



संKALAN 2024



Stories of transformation





Digital technology and financial inclusion has the power to break barriers and level the playing field, providing unprecedented opportunities for economic empowerment and social inclusion.

Contents



| | |
|---|------|
| 1. Preface | 1 |
| 2. CSR@L&TFinance | 2 |
| 3. Digital & Financial Inclusion | 3-6 |
| • Digital Sakhi Initiative | |
| • Geographical Footprint & Growth Journey | |
| • Program Outcomes & Impact | |
| 4. Stories of Transformation | 7-61 |



Preface

India's villages are the heartbeat of our nation, rich in culture, diversity, and resilience. Yet, these communities often struggle to access opportunities that can unlock their full potential. At L&T Finance (LTF), our engagement with rural communities through various social initiatives has given us a deep understanding of these needs, particularly the financial and digital literacy gaps.

As we celebrate 10 years of the Pradhan Mantri Jan Dhan Yojana in 2024, L&T Finance's Digital Sakhi program shines bright. It all began with a mission to promote digital literacy and financial inclusion in FY2017-18 from Maharashtra. With just 100 Digital Sakhis, the program has grown to 2,070 Digital Sakhis making a real difference in 2,300 villages across 25 districts and 10 states. These 2,070 Digital Sakhis have empowered over 14,000 women entrepreneurs, creating a ripple of change that touched the lives of over 48 lakh people in rural India.

The Digital Sakhi project is not just about digital literacy; it's about empowering women to become leaders, entrepreneurs, and change-makers. By focusing on Sustainable Development Goals 1,5 &10: No Poverty, Gender Equality & Reduced In Equalities, we are contributing to a broader vision of inclusive growth and sustainable development. Our collaboration with grassroots not-for-profit partners has been instrumental in realising these goals, ensuring that our efforts are rooted in the real needs of the communities we serve.

संKALAN - 2024 celebrates that spirit of women empowerment. It brings to life the stories of countless Digital Sakhis and Women Entrepreneurs from villages across India. Their journeys of determination, grit, and commitment to improving lives of themselves as well as people and then, against all odds, embody the very heart of Bharat. These stories are a testament to the strength and potential of rural India, showcasing how empowered women are driving positive change and building a better, more inclusive future.

As you turn the pages, may you be inspired by the resilience and spirit of these incredible women. Their stories are not just theirs alone; they are the stories of a nation moving forward. At L&T Finance, we remain committed to this journey of digital and financial literacy and empowerment, confident that together, we can build a brighter, more equitable India.

Today, we're proud to see the Digital Sakhi program empowering rural India, helping communities grow both digitally and financially.

CSR@L&T Finance

Corporate Social Responsibility (CSR) is an integral component of L&T Finance’s philosophy. The Company believes that CSR goes beyond the conventional models to establish a symbiotic relationship with the society that intertwines profitability with purpose for doing social good. The Company ensures that its commitment to Indian rural economy translates into social value creation, fostering growth and prosperity across its operational geographies with a special focus on the hinterlands. L&T Finance follows ‘3S’ approach for creating **Social Impact**, implementing programs at **Scale** and ensuring **Sustainability** of programs.



Vision:

Financial and digital transformation of rural communities and creating opportunities for sustainable livelihoods for them.



Mission:

We strive to revitalize and create sustainable livelihood and financial ecosystem of and for farmers, rural women and youth.

CSR Thrust Areas:



Digital and Financial Inclusion

Empowering Minds,
Bridging Divides



Disaster Management

Rising above adversity,
building resilience in unity



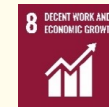
Climate Impact Management

Mitigating impacts for a
resilient, eco-friendly future



Social Inclusion

Nurturing a
better tomorrow



Digital & Financial Inclusion

Overview:

India has made significant strides in recent years towards achieving digital and financial inclusion for its vast population and achieving its vision of 'Digital India'. The Government, along with various stakeholders, has implemented numerous initiatives and policies to bridge the digital divide and ensure financial access for all citizens.

Despite these advancements, challenges persist in achieving full digital and financial inclusion in the rural areas. Moreover, digital and financial literacy remains a concern, as a significant portion of the population, especially comprising women in rural areas, lacks the necessary skills to use digital platforms effectively.

To address these issues, L&T Finance proactively develops a very innovative social development project which is also popularly known as 'Digital Sakhi'. This innovative 4-year model has now become a flagship CSR initiative of your Company which has touched the lives of 48 lakh+ community members since its inception in 2017-18.





Digital Sakhi Initiative

In an increasingly developing भारत, promoting financial and digital literacy for women and the entire community.

The Digital Sakhi Project aims to bridge the digital divide and promote financial literacy amongst women in rural communities#. Under this initiative, women from villages, who demonstrate spark and will be a catalyst for change, are identified and trained to become Digital Sakhis by undergoing comprehensive digital and financial training modules. As part of the first component of the project, these trained Digital Sakhis further impart education to the community members with a special focus on women.

The second component includes identifying and training existing women entrepreneurs and equipping them with necessary skills of setting up their rural microenterprises with the technical support of entrepreneurship development experts.

In the third component, these Digital Sakhis play the role of catalysts in linking the social entitlement schemes of the Government with the last mile beneficiaries.

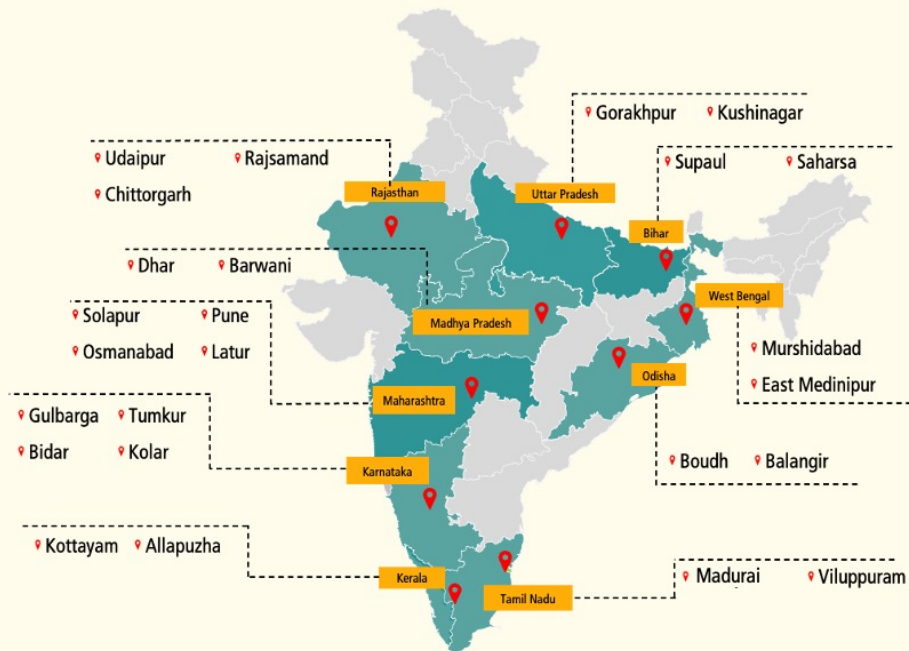
Objectives:

- Awareness and adoption on Digital & Financial Literacy
- Capacity building of women entrepreneurs (micro enterprises)
- Convergence with social entitlement schemes

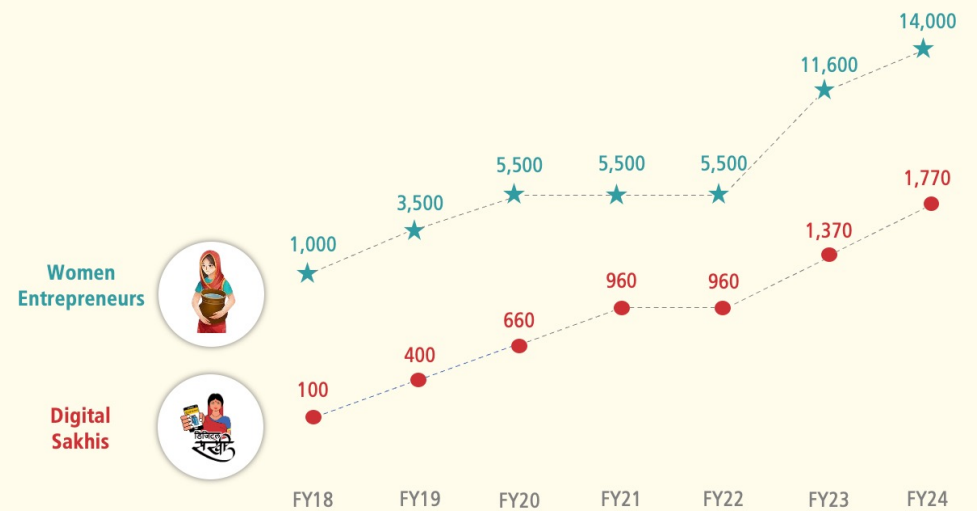
#This project has dual objectives; women empowerment and DigiFinclusion of rural communities.

Geographical Footprint & Growth Journey

Project footprint of Digital Sakhi project



Year-wise Growth in Number of Digital Sakhis and Women Entrepreneurs (cumulative)



Program Outcomes & Impact

 **25**
Districts

 **2,300+**
Villages

 **2,070**
Digital Sakhis

 **14,000+**
Women Entrepreneurs

 **48 Lakh+**
Community Outreach

 **25 lakh+**
Finclusion of Rural Women

 **23 lakh+**
Finclusion of other
community members

 **200+**
Digital Seva Kendras

 **3,00,000+**
Community members linked

 **100+ Crores**
Social Convergence Value

Social Return on Investment (SROI)

Re.1 =  Rs. 123

Every rupee invested in the Digital Sakhi project resulted in **Rs.123** worth of social value

Note:
 Project outcomes as on October 31, 2024
 SROI Source: CRISIL



Chaithra, Nagaveni and Gayathri

📍 Kolar district, Karnataka

Skyward Bound: Digital Drone Didis

In Kolar, South Karnataka, a remarkable transformation is taking place as three of our Digital Sakhis rise to prominence. Our Digital Sakhis - Chaithra, Nagaveni, and Gayathri are redefining the role of women in rural development through adoption of technology under the **Indian Government's Sashakt Nari - Viksit Bharat Program - NaMo Drone Didis**.

Before their involvement in the Digital Sakhi program, Chaithra, Nagaveni, and Gayathri faced significant economic challenges due to limited job opportunities. Their lives changed when they joined the Digital Sakhi program, which aimed to enhance digital and financial literacy and provide entrepreneurship trainings for rural women. This initiative laid the groundwork for their eventual participation in the NaMo Drone Didi program.

Motivated by the confidence instilled by the Digital Sakhi program, the three Digital Sakhis enrolled themselves in intensive training sessions at the National Institute of Plant Health Management and the TSCAB Cooperative Training Institute in Hyderabad and earned their remote pilot certificates.



After the training, the Digital Sakhis established a network with local farmers for providing essential agricultural services such as crop monitoring and fertilizer spraying, which significantly improved farming efficiency, leading to an increased productivity and income.

Collectively, they earned up to ₹7.3 lakh in a year, enabling them to better support their families in repaying debts and meet ends. They have now planned to upscale the quality of drones and make this technology available to larger sections of the farmers in their surrounding communities.

The journey of Chaithra, Nagaveni, and Gayathri as Digital Drone Didis is a testament to the potential of women-driven initiatives like Digital Sakhi.



Amaravathi and Varalakshmi

📍 Kolar district, Karnataka

Community Empowerment: Convergence of Government Schemes

Two determined Digital Sakhis, Amaravathi and Varalakshmi, are changing the lives of hundreds of skilled workers of Chowdadenahalli, Mallekuppa, and Seegehosahalli villages in Kolar district of Karnataka.

Driven by their own economic struggles, Amaravathi and Varalakshmi joined the Digital Sakhi program and gained financial skills through digital financial literacy sessions. While working for their communities as Digital Sakhis, they observed that many skilled workers in the villages had outdated labour cards which posed as a challenge in accessing the benefits of government schemes.

The Digital Sakhis decided to address this issue and started educating the villagers about various government schemes available, especially for the skilled workers. They collected details from over 150 skilled worker families and initiated the process of renewing these labour cards with the support of Kolar and Mulbagal labour departments.



Finally, their efforts paid off in a big way. The renewed labour cards unlocked a range of benefits and financial aid for skilled workers. **Over 150 families received educational kits worth ₹9 lakh. Children received scholarships totalling ₹4 lakh, while the newly wed couples from skilled worker families received ₹50,000 as marriage contributions.**

For their dedicated efforts, Amaravathi and Varalakshmi were facilitated by the Gram Panchayat, and thus earned recognition in their respective village from their families, Self-Help Groups members, village leaders, and government officials alike. Their inspiring work demonstrates how determination and service to others can bring about lasting change, uplifting not just individuals but an entire community.



Sunitha Anil Kumar

📍 Kottayam district, Kerala

Spreading Wings: Platform for Expansion through Marketing

In the serene village of Chirakkadavu, Kottayam, Kerala, Sunitha Anil Kumar is leading a quiet yet powerful transformation. As a Digital Sakhi, she has taken on the mission of empowering women entrepreneurs in her community, offering them a platform to showcase and sell their products, thus creating economic independence.

Sunitha realized that existing small women enterprises in her village had limited opportunities to market their goods leading to very less revenues which were not sufficient to cover their investments. The entrepreneurs included Mini Gopalakrishnan, renowned for her Sugandhi food products, Asha Balan with Nanma Soap Powder, Leena Krishnakumar with handmade mats, and Sunitha Mol VJ of Athulya Soap Powders.

Determined to change this, Sunitha spearheaded an initiative to feature products from four women entrepreneurs at the Kudumbasree Kottayam (SRLM) Kiosk. This step helped open up access to a larger customer base for showcasing their products and to create a sustainable source of income.



In January 2024, the Chirakkadavu Panchayat President, Sreekumar, inaugurated the kiosk for marketing support, marking a new era for these women. The kiosk quickly became a hub for local products and a symbol of empowerment, proving that rural women can thrive as entrepreneurs with the right support of marketing platforms. The availability of this marketing platform will help the entrepreneurs to generate 2x revenues in the next two years.

Through her unwavering dedication, Sunitha has not only provided a market platform to women entrepreneurs, but also fostered a sense of independence and pride among the women of her village. Her efforts prove that identification of right issue at grassroots can ignite lasting change and economic growth for small and medium rural women entrepreneurs.



Neha Kumari

📍 Supaul district, Bihar

Digifinclusion: Wave of Digital Payments Through UPI

Neha Kumari, native of a small village of Triveniganj, Bihar has become an inspiration of change. Growing up in the remote Gram Panchayat of Karharwa, Neha always dreamed of improving life for her community. Despite her education and passion, limited opportunities and local challenges stood in her way-until she was selected as a Digital Sakhi.

With thorough training, Neha embraced her role, teaching her village essential digital and financial skills. Her dedication and hard work quickly made her a trusted figure, helping neighbours tackle tasks they once found overwhelming.

Her impact reached far beyond education. Neha assisted ten elderly villagers in securing pensions, ensuring their dignity in old age. She also guided students through scholarship applications and helped 45 men and women gain access to critical Government benefits. **Within just one year, she helped channel over ₹7 lakh through Government schemes to her village.**



Neha realised that in her village the awareness and usage of digital literacy and payments was lacking. She took up the challenge and led the UPI campaign to influence and transform the community's approach for adopting digital platforms for better financial management.

Thanks to her dedicated efforts, **over 1,500 villagers adopted digital payment platforms like UPI (BHIM), and other UPI-based apps like, PhonePe, and Google Pay, freeing them from the burden of long queues in banks, and making payment of electricity bills, & sending and receiving money amongst their families specially children working in cities easy and at a click of a button.**

Despite balancing the responsibilities of her recent marriage, Neha remains driven. She is preparing for the Teacher Eligibility Test, committed to continuing her mission of educating and uplifting her community. Her journey proves that with the right avenues and determination, transformation is inevitable.



Sutapa Das

📍 East Medinipur district, West Bengal



Entrepreneurial Success: Higher Education, Multi- dimensional Business

Sutapa Das Manna's journey is a powerful narrative of determination and ambition. Growing up in a family where higher education was uncommon, especially for women, Sutapa defied the odds by completing her graduation in Sanskrit, driven by a deep desire to achieve more.

Her life took a transformative turn when she joined the Digital Sakhi program in the small village of Natshal, East Medinipur, West Bengal. This program not only equipped Sutapa with technical skills but also gave her the confidence to make an impact in her community.

With a thirst for knowledge and equipped by the confidence instilled by the Digital Sakhi initiative, Sutapa pursued further education, earning a Master's degree in Sanskrit and enrolling in a Diploma in Elementary Education course to enhance her teaching credentials. Yet, her ambition didn't stop there. Determined to become financially independent, Sutapa launched a Digital Seva Kendra (DSK).



The DSK quickly flourished, and **her income grew from a modest ₹2,000 - 3,000 to ₹10,000 - ₹12,000 per month as she expanded her services. Beyond digital solutions, Sutapa diversified her offerings to include products like jewellery, sanitary napkins, and clothing, turning her shop into a central hub for essential goods and services in her area. This diversification in the business helped her in multiplying her income by 4x.**

Sutapa's remarkable journey from a Digital Sakhi to a successful entrepreneur underscores the transformative power of digital and financial education.



Shrimathi

📍 Kolar district, Karnataka

Bridging Gaps: Financial Strain to Community Prosperity

In the village Agrahara, district Tumakuru, Karnataka, where financial hardships and agricultural uncertainties dominate, Shrimathi, a determined Digital Sakhi, initiated a wave of change. Recognizing the community's lack of knowledge on digital and financial literacy, she organized sessions to help villagers acquaint themselves with existing Government schemes, banking services, and digital payments. She collaborated with local leaders, bank managers, and Gram Panchayat members, ensuring mobilisation of widespread support.

Her efforts yielded remarkable results. 36 villagers secured loans amounting to ₹27 lakh from financial institutions, and 30 residents started small businesses by purchasing livestock. Additionally, over 70 people applied for the PM Vishwakarma Scheme. She assisted enrolment of 5 women in the free fashion design course facilitating the women in setting-up their small micro enterprises and helping in establishing backward and forward linkages.



She also facilitated 20 villagers to enrol in life and accident insurance schemes and helped 150 women to embrace digital payments through smartphones and UPI apps.

Shrimathi's work not only transformed Agrahara's economy, with small businesses flourishing and villagers becoming financially independent, but also inspired neighbouring villages to follow suit. Her dedication showcased how one person's leadership can lead to lasting overall development of rural community by bridging gaps.



Divya Kumari

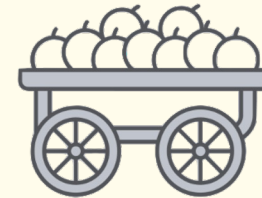
📍 Gorakhpur district, Uttar Pradesh

Struggles to Triumph: Breaking Free from Financial Struggles

Divya Kumari, a Digital Sakhi in rural Uttar Pradesh, is leading a financial revolution by empowering women to achieve self-reliance. One of her most inspiring success stories is that of Rajendri Devi, a housewife from Mathkesho village, whose family faced constant financial challenges due to her husband's meagre income as a labourer.

Divya recognized an opportunity to make a difference during a visit to Rajendri's home. She used her tablet to teach Rajendri the basics of saving and budgeting through a simple video, sparking hope in her for the first time. A few days later, Divya returned with exciting news: a women's entrepreneurship training program being organized by the Digital Sakhi initiative.

Rajendri attended the four-day training, where she learnt essential business skills and gained the confidence to pursue her dreams. **Using her modest savings of ₹15,000 as seed capital, Rajendri opened a small fruit shop.**



Within just four months, her business flourished, and she was able to earn ₹42,000 with a potential of earning an annual income of ₹2.10 lakh, thus triumphing over her struggles.

Rajendri's entrepreneurial journey has transformed her family's financial outlook, giving them a sense of security and pride. For Divya, Rajendri's success story is a demonstration of the life-changing power of financial literacy and entrepreneurship, reaffirming her mission to help rural women break free from financial struggles and thrive.



Sunita Patra Shree

📍 East Medinipur district, West Bengal

Hurdles to Hope: Rising to Community Leadership Role

Sunita Patra Shree's story is nothing less than resilience, transformation, and leadership. She was born in the village of Basudebpur, East Medinipur, West Bengal, in a middle-class family with limited resources. Her dreams of pursuing higher education were halted by financial struggles and societal expectations. After completing higher secondary school, she got married, and her hopes for growth seemed distant.

Her life took a pivotal turn when she joined the Digital Sakhi program. By gaining new skills and confidence, Sunita became a vital resource in her village, helping others connect to various Government schemes and improving digital and financial literacy. Her role deepened during the COVID-19 pandemic, where she provided crucial support to her community, earning widespread respect.

In 2023, emboldened by her newfound confidence and community influence, Sunita ran for the Panchayat elections. Winning by over 500 votes across 11 villages, she became the Pradhan of Nandakumar Block.



In this leadership role, Sunita continues to uplift her community, using her platform to ensure access to essential resources and advocating for the rights of her people.

Through the Digital Sakhi program, Sunita not only transformed her own life but also brought hope for her village for its upliftment. Her journey from overcoming financial and societal barriers to leading her community is a powerful example of education and determination.





"When women are financially included, they invest in their families, communities, and societies, creating a ripple effect of positive change."



Bharti Kumari

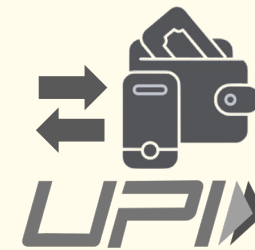
📍 Supaul district, Bihar

Digital Transformation: Means Towards Fraud Prevention

In the small village of Murali, Supaul, Bihar, Bharti Kumari balanced animal husbandry and making flower garlands to support her family. Despite her husband working at a bakery in Delhi, their combined income wasn't enough to help meet the needs of their family of seven. Though a graduate, Bharti's dreams of uplifting her family were hindered by her financial struggles and limited opportunities.

Her life took a transformative turn when she joined the Digital Sakhi program. After completing the program's comprehensive training, Bharti began educating her community about digital and financial literacy. Her efforts focused on teaching the villagers the benefits of digital payment methods and online banking, making transactions safer and more convenient.

She observed that in her village most of the people used to complain about fraud calls and messages being received from different contact numbers. She also noted that her fellow villagers had witnessed more than 10 cases of digital frauds in a span of 30 days.



She immediately started taking one to one and group sessions for educating on prevention of digital frauds which led to village-wide transformation in a year's time.

Bharti's campaign arrested the spread of digital frauds and as a result, the village saw a significant reduction in digital fraud cases, with more than 100 potential incidents prevented through her awareness initiatives.

In addition to promoting digital safety, Bharti also helped her neighbours in signing up for Government schemes, ensuring they were able to access the resources which they were eligible to. Bharti's dedication has empowered her community with a new sense of financial security.



Nirmala Singh

📍 Gorakhpur district, Uttar Pradesh

A Path to Carbon-free future: Smoke-Free and Healthy Villages

Nirmala Singh, a dedicated Digital Sakhi from the village of Domahar, Gorakhpur, Uttar Pradesh, has been transforming lives through financial literacy and digital empowerment. Her efforts to uplift rural women have brought remarkable changes, none more profound than the story of Champa Devi.

For years, Champa Devi endured the exhausting task of gathering fuelwood and cooking on a traditional wood stove. This labour-intensive routine took hours each day, while the thick smoke caused severe respiratory issues. Despite her children moving on to modern gas stoves, Champa remained unaware of the health hazards she faced and resigned to her fate.

Nirmala saw an opportunity to change Champa's life through the Pradhan Mantri Ujjwala Yojana (PMUY), a government scheme providing clean cooking fuel to rural households.



She guided Champa through the process of securing a gas connection, helping her navigate the paperwork with ease.

The day Champa received her gas connection marked a turning point. The other women started approaching Nirmala and requested to enrol them in the PMUY scheme. Nirmala's goal is to make her village smoke free and ensure that there are no indoor air pollution diseases.

Her efforts exemplify the life-changing power of leveraging Government programs. By helping with access to necessary solutions, she is paving the way for smoke-free, healthier villages across her Panchayat.



Mangala Bai

📍 Kalburgi district, Karnataka

Creating Employment Opportunities: Tailor to Diversified Entrepreneur

Mangala Bai, a tailor from Firozabad village in Kalburgi, Karnataka, always dreamed of providing a better life for her family. With only one sewing machine, she was barely able to earn anything. Her husband, Hanamant, working as a daily wage labourer in an ice cream factory was able to earn an income of ₹4,000 per month which was barely enough to meet their needs.

However, everything changed when Mangala was identified as one of the potential women entrepreneurs under the Digital Sakhi project. With mentorship from our Digital Sakhi, Vijay Lakshmi, and post completing the Entrepreneurship Development Training, Mangala learned crucial business skills such as planning, marketing, and digital payments. Inspired by this, she launched her own ice cream business, leveraging a loan from a self-help group to buy essential equipments.



Her entrepreneurial spirit didn't stop there. **She participated in the Jagriti Yatra supported by L&T Finance, an 8,000 km entrepreneur journey of inspiration, expanded her business model and started a clothing line, ensuring a steady income throughout the year.**

From her modest tailoring earnings, **Mangala diversified her business, and her income skyrocketed to ₹40,000 - ₹50,000 per month. She now employs 12 people from her community, transforming not only her life but also providing opportunities for others.** Her story has set a benchmark as how right mentorship and financial literacy can turn small dreams into thriving realities, fostering economic growth and empowerment.



Kiran Kumari

📍 Supaul district, Bihar

Towards Prosperity: Harvesting Hope for Farmers

In Gonha village of Supaul, Bihar, Digital Sakhi, Kiran Kumari has become an inspiration for progress, driving transformation through digital literacy and community empowerment. One of the lives she touched is that of Shrilal Sardar, a farmer who was facing challenges due to lack of essential farming equipment.

During a community meeting led by Kiran, villagers were introduced to digital and financial literacy and various government schemes, including the Agricultural Equipment Subsidy Scheme. Shrilal, whose livelihood depended on timely harvesting, learnt about this valuable opportunity. With Kiran's guidance, he applied for the subsidy to overcome the equipment shortage that was delaying harvest and causing financial strain.

Kiran worked closely with Shrilal and helped him to navigate the paperwork and coordinate with the Agriculture Office in Triveniganj. In March 2024, Shrilal was granted a ₹4 lakh subsidy, which enabled him to purchase a tractor worth ₹12 lakh.



This investment transformed his farming operations, allowing him to harvest more efficiently, increase his crop yield, and significantly improve his income.

Shrilal's success story didn't stop there. Inspired by the positive change, he began supporting other farmers in the village, creating a ripple effect of progress and collaboration in Gonha. Kiran's work not only revitalized agriculture but also fostered a spirit of cooperation among the local farming community.

Kiran Kumari's efforts highlight the profound impact of digital and financial literacy in rural development, empowering individuals and communities to achieve sustainable growth.



Manju Jaiswal

📍 Gorakhpur district, Uttar Pradesh

Uniting a Village: Journey to Providing Road Infrastructure

Manju Jaiswal from the village of Gopalpur Devkali, Gorakhpur, Uttar Pradesh, emerged as a symbol of resilience and community strength. As a Digital Sakhi, her mission was to uplift the knowledge and awareness levels of communities on digital and financial literacy. But she felt an urgent need beyond her primary responsibilities – existence of a proper road connecting over 5,000 villagers to essential services, markets, and opportunities.

When Manju first approached the village council, her request for road construction was dismissed, with one official sarcastically asking, "What difference will a road make in this small village?" Instead of backing down, Manju stood firm. Her quiet yet powerful response - **"I can't change the entire system, but I can change the life of one person who walks on this road"** - sparked a movement.

Manju rallied the villagers, advocating for their collective right to basic infrastructure. Her perseverance, even amidst opposition, inspired the entire community.



Together, they raised their voices, and eventually, the road project was sanctioned. This physical connection has now transformed the village, enabling better access to healthcare, education, and economic opportunities.

The new road represents more than just an infrastructure project - it symbolizes the strength of a united community and the power of one determined individual. Manju's story is a testament to how unwavering commitment can overcome resistance and bring lasting change for the entire village.



Chennamma

📍 Kalaburgi district, Karnataka

Power of Training: Success Mantra for Growth

In Koralli village, district Kalaburagi, Karnataka, Chennamma's life revolved around agriculture and small stitching and knitting work. Despite her hard work, her family's income from their 4 acres of dry land and knitting was barely enough to meet basic needs. But when the Digital Sakhi program arrived, everything changed.

Chennamma joined the Entrepreneurship Development Program (EDP) after being encouraged by Basamma, the village's Digital Sakhi. The training, followed by exposure to local businesses, sparked a new vision for her future. Inspired and confident, Chennamma took a loan from her Self-Help Group (SHG) and opened a small clothing shop.

The entrepreneurship training empowered her to embrace digital tools - she upgraded to a smartphone, learned to accept UPI payments, and even followed fashion trends through YouTube. She also purchased a Pico Fall Sewing Machine, which added value to her business and attracted new customers.



The results were remarkable. **Chennamma's monthly income soared from ₹2,000 - ₹2,500 to ₹15,000 - ₹18,000. This newfound financial stability allowed her to invest in her children's education, start savings plans for her daughters, and secure a pension for her mother-in-law. She is now planning to convert this shop into a modern boutique and employ 3 people and has also applied for a bigger credit.**

Chennamma's transformation from a struggling part-time worker to a thriving businesswoman highlights the importance of entrepreneurship training for women.

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Tajum Bee

📍 Kolar district, Karnataka

Role of Guiding Light: Turning Despair to Hope

Tajum Bee's life in her village Nernahalli, district Kolar, Karnataka, was filled with struggles. Married at the young age of 10, she returned to the village with her husband and two children, only to face rejection from her family and community. Homeless and without any support, they found themselves with no income and no proper documents to access government assistance, leaving their future uncertain.

Amidst this hardship, Amaravati, the village's Digital Sakhi, stepped in for bettering their future. She first found a job for Tajum's husband on a local farm, which included a small living space for the family. However, the income was insufficient to cover their basic needs. Realizing they needed a sustainable source of income, Amaravati encouraged Tajum to explore dairy farming. With Amaravati's guidance, Tajum secured a ₹45,000 loan and purchased two cows.

The decision transformed their lives. The cows gave 8-10 litres of milk daily, providing the family with a steady income of ₹10,000 to ₹12,000 per month. This enabled them to repay the loan and start saving for the future.



Amaravati's support didn't stop there. She helped the family secure Aadhaar cards, birth certificates for their children, and open PMJDY bank accounts. With the Digital Sakhi team's help, they applied for ration cards and government schemes like Gruha Lakshmi.

Today, the family earns between ₹24,000 to ₹27,000 per month and is planning to build a concrete house with the Panchayat's support under Rural Housing Scheme. Tajum's journey shows how right support, and financial guidance can transform lives, turning despair into hope and stability.



Vijaya

📍 Madurai district, Tamil Nadu

Setback to Comeback: Success of a Woman Farmer

A 53-year-old farmer, Vijaya, from the village Soorakkundu, district Madurai, Tamil Nadu, faced devastating challenges. With just one acre of land, she grew crops like brinjals, sugarcane, and maize, while also rearing livestock. However, in April 2024, heavy rains and floods ravaged her crops, leading to a significant loss of income. Desperate to make ends meet, she was forced to sell her cow, pushing her to the brink of abandoning farming altogether.

Vijaya's turning point came when she met Dhivya, a Digital Sakhi from her village. Dhivya provided guidance and helped Vijaya access affordable seeds and fertilizers through cooperative societies. Additionally, Dhivya assisted her in securing a ₹55,000 agricultural loan from the Madurai District Cooperative Central Bank (MDCCB) at a low interest rate of just 1% per month.

This timely financial support allowed Vijaya to revive her farming activities. With Dhivya's advice, Vijaya adopted new farming techniques and focused on revitalizing her field.



The results were remarkable as her farm's yield increased by 10%, which not only boosted her income but also reignited her passion for farming.

Vijaya's story showcases how timely intervention, and right support can turn a struggling farmer's life around. Through financial assistance and guidance from the Digital Sakhi program, Vijaya transformed her situation from abandonment to adoption, proving that small-scale women farmers can thrive with the right resources and knowledge.



"Women's financial inclusion is not just a moral imperative, but an economic one - it's essential for building stable and prosperous societies."



"Empowering women through digital and financial inclusion is not only the right thing to do, but it's also a smart investment in a more equitable and sustainable future for all."



Roja Ramani and Anitha

📍 **Madurai district, Tamil Nadu**

Outcome of right mentorship: Food Van to Factory

In the village of T. Kallupatti, Peraiyur, district Madurai, Tamil Nadu, two women, Roja Ramani and Anitha, ran a small food van specializing in millet-based tiffins, lunch, and snacks. When the COVID-19 pandemic hit, they were forced to shut down the van, which led to financial difficulties.

Their turning point came when they joined the Entrepreneurs Development Program (EDP) through the Digital Sakhi program. With support from Digital Sakhi, they officially registered their business, obtained FSSAI certification, and adopted digital payment systems like UPI QR codes for smoother transactions.

Determined to grow, the duo with the help of Digital Sakhi, invested in a solar-powered fridge with a subsidy of ₹89,500 allowing them to store ingredients for their new Millet Podi Dosa venture. Offering affordable dishes like Sambar Rice at just ₹20, they quickly attracted more customers. **Their business saw rapid growth as they introduced live counters and expanded their menu. Their earnings improved and they had a to a monthly turnover of ₹25,000 to ₹30,000.**



Now, Roja Ramani and Anitha are planning an even bigger leap. **With the continued support of Digital Sakhi, they are setting up a factory to produce millet-based sweets and savouries, a project costing ₹14 lakh.** By sourcing ingredients directly from local farmers, they are not only scaling their business but also empowering the local community. They have now planned to register their products online platforms for increasing the sales volume.

Their journey from a small food van to a thriving business proves the power of mentorship and resources, showing how small ventures can evolve into successful enterprises, inspiring other women entrepreneurs across the region.



Shobha

📍 Kolar district, Karnataka

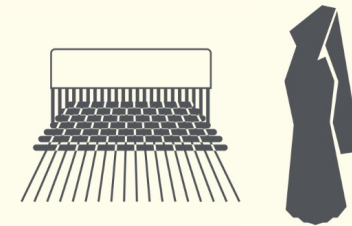


Bringing a Sea Change: Weaver to Online Entrepreneur

In the small village of Tayalur, Kolar, Karnataka, Shobha and her husband spent a decade weaving sarees on their power loom. Despite their hard work, they barely made a profit, as a vendor in Bengaluru took the majority of their earnings. However, Shobha's life transformed when she met Chaithra, a Digital Sakhi, during a community training session.

Recognizing Shobha's potential, Chaithra encouraged her to join the Entrepreneurship Development Program (EDP). This training spanning five-six days was a turning point for Shobha, making her realise the possibility of running her own business independently. No longer wanting to depend on a middleman, she decided to take control of her operations.

With support from the Digital Sakhi project and a loan from her Self-Help Group (SHG), Shobha purchased raw materials directly, cutting ties with the vendor. With the help of Chaithra and the Project Cluster Coordinator, she connected with a reliable supplier and began selling her sarees at local markets, including the NRLM Grameen Santhe (rural market), where she gained attention from officials and NGOs.



Her monthly earnings soared from ₹15,000 - ₹20,000 to ₹30,000 - ₹40,000. Shobha expanded her business by establishing a digital presence on platforms like WhatsApp and Facebook, allowing her to take direct orders and accept digital payments. She also improved her designs, further boosting her success aided by astute financial management.

Shobha's transformation from a struggling weaver to a thriving online entrepreneur highlights the power of digital tools and ambition to bring a sea change. With the Digital Sakhi project's guidance, she now looks forward to growing her business and exploring new markets outside the state.

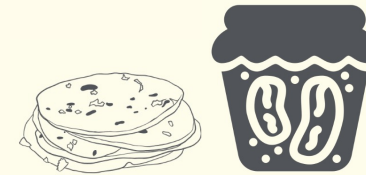


Handholding and Support: A Fuel to Children's Dream

Veena's story is one of resilience and transformation, from the village of Voddagere, district Tumakuru, Karnataka. She picked-up animal husbandry as a source of livelihood, however the income wasn't enough to support her family. Despite her hard work, she struggled to find financial stability.

In early 2023, Veena attended the Entrepreneurship Development Program (EDP) through the Digital Sakhi initiative, a pivotal moment in her life. This training introduced her to new business ideas, and a Digital Sakhi recognized her potential, encouraging her to explore her entrepreneurial skills.

Inspired by the training, Veena launched a small pickle-making business with just ₹500. She started making mango and kaffir lime pickles, which became very popular locally. Using her bicycle for deliveries, she sold about 5-8 kg of pickles daily, earning ₹600 - ₹1,300 with a daily profit of ₹300 - ₹450. As her business grew, she expanded into making papads, especially during the wedding season, further boosting her income.



With additional support from the project, Veena upgraded her business by improving packaging, purchasing a two-wheeler for faster deliveries, and obtaining necessary licenses like FSSAI. Her earnings skyrocketed to ₹1,500 - ₹2,000 per day, with a monthly turnover of ₹30,000 - ₹40,000.

This increased income has allowed Veena to support her daughter's IAS exam preparation, fulfilling a long-held family dream. Veena's journey from uncertainty to success illustrates the transformative impact of the Digital Sakhi program, turning her into a confident, thriving women entrepreneur.



Savita Devi

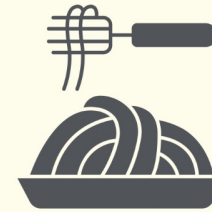
📍 Supaul district, Bihar

Impact of Government Schemes: Budding Entrepreneur

In the village of Malad Panchayat, district Supaul, Bihar, Savita Devi, a B.Sc. graduate and housewife, always dreamt of becoming financially independent. Her life took a significant turn when she met Nilam Devi, a Digital Sakhi, who encouraged her to pursue that dream. With Nilam's guidance, Savita joined the Entrepreneurship Development Program (EDP), where she acquired essential business skills.

Empowered by the training, Savita applied for the Pradhan Mantri Formalisation of Micro Food Processing Enterprise Scheme (PMFMPEs). Through this central government initiative, she secured a ₹9.5 lakh loan, with a 35% subsidy, to launch her own business 'Smriti Noodles'.

By December 2023, Smriti Noodles was fully operational, selling noodles in the local market. While the journey had its challenges, Savita's determination and perseverance led her to success. **Her business now generates ₹1 lakh of monthly revenue, with a profit margin between ₹35,000 to ₹40,000.**



Savita's transformation from a housewife to a successful entrepreneur has become a source of inspiration in her community. Her journey highlights that right support, guidance, and hard work can fuel dreams to become a reality.

Savita's success with Smriti Noodles also showcases the power of women entrepreneurship and the opportunities created by Government schemes, proving that financial independence is achievable for women in rural areas. Her story inspires others to follow their entrepreneurial dreams and embrace the possibilities that come with the right resources and determination.

Women Entrepreneur
Digital Sakhi Project
(CSR Initiative of L&T Finance)



Drupagaya Foods

ദ്രുപഗയ ഫുഡ്സ്

Aisha Murali
Mangalam, Arattupuzha
+91 8547 082 523

Implementing Partner



ചെറുതല്ല ചെറുധാന്യങ്ങൾ
ചേർക്കലുള്ള മലമ്പ. ദാർശിള കക്കനം.
സംസ്കൃതം ആയുർവ്വേദസാമ്പ്രദായം
ചെറുധാന്യങ്ങൾ (മില്ലറുകൾ)
തിയ്യഭക്ഷണമാക്കുക
കൊളസ്ട്രോൾ എന്നിവയ്ക്കു അത്യുത്തമം.
ധാന്യങ്ങളും ഉൽപ്പന്നങ്ങളും ഇവിടെ ലഭ്യമാണ്



Aisha Murali
📍 Alleppey district, Kerala

Story of Comeback: Crisis to Business Turnaround

Aisha Murali from Alleppey, Kerala once had big dreams for her food business, supplying steamed foods like idiyappam, idli, and rice cakes in bulk to a loyal customer base. However, the COVID-19 pandemic forced her to shut down for a year and a half, and soon after, a natural disaster destroyed her building and machinery, resulting in a loss of ₹5 lakh. Overwhelmed with debts and despair, Aisha considered giving up.

That's when Digital Sakhi, Pinky, stepped in, providing Aisha empathy, support, and a way forward. Pinky encouraged her to restart her business in a new direction. Using a powdering machine she still had, Aisha began producing a new line of healthy food products. With Pinky's unwavering guidance, Aisha navigated each challenge and embraced her new path.

Aisha dedicated herself to research, using YouTube and advice from agricultural universities to create innovative food products. She launched three new items, managing everything from production to packaging herself.



Her focus on quality quickly, attracted more customers, allowing her to expand her range to seven products thereby doubling her monthly income from ₹10,000 to ₹20,000. Aisha also made a move towards sustainability by switching from plastic to reusable bottles.

Her renewed energy and commitment paid off as her sales soared at events like Vaiga Fest. Aisha's business is now thriving again, and she plans to introduce millet-based products to make healthy food affordable while educating her community on nutrition.



Reema Saji

📍 **Kottayam district, Kerala**

Impact of a Guiding Star: Transformation from Dreamer to Entrepreneur

In Chirakkadavu village, district Kottayam, Kerala, Reema Saji had always dreamt of starting her own textile business but didn't know how to take the first step. Her entrepreneurial journey began when she met Digital Sakhi, Sunitha Anil Kumar, who recognized her potential and guided her toward building something bigger.

Together, they named Reema's shop "Love Dale". Sunitha helped Reema register it with the Kudumbasree Community Development Society, obtain a Panchayat license, and secure a rental space. To ensure a steady supply of materials, Sunitha connected her with a wholesale supplier in Tamil Nadu and helped her arrange the necessary funds to purchase inventory.

After months of preparation, Love Dale opened its doors in October 2023 with a grand celebration. With continued support from Sunitha, local authorities, and her family, the shop quickly gained popularity.



Customers were drawn to Reema's vibrant collection, and the business began to thrive. **Reema started earning monthly income of ₹15,000 to ₹18,000 and now expects her income to double within a year and plans to hire 3 saleswomen from her village to support her growing venture.**

Reema's transformation from dreamer to business owner shows the power of guidance and connect to the wider ecosystem. With Sunitha's guidance, she turned her vision into a successful enterprise. Love Dale is not just a textile shop; it's an example of Reema's determination and an inspiration to other women, proving that with the right support, any dream can come true.



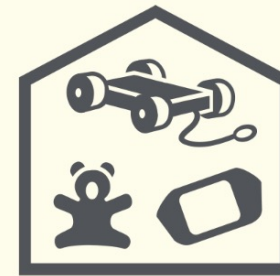
Lakshmi Narasamma

📍 Tumkur district, Karnataka

Financial Linkages: A Recipe for Success

Lakshmi Narasamma has been running her general and puja items store in the village of Gorvanahalli, district Tumakuru, Karnataka, for over two decades, struggling as the sole provider for her family. Despite her hard work, she often felt overwhelmed by the demands of managing both her business and household.

Her fortunes changed when she attended the Entrepreneurship Development Program (EDP). The training, coupled with the guidance of Digital Sakhi, Suma, taught Lakshmi valuable skills in business finance and customer communication. **Suma helped her secure a ₹75,000 loan from the National Rural Livelihood Mission (NRLM), allowing her to expand her shop's inventory with children's items and puja supplies. Additional loan of ₹2 lakh from NRLM helped Lakshmi develop a strong business plan and revamp her store.**



With digital tools at her fingertips, such as UPI payments and accounting apps, Lakshmi became more efficient. Her daily income rose to ₹2,500–3,000, and her disciplined savings grew to ₹60,000, providing her family with stability.

Lakshmi's transformation from an overwhelmed shopkeeper to a successful entrepreneur is a testament to how financial linkages can elevate small businesses into thriving ventures.



Jainamma Thankappan

📍 Kottayam district, Kerala

Reviving Dreams: Age is Just a Number

Jainamma Thankappan, a 65-year-old woman, had a passion for making snacks and bakery items, but financial struggles kept her dreams on hold. Her life took a positive turn when Digital Sakhi project reached her village Chirakkadavu, district Kottayam, where she met the Digital Sakhi who recognized her talent and reignited her entrepreneurial spirit.

Sunitha saw both, Jainamma's potential and her hesitation due to limited resources. Determined to help, Sunitha and other women entrepreneurs devised a plan to support her. Through the Digital Sakhi Project, they secured a ₹7,500 grant from the Panchayat, which allowed Jainamma to purchase the utensils and ingredients needed to start her snack and bakery business.

With project team's guidance, Jainamma's business became official through registration with the Community Development Society (CDS).



Her journey reached a milestone in September 2023, when her business was inaugurated by Chirakkadavu Panchayat President Sreekumar. Jainamma showcased her products at the Chirakkadavu Carnival, a five-day mela, where her snacks earned her ₹6,500, highlighting her culinary talent.

Beyond that, Sunitha secured a spot for her at a tea stall in the Panchayat Kiosk, ensuring a steady monthly income of ₹14,000 to ₹15,000 with continued business growth. Jainamma's story strongly proves that age is no barrier to success when passion is paired with the right training and resources.



Prabha, Vatsamma and Maya

📍 Alleppey district, Kerala

Prowess of Financial Management: Small Venture to Thriving Business

In Pathiyangara, Thrikkunnappuzha, district Alappuzha, Kerala, three women, Prabha, Vatsamma, and Maya, made a bold decision to transform their lives. After attending the Entrepreneurship Development Program (EDP) through the Digital Sakhi program, they decided to move away from their struggling coir business and venture into spice production. With the guidance of Digital Sakhi Prasobha, they launched their new business, 'Swaruma'.

Their journey began with an investment of ₹30,000, which they used to buy chillies, coriander, and other spices. They cleaned, dried, and grounded the spices, preparing them for sale. Under Prasobha's mentorship, the women registered Swaruma, obtained necessary licenses, and began selling their products at the weekly market organized by the Panchayat Community Development Society (CDS).

Prasobha also introduced them to the concept of, which helped expand their customer base and brand awareness. Their success was immediate.



In the first month, they earned ₹20,000. Encouraged by this, they reinvested ₹60,000 from their savings and within the next month, their profit grew to ₹1 lakh. Today, Swaruma generates monthly sales of ₹1.5 lakh to ₹2 lakh, with profits ranging from ₹36,000 to ₹45,000.

With Prasobha's continued support, including guidance on managing finances through a digital app, women now run their business efficiently. Each of them earns ₹13,000 a month and saves ₹1,000 for future stability. Swaruma's story highlights the impact of collective effort and digital empowerment, showcasing how small partnership ventures can grow into thriving successful businesses that improve lives and create lasting change.



"By bridging the digital divide for women, we empower entire communities to thrive, turning potential into real-world progress and economic resilience."



"Digital financial tools in the hands of women are seeds of change, nurturing growth, independence, and prosperity across generations."



Social Good: Uplifting the lives of communities@scale

Brindavan, Plot No. 177, C.S.T Road, Kalina, Santacruz (East), Mumbai – 400 098, Maharashtra, India

+91 22 6212 5000 | www.ltfs.com | csr@ltfs.com