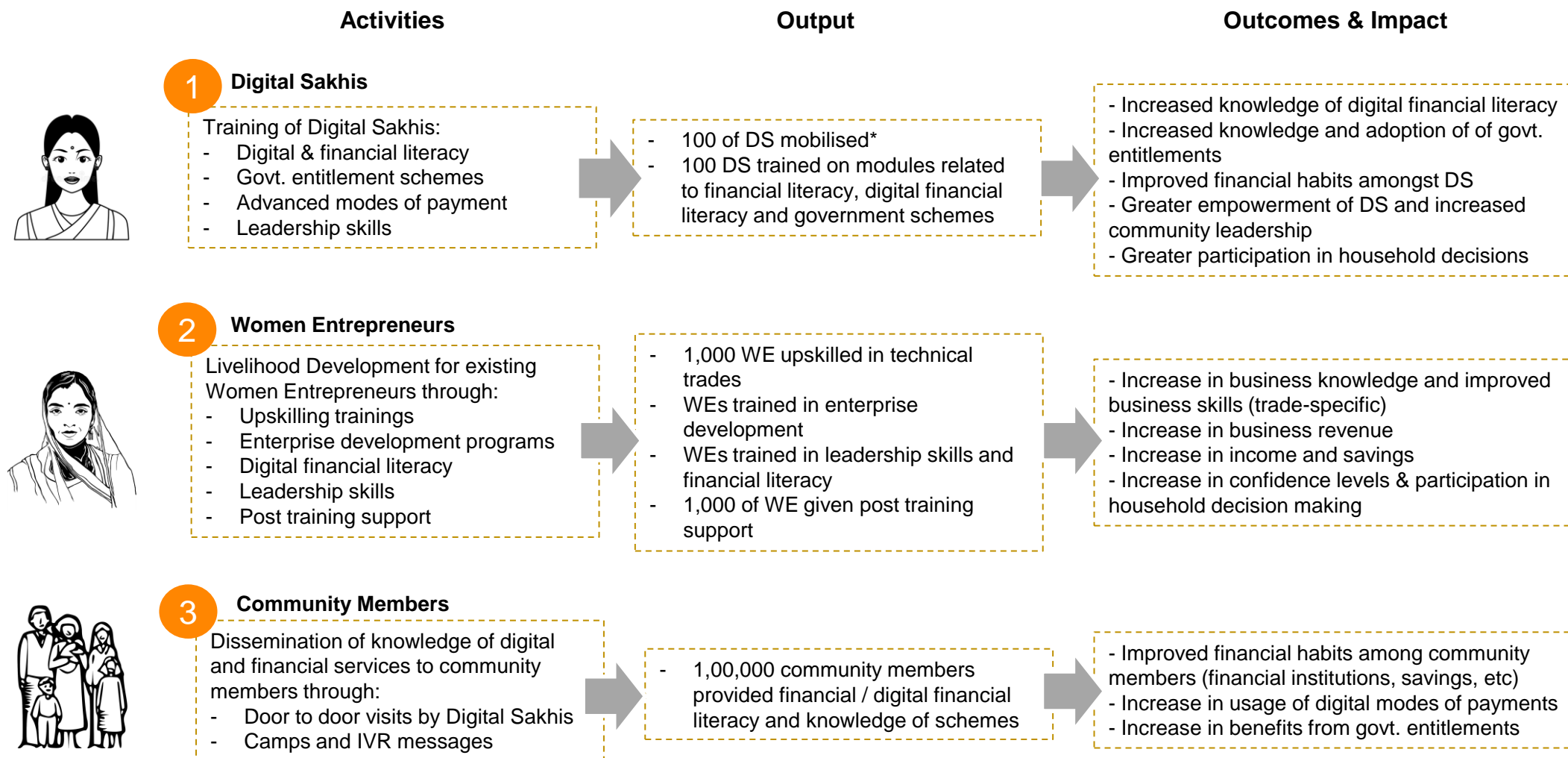


**Digital Sakhi Madhya Pradesh
End of Year 2 Assessment Report
2019- 2020**



Digital Sakhi program in MP focuses on 3 key stakeholders: Digital Sakhis, Women Entrepreneurs and the large Community





End of Year Assessment 2019-20: Digital Sakhis

At end of year 2, outcomes for Digital Sakhis were measured against *agency, adoption and advocacy*

Success Indicator		Unit of Measurement	Baseline	Year End 1	Year End 2
Framework	Indicators / Parameters		Before program	Achievement at year 1	Achievement at year 2
Agency (Increase in confidence and participation in household decision making)	Participation in household financial decisions	Percentage of Digital Sakhis	76%	81%	97%
	Confidence levels	Percentage of Digital Sakhis	20%	72%	76%
Adoption of Digital Financial Services and Financial Services	Usage of digital modes of payments (debit cards and UPI)	Percentage of Digital Sakhis	37.6%	89.6%	100%
	Usage of banking facilities (bank branches and ATMs)	Percentage of Digital Sakhis	18.2%	70.6%	99%
Advocacy (Influence of Digital Sakhi on household)	Average household savings	Average savings across Digital Sakhi households	Rs. 35,365	Rs. 53,892	Rs. 70,505
	Borrowing of loans from formal sources	Percentage of Digital Sakhi households	47%	54%	67%

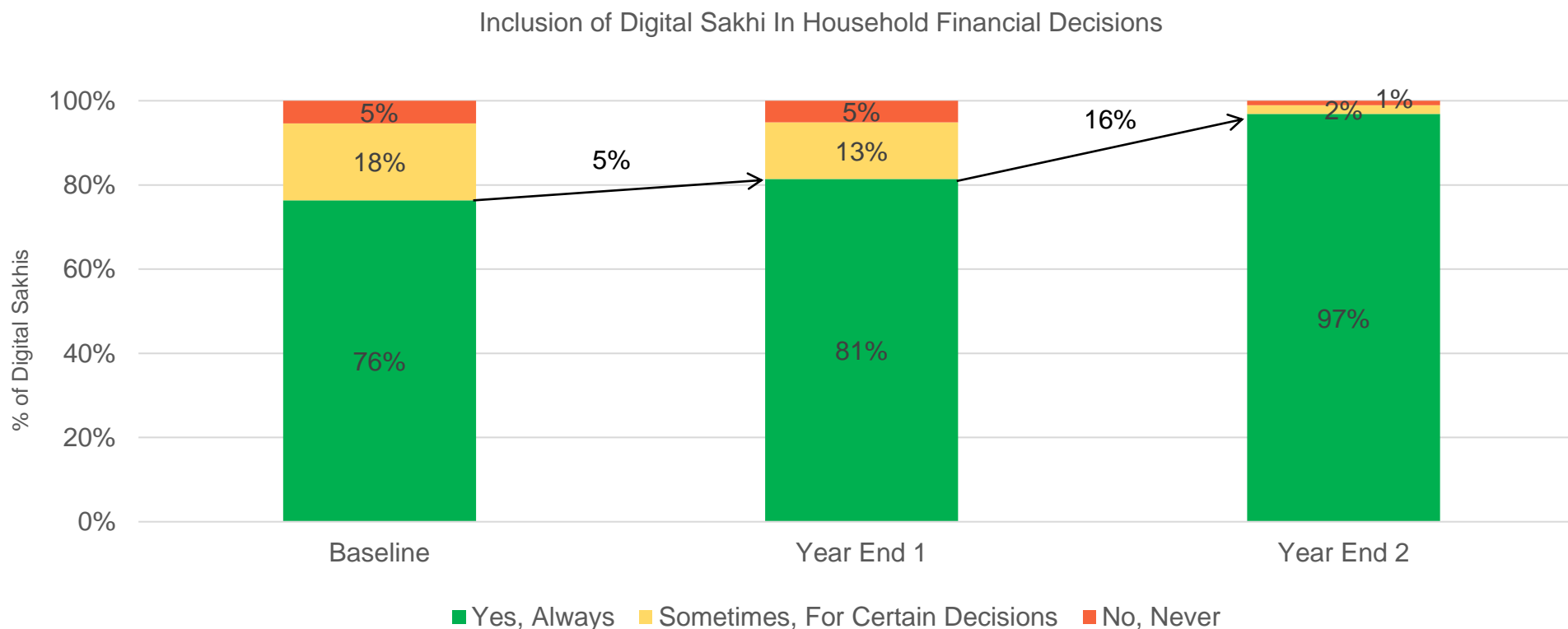
Key indicators determined for year 2

Increase in Agency and Confidence Levels of Digital Sakhis



Digital Sakhis who are 'always involved' in household financial decisions saw an increase from 81% to 97%

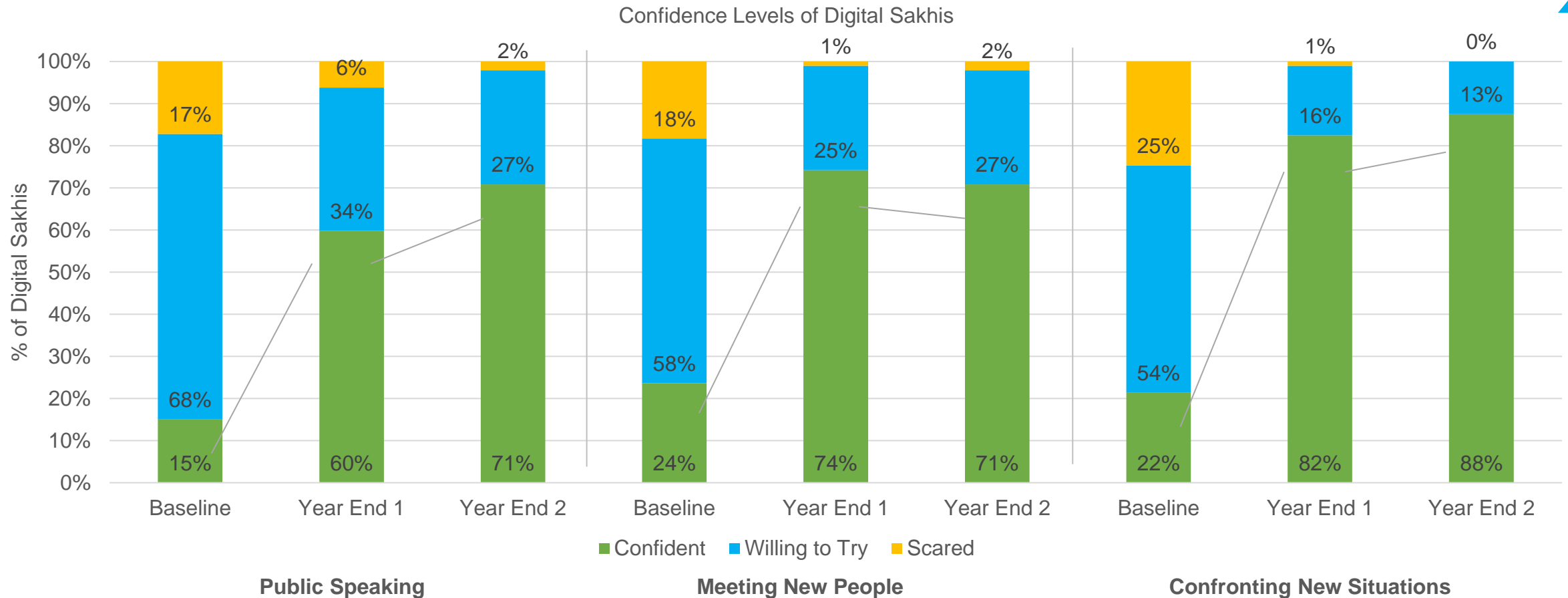
For Baseline, n = 93 Digital Sakhis
For Year-End 1, n = 97 Digital Sakhis
For Year-End 2, n = 96 Digital Sakhis



- Number of Digital Sakhis participating in household financial decisions increased from 81% at Year End 1 to 97% at Year End 2
- This increase may be attributed to the community-level activities conducted by the Digital Sakhis, that have positively changed the perspectives of their families towards them. This shift in perspective has resulted in the Digital Sakhis playing a key role in decision making within the household (as reported by the Digital Sakhis).

There was a positive shift in the confidence levels of Digital Sakhis

For Baseline, n = 93 Digital Sakhis
 For Year-End 1, n = 97 Digital Sakhis
 For Year-End 2, n = 96 Digital Sakhis



- 98% Digital Sakhis reported that they have the confidence or are willing to try engaging in public speaking, meeting new people and confronting new situations.
- Only up to 2% Digital Sakhis reported being 'scared' with regards to Public Speaking, Meeting New People and Confronting New Situations.
- Engaging frequently with the Panchayat, bank officials, community members and various other individuals on a regular basis has had a positive impact on the confidence levels of the Digital Sakhis.

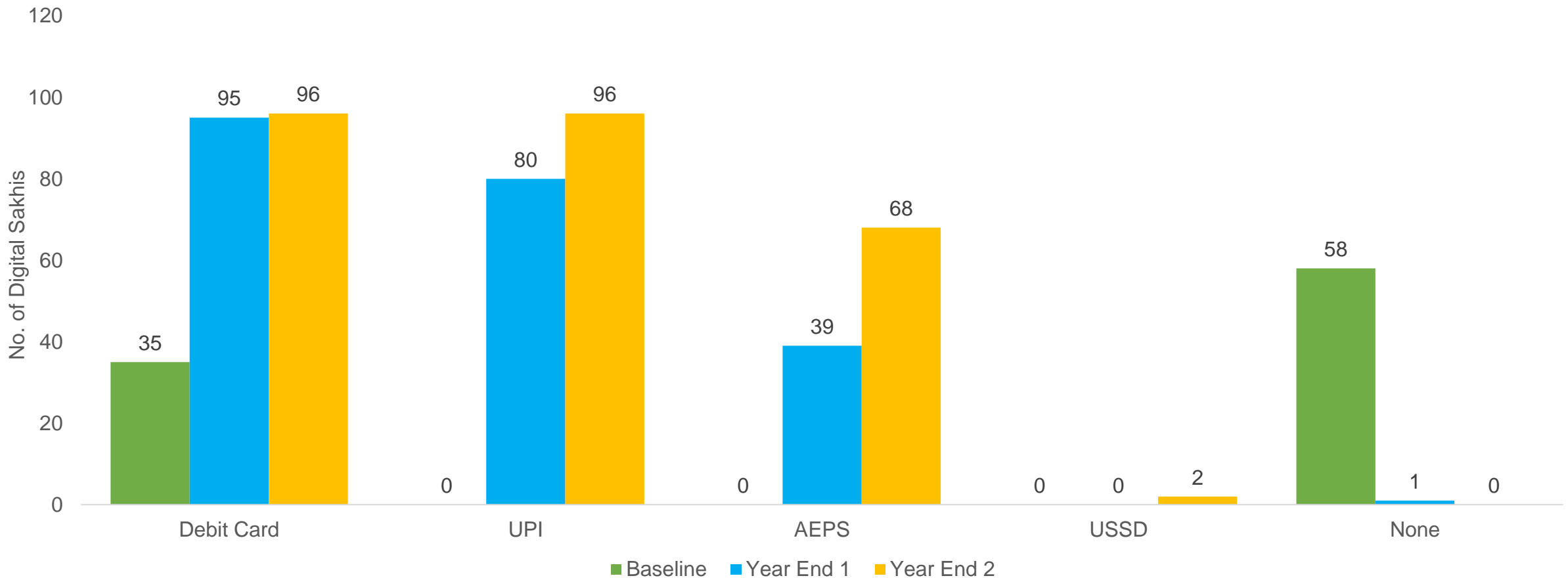
Adoption of Digital Modes of Payment & Government Entitlements by Digital Sakhis



Digital Sakhis have become pioneers in adoption of Digital Financial Services, with all Sakhis using Debit Cards and UPI applications

For Baseline, n = 93 Digital Sakhis
For Year-End 1, n = 97 Digital Sakhis
For Year-End 2, n = 96 Digital Sakhis

There is widespread use of debit cards, UPI and AEPS amongst Digital Sakhis

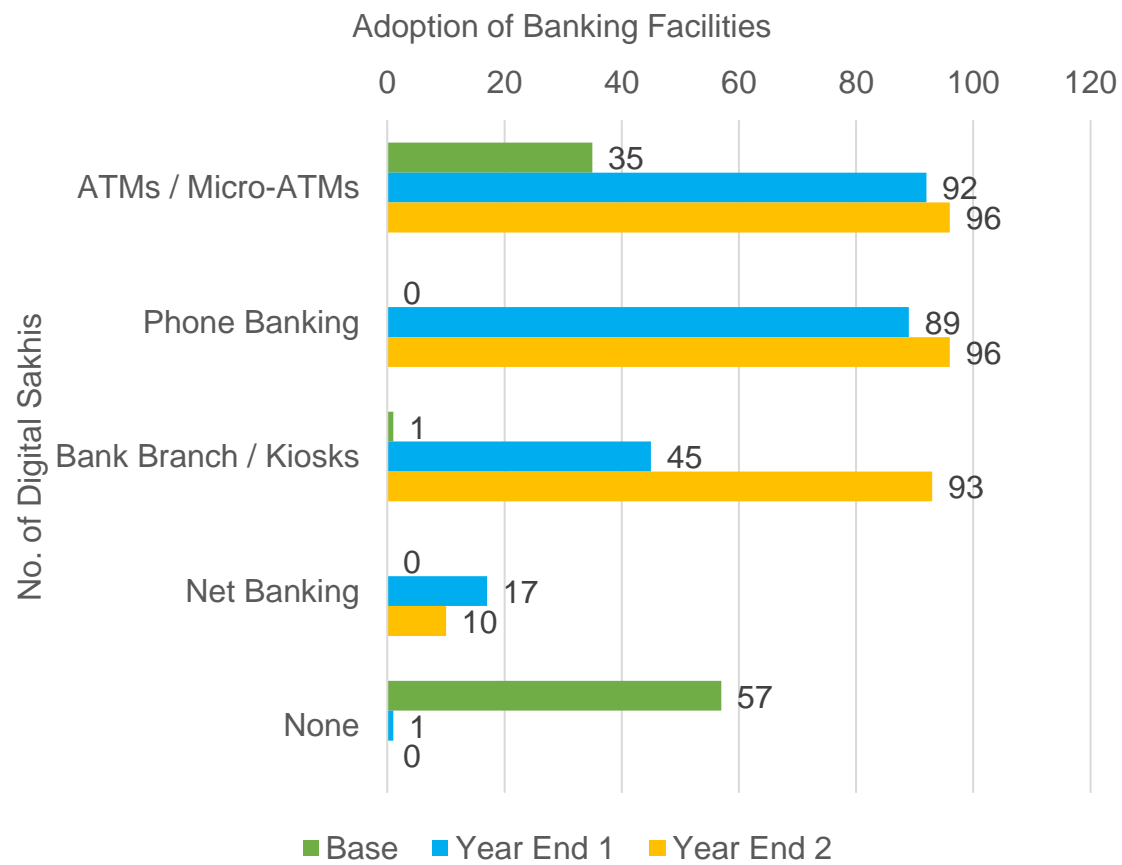


Regular usage of Digital Financial Services by the Digital Sakhis also equips them to drive adoption amongst the wider community, as role models of good financial practices.

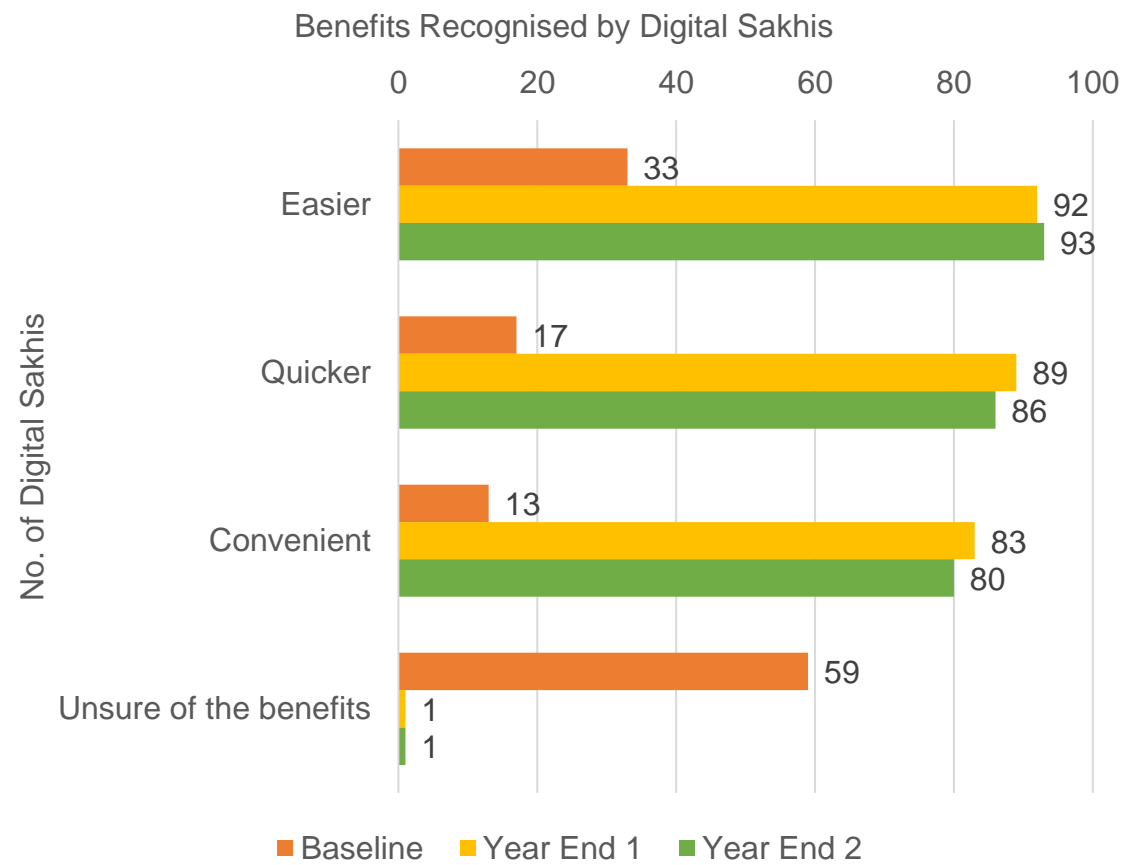
Usage of banking facilities has increased and all Digital Sakhis are able to associate the benefits of digital payments with their ease of use and speed

For Baseline, n = 93 Digital Sakhis
 For Year-End 1, n = 97 Digital Sakhis
 For Year-End 2, n = 96 Digital Sakhis

Highest adoption in usage of ATM, Phone Banking, and Bank Branches by Digital Sakhis



Digital Sakhis find digital payments to be an easy way of making transaction besides being convenient and quick



Adoption of banking facilities by the Digital Sakhis and their familiarity with the benefits of Digital Payments have enabled the Sakhis to drive adoption amongst their families and the wider communities.

Along with Digital Modes of Payments, the Digital Sakhis have also become community leaders for enabling access to Government entitlements



The Digital Sakhis of Niwali, Barwani work hard to ensure development of their community.

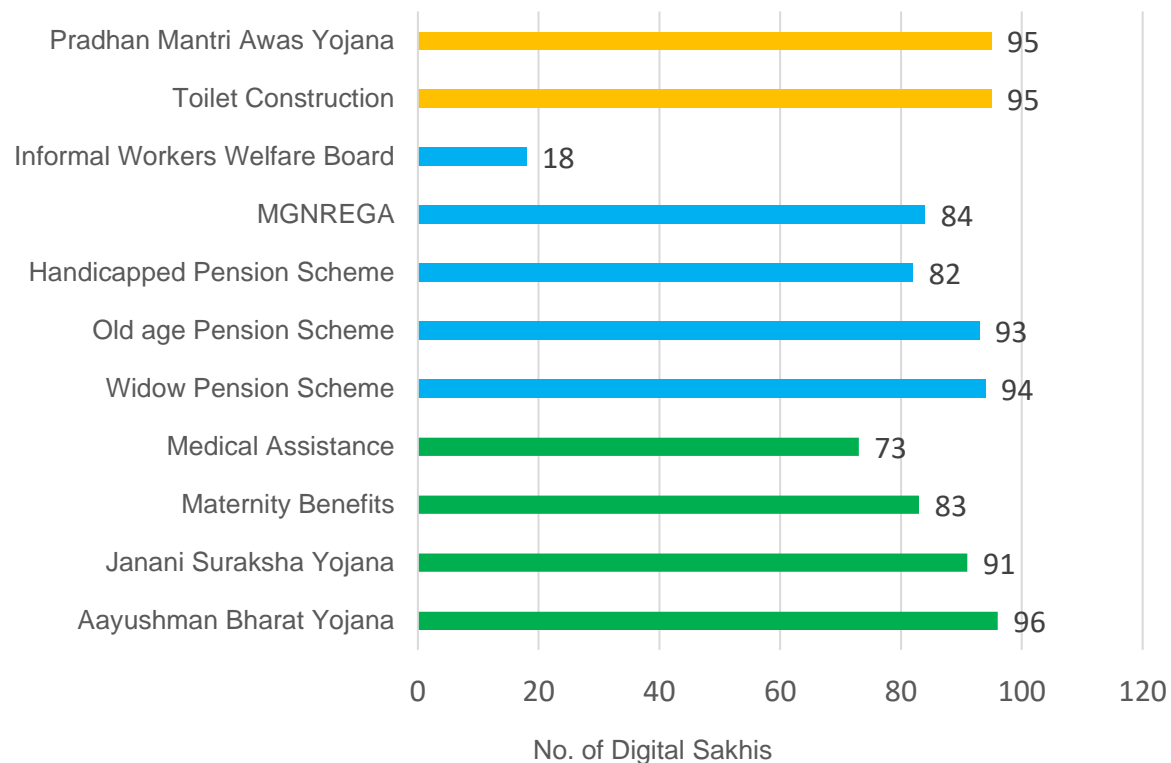
- Digital Sakhis of Niwali not only teach the community how to make digital transactions but also ensure access to basic entitlements, such as water.
- Niwali did not have water pipelines and women had to walk kilometers to fetch drinking water for their households.
- The Digital Sakhis took it upon themselves to find solutions to this problem that affected the entire village.
- They started urging community members to attend the Gram Sabha so that they could petition the Sarpanch together. This did not work.
- They then reached out to the Chief Minister's Helpline and soon enough, officials visited Niwali to verify the situation.
- The Sarpanch organized for water tankers to reach homes every two days in the hope that the Sakhis would withdraw their complaint.
- The Digital Sakhis asserted that they would certainly withdraw it, but only after each home in the village had a tap and water connection. Today, pipelines are being laid and the water woes of Niwali would soon be a thing of the past!

Digital Sakhis possess awareness on a range of Government schemes and 86 Sakhis have availed at least one Government scheme

For Baseline, n = 93 Digital Sakhis
 For Year-End 1, n = 97 Digital Sakhis
 For Year-End 2, n = 96 Digital Sakhis

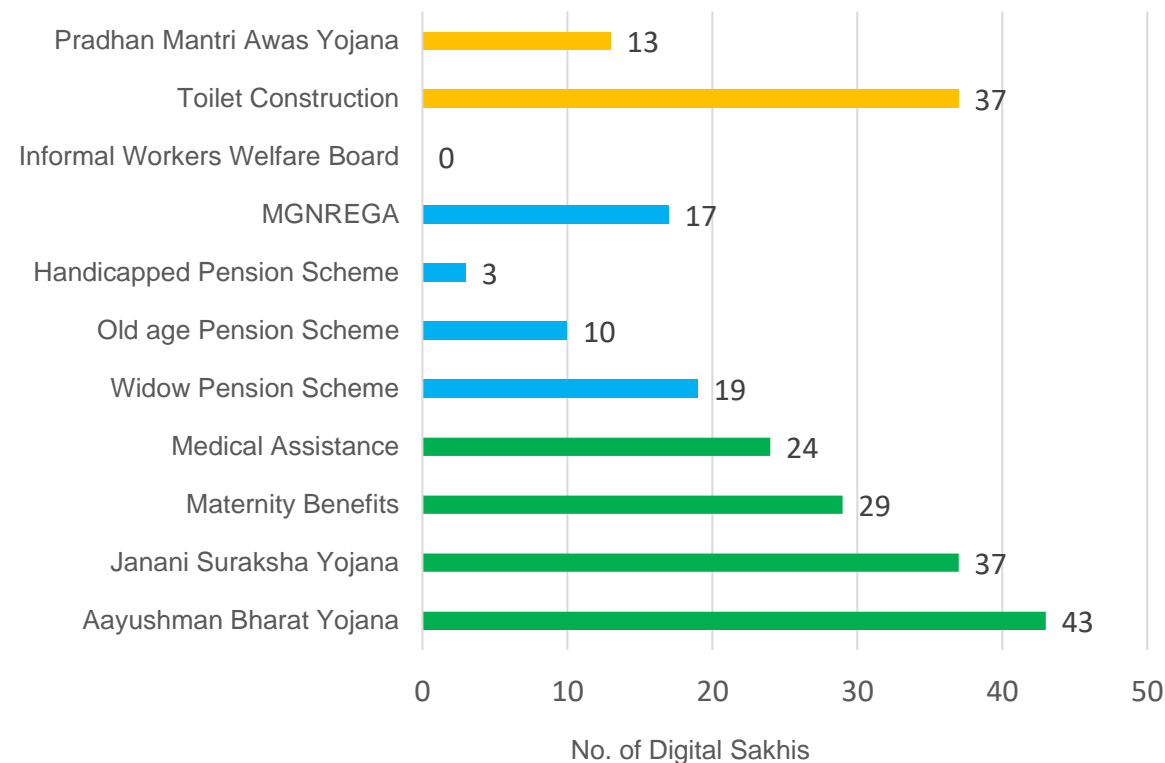
Increased awareness of Government Entitlements among Digital Sakhis

Awareness of Govt. Entitlements



Health-related schemes witnessed the highest adoption. 86 Digital Sakhis have availed at least one Government Scheme

Adoption of Govt. Entitlements



There are several challenges commonly associated with availing schemes such as complex processes, paperwork and bureaucracy. However, the training and support provided to the Sakhis has driven both awareness and adoption of various Government schemes amongst the Digital Sakhis.

Aarti Alawe has been able to secure deeper respect for herself within her family



Today Aarti strides out confidently to help others and herself too.

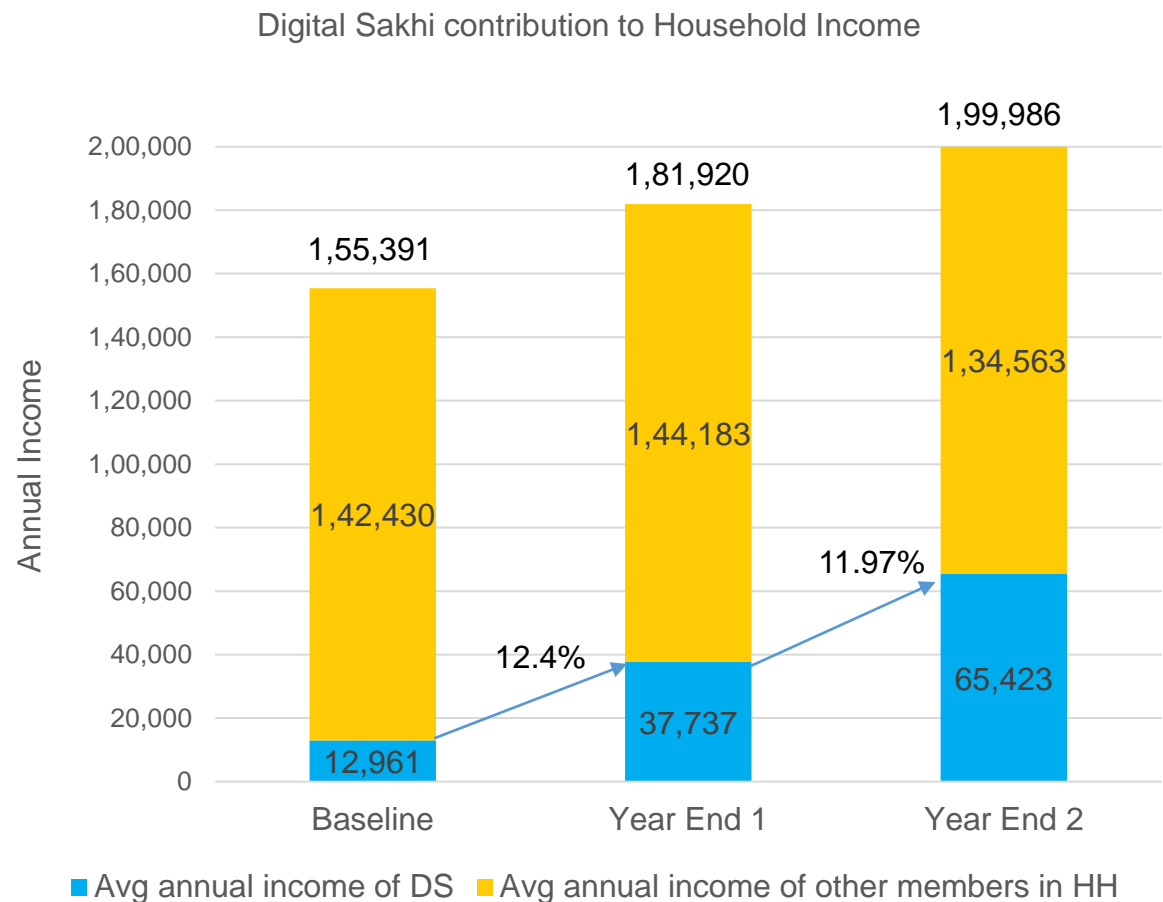
- Aarti's husband was an alcoholic, by whom she was frequently subjected to domestic abuse.
- When Aarti's husband observed her going door-to-door to impart knowledge within the community, he wondered how she would command respect from the people if they knew that she was not respected at home. He also realized that this would make her work suffer and impact her financial opportunity.
- These thoughts impelled Aarti's husband to quit drinking. And this act had a ripple effect throughout their household. Aarti's mother-in-law and sister-in-law took to helping her out with household chores and taking care of her children.
- Along with family support, the Digital Sakhi program also brought Aarti financial independence. Aarti's brother, who studied in Class 7, had been stopped from appearing for the year-end examination as he was unable to pay his school fees. Aarti joyfully paid his fees. She also gifted her husband a smartphone.
- Aarti is convinced that being a Digital Sakhi has made her fearless and brought dignity and respect to her life. Today she is a role model for other women in the community.

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



Digital Sakhi contribution to household income witnessed a 11.97% increase from Year End 1

For Baseline, n = 93 Digital Sakhis
For Year-End 1, n = 97 Digital Sakhis
For Year-End 2, n = 96 Digital Sakhis



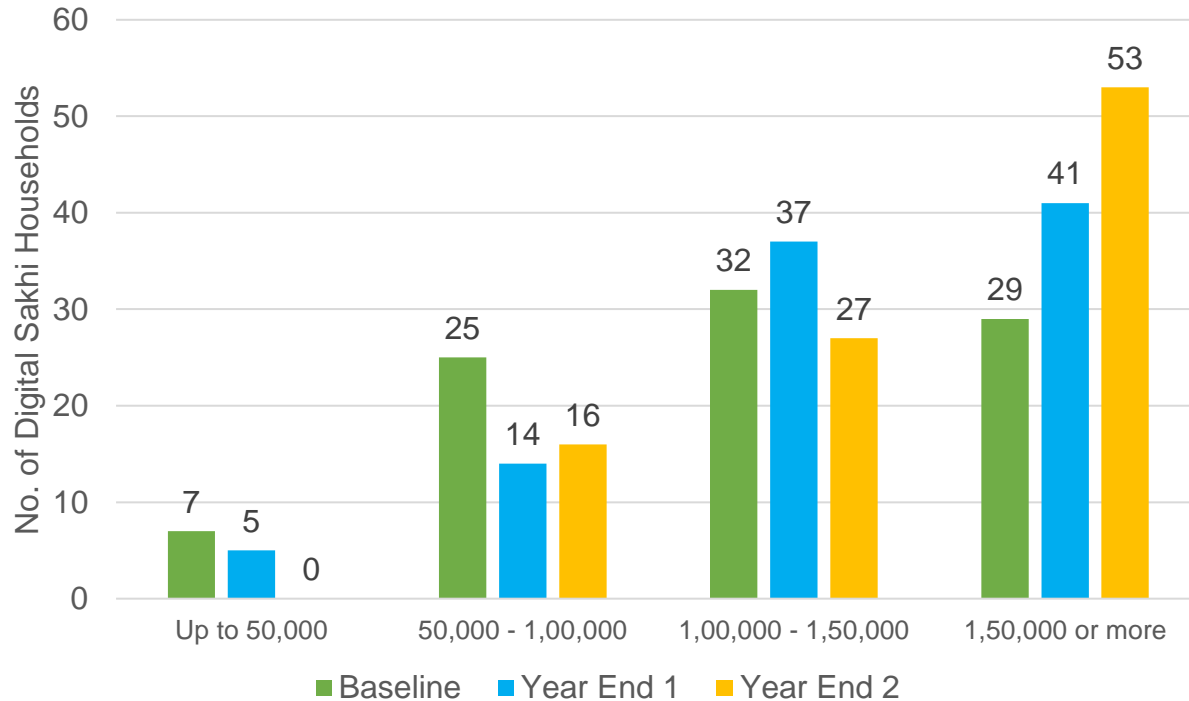
- Overall the average Digital Sakhi share of household income increased from 8.3% at Baseline to 20.7% at Year End 1 to 32.7% at Year End 2.
- Digital Sakhi annual salary is Rs. 59,400 while Digital Sakhi average annual income increased to Rs. 65,423.
- The average increase of Rs. ~6000 in Digital Sakhi income can be attributed to the Sakhis identifying alternate sources of livelihood alongside their role as Digital Sakhis.
- In majority cases, this has been done through investing in a small business. The program is thus enabling long-term, sustainable livelihoods for Digital Sakhis.

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

For Baseline, n = 93 Digital Sakhis
 For Year-End 1, n = 97 Digital Sakhis
 For Year-End 2, n = 96 Digital Sakhis

There has been an increase in Digital Sakhi households earning Rs. 1,50,000 or more annually

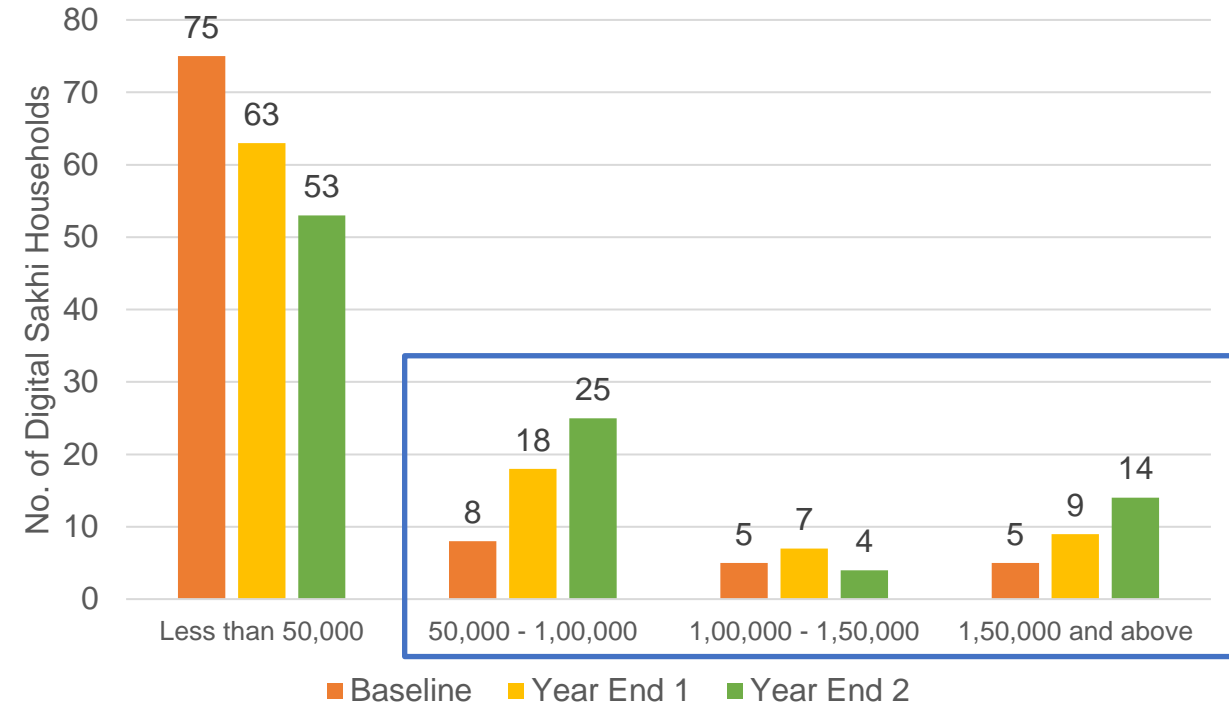
Annual Income Of DS Households



- 55.2% of the households earned Rs. 1.5 lakh or more at Year End 2 as compared to 31.2% at Baseline
- Increase in household income could be attributed to Digital Sakhi salary and investments made by Sakhis in alternate livelihoods.

Steady increase in the number of households that are saving Rs. 50,000 or more annually

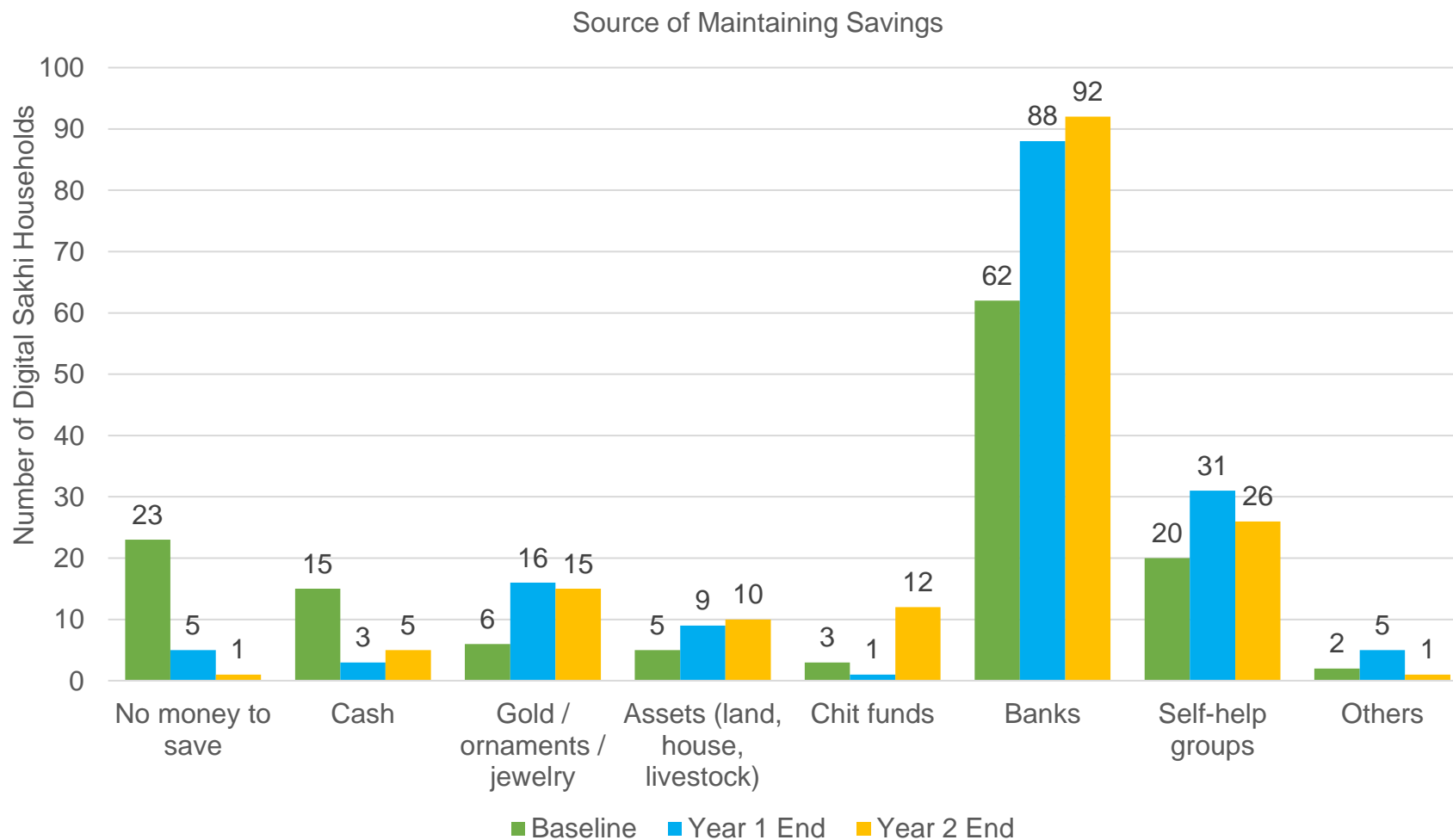
Annual Savings Of DS Households



- The average annual savings of DS households has increased from Rs. 53,892 in Y1 to Rs. 70,505 in Y2, depicting an average increase of 30%.

92 Digital Sakhi households reported banks as their primary source of savings

For Baseline, n = 93 Digital Sakhis
For Year-End 1, n = 97 Digital Sakhis
For Year-End 2, n = 96 Digital Sakhis



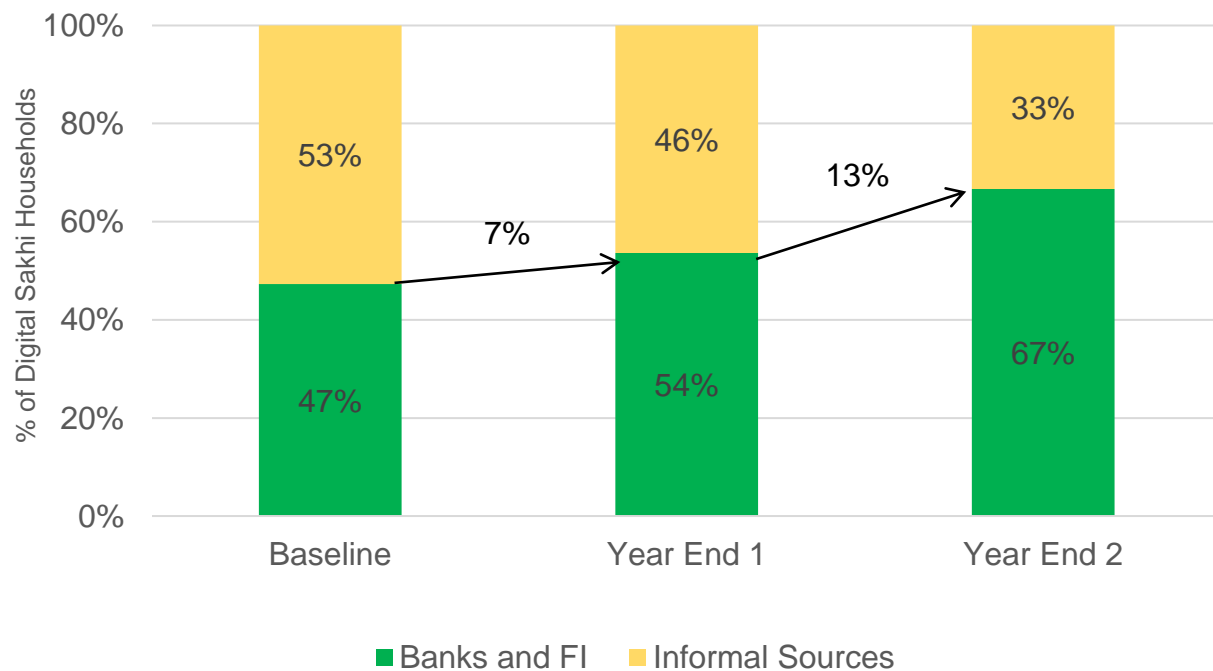
- Savings with banks saw an increase from 62 households at baseline to 88 at Year End 1 to 92 in Year End 2
- This also attests to a shift towards maintaining savings in formal financial institutions.

13% increase in number of Digital Sakhi households borrowing loans from formal sources

For Baseline, n = 93 Digital Sakhis
 For Year-End 1, n = 97 Digital Sakhis
 For Year-End 2, n = 96 Digital Sakhis

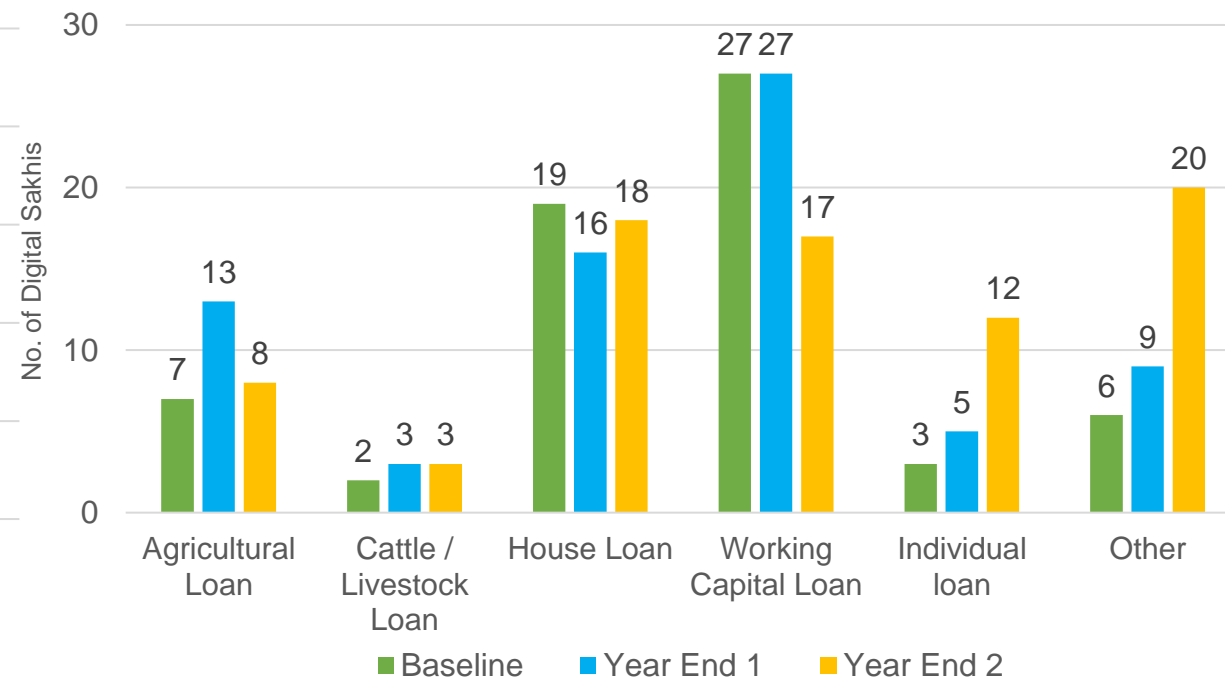
There was an increase in Digital Sakhi households sourcing loans through formal sources

Source of Loans (Formal vs. Informal)



There was an increase in households availing personal loans and decrease in working capital & agricultural loans

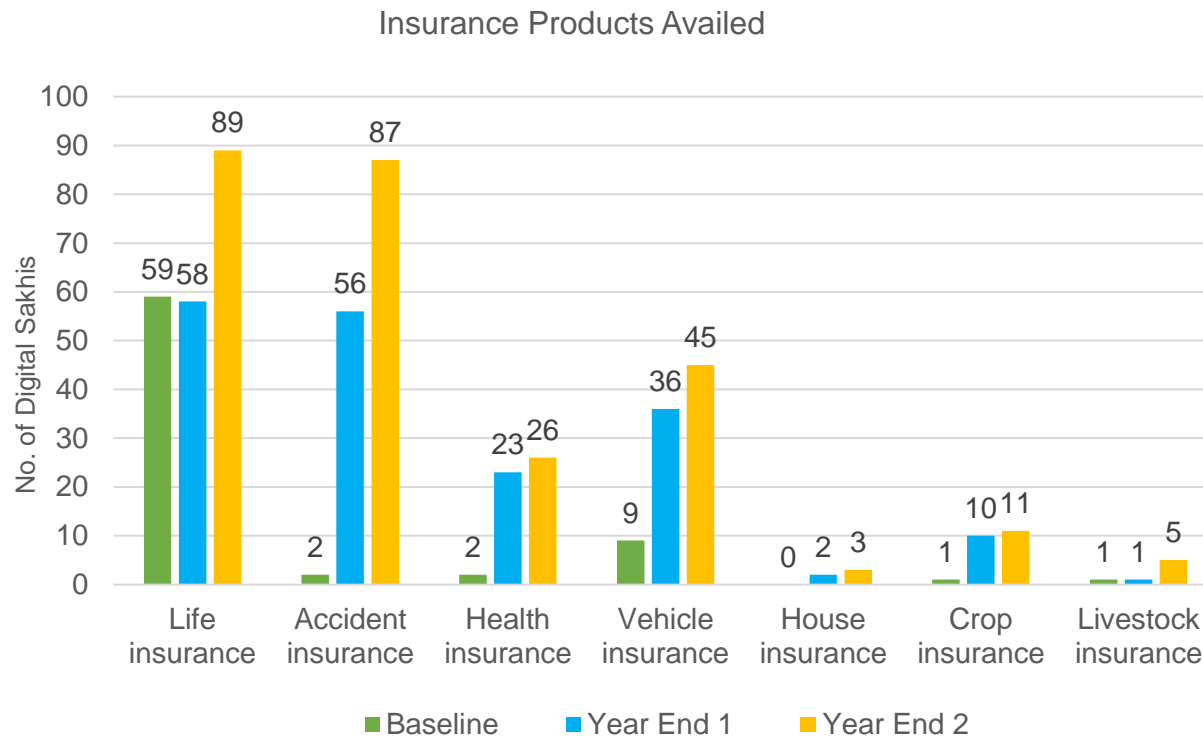
Type of Loans Taken from Financial Institutions



There has also been increasing adoption of insurance and pension schemes amongst Digital Sakhi households, through the course of the program

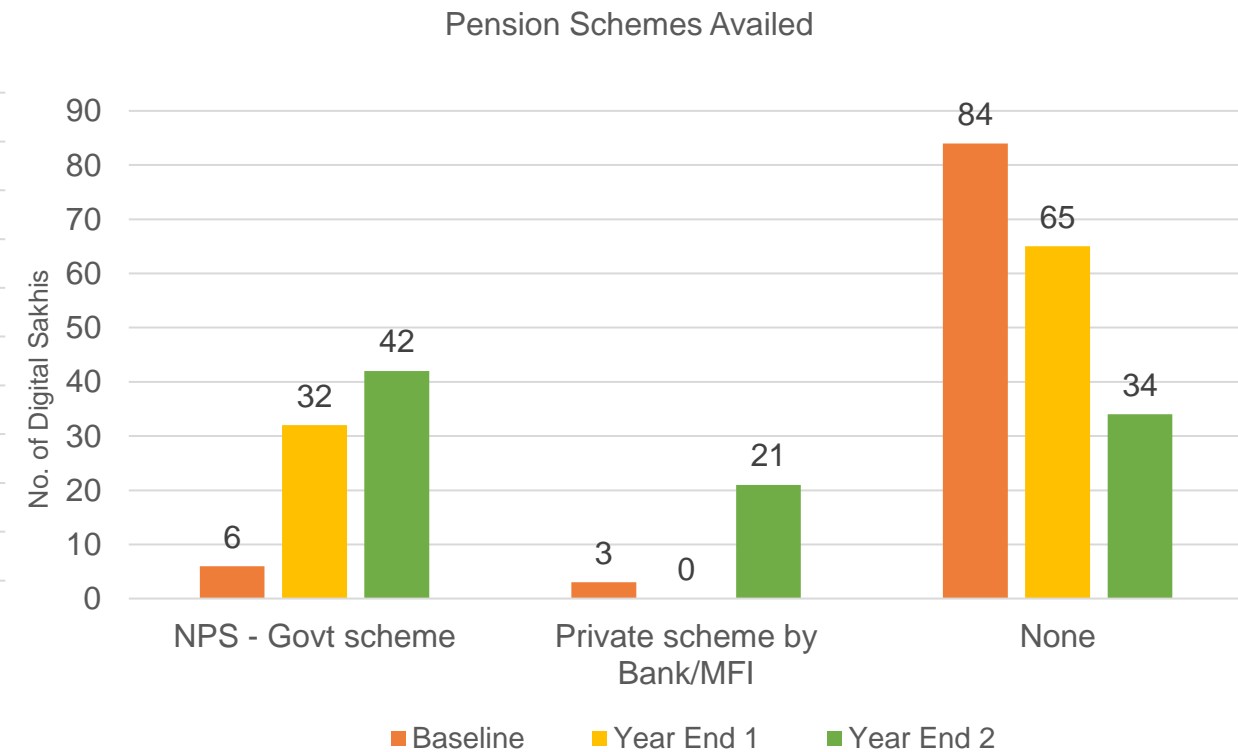
For Baseline, n = 93 Digital Sakhis
 For Year-End 1, n = 97 Digital Sakhis
 For Year-End 2, n = 96 Digital Sakhis

Increase in availing of life and accident insurance by Digital Sakhis households



- 95 Digital Sakhi households invested in insurance as compared to 62 at Baseline and 85 at Year End 1.

Increase in adoption of pension schemes by Digital Sakhis households



- At Year End 2 only 34 Digital Sakhi did not avail any pension scheme, compared to 84 at Baseline and 65 at Year End 1.

Roopwanti is proud of how she has been able to positively influence her household and community in her role as a Digital Sakhi



- A resident of Niwali village and a former school teacher, Roopwanti overcame her fear of stepping outside her village. She was also able to win over her husband's support, who initially disapproved of her participation in the program.
- She truly believes that being part of the Digital Sakhi program has changed her life.
- Roopwanti always had the desire to work and contribute financially to her household. Today the money that she earns she has been able to use her salary to purchase school books, notebooks and uniforms for her children.
- She is also proud of the fact that she is able to touch people's lives and make them better. Other than learning how to make digital transactions, people also come to her for information regarding various government schemes, banking, and even other local issues.
- Roopwanti's world has widened and it can never narrow again. Roopwanti stands tall, strong and fearless.

“Earlier I depended on others for all my work, such as going to the bank or the panchayat. Today, not only do I do those things for myself but I also do it for my entire community.” – Roopwanti, Digital Sakhi



**End of Year Assessment 2019-20:
Women Entrepreneurs**

At year end, outcomes for Women Entrepreneurs were measured against adoption, agency and advocacy

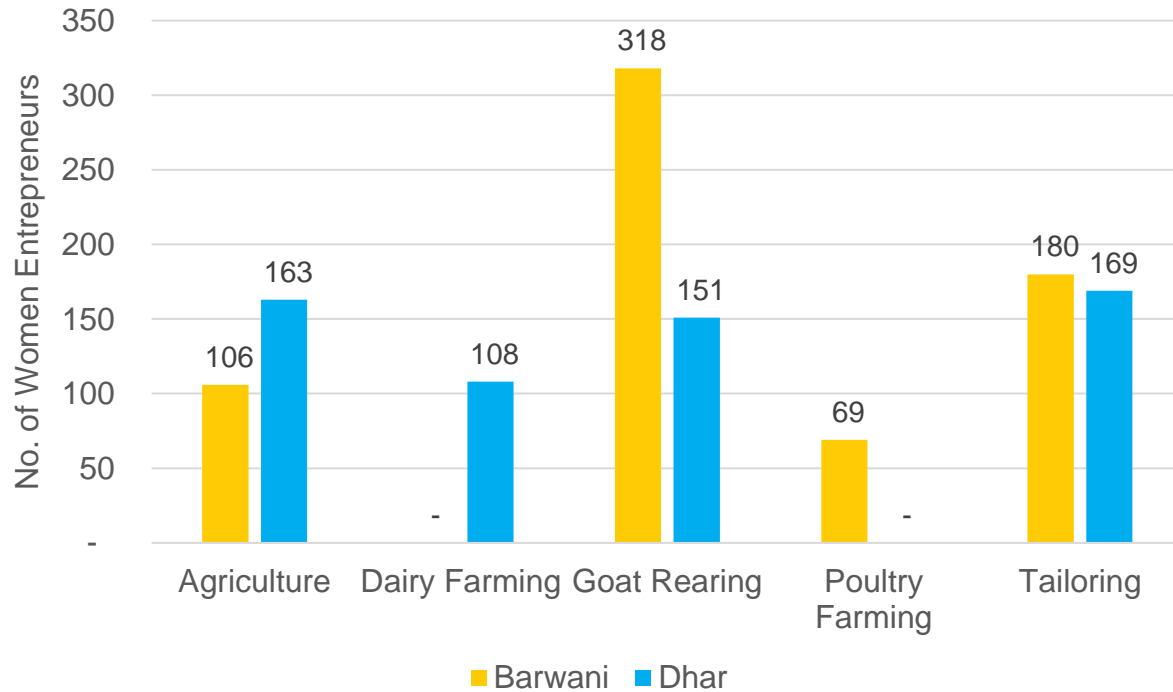
Success Indicator		Unit of Measurement	Baseline	Year End 2
Framework	Indicators / Parameters		Before program	Achievement at year 2
Knowledge (Increase in business knowledge)	Increase in business knowledge	Average knowledge level across Women Entrepreneurs	17.63%	52.87%
Agency (Increase in confidence and participation in household decision making)	Participation in household financial decisions	Percentage of Women Entrepreneurs	77%	84%
	Confidence levels	Percentage of Women Entrepreneurs	13%	29%
Adoption of Digital Financial Services and Financial Services	Usage of digital modes of payments (AEPS/debit cards)	Percentage of Women Entrepreneurs	19%	50%
	Usage of banking facilities (bank branches and ATMs)	Percentage of Women Entrepreneurs	36%	60%
	Availing loans from financial institutions	Percentage of Women Entrepreneurs	28%	34%
Advocacy (Influence on own business and household)	Business revenue	Average annual revenue of Women Entrepreneurs	Rs. 36,693	Rs. 48,728
	Availing of pension	Percentage of Women Entrepreneur Households	10%	18.7%

At baseline, majority Women Entrepreneurs had goat rearing or tailoring businesses while agriculture had the highest average revenue

For Baseline, n = 1,264 WEs
For Year-End 2, n = 997 WEs

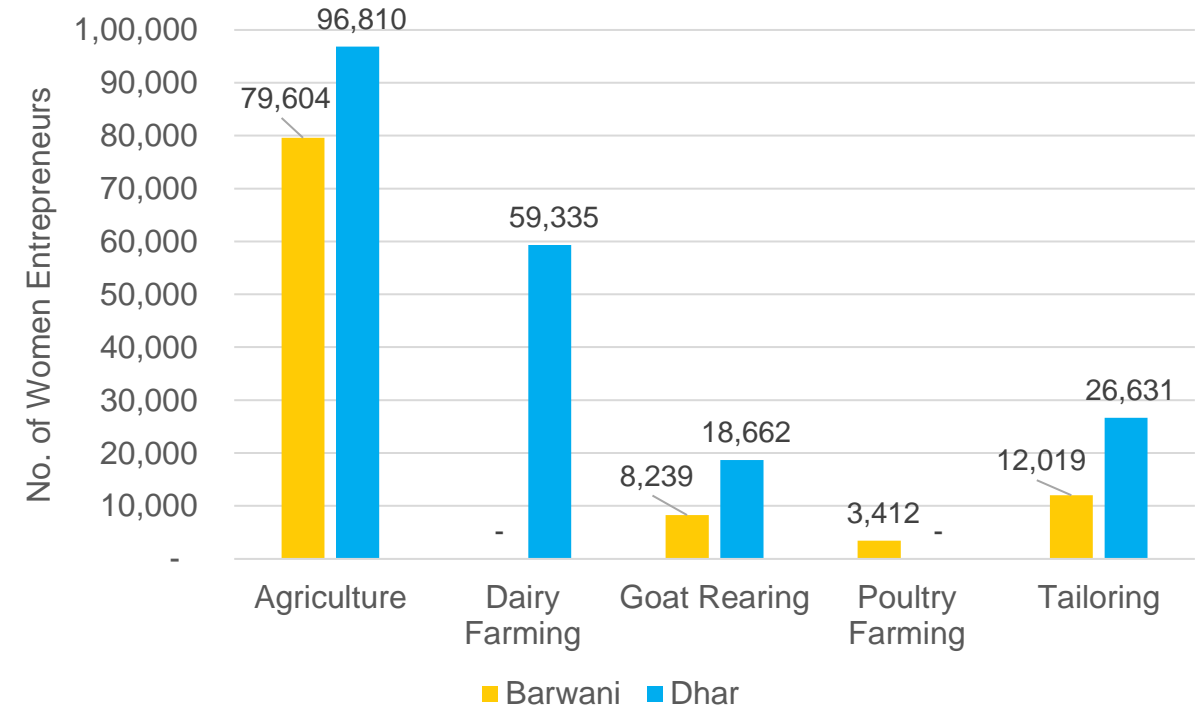
Highest number of WEs were engaged in Goat Rearing (469) and Tailoring (349) while the lowest number were engaged in Poultry Farming (69)

District-wise distribution of Enterprises



Agriculture had the highest average annual revenue while Poultry Farming had the lowest

District-wise Average Annual Income of Enterprises (INR)



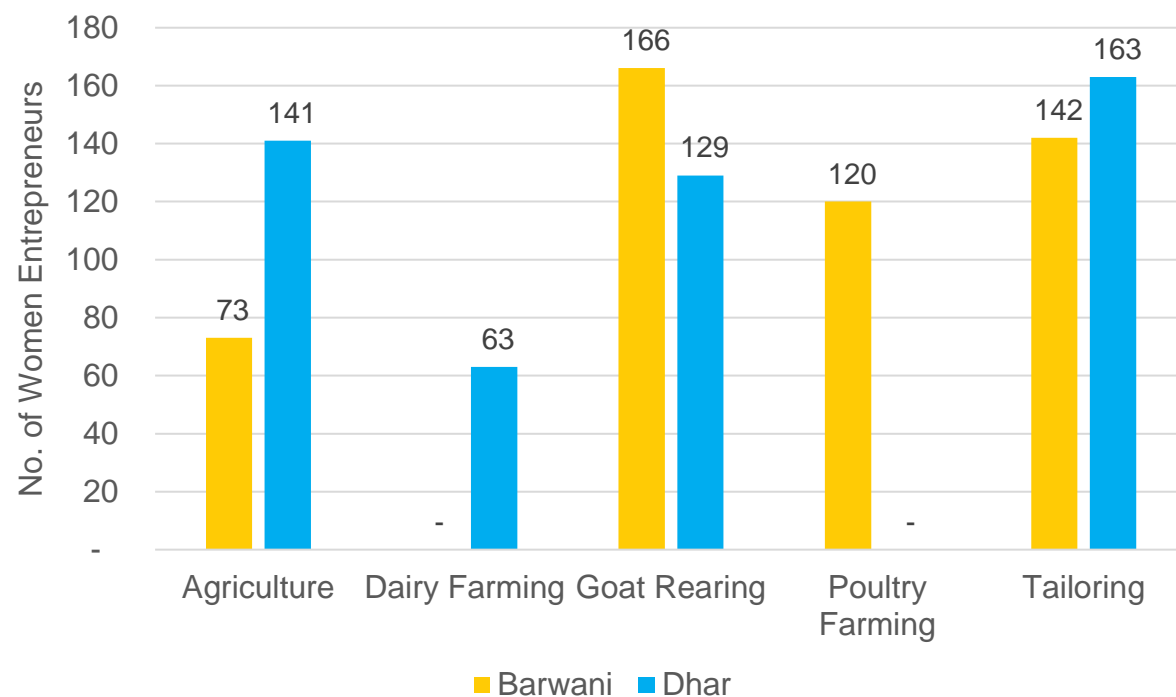
- At the start of the year (2019-20), 1264 WEs were mobilised and profiled (baseline data collected). Of these 1264, 1000 were selected for further training.

At year end all trades saw an increase in average annual revenue, except agriculture

For Baseline, n = 1,264 WEs
For Year-End 2, n = 997 WEs

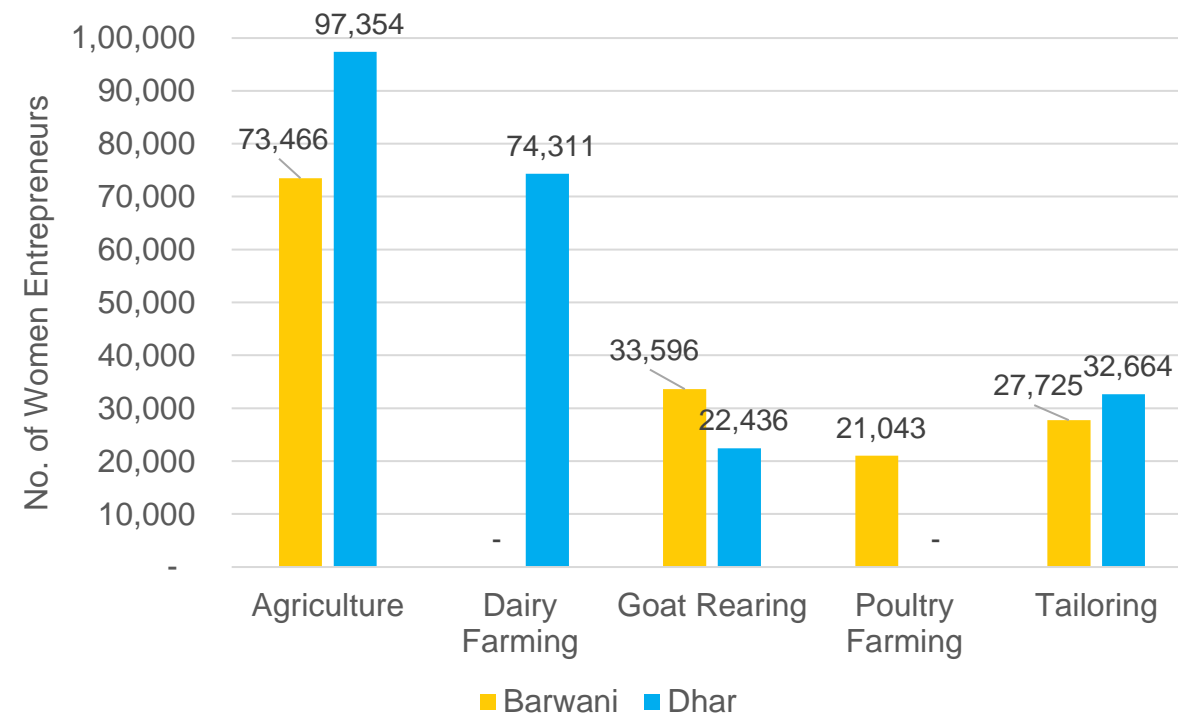
At year end, highest number of WEs were engaged in Tailoring (305) and Goat Rearing (295) while the lowest number were engaged in Poultry Farming (69)

District-wise distribution of Enterprises



All trades saw an increase in average annual revenue, except for Agriculture

District-wise Average Annual Income of Enterprises (INR)

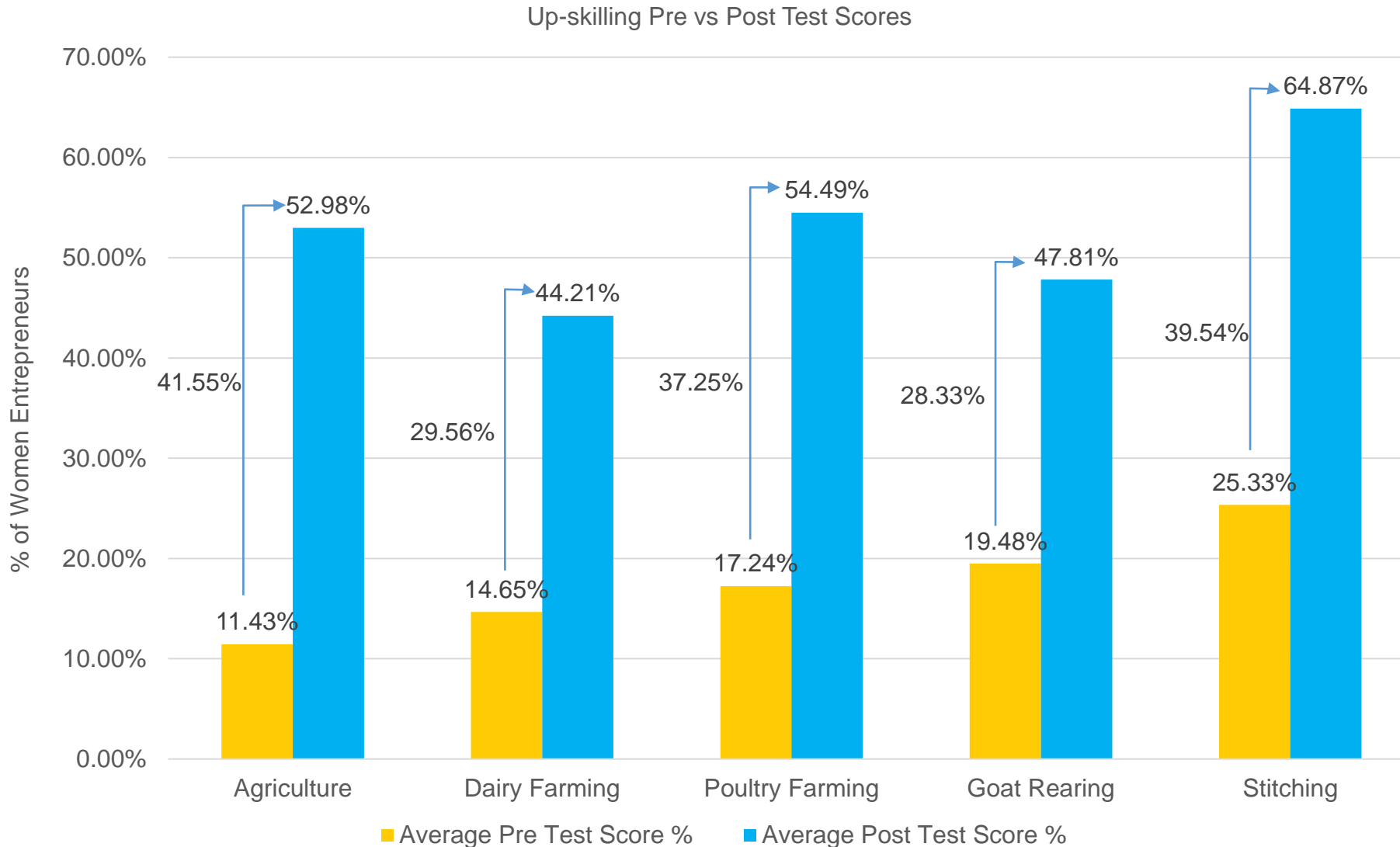


- At year end, data was collected from 997 of the 1000 Women Entrepreneurs (WE) to assess changes seen through the program.

Increase in knowledge levels of Women Entrepreneurs



Trade specific up-skilling trainings resulted in an average 35% increase in knowledge levels of Women Entrepreneurs



- Women Entrepreneurs received trainings in enterprise development, trade specific upskilling training, digital financial literacy training and leadership training along with regular handholding support provided to help them strengthen their businesses.
- Pre-tests and post-tests conducted before and after the up-skilling saw a 35% increase in knowledge levels.

Increase in Business Revenues

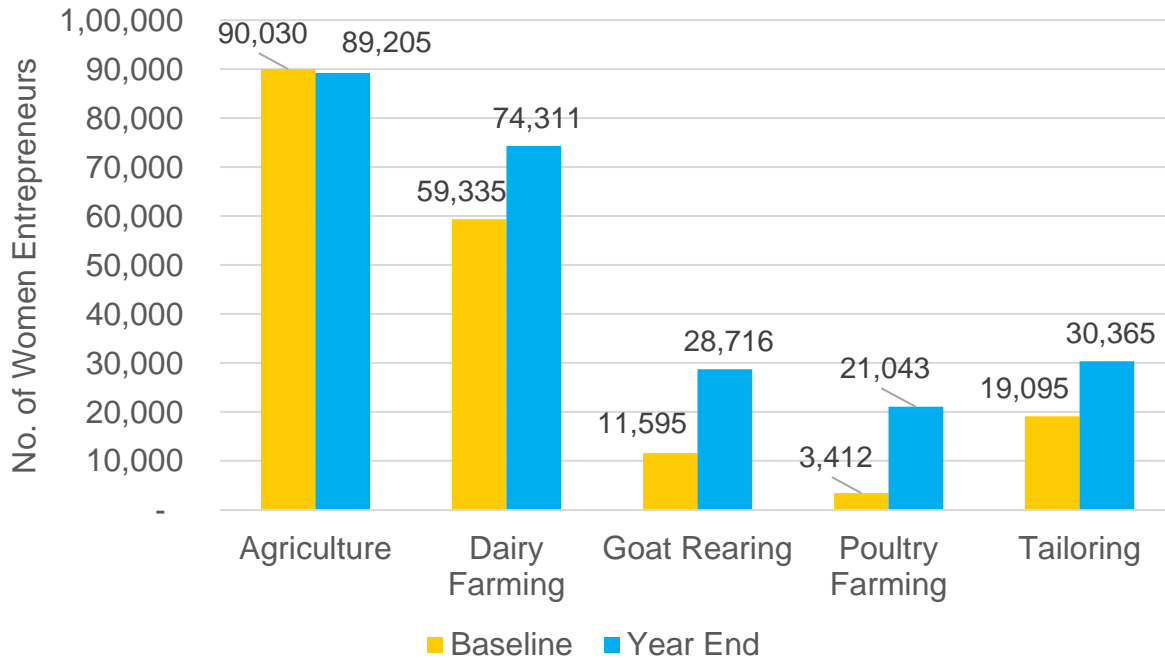


Women Entrepreneurs reported positive average increase in revenue and profits at year end

For Baseline, n = 1,264 WEs
For Year-End 2, n = 997 WEs

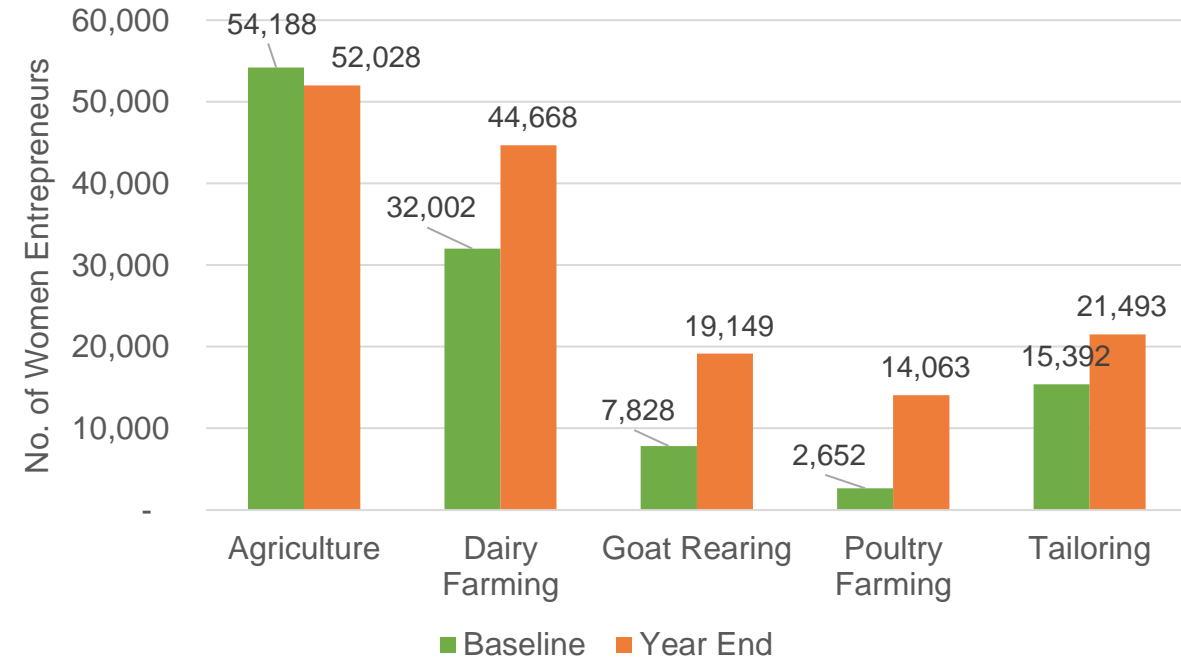
Dairy Farming saw an average annual revenue increase of 25%, Tailoring saw an increase 59% while Poultry and Goat Farming saw over 100% increase

Avg. Annual Revenue by Trade



Poultry Farming and Goat Rearing saw maximum increase in profitability

Avg. Annual Profit by Trade



- Increase in average revenue was a key success indicator identified for the program. Overall average annual revenue across trades increased from Rs. 36,693 at baseline to Rs. 48,728 at year end.
- Trainings for Women Entrepreneurs were started in August 2019 and year end data was collected in March 2020. Owing to this, agri-entrepreneurs had not yet completed an entire agricultural cycle. This could contribute to the reason for no significant change from baseline to year end.

Increase in Agency and Confidence Levels of Women Entrepreneurs

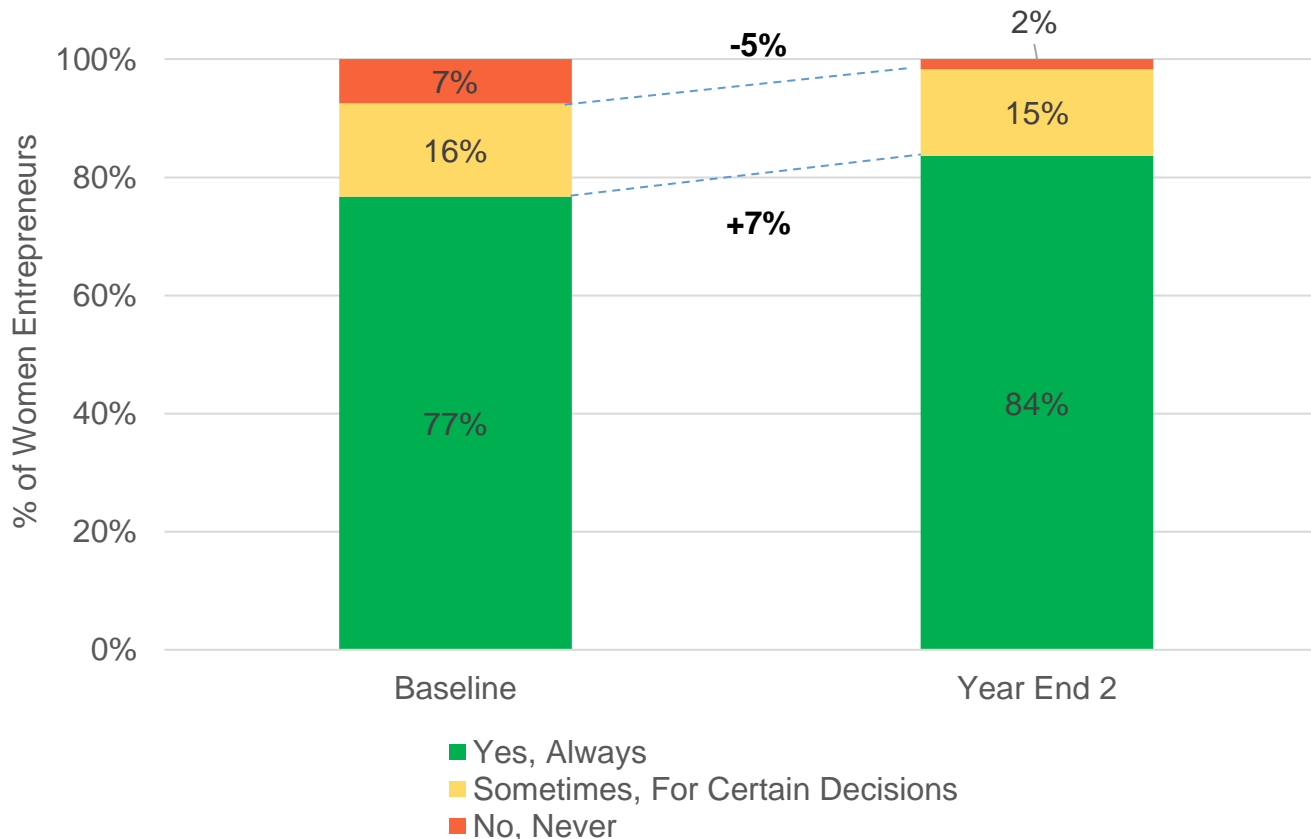


Positive increase in the number of Women Entrepreneurs who actively participate in household decision making

For Baseline, n = 1,264 WEs
For Year-End 2, n = 997 WEs

A 7% increase was seen in Women Entrepreneurs who actively participate in household decision making

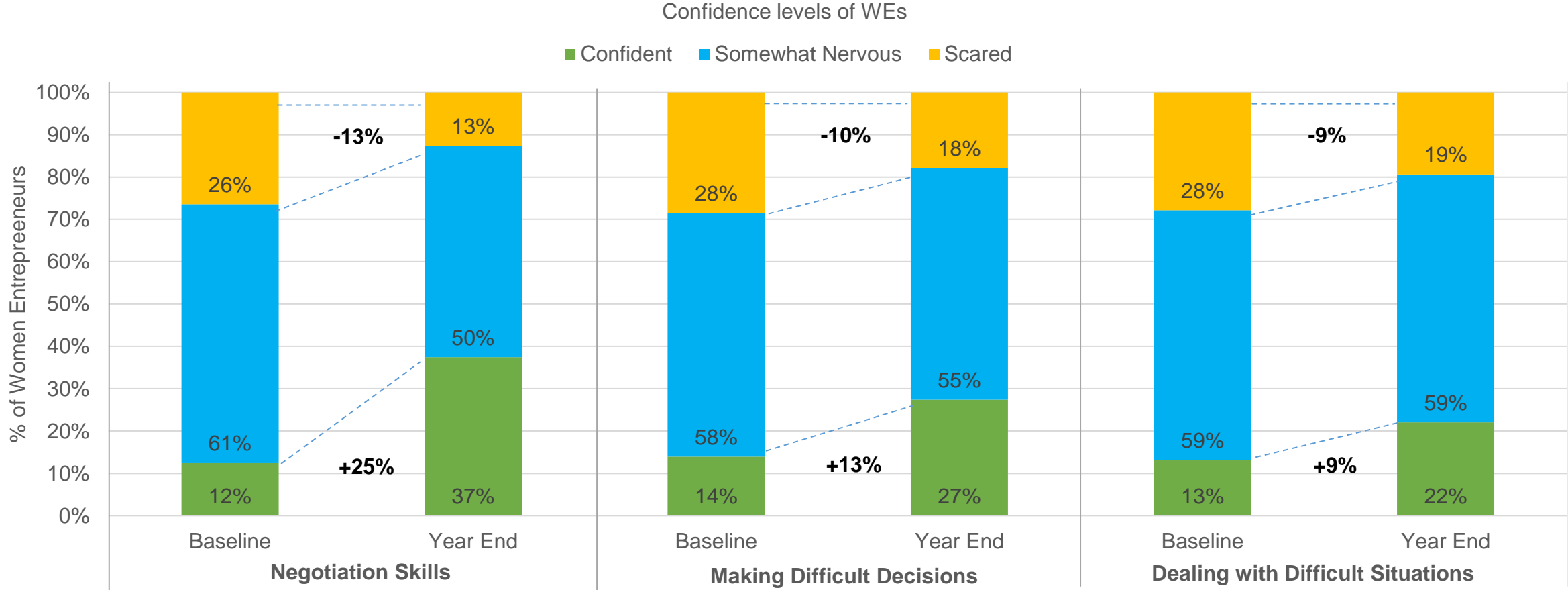
Inclusion of Women Entrepreneurs In Household Financial Decisions



- A 7% increase in Women Entrepreneurs participating household decision making was observed at Year End vis-à-vis the baseline, which was considerably high at 77%.
- Number of Households that do not involve WEs in making Financial Decisions decreased from 94 (7%) before the program to 17 (2%) after the Program.
- Training provided focuses on improving financial literacy and digital financial literacy, which equips Women Entrepreneurs with the knowledge to participate effectively in household financial decisions.

There was a positive shift in the confidence levels of Women Entrepreneurs

For Baseline, n = 1,264 WEs
For Year-End 2, n = 997 WEs



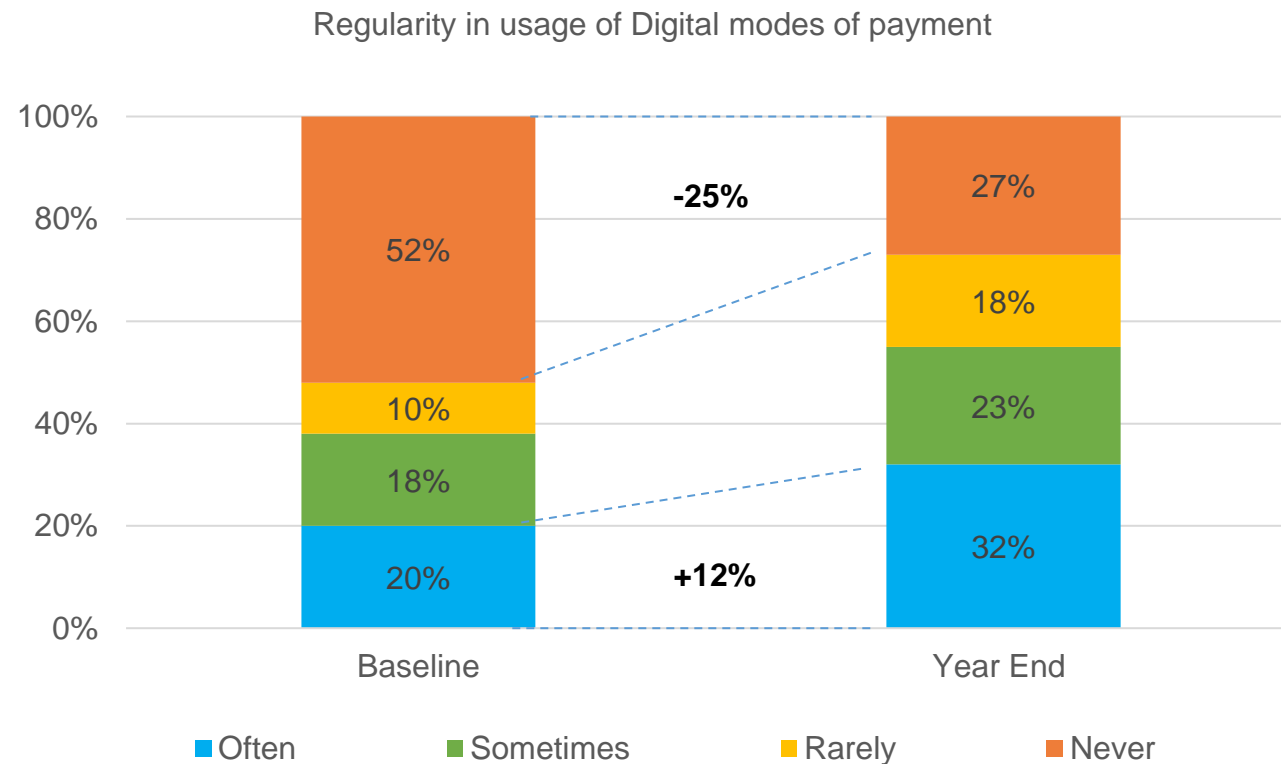
Adoption of Banking Services & Digital Modes of Payments by Women Entrepreneurs



12% increase in Women Entrepreneurs using digital modes of payments often, and 25% decrease in WEs who never use digital modes of payments

For Baseline, n = 1,264 WEs
For Year-End 2, n = 997 WEs

32% WEs reported making digital payments often (at least once a month) at year end, as compared to 20% in baseline

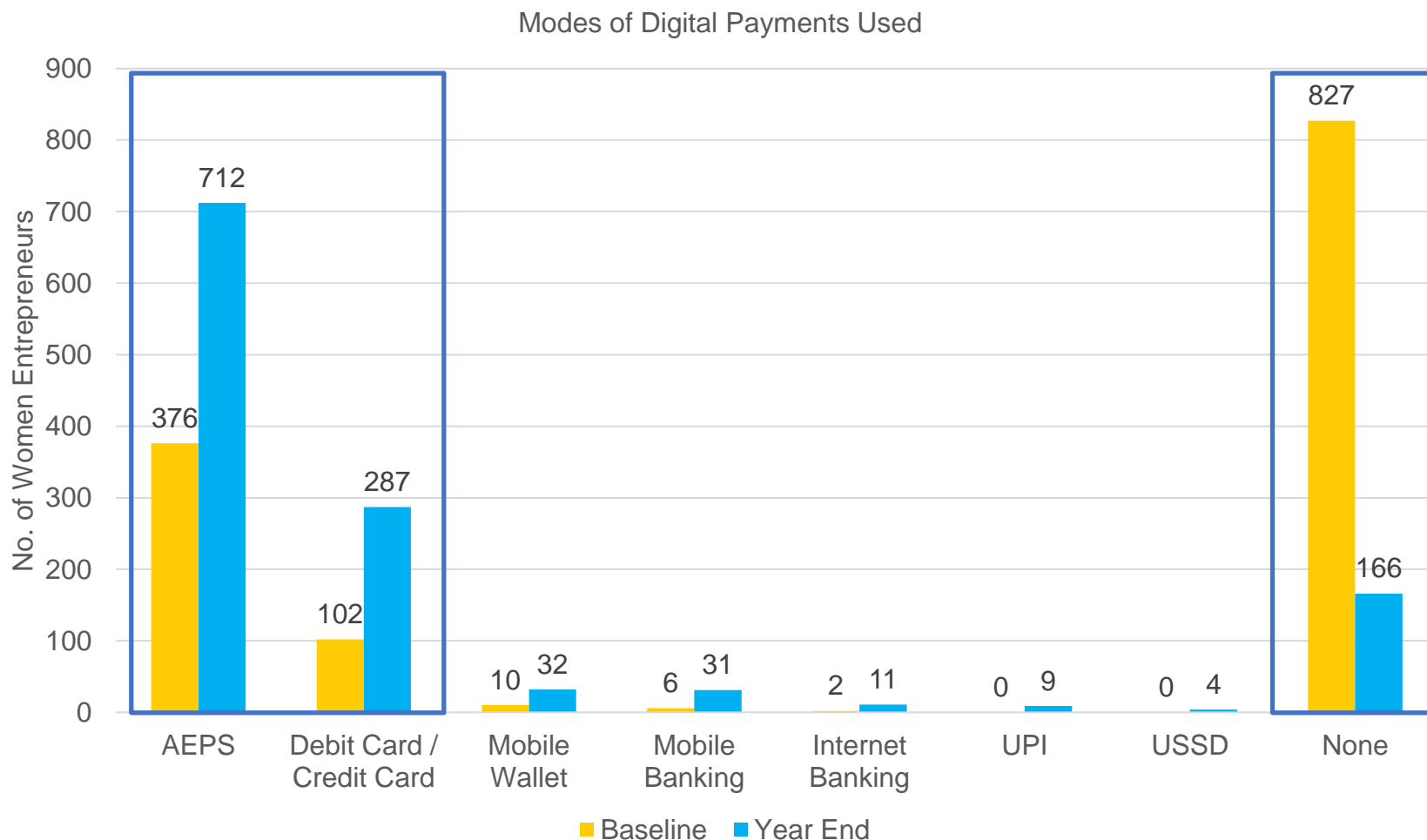


Only 27% WEs reported never using digital payments at year end, compared to 52% at baseline.

AEPS and Debit Cards saw the highest adoption amongst the Women Entrepreneurs

For Baseline, n = 1,264 WEs
For Year-End 2, n = 997 WEs

Debit Cards and AEPS are the most commonly used modes of digital payments amongst WEs

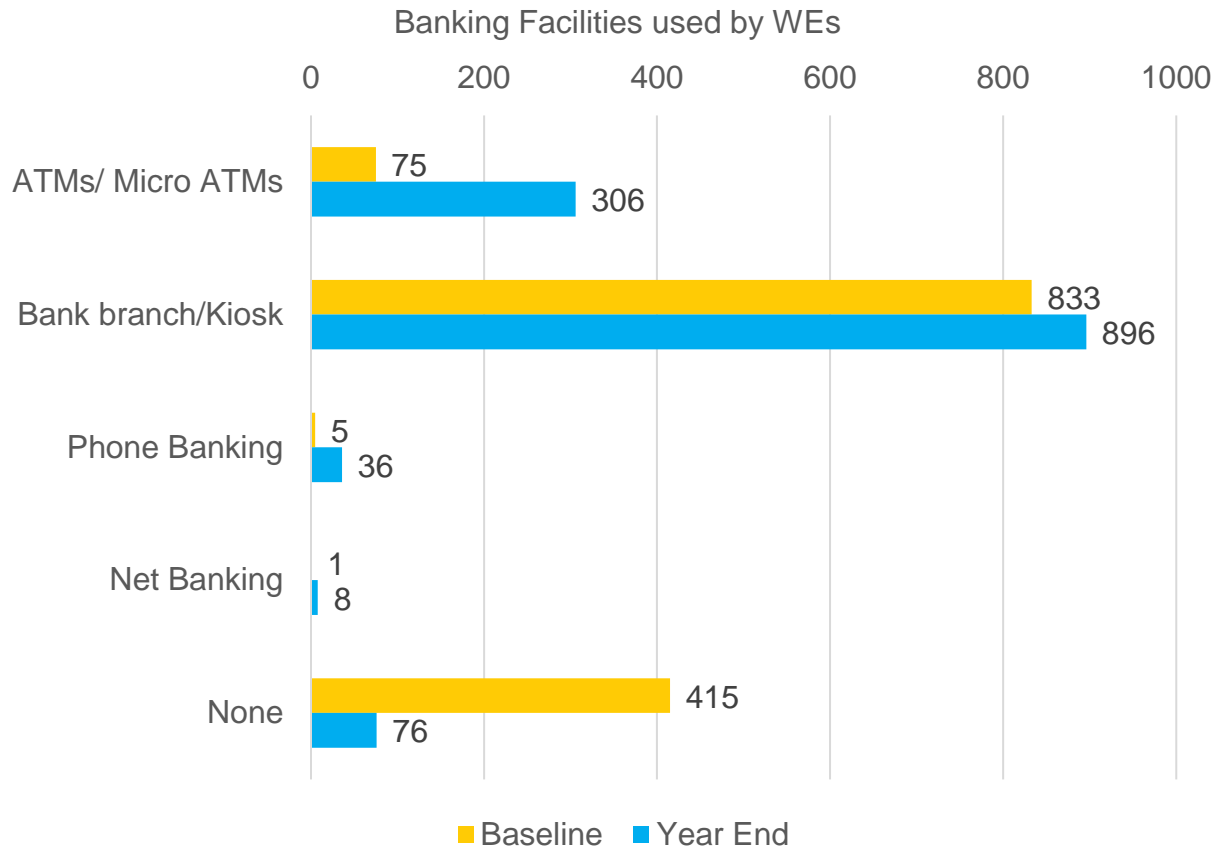


- The highest adoption of digital modes of payments amongst Women Entrepreneurs has been observed for:
 - Debit / credit cards (increased by **173%**)
 - AEPS (increased by **83%**)
- 831 (**83%**) women entrepreneurs used at least 1 digital mode of payment at year end, compared to only 437 (**34.5%**) at baseline.
- This increase is due to the efforts of the Digital Sakhis who have taught and encouraged the Women Entrepreneurs to adopt digital modes of payments.

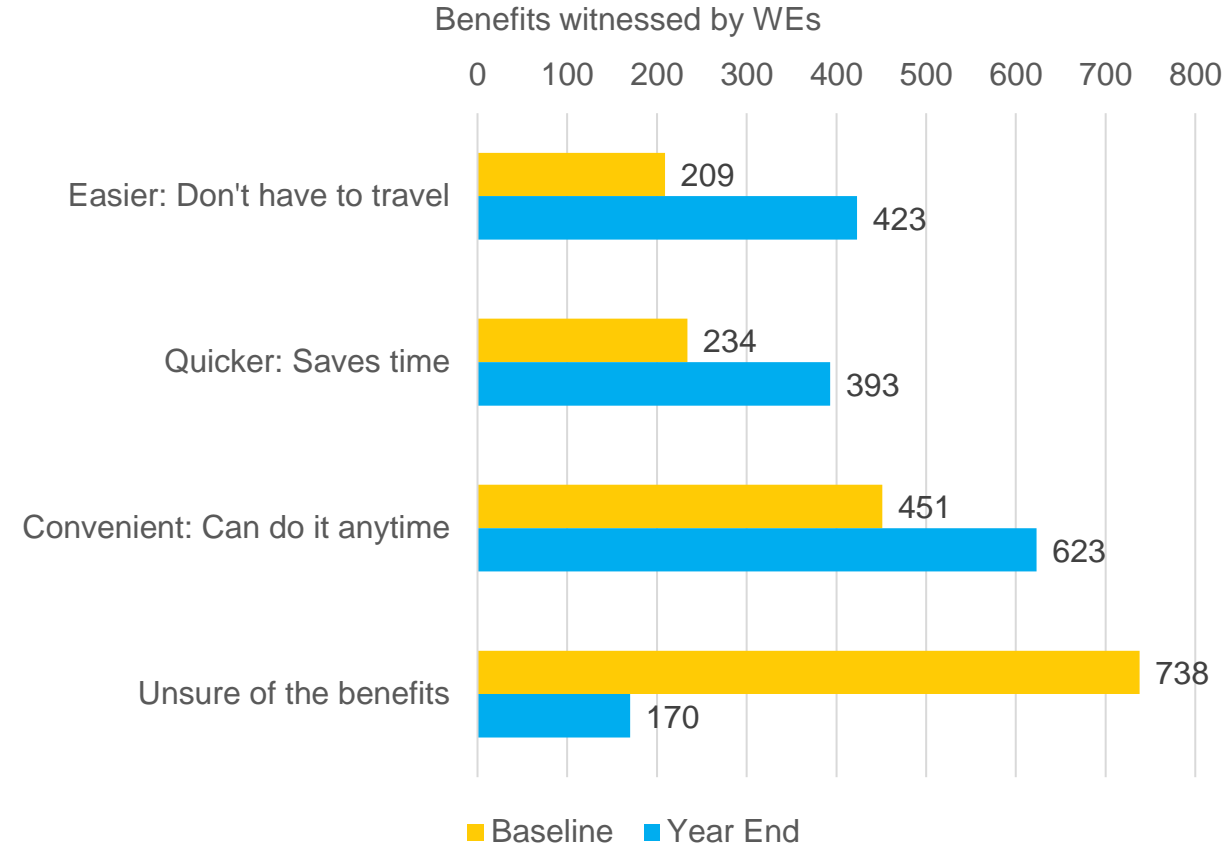
Usage of various banking facilities has increased and WEs are able to acknowledge the benefits of using digital modes of payments

For Baseline, n = 1,264 WEs
For Year-End 2, n = 997 WEs

There is an increase in the number of WEs who are using Bank Branches and ATM facilities



WEs who are unsure of the benefits of digital payments reduced from 738 WEs at baseline to 170 at year end



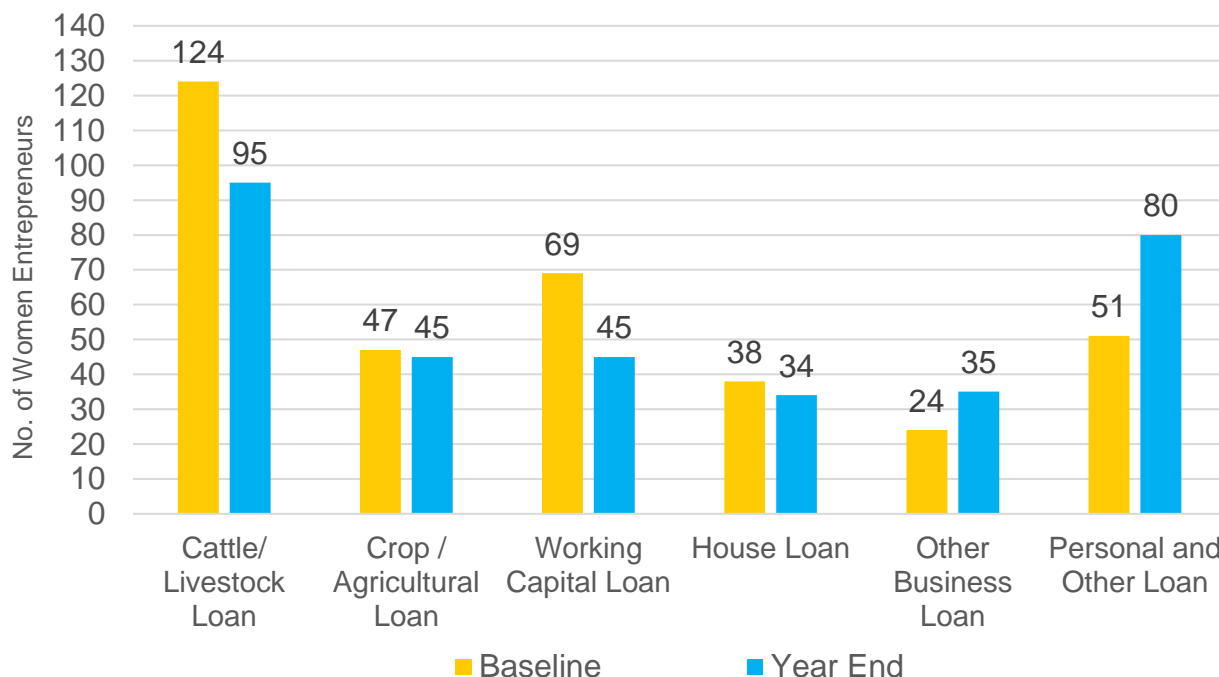
This increase also depicts the improved agency and mobility of WEs, who previously relied on family members / others for banking related activities.

No significant changes seen in types of loans borrowed from formal sources

For Baseline, n = 1,264 WEs
For Year-End 2, n = 997 WEs

Personal loans saw an increase of 29 WEs, whereas other business loans saw an increase of 9 WEs

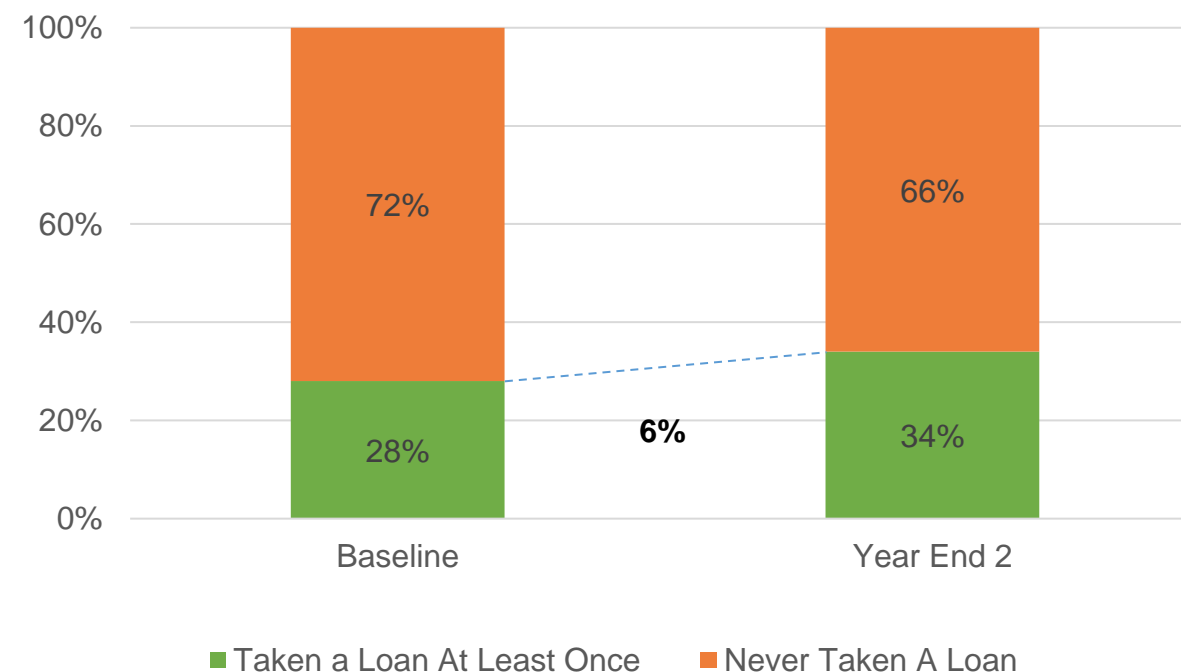
Type of Loans Taken from Financial Institutions



- The trainings for WEs were started in September 2020, while data was collected in March 2020. In this period, multiple WEs expressed the need for business loans and will be in process of availing the same. Thus, this increase is expected to be far more significant in March 2021.

There was 6% increase in the number of Women Entrepreneurs who have borrowed a loan at least once from a bank / financial institution

WEs having never taken a loan from Financial Institutions

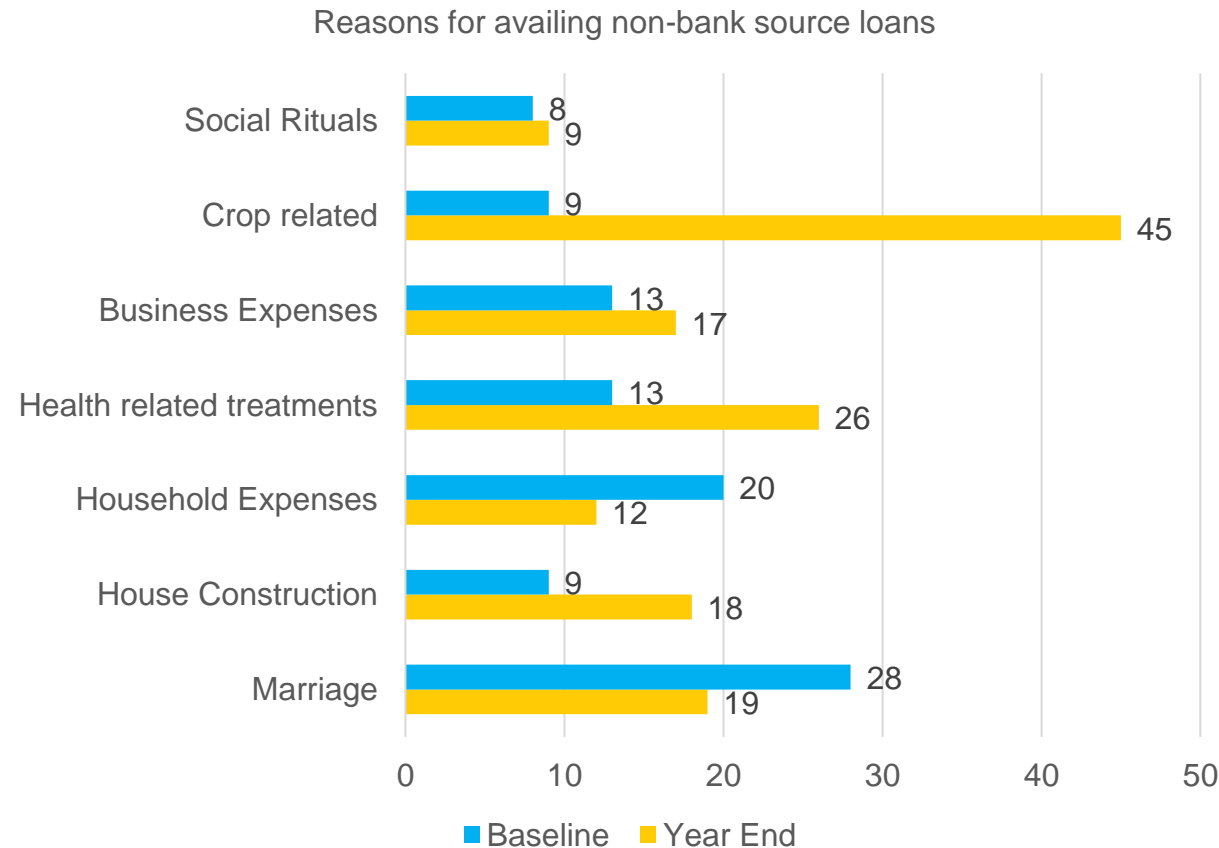


- WEs having borrowed a loan at least once from banks or financial institutions increased by 6%.

At year end Women Entrepreneurs reported a higher number of loans borrowed from non-bank sources, as compared to baseline

For Baseline, n = 1,264 WEs
For Year-End 2, n = 997 WEs

A significant increase was seen in crop-related loans borrowed from non-bank sources (friends / family / money lenders etc)



WEs have reported a greater demand for borrowing loans, through the course of the program. In the next FY, there is a need to increase focus on ensuring loans are borrowed from formal institutions.

Advocacy: Influence on Household Savings, Insurance and Pension

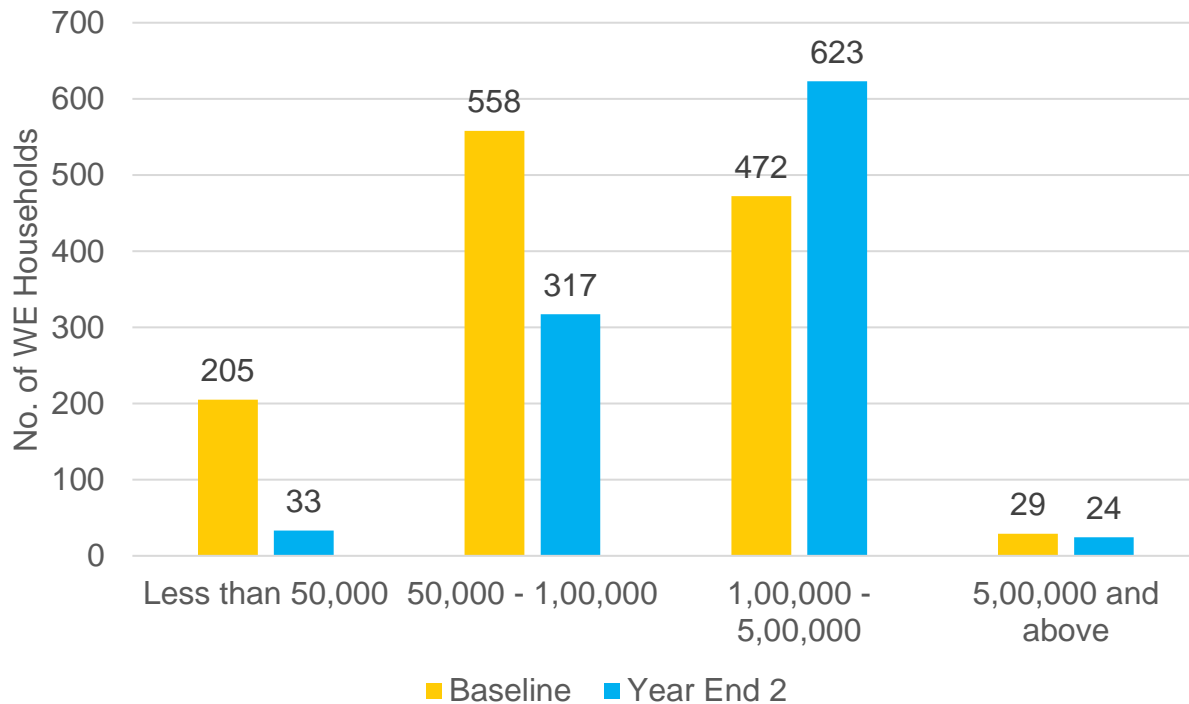


Positive increase in average annual income and average monthly savings of the Women Entrepreneurs Households

For Baseline, n = 1,264 WEs
For Year-End 2, n = 997 WEs

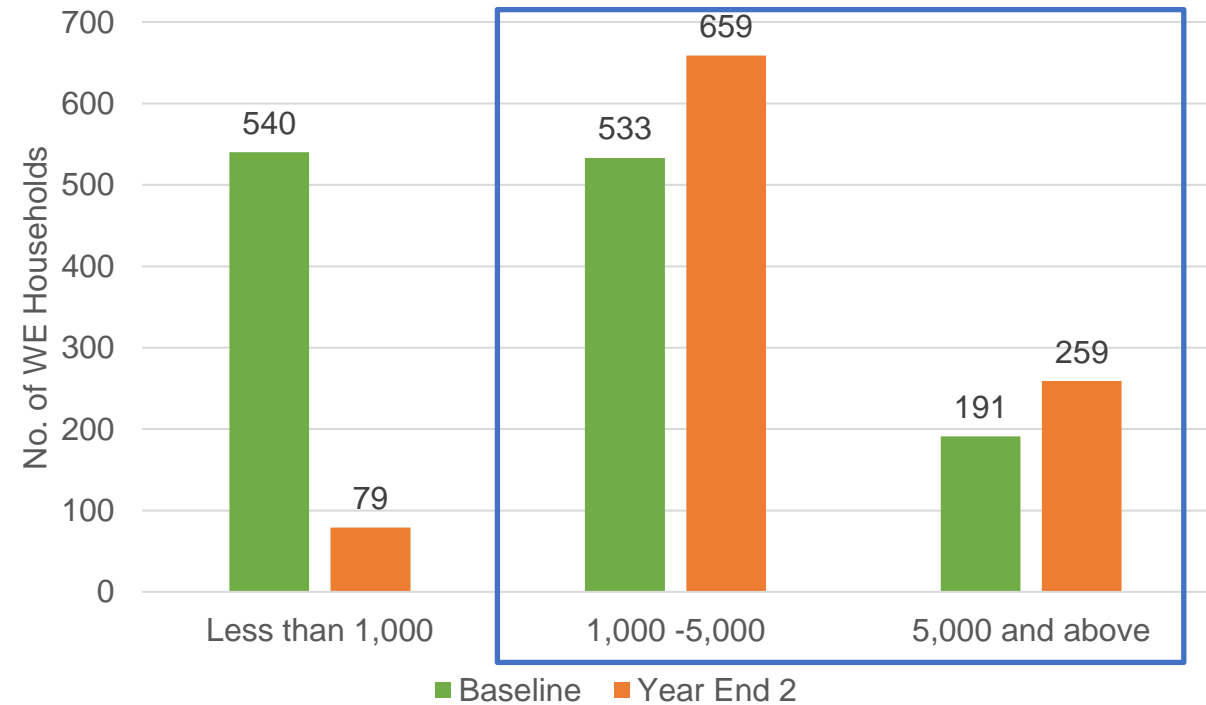
62% of the households earned Rs. 1 lakh or more at year end compared to 37% at baseline

Annual Income Of WE Households (INR)



Average monthly savings of WE households has increased to **Rs. 3,970** at year end from **Rs. 2,330** at baseline

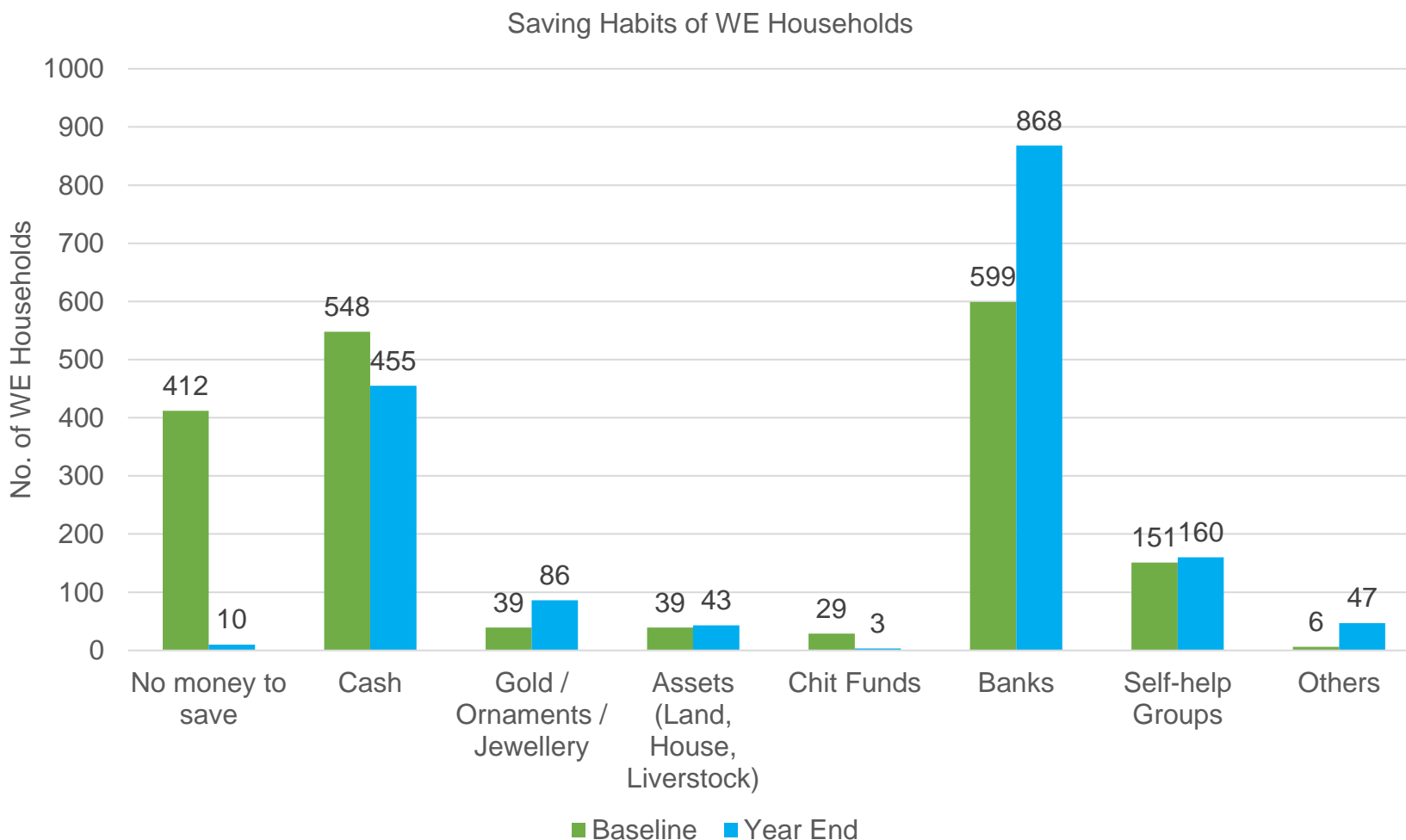
WE Household Monthly Savings



- Further, the average monthly income of WE households has increased from **Rs. 1,11,400** at baseline to **Rs. 1,46,30** at year end.

Women Entrepreneur households showed keen interest in saving with Bank and Self-help Groups

For Baseline, n = 1,264 WEs
For Year-End 2, n = 997 WEs



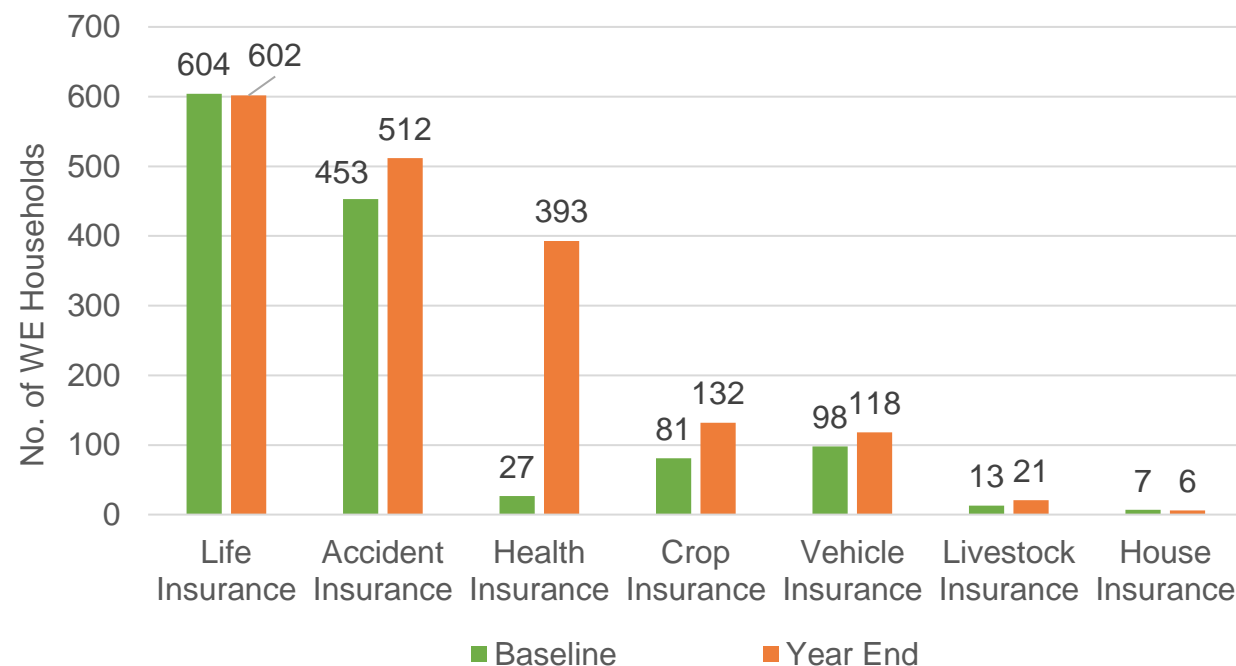
- Savings with banks saw an increase of **269 households** from baseline to year end.
- 99% WE households reported maintenance of monthly savings at year end, compared to 67% at baseline – a **32% increase**.

High adoption of insurance and pension schemes amongst WE households

For Baseline, n = 1,264 WEs
For Year-End 2, n = 997 WEs

Increase in adoption of accident and health insurance schemes by WE households

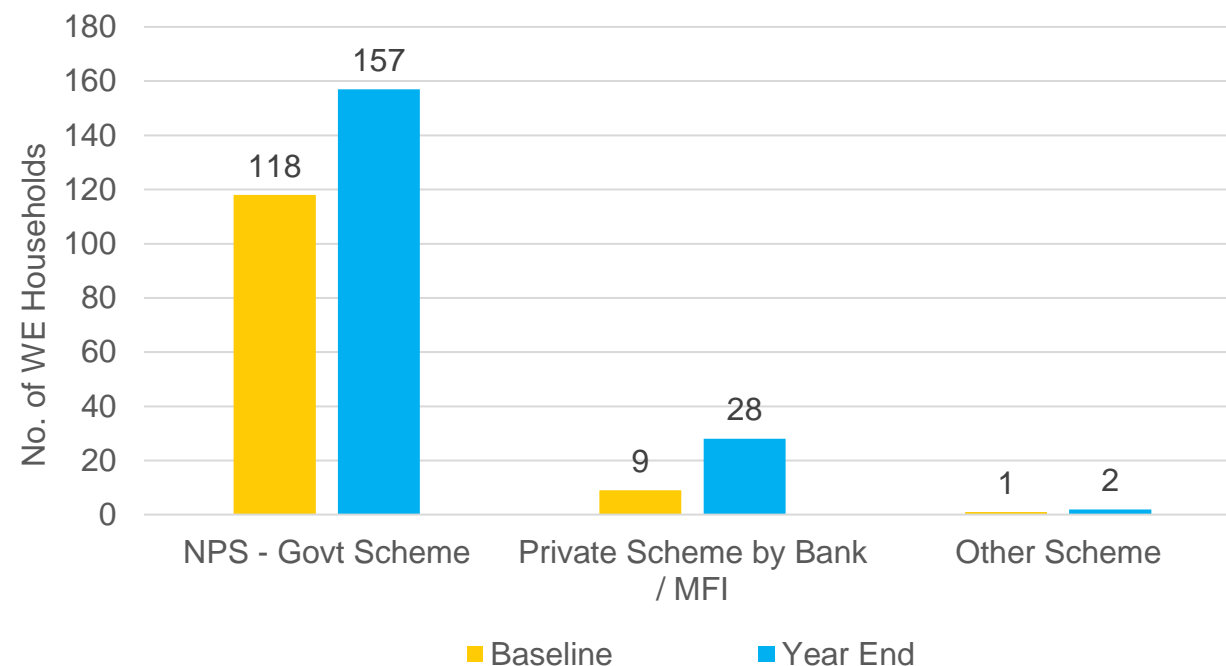
Insurance Products Availed



- Number of WEs who had never availed any insurance product / scheme reduced from 546 at baseline to 120 at year end – a **78% decrease**.

Increase in overall adoption of pension schemes by WE households

Pension Products Availed



- Number of WEs who had never availed any pension scheme reduced from 1,138 in baseline to 816 in year 2 end – a **28% decrease**.



End of Year Assessment 2019-20: Community

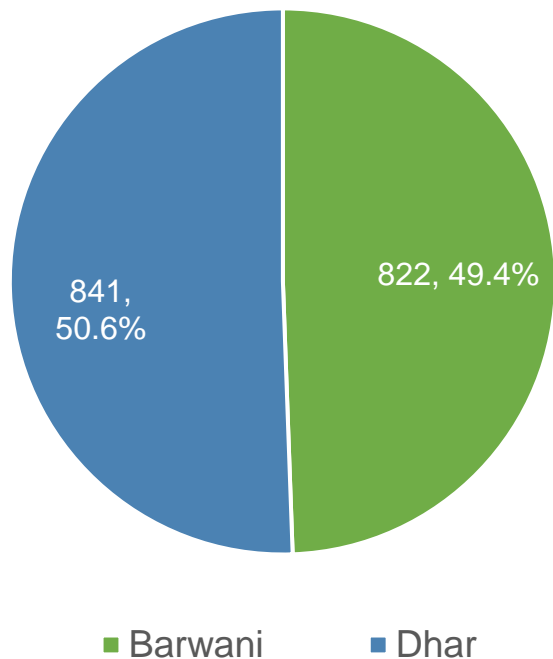
Overview of the community



Overview of respondents surveyed for the community year-end evaluation

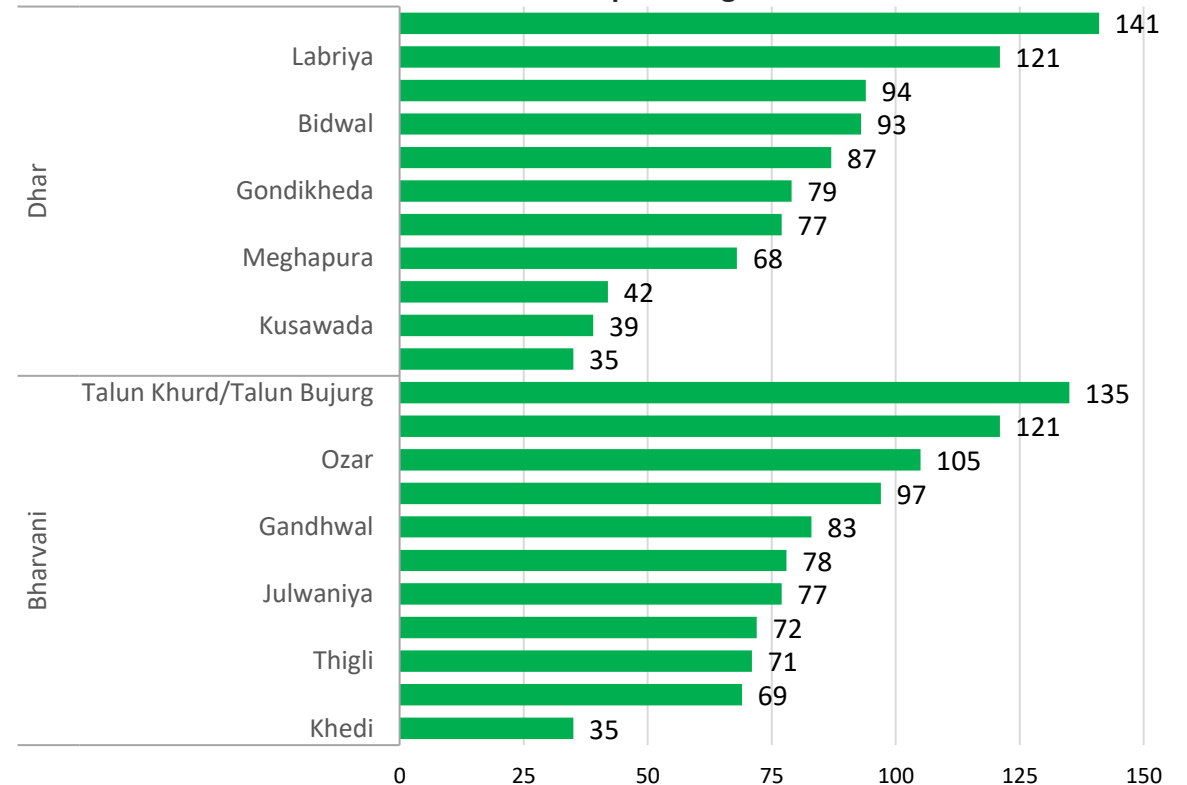
In FY 2019-20, Digital Sakhis focused on strengthening the community's awareness and adoption of digital financial services and enabling greater access to Government Schemes, within the community. A total of 100,000 community members were reached by 100 Digital Sakhis over a period of 12 months. The present year-end evaluation has been done by evaluating 1663 individuals, as a representative sample of 100,000.

Households surveyed per district



1663 household surveys were conducted and analysed for the purpose of the year-end report.

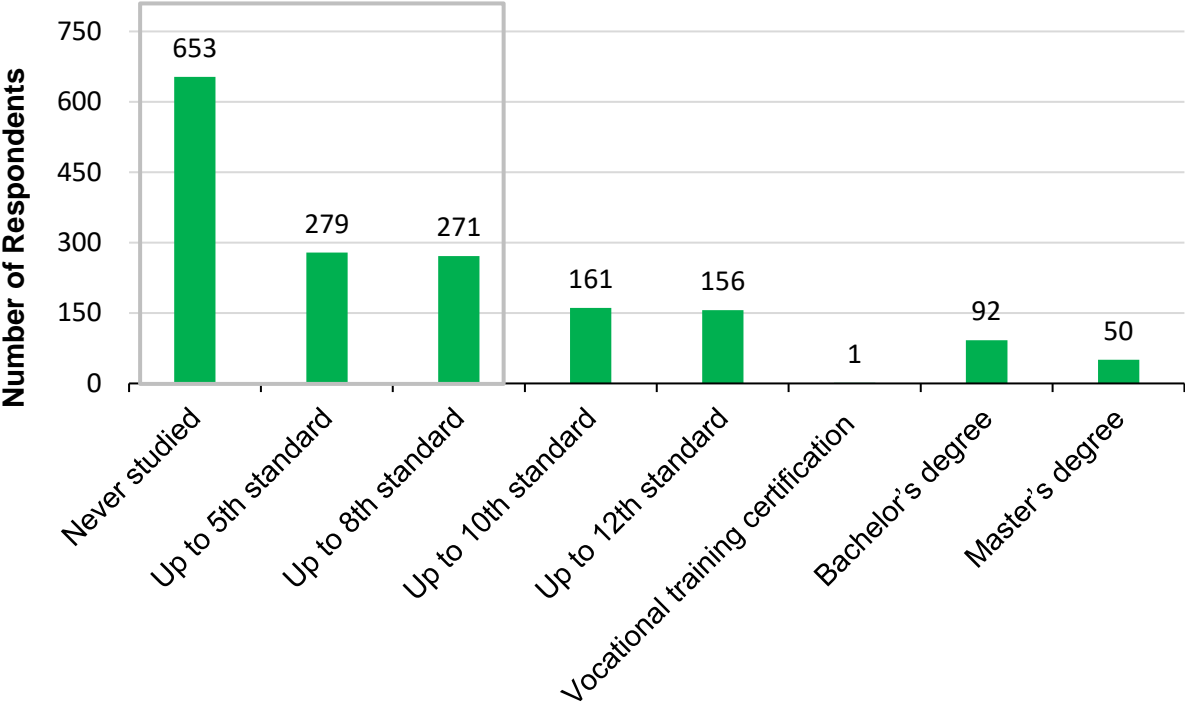
Households per Village



Sample sizes across each of the villages were representative of the total village population

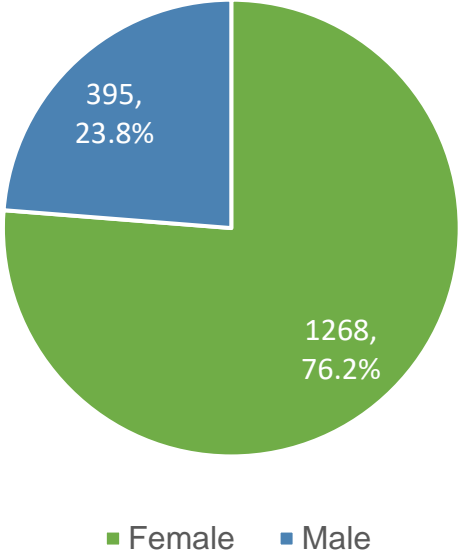
Overview of respondents surveyed for the community year-end evaluation

Highest Education Attainment



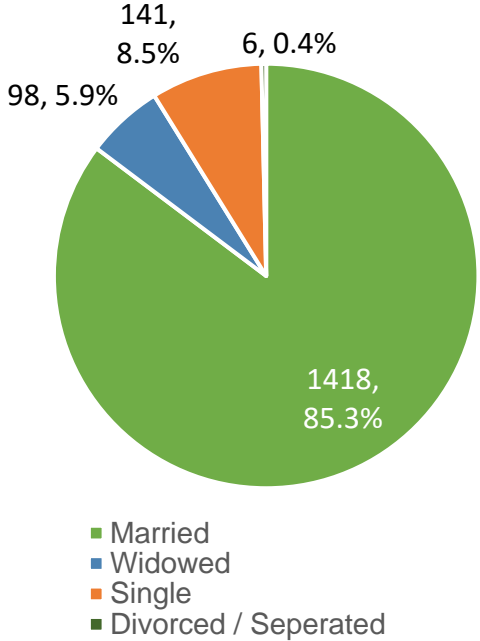
Overall, education levels across respondent households were low. Majority respondent households had no school education.

Gender



76% women and 24% men were surveyed, representative of Digital Sakhi efforts through the year (with greater community participation being from women)

Marital Status



More than 3/4th of the respondents were married.

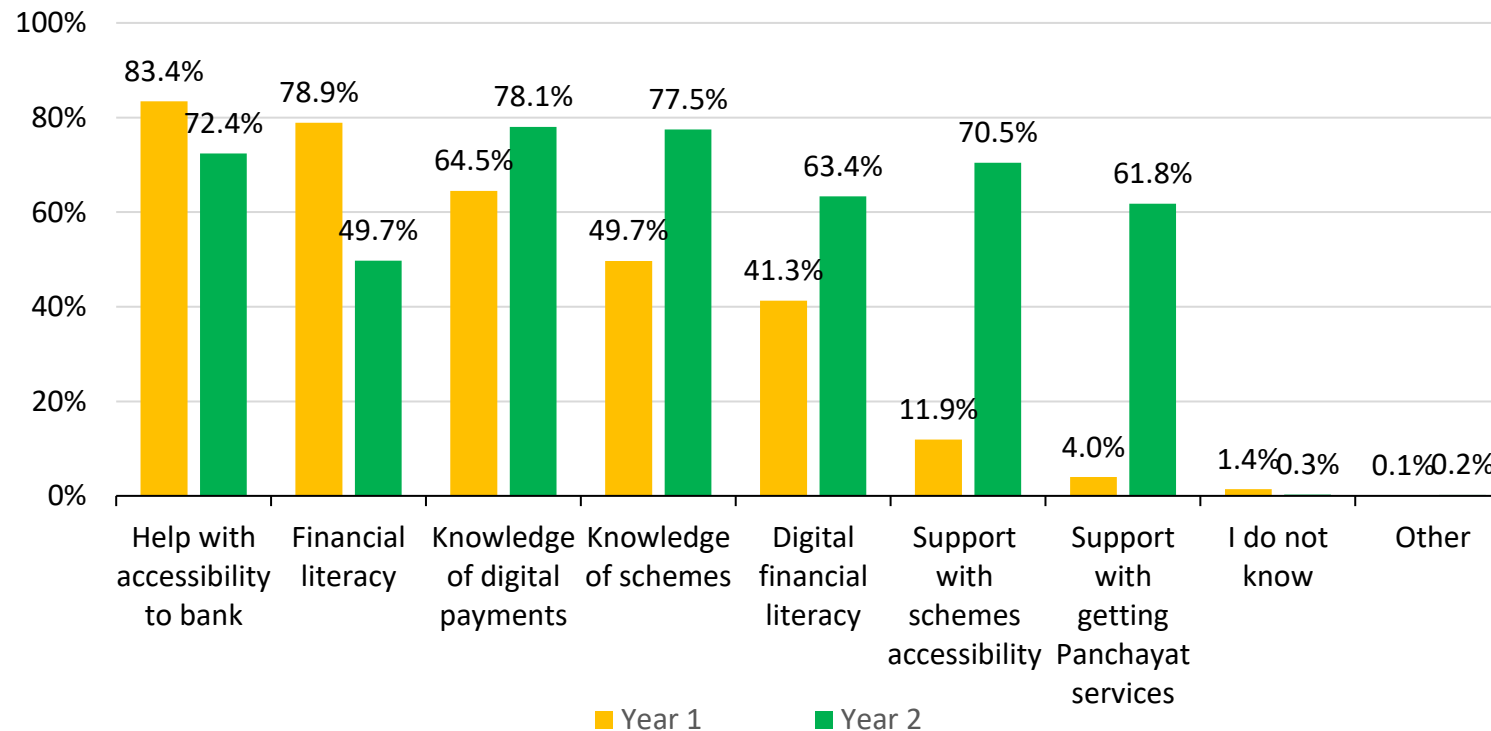
100% respondents surveyed were aware of the Digital Sakhi programme and identified knowledge of digital payments and schemes are the key programme objectives

Awareness of Digital Sakhi Program

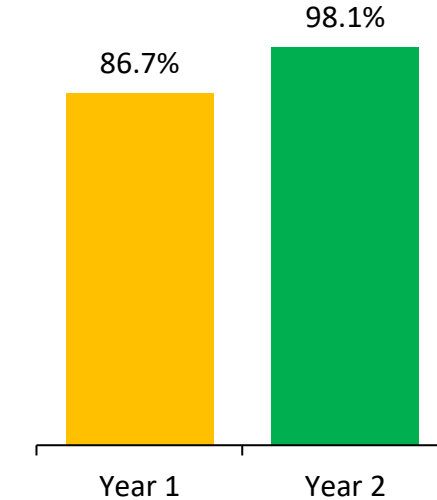


If yes

Perceived objective of Digital Sakhi Program



Participation in Digital Sakhi Program



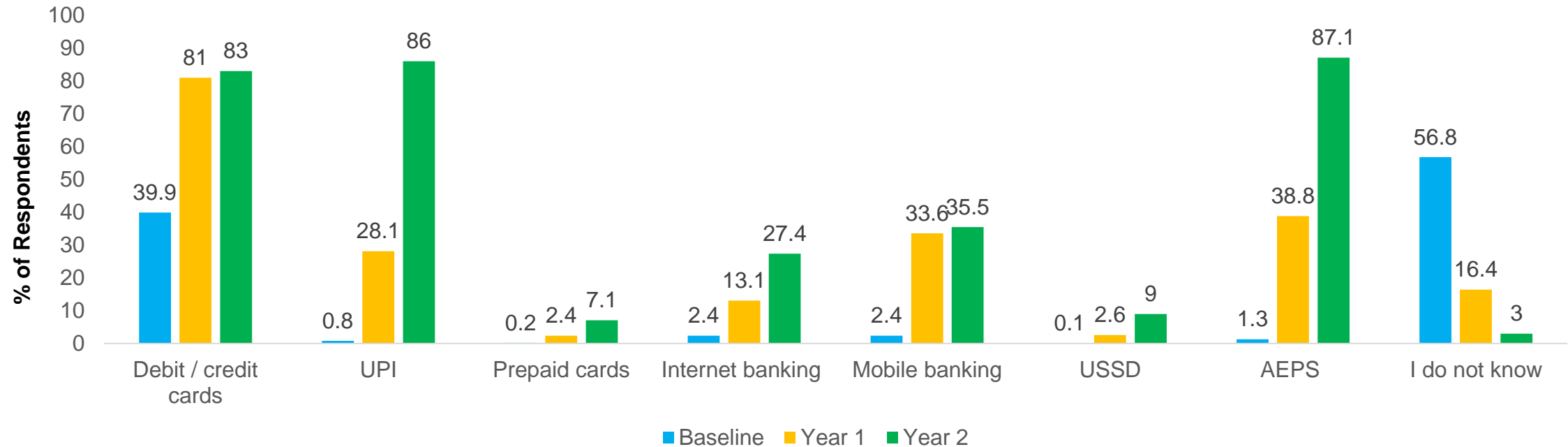
For Baseline, n = 1603
 For 1 Year-end, n = 1659
 For 2 Year-end, n = 1663

Awareness & adoption of digital financial services



There has been an increase in the number of community members reporting awareness of UPI, internet banking and AEPS

Awareness of Digital Services among Households Surveyed (in percentage)

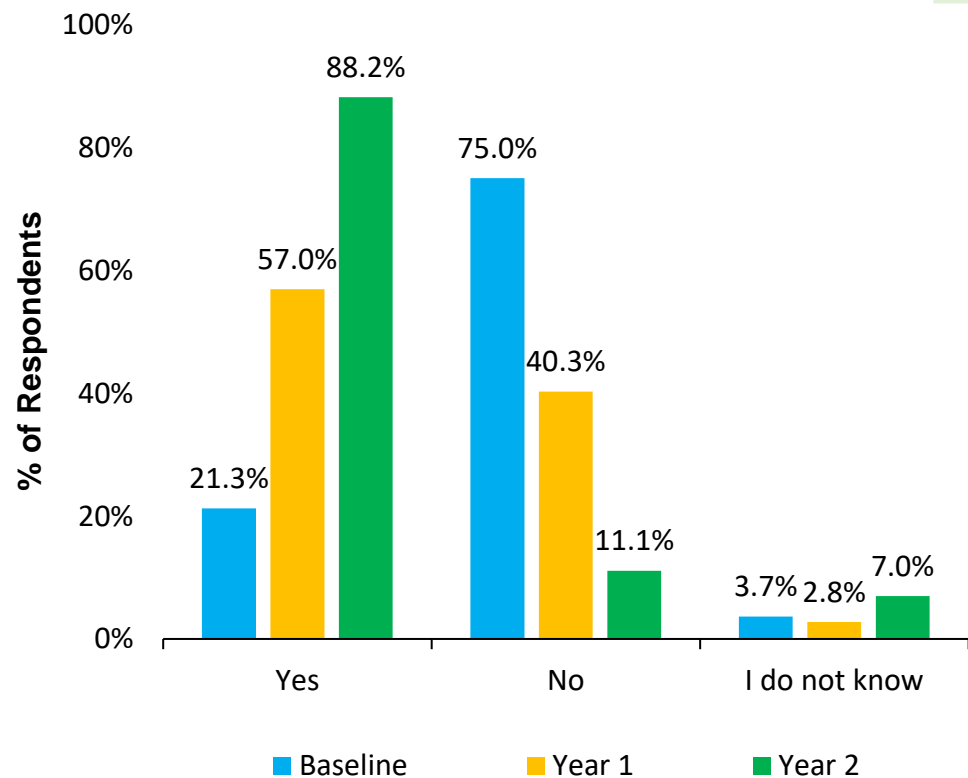


- Across the 2 years, there has been a significant increase in respondents reporting awareness of digital financial services.
- Awareness of Debit Cards and Credit Cards increased from 40% to 83%, UPI increased from 1% to 86%, Internet Banking increased from 2% to 27%, and AEPS increased from 1% to 87%.
- *At the end of year 2, uptake of UPI was re-tested through a dipstick survey with 343 households, where it was found that 86% households were aware of UPI.

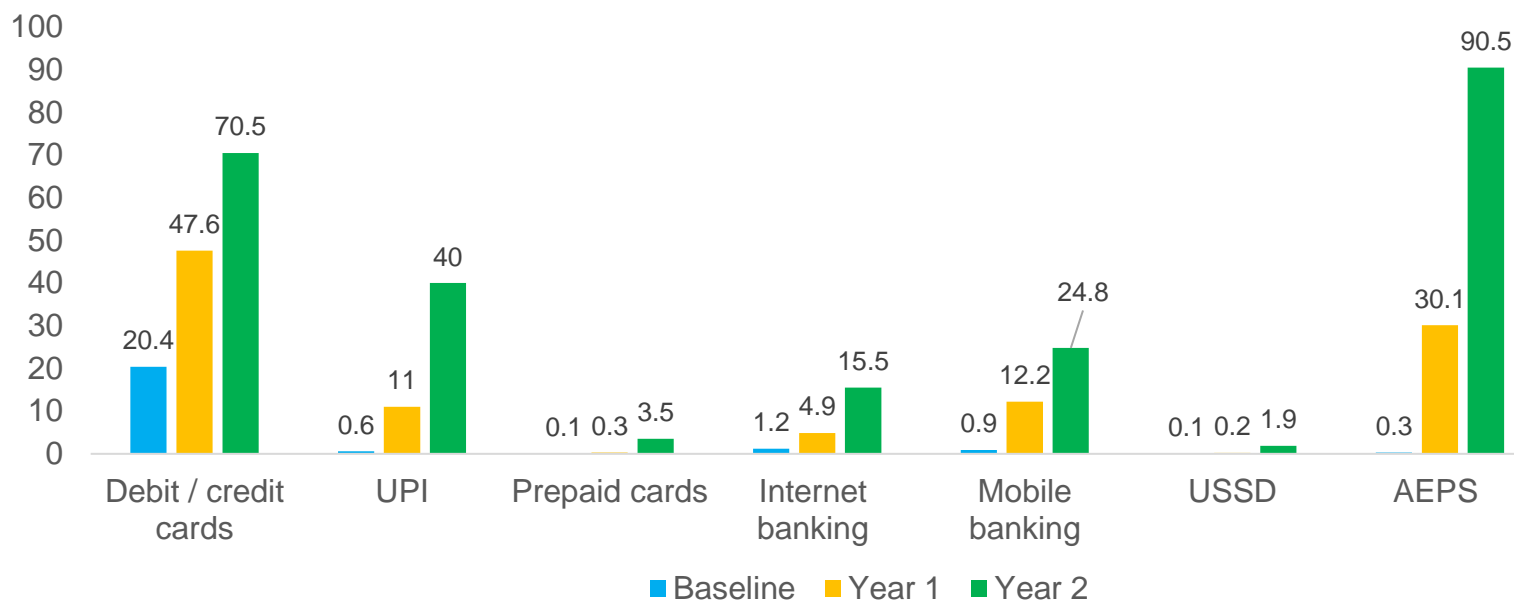
Overall, adoption of Digital Financial Services increased from 21% at baseline to 57% at year-end 1 and 88% at year-end 2

Using Digital Financial Services

If yes



Usage of digital financial services (in percentage)

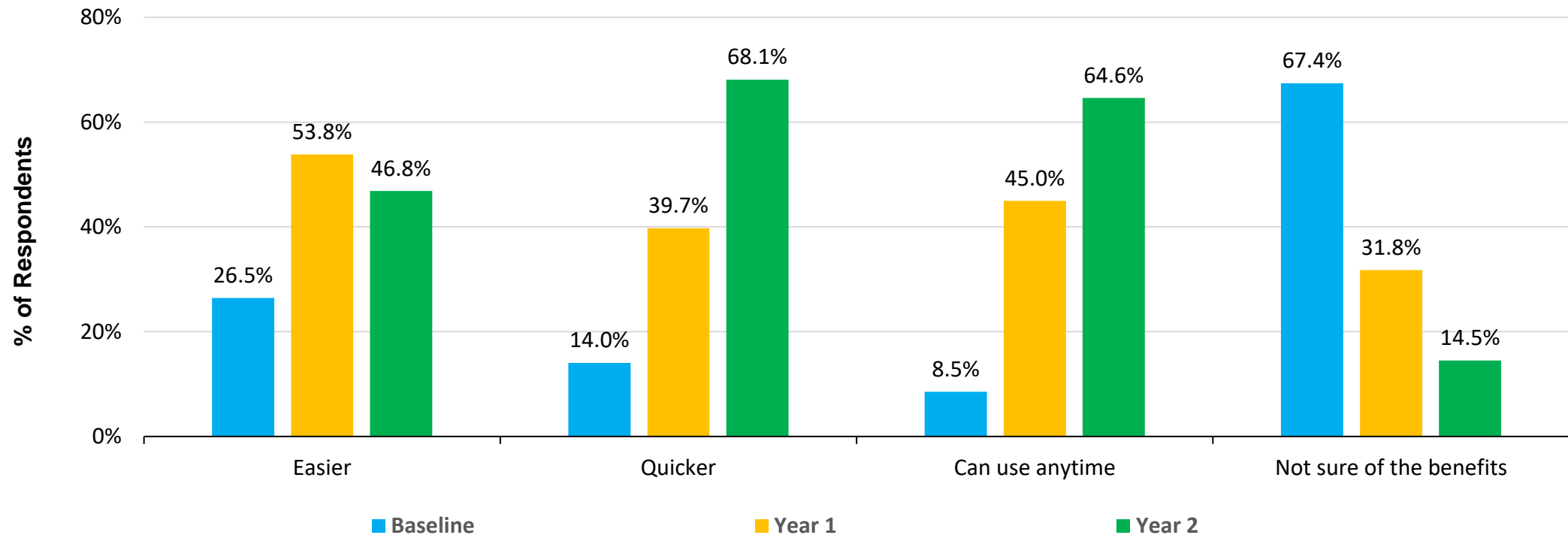


- Use of debit cards increased from 20% at baseline to 47% at year-end 1 and 70% at year-end 2 – showing a significant increase in community members using ATMs and related services. Similarly, AEPS increased from 0 to 30% at year-end 1 and 90% at year-end 2, showing that within the 2 years the usage went from zero to near-complete adoption.
- UPI usage increased from 0.6% at baseline to 11% at year 1 and 40% at year-end 2. Usage of UPI was re-tested through a dipstick survey with 343 participants.

For Baseline, n = 1603
 For 1 Year-end, n = 1659
 For 2 Year-end, n = 1663

Respondents identified speed and convenience as the key benefits associated with digital financial services

Perceived benefits of Digital Financial Services

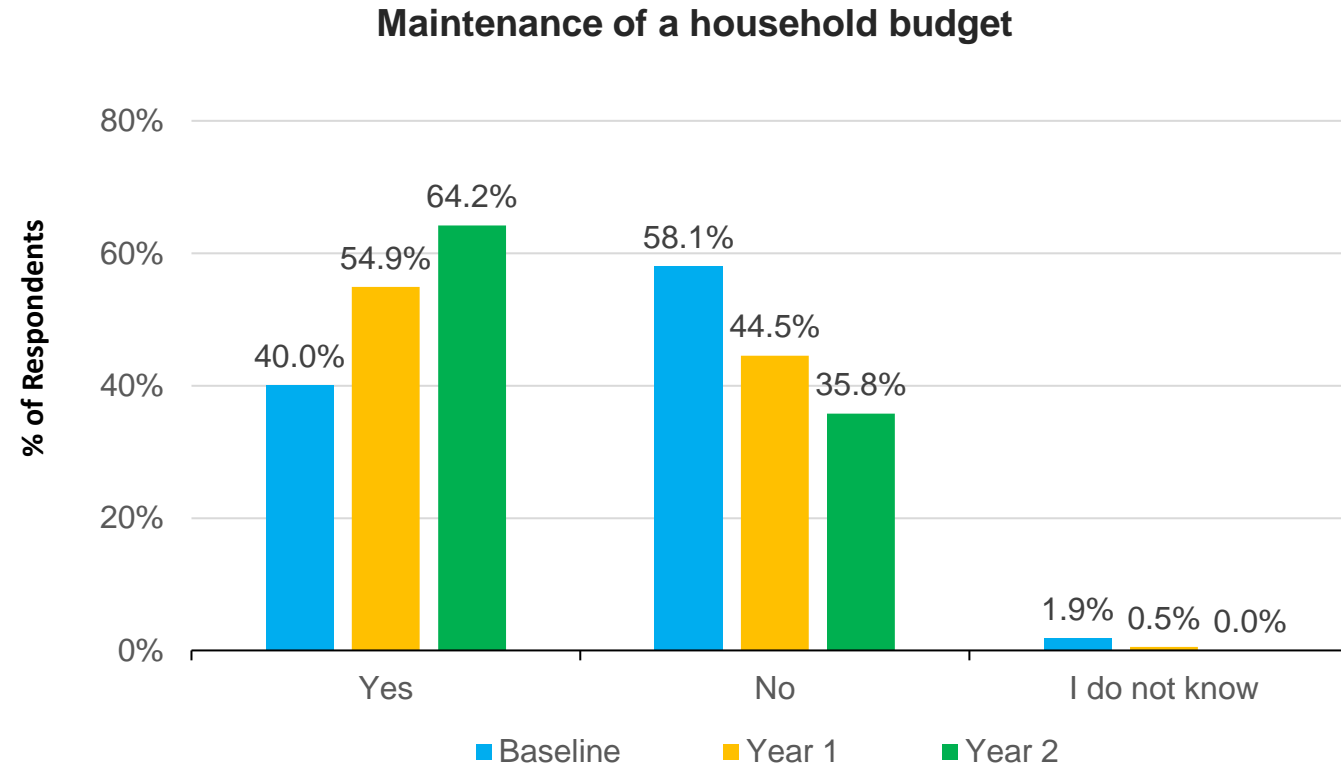


- Significant increase in respondents who are aware of the benefits of using digital financial services, from **33%** at baseline to **86%** at year-end 1.
- Each category of perceived benefits i.e. easier, quicker and convenience, saw an increase in the number of respondents that could identify that benefit.

Adoption of financial services

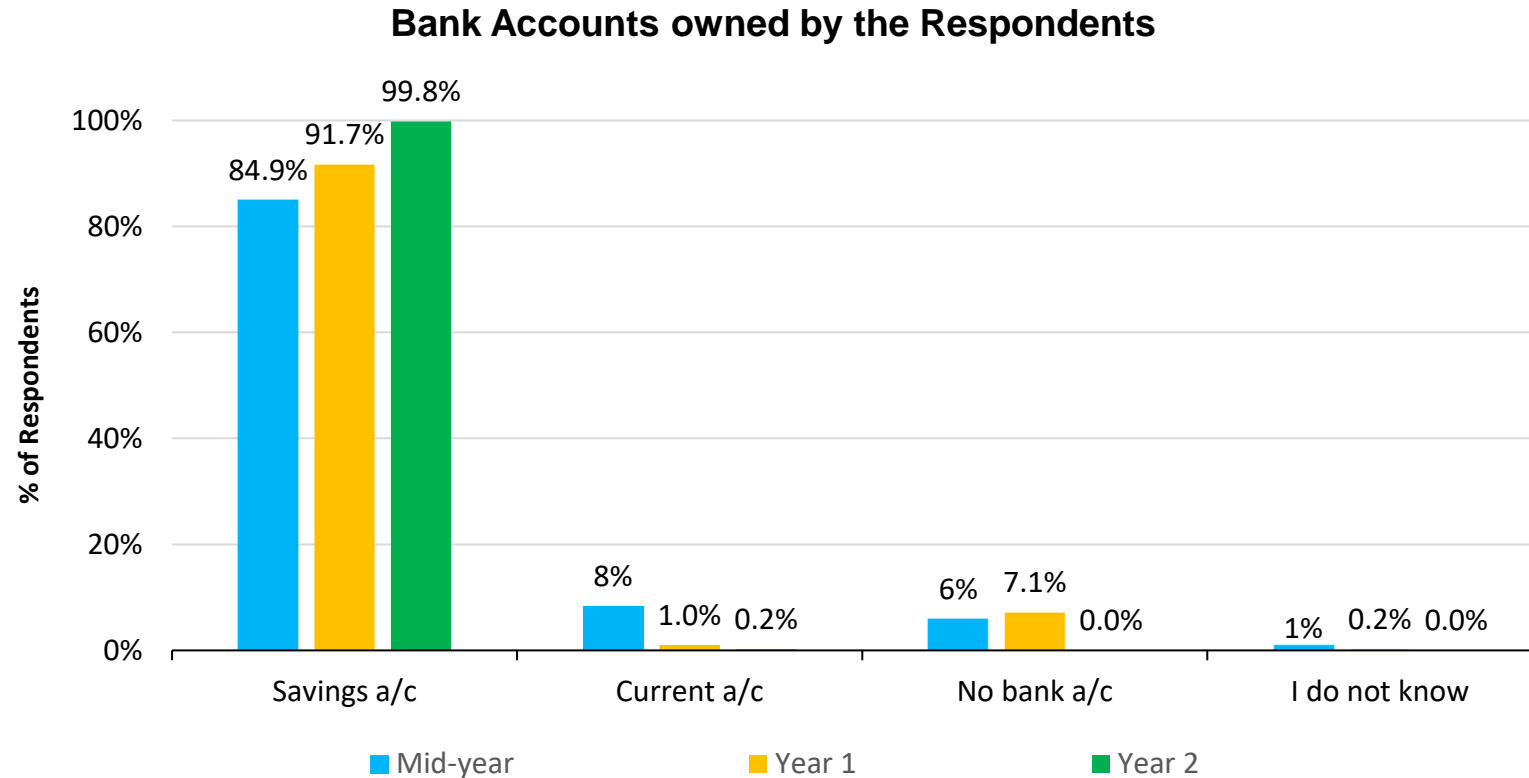


There has been a year-on-year increase in the number of respondent households maintaining a financial budget



- There has been an increase in the number of households that maintain a Household Budget, from **40% at baseline** to **64% at year-end 2**.
- Through discussions with community members it was found that the module on 'Savings' had a significant impact on the community and maintaining a monthly budget was seen as a way of improving financial decisions and increasing savings.

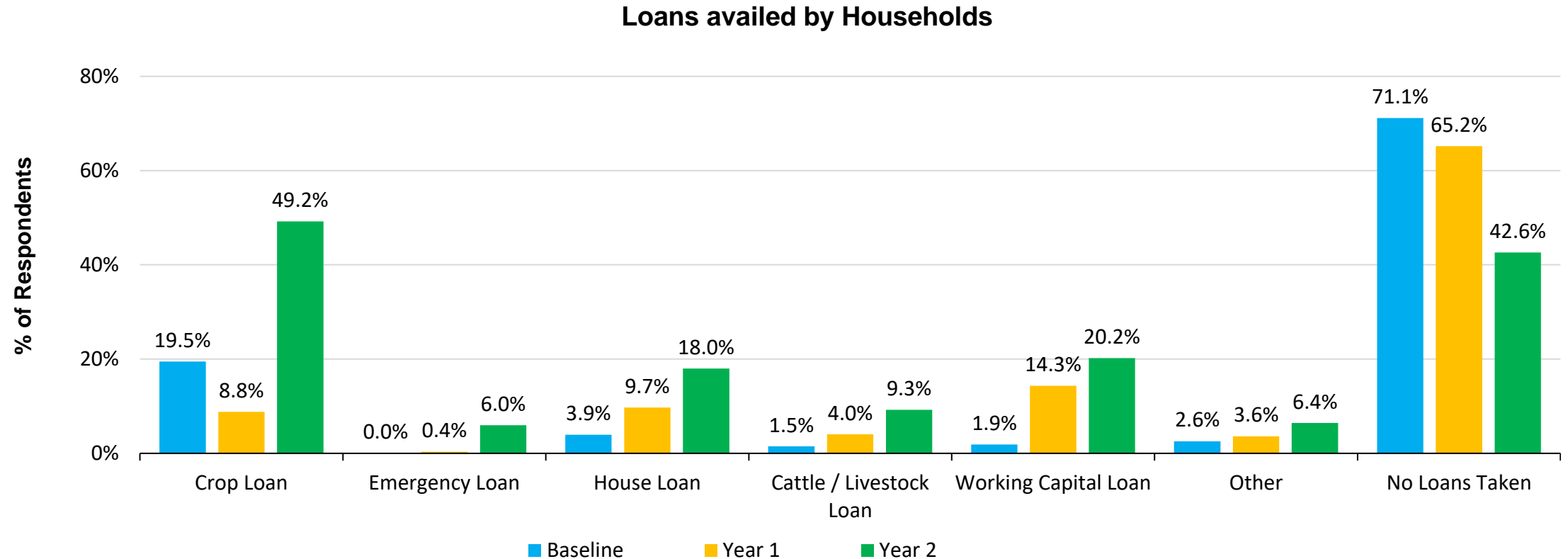
100% respondents owned a bank account at year-end 2



- A 7% increase was observed in ownership of bank accounts by respondents, with **85%** at baseline to **~100%** at the end of year 1.
- A 7% decrease was seen in the number of respondents who held current accounts.

For Mid-year, n = 390
For 1 Year-end, n = 1659
For 2 Year-end, n = 1663

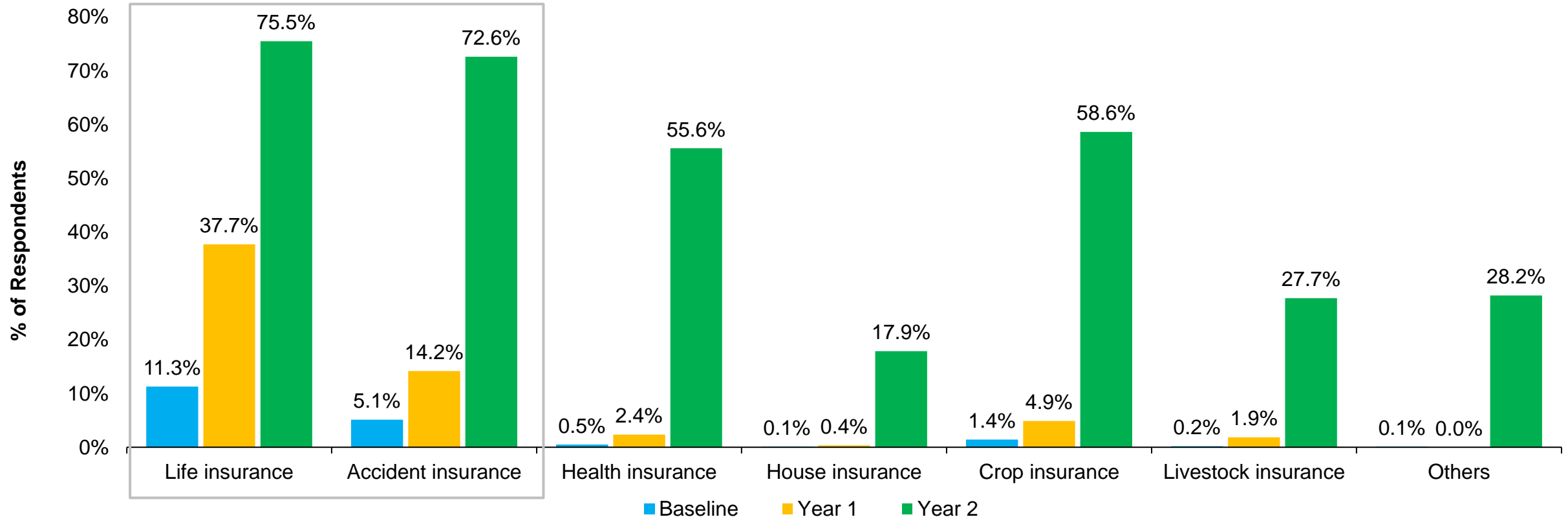
There was a significant increase in households borrowing crop loans and marginal increase in house loans and working capital loans



- There was a significant decrease in the households that had never borrowed a loan, from **71%** at baseline to **42.6% at end of year 2**.
- Households that availed House Loans increased from **4% at baseline** to **18% at year-end 2** and households that availed Working Capital Loans increased from **2% at baseline** to **14% at year-end 2**.

Across the various financial services and products, uptake of insurance was the most significant

Insurance products availed by Households

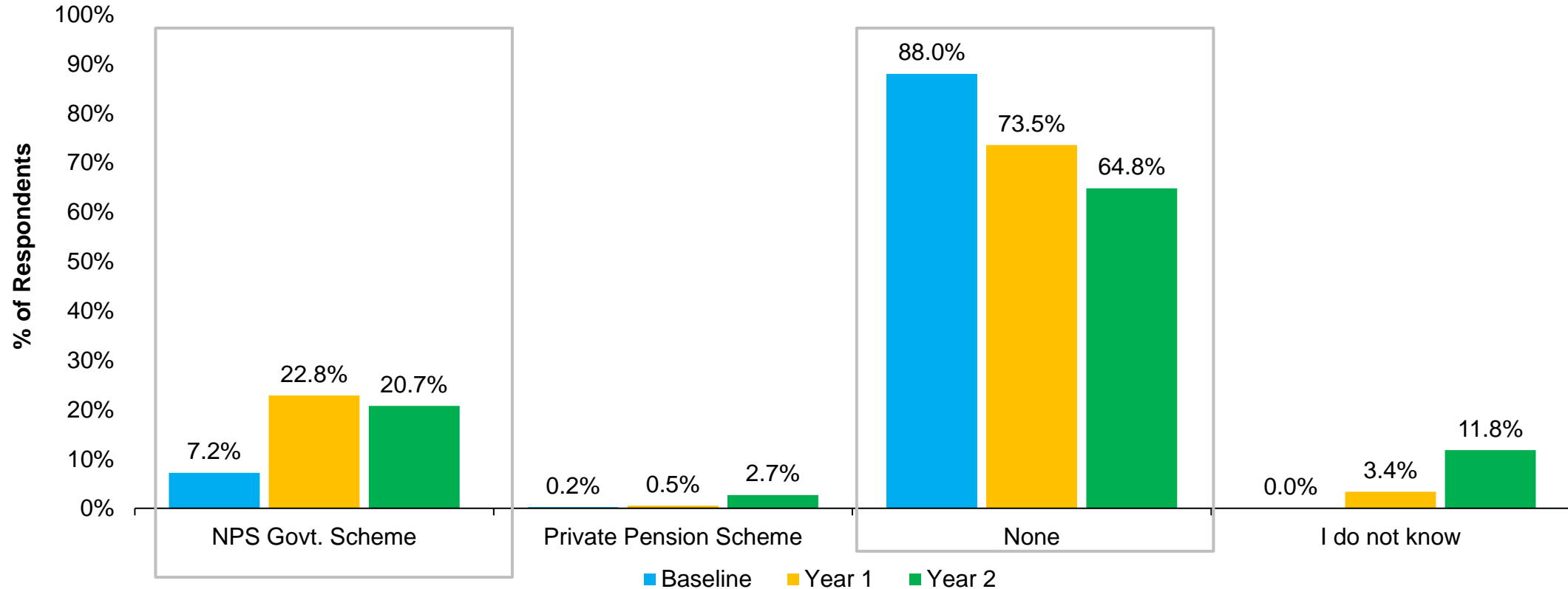


- There has been a significant increase in the households that availed insurance products.
- Life Insurance increased from **11% at baseline** to **75.5% at year-end 2**, Accident Insurance increased from **5% to 72%**. Crop insurance availed increase from **1% to 59%** at year-end 2. Health insurance increase form 0% to 56% at year-end 2.

For Baseline, n = 1603
 For 1 Year-end, n = 1659
 For 2 Year-end, n = 1663

No significant change seen in the number of households availing pension

Pension availed by Households



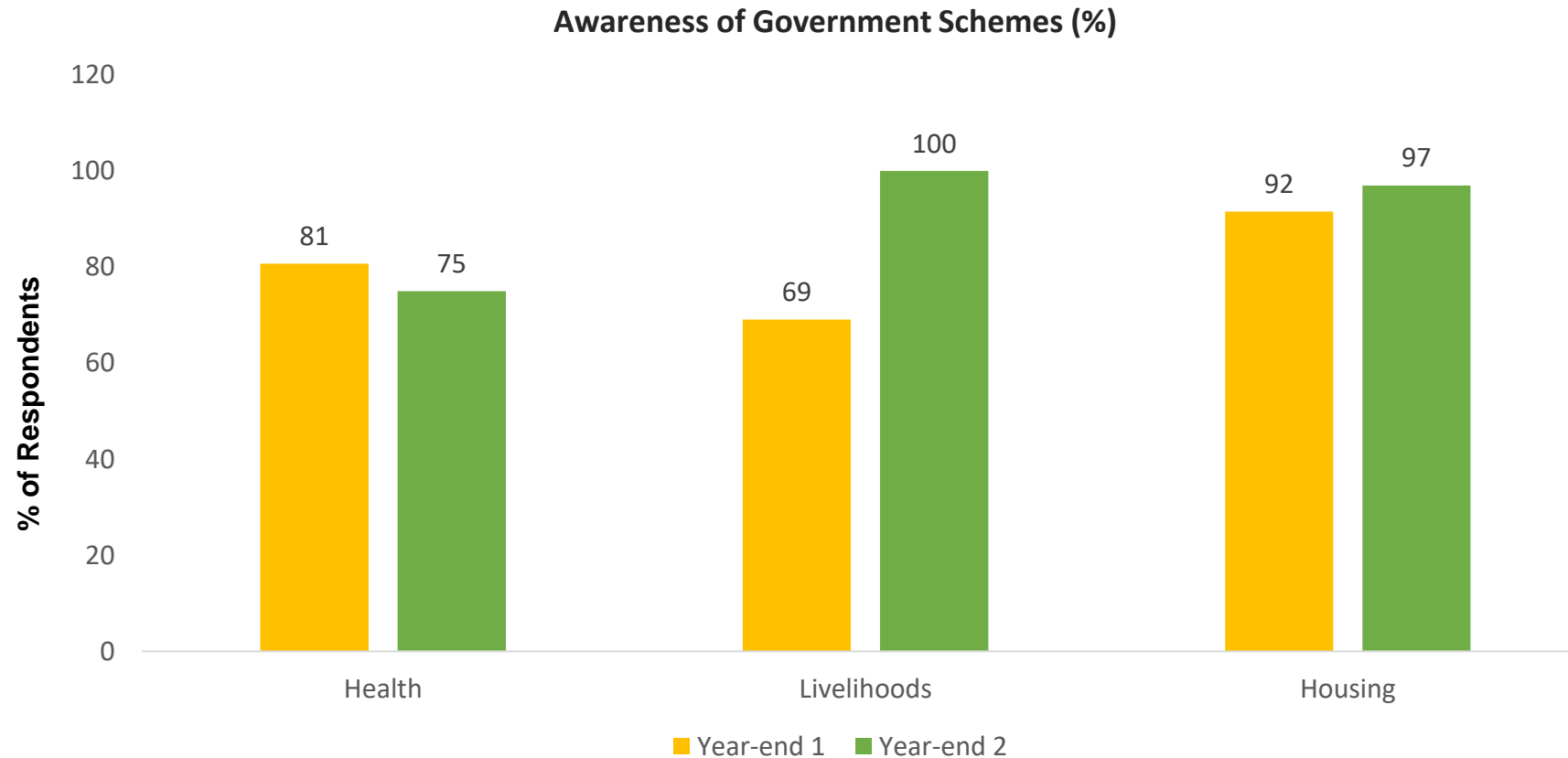
- There was an increase in the number of households that availed pension schemes from baseline to year-end 1, while change in year-end 2 was negligible
- National Pension Scheme (NPS) increased from **7%** to **21%** while households that did not avail any pension schemes reduced from **88%** to **67%**.

For Baseline, n = 1603
For 1 Year-end, n = 1659
For 2 Year-end, n = 1663

Awareness of and access to government schemes

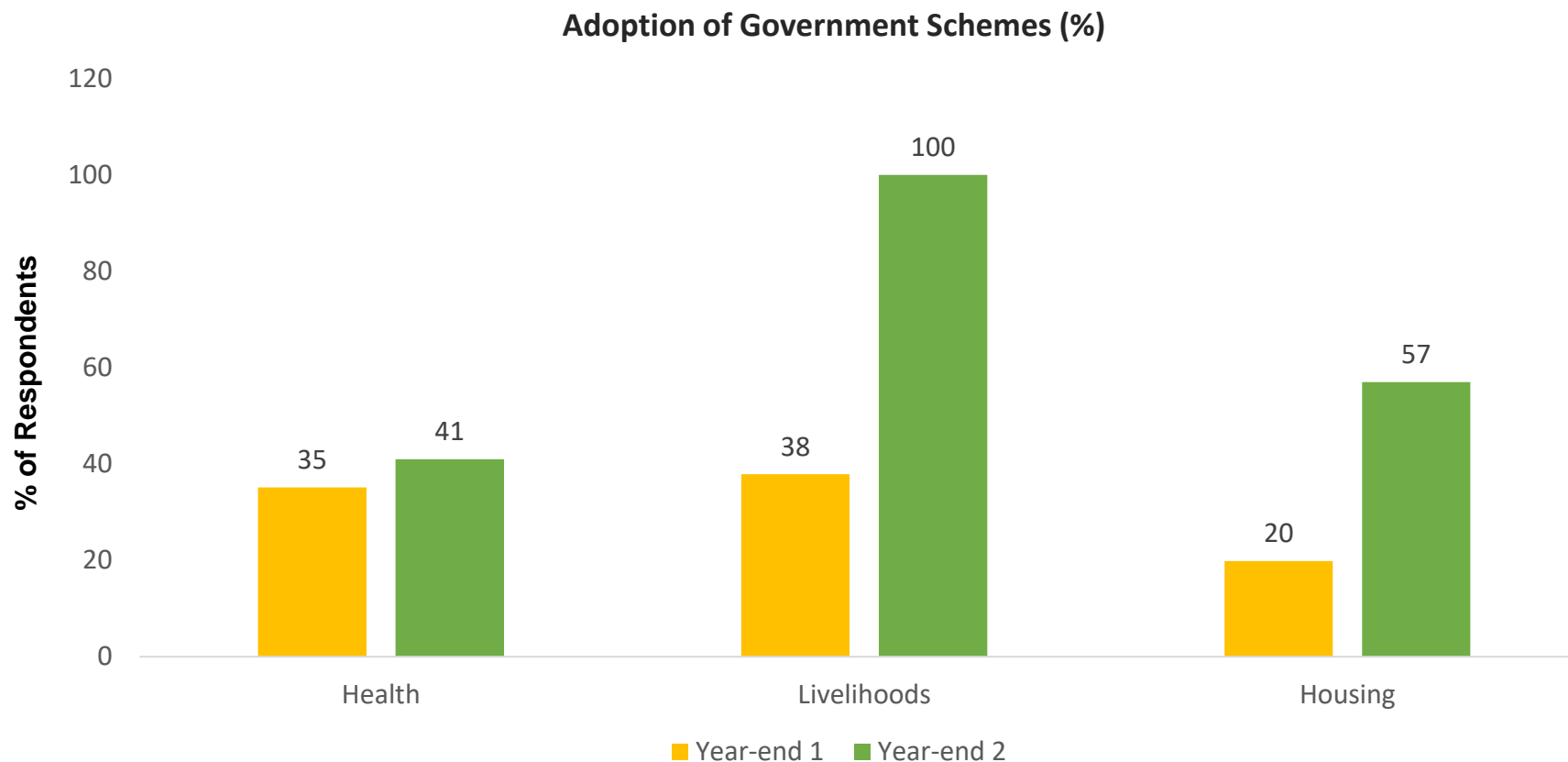


Overall awareness of Government Scheme is decrease amongst survey respondents



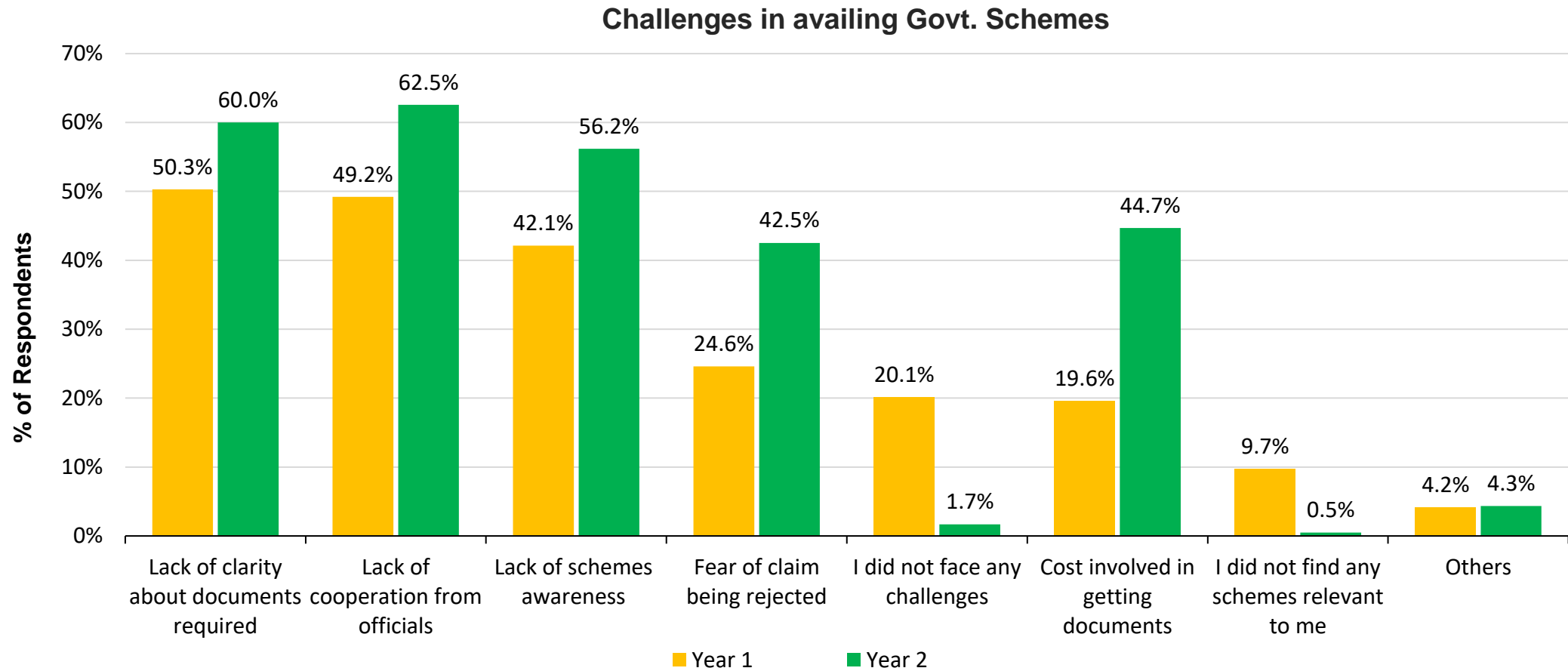
- A dipstick assessment with 343 households at year-end 2 found that 100% households were aware of MGNREGA, 87% were aware of Ayushman Bharat, 72% were aware of maternity benefits and 67% were aware of Janani Suraksha Yojana. 97% households were aware of PM Awas Yojana and Toilet Construction schemes. 95% households were aware of available pension schemes.
- Overall, there an increase in the number of participants aware off the various livelihoods-related schemes available.

Adoption of Government Schemes saw an increase across housing and health-related schemes



- A dipstick survey conducted with 343 households at year-end 2 found that 100% HHs had availed MGNREGA schemes while the pension schemes had been availed by ~46% of the HHs.
- 36% HHs had availed Ayushman Bharat, while 34% had availed Maternity Benefits and 48% had availed Janani Suraksha Yojana.
- 42% households had availed PM Awas Yojana while 71% had availed of Toilet Construction scheme.

Limited knowledge of documentation and lack of support from Government officials remain barriers in uptake of Government Schemes



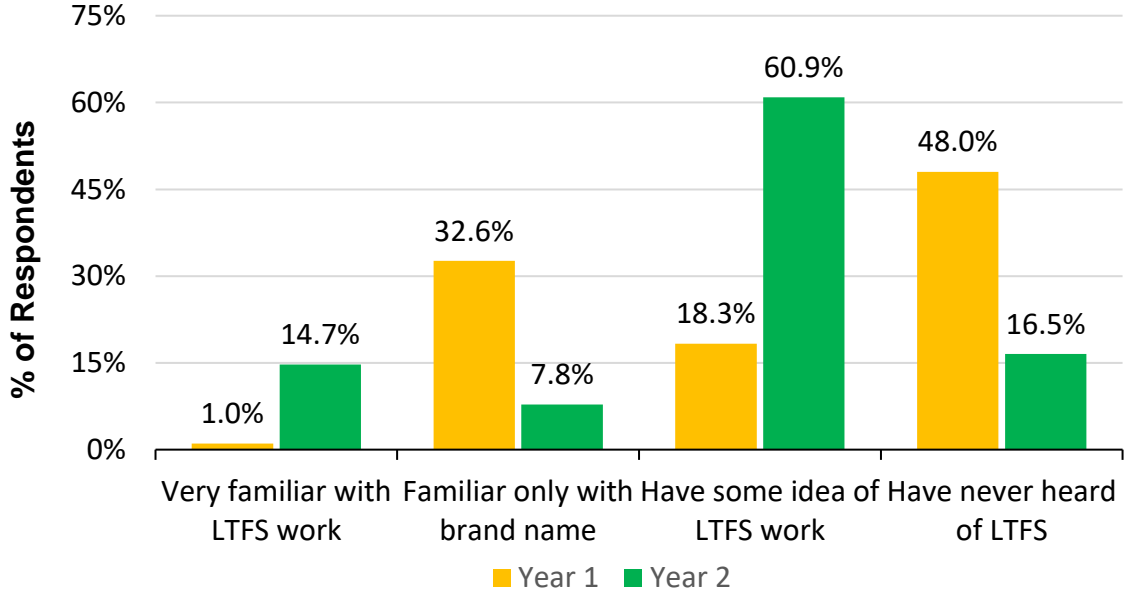
For Baseline, n = 1603
For 1 Year-end, n = 1659
For 2 Year-end, n = 1663

Awareness of brand LTFS

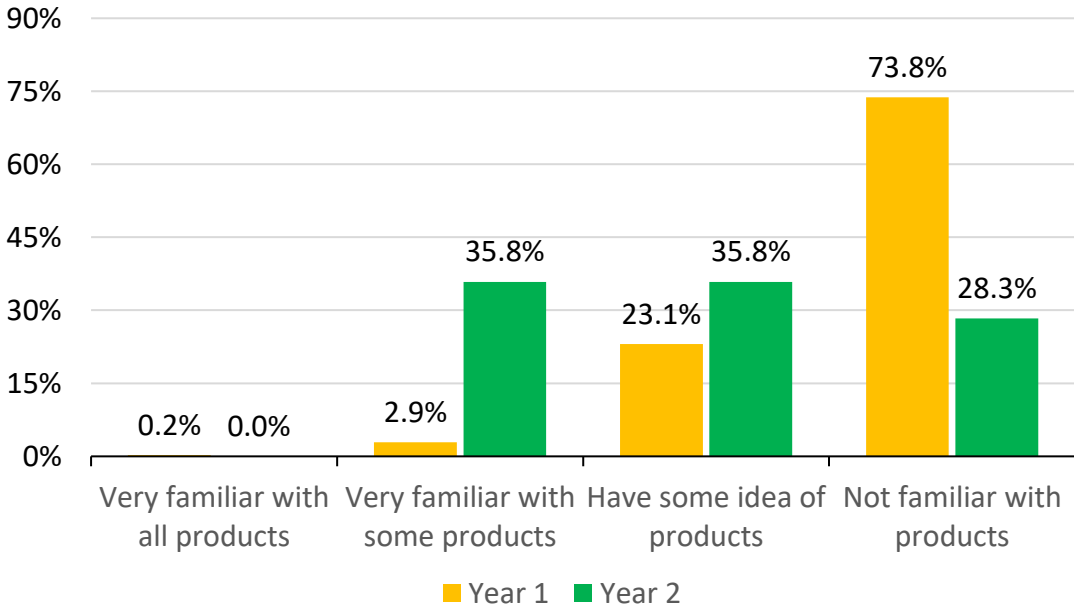


Overall, there is greater recognition of LTFS within the geographies and products have seen greater adoption through the programme

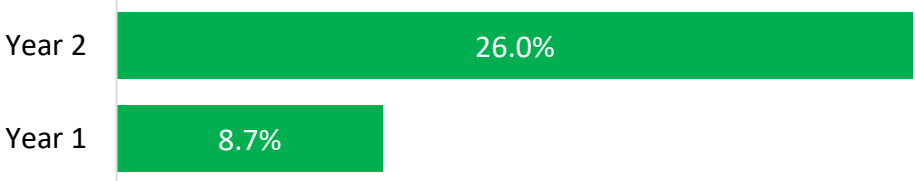
Awareness of LTFS



Awareness of LTFS products



% households that have availed products of LTFS



For 1 Year-end, n = 1659
For 1 Year-end, n = 1663

Key recommendations for FY 20-21

Focus in Year 3 should be on ensuring sustainability of program outcomes across existing beneficiaries

Stakeholder	Suggested Reach	Recommended Activities
Digital Sakhi	100	<ul style="list-style-type: none">• Digital Sakhis to continue driving adoption of digital financial services and Government schemes within the wider community in FY 20-21• Sewa to conduct aspiration mapping of Digital Sakhis to assess livelihoods aspirations for FY 21-22 and beyond.• LTFS and Sewa to provide adequate support to ensure sustainability of livelihoods by March 2021 (setting up of kendras, enabling Sakhis to establish micro-enterprises, providing linkages to jobs etc).
Women Entrepreneurs	1000	<ul style="list-style-type: none">• Identifying segment-specific needs of Women Entrepreneurs.• Handholding support through weekly meetings and guidance from trade-specific experts to ensure growth in business size and revenue.
Community	1,00,000	<ul style="list-style-type: none">• Key focus on adoption of digital payments and entitlement schemes, and to drive sustainability of adoption post programme closure.



THANK YOU!