



Voluntary Assessment of Digital Sakhi Project - Maharashtra

Assessment Partner : NuSocia



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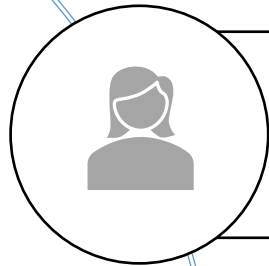
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1.

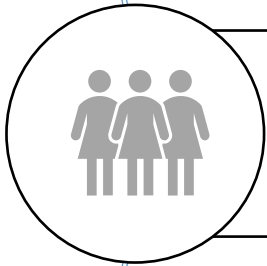
PROJECT BACKGROUND



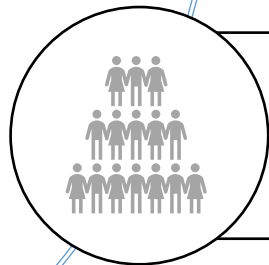
Digital Sakhi Project : A Glimpse



To identify and **develop a cadre of 100 rural women as 'Digital Sakhis'**, building and strengthening their capacities to impart digital financial literacy training to rural communities in Maharashtra.



To identify and **provide training and handholding support to 1,000 existing rural women micro-entrepreneurs**, enabling them to expand and strengthen their existing micro-businesses.



To create **awareness in the rural ecosystem about digital financial literacy** by conducting community mass awareness sessions on enabling digital payments, reaching out to one lakh rural population in Maharashtra.



Implementing partner- **Action for Agricultural Renewal in Maharashtra (AFARM)**



100 Digital Sakhis (Trained on Digital Financial Literacy, Leadership and Technology)

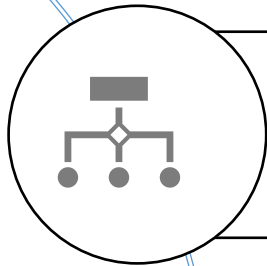


1,000 Women Entrepreneurs (upskilling on goat rearing, poultry, dairy, tailoring and enterprise development)

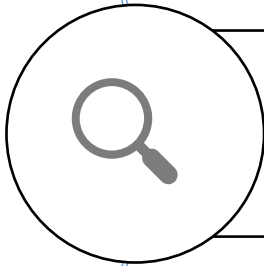


1,00,000 community members in **30** villages of Pune, Osmanabad and Solapur in Maharashtra (awareness on digital financial literacy)

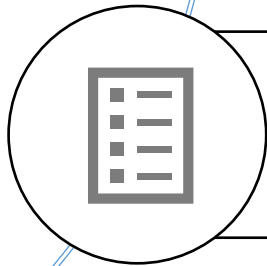
Voluntary Assessment of Digital Sakhi Project



Understand project objectives, stakeholders and methodology



Assess direct and indirect changes in the target group, LTFS recall and overall impact of project against its outcomes

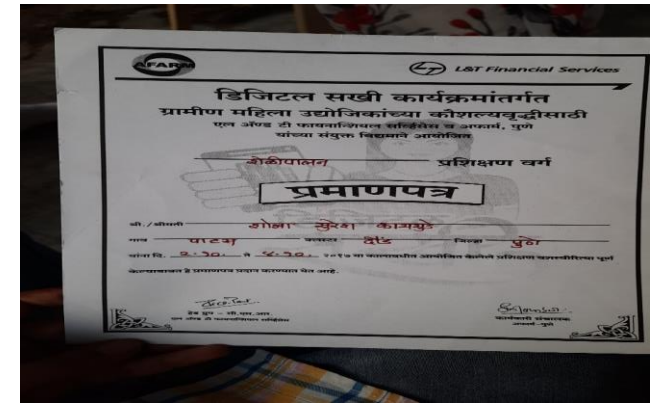


Provide recommendations for improvement and sustainability of the project



2.

METHODOLOGY



Study Design

Key Assessment Questions

- Testing the overall theory of change.
- Has the project contributed to the well-being of DS and WE?
- To what extent can they be considered 'empowered' over the course of DS project implementation?
- What are the circumstances that make Digital Financial Services(DFS) more conducive to communities?
- Have these impacts been lasting & sustainable?
- How is sustainability of DFS being defined?
- Do the benefits of DS to its beneficiaries outweigh the cost of the project ?
- Did DS provide a cost-effective approach for impacting the Women entrepreneur, communities and DS?

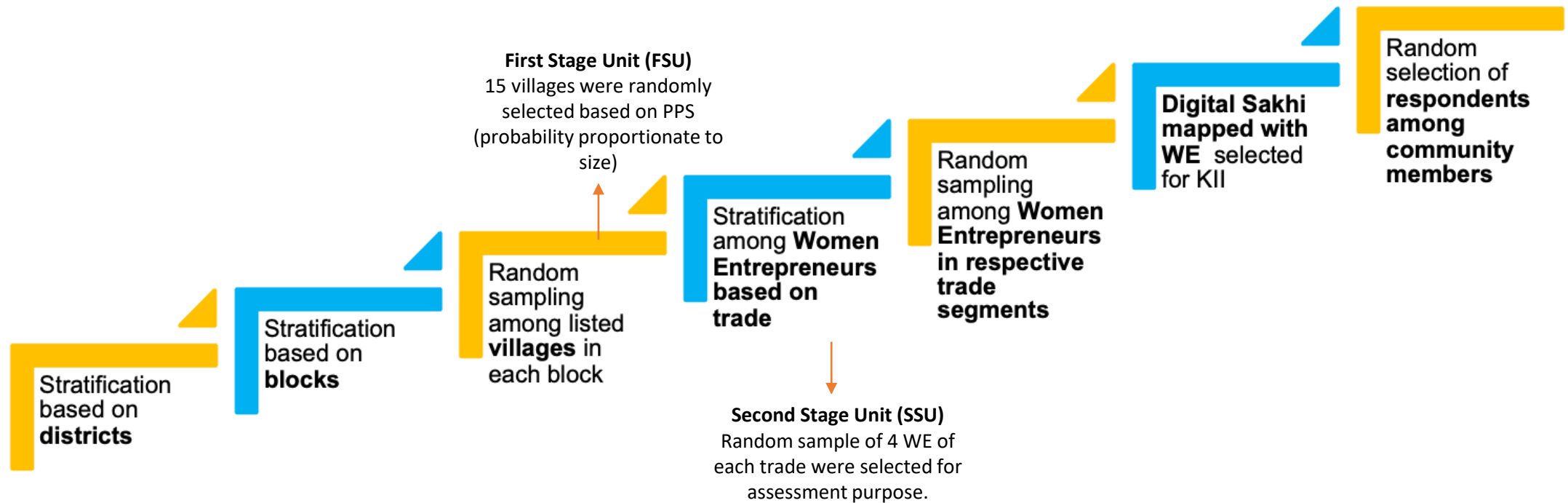
Schedules of enquiry

- Listing of inherent assumptions.
- Knowledge about government schemes.
- Support received for DFS usage and isolating DS inputs among these supports.
- Awareness about DS project and personnel.
- Overall feedback and suggestions.
- Detailed ABC based budget analysis of the project and per-unit cost analysis.
- Benchmarking it with publicly available data.
- Mapping the intervention against the longevity of the impact for amortization of the cost.

Study Tools

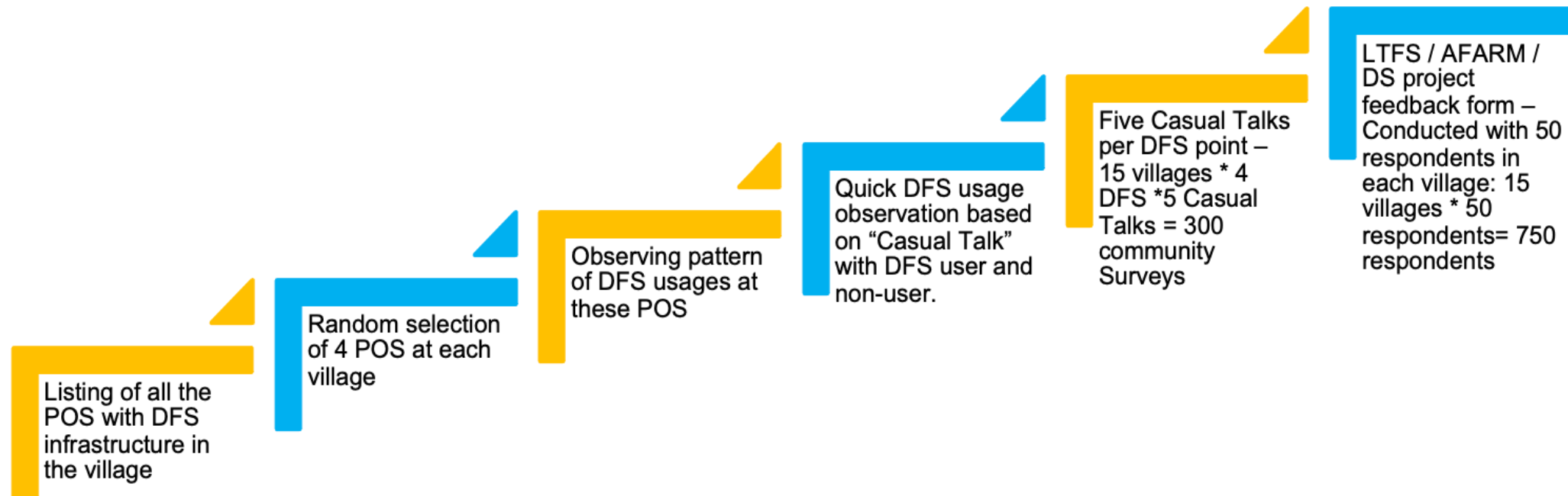
- Visioning Sessions with DS, WE and AFARM team.
- Microenterprise assessment of WE.
- Mini FGDs / KIIs at family meetings with WE and DS.
- Documenting DFS eco-system of 15 villages.
- Community usage of Digital Financial Services.
- Prompted brand recall surveys.
- RCEEIS Framework

Sample Design : Digital Sakhi and Women Entrepreneurs



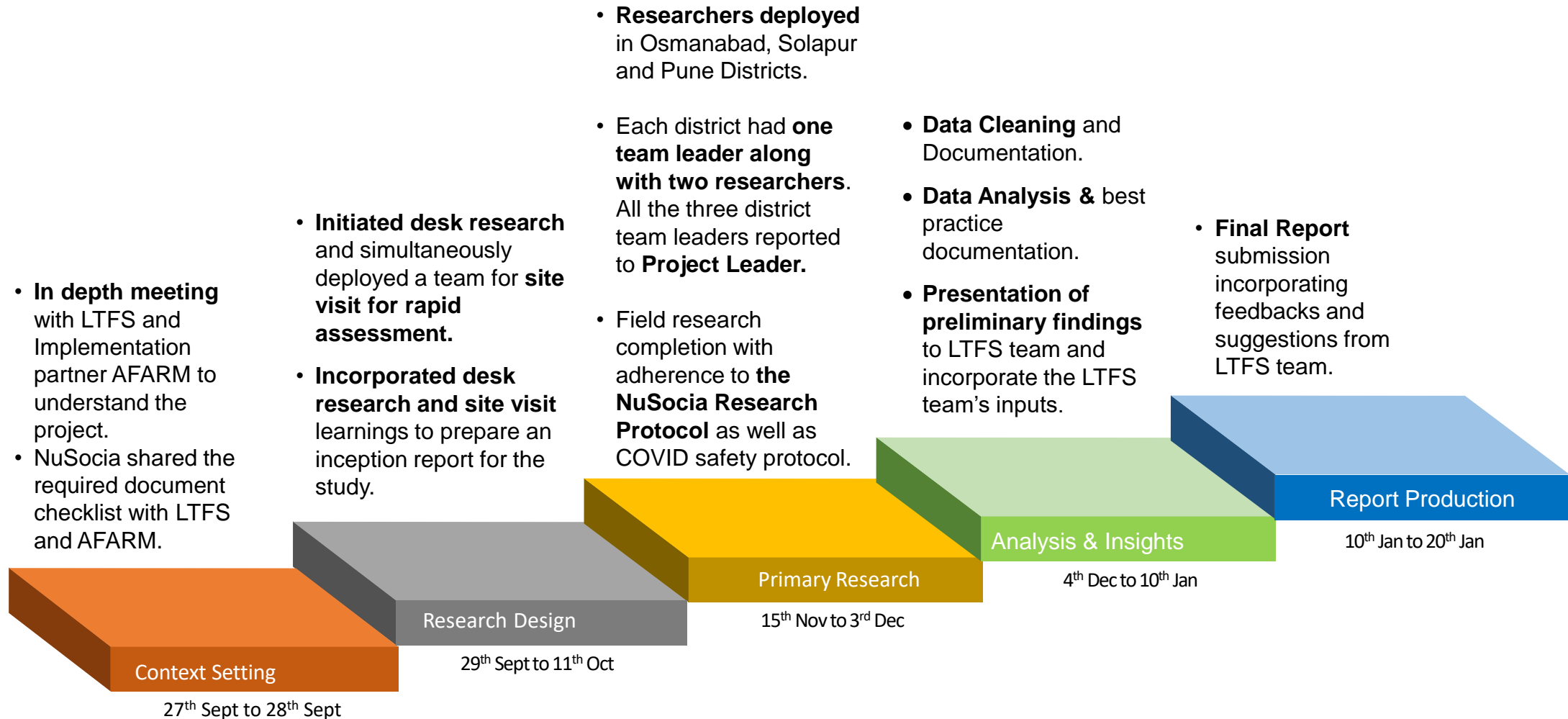
(15 villages*4 trades category*4 respondents = 240 Women Entrepreneurs
+ 40 Digital Sakhis' Interview)

Sample Design : Community Survey



Community Survey 1 (About DFS) – **460 respondents(Shopkeepers)**,
Community Survey 2 (About DS Project) – **1,104 respondents (community members)**

Work Phases (Sep 2021 – Jan 2022)



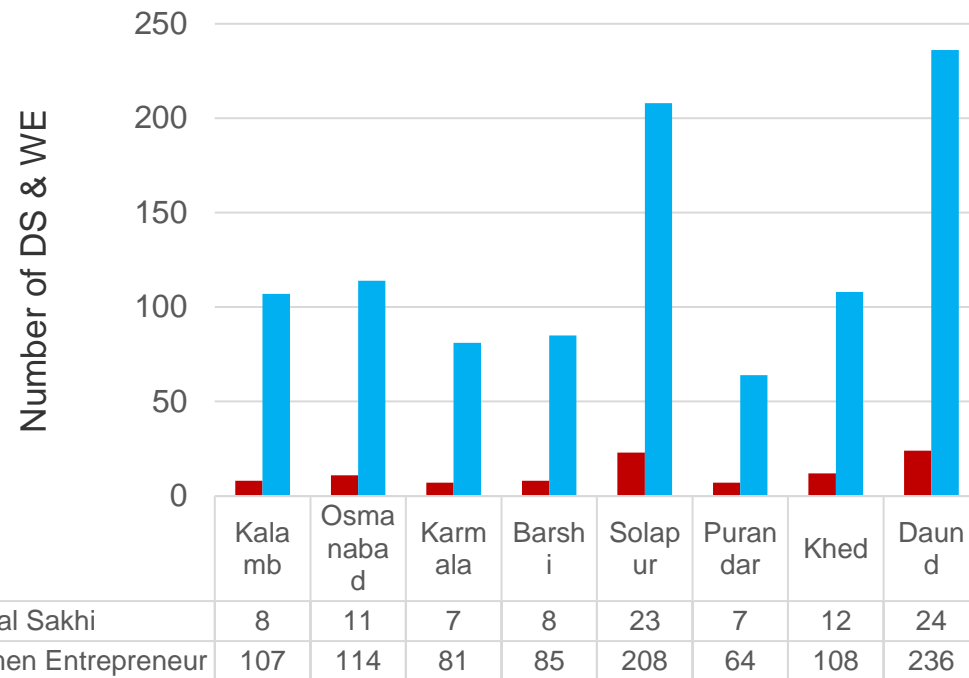
3.

FINDINGS

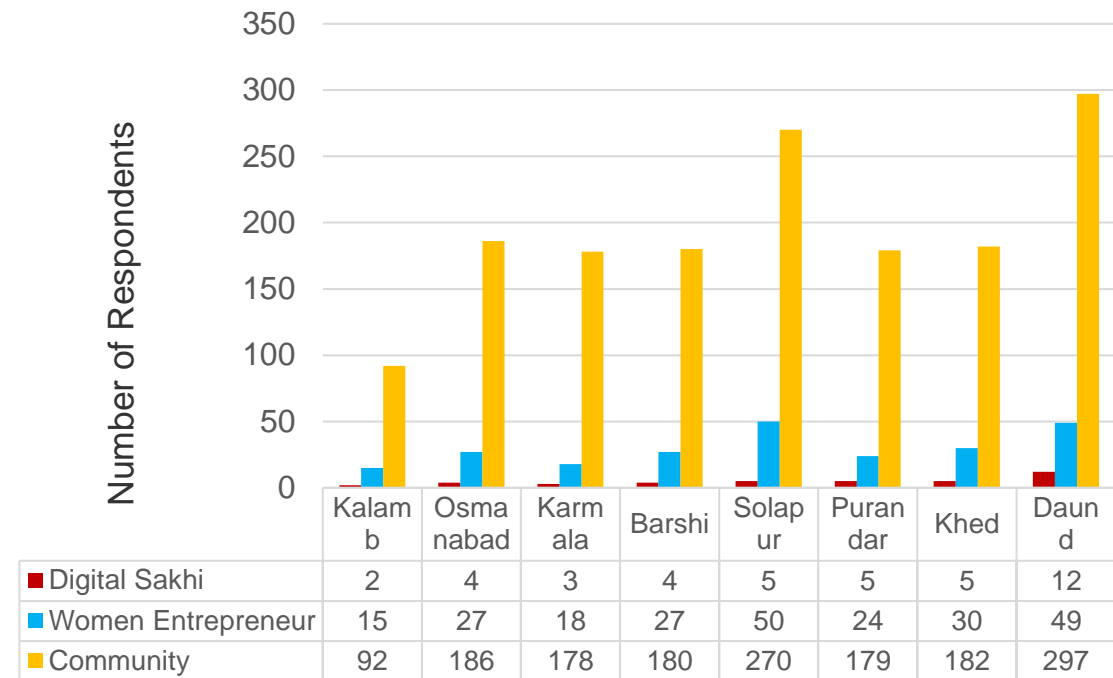


Coverage and Distribution

Project Coverage



Sample Covered



For the assessment, Total 8 clusters of Pune, Solapur, and Osmanabad districts in Maharashtra were taken. **40%** of Digital Sakhi and **24%** of Women Entrepreneurs under the program were covered during assessment

3.1

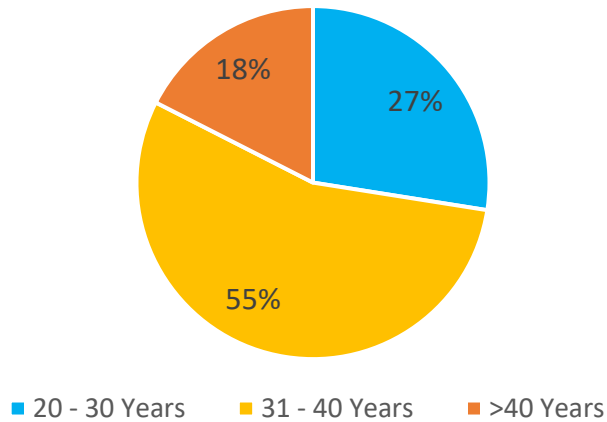
FINDINGS - Digital Sakhi

AGENCY . ADOPTION . ADVOCACY

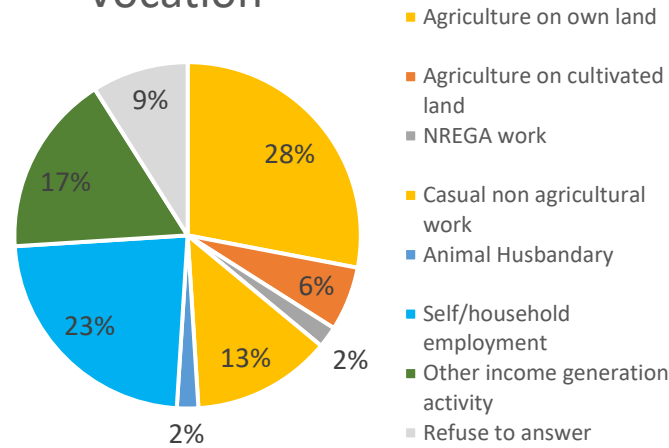


Digital Sakhi : Demographic Overview

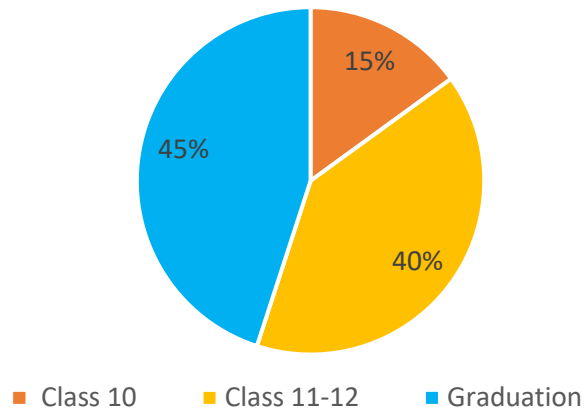
Age



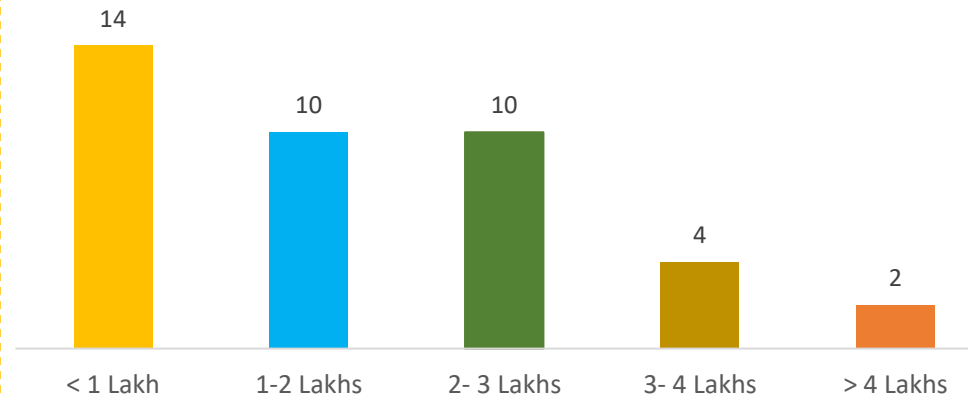
Vocation



Education



Current Annual Family Income



The persona of a Digital Sakhi:

- Average Age is 39 years
- Has a minimum education level of Class 10.
- Has a family income of <3 Lakhs.
- Also practices agriculture on own land or has household employment.
- Learnt about the project from community volunteers or SHGs group.
- Joined the project to involve with the community or due to the interest in teaching/ training

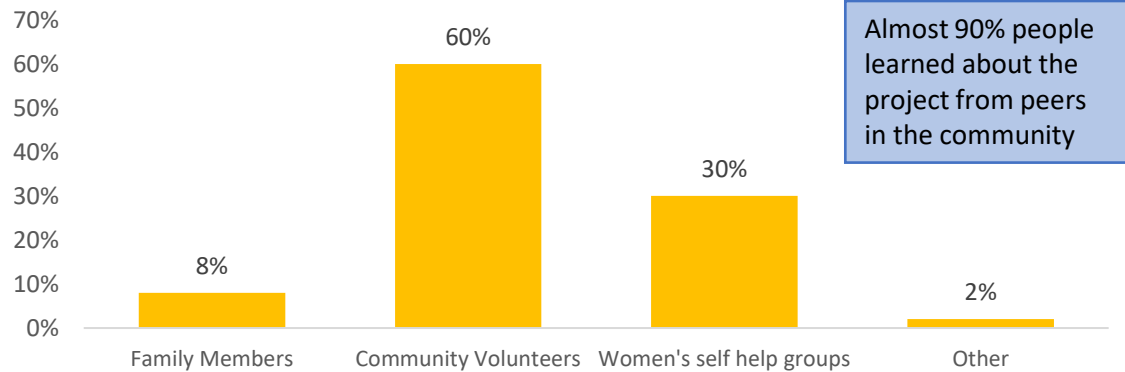
(n=40)

Digital Sakhi : Overall Success Parameters

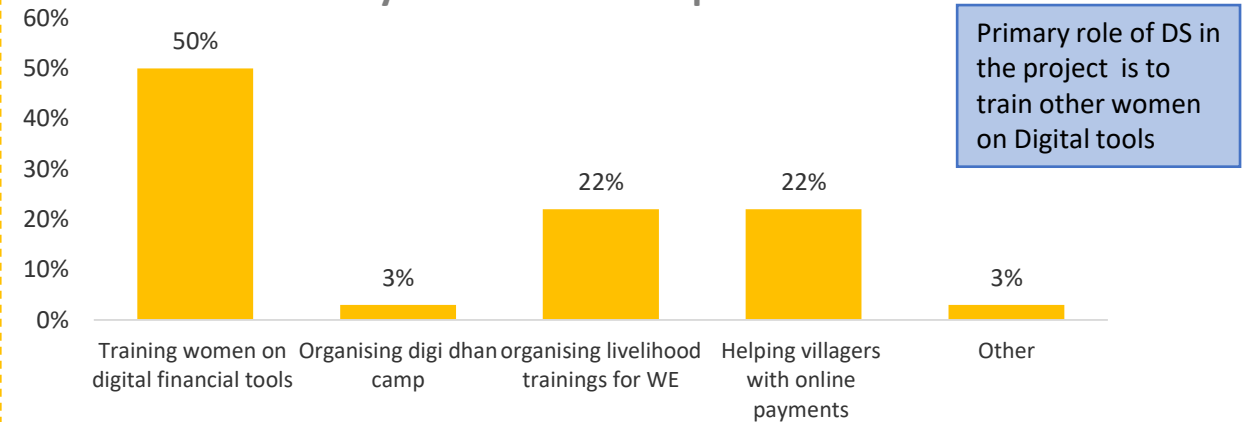
| | Baseline* | Assessment |
|--|-----------|--|
| Adoption of digital payment modes | 24% | 100% |
| Knowledge of Govt schemes | NA | 99% |
| Knowledge for using internet, computer | NA | 100% |
| Contribution to family income | 27% | 95% |
| Participation in financial decision making | 39% | 87% (37% (Self)+50% (with Family)) |
| Sustainability of the livelihood | NA | 96 % working (50% run Digital Seva Kendras) |
| Her continued engagement with BFSI segment | NA | 62% |

Digital Sakhi : Findings

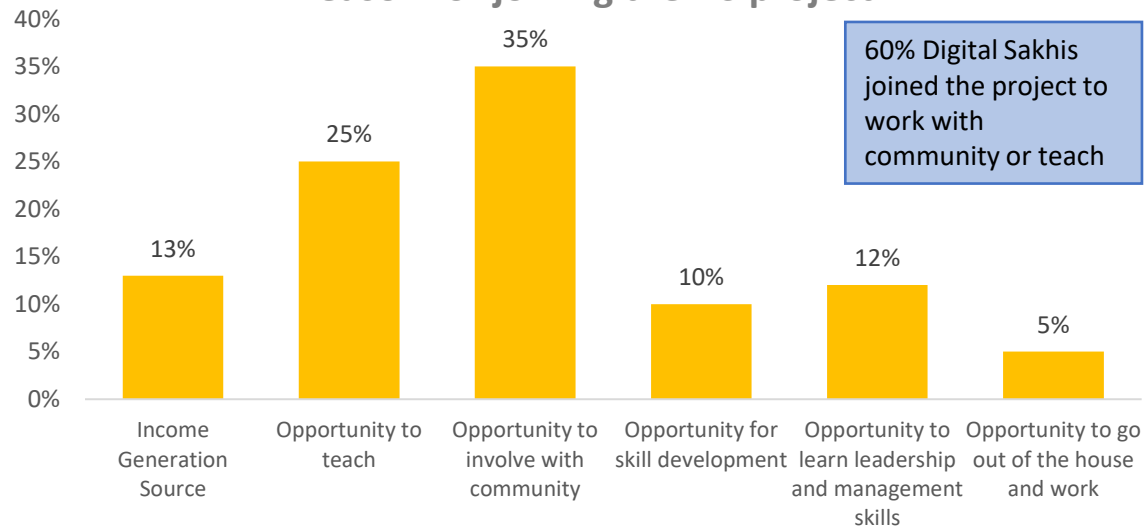
Source of Information about Project



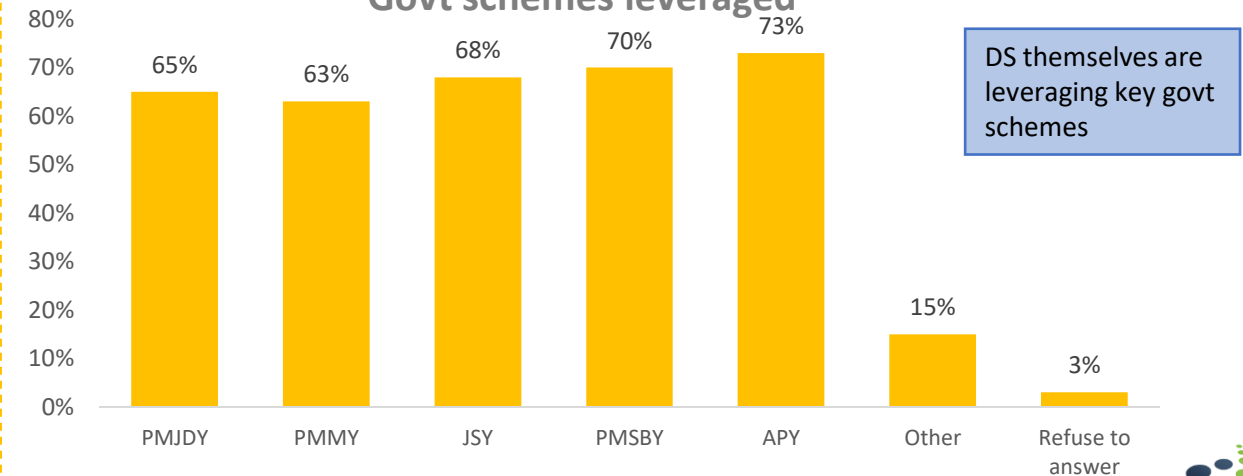
Key task involved in profile of DS



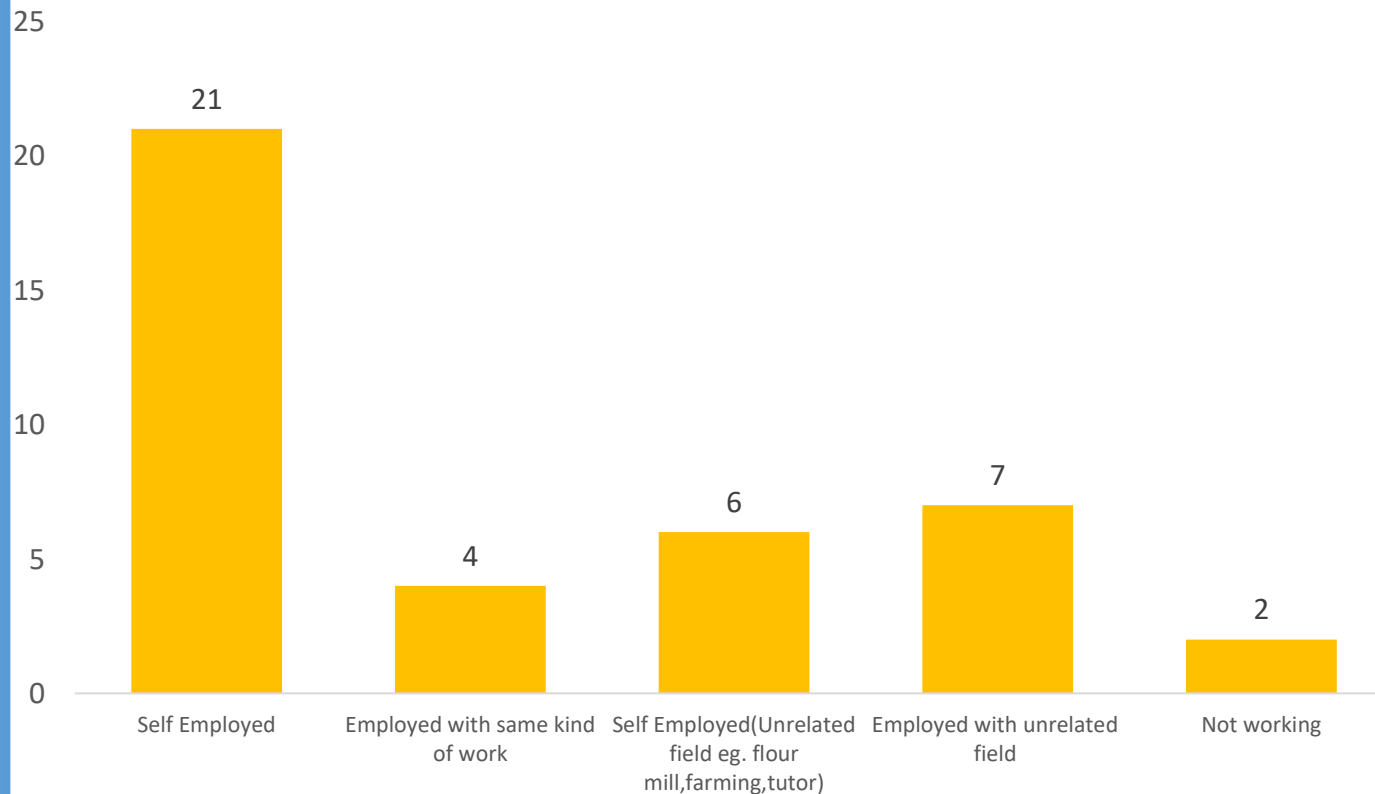
Reason for joining the DS project



Govt schemes leveraged



Digital Sakhi : Findings



| Category | Occupation | No of Sakhis |
|---------------------------------|--|--------------|
| Self Employed | Digital Seva Kendra | 14 |
| | Tailoring | 5 |
| | Beauty Parlor | 2 |
| Employed with same kind of work | Working with other organization on women empowerment project | 3 |
| | Working as a DS in Phase II | 1 |
| Self Employment(Unrelated Work) | Farming | 3 |
| | Flour Mill | 2 |
| | Tutor | 1 |
| Employed with unrelated work | Work in private company/ MIDC | 4 |
| | Asha worker/community volunteer/ Grampanchayat Clerk | 2 |

Most Digital Sakhi are self-employed and the majority of them are running Digital Seva Kendras. Also providing access to the WE training sessions helped Digital Sakhis to found income generation opportunities in the locality. Two Digital Sakhis aren't working right now due to additional family responsibilities.

(n = 40 Digital Sakhi)

Digital Sakhi : Findings

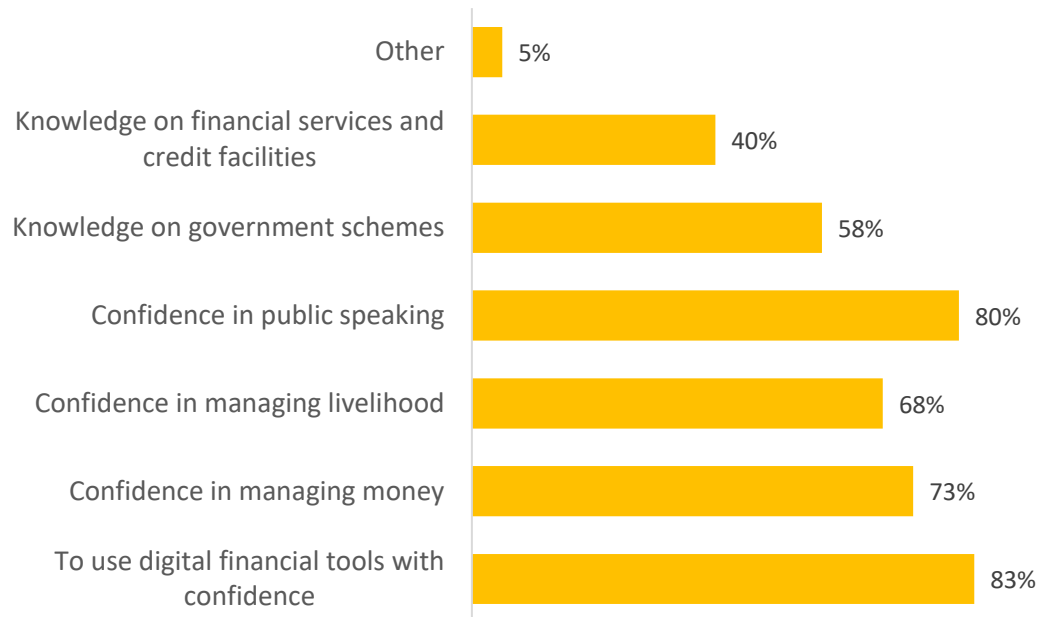
- As a result of this project, DS have started taking more interest in family finances.
- The project helped DS to open their bank accounts, and those who have smartphones have started using digital modes for payment for payments such as phone recharge, electricity bills and household purchases.
- DS have become habitual about saving and keeping it with formal financial institutions like banks
- More DS preferred SHG loans over MFIs because of adjustable deadlines, low interest and less pressure.
- **SOFTER GAINS** in their own words
 - *“This project gave us the **courage** and that **confidence** that we can do anything if we decide something to do.”*
 - *“Our family members **respect** us, they consider our opinion and decision now. This is the biggest change we have observed.”*
 - *“This project has enabled us to become **financially independent**. It gave us the confidence to manage our expenses without taking the help of family members. This is the best thing about the project.”*
 - *“We came to know the importance of education after the training therefore now whatever it takes but I will pay attention to my child's education and wherever he wants to learn and whatever cost it takes I will take **responsibility** for that”*

DS Pooja Halande said(Patas, Daund, Pune),
“I want to grow my Digital Seva Kendra because now there is a very limited number of space. That's why I will grow it on a larger scale and serve the villagers. Also, I am going to contest the gram panchayat election. It doesn't matter whether I win or lose but I want to contest at least once. I have many dreams that I want to fulfill. This confidence comes within me due to Digital Sakhi project.”



Impact on Digital Sakhi

Learnings from DS project



Support from DS project



About the Digital Sakhi Project

- **60-80% Digital Sakhi** acknowledge that the project helped them with skills in leadership, management, entrepreneurship, digital finance and for getting financial support.
- **Word of mouth** is the main source through which DS heard about LTFS and AFARM. This included friends, family or women's groups.
- **More than 75% are availing benefits** from various government schemes such as PMJDY, PMMY, JSY, PMSBY and APY
- Uses Digital financial tools due to convenience and uses it for various types of bill payments

(n=40 and multiple choice selection was given)

Challenges faced by Digital Sakhi

1. Space constraints, to conduct the trainings.
2. Time constraints, while managing their own work and family as well as to get trainees to come together at common time.
3. Beneficiaries not having smart phone and internet, hence unable to practice.
4. Beneficiaries not comfortable in using smart phone. It's a new gadget for them.
5. Trainees facing family interference. Women are frequently pulled into family responsibilities or family members stop them from joining the training.
6. Beneficiary not interested to continue, due to various personal reasons.
7. Beneficiary attrition in between the training.



Story of Change - 1 : Digital Sakhi

Shivanjali Hole, Daund (First from right)

- B.Com (Graduate)
- Joined the DS project to create her own identity.
- She was inspired by the trainer's quote, "If you want to change the villagers, then first start from you. You should change yourself; then only you can change your family, and then only you can bring that change in villagers."
- Challenges : She didn't have the vehicle to travel in the village, yet by walking, she covered all the households.
- Success: After the project conclusion, she got a **job in an HR consultancy at Kurkumbh MIDC**. Currently, she works there part-time because of household responsibility. She believes that the project experience provided her with exposure and improved her confidence significantly.



" I am really grateful to this project because if I didn't receive computer courses MSCIT training then I wouldn't have got the job. Also my communication skills had improved and I cracked the interview procedure."

Story of Change 2 : Digital Sakhi

Pallavi Vadane, Solapur

- Graduate, housewife before joining Digital Sakhi project.
- She joined the project to undertake income generation activity.
- She worked as a Digital Sakhi for three years and opened Digital Seva Kendra. She got confidence from the MSCIT course that she can run a computer comfortably.
- **Success:** She helps villagers to fill out different government forms and also gives an update to villagers about new government schemes. She earns nearly 12,000 per month.

“While working as a Digital Sakhi, I became an expert about form verification of government schemes so I decided that opening Digital Seva Kendra is the best option for me.”



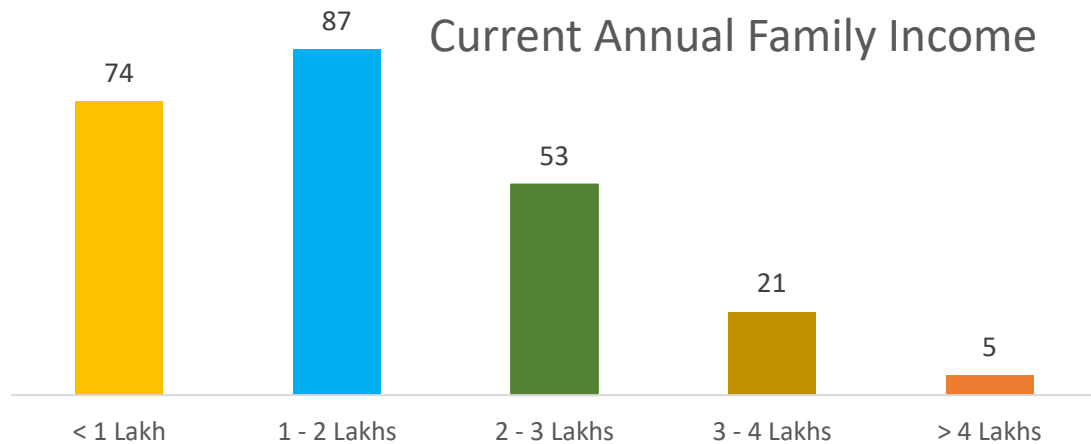
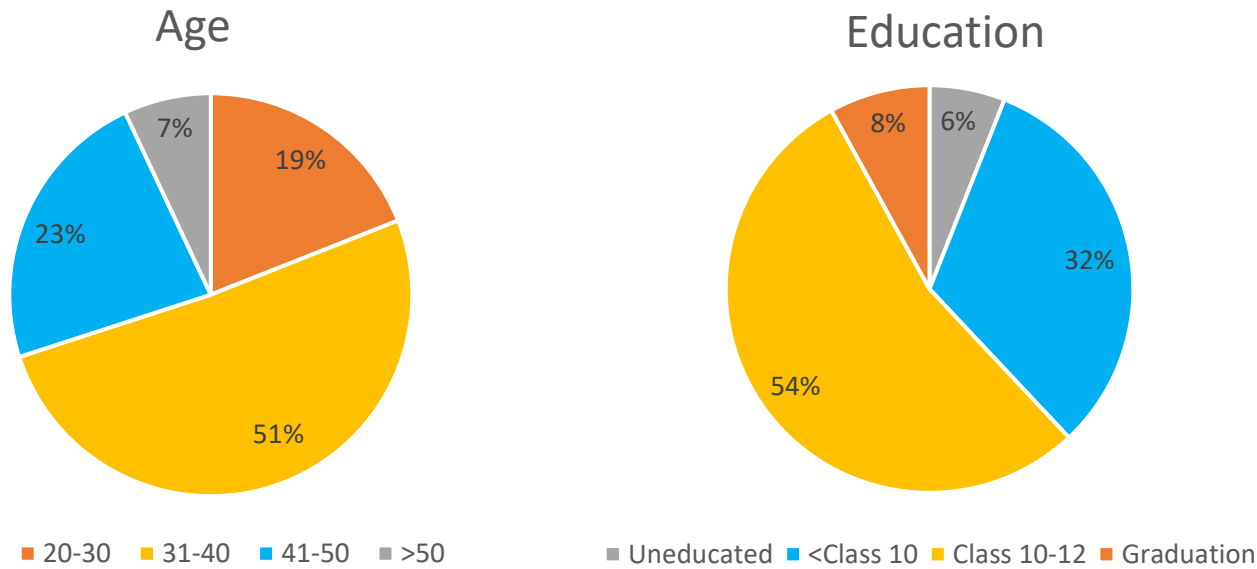
3.2

FINDINGS - Women Entrepreneur

KNOWLEDGE . AGENCY . ADOPTION . ADVOCACY



Women Entrepreneur: Demographic Overview



- An average Women Entrepreneur is 31-40 years old, educated at least up to Class 10. 38% have not completed school
- Most of them have a family income of up to Rs. 2 lakhs. Mostly has a nuclear family (67% cases) with 2 or more children.
- 80% of women entrepreneurs have family responsibilities too, with 70% having 2 or more children going to school.
- 67% of women entrepreneurs have five or fewer members in the family and therefore less support at home.

(n=240)

Women Entrepreneur : Overall Success Parameters

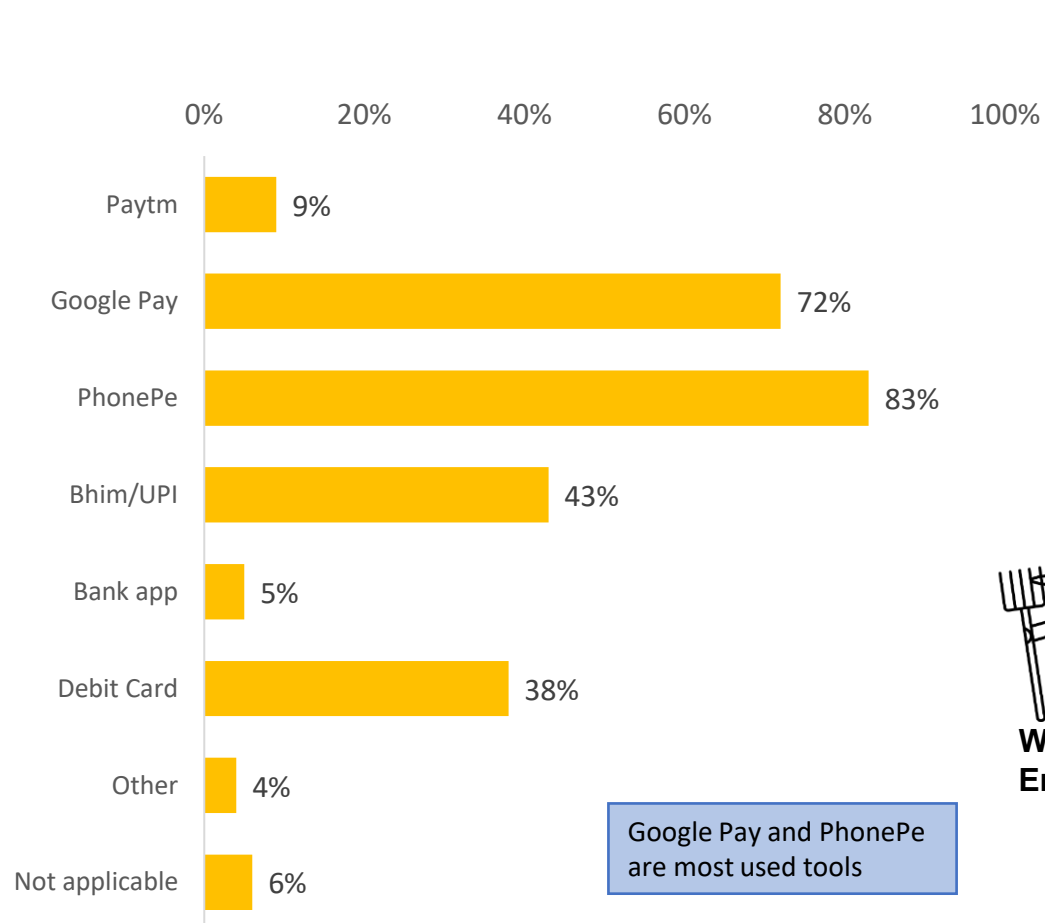
| | Baseline* | Assessment |
|---|-----------|-------------------------------------|
| Adoption of digital payment modes | 11% | 92% |
| Impact on overall business (trade volume, profitability etc.) | NA | 97% |
| Contribution to household income | NA | 99% |
| Participation in financial decision making | 32% | 75% (35% (Self), 40% (With family)) |
| Able access of formal financial services | 10% | 100% |

(n=240)

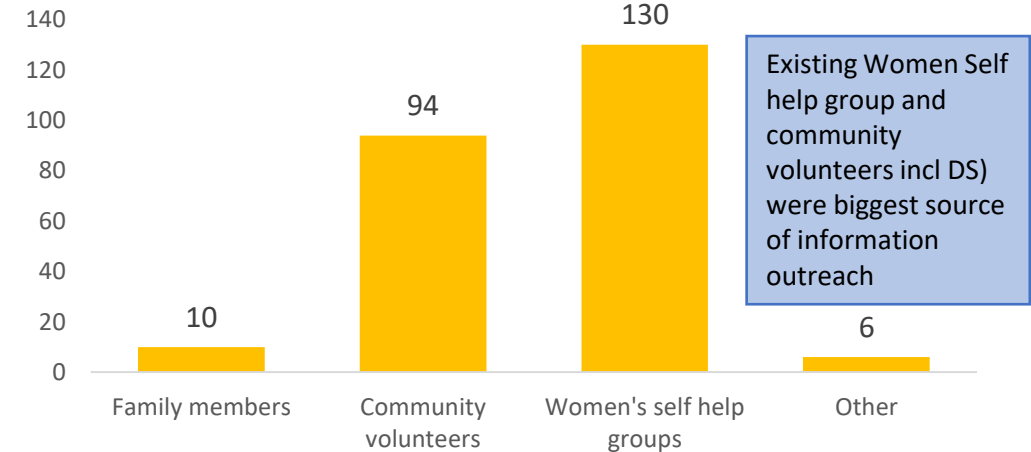
Source: Implementation partner MIS

Women Entrepreneur : Survey Findings

Digital financial tools used



Source of Information about the project



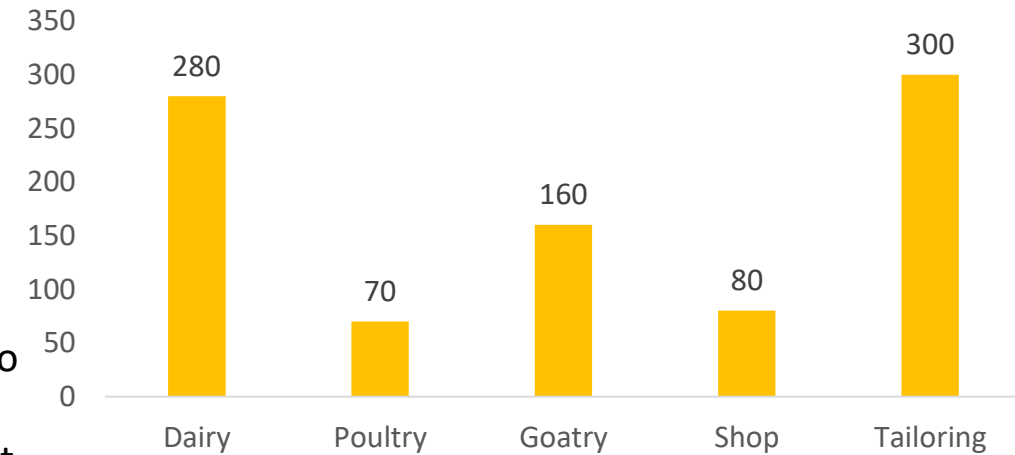
WE (Tailoring) from Pimpalwadi, Karmala, Solapur:
“Livelihood opportunities are very less in Pimpalwadi. Men either migrate to nearby areas or daily travel to nearby areas for livelihood. But women in the village have to stay at home due to all their responsibilities. This project gave us an opportunity to earn while doing our business by sitting at home. That is the best thing for women in Pimpalwadi.”

Micro-Enterprise Assessment

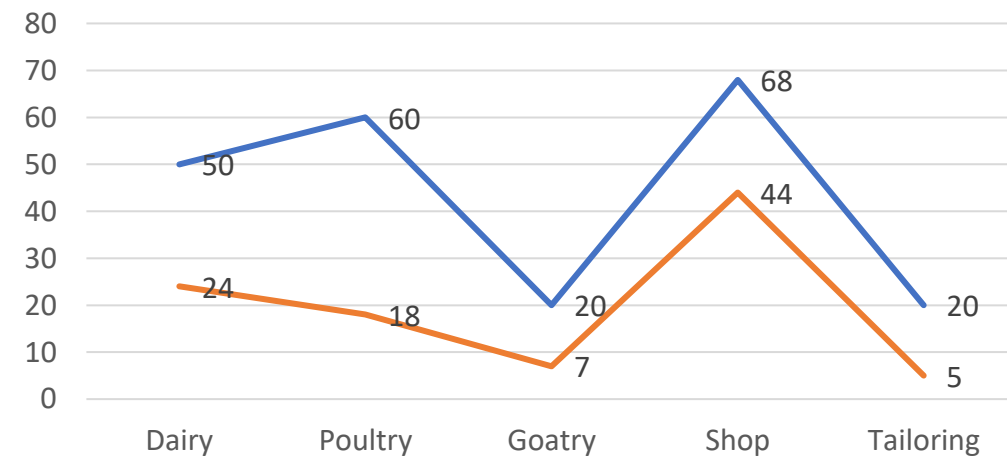
- **Tailoring** and **Dairy** are the trade of choice for women micro-entrepreneurs.
- **Tailoring** and **Goatry** are trades that need low investment
- **Though Poultry** has the highest margin few are preferring it, due to space constraints, seasonal diseases etc.
- Over 97% WEs say that their trade volume has increased post support from the DS project. 86% say that the increase has been more than 50%. More than 80% also say that they are now able to command a higher price for their services.
- Over 96% WEs say that the training provided under the DS project has helped them improve knowledge and skills
- Preferred mode of saving – 30% Bank account and 30% in SHGs.



Trade Choices



Income and Expense in Trades (Rs. '000)



Micro-Enterprise Assessment : Key Impact Areas

| | | | | |
|--|--|--|--|--|
| Key Partners (Key Partners) 42% | Key Activities (Key Activities) 47% | Value Propositions (Value Propositions) 64% | Customer Relationships (Customer Relationships) 57% | Customer Segments (Customer Segments) 64% |
| | Key Resources (Key Resources) 62% | | Channels (Channels) | |
| Cost Structure (Cost Structure) 27% | | Revenue Streams (Revenue Streams) 42% | | |

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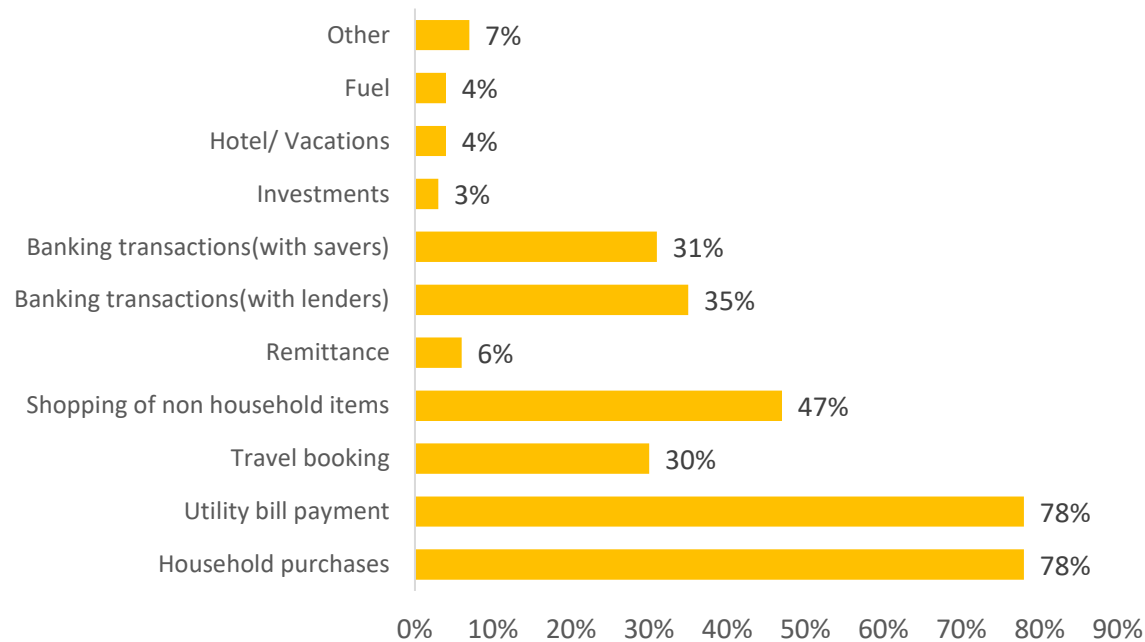
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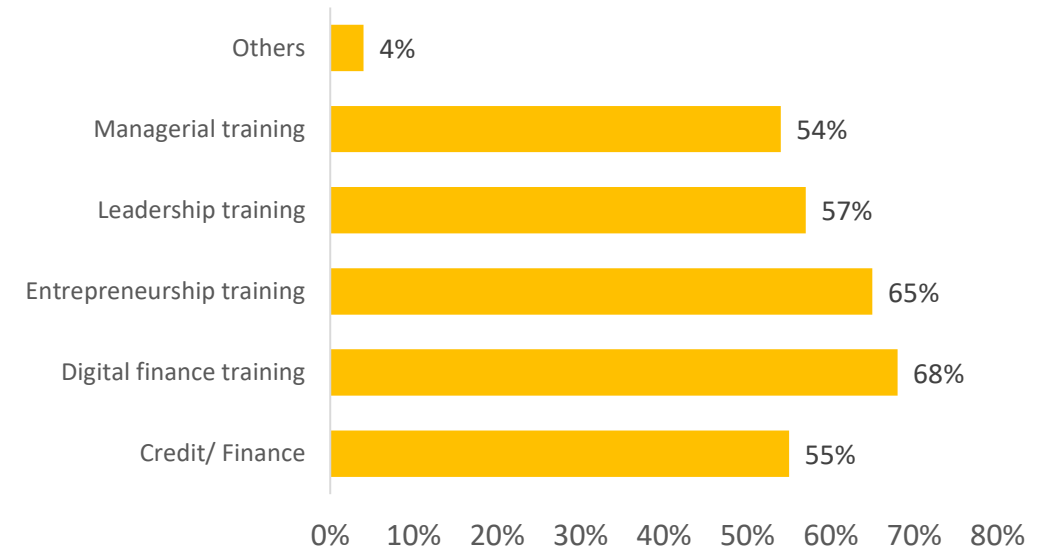
WEs were able to clearly articulate the value propositions of their business and identify different customer segments and improve customer relationships with the inputs received from the training in the project.

Project impact on women entrepreneurs

Purpose of Digital Financial Services



Support received from the DS project



Story of Change 1 : Women Micro-Entrepreneur

Archana Divekar (Patras, Daund Block, Pune)

- Archana left her education after 12th and married. Her mother in law used to do goat rearing at a very small level. She only had two goats before joining the training.
- After joining the project, she started looking at goat rearing as a serious profession. Whatever she learnt, she started implementing it in her goat rearing. She also learnt about the digital mode, that's why she got to learn about smartphones and internet usage.
- **Moment of Change:** She set up a deal with Betel goat provider in Punjab digitally. Initially, the family members were against her because the deal was nearly 80,000 rupees. She convinced them and paid half the amount online in advance, and half paid later when she got the handover. In fact, her family wanted to invest money to expand their house, but she insisted on investing that amount in building shelter for her goats and buying new goats. Now there are a total of 28 goats, and she also started a poultry farm with 40 hens. She earns almost 2 lakh per year.



Story of Change 2 : Women Micro-Entrepreneur

Suvarna Gadade (Gopalwadi, Daund, Pune)

- Suvarna was doing tailoring business already before joining the project and used to earn 4,000 rupees.
- In 2017, she joined Digital Sakhi Suman Javak as an entrepreneur to learn new things about tailoring from a business perspective.
- **Moment of Change:** Training was eye-opening for her, and she learned about how to get more customers. Today, she earns nearly 20,000 per month. She bought another electric tailoring machine from her earnings and now also provides employment to one woman in the village. perspective.



3.3

FINDINGS - Community

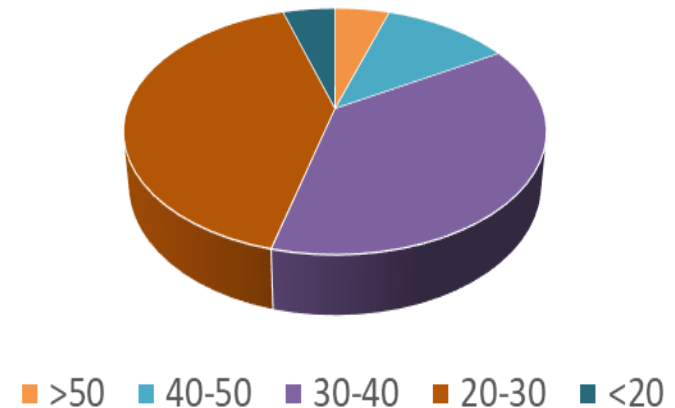


Community Demographics

High Penetration Society

- 99.8% have bank accounts
- 99% have mobile phones (90%+ have smartphones)
- 98% have used some form of digital payment
- 93% say that their family use digital mode for financial transactions
- 94% had used digital payment facility from own computer / mobile
- 93% of male are aware of digital financial tools compared to 88% females
- 85% male and 92% females attribute LTFS/AFARM /project for their digital tool learning
- Smartphone share : 95% in Pune, 90% in Osmanabad, 85% in Solapur

Age Band (years)



Community Success Indicators

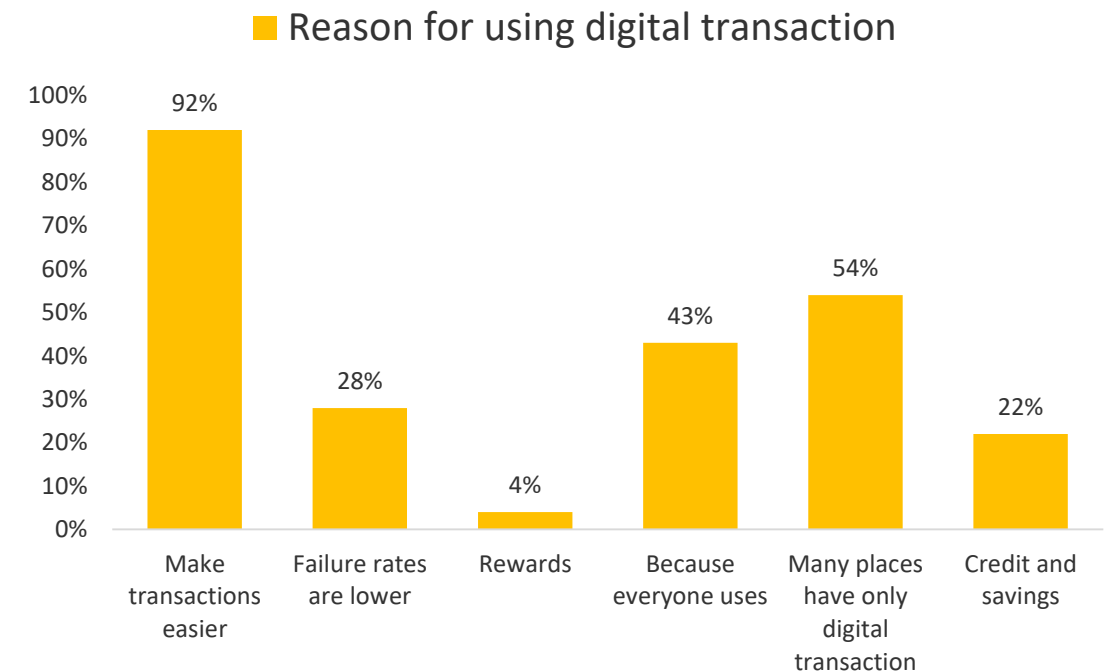
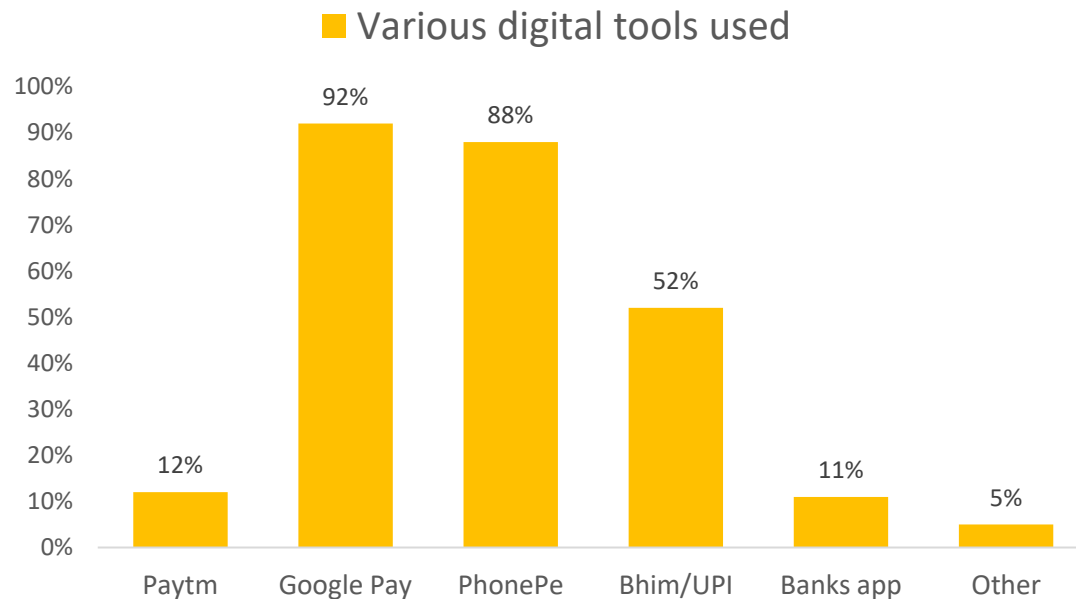
| | Baseline* | Assessment |
|---|-----------|------------|
| Impact on the adoption of digital payment modes | 27% | 98% |
| Brand awareness of the LTFS services - Prompted recall (Casual surveys) | NA | 87% |

Current Financial Ecosystem of Villages under study



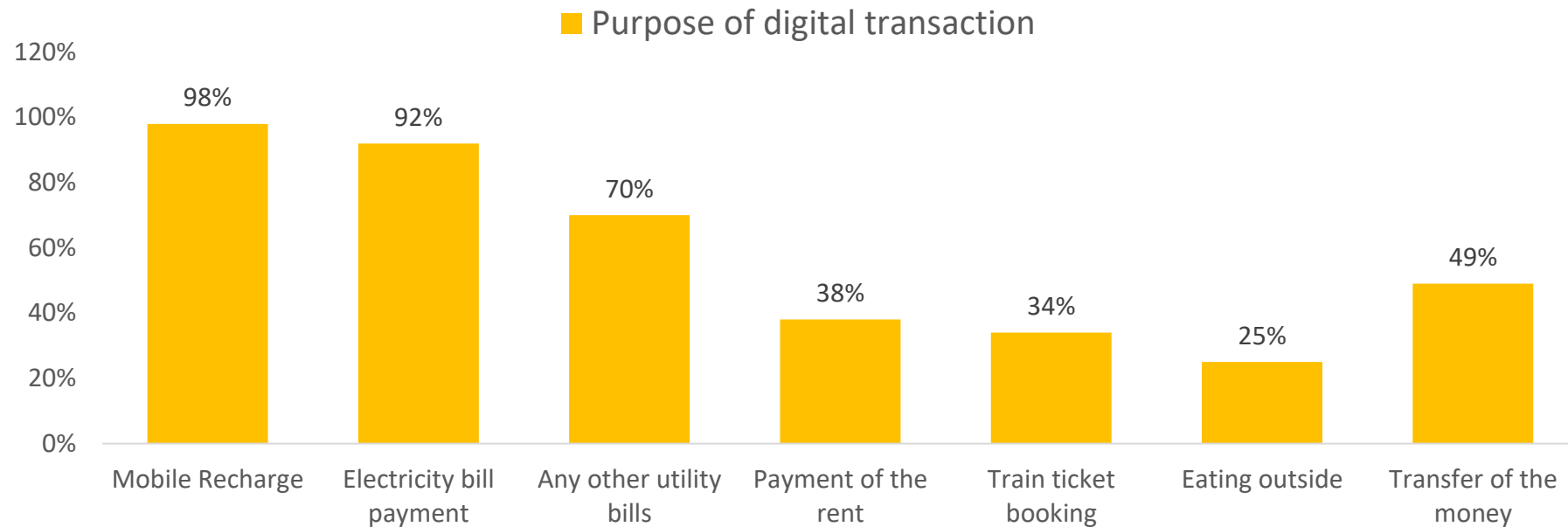
| Parameter | Pune | Solapur | Osmanabad, Beed |
|------------------------|--|---|--------------------------|
| # of Blocks | 4 | 3 | 2 |
| # of Villages studied | 9 | 7 | 4 |
| # of Households | 11,450 (avg. 1,400/V) | 8,488 (avg. 1,200/V) | 5,700 (avg 1,400 / V) |
| # of SHGs | 400 | 368 | 91 |
| Banking correspondents | 45 | 30 | 20 |
| Distance from Bank | 200-400m except 1 village | NA, 6 banks in the geo | NA, 4 banks in the geo |
| Mobile Connectivity | Jio, Idea, Vodafone, Airtel, BSNL (min. 2 options per village) | Jio, Idea, Vodafone, Airtel, BSNL (at least 1 option in each village) | |

Community Digital Financial Usage



- Only 7% people are unaware of any digital financial services.
- Amongst those who are aware (93%), only 1% never used digital financial services.
- Amongst those who use it, 82% use it regularly, which indicates that if the awareness can be built – usage of DFS remains strong validating the basic assumption of the project.

Community Digital Financial Usage



| | Pune | Osmanabad | Solapur |
|--|------|-----------|---------|
| Smartphone Share | 95% | 90% | 85% |
| Awareness of Digital Financial Tools | 92% | 99% | 87% |
| Convenience as top reason of using DFS | 58% | 26% | 32% |
| Google Pay, Phonepay, UPI usage | 88% | 77% | 79% |

(n=1564)

Community Feedback on Digital Sakhi Project

Sarpanch (Morgaon, Purandar, Pune)

“Our village is very popular in the Pune region due to Ashtavinayak Moreshwar. But from last year our village got a different identity ‘A digital village’ due to this project. People in the nearby villages come here to demand that they also want such a project”

Woman from Alni, Osmanabad - *“I have had a smartphone for the last four to five years. But I didn’t know how to use that. I used to do calls only. My daughter used to handle all other applications. But DS started visiting us and then they taught me how to use google pay. Although I am a housewife and don’t earn, from the lockdown my husband sends me money on my account and I use this application to pay at shop to avoid physical direct or indirect contact.”*



Shopkeeper from Mardi, Solapur “*Digital sakhi helped me to get QR code for my shop to do Digital mode of payment. That was really helpful for me during the pandemic.”*

Farmer from Bembli, Osmanabad : *“We don’t know much about the Digital Sakhi project. They never visited or talked with us. They might have spoken to my wife because they visit only the women of the village.”*





High Brand Recall: 88% respondents had a brand recall about DS project (Used LTFS, L&T, AFARM, Digital Sakhi) during the conversation. This was 85% among men and 93% among women.

4.

ANALYSIS



ICEBERG Model Analysis

| Model | Digital Sakhi | Women Entrepreneur | Community |
|---|--|---|---|
| Events What is Happening ?  | <ul style="list-style-type: none"> • Increased Agency • Leveraging learning in public and private life • Informed decision making | | <ul style="list-style-type: none"> • Increased penetration of digital payments • High prompted recall for LTFS / DS |
| Patterns Of Behavior  | <ul style="list-style-type: none"> • DS continues out of obligation to staying engaged and contribute to the household | <ul style="list-style-type: none"> • Ripple effect across unrelated sphere of life and also viewing their enterprise as business | <ul style="list-style-type: none"> • Community learning from each other |
| Structure How are the parts related? What influences trends?  | <ul style="list-style-type: none"> • DS is engaged on a salary basis, in the project. Work is deemed high commensurate to salary levels | <ul style="list-style-type: none"> • Need handholding: Aggregation, community enterprises, platform • Market vs business development | <ul style="list-style-type: none"> • Push based DS intervention with community (kiosk, HH visit, Digi Dhan mela etc. are working) |
| Mental models Values, Beliefs  | <ul style="list-style-type: none"> • Monetary incentives helps stickiness due to financial independence. But in the long term, need more non-monetary incentives(recognition, growth opportunity etc.) | <ul style="list-style-type: none"> • At present WE experience structural limits on growth potential of business • Looking for risk-sharing partner to scale business; advisory has its limits | <ul style="list-style-type: none"> • DFS Adoption is an unconscious choice • Fear of 'unknown' can be overcome by enabling 'push' and 'convenience' |

Analysis : RCEEIS Framework

| Parameter | Analysis |
|------------------|---|
| Relevance | <p>The project responded to the felt needs of rural women.</p> <ul style="list-style-type: none"> • The project was relevant as before the intervention, most women in the village were engaged only in household work and farming and didn't involve in the financial management of household; many of them didn't have bank accounts; micro entrepreneurs didn't take their work as a business and didn't knew the concept of income and expenditure. • Launched as a Women centric initiative, the project aimed to address the above situation - Gender exclusivity helped gain higher acceptance • Custom designed project for rural women and their needs • Empowerment is an adaptive and emergent phenomenon inherent in the process of this project, and therefore well realized • However, project duration is inadequate for a behaviour change project at the community level |
| Coherence | <p>The project is coherent with national policies and direction however opportunity exist to build local level linkages</p> <ul style="list-style-type: none"> • Implementation timelines co-existed with macro-economic changes like demonetization and national- level initiatives like 'Jan Dhan Yojana' and direct benefit schemes • No active partnerships with any other community initiatives of similar agenda. • Absence of active engagement with Gram Panchayat led to resistance at some locations that Digital Sakhi had to face |

Analysis : RCEEIS Framework

| Parameter | Analysis |
|---------------|--|
| Effectiveness | <p>The project trained women(DS) on technology and DFS and enabled them to exhibit leadership</p> <ul style="list-style-type: none"> • This project helped in reducing the digital learning gap and provided a head start for Digital Sakhi to build a career. Women entrepreneurs got an opportunity to broaden their horizons to build livelihood to financially help their families. • MS CIT Computer training for DS, helped her gain confidence • Created an identity for DS with use of uniform and a kit • There is verifiable evidence of a considerable increase in the agency and bound freedom for Digital Sakhi and Women Entrepreneurs. • Project learnings need to be documented for future learning • There were drop outs of WE due to inability to balance enterprise with household work |
| Efficiency | <p>Investment on DS enables a multiplier effect in society</p> <ul style="list-style-type: none"> • Digital Sakhi is a community member herself → improved operational efficiency • Investment model on one DS individual is serving as a good ROI model – she becoming independent, training WEs and also helping digital financial inclusion at the community level • It's a push-based project. Push strategies generally increase the cost of the project • Lot of activity including MIS reporting lies with Digital Sakhi - Complicated formats and lengthy surveys takes away her bandwidth from core work • Women in the community didn't have access to smartphones for a large part of the project until the requirement was enabled by COVID-19 |

Analysis : RCEEIS Framework

| Parameter | Analysis |
|-----------------------|---|
| Impact | <p>The project improved the agency for rural women</p> <ul style="list-style-type: none"> • Significant improvement on project output parameters (adoption of digital financial services), however singular attribution to project is uncertain due to macroeconomic changes happening in parallel like demonetization, push to digital payment economy etc. • With data usage, 'digital learning' for women is adding newer dimensions creating ripple effect |
| Sustainability | <p>Any change at behavioral level takes a long time to come in, and also sustain for a longer period.</p> <ul style="list-style-type: none"> • Digital Seva Kendra being run by digital Sakhi becomes a focal point for people to use DFS as well as for Digital Sakhi to earn additional income. • Market linkage is not part of the project. There is localized competition within trades that emerged which was not favourable • Financial remuneration for DS wasn't attractive as compared to the span of work • Not enough evidence of 'demand'. It is running as a push-based project |

5.

RECOMMENDATION



Recommendations

A. PROJECT DESIGN

1. Strengthen intervention activities that promote **'behavior change'**.
2. Use adult learning principles more while conducting training with the community.
3. Review & strengthen the mechanism for collecting & incorporating periodic feedback.
4. Strengthen the current modules on digital security and safety.

B. IMPLEMENTATION

1. More focus on synchronizing activities at ground level will help enhance effectiveness.
2. In order to enhance community usage of DFS, strengthen the cycle of (a) Demonstration (b) Nudge (c) Habit formation and (d) Celebrating success

C. SUSTAINABILITY

1. Provide support on market development for women entrepreneurs, wherever needed.
2. Institutionalize communities of practice at the village level.
3. Provide options such as an emergency loan for WE.
4. Other development initiatives in the geography can be leveraged better e.g. Panchayat initiatives, Other company CSR work.

An initiative can control at best two out of three outcome – cost, speed and quality. Digital Sakhi currently aims to attain all the three outcomes equally. It is suggested to define only two out of three intended outcome and let observation of third outcome help decide on destination of Digital Sakhi project.

Thank You.

IT'S ABOUT INCLUSION.

YOU CAN'T BE INCLUDED UNLESS YOU'RE PRESENT AND YOU CAN'T BE PRESENT
UNLESS YOU'RE ABLE TO GET THERE.

INCLUSION HAPPENS WHEN YOU START
BREAKING DOWN BARRIERS. ©

| Abbreviation | |
|--------------|--|
| AFARM | Action for Agricultural Renewal in Maharashtra |
| APY | Atal Pension Yojana |
| BFSI | Banking, financial services and insurance |
| DFS | Digital Financial Services |
| DS | Digital Sakhi |
| FGD | Focus Group Discussion |
| JSY | Janani Suraksha Yojana |
| KII | Key Informant Interviews |
| MFI | Microfinance Institutions |
| NA | Not Available |
| PMJDY | Pradhan Mantri Jan Dhan Yojana |
| PMMY | Pradhan Mantri Mudra Yojana |
| PMSBY | Pradhan Mantri Suraksha Beema Yojana |
| POS | Point of Sale |
| SHG | Self Help Group |
| WE | Woman Entrepreneur |