

# Social Impact Assessment Digital Sakhi

Odisha  
FY 2024-25



Prepared for:





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# The Indian Journey to Digital Financial Inclusion

- ❖ India has significantly impacted the global digital payment landscape through innovations like the **Unified Payments Interface (UPI)**. Launched in 2016, UPI's success, with **over 9 billion monthly transactions by 2023**, showcases a scalable and efficient payment model.
- ❖ India's approach, combining Aadhaar for biometric authentication and mobile integration, has set a benchmark for secure, inclusive financial systems. The country's strides in fintech have inspired similar models globally, promoting financial inclusion and digital transformation.
- ❖ The introduction of the **Aadhaar-enabled Payment System (AePS)** facilitated financial transactions through biometric authentication, enhancing accessibility for the unbanked.
- ❖ Government initiatives like Digital India and schemes such as **Direct Benefit Transfer (DBT)** streamlined subsidy disbursements, reducing leakages and ensuring timely payments to beneficiaries.
- ❖ **The proliferation of mobile banking and the penetration of smartphones** further bolstered digital financial inclusion, **with over 800 million internet users by 2023**.

***Government of India's launch of the Pradhan Mantri Jan Dhan Yojana (PMJDY) in 2014 marked a pivotal moment, aiming to provide universal access to banking services.***

***By 2023, over 510 million PMJDY accounts had been opened, with a significant portion in rural areas.***



## Rural Women Entrepreneurship Landscape



- Rural women entrepreneurship in India has gained momentum in recent years, transforming local economies and communities. With a growing emphasis on **financial inclusion and empowerment**, many rural women have ventured into various entrepreneurial activities, including **agriculture, handicrafts, retail, and small-scale manufacturing**.
- According to a 2019 report by the Ministry of Statistics and Programme Implementation, **women constitute about 14% of the total entrepreneurs in India**, with rural women playing a significant role in this demographic. Key initiatives and self-help groups (SHGs) have been instrumental in fostering entrepreneurship among rural women. By 2023, **over 98 million women had been mobilized into SHGs**, many of whom transitioned into entrepreneurs.
- Recognizing the potential of digital literacy in enhancing these efforts, L&T envisioned the Digital Sakhi initiative. Launched in 2019, this initiative aims to equip rural women with **digital skills**, enabling them to **manage finances, access government schemes, and run businesses more effectively**.
- This focus on digital literacy addresses the digital divide, ensuring that rural women are not left behind in the digital economy. By empowering women with digital skills, initiatives like Digital Sakhi help create **sustainable and inclusive growth**, driving economic progress at the grassroots level.



# About Digital Sakhi Program – Introduction



The Digital Sakhi (DS) program, a flagship initiative of LTF, **empowers rural women with the skills and knowledge necessary to deliver Digital Financial Literacy (DFL) training within their communities.** This program aims to foster an ecosystem of digital financial inclusion and support the broader goal of sustainable development.

The program focuses on following Sustainable Development Goals:

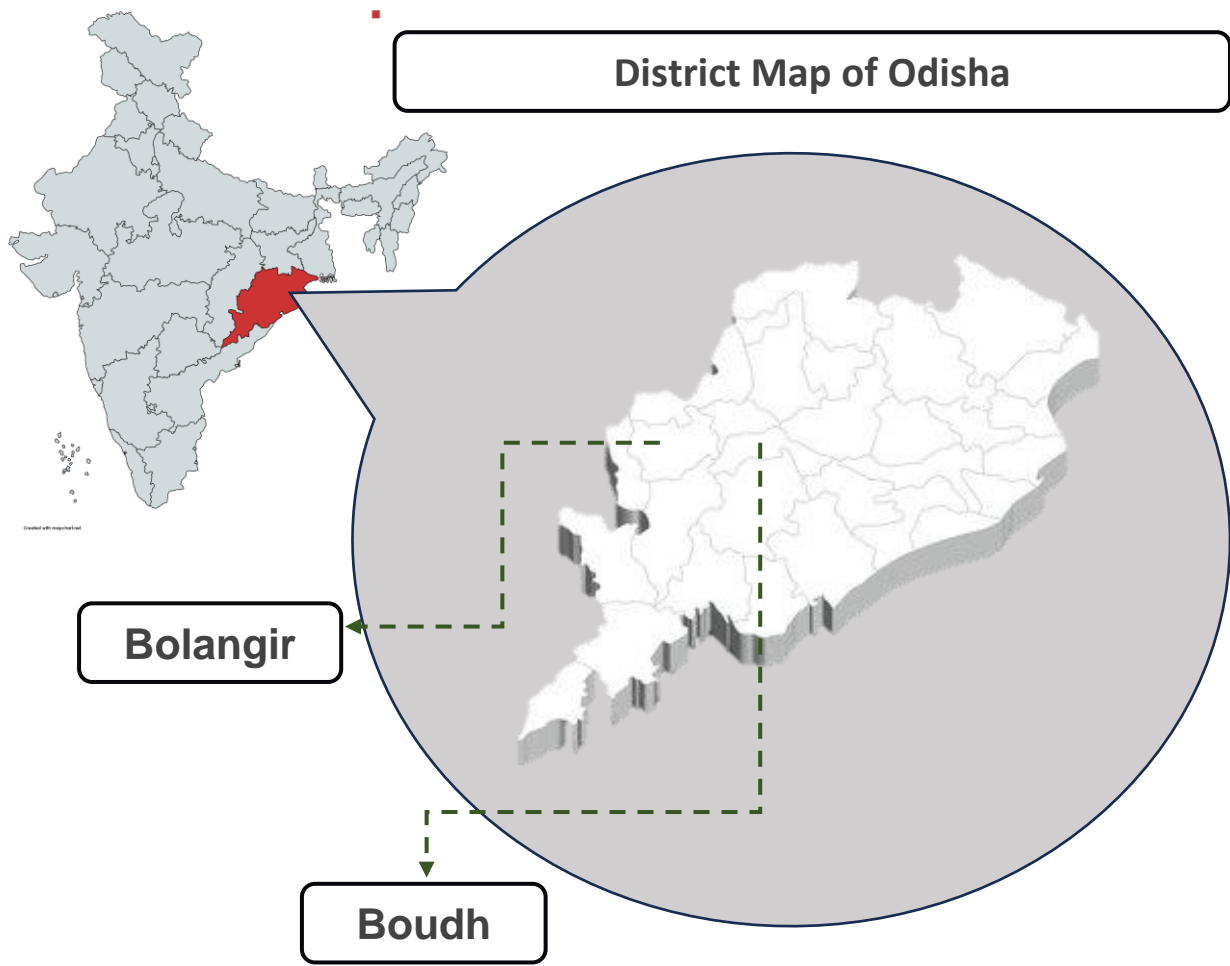


**The program in Odisha is implemented by Sewa Bharat, focused on empowering women.** The organization facilitates digital literacy and financial inclusion for rural women, equipping them with essential skills to enhance their economic independence and participation in the digital economy.

This partnership has facilitated a robust support system for rural women, enabling them to participate more actively in the digital economy and improve their socio-economic status.

**The current report intends to map the Social Impact of the Digital Sakhi program implemented in Odisha from FY 2018-19 to 2022-23.**

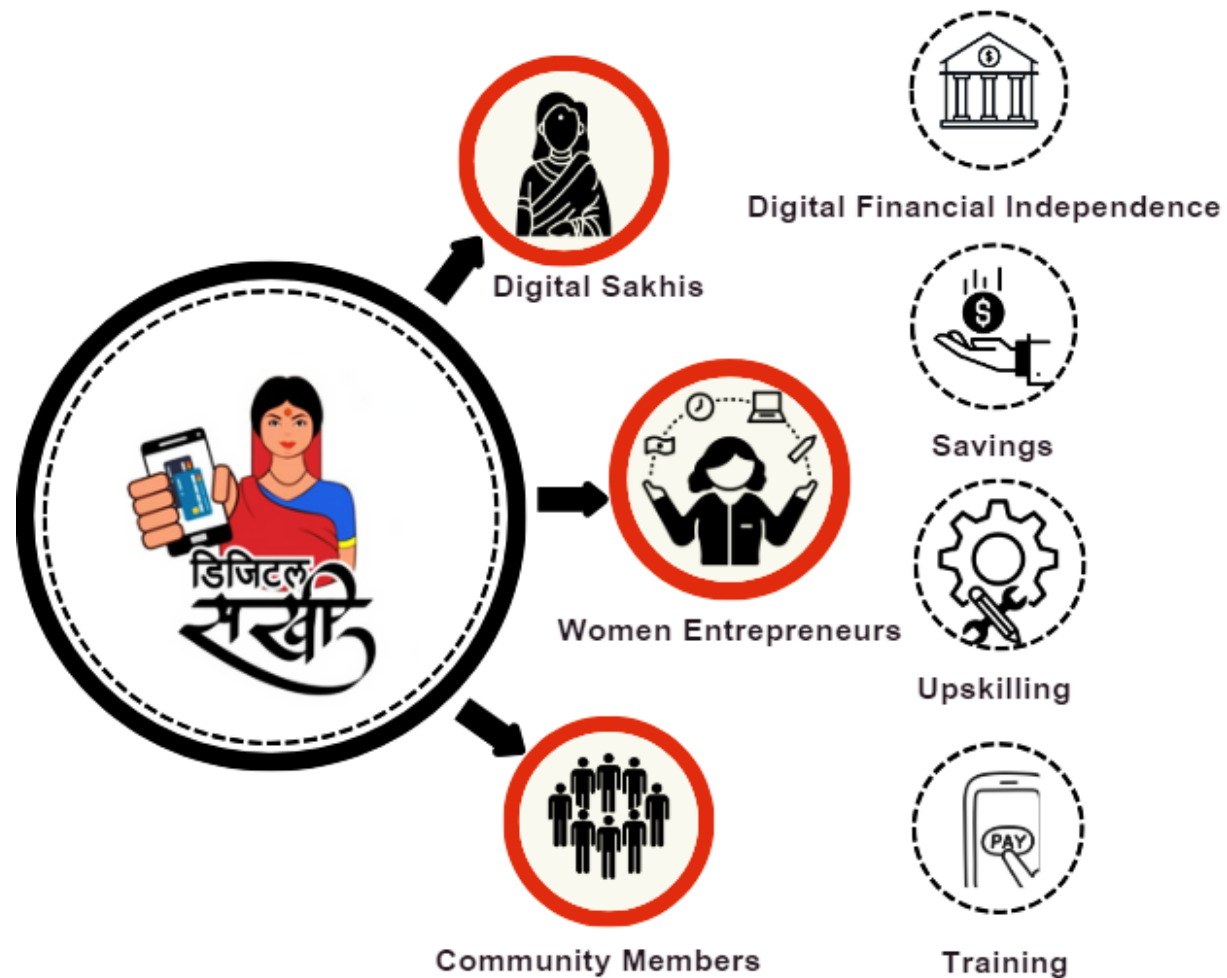
# About Digital Sakhi Program – Geographical Coverage



**Odisha**  
**Districts: Boudh and Bolangir**  
**118 villages**

The Project has created a cadre of 100 Digital Sakhis, upskilled and increased capacities of 1,000 Women Entrepreneurs and reached out to **more than 1,00,000 community members** through modules on Digital Financial Literacy (DFL) and by facilitating access to government schemes and entitlements.

# About Digital Sakhi Program – Model of Implementation



The LTF digital literacy training module for the DS consists of—

## 1) Income and expense

- Sources of income and cashflow
- Types of expenses

## 2) Savings and borrowings

- Types of savings
- Types of borrowings- good and bad borrowings

## 3) Digital payments

- Procedure to be followed for different types of digital payments
- Types of cards and AePS

## 4) Insurance, pension and entitlements

- Types of insurance- including life insurance
- Atal Pension Scheme along with other pension schemes in different nationalized banks
- Information about 32 government schemes



# Key Objectives of Social Impact Assessment (SIA)



- Evaluate both the immediate and extended impacts of the intervention on recipients and their households, including **enhanced access to financial tools** and **overall improvements in socio-economic conditions of the project beneficiaries**.
- Assess the fundamental importance of the intervention and the shift in financial decision-making skills among the beneficiaries following the initiative.
- Examine how the intervention has empowered Digital Sakhis to **independently assist in establishing financial connections and facilitating digital transactions**.
- Analyze the program's long-term sustainability and its capacity to continue providing benefits over an extended period.
- Investigate **the various entrepreneurial strategies** women entrepreneurs have pursued post-intervention to expand their businesses, **increase profitability, and ensure long-term sustainability**. Also, analyze the outcomes and impacts of these efforts.
- Provide suggestions for course corrections, improvements, and process optimizations to enhance the program's effectiveness and ensure its continued success.
- Understand different challenges faced during the implementation of the project and **how challenges were addressed**.



**Year: FY 2024-25**



L&T Finance engaged CRISIL Limited to undertake social impact assessment study for the Digital Sakhi Programme in Boudh and Balangir districts of Odisha.

The main aim of this engagement was to understand the impact created by the intervention in the lives of rural women and community members through the Digital Sakhi project.

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An S&P Global Company

# Approach and Methodology

## KEY STAKEHOLDERS (ACROSS BOUDH & BOLANGIR)



Digital Sakhis



Women Entrepreneurs



Community Members

The study is based on a mixed method, cross sectional methodology by adopting both quantitative and qualitative tools for data collection. The quantitative tools consist of structured survey questionnaire, while the qualitative tool consists of key informant interviews. **The survey questionnaire is asked to the community members** to gauge the impact of program, whereas **the key informant interviews are asked to Digital Sakhis and Women Entrepreneurs.**

Stakeholders	Outreach Odisha (Boudh & Bolangir)	Sample Odisha (Boudh & Bolangir)	Data Collection Tool
Digital Sakhis	100	45	Key Informant Interviews (KIIs)
Women Entrepreneurs	1,000	90	Key Informant Interviews (KIIs)
Community members	1,00,000	322	Structured Survey Questionnaires



# Major Highlights of Impact Assessment: Baseline vs Endline



**Baseline- 13%**  
**Endline- 100%**    **↑ 87%**

Women Entrepreneurs took financial decisions at household level.



**Baseline- 4%**  
**Endline- 81%**    **↑ 77%**

Community participants reported about saving every month.



**Baseline- 0%**  
**Endline- 76%**    **↑ 76%**

community members were aware of all types of insurance products.



**Baseline- 21%**  
**Endline- 86%**    **↑ 65%**

community respondents were aware of social security schemes.



**Baseline- 26%**  
**Endline- 83%**    **↑ 57%**

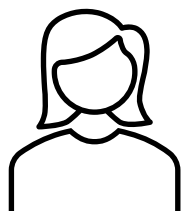
community members had the knowledge about digital payments.

\* Baseline data was provided by third party assessment conducted for L&T

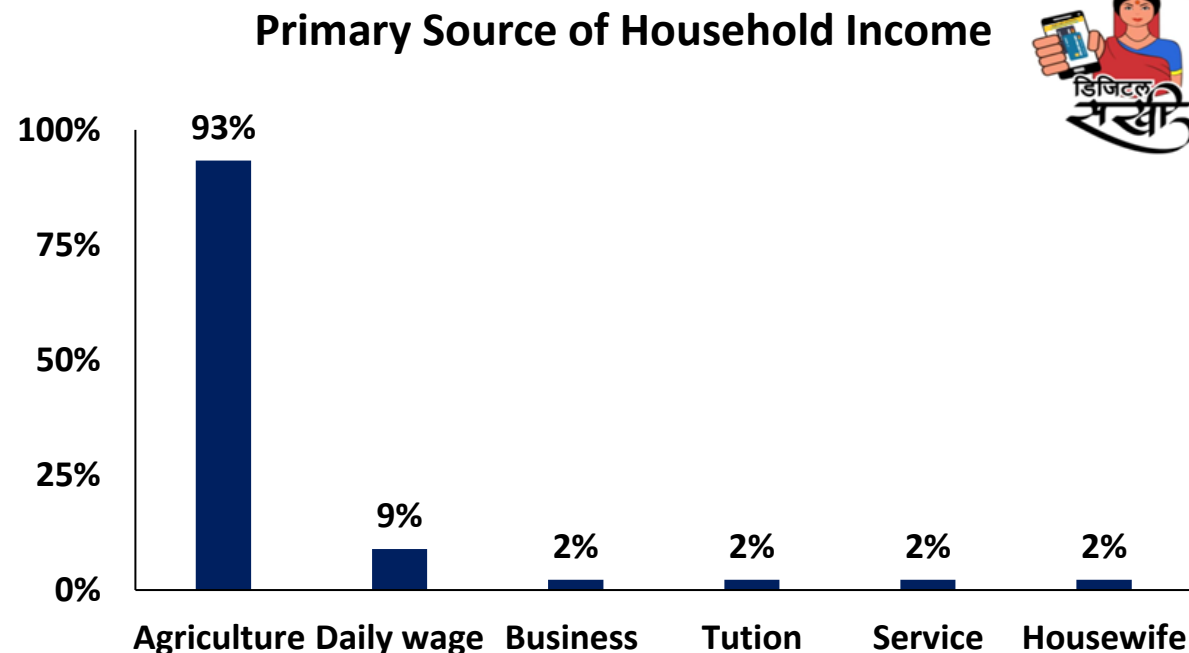
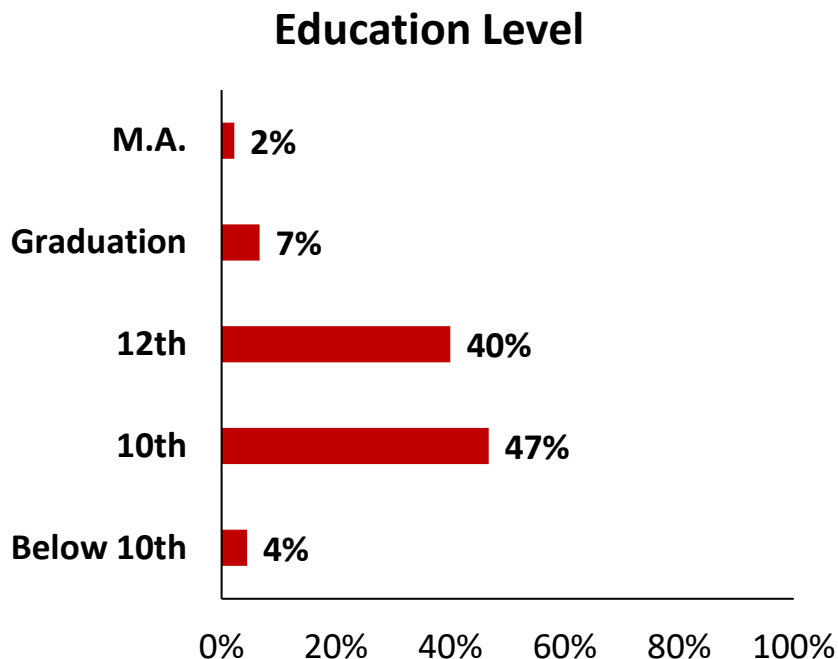


## Survey Key Findings : Digital Sakhis



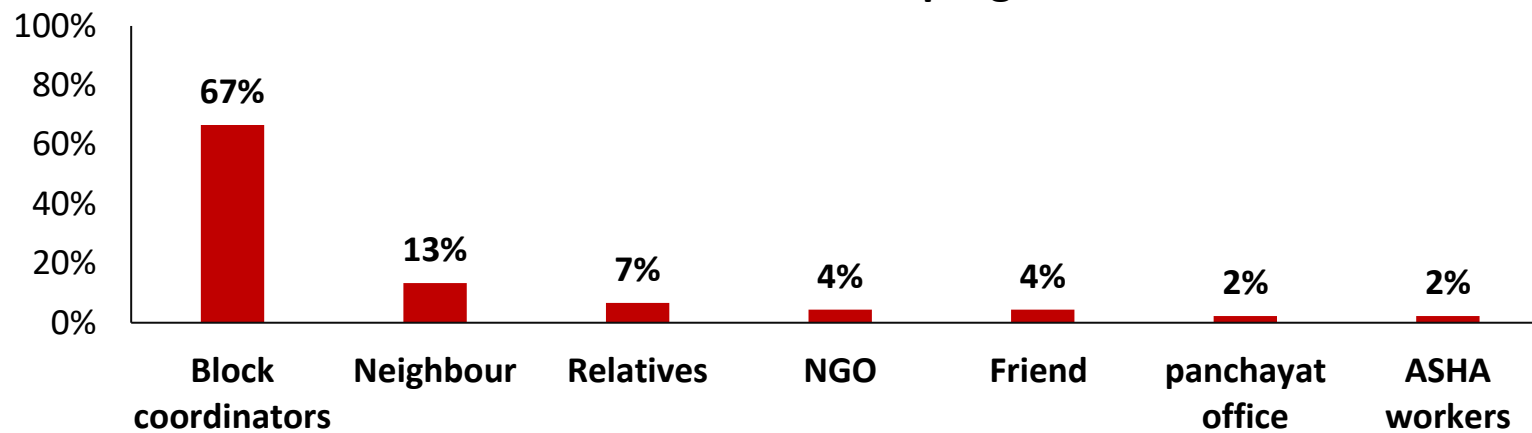


Gender Distribution  
Female: 100%



- **The study sample consists of 45 Digital Sakhis (DS) from Odisha.** The average age of Sakhis is 30 years. This age group is crucial for economic productivity and household income generation.
- With **an average family size of 4.6 members and an average of 1-2 working individuals per household (85% respondents)**, there is likely a significant dependency ratio. This places pressure on the earning members to support their families.
- Before joining the Digital Sakhi program, a significant share of the participants (89%) were housewives, with very few engaged in agriculture (2%) or business (9%). This indicates that most participants were not involved in income-generating activities prior to the program.
- 82% DS participants did not earn any income before joining the program. Other respondents reported earning small amounts such as 4% earned INR 1,000, 4% earned INR 3,000 while 7% had an income of INR 6,000.

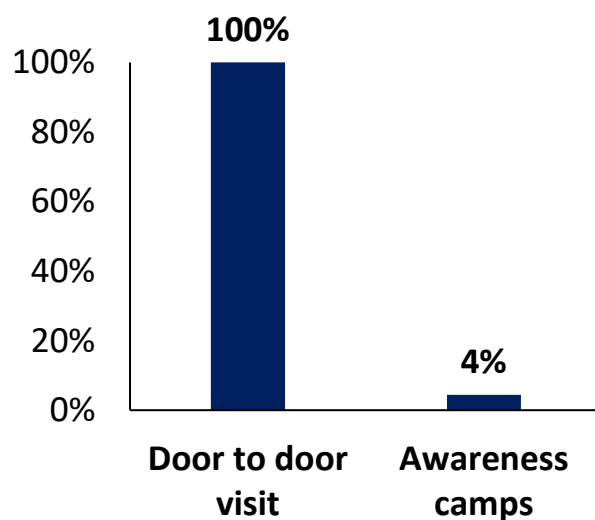
## Source of awareness of DS program



## Major Influencing Factors for Joining the Program by DS

Additional Income	78%
Training	16%
Digital Awareness	7%

## Methods of reaching out to community

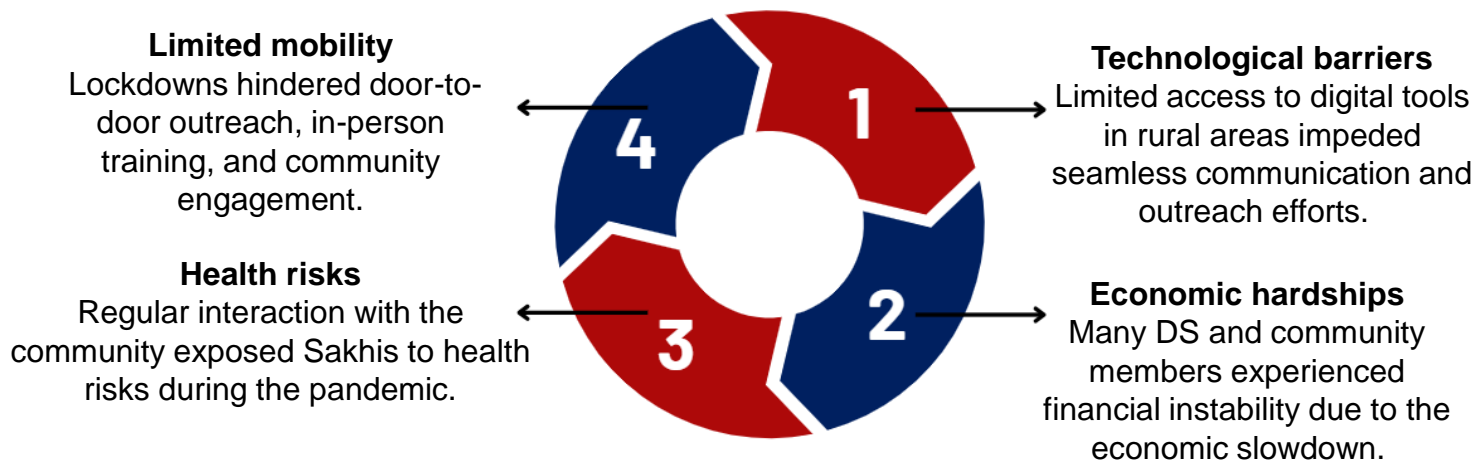


- Majority participants (89%) joined the DS program in 2019, with the remaining 11% joining in 2020. Almost all participants (98%) attended 1 training session per month.
- An overwhelming 91% of participants reported a positive outlook from their families towards their joining the program**, showing strong familial support.
- All respondents reported their primary job as Digital Sakhis involved spreading awareness about digital literacy, loans, insurance, income, expenditure, transactions, budgeting, and skill development. **Door-to-door visits proved to be more effective, with 96% of respondents favoring this method over awareness campaigns (4%).**
- Majority of Digital Sakhis (78%) earned INR 3,200 per month, while 16% earned INR 3,500. A smaller portion (4%) earned INR 4,500 in 2024. The top earners, who received INR 4,000 with phone and travel allowances, made up 7% of respondents.



# Impact of COVID 19

## Challenges faced by Digital Sakhis due to pandemic



## DS achievements despite COVID challenges



**Addressing vaccine hesitancy**  
Digital Sakhis successfully dispelled vaccine myths, facilitating CoWIN registrations and encouraging immunization for over 3,81,666 community members



**Community linkages**  
DS linked 19,212 individuals to government schemes, including MNREGA job cards and social security benefits, ensuring financial support.



**Health interventions**  
DS conducted 7,700 health check-ups through awareness and health camps, providing diagnoses and distributing generic medicines.



**Tele-consultations**  
DS enabled access to healthcare by connecting villagers with doctors through teleconsultation services during the second wave.



**Promotion of financial literacy**  
DigiDhan camps were organized benefiting 530+ individuals and facilitating advanced digital payment awareness through door-to-door campaigns.

## DS Special Activities during COVID Pandemic



**Support for vulnerable groups**  
Registered returning migrant workers, coordinated quarantine facilities, and partnered with Panchayats to provide cooked meals to affected households



**Aadhaar camps**  
Assisted 400 community members with Aadhaar card linkage and corrections to access essential services



**Collaboration with health workers**  
Worked with ASHA and Anganwadi workers to promote COVID-19 safety protocols and hygiene awareness

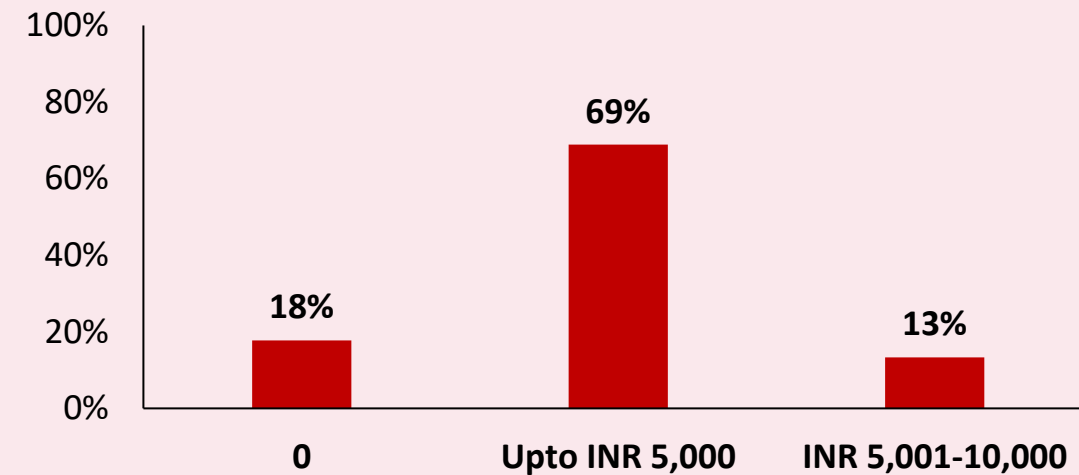


**Entitlement camps**  
Linked 8,700+ individuals to social security schemes and disseminated information on new government initiatives

# Life after DS Program

- **After DS program**, participants engaged in various economic activities. Around 16% DS started their tailoring business. Another 16% respondents reported developing self-confidence, and 20% focused on improving their skills in other areas of development. This suggests that the DS program played a key role in enhancing their capabilities and intention to learn and grow.
- **Around 20% participants ventured into business, indicating that the program fostered entrepreneurial skills, helping participants to become financially independent.**
- 62% respondents reported no increase in income compared to before, which could reflect various factors such as external economic conditions or challenges in translating skills into income. However, **38% of respondents saw an increase in their income.**
- **76% DS respondents attributed their increase in income directly to the DS program.** This high percentage indicates that the program played a crucial role in enhancing the economic opportunities and earning potential of the participants.

Current earning of Digital Sakhis

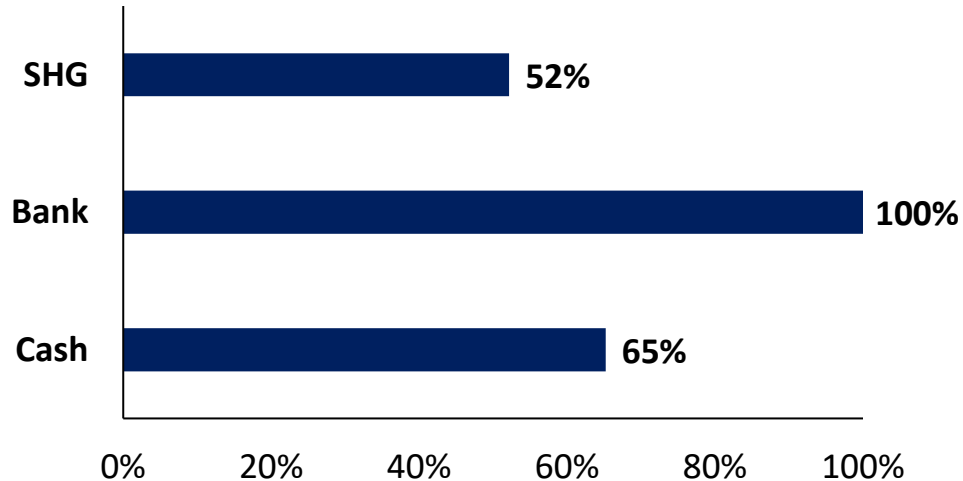


**Among Digital Sakhis, 20% reported an increase in income of INR 1,000 per month while 4% saw an INR 2,000 increase. To highlight, 9% participants experienced an INR 3,500 rise in their income levels, 4% reported an increase of INR 4,000.**

*The increase in earnings is directly attributed to the program, highlighting its effectiveness in improving financial outcomes.*

# Financial Management at Household

## Savings



**Majority of Digital Sakhis (51%) intend to save every month. Among them, everyone (100%) save in banks. This indicates increased financial inclusion and access to banking services.**

**83% respondents who save reported earning interest on their savings. This shows that most participants are utilizing formal financial institutions to deposit their savings.**

- Within sample, 11% respondents reported saving between INR 1,000 -2,000 monthly, which is a positive indicator of financial discipline and capacity to put aside a portion of their income. **4% participants save between INR 2,000 and 4,000 per month**, representing the group that has the strongest savings ability. Additionally, only 7% of respondents are saving up to INR 1,000 per month..
- 51% respondents stated that their savings have increased after the DS program. This suggests that the financial literacy and management skills gained during the program are having a positive impact on participants' ability to save.
- **All 23 respondents who reported increased savings mentioned that they now plan to save a certain percentage of their income every month.** Before the DS program, none of them had a savings plan. This shift indicates that the program has instilled a habit of financial planning and discipline among participants.
- 35% of respondents manage to save every month, reflecting consistent financial discipline and an ability to prioritize savings despite their income levels.
- Before the DS program, no participants prepared a household budget. After the program, **33% respondents began preparing budgets at home.** This demonstrates the program's success in promoting financial management practices, helping participants to better organize and control their expenses.





## **Survey Key Findings : Women Entrepreneurs**

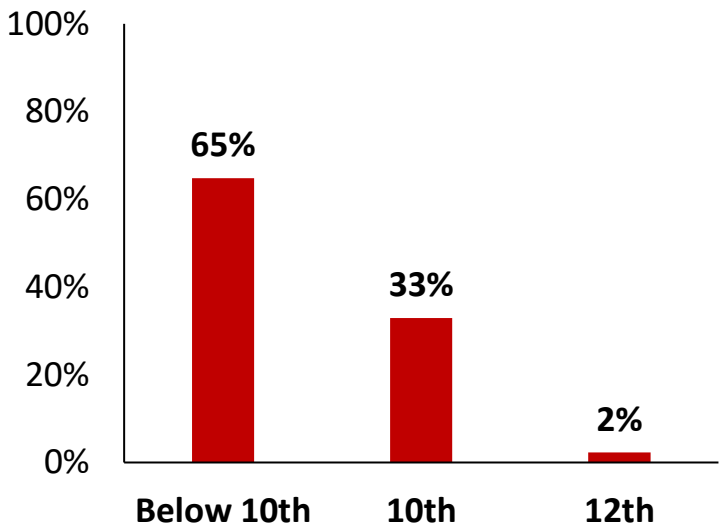


# Key Demography of Women Entrepreneurs

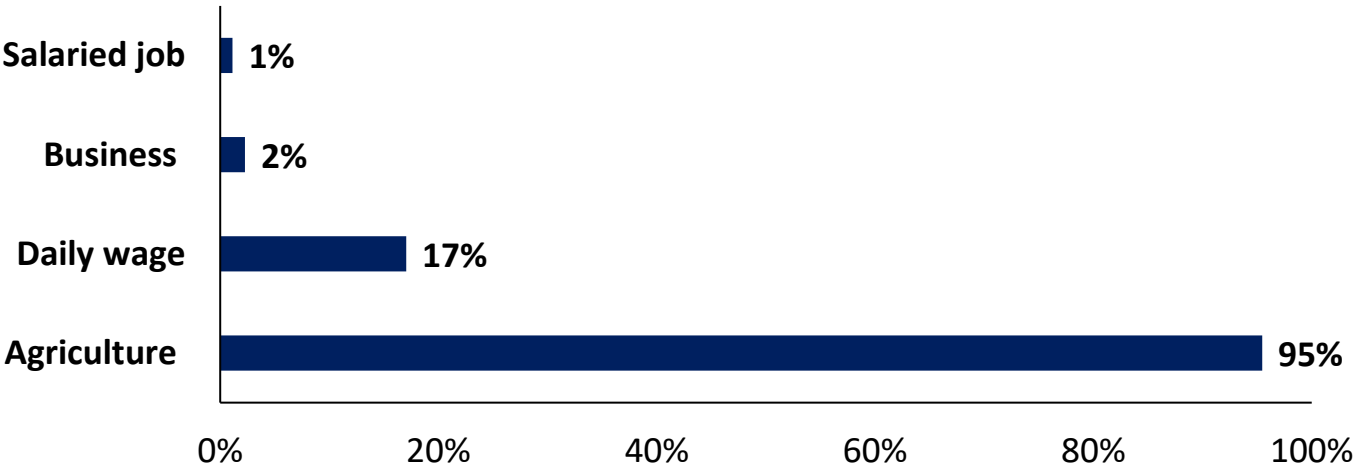
The sample consisted of 90 Women Entrepreneurs (WE) from Odisha.

- In sample, the respondents had an average age of 33 years and an average family size of 4.3.
- On average, households have 1.7 working members, suggesting that most families rely on a single income earner.

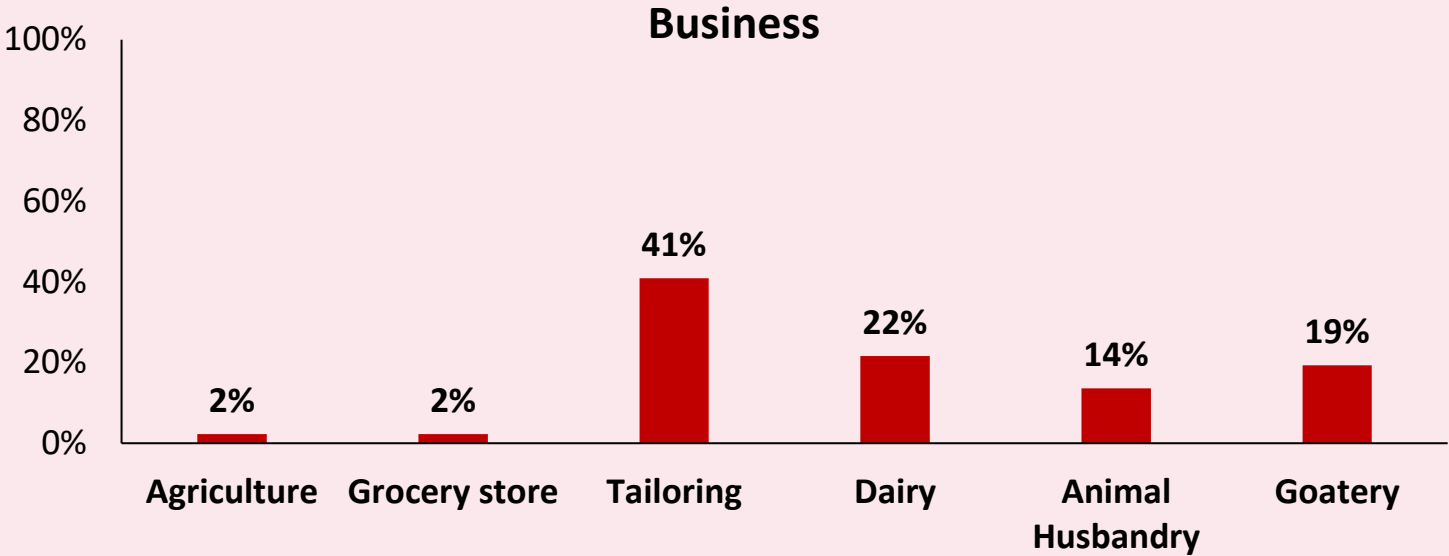
Education Level of WEs



Primary Source of Household Income



# About Business



## Major Influencing Factors for Joining the Program by WE

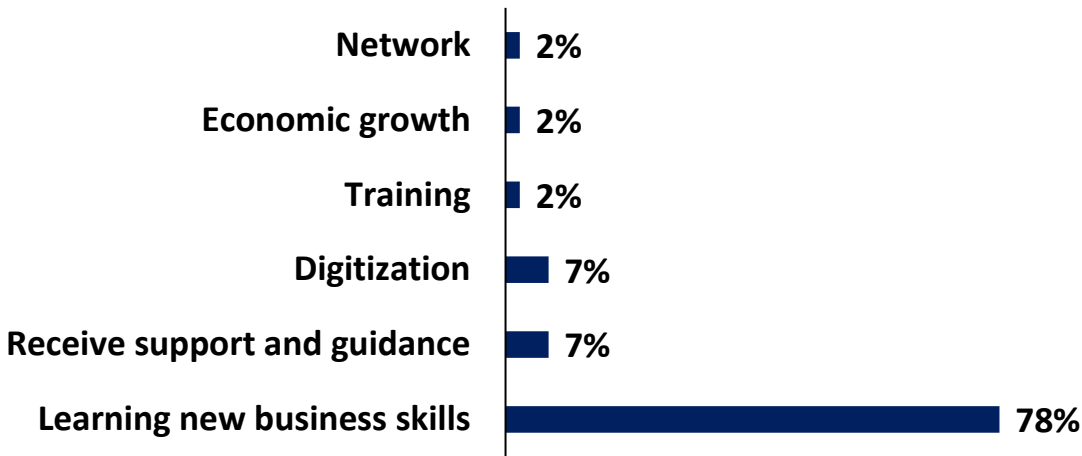
Additional Source of Income	43%
Self Independence	31%
Basic Skills Training & Digitization	18%
Saving for Future	8%

- Majority of these businesses by women entrepreneurs were started during 2021-22, with significant peaks in 2021 (34%) and 2022 (33%).
- The average initial investment of approx. INR 14,000 reflects moderate capital infusion, primarily funded through savings (70%), household income(23%) and loans (27%), showing a reliance on personal resources.
- Key challenges include poor business knowledge on business (61%), family reluctance (10%), lack of fund and equipment (7%), limited access to finance (5%) and limited network and mentorship (5%),** which hindered entrepreneurial growth. The economic significance of these women-led businesses lies in their role in diversifying rural economies and contributing to household incomes.



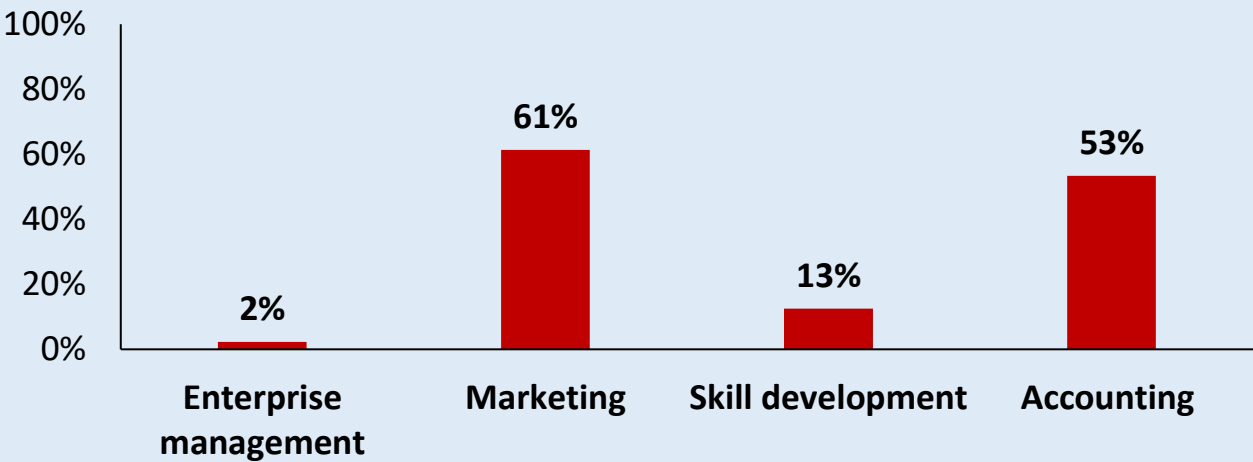
# About Women Entrepreneurship Program

Major Reasons for Joining WE Program

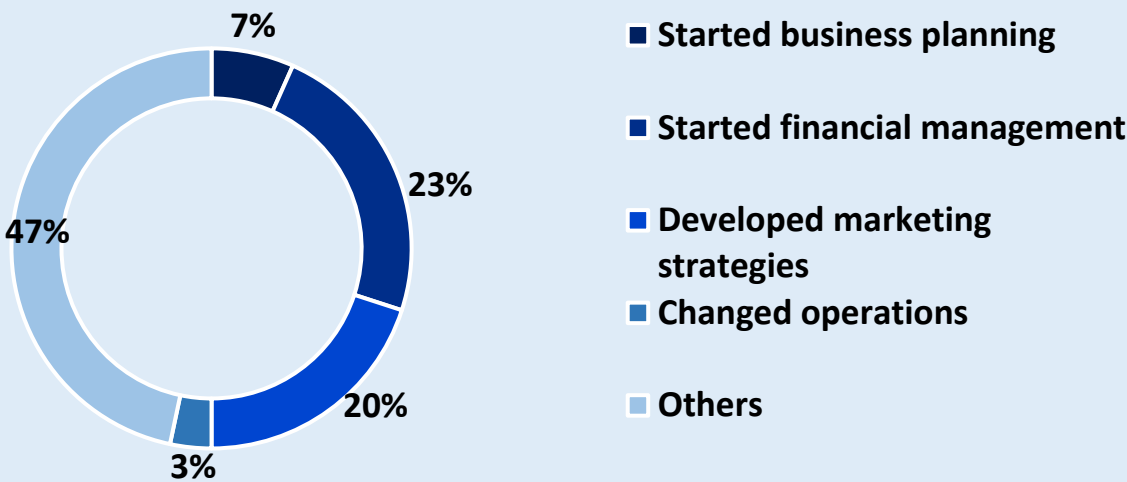


- According to 73% WEs, the training consisted of 3 offline sessions on an average while other 27% confirmed that there was 1 offline and 1 online session each month.
- 35% respondents identified skill development as a key component of the training whereas 16% highlighted networking and 5% participants focused on business strategies and digital transformation. These are essential for modernizing businesses, improving efficiency, and reaching a broader customer base.
- Within sample, 34% WEs started developing business plans after taking part in WE program while no one did that before the program.

Learnings from WE Program



Change in Business Strategies Post Program





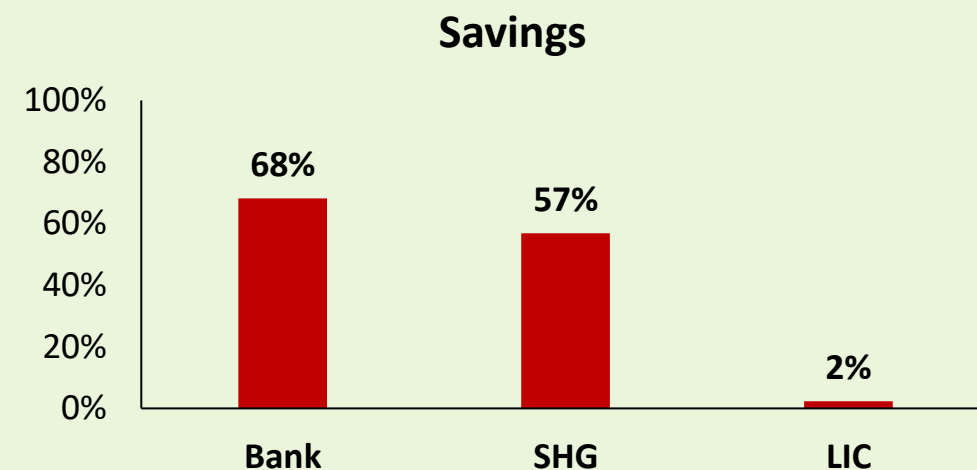
- **88% WEs reported an increase in customer base and sales after WE program.** Before the intervention, many entrepreneurs struggled with attracting customers, but after receiving training in marketing and business strategies, they were able to expand their customer outreach significantly.
- The awareness of better business practices has also led to some WEs employing others, with 14% hiring workers. The average salary paid to these workers increased from INR 1,700 to INR 3,200 after the program. This wage growth highlights the economic ripple effect of the program.
- With an average maintenance and operational cost of INR 600 per month, and **average monthly earnings of INR 3,000**, the program raised awareness about cost management.
- **An impressive 91% WEs who confirmed an increase in their business income post-training attribute this success to awareness of digital marketing, skill development, and financial management.** These elements did not only enhance their business operations but also empowered them with the confidence and knowledge needed to navigate the challenges of entrepreneurship.

# Financial Management at Household Level

The financial management practices of women entrepreneurs (WEs) in Odisha have significantly improved after the Digital Sakhi program.

- Before 2019, 83% WEs had no savings at all. This lack of financial security left them vulnerable to economic shocks and limited their ability to invest in their businesses. However, **after participating in the WE program, 81% WEs reported an increase in their savings**. On average, their current savings have risen to INR 1,500, a positive shift that demonstrates the impact of increased financial awareness brought by the program.
- Before WE program, 59% WEs were already saving, but **41% started saving only after the program as they became more aware of the importance of financial management**. This indicates that the program played a pivotal role in educating these women on the need for disciplined savings.
- Only 17% of WEs currently prepare a budget at home and they report an increase in savings, showing that financial planning can lead to better outcomes.

While the actual adoption of formal financial practices such as regular savings and budgeting is still limited, the increased awareness of the importance of saving and financial planning is a critical first step. By empowering WEs with the financial knowledge, the program has laid the foundation for long-term economic security.

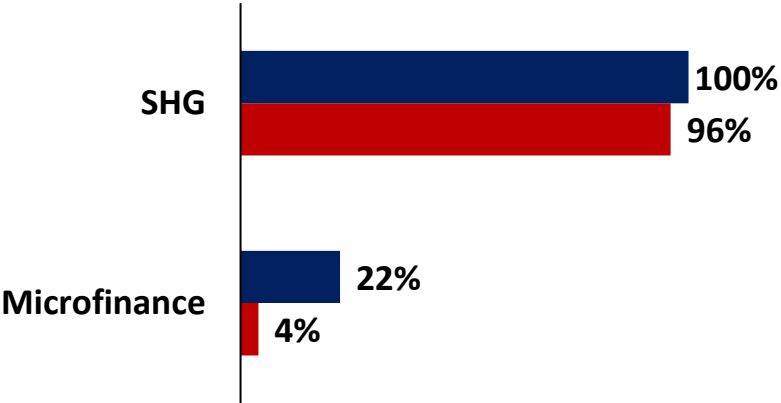


*On average, Women Entrepreneurs earn a 6.5% interest rate on their savings indicating the program's success in introducing them to formal financial systems that can help grow their wealth over time.*

*Additionally, 23% WEs manage to save every month, while others struggle due to irregular income, more expenditure and less access to market.*



Availed Loans by women  
Entrepreneurs



■ Pre WE program ■ Post WE program

Within our sample, 50% WE respondents took loans. Around 39% took loans after the program, 39% took before the program and 23% took loans both before and after the program.

Before WE program

WE respondents applied for a loan of Rs. 24,500 on average. Interest rates was 12% for 52% WEs and 24% for 22% of WEs.

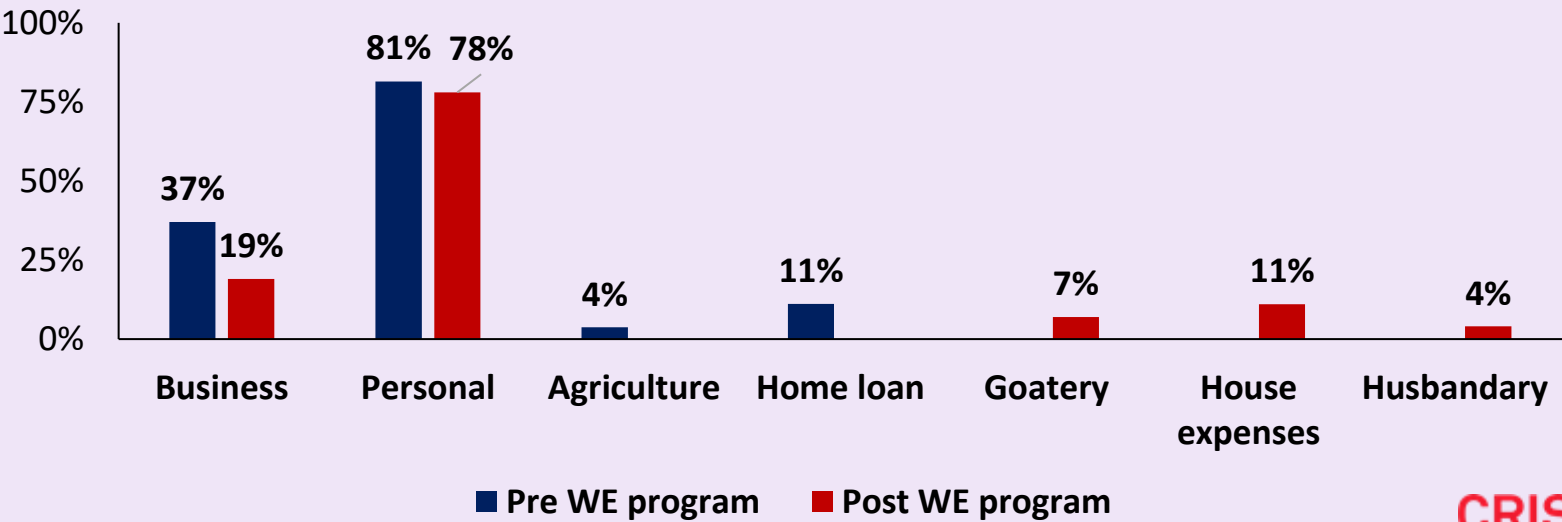
Around 11% WEs indicated they would have approached loans differently given access to the financial knowledge provided by WE program.

After WE program,

48% of WEs took loans of Rs. 20,000, 22% took loans of Rs. 25,000 or more. All WEs received loans at a more favorable interest rate of 9-12%, reflecting better access to more affordable credit sources.

The average savings of WEs from loans repayment is around INR 8,000, demonstrating a significant improvement in financial management.

Purpose of Loans





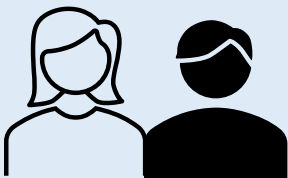


## **Survey Key Findings : Community Members**



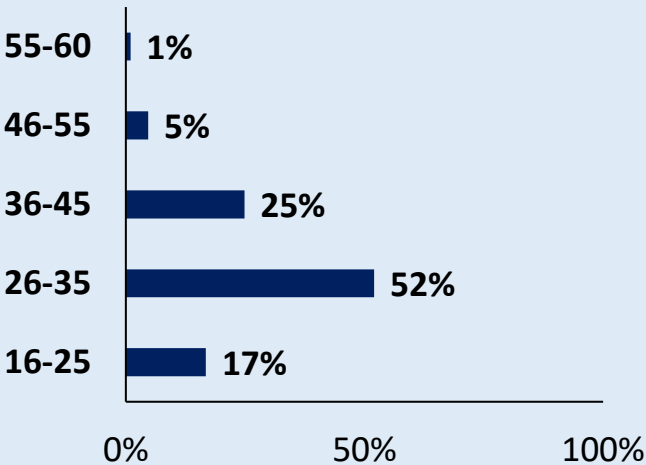
# Demography details of community members

Gender Distribution

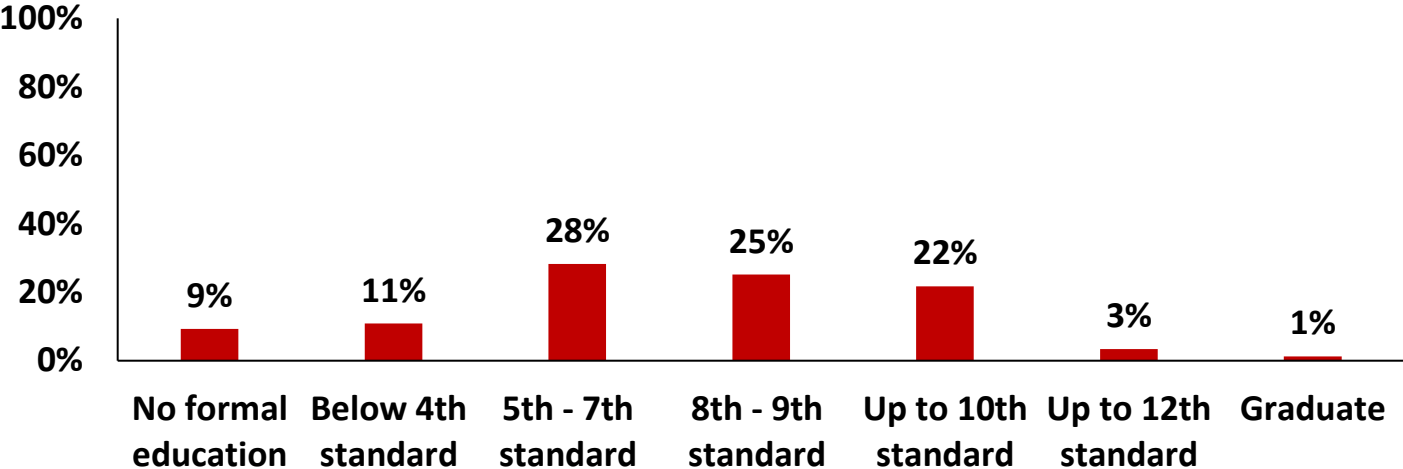


Female: 87%  
Male: 13%

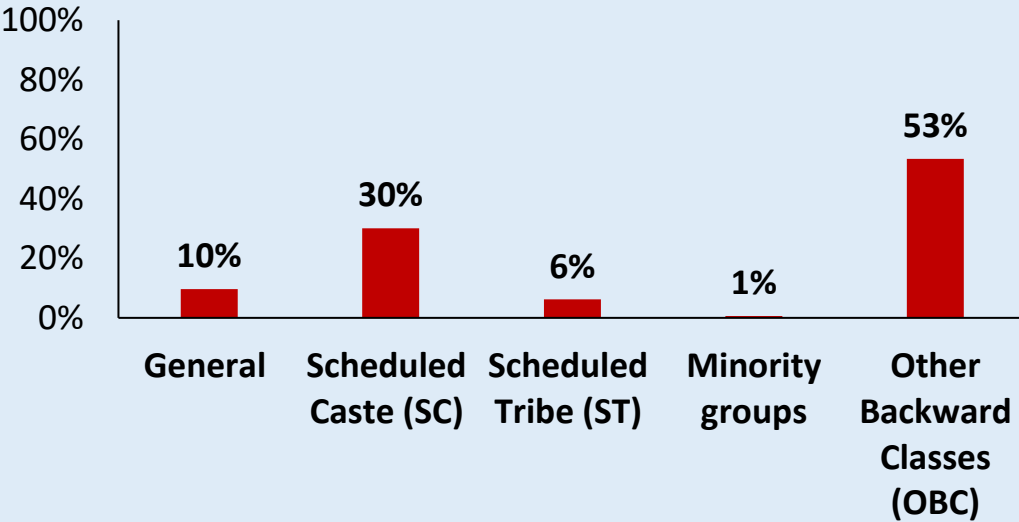
Age



Education Level of Community Members



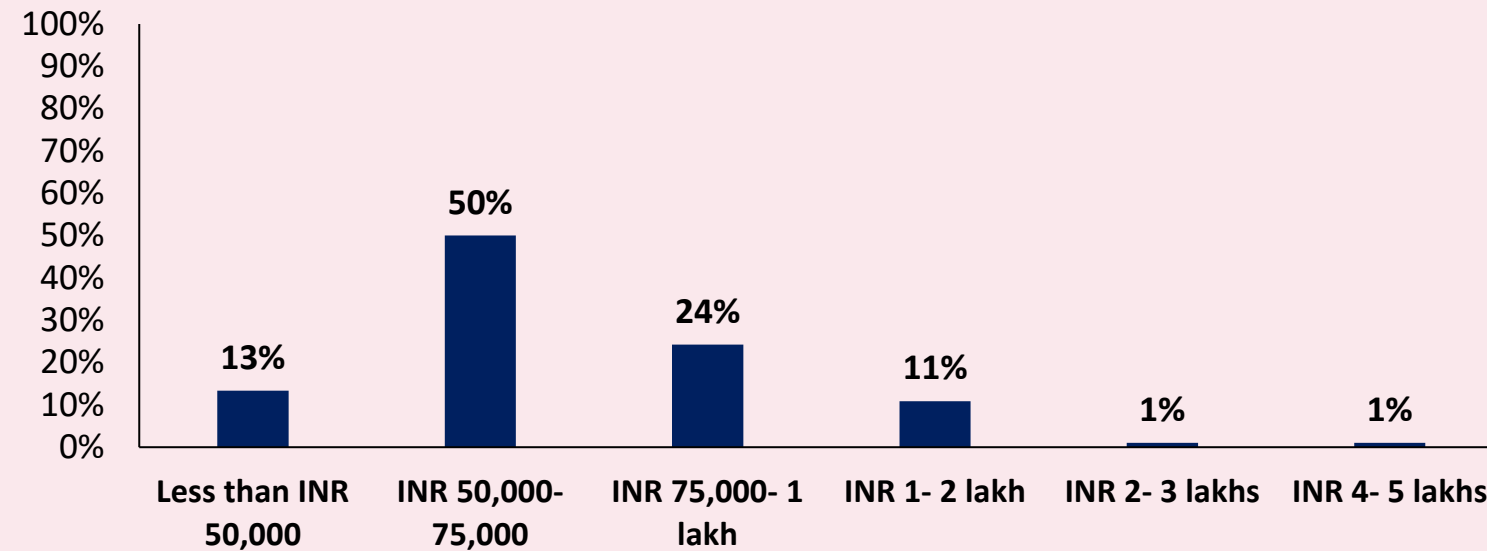
Social Category



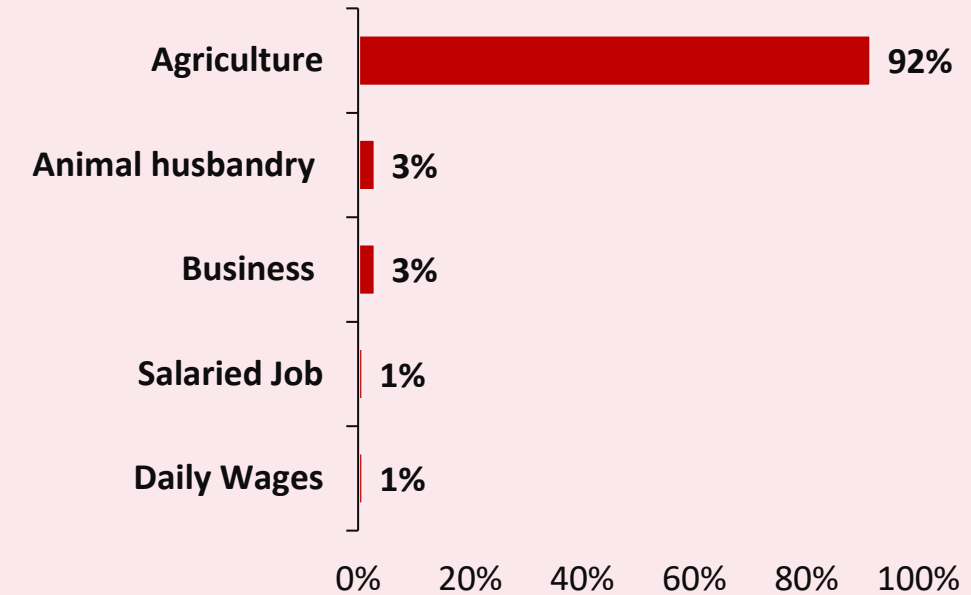
- The survey sample consisted of 322 community members from Odisha.
- Majority respondents (52%) fall within the 26-35 age group, with a significant portion of the community being young and economically active. Additionally, **87% of respondents are female**, showing that DS program primarily targets women.
- Marital status data indicates that 93% respondents are married, and 2% are widower suggesting a focus on household economic improvement through the program.



## Average Annual Income of Household



## Primary Source of Household Income



- Majority households (82%) have 2-3 male members, and a similar pattern is observed for female members (65%). **This suggests that households are relatively large, with an average of 4-5 members contributing to family dynamics and responsibilities.**
- A significant portion of the population relies on agriculture as the primary source of income, with 92% of respondents indicating this. Given that agriculture often provides low and seasonal income, the economic vulnerability of these households is evident.
- Additionally, the data shows that 56% of households have only one male earning member, and 52% have no female earning member, highlighting the limited income-generating capacity within families.

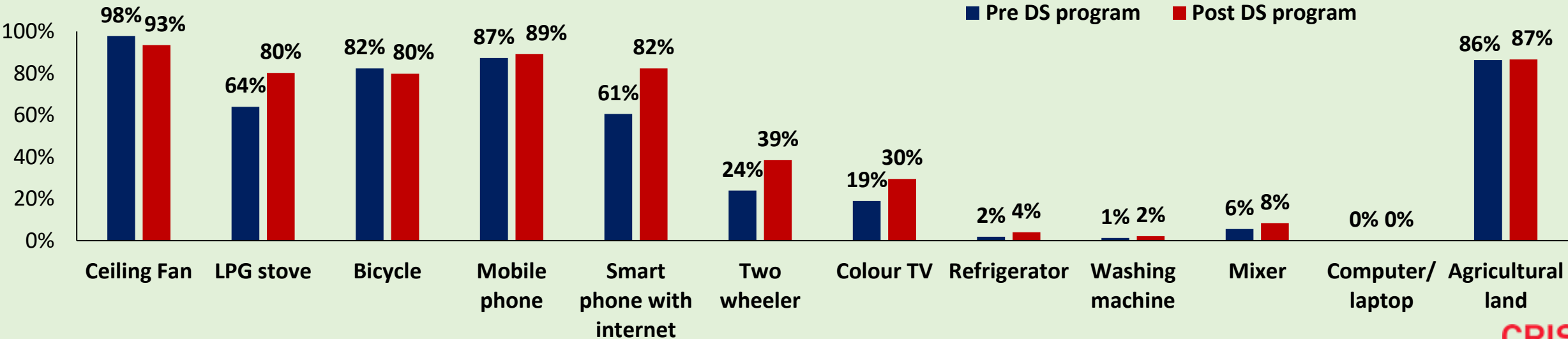
# House & Asset Ownership

*Homeownership among 98% community members suggests some level of asset security, providing financial stability.*

*This is a key indicator of economic resilience, as owning a home reduces the burden of rent payments and offers protection against housing price inflation.*

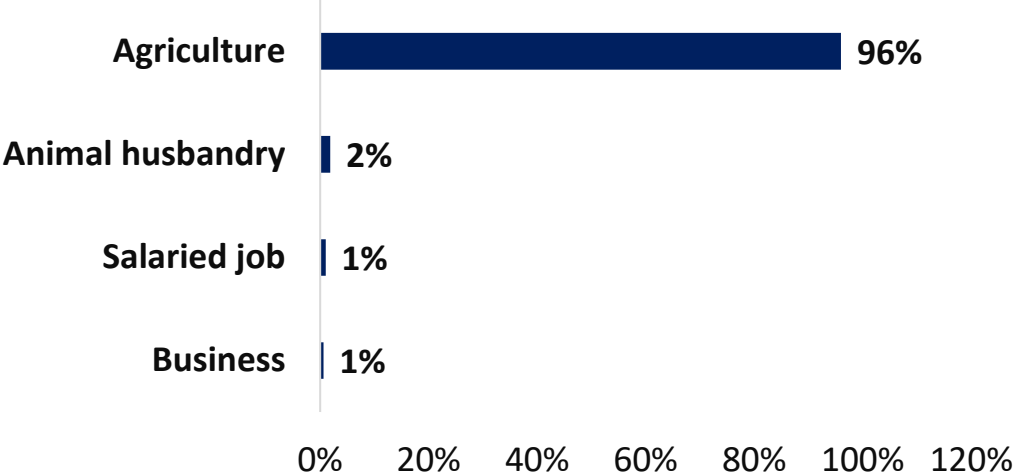


## Asset Ownership



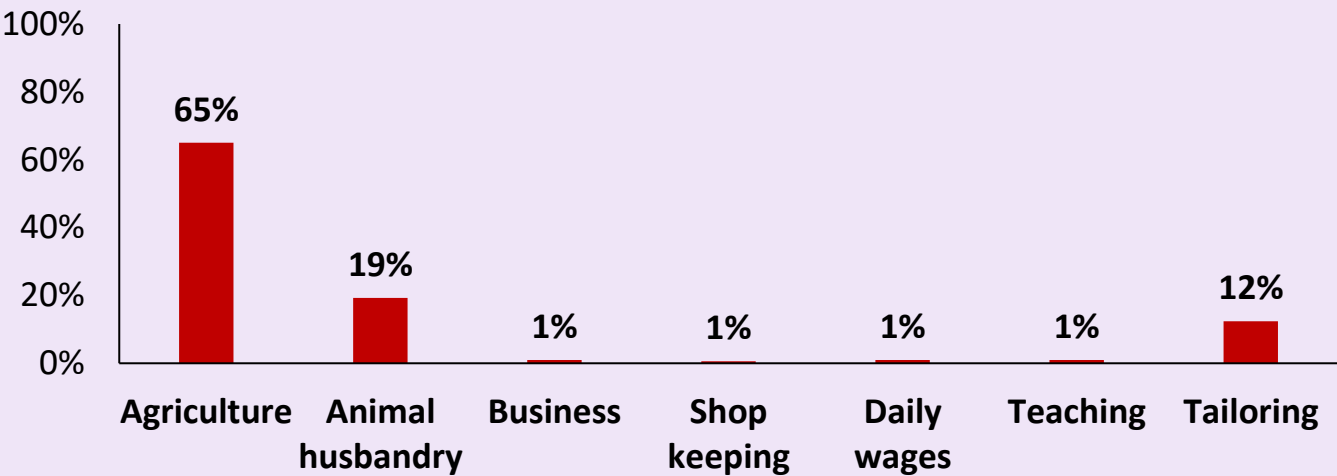
# About village and community level understanding

Primary Occupation of People in Village



- Within sample, a significant portion of respondents (38%) have been living in their village for 11-20 years, followed by 31% who have resided there for 2-10 years. This indicates that most people have deep roots in their villages, implying strong community ties and a reliance on local resources for livelihoods.
- By encouraging diversification and skill development, DS program created more stable and sustainable economic conditions for these rural households.

Primary Profession of Women in Village



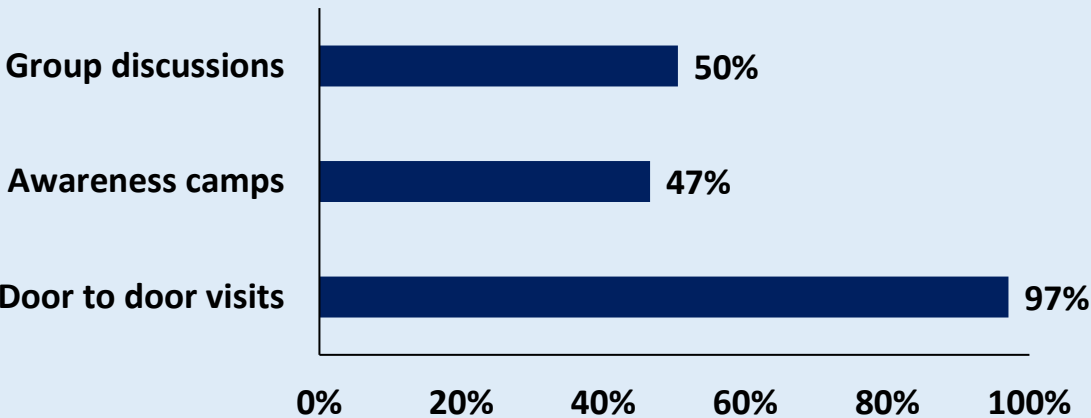
***An impressive 82% community member respondents have observed growth in women's professional roles in recent years.***

*The recent growth signifies increased opportunities for women, possibly driven by Digital Sakhis' efforts to empower women through skills development and entrepreneurship training. This shift enhances women's economic participation and contributes to household income, leading to greater financial independence and improved livelihoods.*



# About Digital Sakhi Program

Source of Reaching out by Digital Sakhis

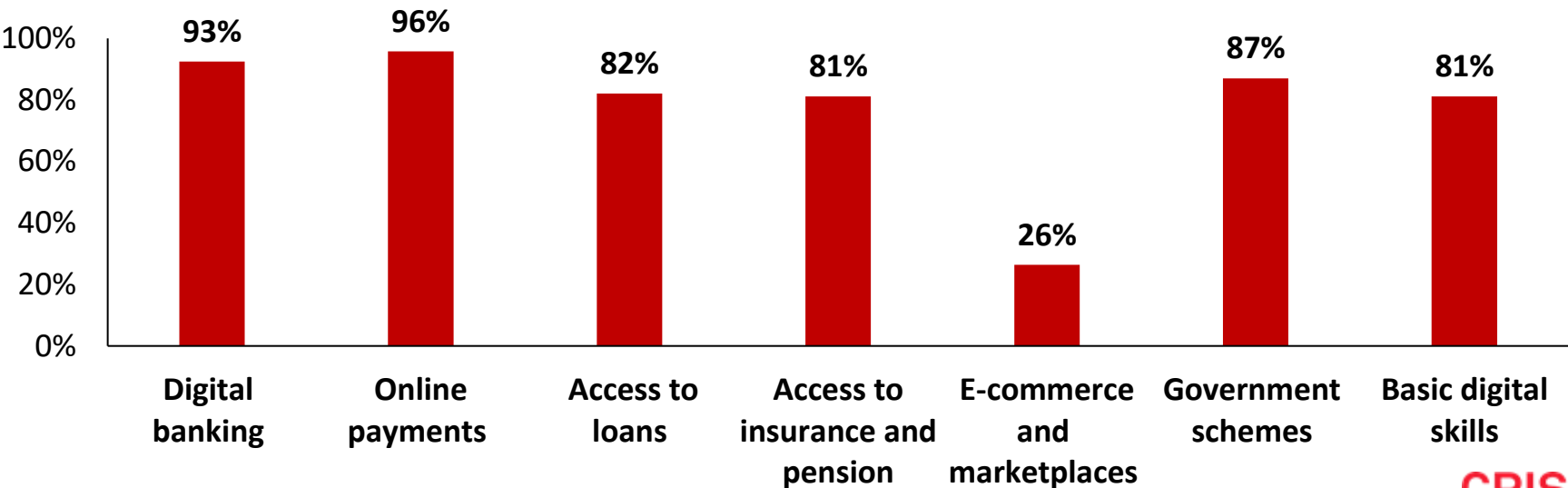


The sample shows a high level of awareness about Digital Sakhis (DS) in Odisha, with **95% community members indicating they know about DS in their community.**

The roles played by Digital Sakhis are well recognized, with 98% respondents associating them with digital literacy training on using smartphones and computers, and 96% acknowledging their efforts in awareness-building regarding government and general services available online. Additionally, 95% respondents see the Digital Sakhis as instrumental in assisting with availing banking services online.

*The outreach of Digital Sakhis has been extensive, with **94% participants confirming that a Digital Sakhi had reached out to them in the past year.** The frequency of these interactions varied, with **45% reporting more than 5 instances of engagement**, indicating sustained and ongoing efforts by the Digital Sakhis to support their communities.*

Learnings from Digital Sakhis

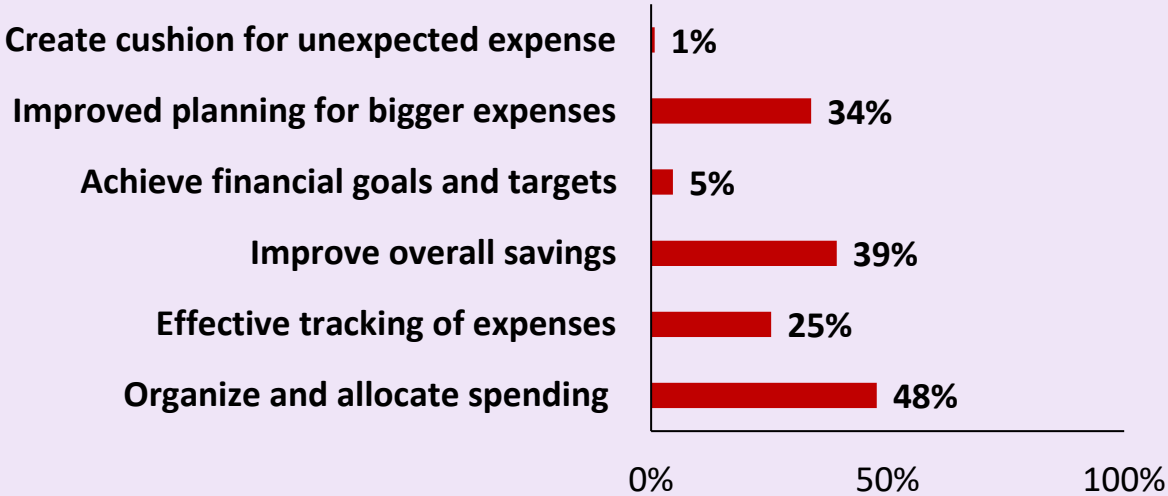




- Among community members, **62% respondents had family members who joined the Digital Sakhi program**, indicating that the program reached a significant share of households in Odisha.
- The program's benefits were multifaceted, with **62% participants stating that it provided income opportunities, 39% indicating it boosted confidence, and 7% acknowledging that it led to recognition and respect in society.**
- In terms of community involvement, 28% respondents reported that on average 35 women from their village joined the Digital Sakhi program, showing a good level of participation.
- Male family members showed varying degrees of support, with **39% being extremely supportive, 57% somewhat supportive**, and a small percentage showing reluctance or indifference.

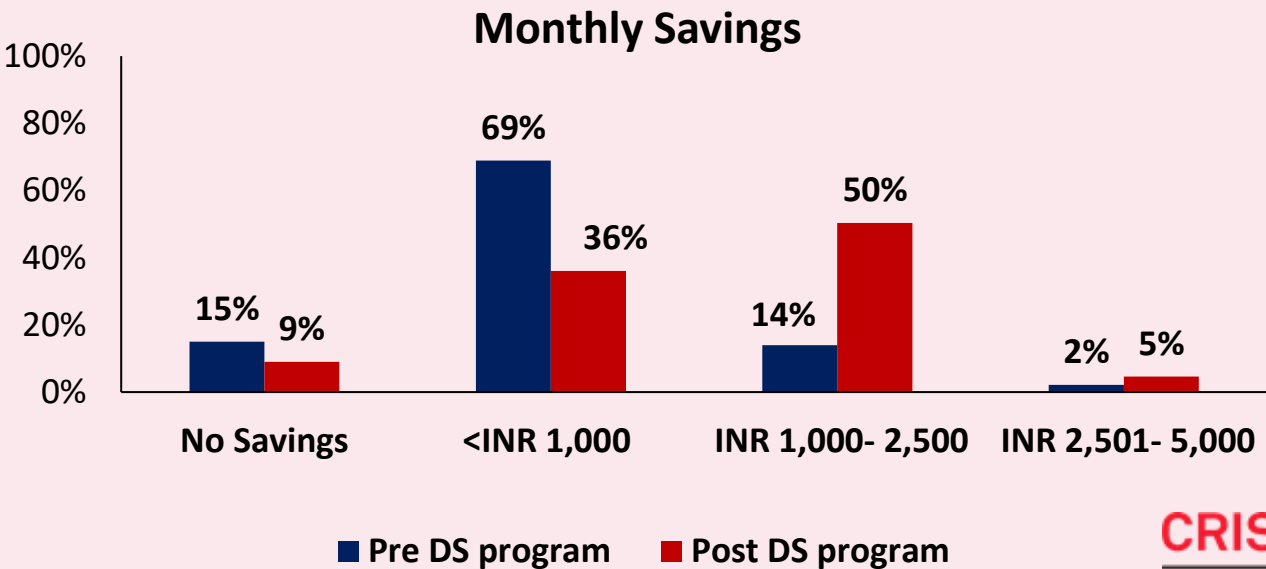
This underscores the broad participation and support for the Digital Sakhi program within families and communities, contributing to both economic opportunities and social empowerment for women in Odisha.

## Benefits of Preparing Budget at Home



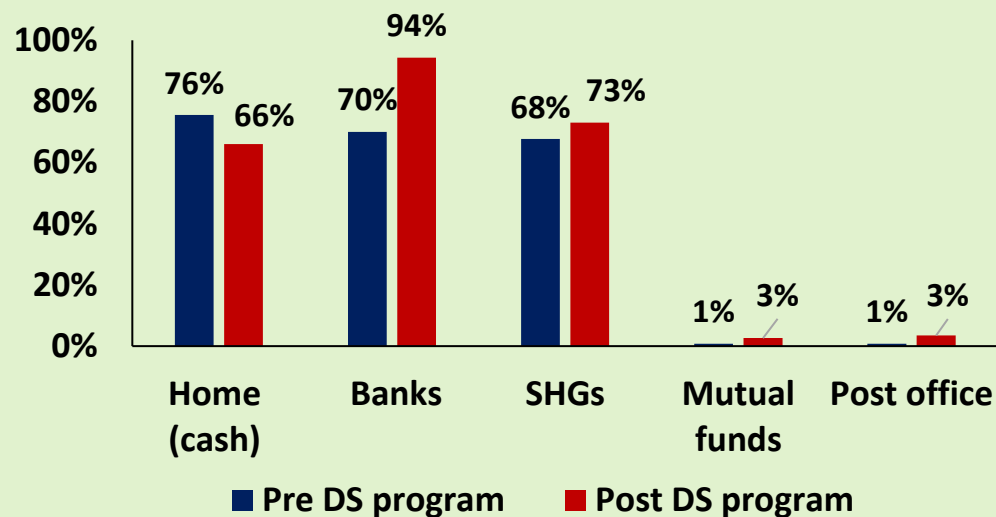
- Before DS intervention, only 39% of respondents intended to save a portion of their income. **Post-intervention, this figure jumped to 71%, showing that the program has encouraged more individuals to adopt regular saving practices.**
- Post-DS, 55% of respondents intend to save 10-30% of their income, reflecting an overall increase in financial discipline.

- A significant proportion (56%) of community households earn between INR 5,000 and INR 10,000 per month. Additionally, 30% have incomes below INR 5,000, indicating that majority of these households are in the lower-income bracket. **Only a small fraction (13%) earn more than INR 10,000 monthly.**
- Encouragingly, **70% respondents are aware of the process of preparing monthly budgets.** Among them, 98% participants indicated that they were informed about it by Digital Sakhis.
- Nearly half (47%) of 322 community members prepare a household budget. Among them, **86% began budgeting after DS intervention,** underscoring the program's role in promoting financial discipline.

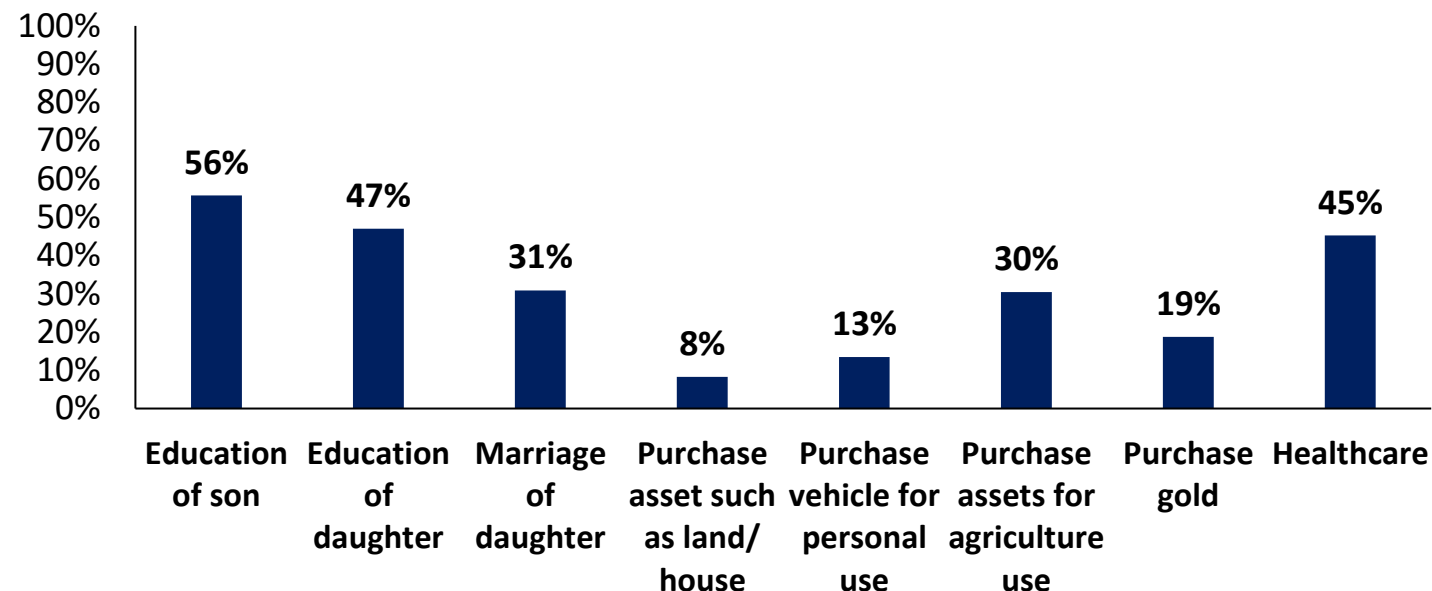




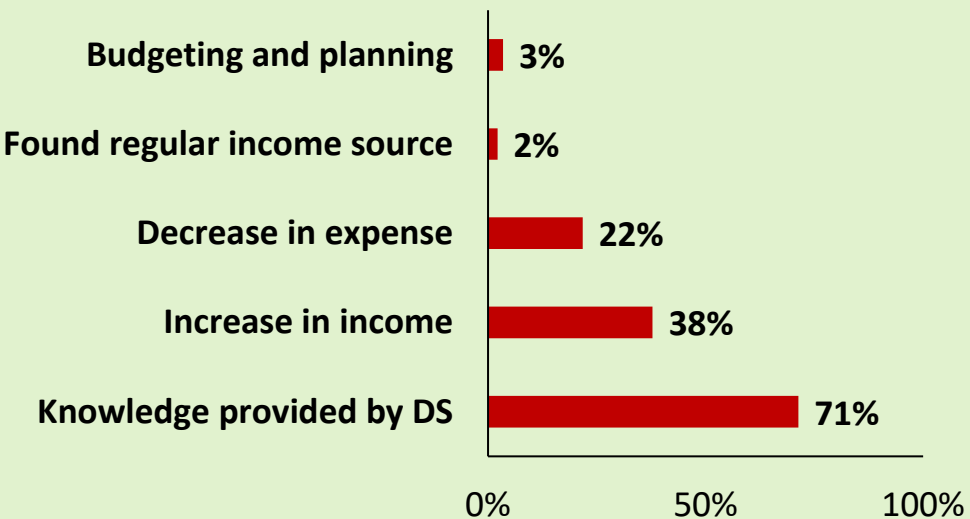
## Savings



## Purpose of Savings



## Reason for Increase in Savings

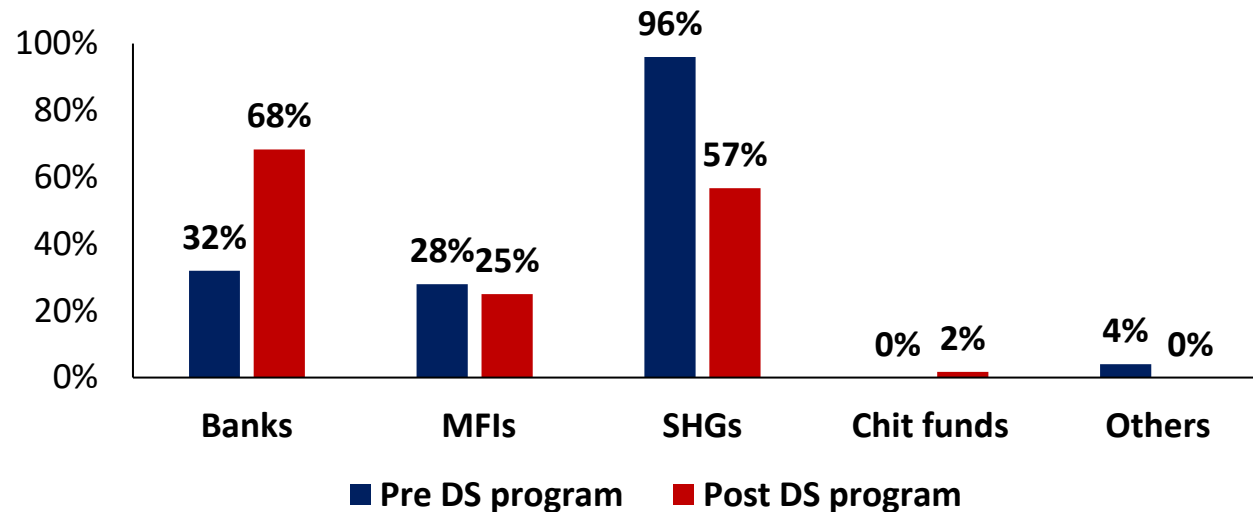


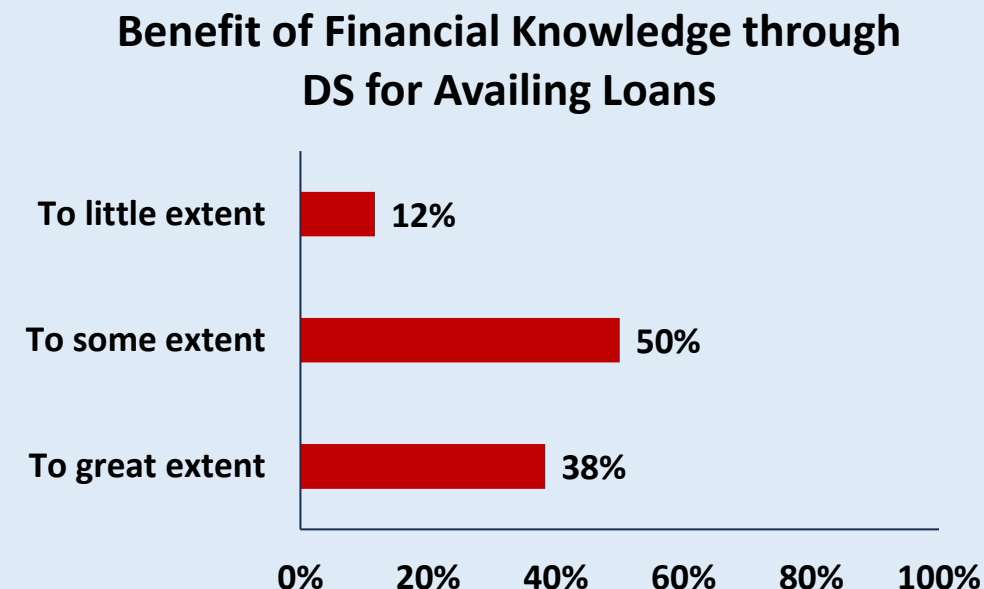
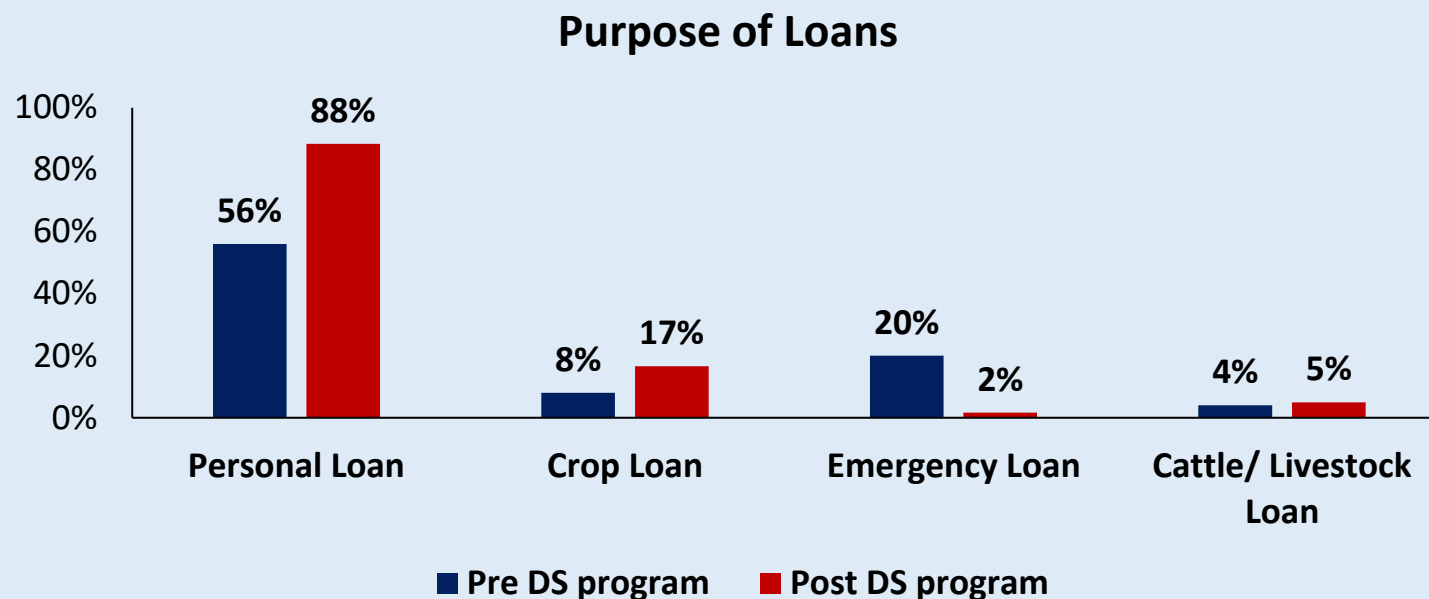
- **Post-intervention, 76% respondents reported being able to manage their savings monthly**, indicating better financial discipline. However, 24% still struggle, mainly due to insufficient income, high expenses, unexpected emergencies, and debt repayment.
- **Within sample, 66% women community members stated that they have started taking an active interest in managing household finances after DS program**, showcasing the program's success in empowering women financially.

# Loans

- Within sample, **68% respondents are aware of various sources of loans.** Among them, majority know about banks (94%), microfinance institutions (MFIs) (71%), and Self-Help Groups (SHGs) (81%).
- The DS program played a crucial role in enhancing this awareness, with 83% of respondents acknowledging that DS helped them understand loan sources to some extent, and 15% to a great extent.
- Among community members, only 24% respondents have taken loans. Among them, **67% took loans after DS program, indicating the program's influence on increased financial engagement.** Additionally, 21% took loans before the program, while 12% took loans both before and after.

Loans availed by Community Members

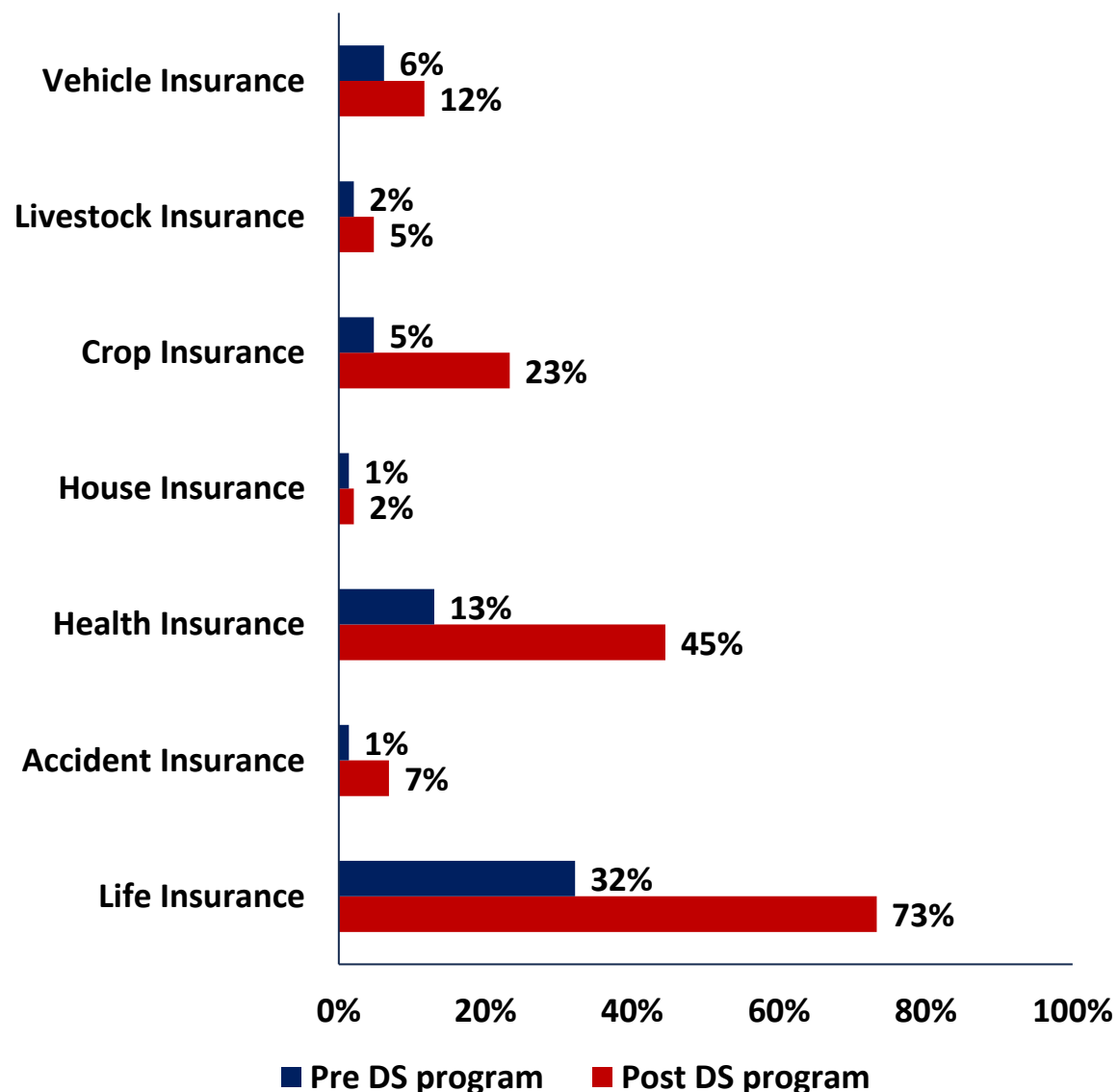




- **The average loan amount increased from INR 27,357 pre-DS to INR 36,516 post-DS**, suggesting that community members were able to access larger loans, possibly due to better financial understanding and improved creditworthiness.
- **Average interest rate on loans decreased from 12.92% pre-DS to 11.81% post-DS**. This 1.11% reduction translates to significant savings, as community members saved an average of INR 23,932 in repaying the loans due to the knowledge gained through the DS program.
- Community members opted loan from Banks, SHGs and MFIs post-DS primarily due to lower interest rates (100%) and the easy application and approval process (17%).
- **88% respondents acknowledged that the financial knowledge gained through the DS program helped them in securing better financial deals**, highlighting the program's role in empowering them to make informed financial decisions.



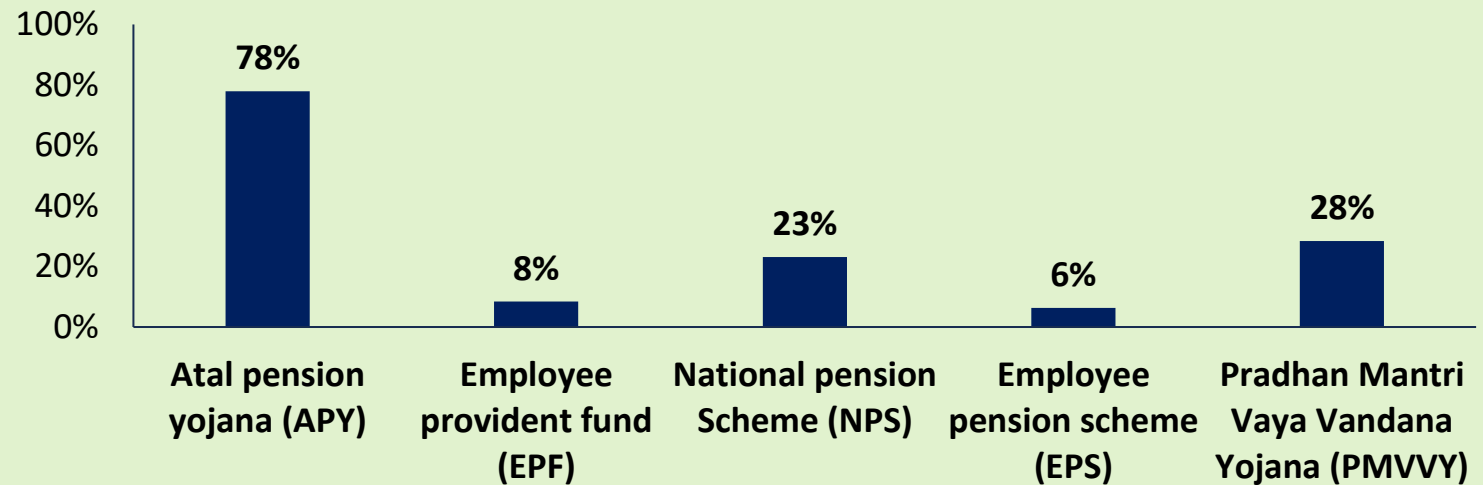
## Types of Insurance



- In Odisha, **76% community members are aware of insurance.** Among them, life insurance is the most recognized one, confirmed by 95% respondents. Health insurance (70%) and accident insurance (56%) follow closely, while less awareness exists for crop (38%) and vehicle (20%) insurances.
- The Digital Sakhi (DS) program significantly influenced this awareness, with 95% respondents stating that DS helped them understand insurance to some extent or to a great extent. Despite such knowledge, only 45% of respondents have taken out insurance
- **An impressive 87% respondents who took insurance policies were advised by Digital Sakhi (DS) trainers or volunteers,** highlighting the significant role of the DS program in influencing insurance adoption.
- **Community members believe that taking insurance is crucial primarily for financial protection against unexpected losses (100%) protection for loved ones (100%).** Other significant reasons include health care expenses (58%), and risk mitigation (21%). This demonstrates that insurance is valued not only for compliance but also for its role in securing financial and personal well-being.

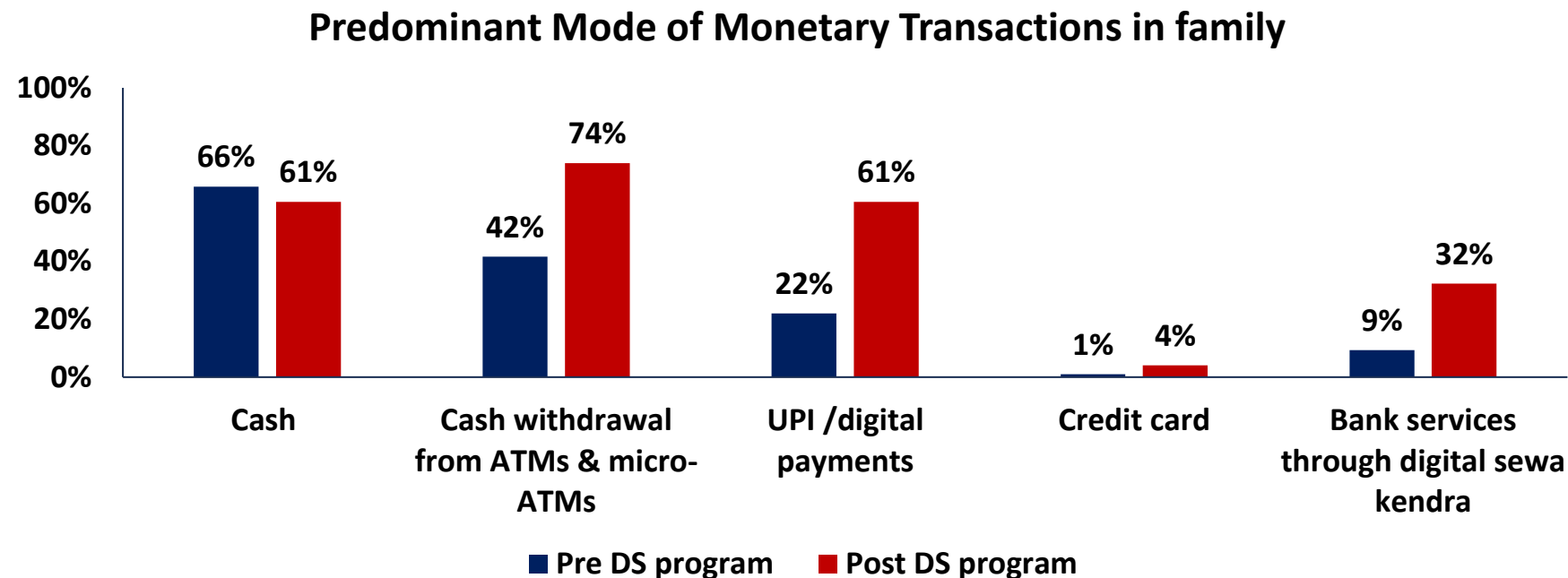


## Enrollment of Pension Schemes



- In Odisha, **awareness of pension schemes among community members stands at 70%, suggesting DS program's influence on future planning.** Among aware community members, Digital Sakhis played a critical role in informing 18% mostly and 79% to some extent. This underscores the importance of the program in enhancing financial literacy related to retirement planning.
- 42% respondents enrolled themselves for any kind of pension schemes.
- The primary motivations for participating in these schemes include financial security in retirement (38%), tax benefits (21%), and support for family members (41%).

# Digital Modes of Payments



- Before DS program, only 54% community respondents had a bank account, and just 60% of those accounts were linked to smartphones. **After the program, 90% community members have bank accounts and 92% among them linked to their smartphones, illustrating the Digital Sakhi program's role in integrating digital banking services into the daily lives of the community.**
- Awareness and usage of digital payment methods have also seen dramatic improvements. Pre-program, only 26% respondents were aware of digital payment methods, and 67% used them. **After DS program, awareness rose to 83%, and usage jumped to an impressive 91%. This highlights the program's effectiveness in promoting financial literacy, digital inclusion, and economic empowerment within rural communities in Odisha.**



# Digital Modes of Payments

Reasons for Adopting Digital Transaction



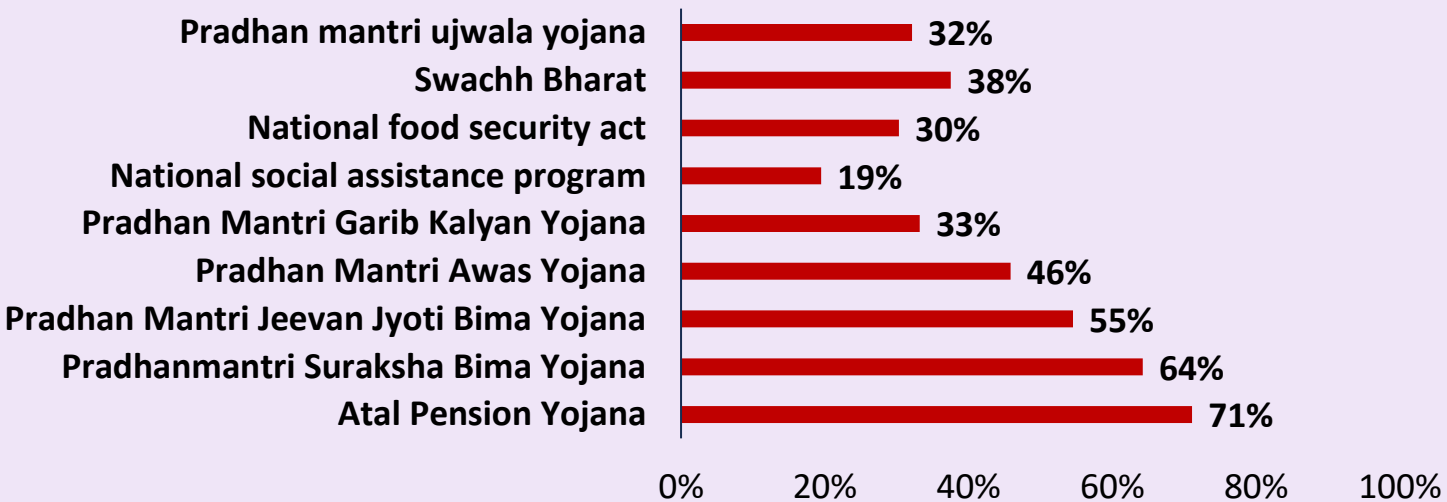
- **Confidence in using digital modes of payment has increased significantly, with 91% community members feeling either very confident or somewhat confident in their usage**, compared to just 64% before the program. This suggests that DS program made strides in raising financial awareness and supporting digital finance management in Odisha's communities.



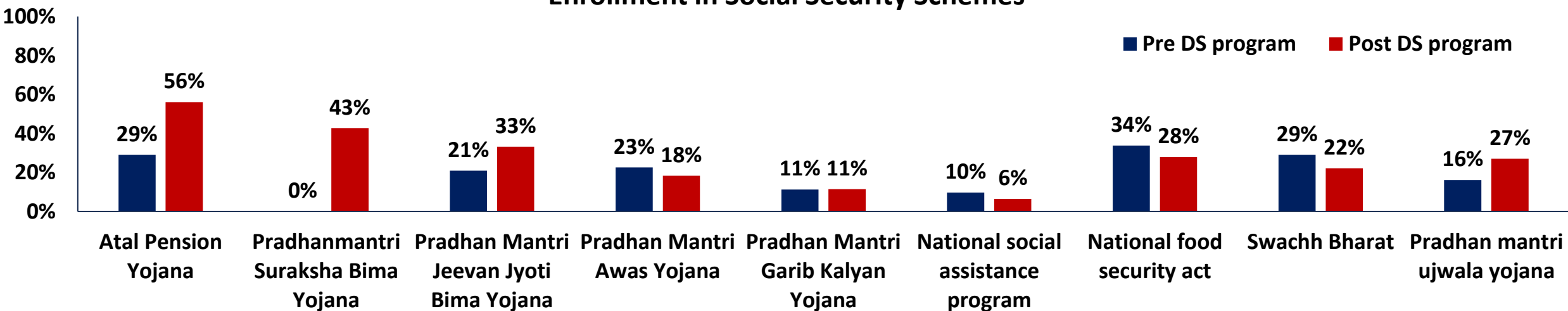
# Social Security Schemes

- Before DS program, only 21% of respondents were aware of these schemes. However, after the intervention, awareness increased dramatically, with 86% respondents reporting knowledge of social security schemes.
- The program played a crucial role in this shift, with 95% community members enrolling themselves or their family members in various schemes, and an impressive 98% acknowledging that the DS program was instrumental in helping them availing these benefits.**

## Awareness of Social Security Schemes

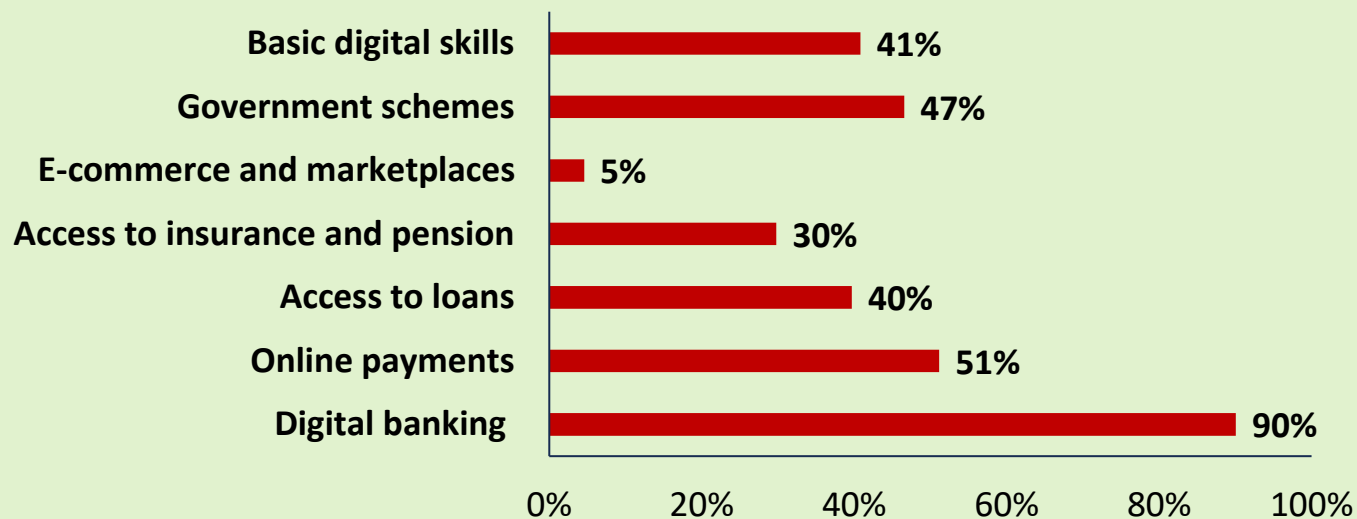


## Enrollment in Social Security Schemes

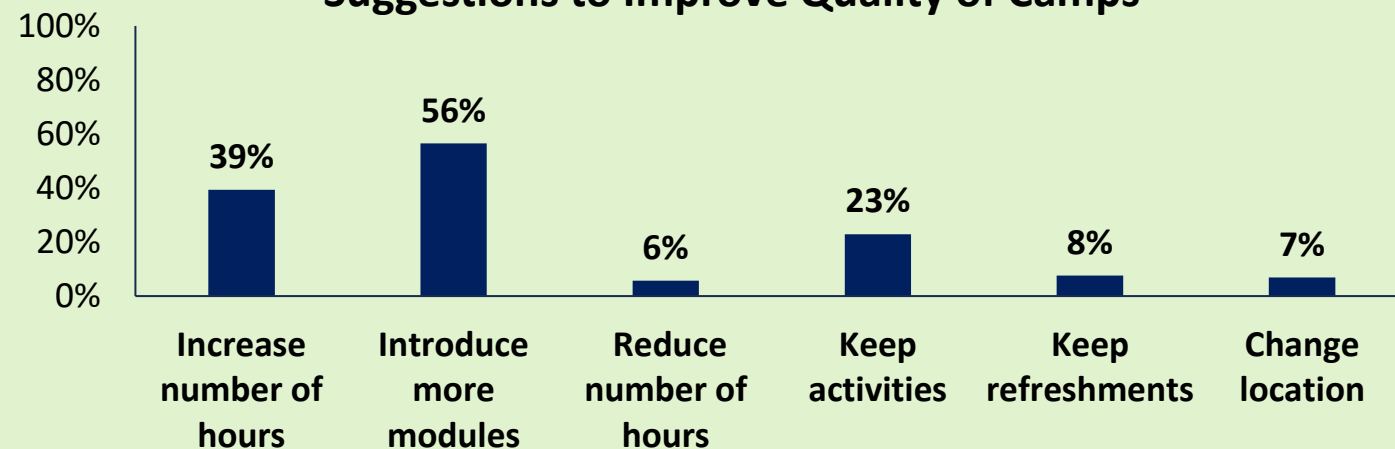


# Training Camps

## Topics Taught in Training Camps



## Suggestions to Improve Quality of Camps



- The Digital Sakhi program conducted several training camps in Odisha, with a high level of participation among the community. **Approximately 84% community respondents were aware of these camps, and 96% of them attended.** Reasons for not attending included lack of interest (10%), camps being too far from home (30%), lack of time (10%), or having family members attend in their place (10%).
- Majority of the community members participated in multiple camps, with 82% attending 3 or more sessions.
- **The content quality of the training camps was generally well-received, with 76% respondents rating it as "Good" and 18% rating it as "Very Good."**



# Community Speaks...



## Simanteni Karasi, Digital Sakhi

Simanteni joined the Digital Sakhi program from its inception in 2019. Before becoming a Digital Sakhi, she was a homemaker. She had been educated up to 10<sup>th</sup> standard before marriage. When the Digital Sakhi program was launched, an NGO coordinator reached out to her.

Simanteni faced significant challenges, including adjusting to new technological methods. She attended training sessions for 3 days, where she gained knowledge about digital transactions, government schemes, loans, and insurance. During the COVID-19 pandemic, she played an essential role in raising awareness about the virus and promoting digital transactions in the village.

Beyond her role as a Digital Sakhi, Simanteni now works as a school warden in a nearby school, a position she secured thanks to the confidence she gained through the Digital Sakhi program. During her time with the program, she earned INR 3,500 per month and now earns INR 4,000 per month as a warden.

Simanteni has also begun budgeting for her household and has been able to save money. With her savings, she and her husband bought 1 acre land. She hopes to learn tailoring to further increase her income. Simanteni has played a crucial role in her village's digital transformation, particularly in encouraging the involvement of women. Her efforts have significantly increased women's participation and boosted their confidence. Through her leadership, she has helped change the perception of women in her village, inspiring them to become self-reliant. Simanteni believes that creating market opportunities for rural women would help enhance their income and skills. She is a true inspiration.

# Community Speaks...

## Nilima Pradhan, Women Entrepreneur

Nilima, a 42-year-old entrepreneur from Odisha, started her tailoring business in 2020. Despite her enthusiasm, she faced numerous challenges, especially due to her limited knowledge of managing a business. Her income was modest, and she struggled with basic financial planning and marketing strategies.

After 1.5 years of navigating these difficulties, Nilima joined the Digital Sakhi (DS) program. She attended 3 offline sessions that transformed her approach to business. The training introduced her to digital transactions, government schemes, and strategies to expand her clientele. With newfound confidence, Nilima began accepting online payments, which streamlined her operations and attracted more customers.

The digital transformation brought by the DS program had a profound impact on Nilima's business. Her customer base grew, and she started receiving bulk orders from nearby villages. With an increased income of Rs. 15,000 per month, Nilima now supports her family more effectively. Her business is thriving, and she is no longer dependent on traditional cash transactions only, reducing the risks and inefficiencies she once faced.

Today, Nilima is proud of her journey. She not only manages her tailoring business successfully but also inspires other women in her community.

## Rina Mahakud, Women Entrepreneur

Rina Mahakud, a 28-year-old women entrepreneur, opened her small grocery shop in 2016 with dreams of supporting her family. Having studied only up to 9th grade, Rina faced numerous challenges in running her business. Her limited knowledge of accounting and marketing made it difficult to manage, and her family's initial reluctance to support her entrepreneurial journey added to the burden.

Four years into her business, Rina joined the Digital Sakhi (DS) program. The three offline training sessions she attended, were a turning point in her life. The program taught her vital skills like marketing, accounting, and managing finances. With her newfound confidence, Rina expanded her business by taking several loans, applying the financial knowledge she gained from the DS program.

Her shop grew, and so did her income—now reaching an impressive Rs. 60,000 per month. Rina's digital transformation also allowed her to streamline her operations, making her business more efficient and customer-friendly.

Rina's success has not only transformed her life but also inspired others in her village. From being a struggling entrepreneur to running a thriving grocery business, Rina's journey is a testament to her resilience, learning, and the power of digital empowerment.

# Analysis of DS program through OECD DAC Framework

In this section, the program is analyzed through the lens of Organisation of Economic Cooperation and Development Assistance Committee (OECD DAC) framework of Relevance, Coherence, Effectiveness, Efficiency, Impact, And Sustainability. This structure shapes the study in line with critical programme elements.

## Relevance

The DS program addresses critical gaps in digital literacy, financial inclusion, and economic empowerment, particularly for women in rural Odisha. Given the rise in digital financial services in India, the program is highly relevant as it targets women who are often excluded from formal financial systems and equips them with the necessary digital and financial literacy.

## Coherence

This program demonstrates strong coherence with other development initiatives at the state and national levels. It complements government programs like Pradhan Mantri Jan Dhan Yojana (PMJDY) for financial inclusion, digital payment promotion under Digital India, and various pension and insurance schemes. The program reinforces and enhances the impact of broader government efforts.

## Efficiency

DS program has demonstrated efficient use of resources in delivering training and building digital literacy. Training camps and door-to-door visits ensured that the program reached many women across rural Odisha. The adoption of peer learning models, where Digital Sakhis further train others in the community, amplified the program's reach at a lower cost. The program's structure allowed for effective knowledge transfer and minimized costs associated with large-scale training programs.

## Effectiveness

The program has effectively achieved its core objectives of increasing digital literacy and financial inclusion among rural women in Odisha. Post-DS intervention, there has been a significant increase in the number of women with bank accounts, awareness of digital payment methods, and usage of digital transactions. Additionally, more women are now aware of insurance and pension schemes. The effectiveness is also seen in the improved confidence levels among participants in using digital payment methods and managing household finances.



# Analysis of DS program through OECD DAC Framework



## Impact

The impact of the DS program is evident in both the immediate and long-term changes it has brought to the lives of Digital Sakhis, Women Entrepreneurs and their communities. There has been a measurable increase in financial savings, improved access to credit, better financial planning, and increased awareness of social security schemes. These changes have led to enhanced economic security, improved financial decision-making, and greater social recognition for women. Furthermore, the program has contributed to poverty alleviation by enabling women to save, invest, and manage finances better.

## Sustainability

The sustainability of this program lies in its model of training Digital Sakhis who continue to disseminate knowledge and skills within their communities even after the program ends. This peer-to-peer learning approach ensures that the benefits of the program are sustained over the long term. Additionally, the behavioral changes instilled through financial literacy training, such as regular savings, budgeting, and digital transactions, have the potential to become permanent habits, further contributing to the sustainability of the program's outcomes.

# Direct Impact on SDGs



## SDG 1: No Poverty

The Digital Sakhi program enhances financial literacy and encourages savings, which helps women manage their finances better and reduce vulnerability to economic shocks. By promoting access to banking services, credit, and insurance, the program provides women with the tools to improve their financial security, reducing poverty levels in rural areas.

## SDG 5: Gender Equality

The program directly supports gender equality by empowering women with digital and financial skills. It increases their participation in financial decision-making, enhances their role within their households, and promotes economic independence. This empowerment leads to a shift in traditional gender roles, contributing to the broader goal of gender equality.



## SDG 8: Decent Work and Economic Growth

By equipping women with the knowledge to access financial services and improve their financial management, the program fosters economic participation. Women who are digitally literate and financially included are more likely to engage in entrepreneurial activities, access credit, and contribute to local economic growth. This supports inclusive economic growth and enhances employment opportunities.

## SDG 10: Reduced Inequalities

The program addresses inequalities by ensuring that women, particularly in rural and underserved communities, have access to financial and digital literacy. This reduces the gap between those who are traditionally excluded from financial systems and those who have access, promoting greater economic equality.





# Indirect Impact on SDGs

## SDG 4: Quality Education

While the Digital Sakhi program is primarily focused on financial and digital literacy, it contributes to quality education by offering targeted learning opportunities for women. The program's training sessions and camps serve as platforms for informal education, providing women with valuable knowledge that can be applied in various aspects of their lives.



11 SUSTAINABLE CITIES AND COMMUNITIES



## SDG 11: Sustainable Cities and Communities

By fostering financial inclusion and digital literacy, the program strengthens the economic resilience of rural communities. Women, who play a crucial role in their families and communities, become agents of change, contributing to the sustainability and economic vibrancy of their communities.

## SDG 17: Partnerships for the Goals

The Digital Sakhi program relies on partnerships with local NGOs, financial institutions, and government bodies to deliver its impact. These collaborations enhance the program's reach and effectiveness, making it a strong example of multi-stakeholder partnerships working together to achieve the SDGs.





# Conclusion

- The Digital Sakhi program in Odisha has emerged as a transformative initiative that has significantly contributed to the financial inclusion and empowerment of women in rural communities. By combining digital literacy with financial education, the program has enabled women to become active participants in the formal financial system, while also fostering a sense of economic independence.
- One of the most notable outcomes of the Digital Sakhi program is the increased awareness and participation of women in the financial system. Before the intervention, many women in Odisha were either unaware of or excluded from formal banking services. **Post-program, most community members (92%) now possess bank accounts linked to their smartphones**, which has empowered them to utilize digital financial tools like mobile banking, digital payments, and savings platforms. The program has succeeded in making financial services more accessible to rural women.
- By introducing women to digital payment methods and helping them understand the benefits of digital transactions, the program has facilitated quicker, more secure, and more efficient financial practices. **A significant 91% community members reported increased confidence in using digital payment platforms, highlighting the effectiveness of the training camps and awareness programs conducted under the initiative.**
- Beyond financial inclusion, the Digital Sakhi program has had a broader impact on the economic well-being of women and their families. The increased awareness of insurance products and pension schemes has also provided women with tools for long-term financial security, protecting their families from unforeseen events and ensuring a stable future.
- The ripple effects of this program extend beyond individual empowerment to the wider community. By equipping women with financial knowledge, the program has strengthened the socio-economic fabric of rural areas in Odisha. This has not only transformed individual lives but also played a pivotal role in advancing the broader goals of financial inclusion, gender equality, and community development in Odisha.

**Thank You**

