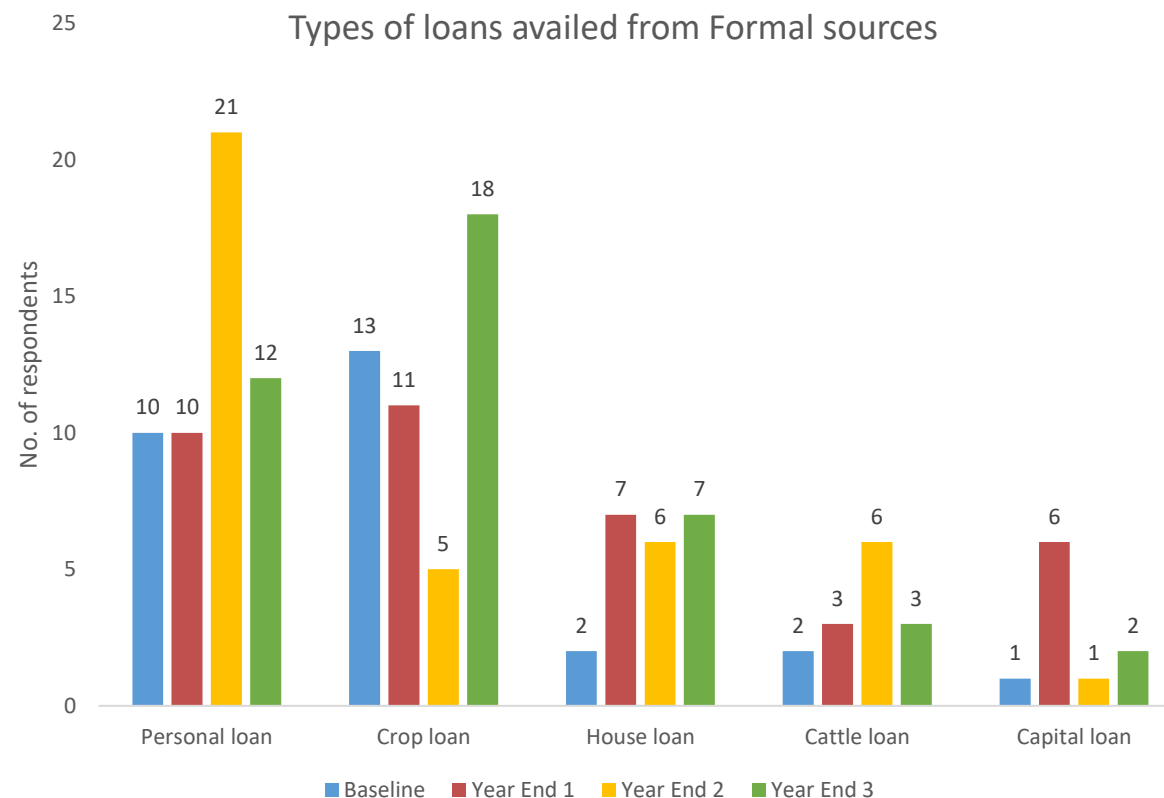
A positive shift in the preference of loans from formal sources has been witnessed

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

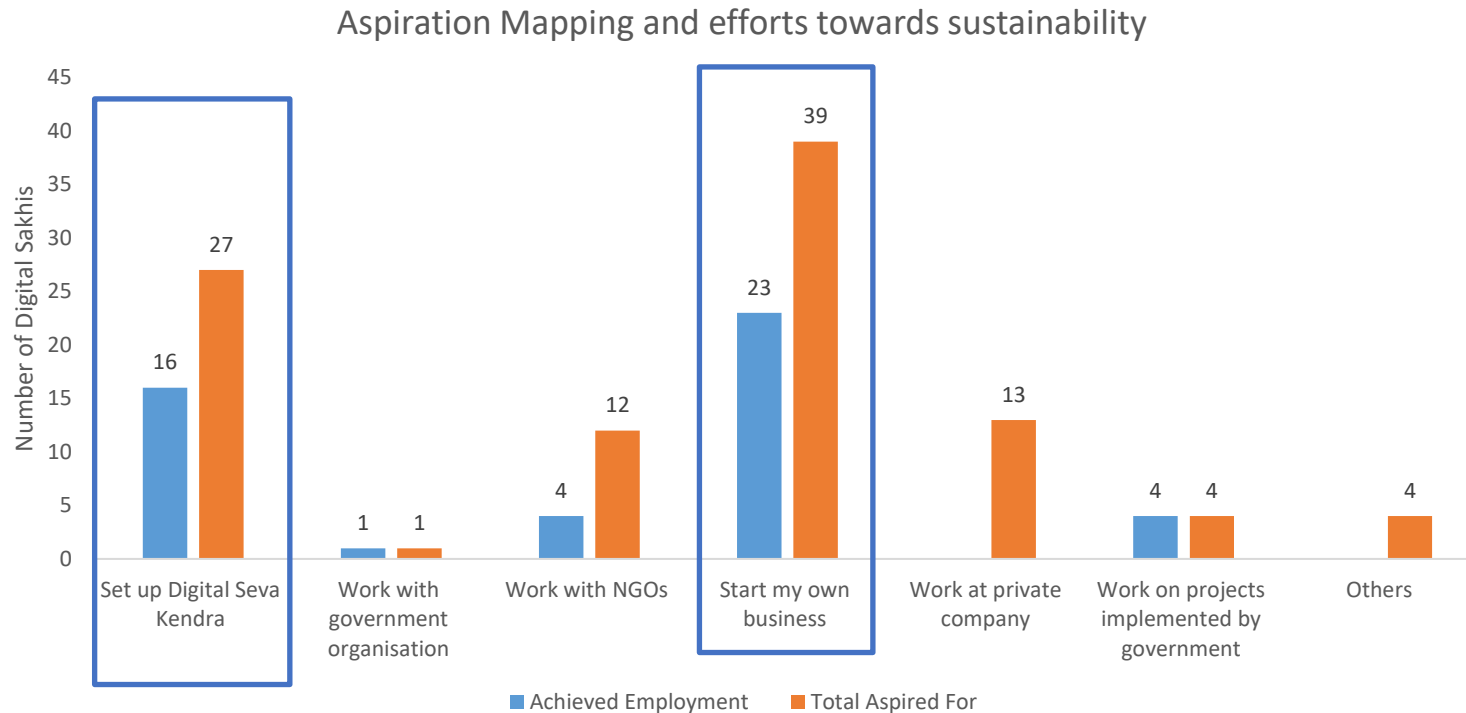


- 51 Digital Sakhis preferred sourcing loans from informal sources (SHGs) which has decreased to 22 Digital Sakhis. However, 22 still sometimes prefer that due to ease, flexibility of availability of funds and the need of small amount size of funds

INCREASE IN CROP LOANS HAS BEEN WITNESSED



48% Digital Sakhis achieved the desired employment/self employment as an effort towards sustainability of the program



- 39% Digital Sakhis aspire to start their own business followed by 27% to set up digital Seva Kendra
- All the Digital Sakhis received training regarding preparing interviews, EDP training for their own business and other sessions aligned to their aspirations
- 48% Digital Sakhis have achieved the desired job or started their own business in the village

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1

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2

Key Results – Digital Sakhis

3

**Key Results – Women
Entrepreneurs**

4

Key Results – Community

At the end of year 3, outcomes were measured against knowledge, agency, adoption and advocacy

	Indicators	Unit of Measurement	Baseline n=1030	Year 1 (17-18) n=1021	Year 2 (18-19) n=1005	Year 3 (19-20) N=1003
KNOWLEDGE (Increase in knowledge and skills through training)	Increase in their Knowledge & skills about their respective trades	% of Women Entrepreneurs	N/A	60%	62%	97.5%
AGENCY (Increase in confidence and participation in household decision making)	Involved in financial decision at home	% of Women Entrepreneurs	32%	43.5%	83.2%	84%
	Able to Access Formal Credit from financial institutions	% of Women Entrepreneurs	10%	32%	40.8%	46%
ADOPTION of Digital Financial Services and Financial Services	Usage (At least Once) of digital modes of payments	% of Women Entrepreneurs	11%	53%	85.8%	100%
	Business Revenues of all Women Entrepreneurs	Average business revenue	Rs 39,611	Rs 45, 252	Rs 66,531	Rs 90,713
ADVOCACY (Influence of WE on her business and her household)	Command a higher premium for their products/services	% of Women Entrepreneurs	N/A	N/A	80.69%	84%

Snapshot of key business indicators of Women Entrepreneurs (WE)



SAVING HABITS

WE show a higher incidence of savings with **Self help groups (811) and Banks (887)**



LOAN PREFERENCE

46% entrepreneurs are sourcing loans from formal sources with increase in crop loans



INCOME

Positive increase in annual income of Digital Sakhi households. Earlier 27% of households earned **above 1 lakh** which increased to **85% by end of year 3**



SAVINGS

Positive increase in monthly savings of WE households. **Average monthly savings** increased from Rs. 1,053 to to **Rs. 5,352 by the end of year 3**

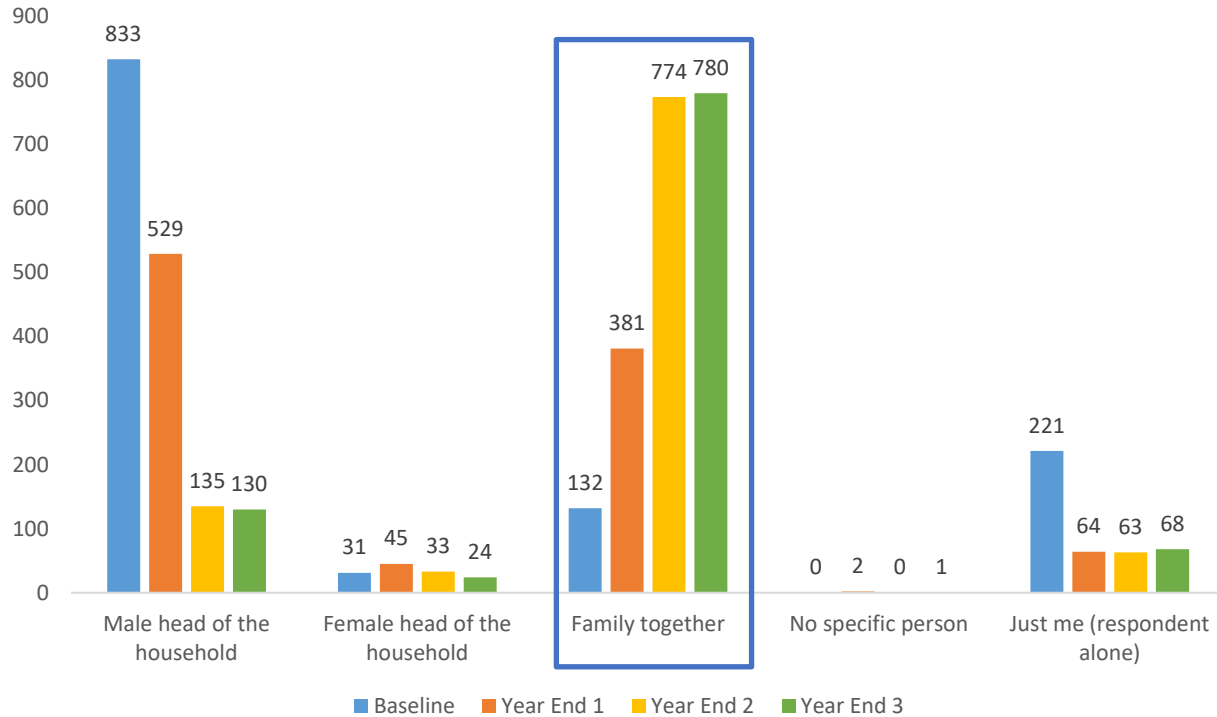
Increase in Agency: financial decisions, access to formal credit, increase in business revenues



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

MORE WOMEN ENTREPRENEURS ARE INVOLVED IN FINANCIAL DECISION MAKING

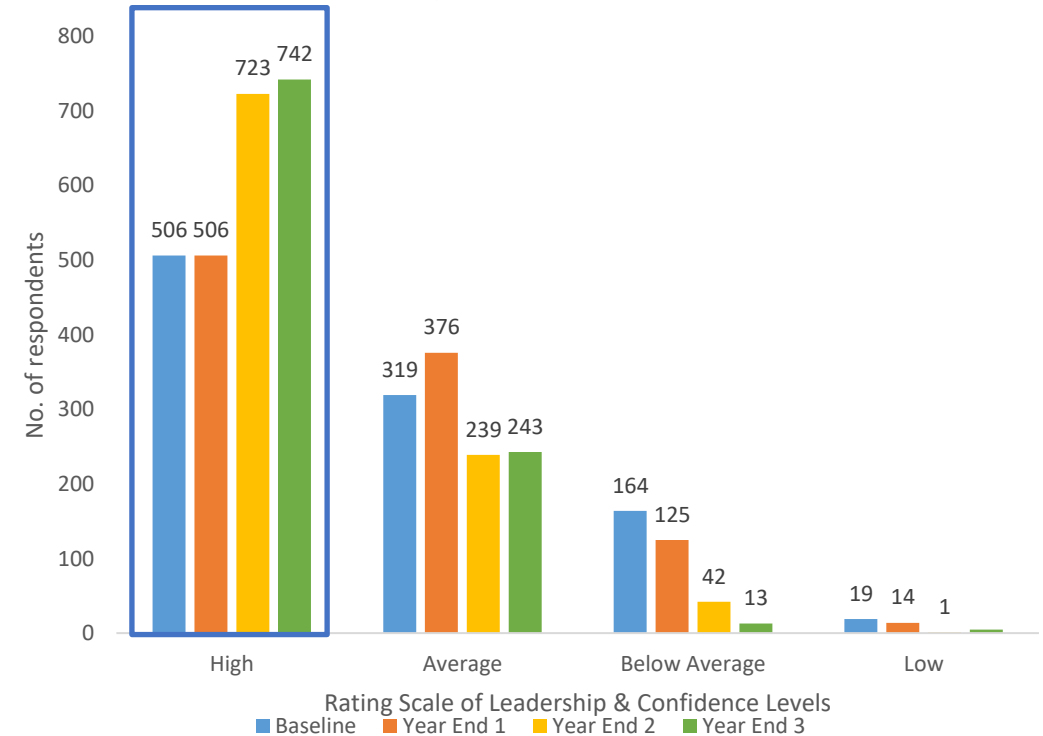
Financial decision making within WE HH



- Decisions made by families together has increased to 780 families
- There has been a slight increase in the decisions made by women entrepreneurs themselves

POSITIVE SHIFT IN LEADERSHIP & CONFIDENCE LEVEL

Leadership & Confidence of WE

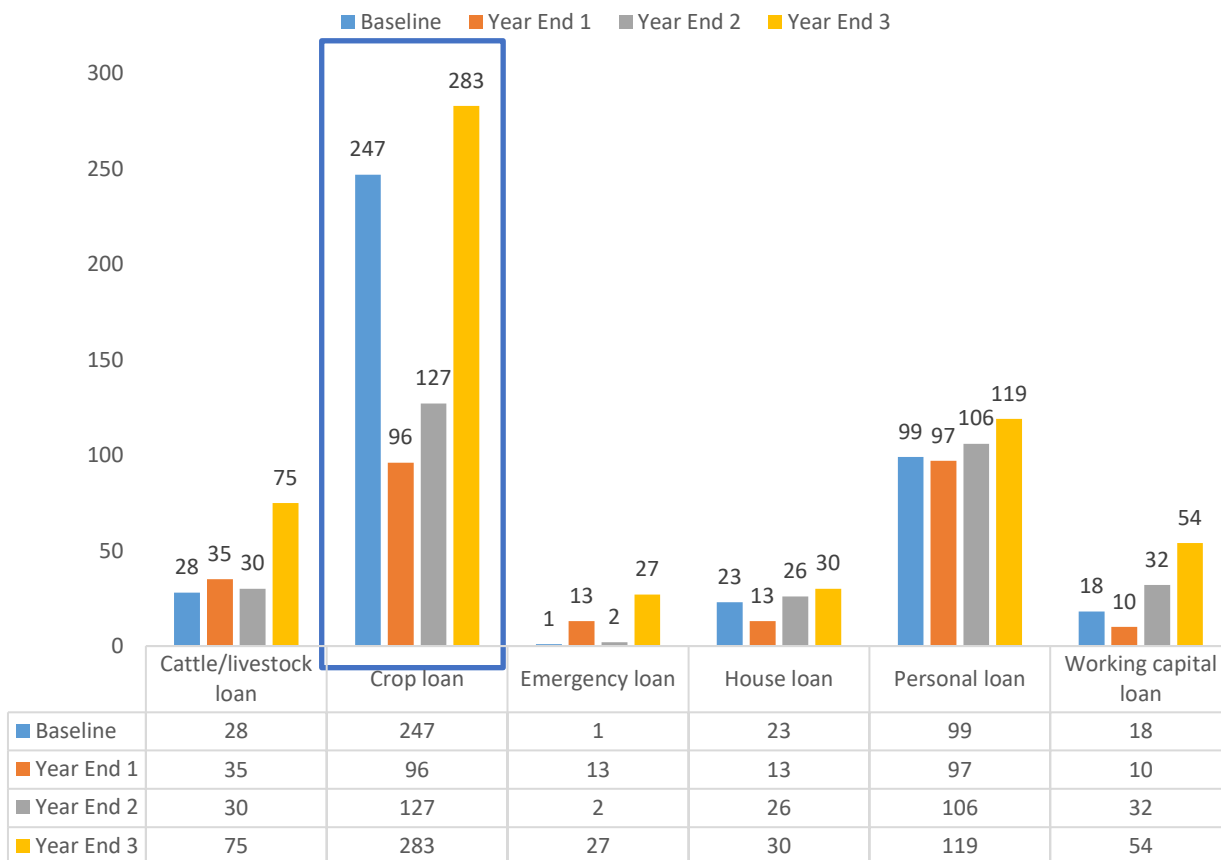


- Leadership and confidence includes decision making and negotiation skills, public speaking and ability to handle new situation

Access to credit from formal and informal sources

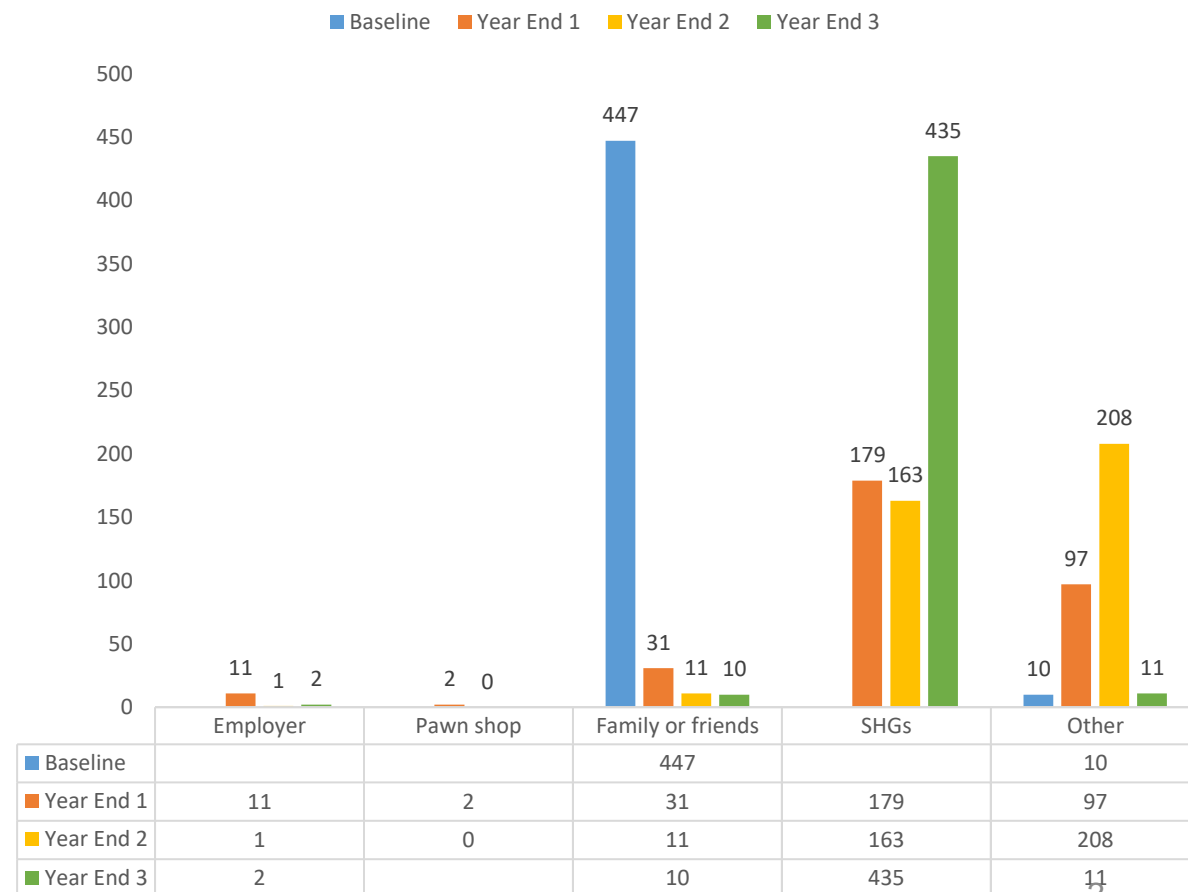
46% ENTREPRENEURS ARE ACCESSING LOANS FROM FORMAL SOURCES WITH HIGHEST INCREASE IN CROP LOANS

Loans from Bank sources



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

Informal sources

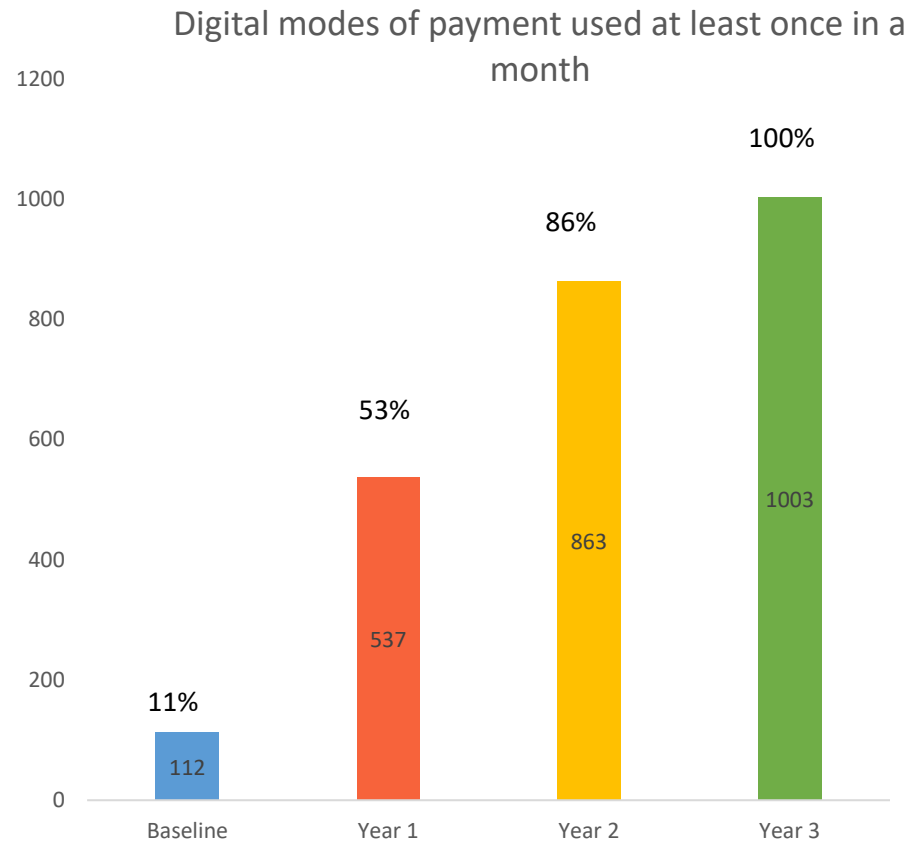


Adoption of digital modes of payments

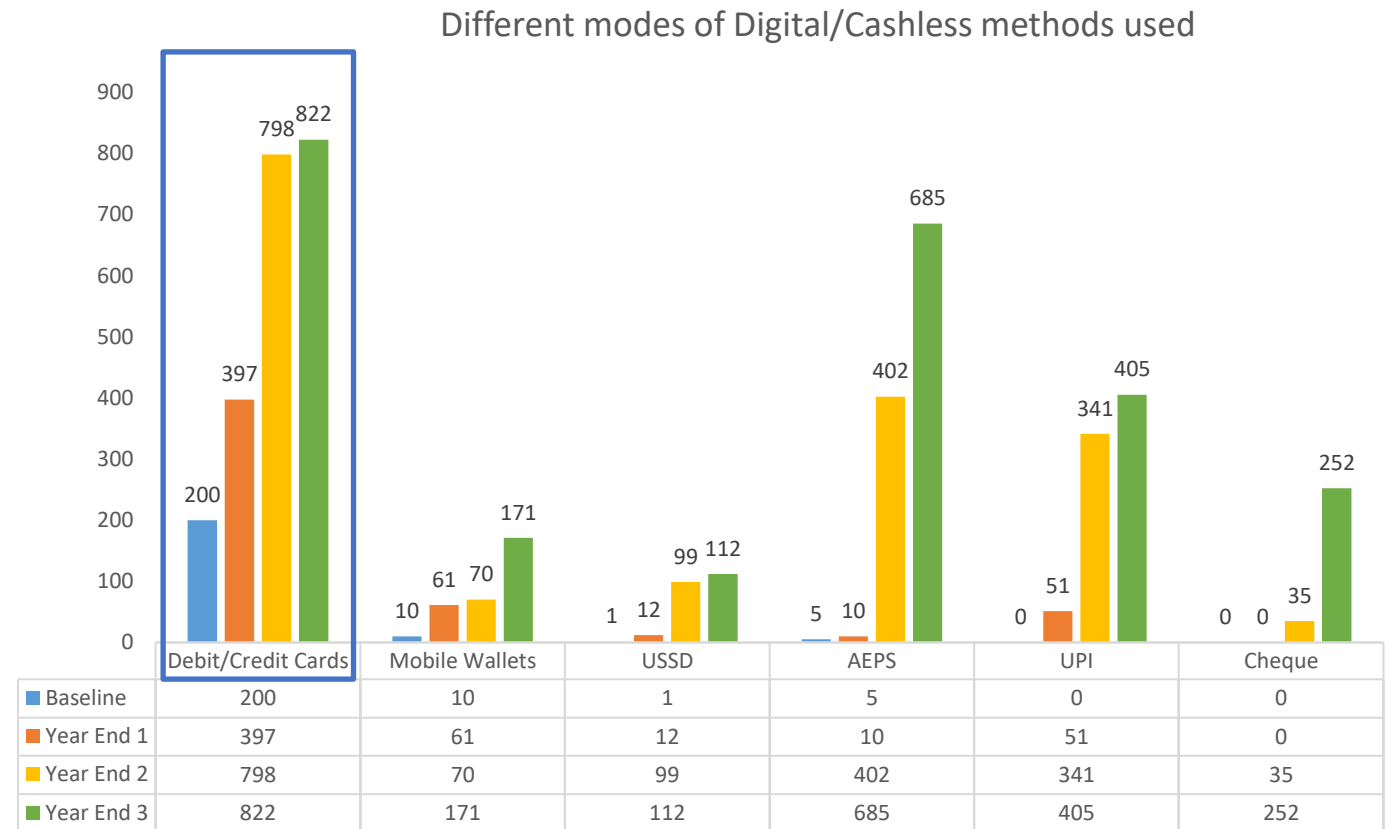


Increase in frequency of digital / cashless transactions by Women Entrepreneurs

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



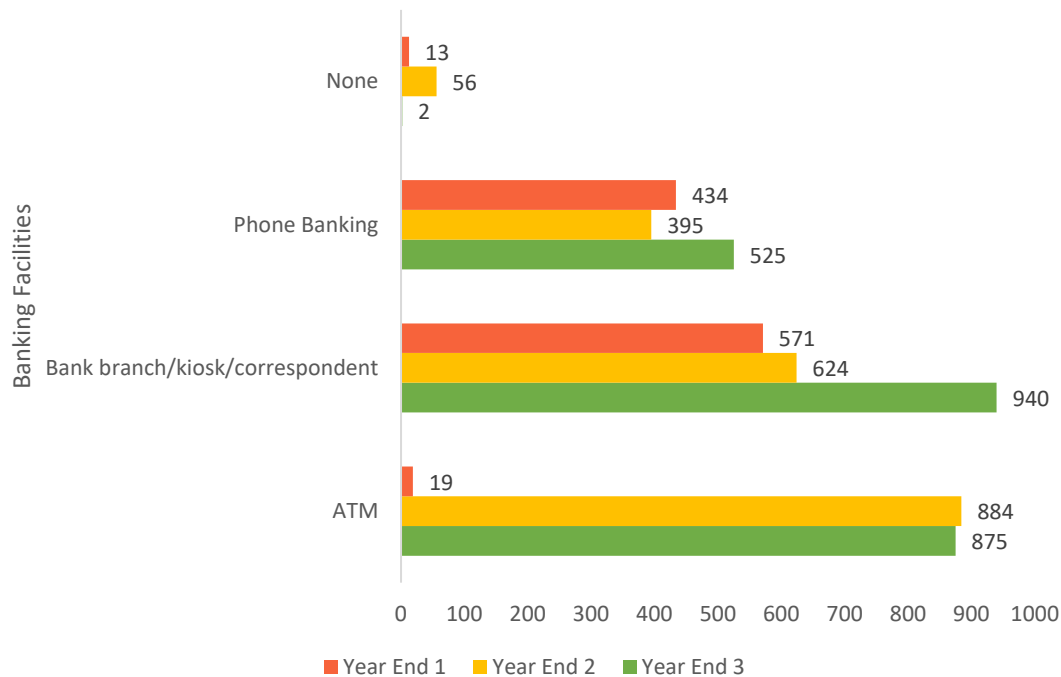
DEBIT CARD, AEPS, UPI ARE MOST WIDELY USED MODES OF PAYMENTS



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

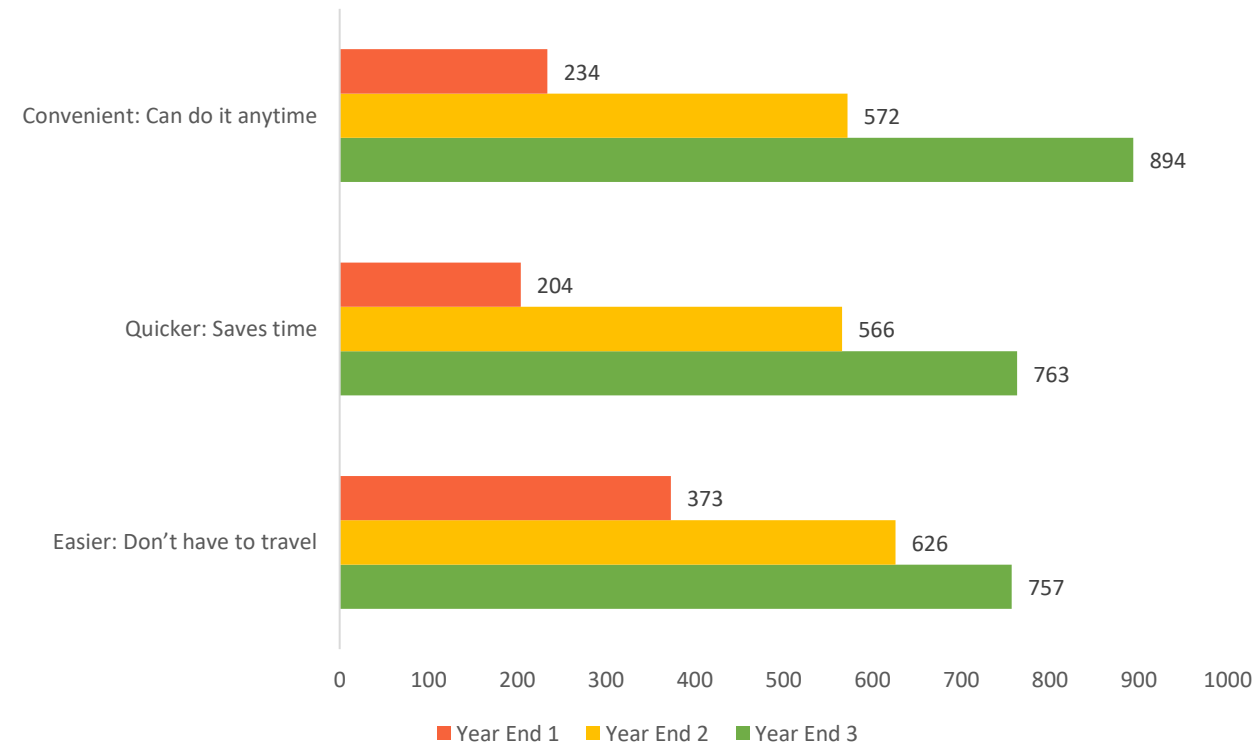
INCREASE IN USAGE OF BANKING FACILITIES WITH HIGHEST IN ATM & BANK KIOSK

Banking Facilities used by WE



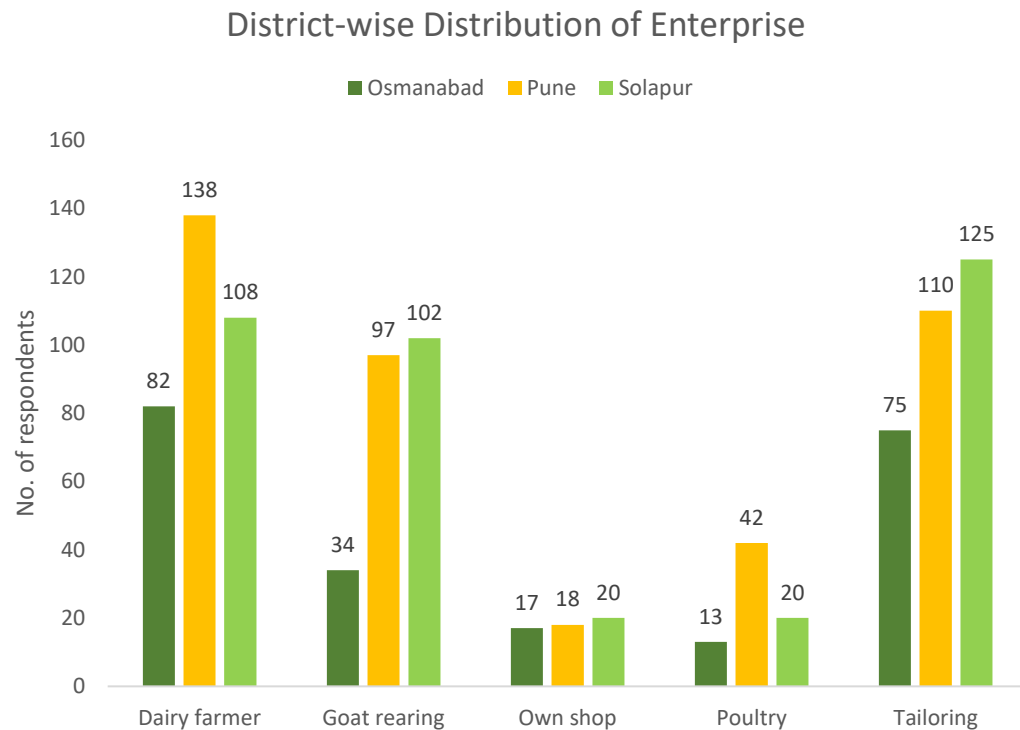
WOMEN ENTREPRENEURS FIND DIGITAL BANKING EASIER, CONVINIENT AND QUICKER

Benefits Percieved by WE

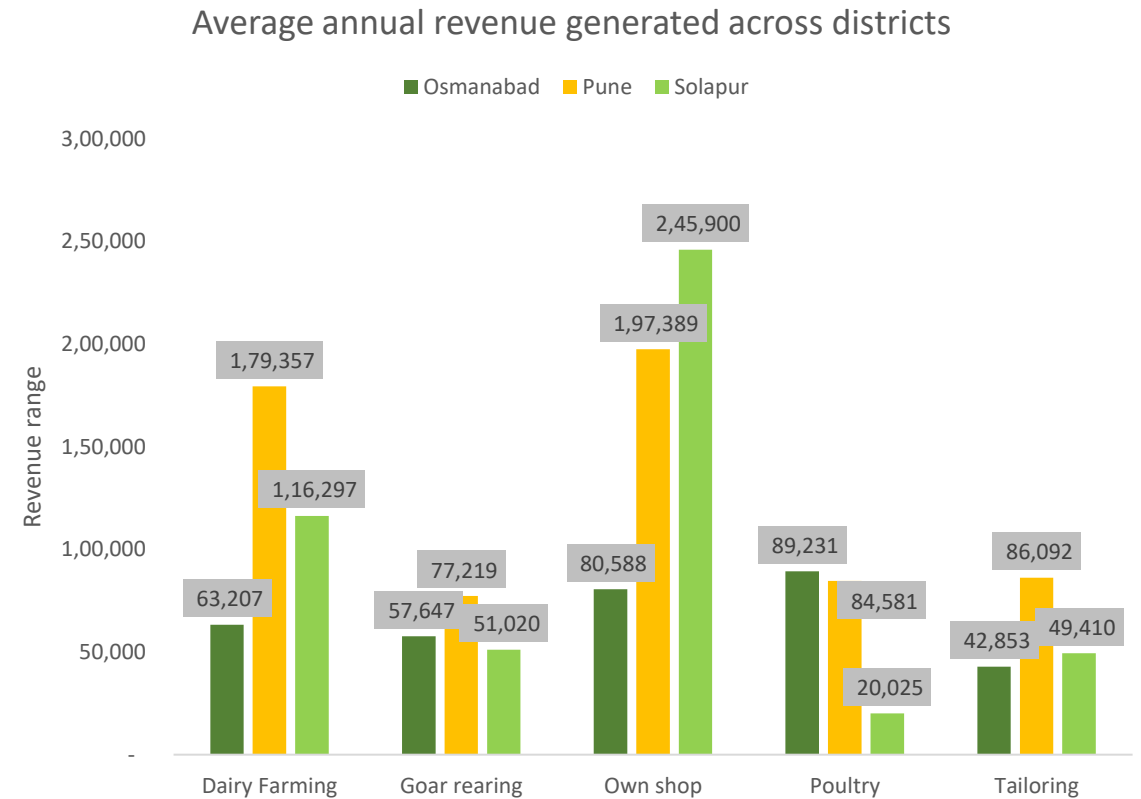


Enterprise & income distribution of Women Entrepreneurs across districts

DISTRIBUTION OF TRADES ACROSS ALL DISTRICTS



AVERAGE ANNUAL REVENUE OF ENTERPRISES DIFFERS ACROSS EACH DISTRICT

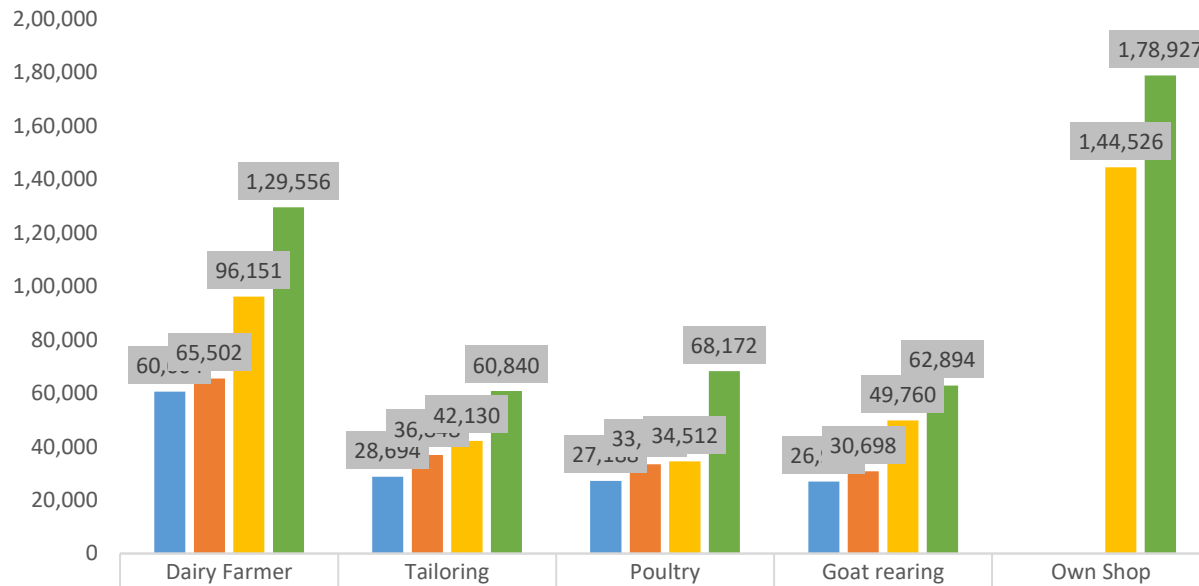


- Own shop avails higher income for women entrepreneurs than any other occupations, though number of women engaged in the enterprise is low as compared to others

Positive average increase in income is witnessed since Year 1

ALL TRADES* SHOW A SIGNIFICANT INCREASE IN INCOME AS COMPARED FROM BASELINE

Average revenue from occupation



	Dairy Farmer	Tailoring	Poultry	Goat rearing	Own Shop
Baseline	60,604	28,694	27,188	26,933	
Year End 1	65,502	36,848	33,392	30,698	
Year End 2	96,151	42,130	34,512	49,760	1,44,526
Year End 3	1,29,556	60,840	68,172	62,894	1,78,927

- Poultry witnessed the highest increase in revenues by 97% but the expenses are increased by equal proportionate leaving less profit with women entrepreneurs
- Tailoring shows proportionate growth in revenue and profits, this indicates that profits in Tailoring are directly proportionate to volume and price of the products

Ratan Mandalkar journey began with one cow



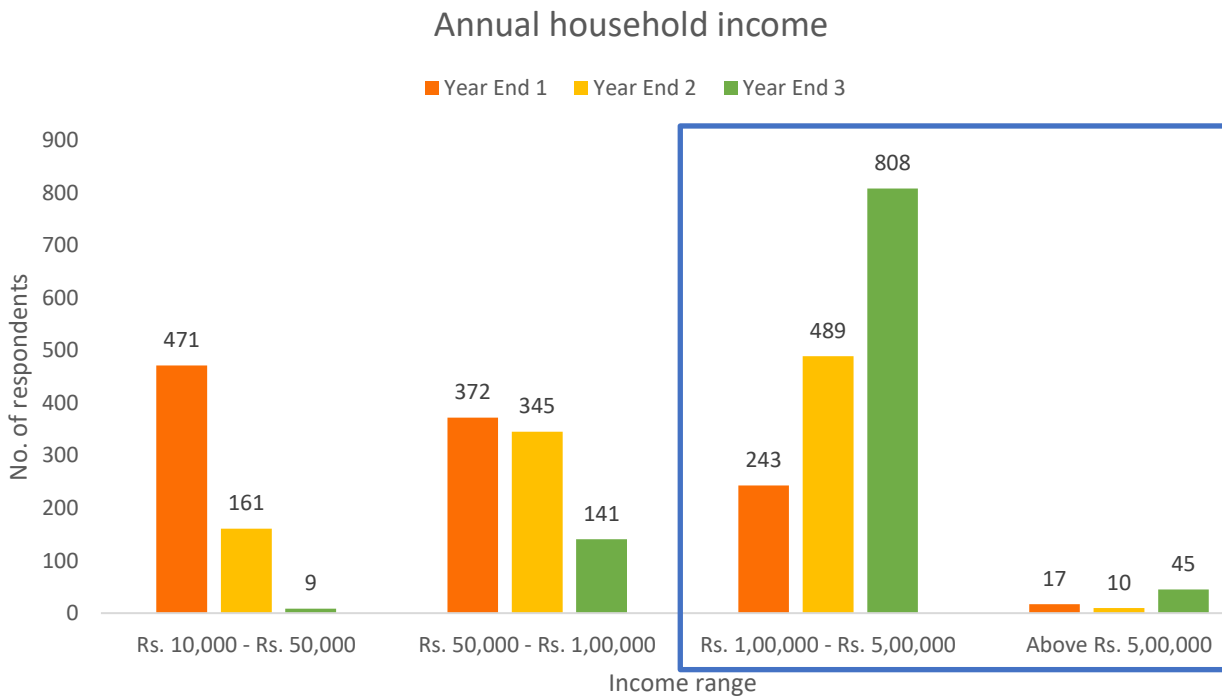
- Ratan Mandalkar resident of Patas, Daund journey began initially with one cow and many difficulties. Now, she is the owner of 9 cows and 1 buffalo. She is grateful to Digital Sakhi program for all the support and assistance that has been provided to her for over two years. Now, the enthusiastic dairy entrepreneur is also **supplying value added products** like curd, paneer, ghee etc. prepared from the milk as per the demand.
- Ratan mentions that she attended series of training sessions on upskilling and entrepreneurship development. She learnt about how to secure the best quality of ingredients for feed, specific way for milking and appropriate vaccinations for cows. With this information and an entrepreneurial drive, Ratan **built a permanent shelter** for 9 cows and is currently **selling 90 litres of milk** every day to nearby diary.
- Through her sincerity and quality of products, she is getting **positive customers responses** and thus profit in the long run. “I am becoming well-known within my community. Women entrepreneurs respect me when I provide them easy solutions. I have also shared my whole experience with dairy farming with the whole community”, she remarks.
- Ratan has been able to use profits to buy a two-wheeler and to set up a small restaurant for his son to provide another source of livelihood for the family.
- Ratan feels empowered as a women entrepreneur building a real business in the dairy sector in Daund. She says, “I don’t feel tired of the work rather I enjoy it a lot as I can contribute to my family income. My goal is to have 100 cows and have a diary of my own.”

Advocacy: Increase in household income, saving habits and business expansion



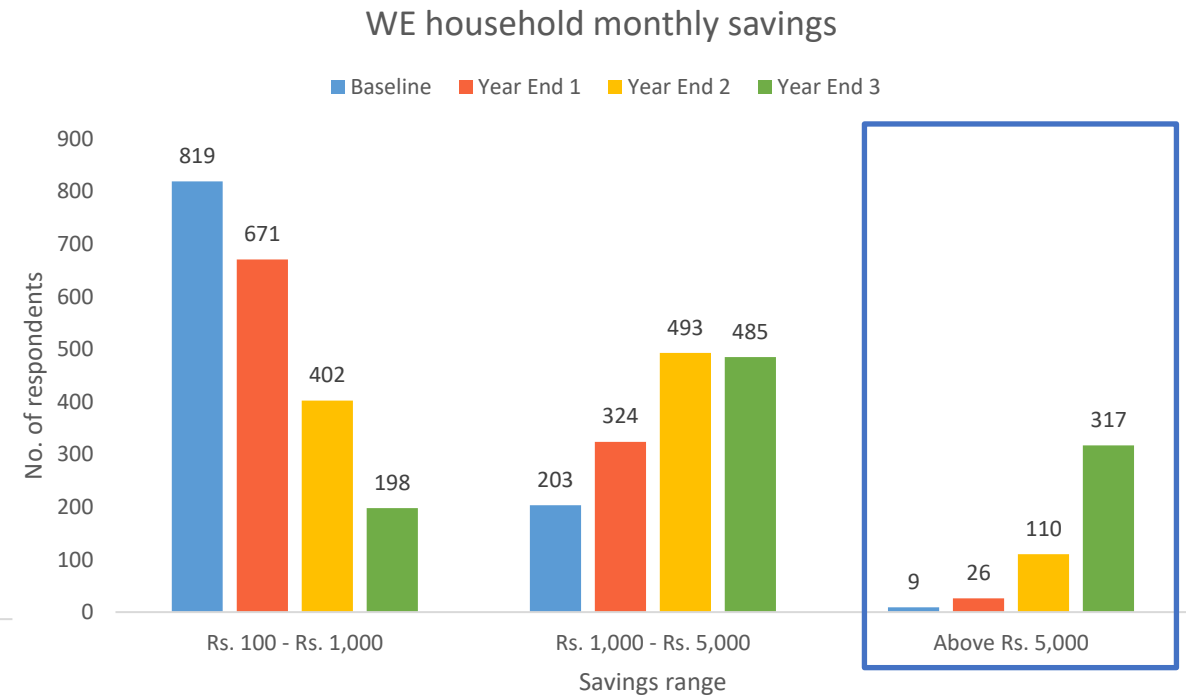
Positive increase in average annual income and average monthly savings of the Women Entrepreneurs Households

INCREASE IN INCOME RANGE BETWEEN 1 - 5 LAKH IN END OF YEAR 3 AS COMPARED TO YEAR END 2



- 85% of the households earned above Rs. 1 lakh as per end of year 3 data as compared to 49% as per Year End 2 while 8% earned under Rs. 50,000 annually in end of year 3 as compared to 16% in end of year 2

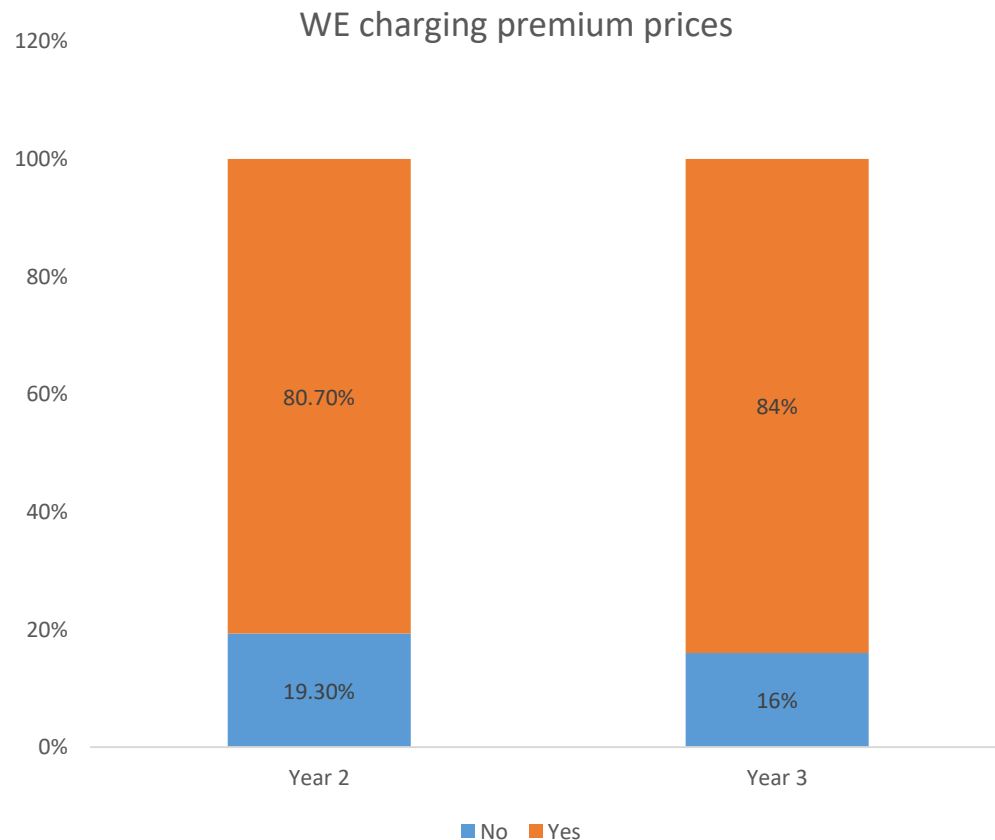
INCREASE IN MONTHLY SAVINGS ABOVE 5K WITNESSED BY HOUSEHOLDS



- 31% households are saving above INR 5K monthly as compared to 10% in end of year 2
- The average monthly savings of Women Entrepreneurs has increased from Rs. 1,053 to Rs. 5,352.26 from baseline to end of year 3

Business Expansion of Women Entrepreneurs

**ON AN AVERAGE, 84% WOMEN ENTREPRENEURS
ARE ALWAYS CHARGING PREMIUM PRICE**

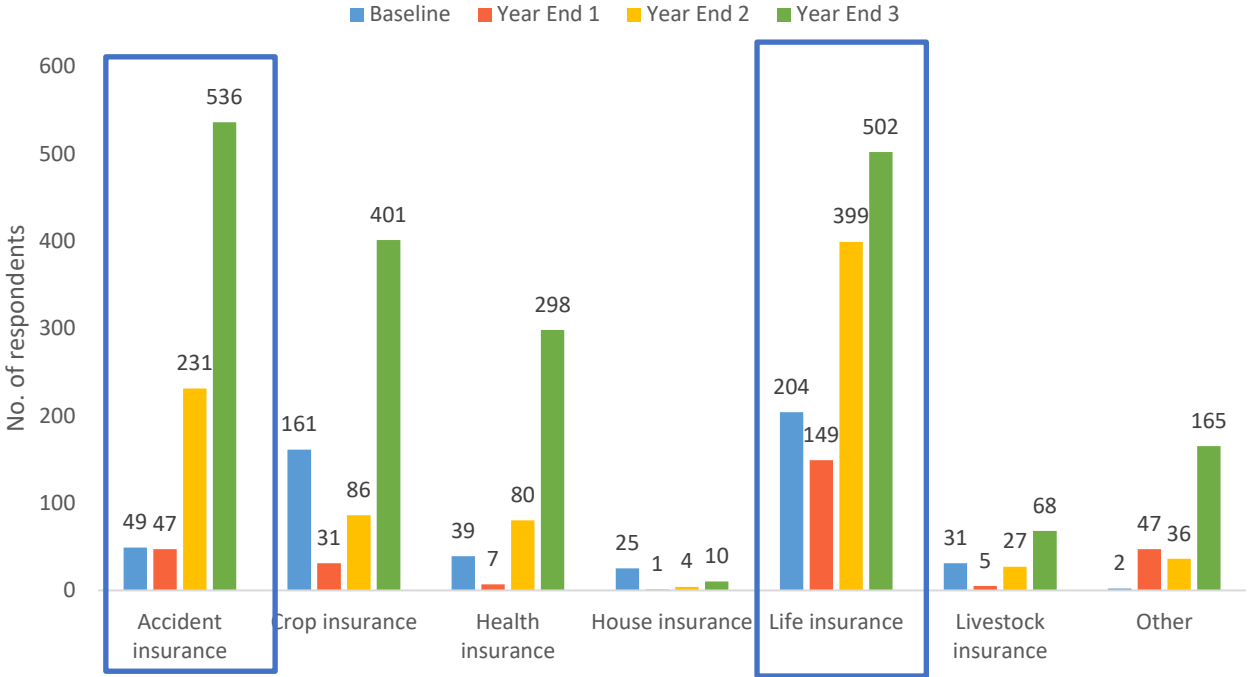


- Women Entrepreneurs are able to scale the business and charge premium for their products. The improvement in negotiation skills, technical skills and others has given boost to their motivation
- 17% of Women Entrepreneurs in Osmanabad, 24% in Pune and 34% in Solapur are charging a premium price

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

221 HH IN OSMANABAD, 407 HH IN PUNE, 375 HH IN SOLAPUR OPTED FOR LIFE & ACCIDENT INSURANCE

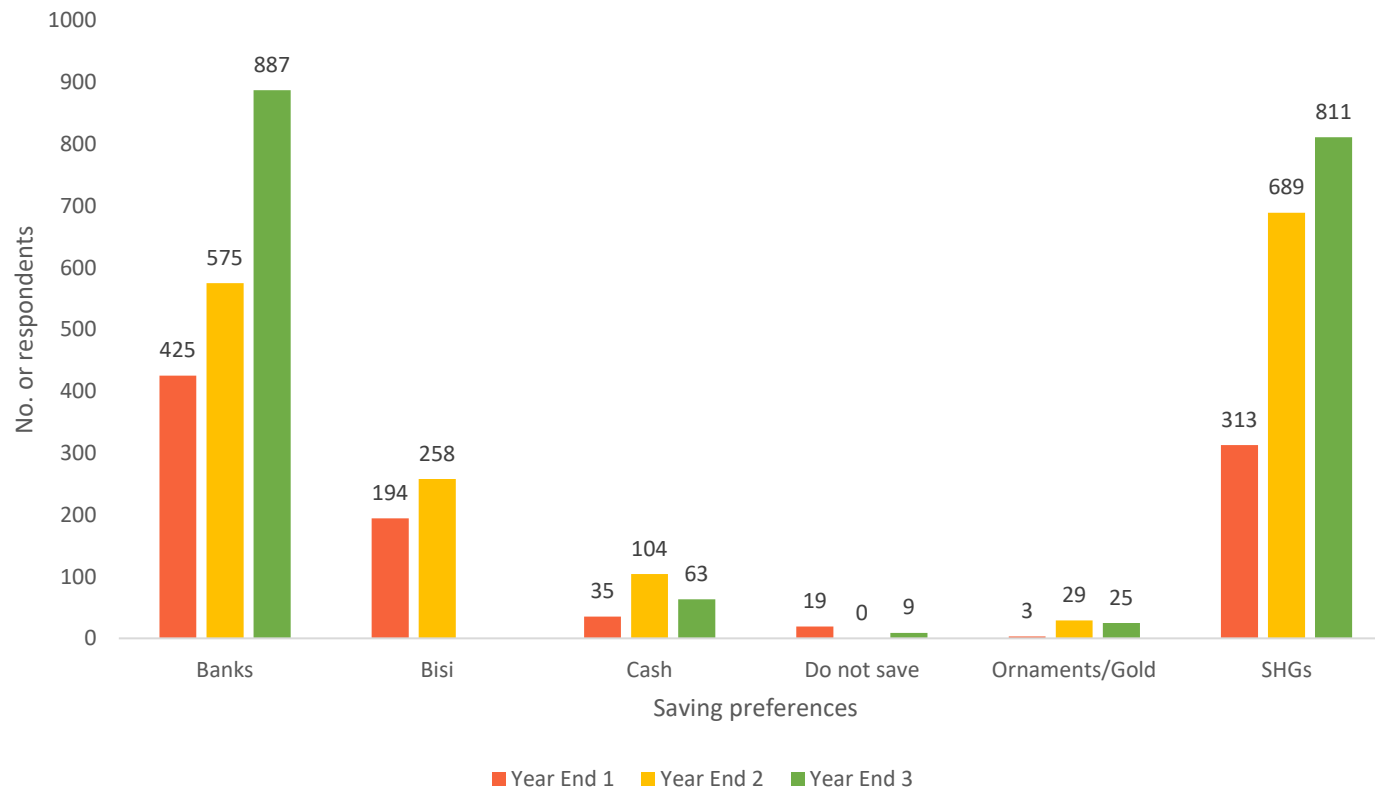
Adoption of types of insurance products



- 1003 Women entrepreneur households invested in insurance as compared to 545 in the Year End 2
- Life insurance and accident insurance is widely chosen by Women Entrepreneur households across districts
- 995 Women entrepreneurs have applied for one of the 12 government schemes for which training was provided by Digital Sakhis

Women Entrepreneurs show keen interest in saving with Self help groups and Banks

WE household savings habits



- Savings with Self help groups show a significant increase from 689 Women Entrepreneurs to 811, Banks show an additional of 312 Women Entrepreneurs saving with them

Agenda

1

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3

Key Results – Women
Entrepreneurs

2

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4

Key Results – Community

At the end of year 3, outcomes were measured against adoption for Community Members

	Indicators	Unit of Measurement	Baseline n=1312	Year 1 (17-18) n=1481	Year 2 (18-19) n=1506	Year 3 (19-20) n=1502
ADOPTION of Digital Financial Services and Financial Services	Usage of digital/ cashless modes of payment	% of Community members	27%	63%	68.3%	99%
	Community members benefiting from the identified 12 Government entitlements	% of Community members	N/A	N/A	71.9%	80%

*99% of respondents in the study responded with at least one time usage of digital/cashless modes of payments

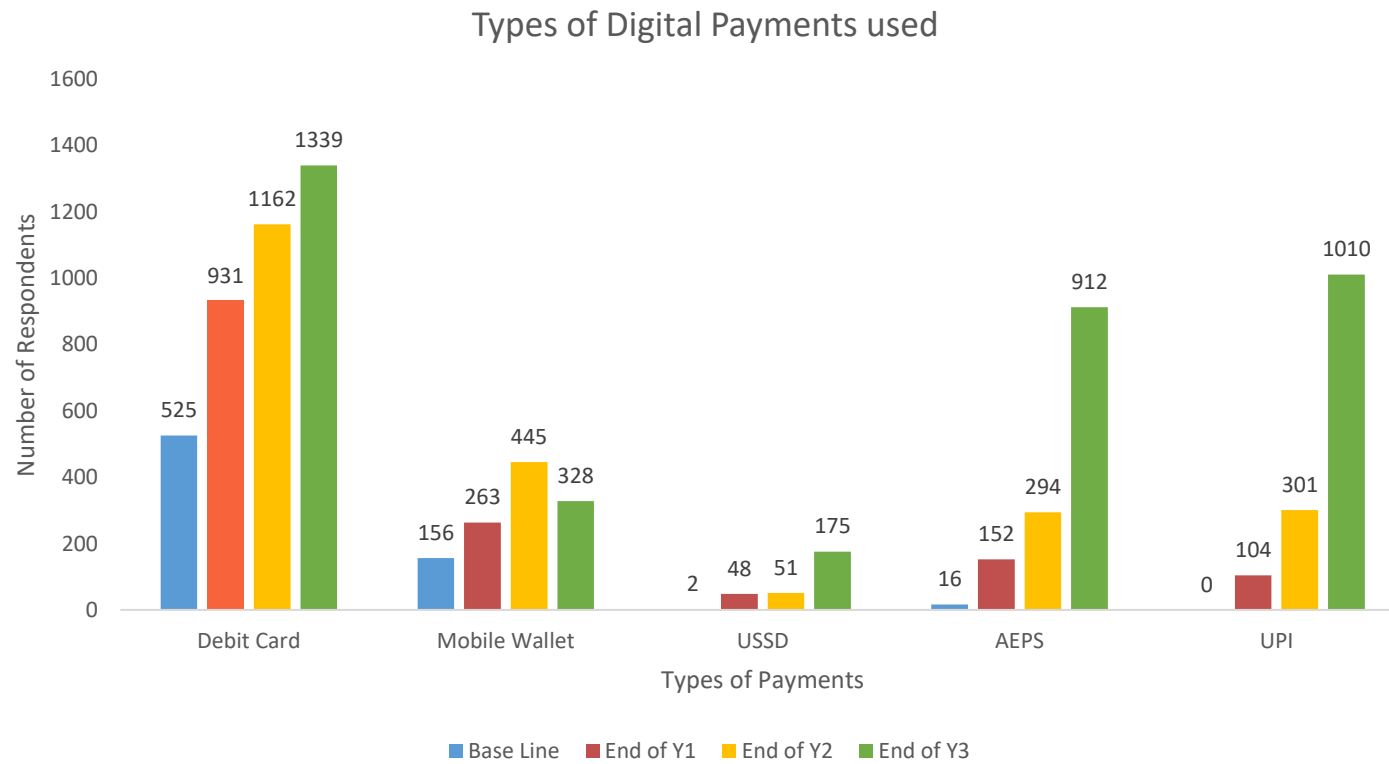
**80% of respondents benefitted from the 12 government entitlements schemes

Digital Modes of Payments

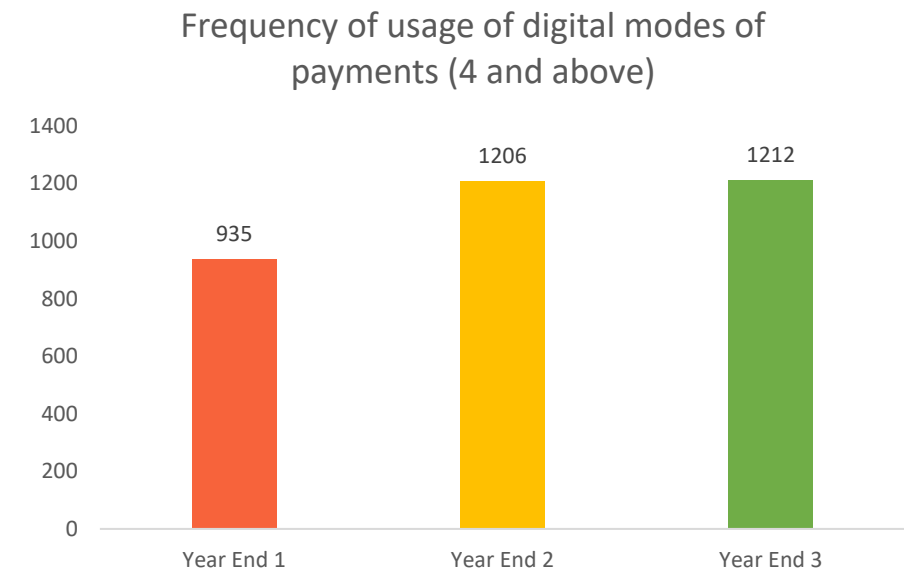


Positive response towards different Digital modes of payment by the Community

DEBIT CARDS, UPI & AEPS SHOW HIGHEST INCREASE IN USAGE



SLIGHT INCREASE IN USAGE OF DIGITAL MODES OF PAYMENTS



- 99% of community members are using at least one digital mode of payment and 80% use it regularly
- Due to lockdown, digital modes of payment were highly leveraged by community members

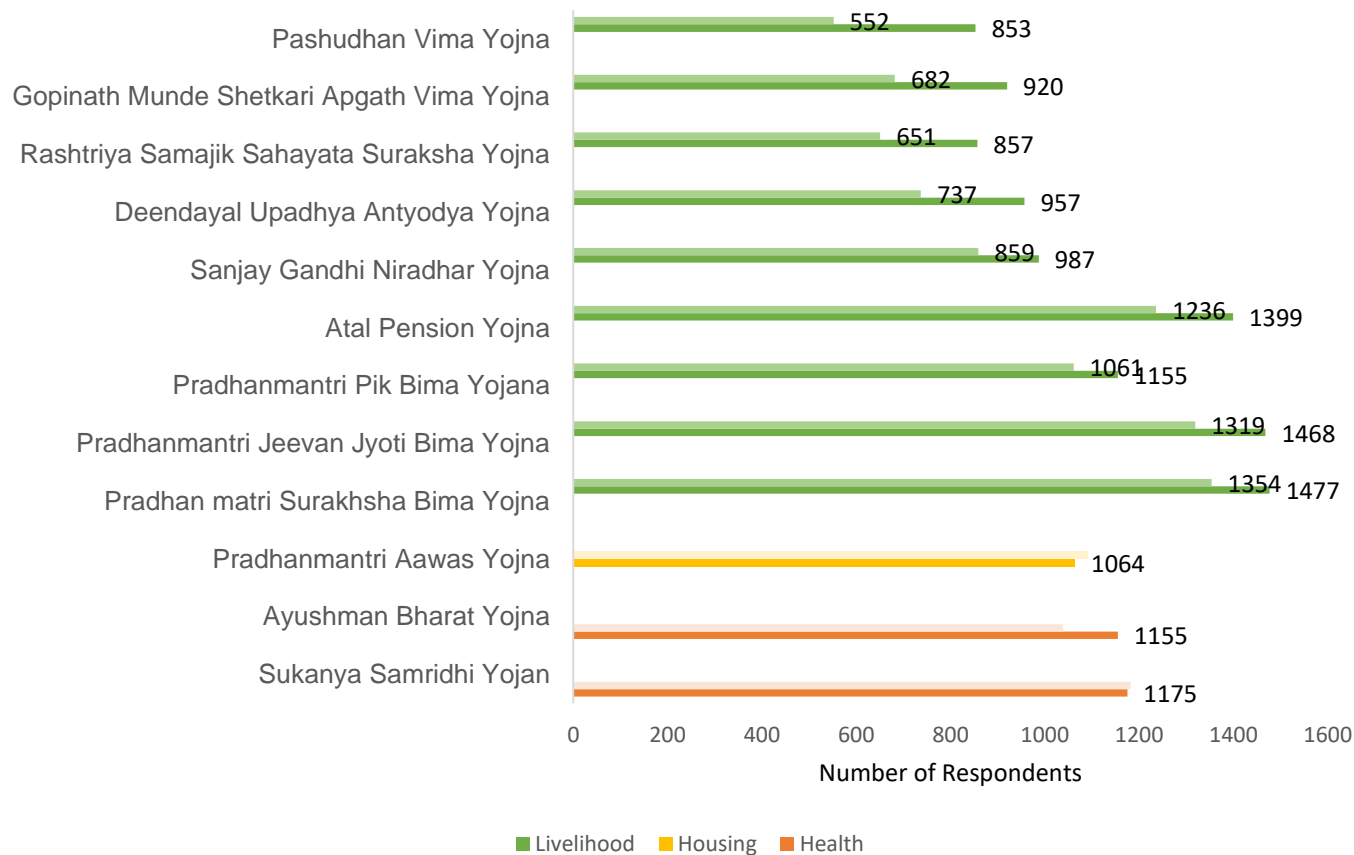
Government Entitlements



Government Entitlements were widely accepted among community households, high awareness among members and 80% benefit to applied ratio

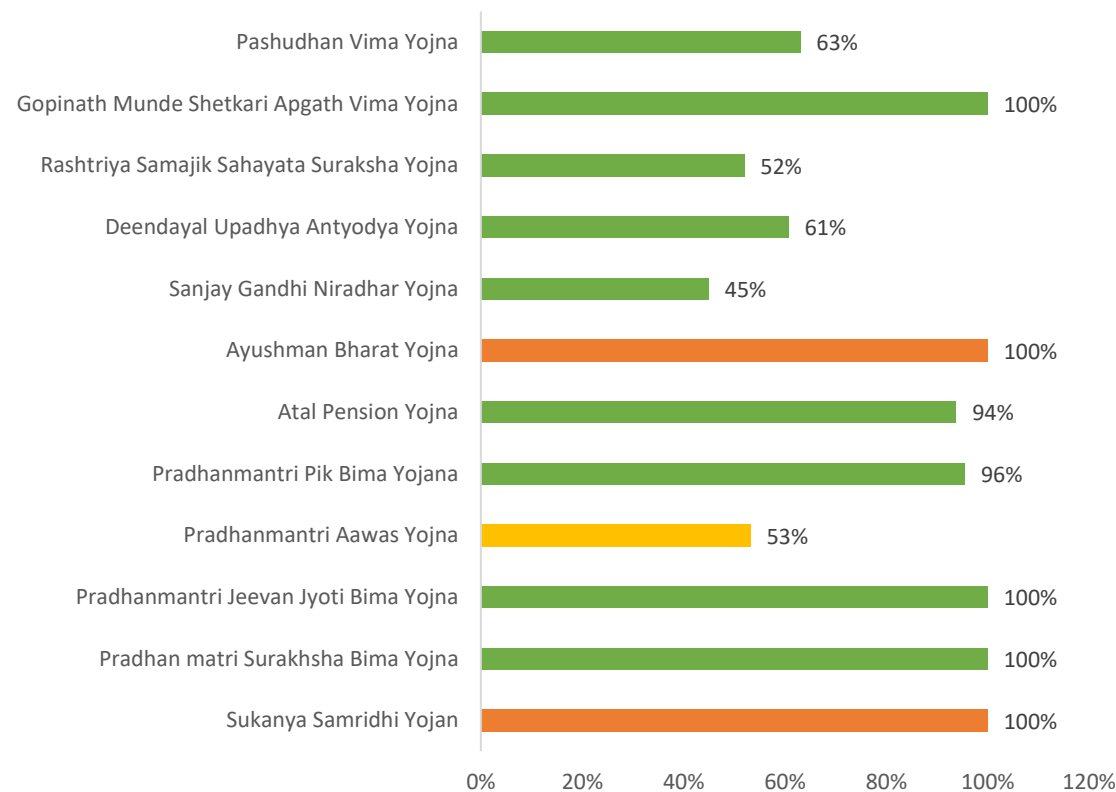
TRAININGS RESULTED IN HIGH AWARENESS AMONG COMMUNITY MEMBERS SURVEYED IN YEAR 3

Awareness about government entitlements across year 2 and 3

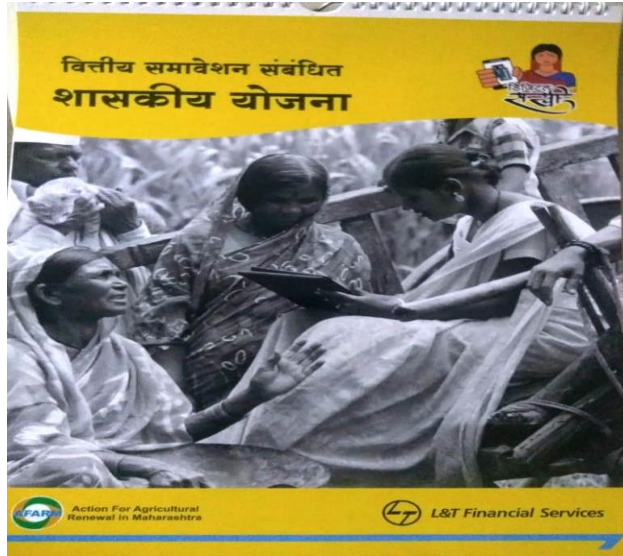


AVERAGE 80% RATIO, HIGH BENEFIT TO APPLIED RATIO SUGGESTS BENEFITS AVAILED ON THE GROUND

Benefit to Applied ratio (in %age)



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



Sr.No.	Name of Govt. Scheme	Application	Benefitted
1	Sukanya Samrudhi Yojana	1668	1668
2	Pradhanmantri Jivan Jyoti Yojana	3504	3504
3	Atal Panshan Yojana	1559	1559
4	Pradhanmantri Suraksha Bima Yojana	4958	4958
5	Ayushman Bharat Yojana	1551 (Awareness)	1492
6	Gopinath Munde Apghat Bima Yojana	109	109
7	Pradhanmantri Awas Yojana	1377	817
8	Sanjay Gandhi Niradhar Yojana	789	506
9	Pashudhan Bima Yojana	685	435
10	Pradhanmantri Pik Bima Yojana	7882	7737
11	Rashtriy Samajik Sahayta Yojana	474	274
12	Dindayal Upadhyay Antyoday Yojana	1916	1391

- Shows average of 84% of benefit to applied ratio at overall community level
- 16 crore+ INR and will be availed by beneficiaries through entitlements

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



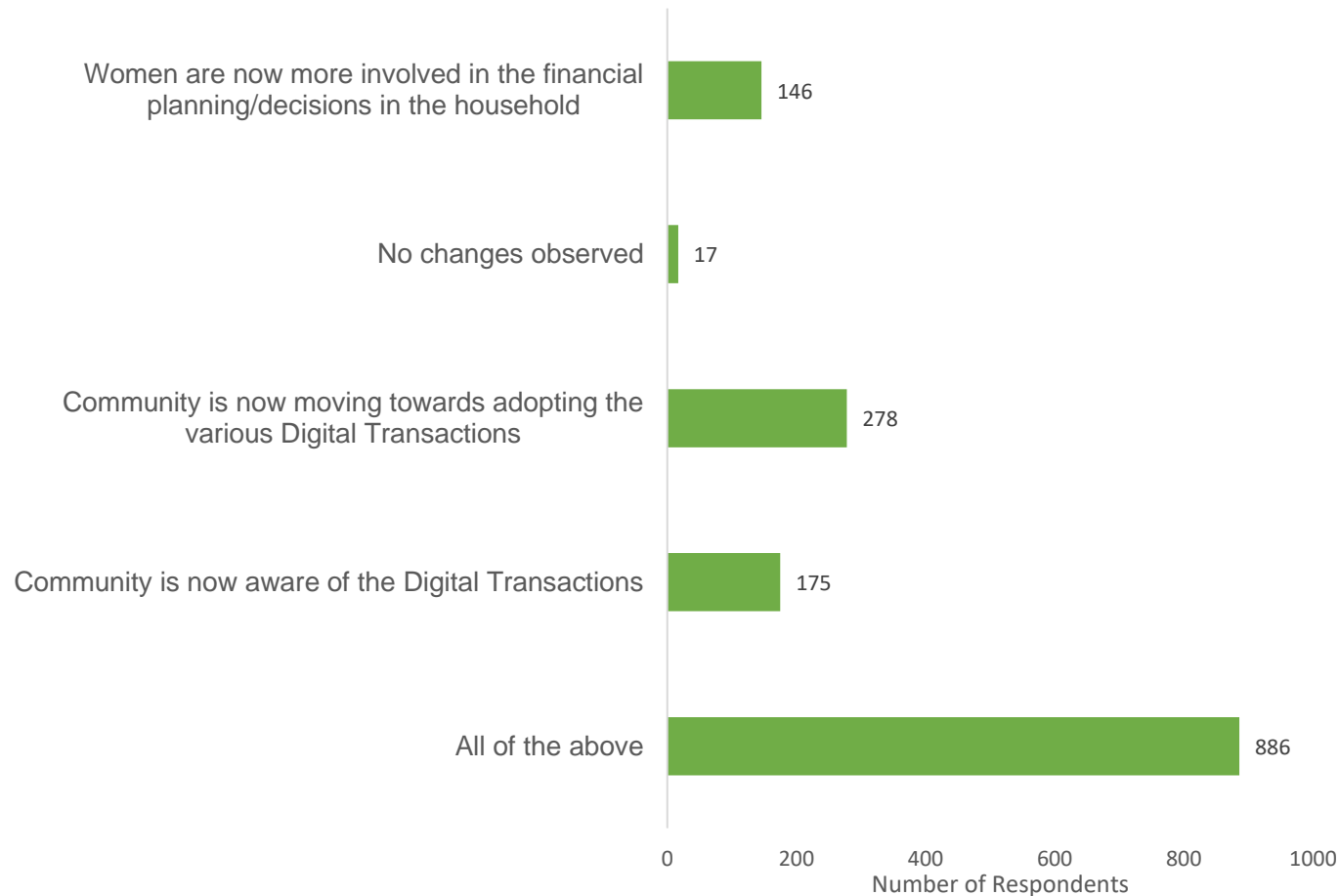
Sr.No.	Name of Govt. Scheme	Application	Benefitted
1	Pradhanmantri Shram Yogi Mandhan Yojana	420	420
2	Pradhanmantri Ujwala Gas Yojana	49	30
3	Pradhanmantri Kisan Sanman Yojana	262	262
4	NREGA (Mahatma Gadhi Gramin Rojgarhami Yojana)	10	0
5	Bandhkam Kamgar Kalyan Yojana	244	180
6	Ekatmik Balvikas Seva Yojana	48	48
7	Pradhanmantri Kaushalya Vikas Yojana	13	13
8	Ramai Awas Yojana	14	10
9	Shravan Bal Seva Rajya Nivrutti Vetan Yojana	2	2

Quality of DS Training Sessions and Digital Sakhi Program

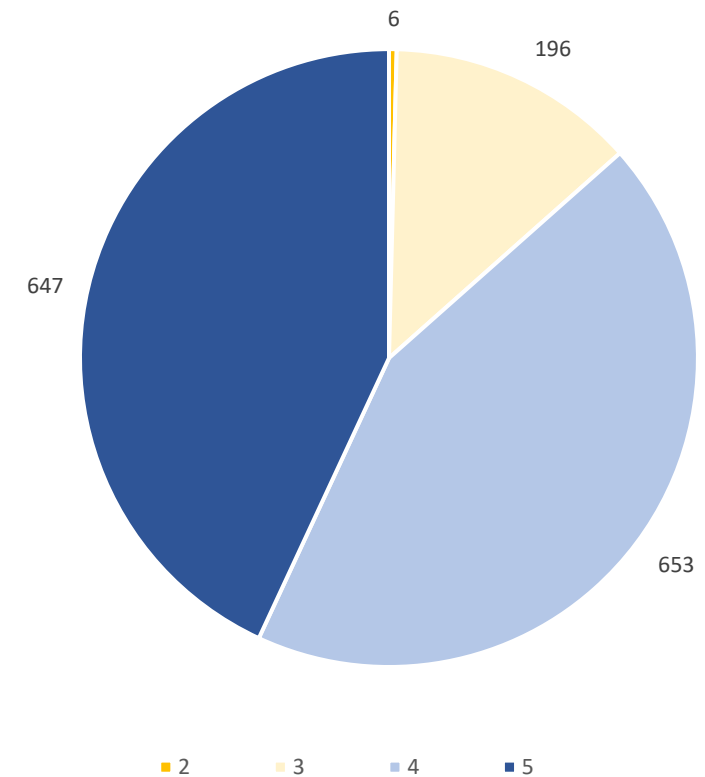


Community members give a high rating to overall program with key changes in awareness and adoption of digital transactions along with shift in decision making power

Changes in the community due to Digital Sakhi Program



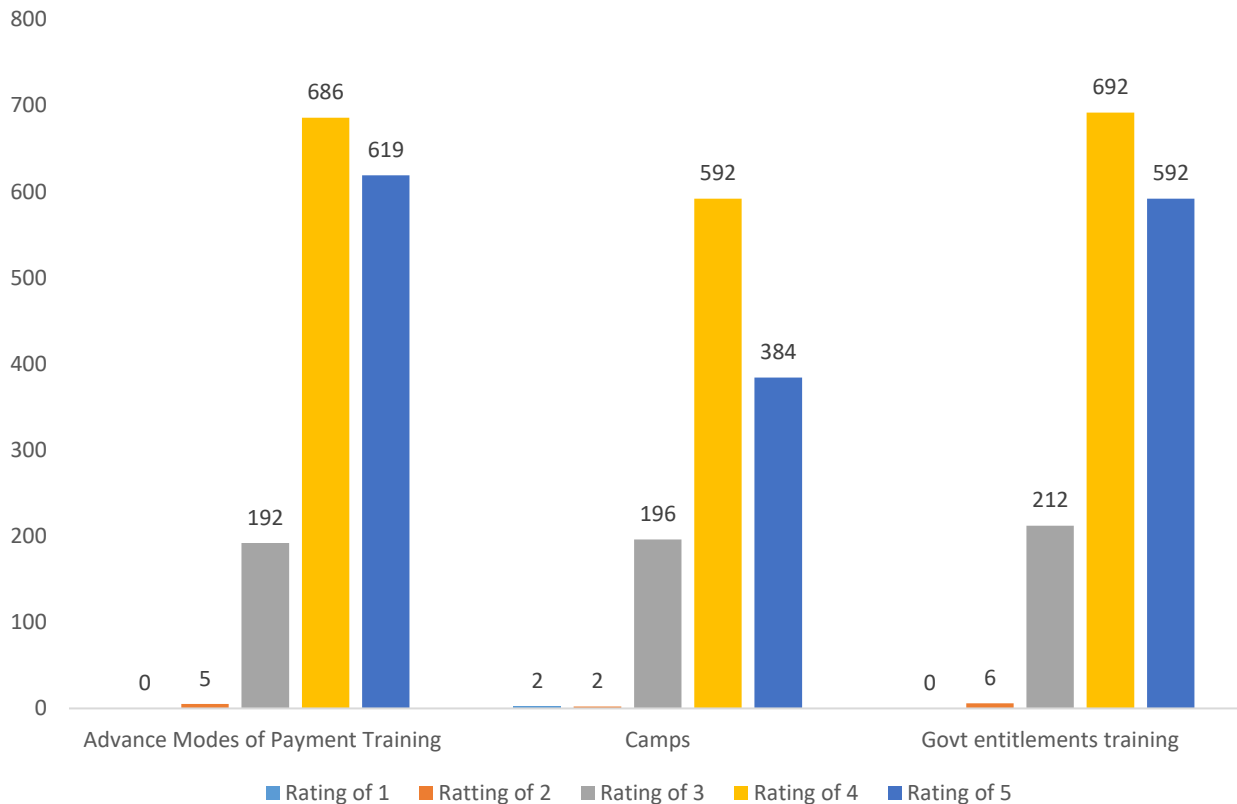
Rating of the Overall Program by Community Members



Rating is out of 5 with 1 being the lowest(not satisfied) and 5 being the highest (highly satisfied)

Positive feedback received on trainings provided by Digital Sakhis

Feedback on Quality of training and camps



- Most community member did not rate the quality of training and camps below 2
- Community members gave a rating of 4+
 - 86.8% on the quality of advance digital modes of payment
 - 64.9% for quality of camps
 - 85.4% on quality of government entitlements
- 78.9% community members attended digital camps in the village
 - 93% of those attended found information on government entitlements useful
 - 81% of those attended found information on digital modes of payments useful

Summary of Recommendations



LOW TOUCH MODEL TO BE ADOPTED AFTER EY3 TO ENSURE SUSTAINABILITY

Low touch model with efforts to provide handholding support to women entrepreneurs and Digital Sakhis after year 3 to ensure sustained employment



EFFORTS FOR SUSTAINABILITY TO BE SET EARLY ON

Mapping of digital sakhis' aspirations can be done in the beginning to provide support for it throughout the program instead of in one last year



HIGH RELEVANCE & VALUE FOR GOVERNMENT ENTITLEMENTS

Community members see a direct relevance and benefit in learning about government schemes and builds in high trust in the community members



WEEKLY KIOSKS HELP IN REACHING MALE MEMBERS OF THE SOCIETY

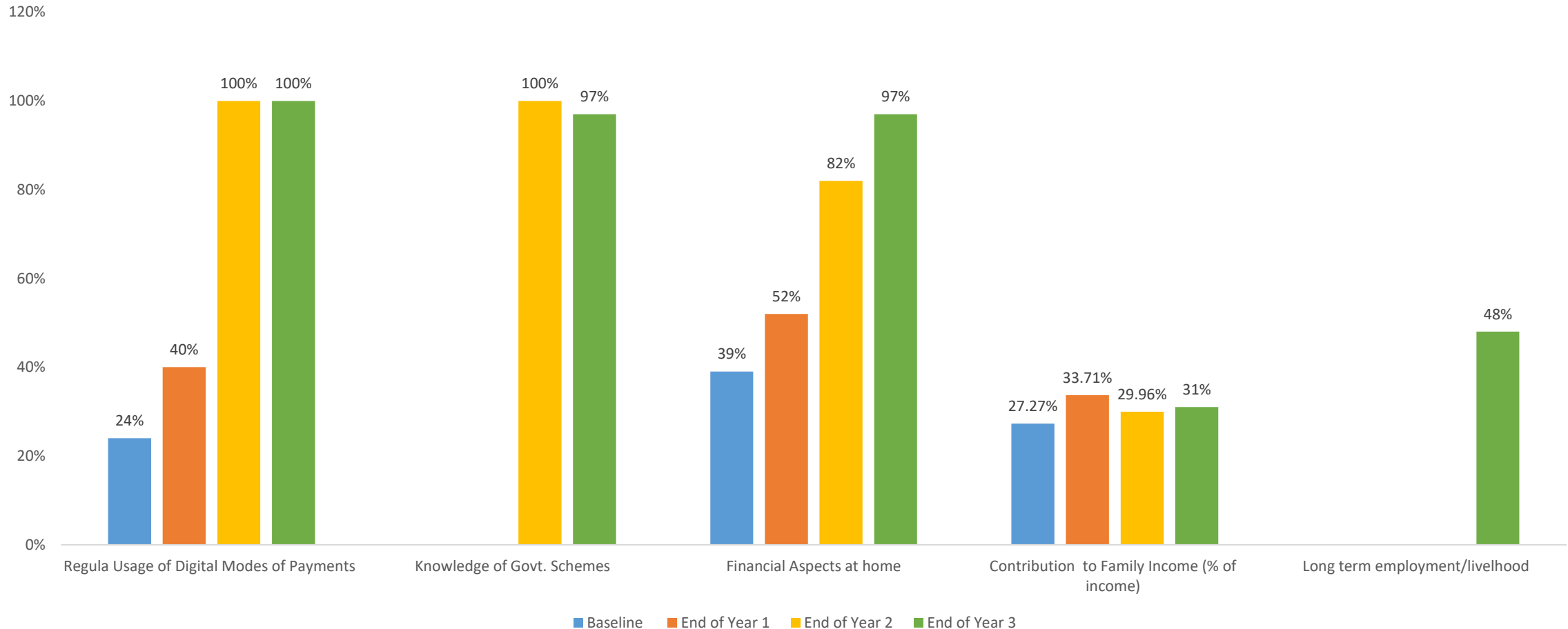
Digital Sakhis have been able to share information about schemes and digital modes of payment in large numbers and especially to male members of the society, which they could not access during door-to-door visits



THANK YOU!

At the end of year 3, outcomes were measured against adoption, agency and advocacy for Digital Sakhis

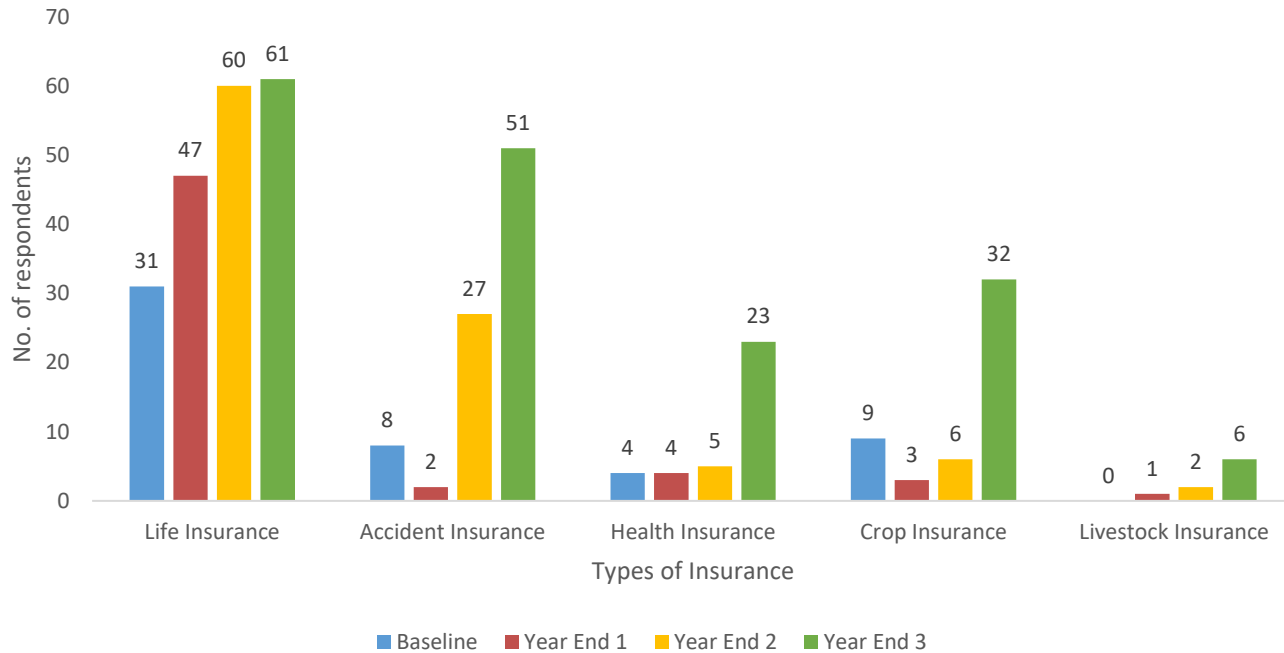
Summary of key indicators - Digital Sakhis



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

INCREASE IN ADOPTION OF INSURANCE BY DIGITAL SAKHIS

Insurance products availed-DS households



- Life insurance and accident insurance is widely chosen by Digital Sakhi households across districts
- Health and crop insurance saw a drastic increase to 23 and 32 Digital Sakhi households by the end of year 3

INCREASE IN ADOPTION OF PENSION SCHEMES BY DIGITAL SAKHIS

Pension schemes adopted by Digital Sakhis

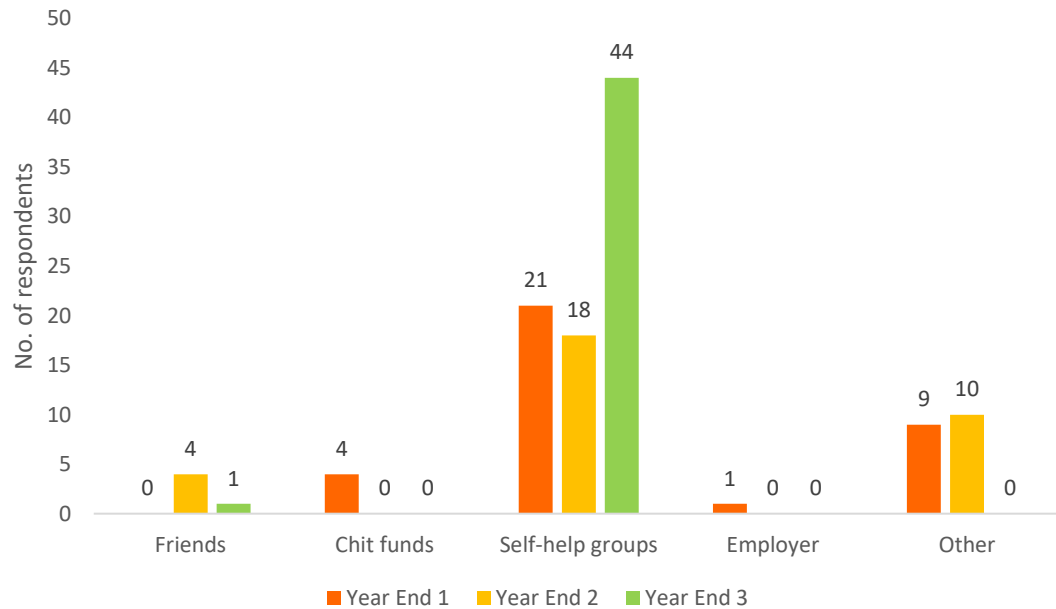


- Digital Sakhis have opted for Atal pension schemes as well as private pension schemes

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

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

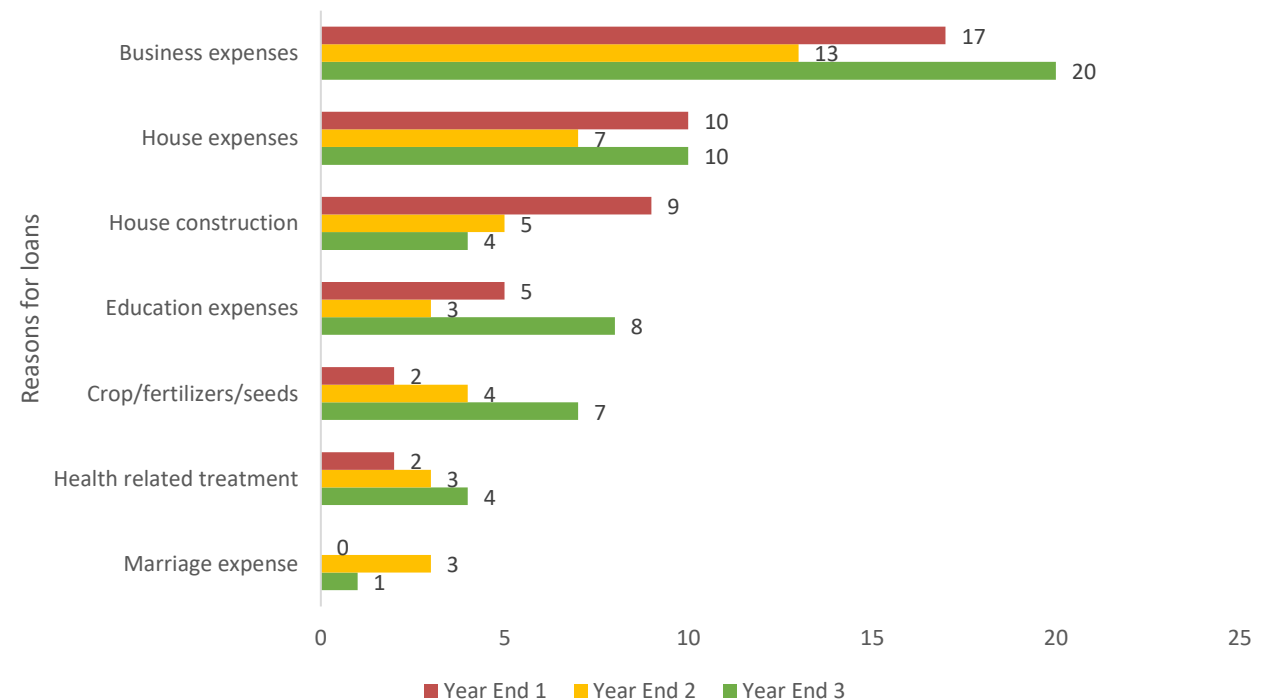
Loans availed from informal sources



- Loans borrowed from SHGs saw an increase of 59% by the end of year 3

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

Reasons for sourcing loans from non-bank sources



- Loans borrowed for business expenses saw an increase of 53% by the end of year 3

97.5% Women entrepreneurs experience increase in skills and knowledge through training sessions

Women Entrepreneurs experiencing increase in knowledge and skills

