

# Social Impact Assessment Digital Sakhi

East Medinipur, West Bengal  
FY 2024-25



Prepared for:







# Outline

Introduction.....3

About LTF intervention.....5

Approach & Methodology.....10

Major Highlights of Impact .....11

Findings on Digital Sakhi.....12

Findings on Women Entrepreneurs.....20

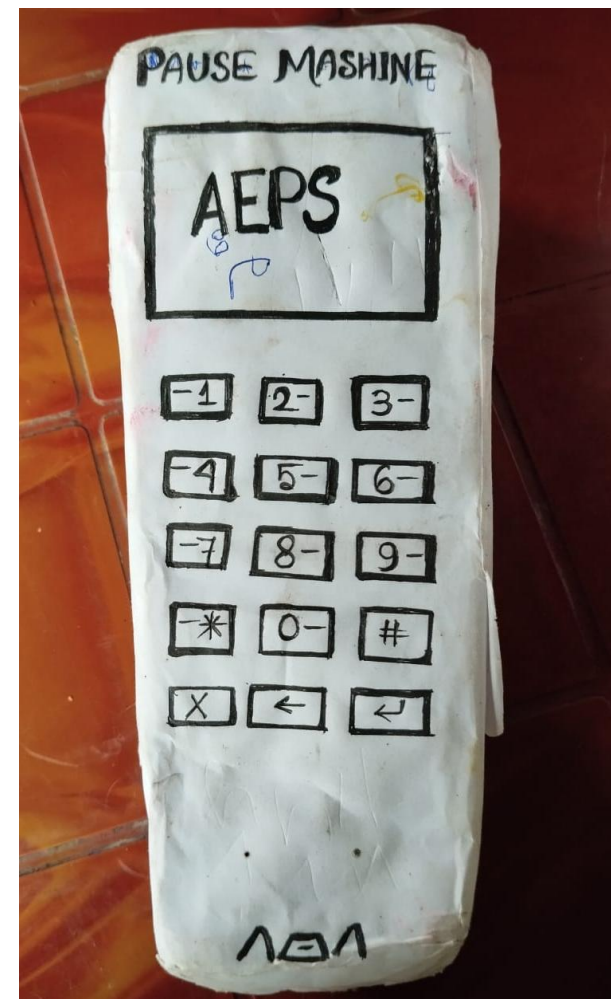
Findings on Community members.....28

# 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 West Bengal 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:

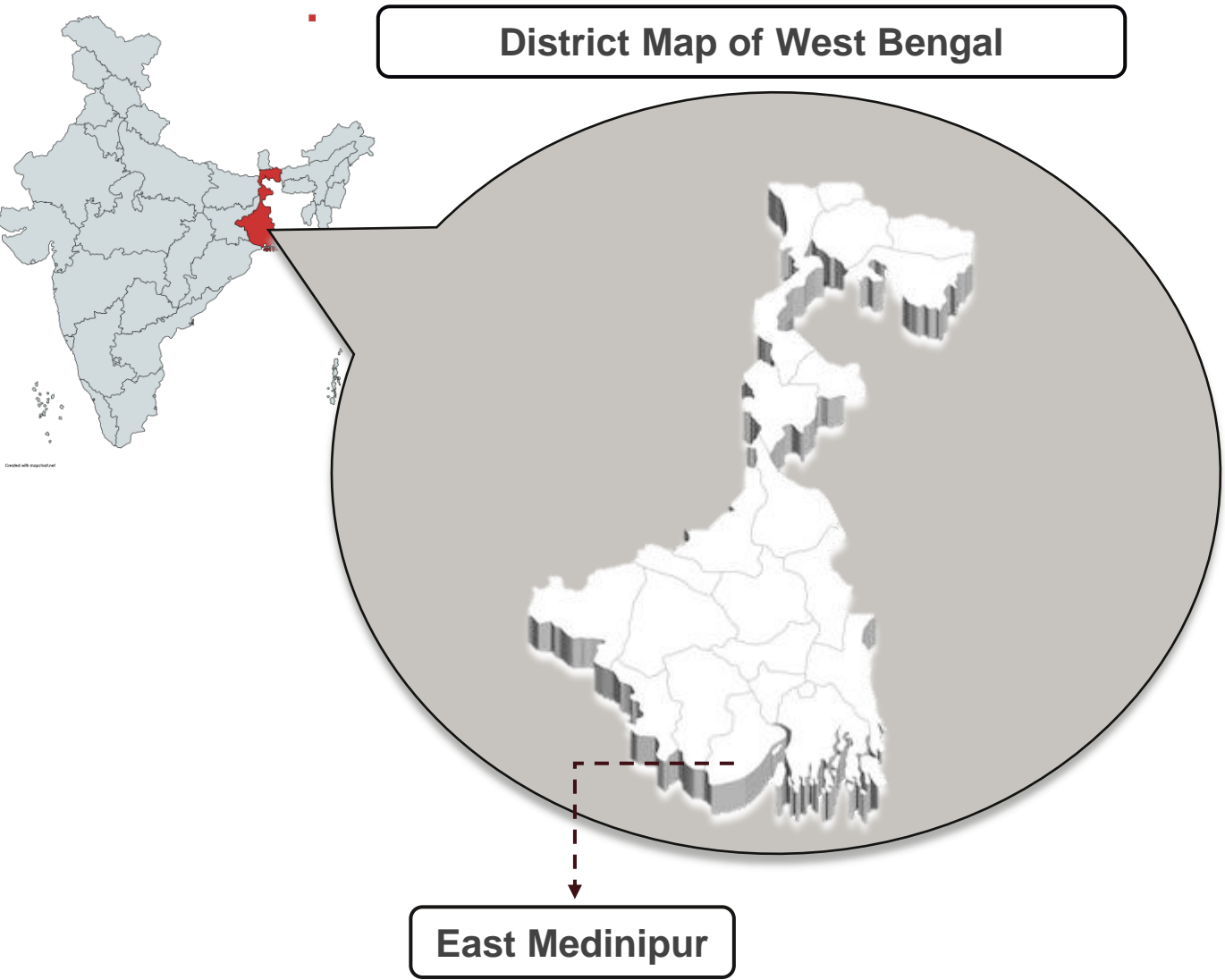


**The program in West Bengal is implemented by NGO partner Sabuj Sangha.** The NGO is dedicated towards sustainable development and social empowerment in rural and underprivileged communities. **Through its collaboration with Digital Sakhi, Sabuj Sangha provides training, resources, and support to rural women, helping them become digitally literate and financially independent.**

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 at East Medinipur in West Bengal from FY 2019-20 to FY 2022-23.**

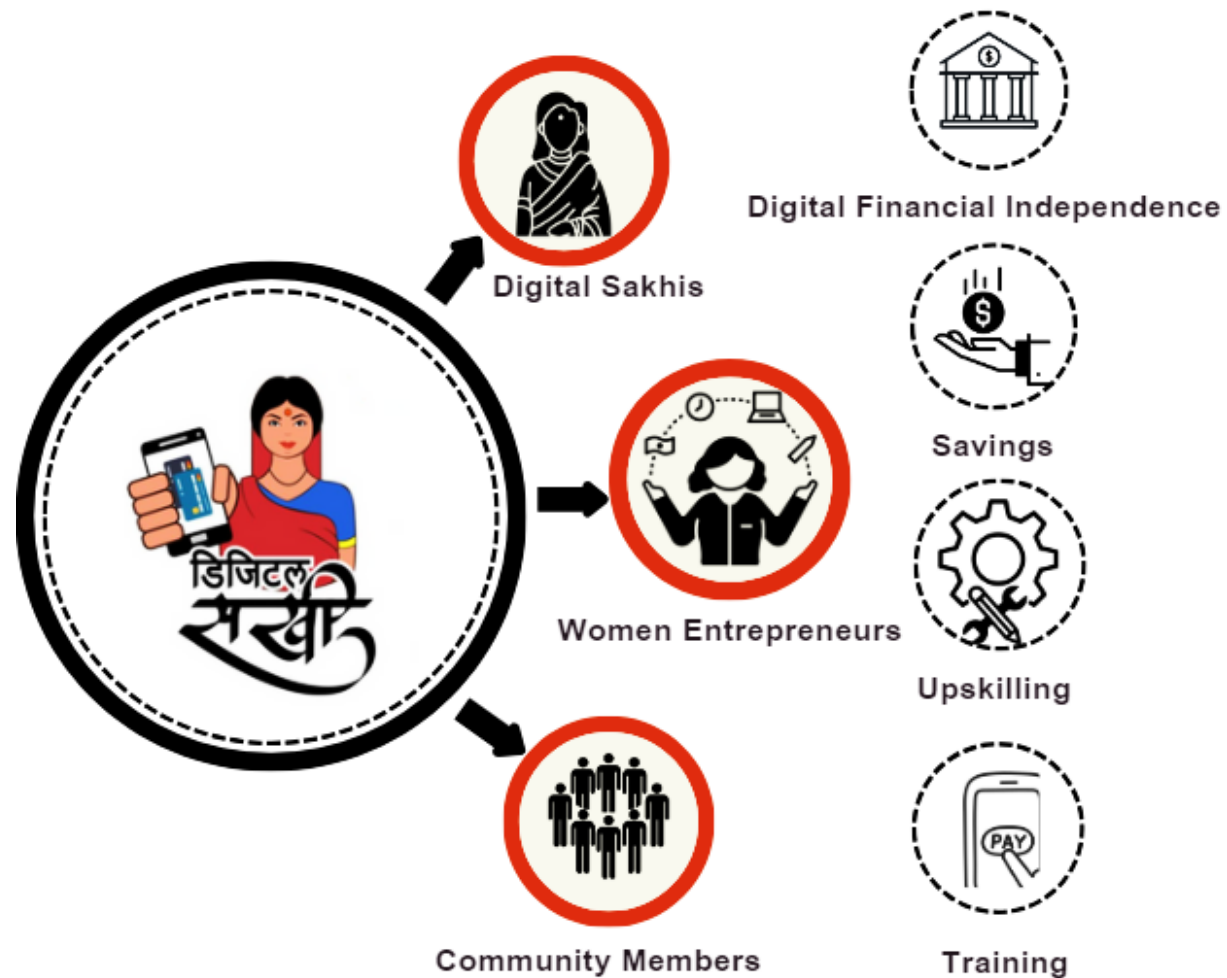
# About Digital Sakhi Program – Geographic Coverage



**East Medinipur**  
4 subdivisions  
12 blocks  
133 villages

The Project has created a cadre of **450 Digital Sakhis**, upskilled and increased capacities of **1,000 Women Entrepreneurs** and reached out to **more than 7,50,000 community members** through modules on Digital Financial Literacy (DFL).

# 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 Program in East Medinipur district of West Bengal.

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 program.

# CRISIL

An S&P Global Company

# Approach & Methodology

## KEY STAKEHOLDERS (ACROSS EAST MEDINIPUR)



Digital Sakhis



Women Entrepreneurs



Community Members

The study adopts a mixed method, cross sectional methodology. It uses 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 West Bengal (East Medinipur)	Sample West Bengal (East Medinipur)	Data Collection Tool
Digital Sakhis	450	98	Key Informant Interviews (KIIs)
Women Entrepreneurs	1000	86	Key Informant Interviews (KIIs)
Community members	7,50,000	414	Structured Survey Questionnaires



# Major Highlights of Impact Assessment: Baseline vs Endline



**Baseline- 14%**  
**Endline- 100%**    **↑ 86%**

Digital Sakhis were taking financial decisions at household level.



**Baseline- 6%**  
**Endline- 91%**    **↑ 85%**

Community Members were aware about digital modes of payment.



**Baseline- 22%**  
**Endline- 97%**    **↑ 75%**

Community Members confirmed about monthly budget planning.



**Baseline- 50%**  
**Endline- 100%**    **↑ 50%**

Digital Sakhis reported planning a HH budget regularly.



**Baseline- 37%**  
**Endline- 86%**    **↑ 49%**

community participants availed loans through SHGs.

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



## **Survey Key Findings : Digital Sakhis**



# Impact of Digital Sakhi Program on Digital Sakhis



**95%** respondents who started to save every month, reported earning 5% interest on their savings.

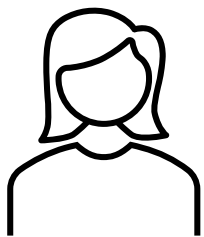


**92%** affirmed that after the program they intend to save every month in banks.



**74%** participants ventured into business, along with **17%** managing Digital Sewa Kendras.

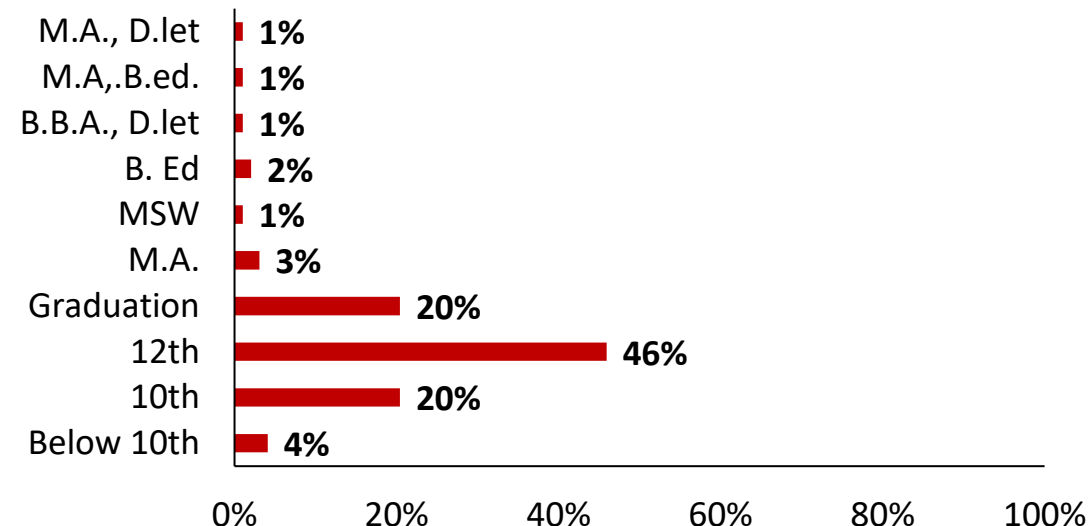




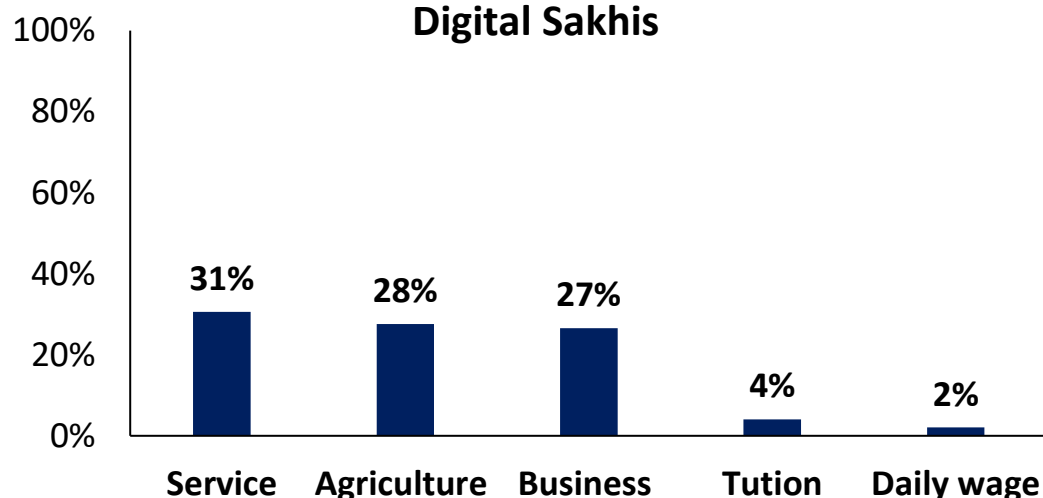
Gender Distribution  
**Female: 100%**

- The study sample consisted of 98 Digital Sakhis (DS) from West Bengal. The average age of Digital Sakhis is 35 years, indicating that this program engages individuals in their prime working years.*
- Within sample, 66% of respondents belong to households with 2 working members, which suggests a moderate level of economic activity within these households. However, around 16% of households have only 1 income earner, which can be a sign of economic vulnerability.*

## Education Levels of Digital Sakhis



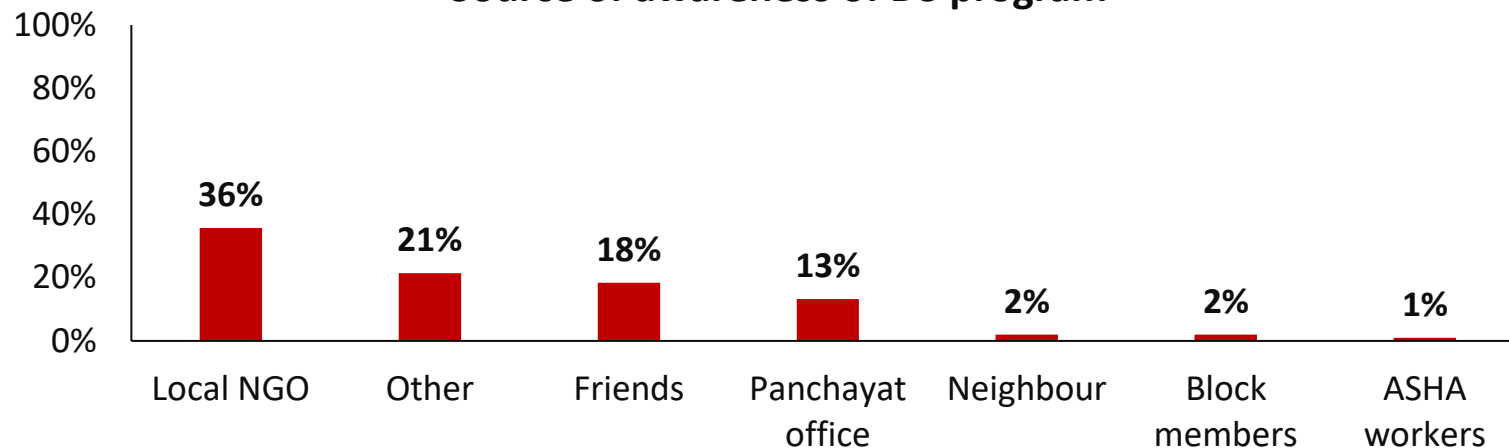
## Primary Source of Household Income of Digital Sakhis



- Prior to joining the DS program, majority (58%) of the respondents were housewives. The others were involved in either teaching tuitions (26%), handling small businesses (7%), working in NGOs or private job (8%) or farming (1%).
- Most of these women earned an average income of Rs. 2670 per month with the lowest income being Rs.1000 and highest being Rs. 5000.
- The primary income of household was supported through other sources— highlighting that women's income were secondary in nature.



## Source of awareness of DS program



## Major Influencing Factors for Joining the Program by DS

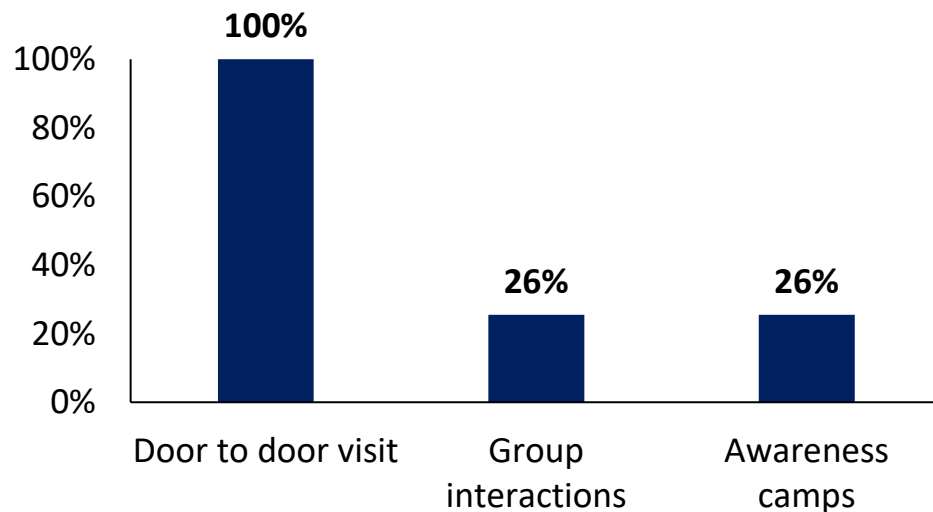
Additional Income

99%

Digital Awareness

1%

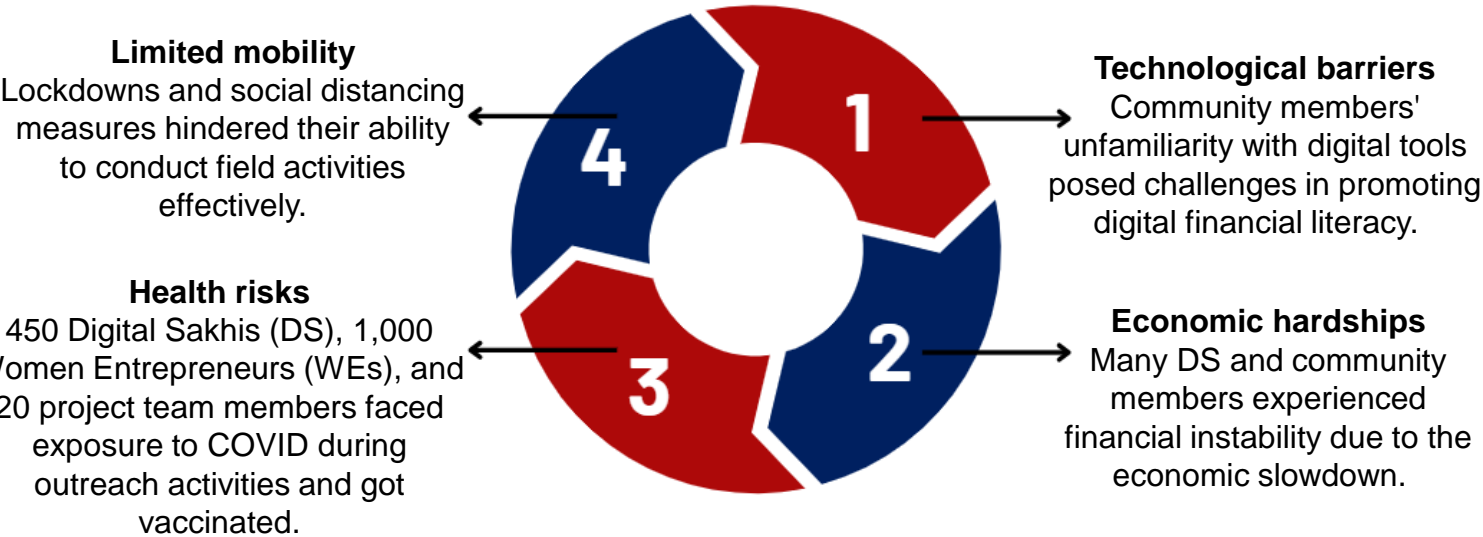
## Methods of Reaching out to Community by Digital Sakhis



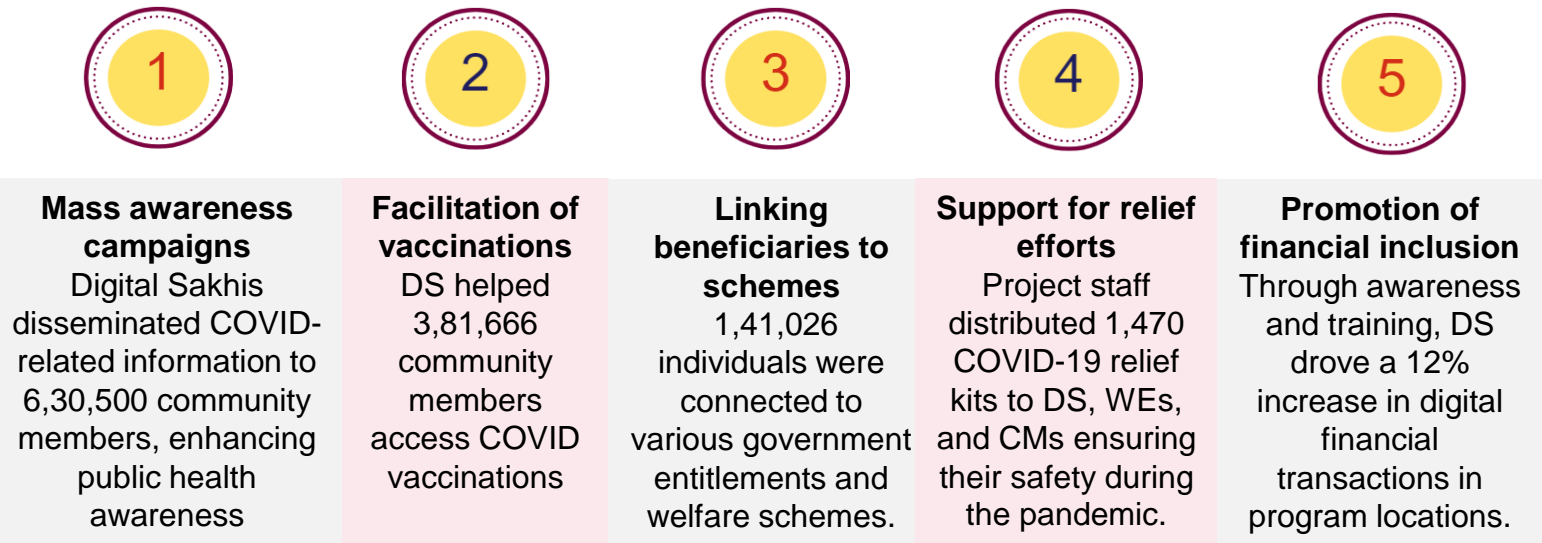
- Majority of respondents (58%) joined the DS program in 2019, with the rest joining in 2020.
- Most participants attended 24 sessions for 90 days while each session was of 8 hours. All DS received support from their family members to participate in the program.
- DS engaged with communities through door-to-door visits, group interactions, and awareness camps. **97% of respondents found door-to-door visits most effective, highlighting the importance of personalized approach for community engagement.**
- Within the program, 87% DS reported earning around Rs. 4,000 per month, along with travel allowances and phone bills, while 13% earned Rs. 4,500 in total. These earnings, while modest, provide a steady income for participants who previously may have had little or no formal income.

# Impact of COVID 19

## Challenges faced by Digital Sakhis due to pandemic



## DS achievements despite COVID challenges



## DS Special Activities during COVID Pandemic

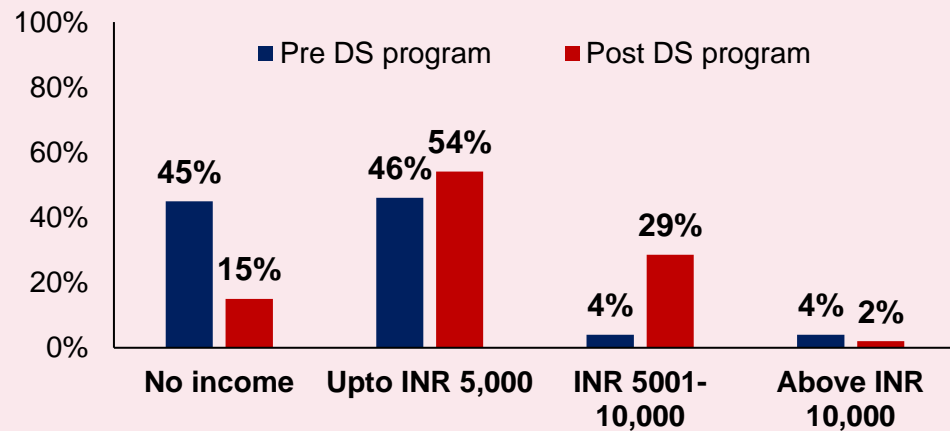
- 01 Awareness drives**  
Conducted door-to-door visits to educate communities on COVID safety protocols and government guidelines
- 02 Digital financial literacy camps**  
Organized camps using leaflets and hoardings to teach digital financial skills
- 03 AEPS payment services**  
Promoted money transfer, withdrawal, and deposit through Aadhaar Enabled Payment Systems (AEPS), ensuring uninterrupted financial access
- 04 Diverse services**  
Apart from financial literacy, DS offered services like bridal makeup and linked communities to L&T Financial Services' products, adapting to evolving community needs



# Life After DS Program

- After the DS program, most of the respondents (74%) were engaged in businesses. The others were either involved in taking tuitions (22%) or managing Digital Sewa Kendras (17%). This shift towards entrepreneurial and service-oriented roles indicates the impact of the program in empowering individuals to create their own income streams.

Earnings of Digital Sakhis Pre- and Post DS program



*51% DS participants reported an increase in income post program. The average monthly income increased from Rs. 2670 to Rs. 4945 for the respondents.*

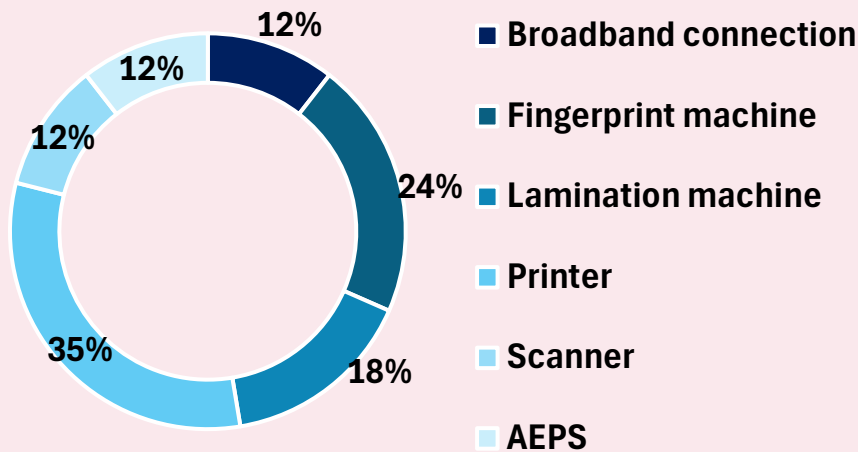
*This income growth reflects the economic empowerment that the program provides, enabling participants to achieve financial independence.*

**The increase in income was also translated into increased in savings for some respondents.** Around 92% respondents stated that they have experienced an increase in savings every month. The others stated that their household expenses are too high to manage savings, but they intend to begin savings.

This indicates that even though the women are unable to save, the program has had a direct positive impact on financial literacy and savings behavior.

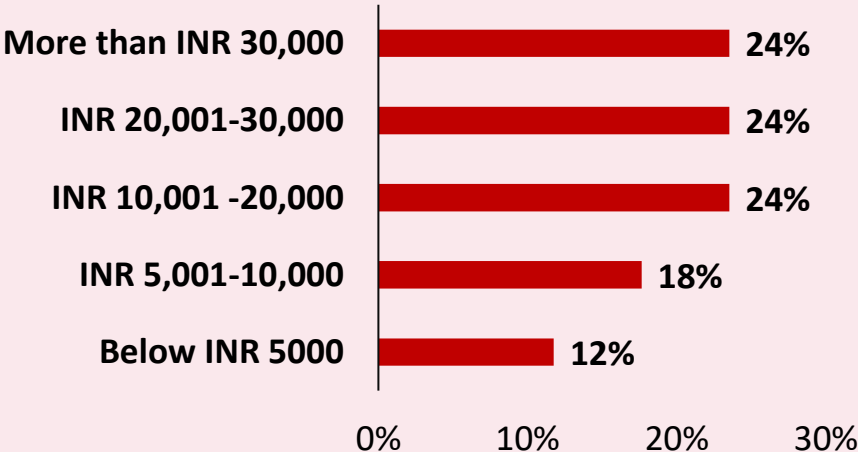


## Technological Appliances Available at Digital Sewa Kendra



*The range of initial investment reflects a significant commitment to building these service centers. 59% of the participants funded their Sewa Kendras through savings, while 41% took loans. This indicates that the program has enabled the participants to either save enough to invest in a business or gain access to credit facilities.*

## Cost of Setting up a Digital Sewa Kendra

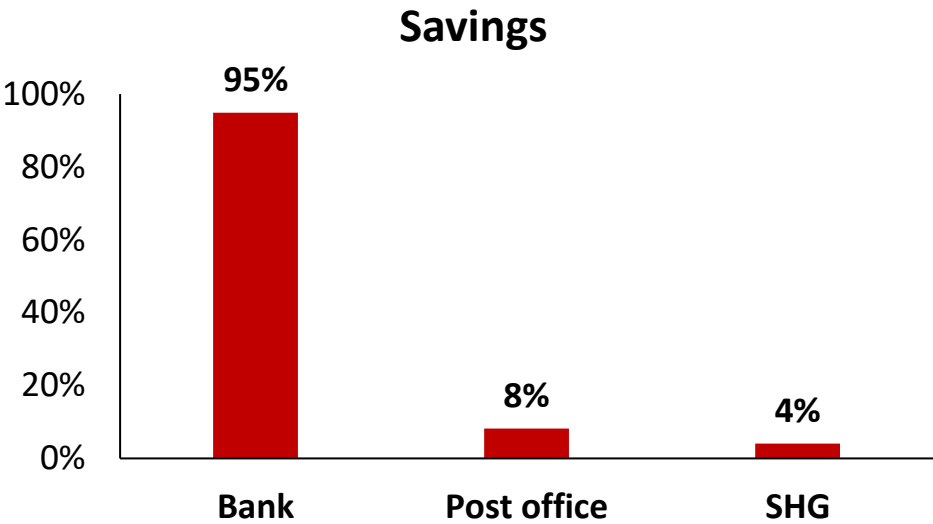
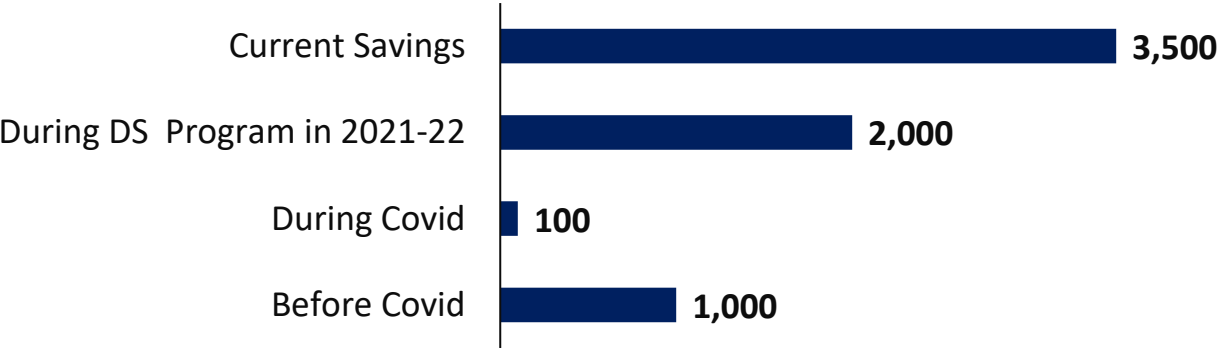


- Within sample, **17 out of 98 DS respondents opened Digital Sewa Kendra (DSK) based on local needs.** The majority of such DSK were established between 2022 (47%) and 2023 (24%).
- The DSK were predominantly located near the homes of the participants (71%), while 29% of them operate directly from their homes. All respondents believe that their work as Digital Sakhis has positively influenced their income from DSK.
- **Earnings from DSK range from INR 1,500 to INR 10,000, with majority participants (47%) earning between INR 5,000 -6,000 per month. These earnings represent a substantial income source for rural women, where job opportunities are scarce.** These DSK contribute to the digital infrastructure of the region by offering services such as digital payments, government services, and financial inclusion products.

# Financial Management at Household

- Before the DS program, a negligible share of participants had a savings plan. However, **after participating in the program, 92% DS confirmed an increase in savings.** The participants now intend to save an average of 10% of their income. This indicates an increased understanding of the importance of saving and long-term financial planning.
- **An overwhelming 95% of DS report that they are now able to save money every month.** This shift towards consistent saving habits provides a financial safety net for these women.
- Prior to the program, only 1 respondent managed the household budget. Now, all participants actively prepare budgets at home. This practice has led to better financial management, enabling them to track expenses, cut down on unnecessary spending, and maximize savings.

Average savings throughout the program (Rs.)



*The majority of DS save their money in banks (95%). This preference for formal financial institutions indicates increased financial inclusion and access to banking services.*

*On average, DS earn a 5% interest rate on their savings. This not only encourages further saving but also provides a passive income to Digital Sakhis.*





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



# Impact of Digital Sakhi Program on Women Entrepreneurs



**99%** confirmed that they maintained account books regularly after the program.



**94%** attributed the increase in their business income to WE training.



**94%** started developing business strategies for growth after taking part in WE program.



**84%** affirmed an increase in customer base and sales after WE program.



**76%** confirmed that they could avail loans at a more favorable interest rate, reflecting access to more affordable credit sources

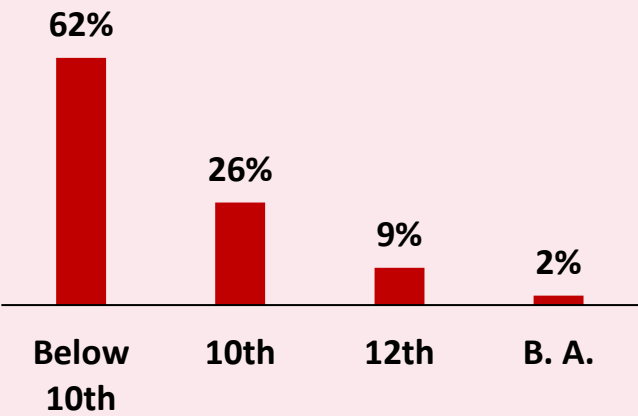
# Key Demography of Women Entrepreneurs

*The sample consisted of 86 Women Entrepreneurs (WE) from West Bengal.*

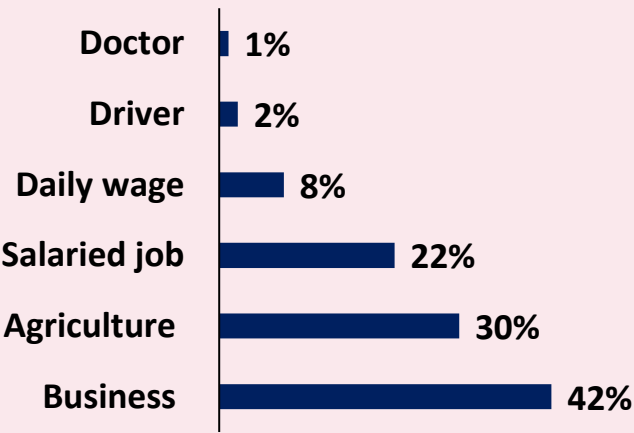
*In sample, the respondents had an average age of 37 years and an average family size of 4.5.*

*The focus on skill development has not only empowered women financially but also developed their skills and confidence.*

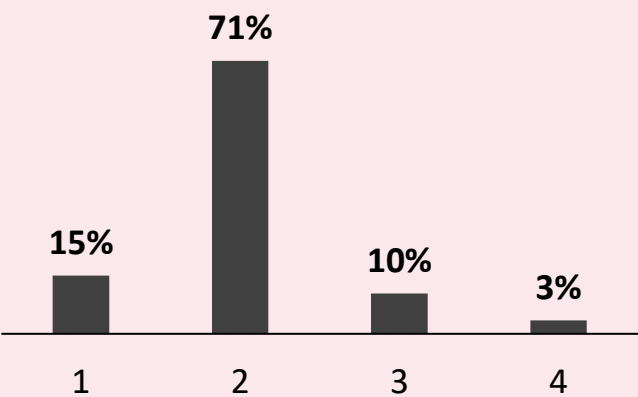
Education Level of WEs



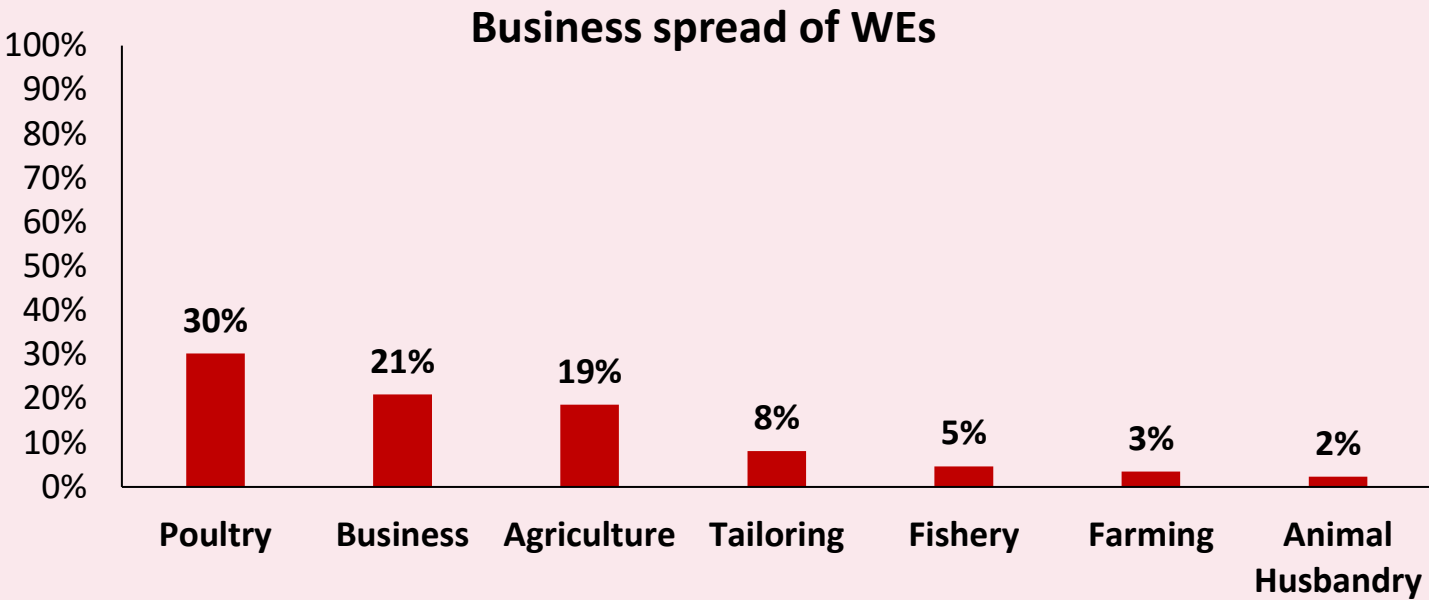
Primary Source of Household Income



Total number people working within household







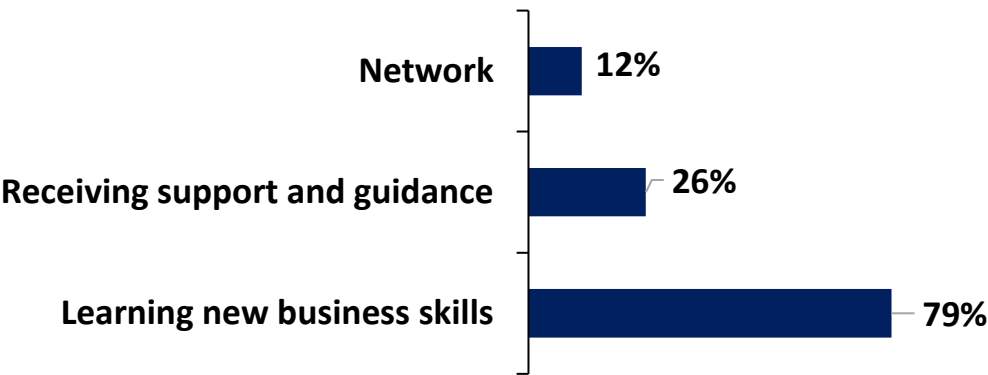
**Major Influencing Factors for Joining the Program by WE**

Additional Source of Income	85%
Financial Independence	6%
To Turn Agriculture into Business	3%
Financial Guidance from DS	1%

- A significant number of businesses were started post-2020, with 57% initiated between 2021 and 2023, demonstrating a recent surge in women-led ventures, possibly fueled by ripple effect within community.
- The average initial investment of WE was Rs. 30,000. This reflects moderate capital infusion, primarily funded through loans (71%) and savings (22%), showing a reliance on both formal financial systems and personal resources.
- **When the women were enquired on key challenges which they faced for their business– around 58% stated that they face no major challenges. While the others highlighted the issues of limited access to finance (16%), poor business knowledge (15%), lack of capital (5%), less income (5%) and limited network and mentorship (3%).**

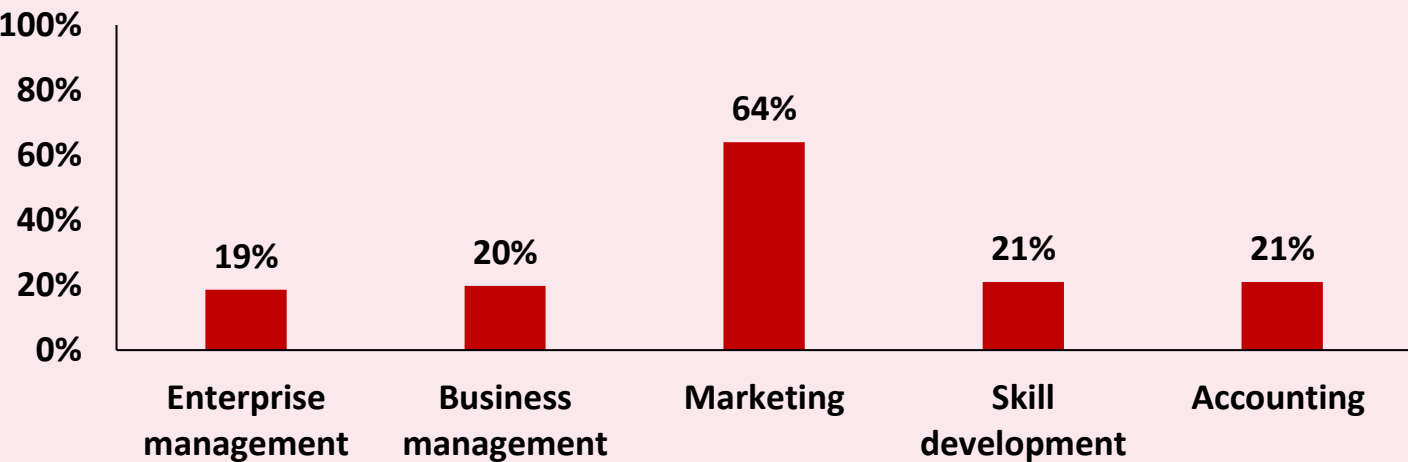
# About Women Entrepreneurship Program

## Major Reasons for Joining WE Program



- Majority (69%) Women Entrepreneurs joined the WE program within 2 years after they started their business.
- A significant 94% of women now adopt certain business strategies for growth, a crucial shift from previous practices.
- Notably, 69% of women entrepreneurs reported increased sales, 19% respondents increased customer engagement as well as profitability and 8% gained through additional capital and savings.**

## Learnings from WE Program



## Change in Business Strategies by Women Entrepreneurs





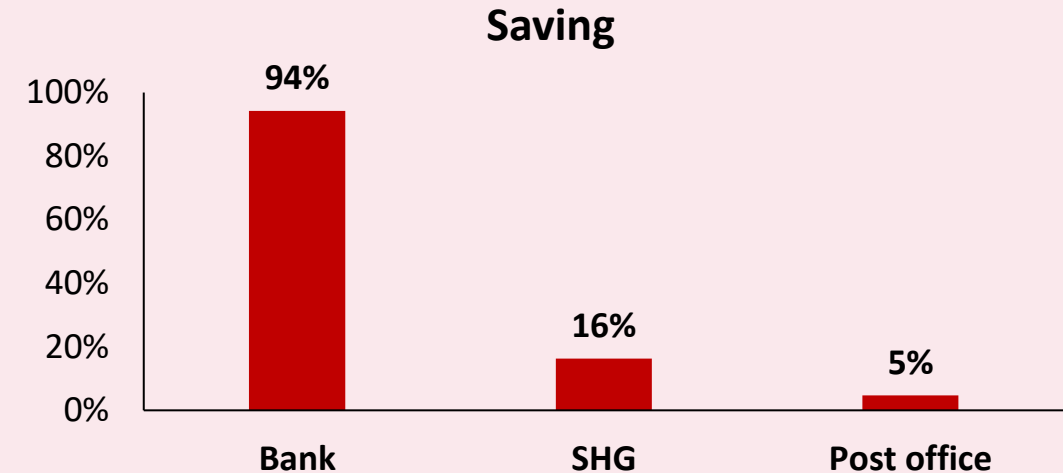
- After DS program, **an impressive 99% of WEs now maintain account books**, a critical improvement from just 7% before the program.
- This shift in financial management is accompanied by substantial growth in business performance. **84% of WE respondents reported increased customer bases and sales**, with many selling twice as much as before.
- **The average current earning of WEs has reached INR 14,000 per month**, with a notable 94% confirming that training contributed to this income growth.
- Despite the increased sales and income, only 28 out of 86 WEs hire external workers, often seasonally, with an average monthly salary of INR 5,000.
- Operational and maintenance costs are around INR 7,000 per month, reflecting careful cost management.



# Financial Management at Household

The financial management practices of WEs in West Bengal have significantly improved after the Digital Sakhi program.

- Before 2019, the average monthly savings of WEs was just INR 800, with majority of them unable to save during the COVID-19 pandemic. However, during 2021-22, **their average savings increased to INR 2,000 per month, and it has now risen to INR 3,500.**
- Budgeting at home has played a crucial role in helping 98% of WEs to track expenses, plan business strategies, and increase their savings.
- Notably, 81% of WE respondents credit this improvement in savings to better financial management, additional income, and effective budgeting learned through the program.
- A significant 30% confirmed that they started saving differently after the program, by preparing household budgets, tracking expenses, and increasing their savings.



***Before the program, WEs aimed to save around 3% of their income on an average, but now they intend to save 18%.***

***On average, WE earn a 4% interest rate on their savings.***

***Additionally, an impressive 83% WEs manage to save every month, while others struggle due to seasonal business and irregular income.***

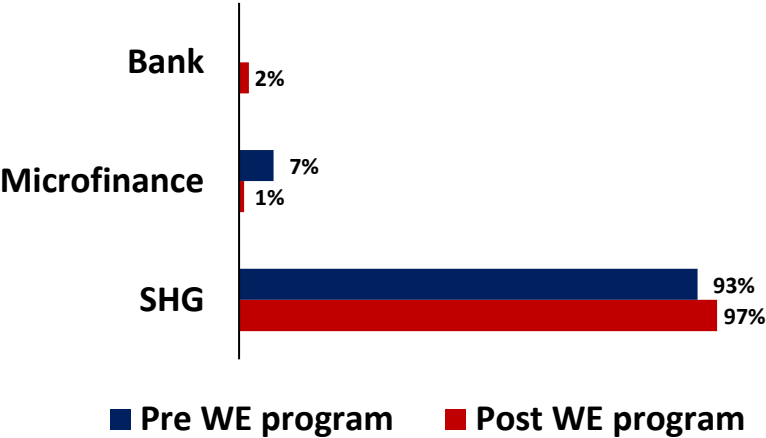
# Loans

*In sample, 88% WE respondents took loans.*

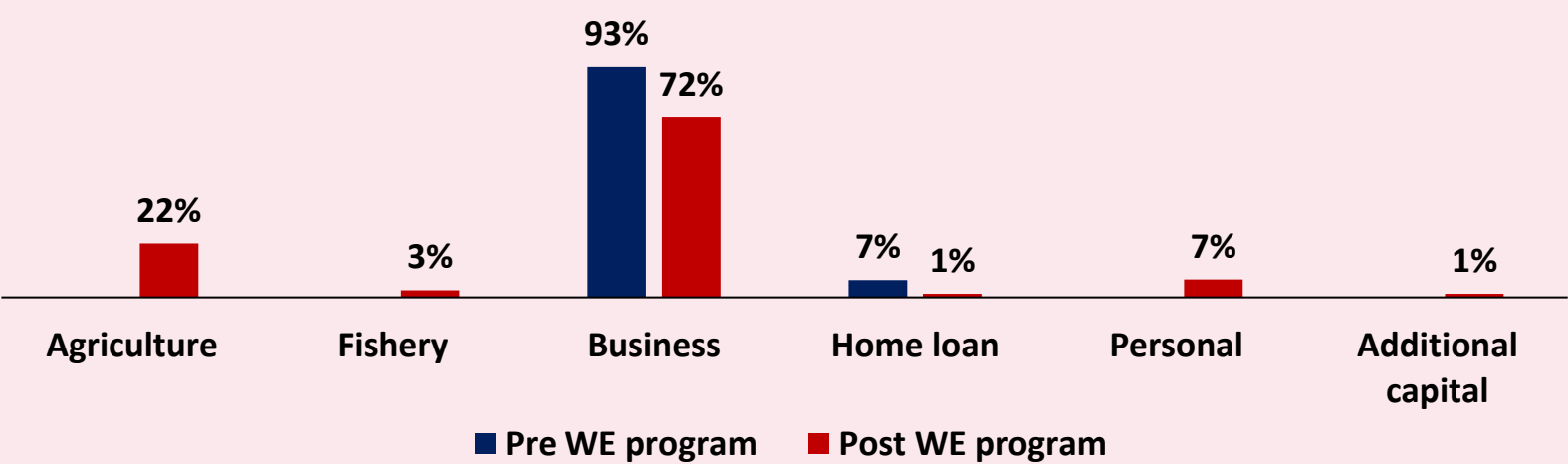
*Only 9% of WEs took loans before WE program, while 9% opted for loans both before and after the program. A significant 82% WE respondents took loan after joining the program.*

*Post program, 57% of WEs managed to save INR 2,000, with 16% saving INR 5,000 monthly, demonstrating enhanced financial management.*

**Availed Loans by Women Entrepreneurs**



**Purpose of Loans**



**Before WE program,**

*Only 9% respondents took loan, of which 79% took a loan for Rs. 50,000 while 14% took loans up to Rs. 25,000. The average interest rates were high at 18%.*

*Despite these conditions, only 14% of WEs indicated they would have approached loans differently given access to the financial knowledge provided by WE program.*

**After WE program,**

*Around 28% of WEs took loans of Rs. 25,000, 26% took loans of Rs. 50,000, and 6% took loans of Rs. 1,00,000.*

*Furthermore, 76% of WEs received loans at a more favorable interest rate of 6.5-7.5%, reflecting better negotiation skills and access to more affordable credit sources.*



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



# Impact of Digital Sakhi Program on Community Members



**99%** agreed that the DS program has provided knowledge and awareness on government financial schemes.



**90%** said that Digital Sakhi was able to effectively communicate the importance of financial management and effective budgeting practices.



**89%** confirmed that the program has provided knowledge and awareness on digital modes of payments.



**88%** affirmed that families in the community can save better for future due to the program.

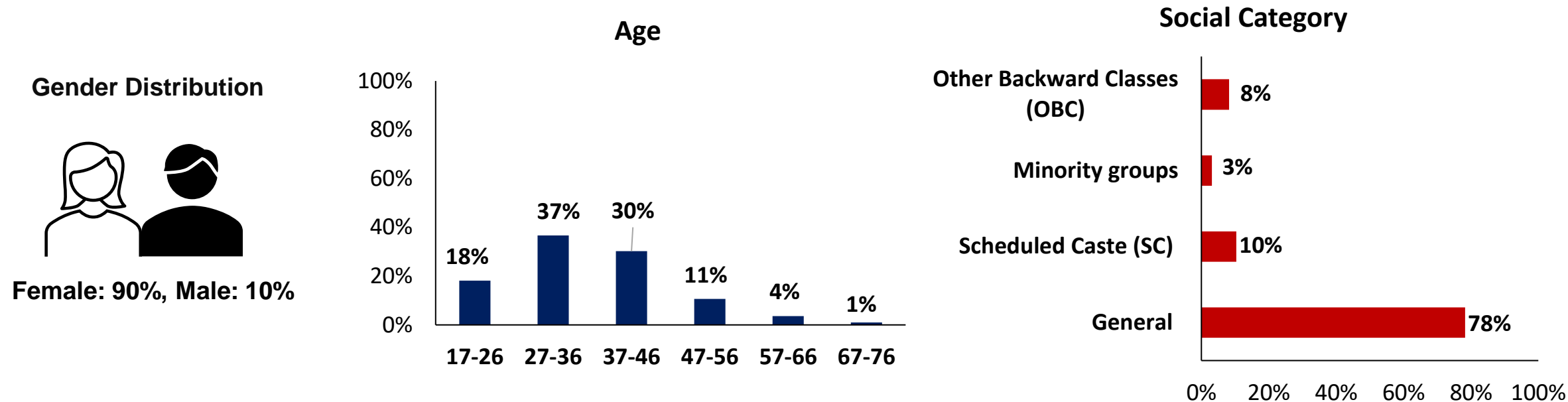


**88%** agreed that DS program has opened more livelihood opportunities for women.



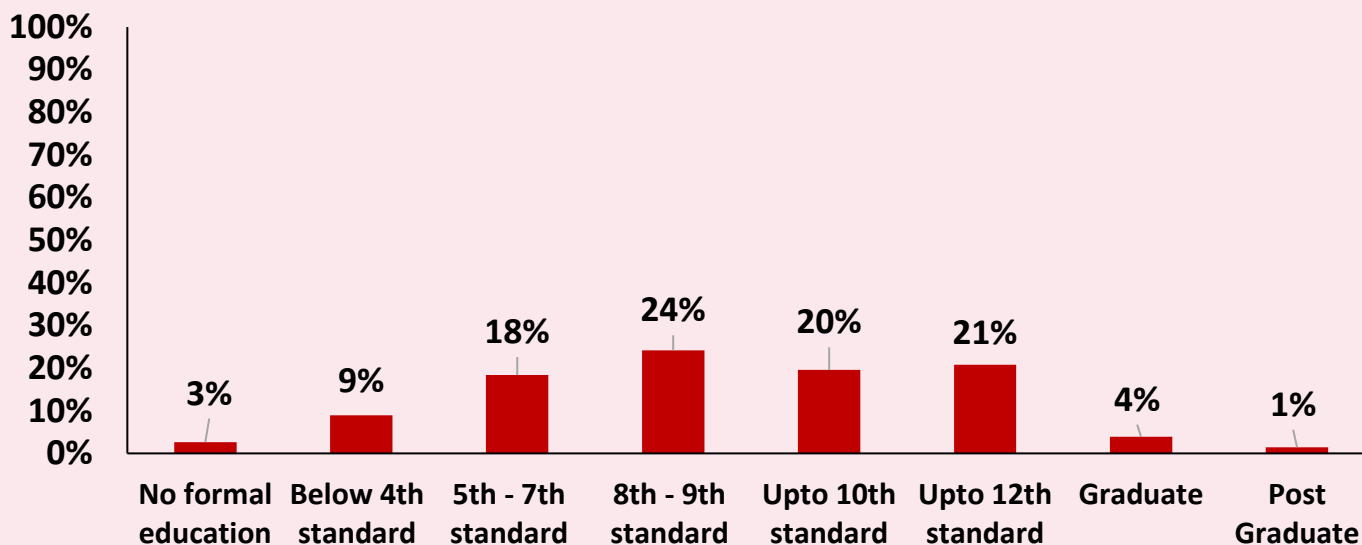
**82%** confirmed that the training has provided them the confidence to take better financial decisions in the family.

# Demographic details of community members

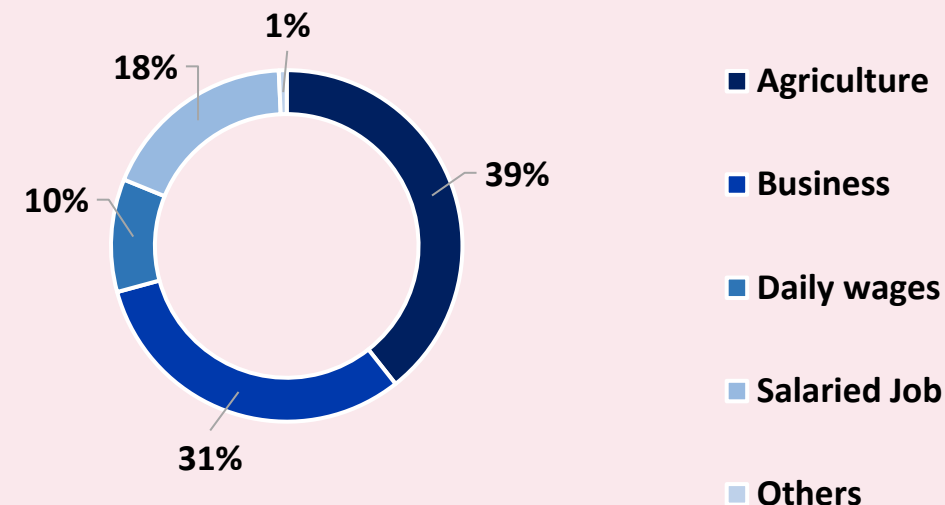


- The sample consisted of 414 community members (CM).
- A significant 90% of community members are married, indicating a stable household structure, which can influence household financial planning and long-term investment decisions.
- The sample indicates an average family size of 4 members, with an equal distribution of 2 males and 2 females per household. A typical family structure with 4 members implies certain predictable consumption patterns, such as expenditures on education, healthcare, and daily necessities.
- A small share (5%) of households have 2-3 female workers, which could indicate emerging trends in women-led entrepreneurship or enhanced job opportunities for women in the community.

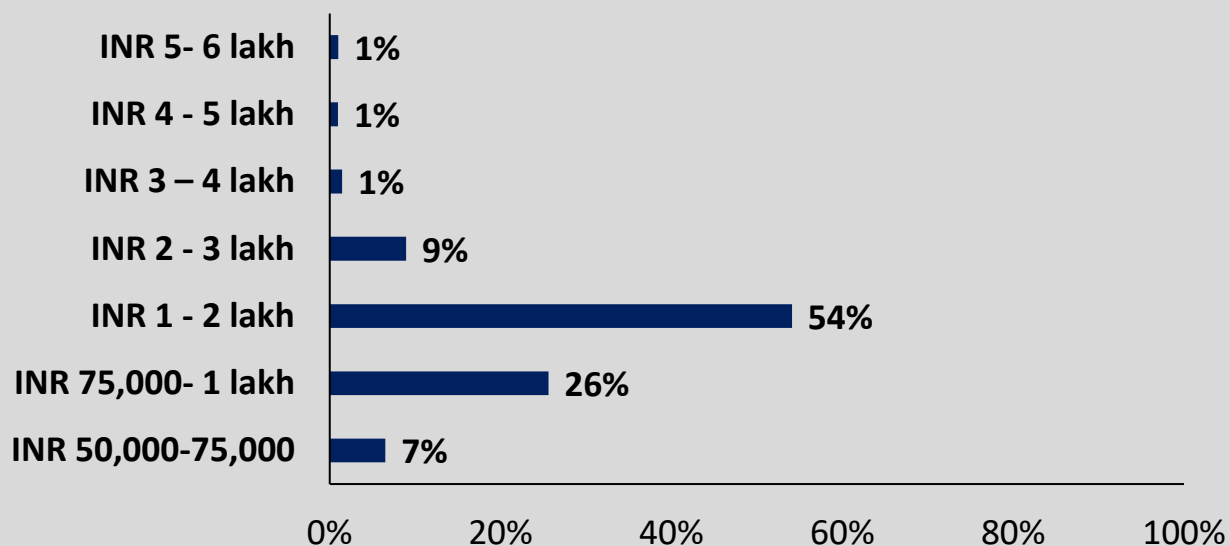
## Education Level



## Primary Source of Household Income



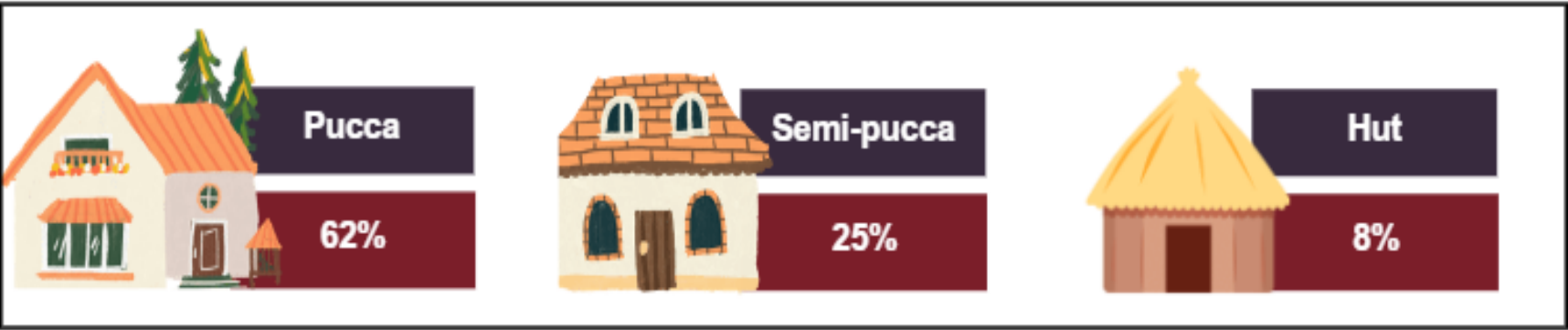
## Annual Income of Household



- While 17% households have 2 male members actively working, 77% families have only 1 male working member. On the other hand, **51% of households have only 1 female member actively working**, while 39% have no female member contributing economically.
- The annual income of majority of households is between Rs. 1-2 lakhs (56%), followed by Rs. 75000-1 lakh (26%).

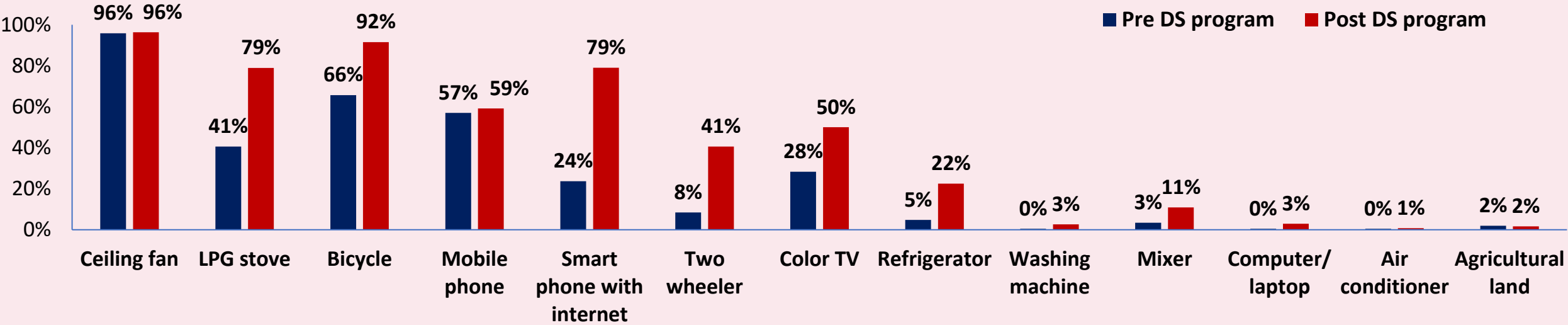


# House and asset ownership



*Homeownership among 99% community members suggests a high level of asset security, providing financial stability. This is a key indicator of economic resilience.*

## Asset Ownership

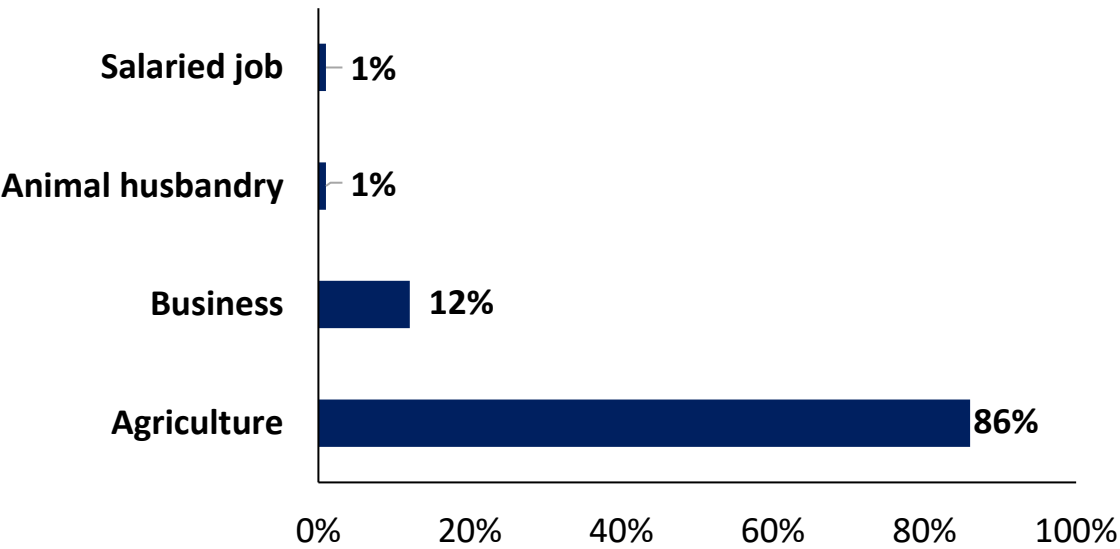


# About village and community level understanding

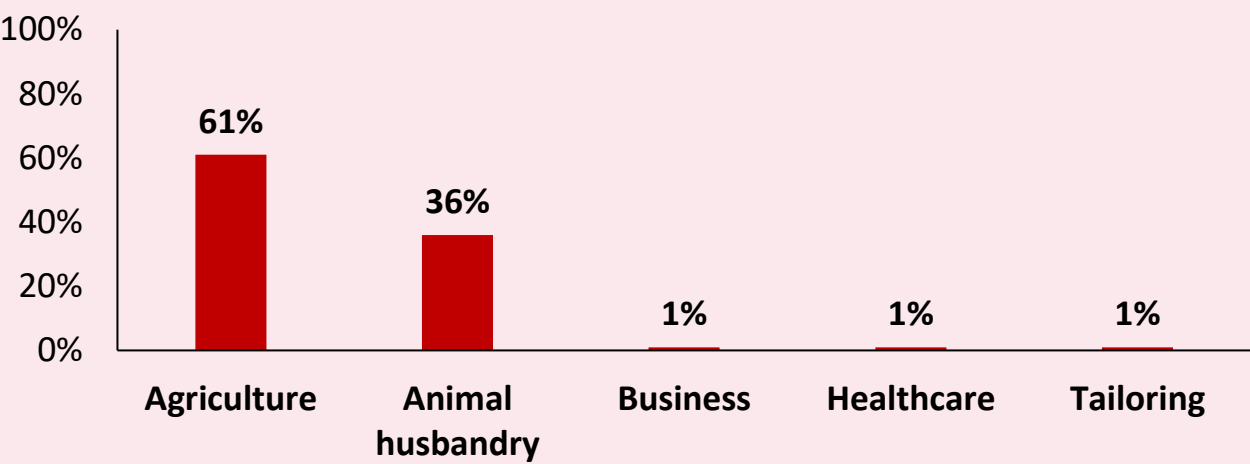
A significant proportion of community members (81%) have lived in their villages for over 10 years, with 37% residing there for 11-20 years and 26% for 21-30 years.

Based on these long-term connections of the respondents with the location, their opinions can be considered for understanding about the village's belief systems around role of women.

Primary Occupation of People in Village



Primary Profession of Women in Village



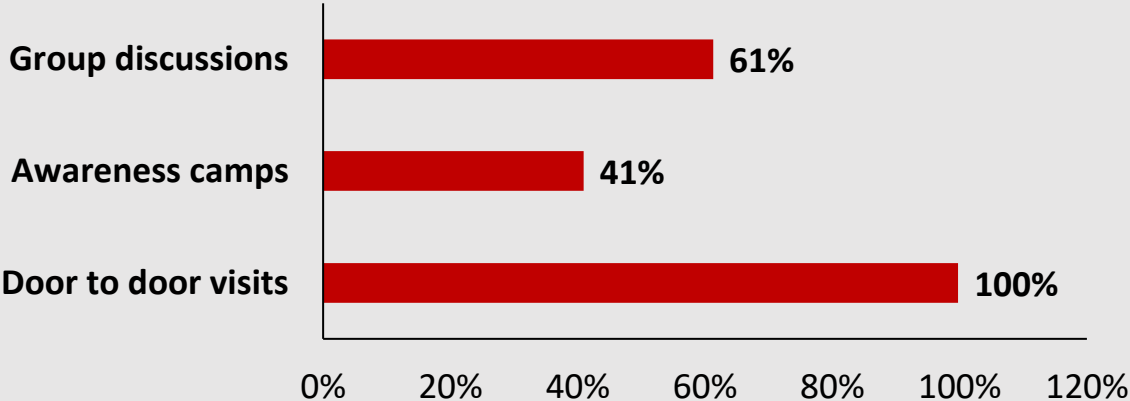
*Around 99% community member stated that they have observed growth in women's professional roles in recent years.*

*When enquired more, it was found that, conventionally women across villages have been involved in agriculture and animal husbandry. However, in recent times, there have been increased opportunities for women, possibly driven by Digital Sakhis' efforts.*

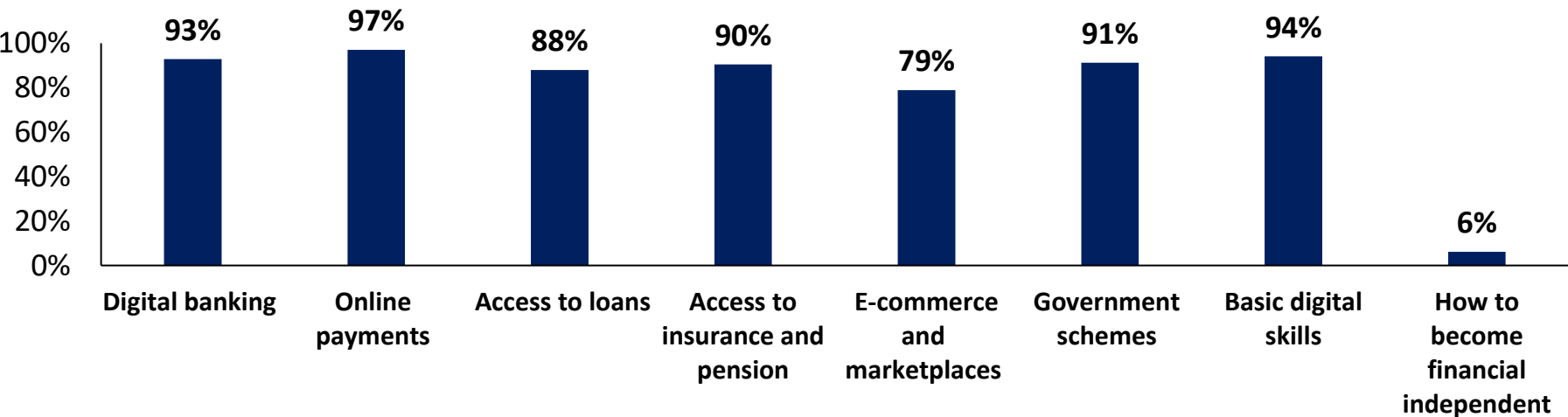
# About Digital Sakhi Program

- **An impressive 99% of the community members are aware of the DS in their community**, and 100% are familiar with the roles DS play. This high level of awareness indicates that DS program is quite integrated into community.
- Digital Sakhis' ability to reach 100% respondents demonstrates the program effectiveness. The economic benefits of such outreach include better financial literacy, and increased access to digital platforms for conducting business and personal transactions.

Source of reaching out by Digital Sakhis



Learnings from Digital Sakhis



**81% community members were reached out to more than 5 times by DS in the last year, indicating that the program provides consistent support. Such widespread engagement is crucial for driving economic inclusion.**





সাইবারনেটিক ইনফো জোন

মারিশদা বাজার (PNB এর নিচে), পূর্ব মেদিনীপুর, পান্ডুরা



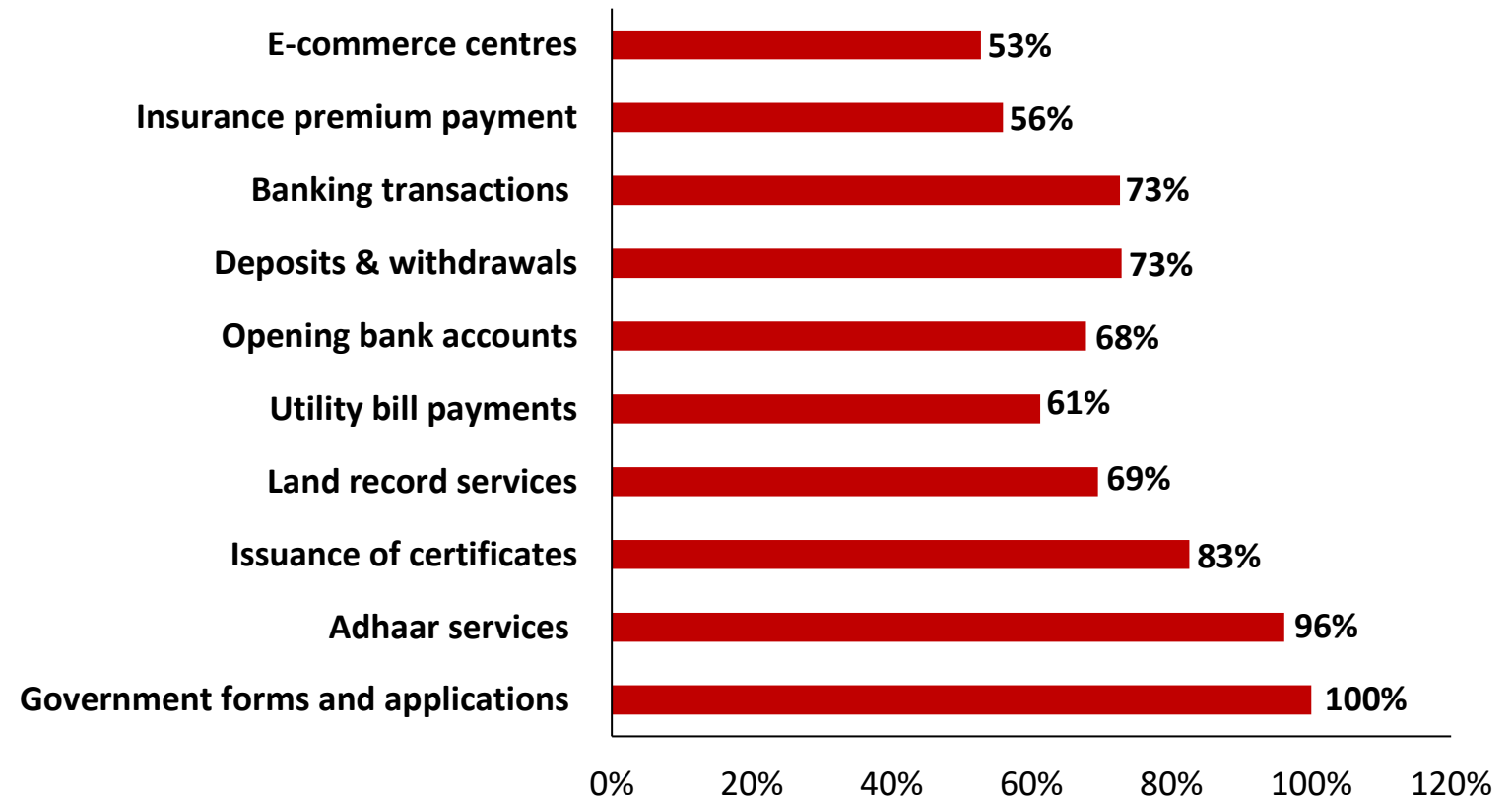
- জেরক্স, কালার জেরক্স
- ল্যামিনেশান
- প্রিন্ট, কালার প্রিন্ট
- প্যান কার্ড, আধার কার্ড
- পাসপোর্ট ছবি
- স্ক্যান ও ই-মেল
- মোবাইল রিচার্জ
- ইলেকট্রিক বিল পেড
- অনলাইন ফর্ম ফিলাপ
- বায়োডাটা, বাংলা ও ইংরেজি
- জায়গা জমির তথ্য
- স্কুল কলেজের প্রোজেক্ট প্রিন্ট
- ট্রেন ও বাসের টিকিট বুক
- সমস্ত ধরনের টাকা লেনদেন

প্রোগ্রামার- মৃদুলা গিরি আদক (DS No- 164)  
মোবাইল নাম্বার :- 7584057753

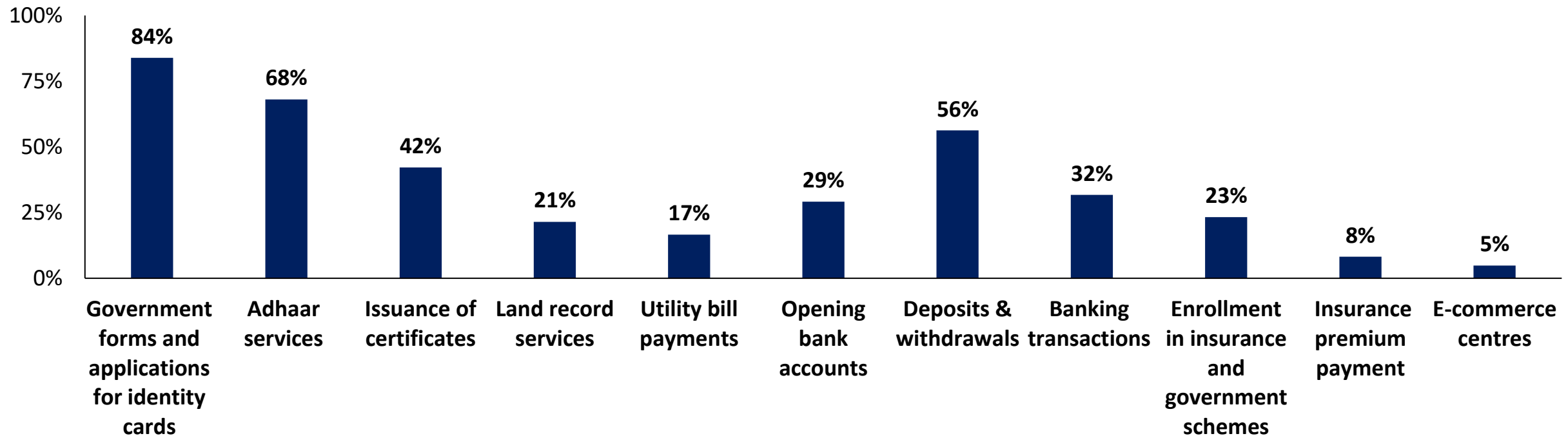
## Digital Sewa Kendra

100% community members confirmed that there was Digital Sewa Kendra in their villages. Access to several government schemes and benefits is critical for economic empowerment, as it enables community members to participate in the formal economy.

### Purpose of Digital Sewa Kendra



## Services Availed from Digital Sewa Kendra

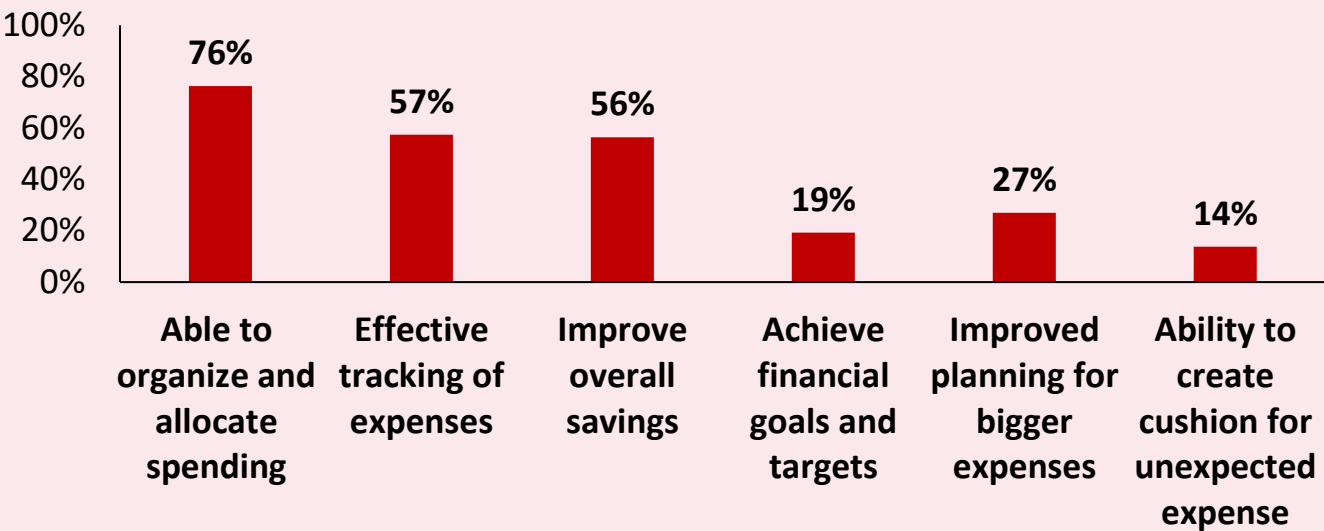


- **95% of community members who actively use the Digital Sewa Kendra** reflect a high level of adoption and trust in digital services. This high engagement rate indicates that the community is becoming more economically empowered and digitally literate, paving the way for improved financial management, better access to services, and enhanced economic opportunities.

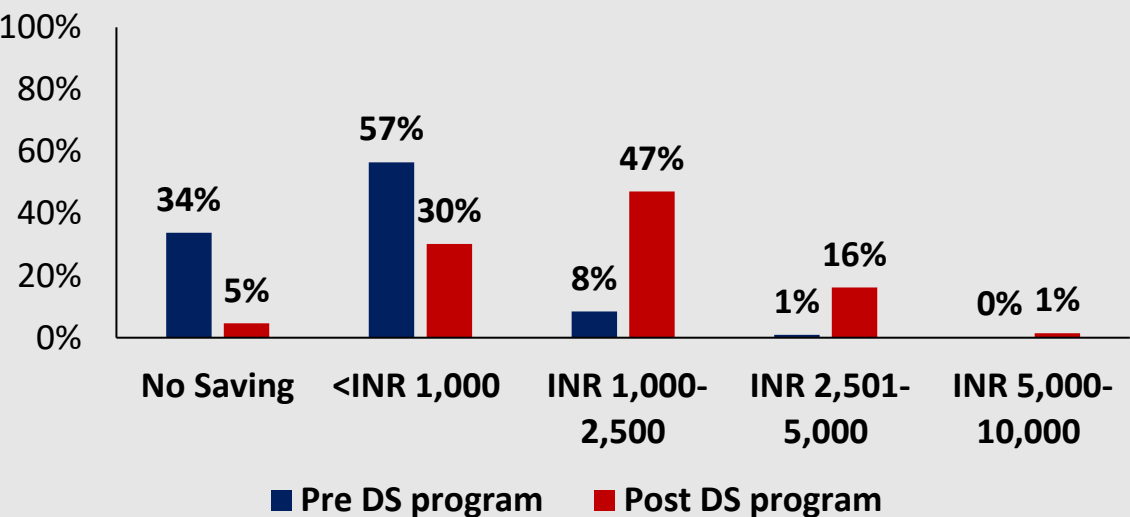
# Financial Management and Budgeting

- **Around 97% community members prepare household budgets post-DS intervention.** This reflects the widespread adoption of financial planning practices.
- Prior to the DS intervention, 89% of these respondents were already preparing budgets, but the program likely reinforced and enhanced these practices, leading to better financial outcomes.

## Benifits of Budgeting at Home



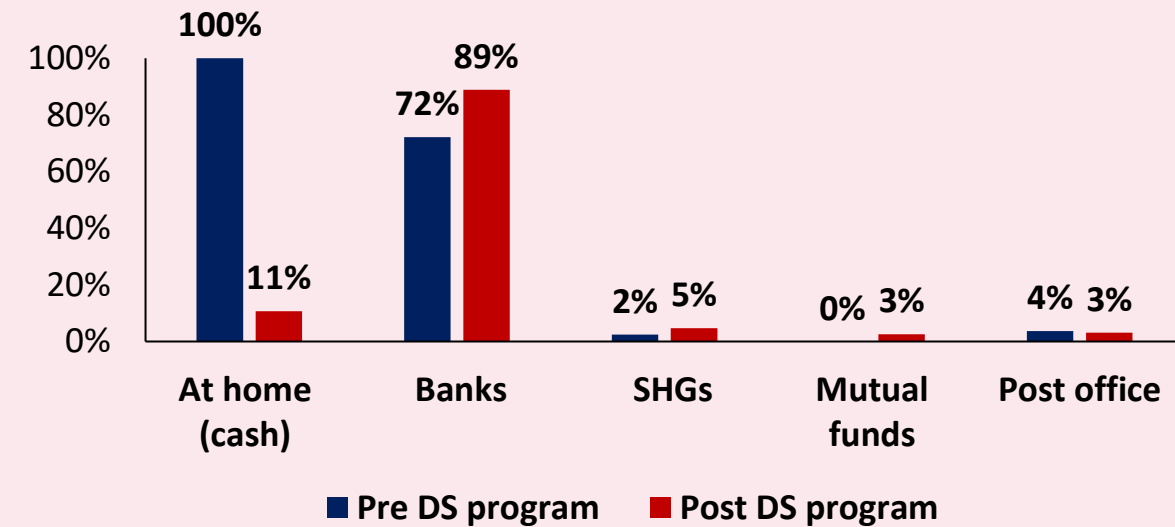
## Monthly Savings



- **Before the program, 71% community members were saving below INR 1,000 monthly, post-DS program, 70% community households reported saving between INR 1,000 and INR 2,999.**
- The average monthly savings increased significantly after the DS program, from INR 720 pre-DS to INR 1,764 post-DS. This increase reflects the positive impact of financial education and digital literacy training provided by the DS program.



## Savings



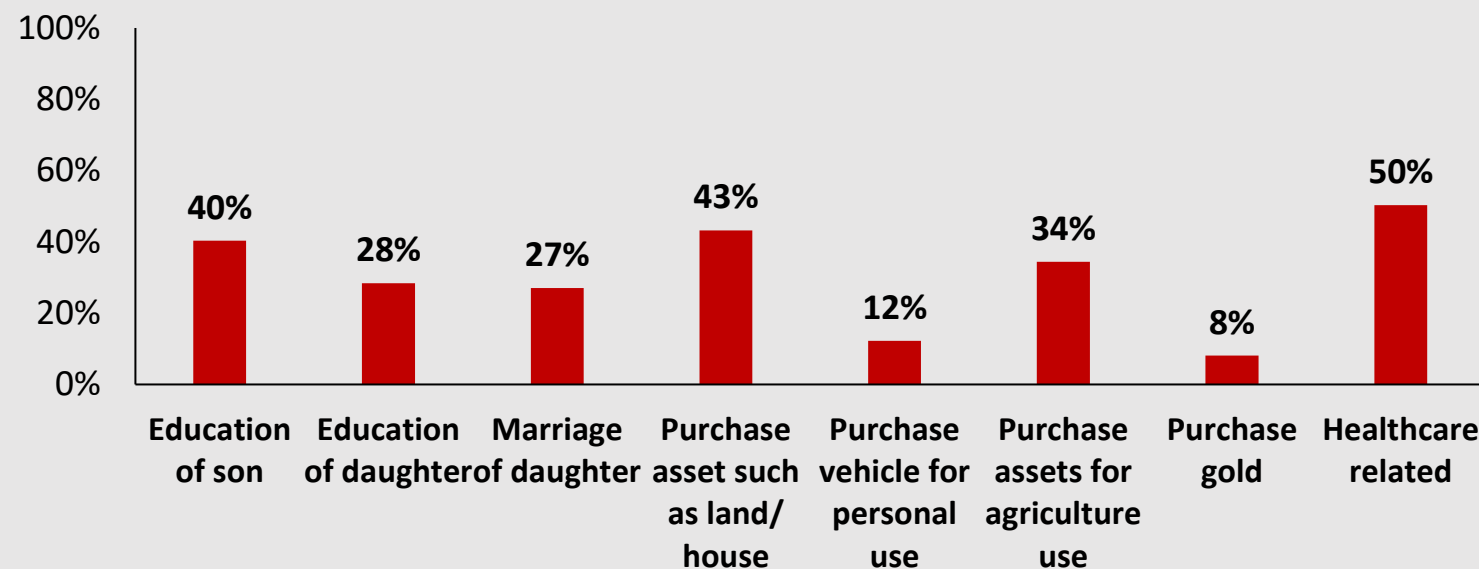
### Before DS program,

Only 40% of the respondents used to save a portion of their income monthly, with 98% saving less than 10% of their income and only 2% saving 10-20%. This highlights a limited savings culture prior to the intervention.

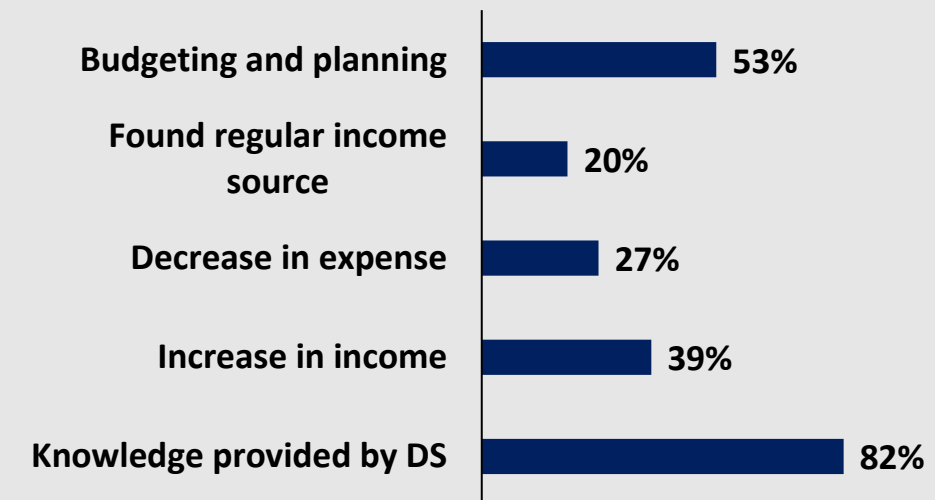
### Post DS program,

Around 93% respondents started to save regularly. Around 92% were saving less than 10% of their monthly income, 7% started to save between 10-20% of the income. This is a clear indicator of the program's success in instilling better financial planning.

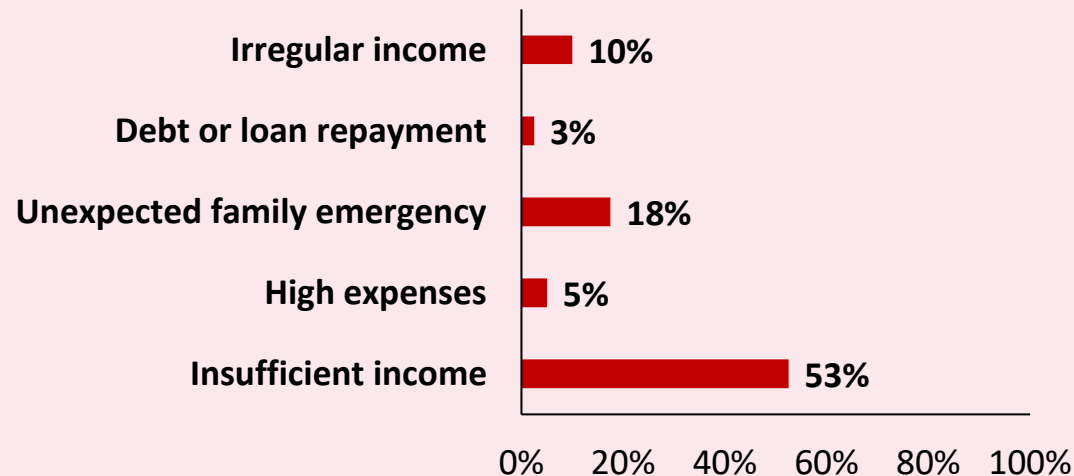
## Purpose of Savings



## Reason for Increase in Savings



## Reasons for Irregular Savings

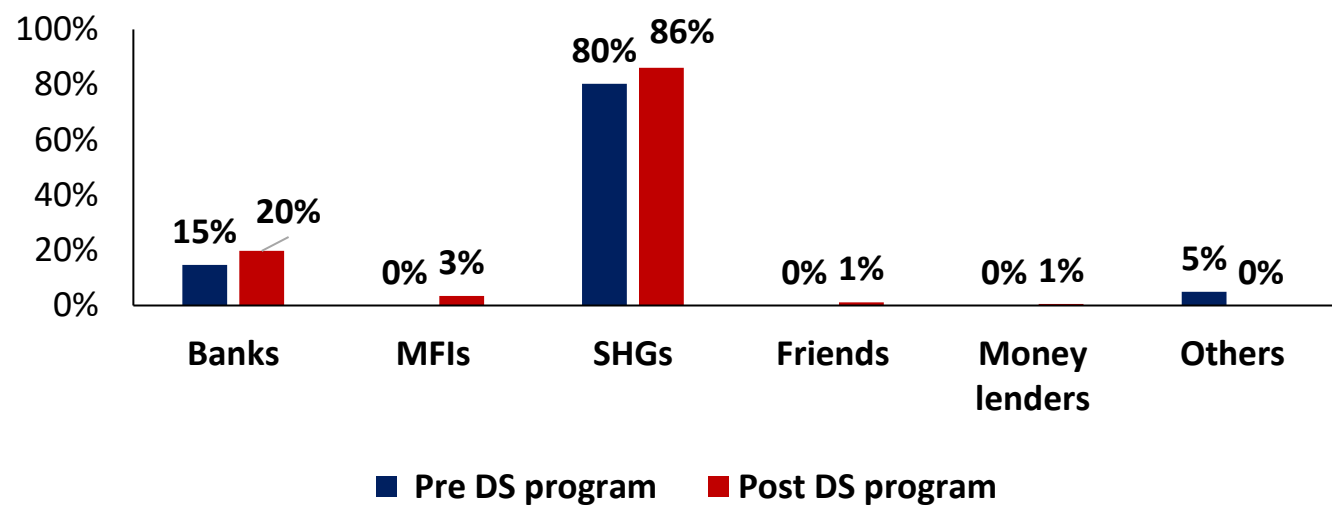


***Among women respondents, 90% reported feeling empowered to participate in household financial decisions after the intervention.***

*This reflects the success of the Digital Sakhis program in enhancing women's confidence and involvement in economic matters.*

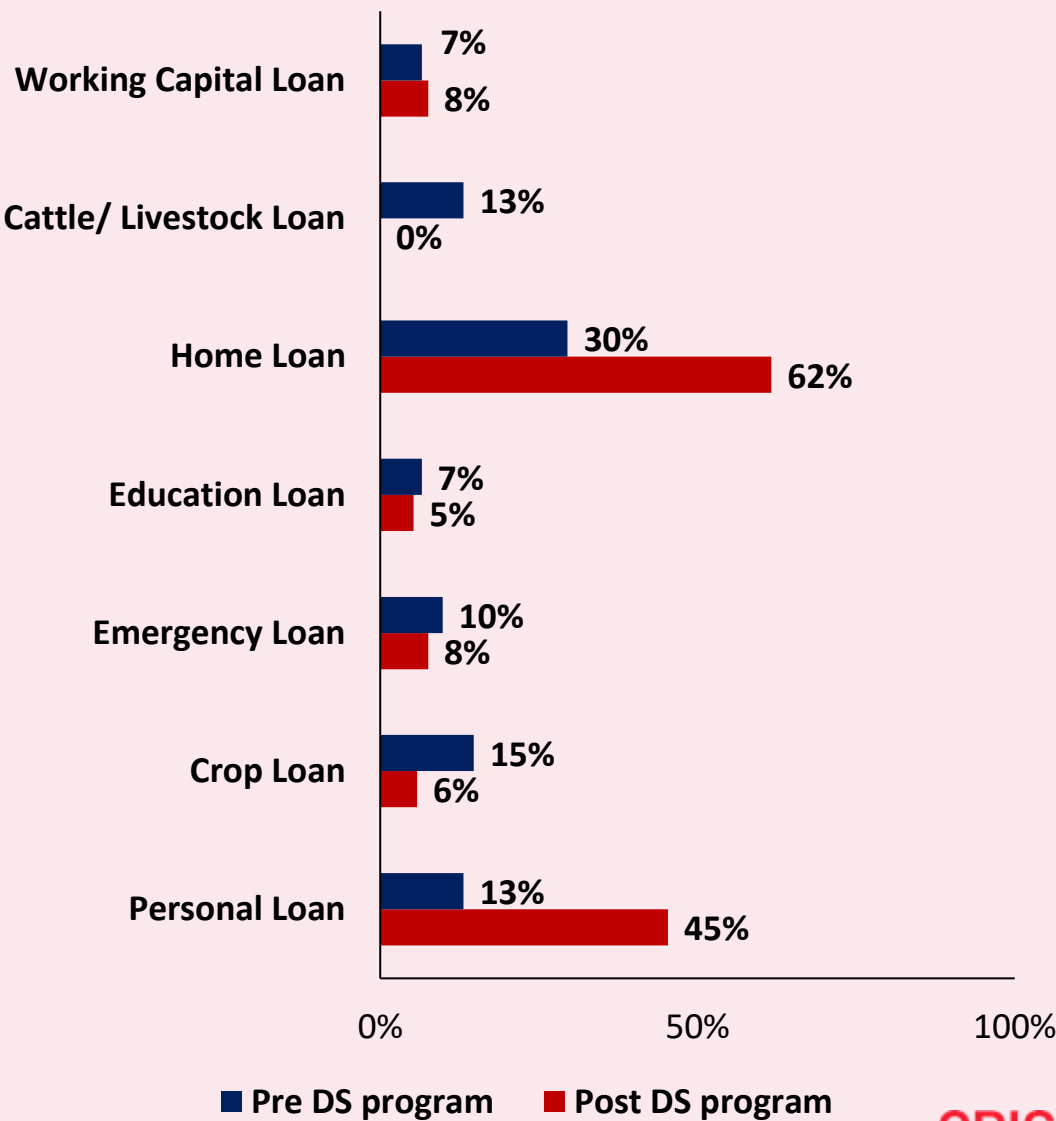
- **Despite 90% of community members managing to save every month, the remaining 10% faces challenges that prevent them from saving.**
- The issues highlight economic vulnerabilities, where income instability, emergencies, and insufficient earnings hinder consistent savings.
- Although the rate of return on savings before and after the DS program hasn't changed significantly for most, the increase in the number of savers from 162 to 382 is a positive development.
- Additionally, there has also been a shift in financial decision making at household level. Before DS intervention, in 75% of community households, the male head of the family predominantly made financial decisions. But **after the DS program, 65% community households started taking decision as a family, and the share of female head decision makers in the family also rose to 6%.**

Availed Loans by Community Members



- Within sample, 55% community members have opted for loan. Among them, **73% CM respondents took loans after DS program** while 24% of CMs took loans before the program, and only 3% opted for loans both before and after the program.
- **Post DS, a major factor influencing loan decisions was lower interest rates (100%)**, followed by higher loan amounts offered (26%) and an easy application and approval process (25%).
- The shift toward formal financial institutions, particularly banks, suggests that community members are now more focused on securing loans with favorable terms indicating improved financial planning and decision-making.

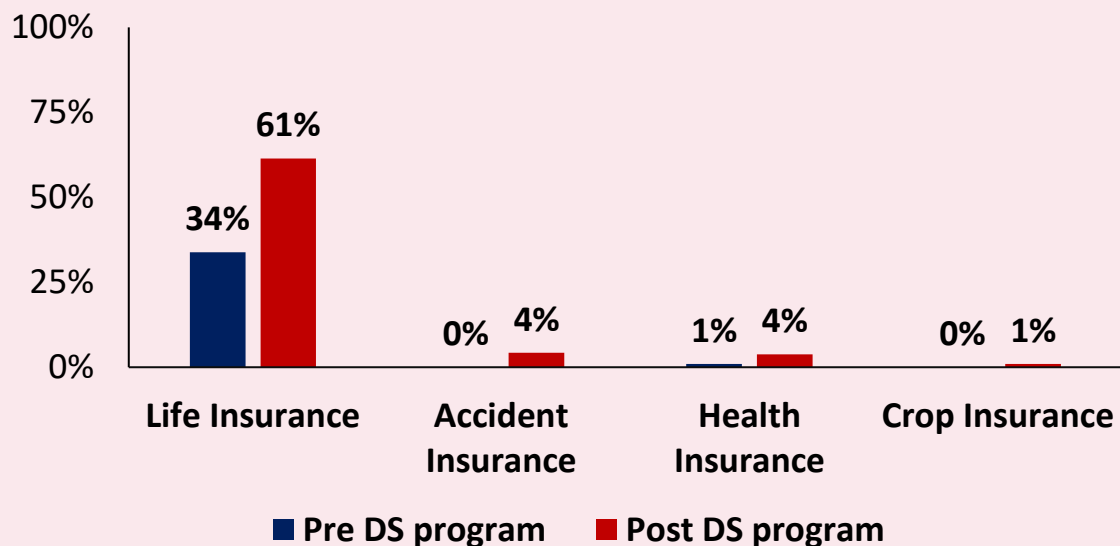
Purpose of Loan





## Insurance

### Type of Insurance

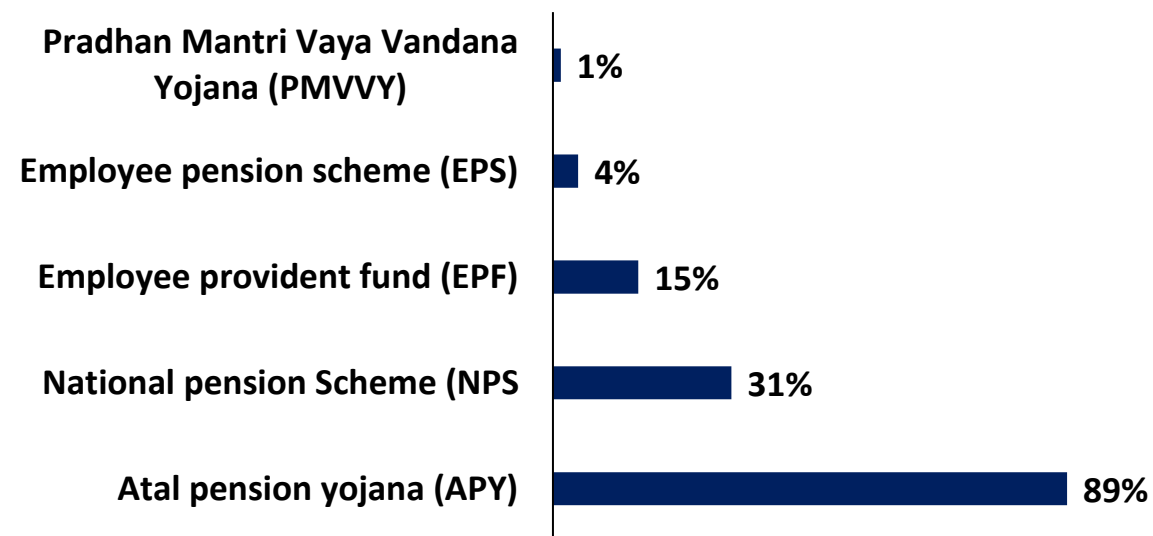


- Before DS intervention, 71% the community members were aware of insurance products. In sample, **51% respondents had taken insurance policies.**
- When asked who advised them to take these policies, **73% credited DS trainers or volunteers**, while 22% relied on friends, family, and 32% took insurance officials' advice.

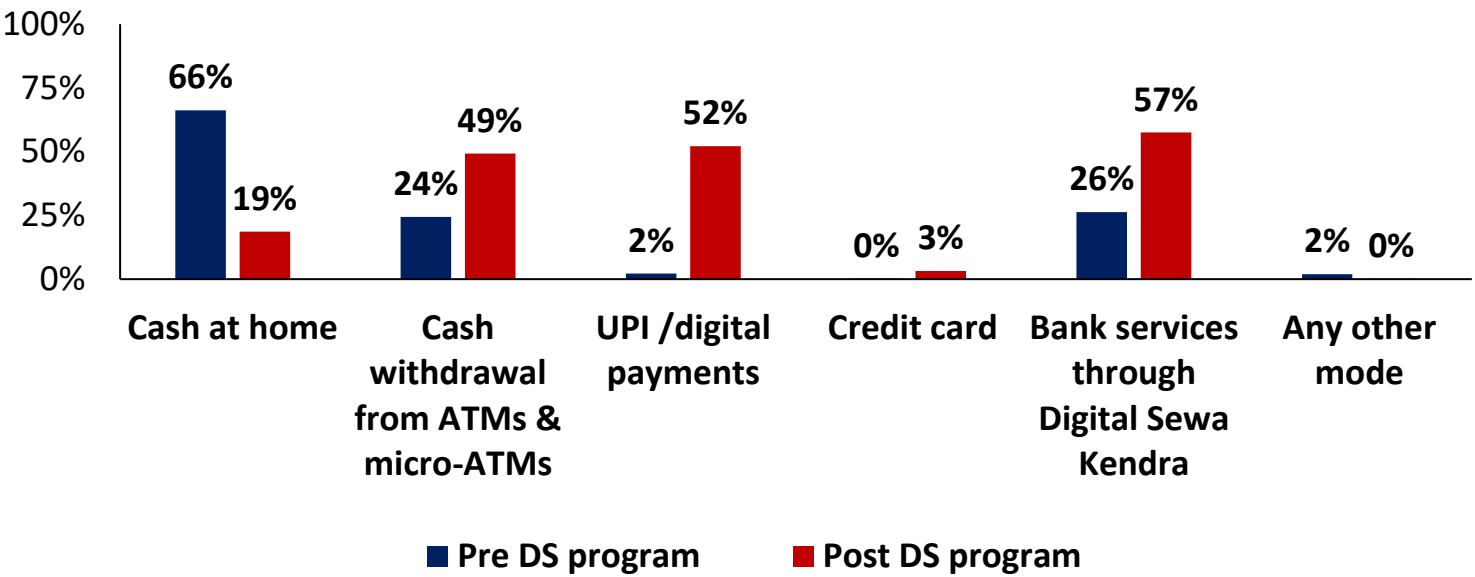
## Pension

- Prior to DS program, 15% community members were not fully aware of such pension schemes and financial instruments. This indicates a significant gap in financial literacy that the program helped to address.
- By promoting awareness and access to these pension schemes, the Digital Sakhi program has empowered individuals to secure their financial futures, particularly in old age.

### Pension Scheme Enrollment

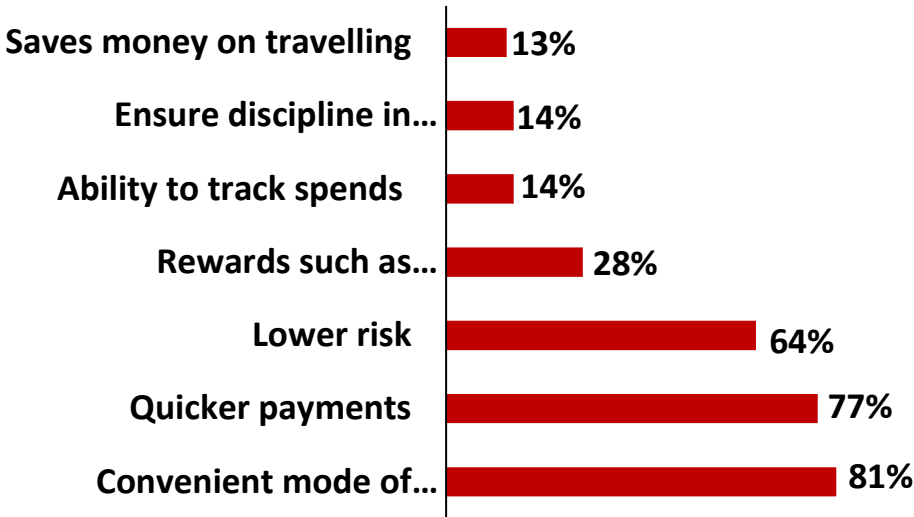


Predominant Mode of Monetary Transaction



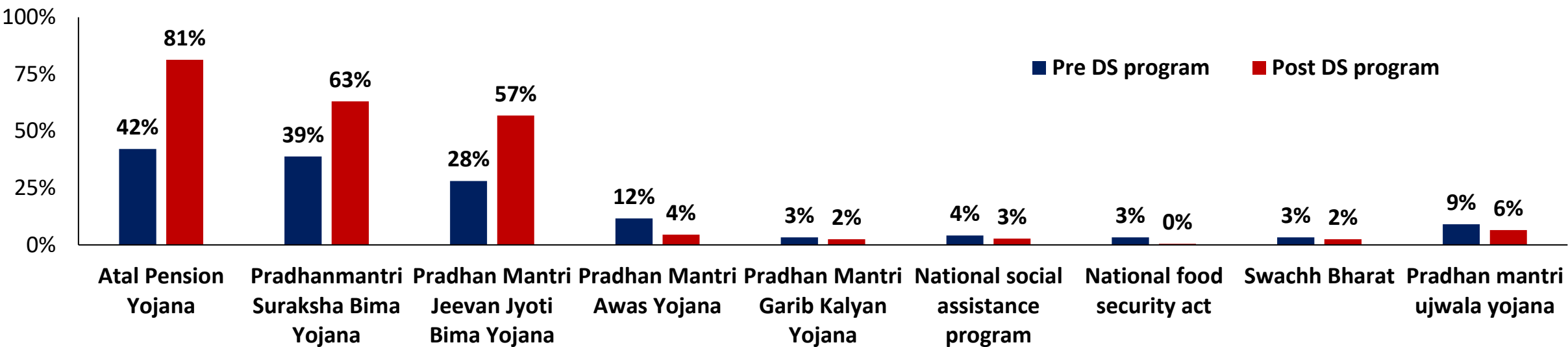
- Before DS program, only 33% of respondents had a bank account.
- **Following the program, this number rose to an impressive 97%, demonstrating the program's impact on financial inclusion.** Similarly, only 30% of those with bank accounts pre-DS had linked them to smartphones, but post-DS, 94% had done so, indicating increased digital integration.
- Post-DS, confidence in using digital payment methods increased dramatically, with 56% of respondents feeling "very confident" and 43% "somewhat confident" post-DS, compared to only 45% feeling very confident pre-DS.

Reasons for adopting Digital Transaction



***Awareness of digital payment methods saw a significant rise; pre-DS, a mere 6% of respondents were aware of digital payment options, while **post-DS, 91% had gained awareness**, highlighting the program's role in promoting digital financial literacy and adoption.***

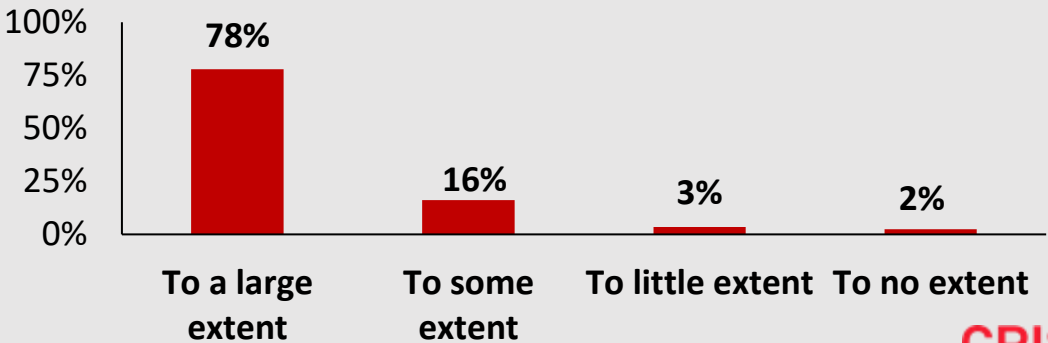
Social Security Schemes Availed by Community Members



Before the DS intervention, only 29% of respondents were aware of any social security schemes, and just 54% of those aware had enrolled themselves and their families.

**Post-DS, awareness about these schemes skyrocketed to 97%, and enrollment surged to 98% among the community members.**

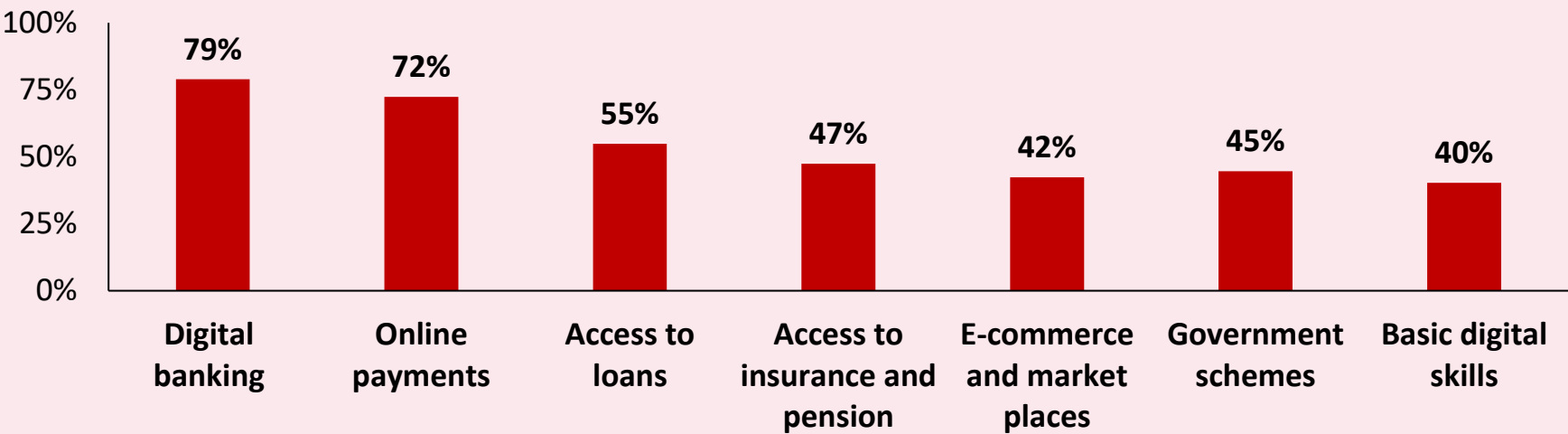
DS Program's Support to Avail Social Security Schemes





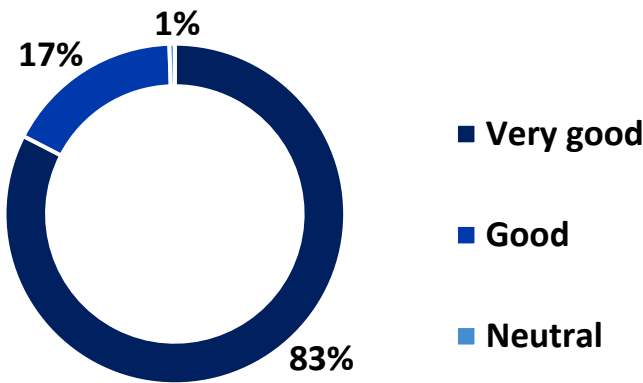
# Training Camps

Topics taught in Training Camps

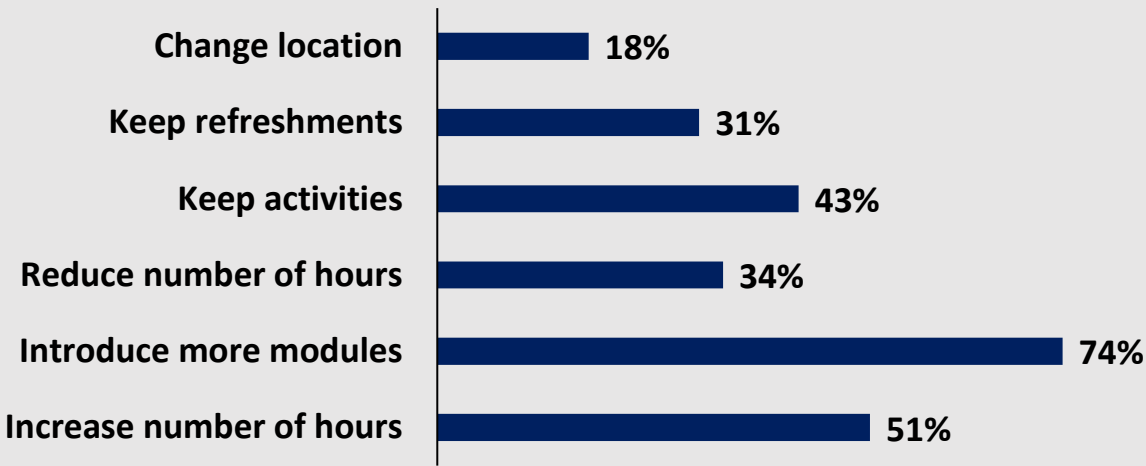


DS program successfully engaged the community through awareness camps, with 98% of respondents reporting knowledge of the camps and 97% attending them.

Content quality of Camps



Suggestions for Improvement of Camps



# Community Speaks...



## Sonali Giri, Digital Sakhi

Sonali completed her primary education up to 10<sup>th</sup>. She joined the Digital Sakhi Program in 2020, just before the COVID-19 pandemic. She learned about the program from one of her neighbors.

Although Sonali initially struggled with using a touchscreen, she gradually adapted to the technology over time. Another hurdle Sonali overcame was her lack of confidence and fear of public speaking. Reflecting on her journey, she said, "During training, the instructors would always ask me questions, but now I talk so much that even my daughter tells me that I talk too much!"

Today, she teaches women how to use mobile phones and helps to boost their confidence as well. Once hesitant to participate in Gram Panchayat meetings, these women now actively demand their rights at these gatherings. Sonali is especially grateful for the in-depth training, where she learned about important processes like applying for agriculture certificates, PAN cards, Aadhaar cards, residence proof, and other licenses, along with various digital methods.

Now, she assists nearby Digital Sewa Kendras (DSKs) in their operations. She now earns INR 15,000 per month, saving INR 6,000 primarily for her children's education, and invests in Fixed Deposits. Her fearlessness, determination to serve society, and desire to become a role model for future generations have made her an inspiration, thanks to the intervention of the LTF Digital Sakhi Program.



# Community Speaks...

## Rita Pramanick, Women Entrepreneur

Rita is a 38-year-old woman living in East Medinipur. She finished her education until 10<sup>th</sup> grade and married at a young age. Currently, she runs her goatery business with around 10-12 goats in her shed. In 2020, she learned about the Digital Sakhi Program from village DS and inquired about it. When she heard about women's entrepreneur training, she got excited and immediately enrolled herself. Because of her enthusiasm and spirit of learning, many other previously hesitant female entrepreneurs came forward and enrolled in the program.

Under this program, she learned various aspects of goatery. She said, "Through WE training, I got more information about how to take care of animals and why vaccination is important for the health of animals. Now, I have implemented every aspect of trainings in my business." Before the Digital Sakhi training, she was unaware of all these things, and now she is receiving the benefit of it through an increase in milk production and quality of goats.

Through the program, she also got information about various financial services such as operating a debit card in an ATM, using UPI, making a monthly budget, the importance of saving, etc.





# Community Speaks...



## Chaitali Thakur, Women Entrepreneur

Chaitali, a determined entrepreneur, started her journey in the field of agricultural machinery parts supply in 2013. Educated up to 8<sup>th</sup> grade, she always had a desire to do more, but societal norms and limited access to finance restricted her from expanding her business. The Digital Sakhi program, introduced in her village, changed the course of her life. A neighbor informed her about the program, and Chaitali decided to attend the introductory sessions.

Chaitali participated in a series of training sessions, in her village, where she learned about digital transactions, government schemes, savings, and entrepreneurship. The training wasn't easy at first. Chaitali struggled with technology, but with perseverance, she became proficient in digital platforms. The knowledge she gained gave her the confidence to expand her business.

Digital literacy, acquired through the Digital Sakhi program, helped Chaitali to manage financial transactions and maintain her accounts efficiently post DS intervention. She also utilized government schemes and subsidies, to secure the necessary funds to expand business. Over time, her business began to thrive.

Today, Chaitali is a role model in her community. She has expanded her business, employing two other women to help her with day-to-day operations.

# 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 Digital Sakhi program was designed to address critical gaps in digital literacy and financial inclusion in rural West Bengal, where many community members lacked access to formal financial services and the knowledge to leverage digital tools. By focusing on women in rural areas, the program aimed to bridge the gender gap in digital access and financial literacy.

## Coherence

The program aligns with India's national agenda of promoting financial inclusion through digital initiatives, such as the Digital India campaign. The DS program works in synergy with other local and national programs, such as Self-Help Groups (SHGs) and government schemes that promote rural development. By enhancing the capacity of community members to access these programs, it complements ongoing efforts to improve rural livelihoods.

## Efficiency

By training local women as Digital Sakhis, the program leverages community resources to maximize outreach with minimal infrastructure costs. The program's model of training Digital Sakhis to provide digital and financial literacy has proven cost-effective. The program's efficiency is demonstrated by the high percentage of the community members (99%) those are aware of Digital Sakhis and the significant behavioral changes observed post-intervention.

## Effectiveness

The program has been highly effective in achieving its primary goals. 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. The program has also increased digital literacy, with community members now regularly using Digital Seva Kendras for a variety of services, from banking transactions to government applications.



# Analysis of DS program through OECD DAC Framework

## Impact

The program has had a profound impact on the economic empowerment of women in the community in West Bengal. By providing digital and financial literacy, it has enabled women to actively participate in the local economy, gain recognition in society, and increase their confidence. Beyond individual empowerment, the program has contributed to broader community transformation. The program has fostered greater financial inclusion and digital integration.

## Sustainability

The program's model of training Digital Sakhis ensures sustainability. These women continue to serve as resources within their communities, providing ongoing support even after the program's initial intervention. The behavioral changes brought about by the program, such as the shift to formal financial institutions and increased savings, are likely to have a lasting impact. As community members continue to apply the financial knowledge gained, the benefits of the program are expected to persist beyond the initial intervention period.





# 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 Sakhis program has made a significant contribution to improving digital literacy and financial inclusion among women in rural West Bengal.

- **The program's impact on financial behavior is particularly noteworthy. An impressive 99% community members have observed growth in women's professional roles in recent years.** This transition indicates a significant improvement in access to and utilization of formal financial institutions.
- **DS program has driven a cultural shift regarding savings and financial management. The percentage of community households that regularly save has increased dramatically from 40% to 93% post DS intervention, with average monthly savings rising from INR 720 to INR 1,764. The introduction of budgeting and financial planning practices, now adopted by 97% households, highlights the program's effectiveness in instilling long-term financial habits.**
- The Digital Sakhis have played a crucial role in raising awareness about digital tools and government services accessible online. This has led to greater use of Digital Sewa Kendras, with **95% of community members regularly visiting these Sewa Kendras for various services, from utility payments to banking transactions.** This increased digital engagement represents a significant step towards bridging the digital divide in rural West Bengal.
- In addition to economic and digital empowerment, the program has enhanced women's social standing within their communities. **By becoming Digital Sakhis, women have gained recognition, respect, and confidence. 69% of community participants reported that the program boosted their confidence, while 95% said it provided them with an income opportunity, showcasing the program's broader socio-economic impact.**

In conclusion, the Digital Sakhis program has effectively catalyzed change in West Bengal by promoting financial inclusion and digital literacy among rural women. This community-level impact has been instrumental in fostering a culture of financial inclusion and empowerment. It has created a sustainable model for empowerment, fostering a more inclusive and economically resilient community in rural West Bengal.



Thank You

