



FINAL REPORT ON IMPACT ASSESSMENT OF INDEPENDENT SAKHIS PROMOTED UNDER MEIN PRAGATI PROGRAMME IN ASSAM AND RAJASTHAN

CRISIL Foundation

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Price Waterhouse Chartered Accountants LLP

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List of Abbreviations

APY	:	Atal Pension Yojana
BHIM	:	Bharat Interface for Money
CRP	:	Community Resource Person
CSR	:	Corporate Social Responsibility
FD	:	Fixed Deposit
FGD	:	Focus Group Discussion
GVT	:	Gramin Vikas Trust
IDI	:	In-Depth Interview
IRECS	:	Inclusiveness, Relevance, Effectiveness, Convergence, Sustainability
KII	:	Key Informant Interview
NABARD	:	National Bank for Agriculture and Rural Development
OBC	:	Other Backward Class
PMSBY	:	Pradhan Mantri Suraksha Bima Yojana
PMJDY	:	Pradhan Mantri Jan Dhan Yojana
PMJJBY	:	Pradhan Mantri Jeevan Jyoti Bima Yojana
PRI	:	Panchayati Raj Institution
PW	:	Price Waterhouse
PWCALLP	:	Price Waterhouse Chartered Accountants LLP
RBI	:	Reserve Bank of India
RD	:	Recurring Deposit
RGVN	:	Rashtriya Gramin Vikas Nidhi
SC	:	Scheduled Caste
SHG	:	Self-Help Group
SRLM	:	State Rural Livelihood Mission
ST	:	Scheduled Tribe
UPI	:	Unified Payments Interface
VO	:	Village Organization

Executive Summary

Background

CRISIL Foundation has been implementing the Mein Pragati programme across Assam and Rajasthan. The programme aims to enhance financial literacy and inclusion in rural communities through the mobilization of Sakhis who are local women leaders trained to deliver financial services, promote government schemes, and support community development. This impact assessment was conducted by Price Waterhouse Chartered Accountants LLP (PWCALLP) and provides insights into the programme's successes, challenges, sustainability, and areas for improvement, based on quantitative and qualitative data collected from the field.

The financial inclusion landscape in India has significantly advanced in recent years, with programmes such as the Pradhan Mantri Jan Dhan Yojana (PMJDY) and digital financial services playing a key role in bringing banking services to underserved populations. In Assam and Rajasthan, CRISIL Foundation sought to amplify this momentum by empowering women through the Sakhi model. The Sakhis, equipped with training in financial literacy, played a critical role in facilitating access to banking services and promoting government schemes in their respective communities.

The Mein Pragati programme covered 1091 Sakhis, with a focus on training them to act as facilitators between the community and financial institutions. As of the assessment, 81% (879 Sakhis) participated in the study, revealing valuable insights into their effectiveness and the programme's broader impact. The key findings from the study are discussed below:

Key Findings

Socio-Demographic Profile of Sakhis

The programme targeted women of diverse age groups and educational backgrounds, with a notable difference between Assam and Rajasthan. In Assam, the majority of Sakhis were between 31-50 years old, while Rajasthan had a younger base (21-30 years). Educational qualifications varied, with Assam reporting a higher proportion of Sakhis with secondary education compared to Rajasthan, where education levels were more evenly distributed between primary and higher education.

Activeness among Sakhis

In Assam, 52% (n=647) of respondents are currently engaged as Sakhis, indicating moderate engagement in providing financial services. In Rajasthan, a higher engagement level (83%, n=232) suggests that the programme is more active or well-received. The majority of the respondents left Sakhi work within 1-1.5 years of closure of the Mein Pragati programme. The major reasons cited by non-active Sakhis for ceasing their work include low-income potential and commuting difficulties. Many respondents mentioned that during the early stages of the programme, there was consistent demand from local communities for various services. However, as many of these services are one-time tasks (such as opening accounts, enrolling in government schemes, and issuing Aadhar/PAN/Voter ID cards), demand began to decrease over time.

Financial Literacy and Service Delivery

The Sakhis played a pivotal role in improving financial literacy and service delivery in their communities. The programme's effectiveness was evident in both states, with 89% of respondents (active Sakhis) in Assam and 86% in Rajasthan reporting increased knowledge about financial products and government schemes. Moreover, the Sakhis facilitated the opening of bank accounts, the enrollment in social security schemes, and the availing of government services, leading to an improvement in financial inclusion.

Economic and Social Impact

Sakhis in both states contributed to economic development by providing access to financial services and facilitating community members' participation in government schemes such as PMJDY, PMSBY, and PMJJBY. In Assam, 80% of respondents (active Sakhis) reported earning additional income through Sakhi work, while 88% in Rajasthan expressed the same. However, post-programme income levels dropped significantly, highlighting the challenge of maintaining financial sustainability for the Sakhis once the programme concluded.

Additionally, the programme fostered significant social impact, with many Sakhis reporting improved self-confidence and greater involvement in household and community decision-making processes. The programme not only increased women's financial independence but also elevated their status within the community.

Sustainability of the Model

Despite its initial successes, the Sakhi model faced challenges in sustaining its impact post-programme. The average monthly income of active Sakhis dropped considerably, from INR 2,571 in Assam and INR 2,315 in Rajasthan during the programme to INR 1,205 and INR 1,175 respectively post-programme. This decline highlights the need for continuous institutional support and new income-generating opportunities for the Sakhis to maintain their roles within the community.

Sakhis helped improve financial inclusion in both the states by facilitating access to bank accounts and government schemes. However, the decline in demand for Sakhi services, as community members became more self-sufficient, suggests that maintaining high engagement levels will require ongoing community outreach and adaptation of services to new needs.

Many Sakhis transitioned into other roles such as SRLM Community Resource Persons (CRPs), Bank Mitras, and Business Correspondents. In Assam, 55% of Sakhis transitioned into these roles, while 60% did so in Rajasthan, showcasing the model's ability to create sustainable career pathways.

IRECS Analysis

The programme was evaluated using the IRECS framework, which assesses its inclusiveness, relevance, effectiveness, convergence, and sustainability:

- **Inclusiveness:** The programme engaged women from diverse socio-economic and educational backgrounds, ensuring broad participation and empowerment across different community segments.

- **Relevance:** The focus on financial literacy and access to government schemes was highly relevant to the socio-economic needs of rural populations in Assam and Rajasthan, addressing key challenges such as lack of access to financial services.
- **Effectiveness:** The programme was effective in empowering women with financial knowledge and enabling them to provide critical services to their communities. The resulting increase in bank account ownership and enrollment in social security schemes highlights the programme's success in improving financial inclusion.
- **Convergence:** Sakhis successfully collaborated with local governments and financial institutions to deliver services, enhancing community access to banking and social security schemes.
- **Sustainability:** The long-term sustainability of the Sakhi model remains a concern, as income levels dropped post-programme. Ongoing training and support, along with new income opportunities, will be crucial to maintain the momentum of the programme's impact.

Recommendations

To ensure the long-term success of the Sakhi model, the following recommendations have been proposed:

1. **Institutional Support:** Continued training and financial support are necessary to sustain the Sakhis' roles within their communities. A stipend or transportation allowance could mitigate income challenges and help retain Sakhis in their roles.
2. **Income Diversification:** Introducing new income-generating opportunities for Sakhis, such as linking them to micro-entrepreneurship programmes or government-led initiatives like E-Mitra in Rajasthan, could ensure the model's financial viability.
3. **Monitoring and Evaluation:** A robust M&E framework should be maintained post-programme to track the progress of the Sakhis and provide data-driven insights for future improvements.
4. **Scaling the Model:** The success of the Sakhis in transitioning into other roles like Bank Mitras and CRPs suggests that the model can be scaled to other regions, provided there is adequate institutional support and adaptation to local socio-economic contexts.

For detailed findings and programme level recommendations, please refer to the respective sections in this report. Further, this report details the background of the study, the methodology adopted and programme key findings from the study. This report also entails broad level recommendations for the management's consideration.

1. Introduction

1.1. Background

Formal access to financial services has the potential to stimulate job creation, mitigate susceptibility to economic shocks, and bolster investments in human capital by providing people with the necessary financial tools. In the absence of adequate access to formal financial channels, individuals and businesses must either rely on their own limited resources or resort to costly informal sources of financing to address their financial needs and pursue opportunities for growth. Financial inclusion can facilitate sustainable and inclusive socio-economic progress for all.

Financial inclusion in India has made significant progress in recent years, with various initiatives aimed at bringing banking and financial services to the unbanked and underbanked population.

Reserve Bank of India (RBI) has defined financial inclusion as “the process of ensuring access to financial services, timely and adequate credit for vulnerable groups such as weaker sections and low-income groups at an affordable cost”¹.

As per data from World Bank’s Global Findex Database, as of 2021, **78% of Indian adults** (population with 15 years or more of age) **had a bank account** as compared to 53% in 2014.



The government has implemented schemes like Pradhan Mantri Jan Dhan Yojana (PMJDY) to promote financial inclusion by providing access to basic banking services, insurance, and pension schemes. Under PMJDY, ₹46.40 Crore beneficiary accounts have been opened so far with outstanding balance of ₹1.73 Lakh Crore in these accounts². Such schemes have allowed the country to make substantial strides in enhancing financial inclusion. Additionally, the Reserve Bank of India (RBI) has been **promoting financial inclusion** through various measures, including the licensing of new types of banks like Payments Banks and Small Finance Banks, which focus on providing banking services to underserved and remote areas. Furthermore, the **adoption of digital financial services** has played an important role in **advancing financial inclusion**. The **penetration of mobile phones and internet connectivity** has enabled the expansion of digital payment systems like Unified Payments Interface (UPI) and mobile wallets, making financial services more accessible to a larger segment of the population.

Despite these advancements, challenges persist, particularly in rural areas where access to formal banking services and digital literacy levels remain low with only 25% of the rural households in India being digitally literate³. Efforts are ongoing to address these challenges through targeted interventions, such as financial literacy programme and the expansion of banking infrastructure in rural and remote areas.

State of financial inclusion in Assam

Financial inclusion in Assam has seen progress in recent years with the efforts of government and other stakeholders. Initiatives such as the PMJDY, Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), and Atal Pension Yojana (APY)

¹ <https://rbidocs.rbi.org.in/rdocs/Bulletin/PDFs/01SP071013F.pdf>

² https://www.rbi.org.in/scripts/FS_Speeches.aspx?Id=1326&fn=2754

³ https://dtnbwed.cbwe.gov.in/images/upload/Digital-Literacy_3ZNK.pdf

have helped in increasing the number of bank accounts in the state, providing access to basic banking services, insurance, and pension schemes.

Table 1: Coverage of Schemes in Assam

Scheme	Coverage till FY 2021-22
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	22,10,162
Pradhan Mantri Suraksha Bima Yojana (PMSBY)	63,06,716
Atal Pension Yojana (APY)	812,314
Pradhan Mantri Jan Dhan Yojana (PMJDY)	2,01,66,597

Source: NABARD State Focus Paper 2023-24

Despite the increase in penetration of government schemes, there are still disparities in access to formal credit and financial services, particularly in rural areas of Assam. Many individuals in Assam, especially in rural and remote areas, do not have access to formal banking services. This lack of access hampers their ability to save, invest, and access credit, thereby limiting their economic opportunities. Despite the presence of formal financial institutions, many individuals and small businesses in Assam struggle to access credit. **Lack of awareness and understanding about financial products and services** among certain segments of the population contributes to their financial exclusion.

Digital financial services have the potential to improve financial inclusion in Assam, but challenges such as poor internet connectivity and limited digital infrastructure in rural areas need to be addressed. Without access to formal financial services, individuals and households in Assam are more vulnerable to financial shocks, such as medical emergencies or natural disasters which is quite common in the region.

State of financial inclusion in Rajasthan

There has been progress in promoting financial inclusion in Rajasthan with more than 3 crore accounts being opened under PMJDY till the end of FY 2021-22⁴. These accounts have not only provided basic banking services to millions but have also **facilitated the direct transfer of government subsidies and benefits, reduced leakages and improving efficiency in welfare delivery systems**. Government and other stakeholders have been undertaking various initiatives to enhance financial literacy and awareness, including conducting financial literacy camps, workshops, and educational programmes in schools and rural communities.

Table 2: Coverage of schemes in Rajasthan

Scheme	Coverage till FY 2021-22
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	47,58,220
Pradhan Mantri Suraksha Bima Yojana (PMSBY)	1,33,12,629
Atal Pension Yojana (APY)	18,36,830
Pradhan Mantri Jan Dhan Yojana (PMJDY)	3,14,74,901

Source: NABARD State Focus Paper 2023-24

However, Rajasthan's vast and diverse geography poses a challenge to financial inclusion, especially in remote and rural areas. The sparse population density, coupled with difficult terrains,

⁴ Source: NABARD State Focus Paper 2023-24

makes it economically unviable for financial institutions to establish branches and infrastructure, limiting access to formal banking services. Despite progress, Rajasthan still faces low banking penetration, particularly in rural regions. Many individuals, especially in marginalized communities, remain unbanked or underbanked due to a lack of awareness, documentation, and trust in formal financial institutions. There is also a **need to enhance financial literacy and awareness among the population**, especially in rural and semi-urban areas. **Many individuals lack basic knowledge of financial products, services**, and concepts, hindering their ability to make informed financial decisions and utilize available resources effectively.

The state also faces challenges in bridging the digital divide between urban and rural population, where access to digital infrastructure and internet connectivity is limited. Low digital literacy further exacerbates this divide, hindering the adoption of digital financial services and mobile banking solutions. Addressing these challenges requires a multi-faceted approach involving collaboration between government agencies, financial institutions, civil society organizations, and local communities. **Initiatives aimed at improving banking infrastructure, promoting financial literacy, expanding access to credit, and leveraging technology** can help overcome barriers to financial inclusion in Rajasthan.

Identifying these challenges in both the states, CRISIL Foundation designed the Mein Pragati Programme to promote financial literacy and inclusion among marginalized communities. The programme is discussed in detail in the next section.

1.2. About Mein Pragati programme

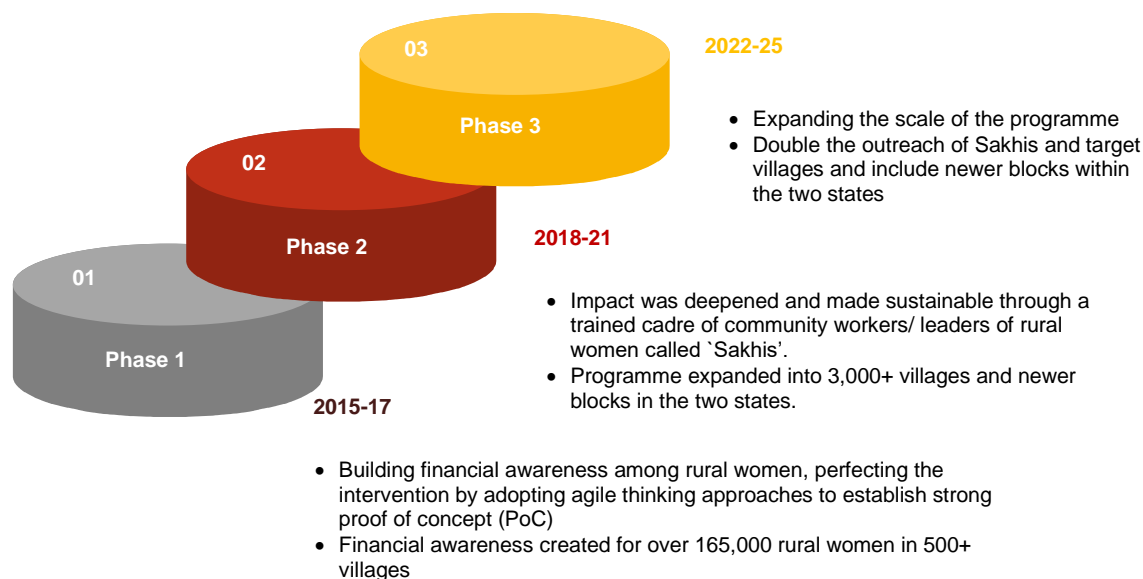
Mein Pragati is the flagship programme of CRISIL Foundation **to empower the disadvantaged communities by strengthening their financial capacities**. Started in 2014, the objective of this programme is to **promote financial inclusion among marginalized rural women** with an objective to help them to gain greater control on their finances and make informed financial decisions.

Initially started in 6 districts of Assam, this programme **adopted a comprehensive "Lifecycle Approach" to create a cadre of community resource persons** to support the local communities equipping them with robust financial skills. Drawing upon the invaluable experiences, insights, and learnings garnered during its implementation phase, the programme embarked on a journey of expansion, extending its reach to encompass the districts of Alwar, Dausa, and Sikar in Rajasthan after two years of operation.

The programme's initial phase deployed a basket of interventions tailored to the unique needs and circumstances of the Self-Help Groups (SHG) and its members. **Training sessions, immersive workshops, engaging games and exercises, dynamic role-plays, insightful case studies, and personalized counselling sessions** were conducted with the communities with the help of the Sakhis to improve their understanding on financial management and products⁵.

Through this multifaceted approach, **"Mein Pragati" managed to create a nurturing environment** conducive to the holistic development and empowerment of women, fostering a profound and lasting impact on their financial acumen and well-being.

⁵ Programme documents received from CRISIL Foundation

Figure 1: Phase-wise distribution of the programme⁶

The Sakhis played a crucial role in selecting and mobilising the local communities for the programme and further, in imparting the necessary training and handholding support. Out of the total 3,600 Sakhis initially supported by the CRISIL Foundation across Assam and Rajasthan, 1,091 Sakhis are no longer associated with the programme. These Sakhis (1,091) are now self-reliant and no longer receive direct support, guidance, or capacity-building assistance from the CRISIL Foundation. As noted from the programme documents, the key roles played by the Sakhis are discussed below:

Figure 2: Roles and responsibilities of the Sakhis

Roles and responsibilities of Sakhis

- Mobilize rural women Self Help Groups (SHGs) or strengthen the existing community institutions to make them more active.
- Attend the GramShakti training-cum-certification programme on promoting financial literacy and inclusion among local communities.
- Create awareness among rural women around financial literacy and inclusion.
- Training of SHG women on availing banking services and financial management.
- Handholding support to SHG women to avail financial products (FD/RD) and social security schemes/ entitlements such as PMJJBY, PMJDY, PMSBY, etc.
- Act as an aggregator at the demand side thereby enabling convergence of interventions across various financial and government institutions.

⁶ CRISIL Foundation website (<https://www.crisil.com/en/home/crisil-foundation/mein-pragati/mein-pragati-our-outreach.html>)

2. Approach and Methodology

2.1. Objective

CRISIL Foundation engaged Price Waterhouse Chartered Accountants LLP (“PWCALLP”, “PW”) to carry out the assessment with an objective to understand the impact created by the programme on the lives of 1,091 independent Sakhis. This study also aimed to delve into understanding their level of activeness, income, ability to sustain themselves, and continued alignment with the programme's objectives. Furthermore, this study also explored qualitative shifts or improvements within this cadre, providing a holistic view of their progress and impact.

The overall objectives of the assessment are as follows:

- Assess the relevance of the interventions for the geographical locations in Assam and Rajasthan
- Measure the impact of the interventions on the independent Sakhis and the local communities
- Assess the long-term sustainability of the Sakhi model and understand its potential to be scaled and replicated
- Provide recommendations for course corrections, improvements and optimizing the processes and suggesting way forward

2.2. Scope of Work

The scope of work agreed with CRISIL Foundation in the addendum to the Purchase Order signed dated 23 February 2024 included reviewing the Key performance indicators (KPIs) as defined by the Management under the framework for implementing the CSR Project for the outputs, outcomes, and impact of the CSR Project on the lives of the Stakeholder. Framework was Inclusiveness, Relevance, Effectiveness, Convergence and Sustainability framework (the 'IRECS') to provide recommendations on the Project's performance for their further evaluation and consideration. The approach covered following steps:

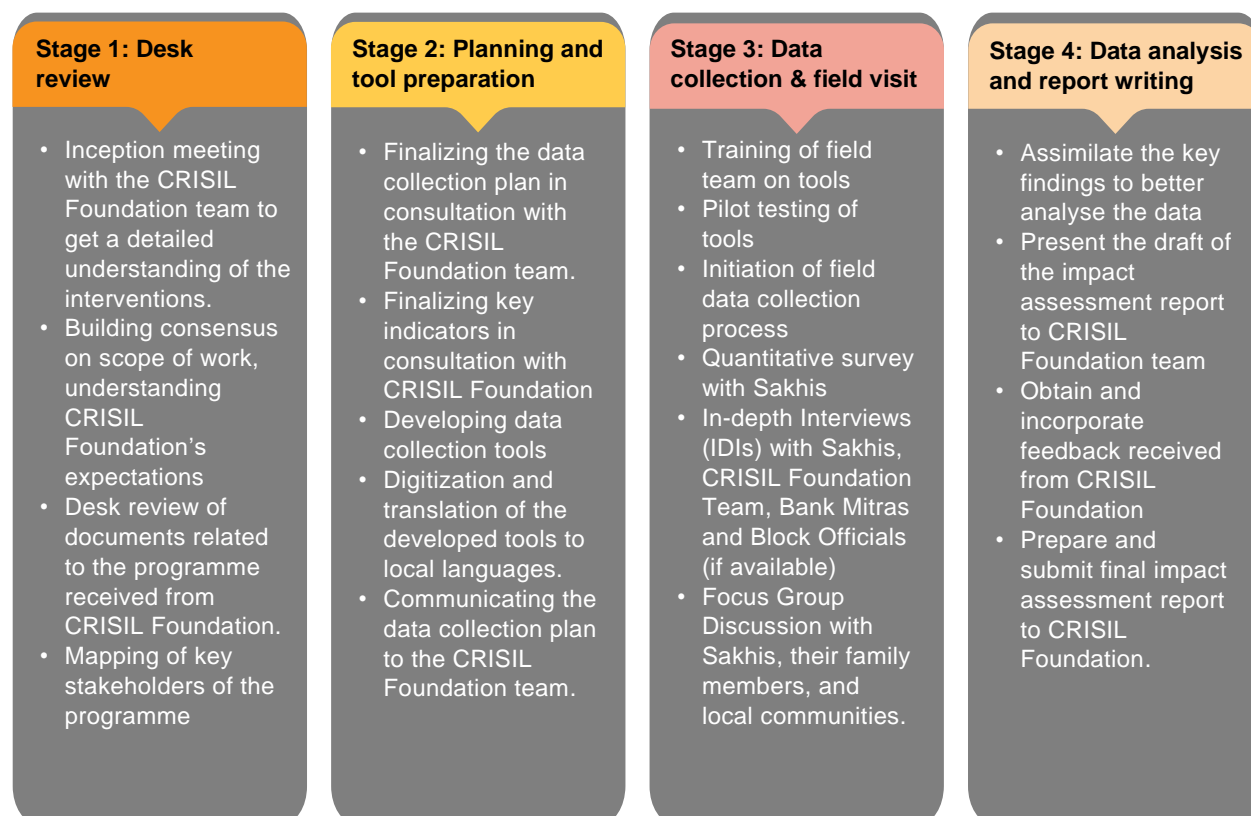
- Discussed the scope and boundary of the CSR Project (under evaluation) and the assistance to be provided
- Conducted desk review of the documentation provided by the CRISIL Foundation and in consultation with the CRISIL Foundation's implementing partners; and agree with the Management the parameters to be assessed for the Impact Assessment
- Mapping of other important stakeholders for the CRISIL Foundation to identify key stakeholder groups to interact during the assessment
- Finalize the sampling criteria and representative sample of the Stakeholder of the Impact Assessment Study in consultation with the CRISIL Foundation
- Based on the above, developed the quantitative and qualitative questionnaires for using during the assessment to conduct in-depth interviews, interactions, meetings with the other stakeholder of the CSR Programme
- Data collection through virtual/ in-person interactions (as relevant) based on the questionnaires developed and consultations done

- Based on the interactions and discussions, the qualitative/ quantitative information was analyzed, and assessment of outcome/impact was done.
- Report developed based on the overall findings including the recommendations for Management's consideration

2.3. Overall Methodology

The overall methodology proposed for impact assessment study is categorized into four stages as illustrated below:

Figure 3: Overall Methodology



Stage 1: Desk review

The first step involved discussion with the CRISIL Foundation team to delineate the scope of the impact assessment study and understand the Mein Pragati Programme in detail. Subsequently, PW team requested relevant documents and information necessary for conducting the impact assessment, aiming to gain a comprehensive understanding of the activities undertaken within the programme. A thorough review of programme documents and available secondary literature conducted during this phase. Following this, the team compiled a list of key stakeholders associated with the programme and map their roles accordingly.

Stage 2: Planning and tool preparation

We finalized the study design, incorporating a mixed methodology that encompassed both quantitative and qualitative aspects, tailored to the study's requirements. Quantitative research employed to quantify the impact of selected indicators, while qualitative research served to validate quantitative findings and provide insights into the underlying rationale. The sampling methodology adopted for the impact assessment is outlined below:

Quantitative study

Although the sample size of the study was to cover entire 1,091 Sakhis across Assam and Rajasthan, team was able to cover 879 Sakhis (81%) who agreed to take part in the study. Remaining Sakhis were either not available or didn't show interest due to various factors such as migration to other places, relocation to other villages due to reasons such as marriage or family commitments, inability of the study team to connect with them, and non-activeness of many Sakhis. The revised sample size was agreed with the CRISIL Foundation team.

The distribution of the Sakhis covered across Assam and Rajasthan is given below:

Table 3: Quantitative Sample Coverage for Assam and Rajasthan

Sl. No.	State	District	Block	No. of Sakhis targeted	No. of Sakhis covered
1	Assam	Barpeta	Barpeta	28	19
2	Assam	Barpeta	Chenga	44	32
3	Assam	Barpeta	Mandia	27	26
4	Assam	Darrang	Dalgaon Salmari	1	0
5	Assam	Darrang	Pachim Mangaldai	55	40
6	Assam	Darrang	Pub Mangaldai	32	26
7	Assam	Darrang	Sipajhar	33	25
8	Assam	Goalpara	Balijana	5	5
9	Assam	Goalpara	Krishnai	41	37
10	Assam	Goalpara	Kuchdhuwa	28	26
11	Assam	Goalpara	Lakhipur	35	31
12	Assam	Kamrup	Chamariya	31	23
13	Assam	Kamrup	Chayani Barduar	32	14
14	Assam	Kamrup	Chhaygaon	8	3
15	Assam	Kamrup	Rampur	6	6
16	Assam	Kamrup	Rani	21	14
17	Assam	Morigaon	Bhurbandha	83	63
18	Assam	Morigaon	Kapili	25	22
19	Assam	Morigaon	Laharighat	73	61
20	Assam	Morigaon	Mayong	96	66
21	Assam	Nalbari	Barbhag	24	24
22	Assam	Nalbari	Barkhetri	63	61
23	Assam	Nalbari	Pachim Nalbari	26	23
24	Rajasthan	Alwar	Rajgarh	62	48
25	Rajasthan	Alwar	Ramgarh	48	24

Sl. No.	State	District	Block	No. of Sakhis targeted	No. of Sakhis covered
26	Rajasthan	Dausa	Dausa	47	45
27	Rajasthan	Dausa	Lalsot	43	42
28	Rajasthan	Dausa	Lawan	28	28
29	Rajasthan	Dausa	Sikrai	46	45
Total		8 districts	29 blocks	1,091	879

As agreed with CRISIL Foundation, PW team conducted in-person/ telephonic interviews with the 879 Sakhis using a CAPI (Computed Assisted Personal Interviews)/ CATI (Computer Assisted Telephonic Interviews)-based questionnaire.

Qualitative study

In addition to the quantitative study, PW team also conducted qualitative discussions with the key stakeholders to capture their perceptions and experience with regard to the Mein Pragati Programme. As illustrated in the below table, 47 qualitative interactions across all the 8 districts were conducted.

Discussions were done with the state teams of CRISIL Foundation and its implementation partners to gain detailed understanding around the programme and the working modalities of the Sakhi Model. Besides this, discussions were also held with the various ecosystem stakeholders involved in providing support to local communities on financial and social inclusion as shown below:

Table 4: Qualitative Sample Coverage

Respondent category	Mode of Inquiry ⁷	Assam	Rajasthan	Total
Independent Sakhis	FGD	6	2	8
Family members of independent sakhis	FGD	6	2	8
SHG women/ local communities served by the independent sakhis	FGD	6	2	8
Independent Sakhis for case study purpose	IDI	6	2	8
CRISIL Foundation programme team	IDI		1	1
Local implementation partners: Rashtriya Gramin Vikas Nidhi (RGVN) in Assam and Gramin Vikas Trust (GVT) in Rajasthan	IDI	1	1	2
Local bank cadres (Bank Mitra/ Business Correspondents)	KII	3	1	4
PRI members	KII	3	1	4
Representatives of State Rural Livelihoods Mission (SRLM) institutions such as Self-Help Groups (SHG), Village Organisation (VO), Cluster Level Federation (CLF), etc.	KII	3	1	4
Total		34	12	47

⁷ FGD- Focus Group Discussion, IDI- In Depth Interview, KII- Key Informant Interview

For conducting the qualitative interactions, one block from each of the 8 programme districts were selected. The block having the highest coverage of Sakhis was selected for the quantitative study. Based on the data shared by CRISIL Foundation team, the following blocks were selected:

Table 5: Qualitative coverage districts and blocks

Sl.No.	State	District	Block
1	Assam	Barpeta	Chenga
2	Assam	Darrang	Pachim Mangaldoi
3	Assam	Goalpara	Krishnai
4	Assam	Kamrup	Chayani Barduar
5	Assam	Morigaon	Mayong
6	Assam	Nalbari	Barkhetri
7	Rajasthan	Alwar	Rajgarh
8	Rajasthan	Dausa	Dausa

This stage also involved identification of the key indicators and assessment areas based on which the quantitative and qualitative research tools were developed and shared with CRISIL Foundation team for their feedback. Post integrating feedback from the CRISIL Foundation team, the PW team also **conducted pilot testing** of the quantitative tool in Rajgarh block of Alwar district in Rajasthan. The pilot study was conducted with 1% of the total quantitative sample i.e., **10-11 respondents**. Post the pilot testing, the quantitative research tool was revised by making some optical changes and reshared with CRISIL Foundation team. Based on the go ahead, the quantitative tool was then translated into Assamese and Hindi and then, digitized into CAPI.

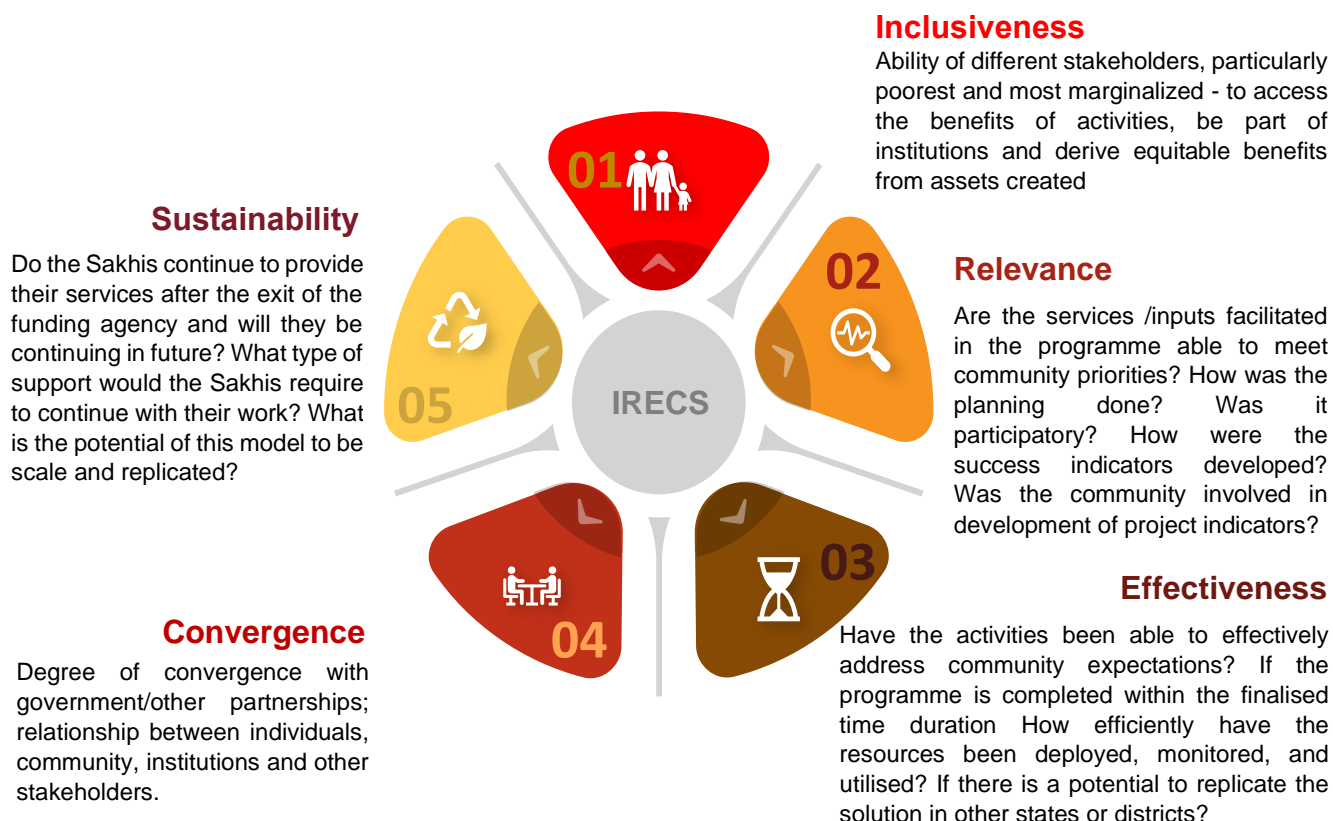
a. Evaluation framework

IRECS framework was used to assess the impact of the programme as stated below. IRECS is a framework that assesses impact by focusing on evaluating performance of social development projects on inclusiveness, relevance, effectiveness, convergence and sustainability aspects. The criteria under IRECS helped in understanding whether:



This framework helped in gaining qualitative understanding of the impact created, stakeholder perception, extent of collaboration with other stakeholders and sustenance of the change based on the following parameters.

Figure 4: Evaluation framework- IRECS



Stage 3: Data collection and field visit

This phase started with mobilizing the stakeholders at the field with the support of the Implementation Partners to capture stakeholders' perception on the project benefits/ outcomes (both Quantitative Benefits/ Outcomes/ Impacts & Qualitative Benefits/ Outcomes/ Impacts).

Data collection process was carried out through our research team and taking support of an external agency to complete the process. The field investigators visiting the site were sensitized and trained beforehand for ensuring smooth interaction with the community.

The team conducted survey, IDIs and FGDs in the selected locations (as discussed above) as per the finalized sampling frame and tools to capture the data.

Stage 4: Data analysis and report writing

The next step was to analyse the quantitative and qualitative data gathered from the field and compile them to bring out key findings and insights. Information collected from various stakeholders were then used to supplement the findings from Sakhis.

Draft impact assessment report was shared with CRISIL Foundation detailing the process adopted, the results, key findings, and suggestions for improvement of the Sakhi model adopted under the Mein Pragati programme. We shared the final report post incorporating feedback from CRISIL Foundation.

2.4. Assumptions and Limitations

General assumptions:

- The information transmitted, including any attachments, are intended only for the person or entity to which it is addressed and may contain confidential and/or privileged material. Any review, retransmission, dissemination, copying, paraphrasing, reproduction, or distribution in any manner or form, whether by photocopying, electronically, by internet, within another document or otherwise; or other use of or taking of any action in reliance upon this information by persons or entities other than the intended recipient or for purposes other than as stated in the LoE, is prohibited. Further, any quotation, citation, or attribution of this publication, or any extract from it to any third party unless expressly agreed in the LoE is strictly prohibited. PW makes no representations or warranties regarding the information and expressly disclaims any contractual or other duty, responsibility or liability to any person or entity other than its client in accordance with the agreed terms of engagement.
- The nature of service provided under this engagement does not in any manner constitute provision of legal service or/ advice as the term is generally understood under various laws for the time being in force. The intent of PW was to provide assistance and support in accomplishing the stated objective of the assignment and as an adjunct activity may have included research of applicable laws, regulatory compliance requirements and an understanding of the process and procedure as per local statutory enactments without in any way rendering any specialist legal advice. Our report is not a substitute for legal advice, that may be provided by a duly qualified independent legal practitioner.
- Our scope of work, including any advice / assistance, was limited to the scope of services specifically defined in the Letter. We were not responsible for the implementation of our recommendations.
- By giving our consent to the publication of our report and opinion on the Company's website ('your website') we do not accept any duty of care and deny any liability.
- You are responsible for the controls over and the security of your website and, where applicable, for establishing and controlling the process for electronically distributing Impact Assessment Report. We remind you that the examination of controls over the maintenance and integrity of your website is beyond the scope of our examination. Accordingly, we accept no responsibility for the completeness and accuracy of the Impact Assessment Report as they appear on your website.

Assumptions pertaining to this report:

- The report prepared by the PW is based upon the (a) information/ documents provided by CRISIL Foundation and NGO partners and (b) data collected during the field visit to the project location by the PW team. PW performed and prepared the Information at the client's direction and exclusively for the client's sole benefit and use pursuant to its client agreement. Our report

is based on the completeness and accuracy of the above-stated facts and assumptions, which if not entirely complete or accurate, should be communicated to us immediately, as the inaccuracy or incompleteness could have a material impact on our conclusions.

- PW's work was limited to the samples/specific procedures described in this report and were based only on the information and analysis of the data obtained through interviews of beneficiaries supported under the programme, selected as respondents. Accordingly, changes in circumstances/samples/ procedures or information available could affect the findings outlined in this report.
- PW's observations represent PW's understanding and interpretation of the facts based on reporting of beneficiaries and stakeholders. The recommendations provided may not be exhaustive from the perspective of bringing about improvements in the programme and additional steps/efforts may be required on the part of the management to address the same.

3. Key findings

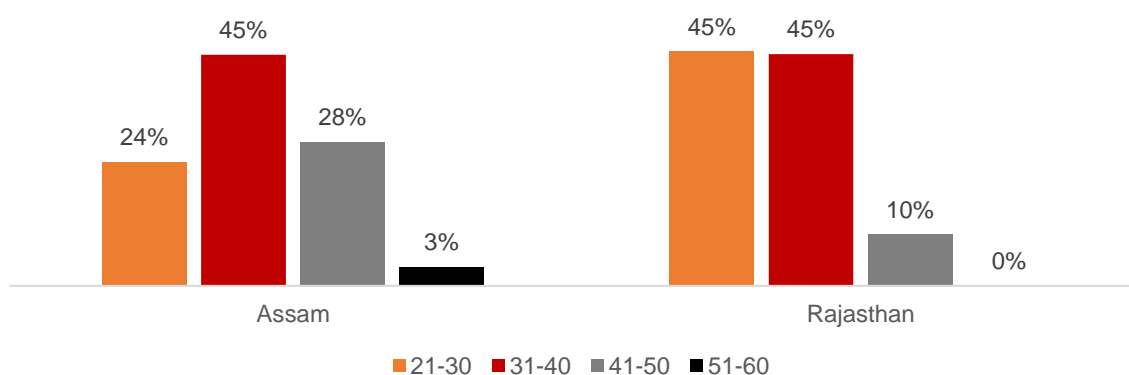
3.1. Profile of the respondents

This section illustrates the demographic and socio-economic profile of respondents across the 2 states of Assam and Rajasthan. Analysis has been done basis the interactions carried out with 647 Sakhis in Assam and 232 Sakhis in Rajasthan⁸.

Age of the respondents

Rajasthan has a younger respondent base as compared to Assam. In Rajasthan, the majority are in the age group of 21-30 years (45%), followed by the age group of 31-40 years (45%) while Assam has a significant portion of respondents from the age group of 31-50 years. In Assam, the majority of respondents are in the age group of 31-40 years (45%), followed by the age group of 41-50 years (28%) (Figure 5).

Figure 5: Age of the respondents

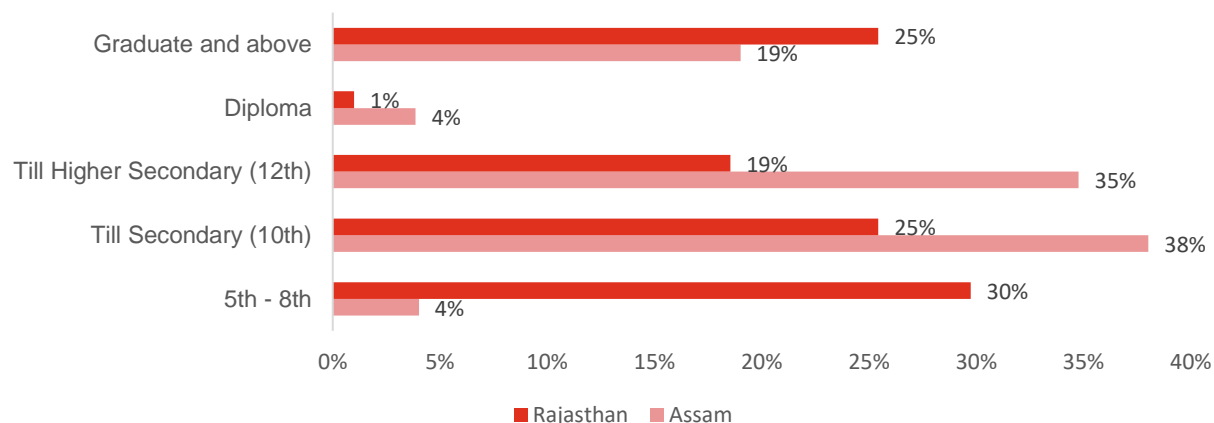


Education attainment of the respondents

- Educational attainment⁹ is one of the important indicators to understand the social profile of the respondents. Based on the interactions, team noted that education levels vary, with Assam having a higher proportion of respondents with secondary education, while Rajasthan has a significant portion with primary education and a notable portion with higher education.
- In Assam, the highest proportion of respondents i.e., 38% have an education level of secondary (10th grade), followed by 35% till higher secondary (12th).
- In Rajasthan, the education levels are more evenly spread, with the majority of respondents from the group of 5th - 8th grade (30%), and equal proportions having completed secondary and Graduate and above (both 25%).
- In case of Assam, the programme had a selection criteria of 10th pass while choosing the Sakhis. 4% respondents in Assam reported that they have an education level of less than secondary pass.
- The selection criteria in case of Rajasthan were minimum 5th-8th pass, which was met by all the respondents surveyed during the study.

⁸ Please consider n=647 for Assam and n=232 for Rajasthan for all data points presented in the 'Profile of the respondents' section unless stated otherwise.

⁹ Educational attainment refers to the highest level/ degree of education completed by an individual.

Figure 6: Education attainment of the respondents

Family size of the respondents

In Assam, the majority of families (64%) have 2-4 members, indicating smaller family units are prevalent. Medium-sized families (5-6 members) account for 28%, while larger families (above 7 members) are less common, indicating a trend towards nuclear family structures. In contrast, Rajasthan has a higher proportion of medium-sized families (41%), followed by smaller families (30%). Larger families (above 7 members) are more common in Rajasthan compared to Assam, indicating a tendency towards extended family structures.

Chief bread winner

In Assam, only 17% of respondents are the chief bread winners while in Rajasthan, a smaller proportion of respondents are the chief bread winners (10%). In both the states, the male members (mainly respondents' husband or father-in-law) are the chief bread winners and thus, the percentage of respondents being the chief bread winners is quite less.

Social category

In Assam, a significant portion of the population belongs to the General category (51%) and OBC (38%). SC (6%) and ST (5%) categories are less represented. In Rajasthan, the population is more evenly distributed among the categories, with SC (35%) and OBC (31%) having significant representation, followed by General (15%) and ST (19%) categories.

Primary income source

In Assam, agriculture and allied activities are the main income source for 42% of respondents, followed by micro enterprises (29%). This indicates a strong reliance on agriculture and small businesses. In Rajasthan, micro enterprises (24%) and non-farm labor (22%) are the primary income sources, with agriculture being less dominant compared to Assam. This reflects different economic activities and dependencies in the two regions. 18% respondents in Assam and 15% in Rajasthan reported salary/ pension as the primary source of income as one of their family member is/ was in government/ private job.

Table 6: Primary income source

Primary income source	Assam	Rajasthan
Agriculture and allied activities	42%	14%

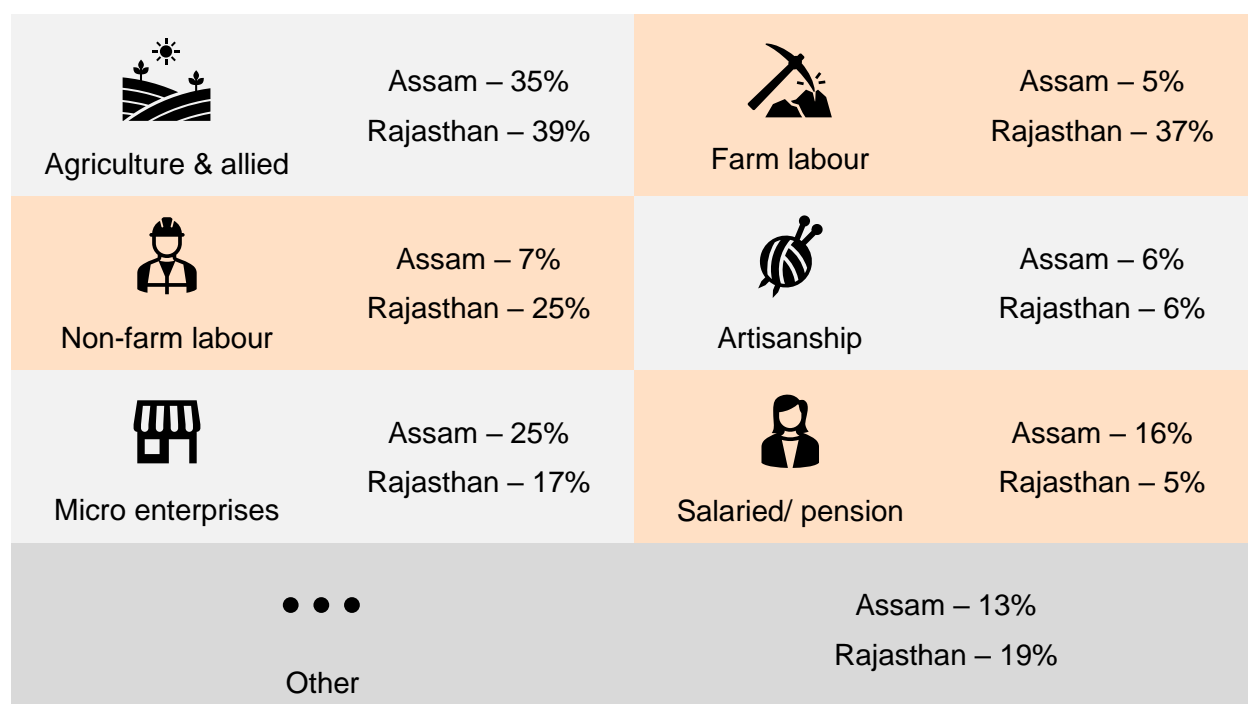
Primary income source	Assam	Rajasthan
Artisanship	1%	15%
Farm labour	3%	6%
Micro enterprise (shops, milk booths, traders and other such activities)	29%	24%
Non-farm labour	4%	22%
Salaried/ pension (Government and Private)	18%	15%
Other	3%	4%

Alternate income sources

Among the 647 respondents in Assam, 34% reported that they have an alternate income source in addition to their primary source of income. In Rajasthan, 44% of the respondents reported having an alternate income source. Among the alternative income sources, agriculture and allied activities was reported as the predominant activity in both the states. The below illustration shows that responses:

Figure 7: Alternate sources of income

[N for Assam = 217 and N for Rajasthan = 102]



Service offerings by the Sakhis

As understood from the qualitative discussions with the Sakhis and other programme stakeholders, one of the major components of the Mein Pragati Programme was to provide training and handholding support to the Sakhis. This support empowered Sakhis to create awareness among the local communities on financial products and government schemes through conducting training sessions and organizing village-level linkage camps. Additionally, the Sakhis were also required to support community members with financial literacy training, service

linkages, and facilitate interactions with service providers. The service offered by the Sakhis can be categorised into 4 segments as illustrated below:

Figure 8: Services offered by the sakhis

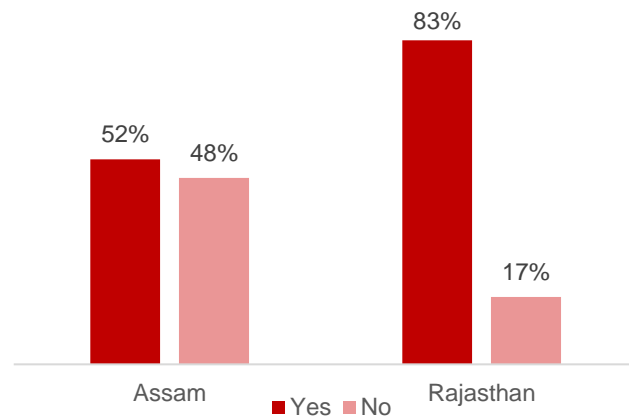


Current status of the Sakhis

In Assam, 52% (n=647) of respondents are currently engaged as Sakhis, indicating moderate engagement in providing financial services. In Rajasthan, a higher engagement level (83%, n=232) suggests that the Sakhis under the programme are more active and well-engaged.

As noted from the qualitative discussions with the Sakhis and other key stakeholders, the higher percentage of non-active Sakhis in Assam compared to Rajasthan can be attributed to the below mentioned factors:

Figure 9: % respondents who are currently working as a Sakhi (active)



The **Sakhis in Rajasthan** revealed that **they initially faced numerous societal and family restrictions**, which confined them to their homes. **Engaging as a Sakhi** under this programme has **empowered them to break free from these constraints, allowing them to venture outside and interact with people**. Despite the reduced income from their Sakhi roles now, they **still find value in this opportunity to stay connected with the outside world**. This connection has been **significant enough for them to continue their Sakhi work** despite the financial challenges.

In contrast, the study's primary data reveals that women in Assam face fewer societal and family restrictions compared to their counterparts. However, they highlighted that **Sakhi work demands a considerable amount of time, effort, and financial resources. Without adequate income to offset these costs, sustaining their involvement in Sakhi work has become increasingly difficult. Consequently, many women in Assam have had to abandon their roles as Sakhis due to the financial burden.**

The differing experiences between Rajasthan and Assam underscore the **unique challenges faced by women in each region**. In Rajasthan, societal and family restrictions were significant barriers, and the Mein Pragati programme played **a crucial role in overcoming these obstacles by providing a platform for social interaction and community engagement**. The Sakhis' persistence in Rajasthan, despite lower earnings, illustrates the programme's non-monetary value in fostering social connections and personal freedom.

On the other hand, the women in Assam, who face fewer societal restrictions, find the economic viability of the Sakhi work to be a critical factor. Their decision to leave the Sakhi programme reflects the practical challenges of balancing time, effort, and financial sustainability. This highlights the importance of providing **adequate financial support and resources to ensure the longevity and effectiveness of such initiatives**, particularly in regions where economic factors are a significant concern.

Please note that detailed findings gathered from the respondents are segregated into two sections based on the respondents' activeness as a Sakhi. **Section 3.2** discusses the findings from the active sakhis (total = 528 i.e., 339 in Assam and 192 in Rajasthan) while **Section 3.3** details out the observations from the non-active sakhis (total = 348 i.e., 308 in Assam and 40 in Rajasthan).

3.2. Active Sakhis

This section captures the perceptions of active Sakhis related to the support received by the Sakhis under the programme, impact of the support on the Sakhis, their mode of operations, impact of Sakhis on local communities, and sustainability of the Sakhi model.

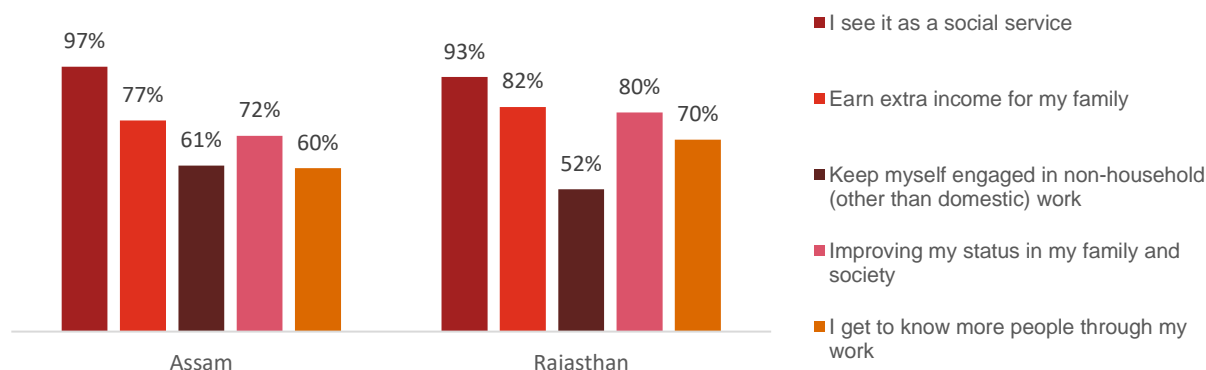
Most of the Sakhis reported joining the Mein Pragati Programme in 2018. They all remained active participants until 2022, when the programme ceased offering regular training and support.

Upon asked about the motivation behind the decision to continue working as Sakhis, the majority reported that they see Sakhi work as a means to contribute towards the wellbeing of the society. Earning some extra income for their family also acted as an added motivation for the Sakhis to continue their work. The below graph shows the various reasons listed by the respondents as the motivation behind continuing to work as a Sakhi¹⁰:

¹⁰ Please consider n=339 for Assam and n=192 for Rajasthan for all data points presented in the 'Active Sakhi' section unless stated otherwise.

Figure 10: Motivation behind continuing to work as a Sakhi

This is a multiple-choice question, and the total may not add exactly to 100%.



Perception on programme support

In Assam, 78% (n=339) of respondents were able to recall the learnings obtained during the trainings as compared to 73% (n=192) in Rajasthan. These respondents were further probed to understand the various topics covered across these trainings. It was noted that in both Assam and Rajasthan, there is **strong recollection of training in areas such as communication, community mobilization, concepts of financial literacy (such as budgeting, planning, savings, borrowings, etc.), knowledge on financial services (FD, RD, investments, insurance, etc.) and government schemes (PMJJBY, PMSBY, PMJDY, PMSSY, etc.)**.

Table 7: % respondents who reported of receiving training under different themes








Training areas	Assam	Rajasthan
Leadership	69%	46%
Communication	86%	35%
Community Mobilisation	74%	61%
Concepts of financial literacy	73%	87%
Knowledge on financial services	64%	90%
Knowledge on government schemes	64%	90%
Digital Financial Literacy	54%	36%
Conflict Management	22%	13%
Time Management	28%	29%
Reporting	45%	44%
Maintaining stakeholder relationship	45%	49%

This is a multiple-choice question, and the total may not add exactly to 100%.

During the qualitative interactions, respondents mentioned that the training programmes were comprehensive and focused on crucial skills needed for financial services and community mobilization. Hence, these respondents perceive multiple benefits from the training programmes:

Figure 11: Benefit of the trainings as perceived by respondents

This is a multiple-choice question, and the total may not add exactly to 100%.

Parameters		Assam	Rajasthan
	Gained more knowledge about financial products and government schemes	89%	86%
	Increased personal confidence and self-respect	89%	90%
	Able to earn extra income by providing services as a Sakhi	80%	88%
	Creating identity and recognition within the community	74%	87%
	Increased participation in household decision making and community activities	60%	66%
	Strengthened my connect with various stakeholders (Banks/ Government Officials/ Community Cadres/ Community Leaders)	45%	69%
	Improved digital literacy	44%	31%

Although 45% and 44% respondents in Assam and Rajasthan respectively reported that they had received training on reporting, but very **few of the Sakhis are still maintaining any records** of their service offerings. During the programme duration, the Sakhis were encouraged to maintain a diary (provided as programme support) of their activities and the programme team used this diary to keep track of the performances of the Sakhis. However, post completion of the programme, most of the Sakhis have **stopped maintaining their diaries**. Upon further probing, the Sakhis mentioned that they **rarely maintain their activity records** anymore as they feel its extra work and doesn't help much with their Sakhi work.

As understood from the qualitative discussions with the Sakhis across the 8 districts of Assam and Rajasthan, the Mein Pragati Programme has been very beneficial to the beneficiaries as highlighted below:

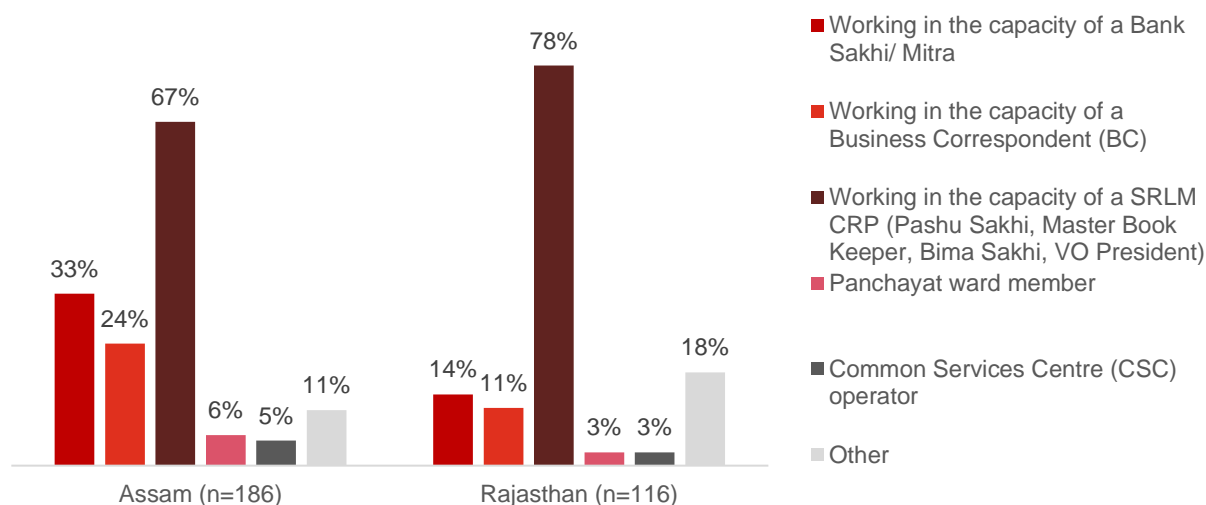
1. **Women Empowerment:** Allowing the local women to work as a Sakhi has contributed to enhancing the **social status and empowerment of women**.
2. **Reduced Dependency:** The respondents reported of gaining an extra income as the programme created entrepreneurial opportunities. It directly contributed towards **improving their financial independence and further reducing their dependency on male family members**. This financial autonomy has helped many of the respondents to make decisions regarding their personal and household needs, ranging from daily expenditures to investments in education and health. As a result, they are not only able to contribute to their family's income but also to save and invest for the future, ensuring better financial security.
3. **Increased Self-esteem and Confidence:** As these women beneficiaries stepped into the workforce and started earning, they experienced an increase in self-esteem and confidence. This **increased confidence** translated into **greater participation in community activities** and local governance. Women who were confined to household chores once and dependent on male guardians found themselves in roles where they could influence decisions within their communities. This increased visibility and participation challenged traditional gender norms and paved the way for more inclusive and progressive community dynamics.
4. **Increased Employability:** Furthermore, the training and skill development components of the programme has not only equipped women with new skills but also enhanced their existing skills. Skills in areas such as financial literacy, stakeholder engagement, institution building, capacity building, and digital literacy has opened diverse avenues for employment and entrepreneurship. Many of the respondents reported that they could graduate into other roles such as SRLM CRPs, Bank Mitras, Business Correspondents, E-Mitras, etc., because of the trainings and exposure received during the Mein Pragati Programme.

In Assam, 55% of respondents have transitioned into other roles, showing career progression (by engaging in other roles such as SRLM CRPs, Bank Mitras, Business Correspondents, E-Mitras, etc.) while in **Rajasthan, 60.4% have reported** the same. This reflects the programme's effectiveness in providing career growth for participants. In Assam, 66% of respondents attribute their new roles to the Mein Pragati Programme, showing its effectiveness in career development. In Rajasthan, 64% feel similarly, reinforcing the programme's positive impact. This indicates the programme's success in facilitating career progression.

Among the active Sakhis who have transitioned into different roles, the majority of respondents have taken up positions as SRLM CRPs (Pashu Sakhi, Master Bookkeeper, Bima Sakhi, VO President, etc.). Some of them have also got into the roles of teacher and government service. (captured as others). Additionally, many Sakhis reported performing multiple roles at the same time. A significant number of Sakhis acknowledged that their experience and involvement as Crisil Sakhis played a crucial role in securing these new opportunities. This programme's emphasis on financial literacy, community mobilization, and leadership has not only empowered these women but also made them valuable assets in their communities. Their dual role experience highlights their commitment to personal growth and community development, reflecting the programme's success in fostering capable and adaptable leaders who can contribute to various aspects of rural development. It was understood from the discussions with the Sakhis that a fixed income associated with the other roles was the major motivating factor behind their transition.

Figure 12: Different roles into which Sakhis have graduated¹¹

This is a multiple-choice question, and the total may not add exactly to 100%.



However, it is important to note that a substantial portion of the Sakhis were already engaged in various professional capacities before joining the Mein Pragati Programme. Specifically, 34% of the Sakhis in Assam and 44% in Rajasthan indicated that they had previous work experience (mainly worked as SRLM CRPs) before their involvement as Sakhis.

Mode of Operations and Benefits to Local Communities

Sakhis in both Assam and Rajasthan offer a wide range of services, but there are notable differences in the prevalence of certain services between the two regions. It was analysed that:

- In Assam, nearly all Sakhis are involved in opening bank accounts (97%) and helping with Aadhar/PAN/Voter ID applications (91%).
- In Rajasthan, a higher percentage of Sakhis are involved in opening FD/RD accounts (81%), enrolling/renewing various insurance schemes such as PMJJBY (90%) and PMSBY (89%), and opening pension accounts under the Atal Pension Yojana (88%).
- Rajasthan also has a higher percentage of Sakhis creating awareness about financial products and services (54%) and training people to avail banking services (68%). This indicates a broader engagement of Sakhis in Rajasthan in financial and insurance services compared to Assam.

The below graph illustrates the responses of the Sakhis regarding the various services offered by them:

Table 8: Percentage distribution of services between Assam and Rajasthan

Various services offered by the Sakhis	Assam	Rajasthan
Opening of bank account	97%	95%
Opening of FD/ RD	55%	81%
Enroll/ renewal of Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	71%	90%

¹¹ In this case, N=186 for Assam has been derived from 55% of the active sakhis (339) in Assam who have reported of transitioning to other roles. Similarly for Rajasthan, N=116 is the 60.4% of the active Sakhis (192).

Various services offered by the Sakhis	Assam	Rajasthan
Enroll/ renewal of Pradhan Mantri Suraksha Bima Yojana (PMSBY)	65%	89%
Opening of pension account under Atal Pension Yojana (APY)	58%	88%
Opening of Jan Dhan account under Pradhan Mantri Jan Dhan Yojana (PMJDY)	53%	82%
Enroll/ renewal of Sukanya Samridhi Yojana (SSY)	69%	93%
Apply for Aadhar Card/ PAN Card/ Voter ID	91%	91%
Renewal of Government schemes	24%	66%
Claim settlement	13%	14%
Create awareness among people on financial products/ services and govt schemes	42%	54%
Train people on how to avail banking/ schematic services (bank deposit/ withdrawal, using ATM, apply for schemes)	39%	68%
Registration for birth certificates, driving license, Divyang certificate, etc.	50%	71%

This is a multiple-choice question, and the total may not add exactly to 100%.

The respondents reported that the service offerings of Sakhis have had a **positive impact on local communities in both Assam and Rajasthan**. The role of Sakhis in **enhancing financial literacy and facilitating access to various financial products and government schemes** has been particularly notable. Some of the key impact of the Sakhi's work on the local communities as perceived by the respondents are discussed below:

1. Awareness about Financial Products and Government Schemes

In both regions, the level of awareness about financial products and government schemes has increased substantially due to the efforts of the Sakhis. Specifically, 86% of respondents in Assam and 88% in Rajasthan reported an increase in awareness among the local communities. This indicates that the Sakhis have been effective in educating the community members about the various financial options available to them, thereby empowering them to make informed decisions.

2. Willingness to Avail Financial Services

The enhanced awareness has also led to a greater willingness among community members to avail financial services. In Assam, 83% of respondents mentioned that more people are now willing to utilize financial products and services. Similarly, in Rajasthan, 84% of the respondents confirmed the same. This willingness is crucial for the economic development of these regions as it signifies a shift towards greater financial inclusion.

3. Ownership of Bank Accounts

Another key impact is the increase in the number of people who now have their own bank accounts. In Assam, 75% of respondents reported an increase in bank account ownership, while in Rajasthan, this figure is slightly higher at 77%. However, this change cannot be solely attributed to the Sakhis as various other community cadres and government/ banking machinery are working towards increased number of bank accounts in rural areas.

4. Application for Social Security Schemes

The Sakhis have also played a pivotal role in helping community members apply for social security schemes. In Rajasthan, a remarkable 88% of respondents indicated that **more people have applied for schemes such as the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY), and Sukanya Samridhi Yojana (SSY).** In Assam, **60% of respondents reported a similar trend.**

5. Ability to Avail Banking Services Independently

The empowered Sakhis has enabled more people to avail banking services on their own. In Assam, 47% of respondents mentioned this improvement, while in Rajasthan, a significant 74% reported witnessing more community members can now handle banking services independently. This indicates that the Sakhis have successfully transferred knowledge and skills to community members, fostering self-reliance.

Overall, the data underscores the important role played by Sakhis in promoting financial inclusion and improving the socio-economic conditions of local communities in Assam and Rajasthan. The increased awareness and willingness to utilize financial services, higher ownership of bank accounts, and greater participation in social security schemes are visible output indicators of the programme's success. Furthermore, the ability of more people to avail banking services independently highlights the empowerment and long-term impact of the Sakhis' work.

This was further corroborated by the local communities in both the states. Community members reported that before the programme, they struggled with accessing government schemes and basic banking tasks due to the lack of knowledge. This gap hindered their ability to benefit from government schemes and financial services, highlighting the need for initiatives to bridge this knowledge gap. The Sakhis have been essential in facilitating access to critical identity documents and enrolling them in government schemes. Sakhis also played a crucial role in educating villagers about financial literacy and savings, contributing significantly to community development. Villagers during the FGDs, expressed satisfaction with the quality of services as well as accessibility of Sakhis. They appreciated the initial support, which contributed to their self-sufficiency and financial inclusion.

Additionally, the study also explored the perceptions of the Sakhis related to the primary reasons for community members approaching Sakhis. Team noted that:

- Lack of awareness and knowledge to perform financial tasks independently was the most significant reason reported by 96% respondents in Assam and 98% respondents in Rajasthan.
- Difficulties in interacting with bank and government officials was equally prevalent in both States (89%). However, the unavailability of supporting stakeholders such as local internet shop owners was more of an issue in Rajasthan (52%) than in Assam (36%). This indicates that while the need for financial guidance and support is high in both regions, the infrastructure supporting these services might be more lacking in Rajasthan.

- Team also enquired respondents on the other alternatives available to the local communities to get support on such services. The respondents reported that in Assam, community members frequently rely on taking help from other community cadres such as SRLM CRPs, Bank Mitras, Business Correspondents, E-Mitras, etc. (81%), going directly to banks or government offices (83%), and using local internet shops (84%). In Rajasthan, while taking help from other community cadres is slightly higher (84%), fewer community members go directly to banks or government offices (63%) or use local internet shops (63%). This indicates that in Assam, there are more accessible and diverse alternatives for availing financial and governmental services compared to Rajasthan, where the reliance on community cadres is slightly more pronounced.

Income from Sakhi work

As mentioned above, earning extra income through Sakhi work to contribute towards their family expenses was reported as one of the major motivating factors for the respondents. Through this study, we tried to assess the impact of Sakhi work on the income capacity of the programme beneficiaries (Sakhis).

Table 9: Income from Sakhi work

Indicator	Assam	Rajasthan
Average monthly income prior to working as sakhis ¹²	INR 1,477	INR 1,491
Average monthly income of sakhis during the programme period (2018-22) ¹³	INR 2,571	INR 2,315
Current average monthly income of sakhis ¹³	INR 1,205	INR 1,175
Current total monthly income of the Sakhi's family ¹³	INR 18,097	INR 18,117

It was seen that among the Sakhis who have been working before joining the Mein Pragati Programme, the **average monthly income was INR 1,477/- in Assam and INR 1,491/- in Rajasthan**. Their income was increased drastically post joining the programme as the average monthly income was reported to be **INR 2,571/- in Assam and INR 2,315/- in Rajasthan**. It reflects the initial period when their services were more sought due to the villagers' limited knowledge about various financial products and services. Over time, as the villagers gained more knowledge and became independent, the reliance on the Crisil Sakhis' services witnessed a significant decline, culminating in their current earnings from this role plummeting to much lower levels. The average monthly income earned by the respondents currently exclusively from Sakhi work (in 2024) was reported to be INR 1,205/- in Assam and INR 1,175/- in Rajasthan¹⁴. Though a shift was noted towards increased awareness among the community, team also discovered that it is important for the **Sakhis to evolve and discover new opportunities to apply their abilities and sustain their economic contribution to their communities**. The Sakhis reported that without the support of the programme team and the lack of their regular follow-up, the level of

¹² N = 116 for Assam & 86 for Rajasthan (Sakhis who were engaged in other income generating activities prior to joining the programme)

¹³ N = 339 for Assam & 192 for Rajasthan

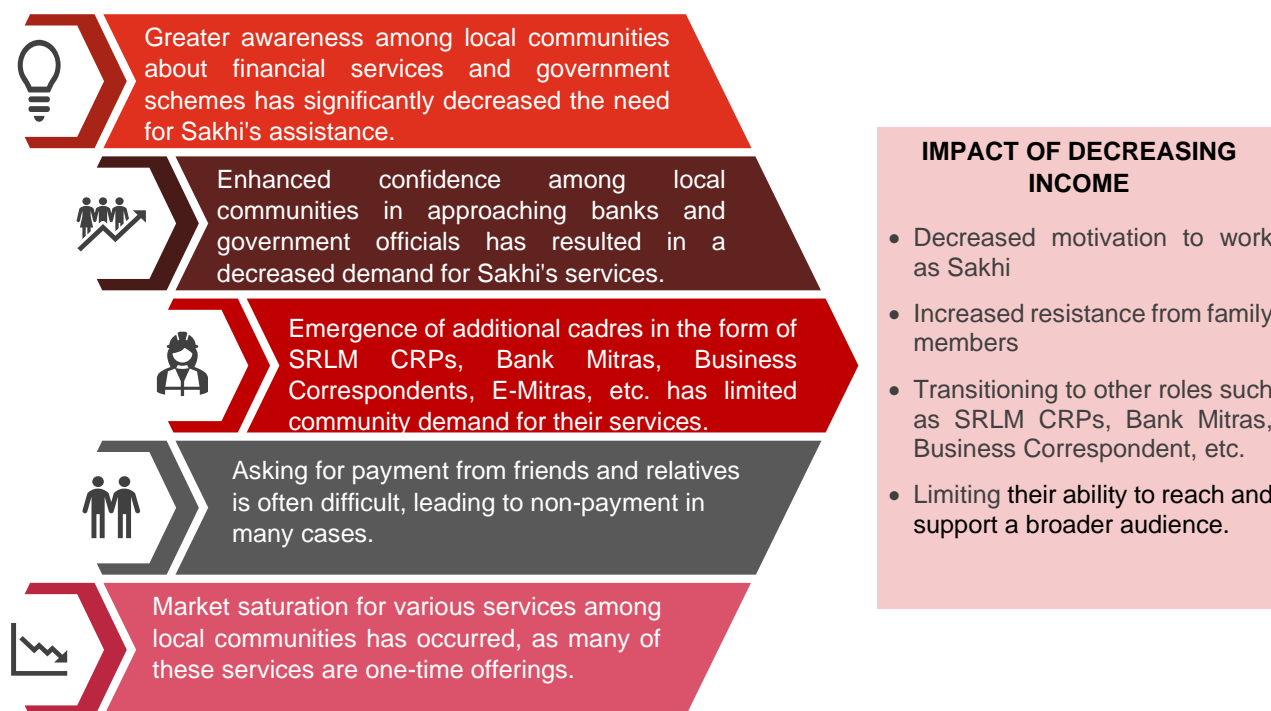
¹⁴ Very few of the Sakhis (less than 5%) were maintaining any records of their service offerings and were unable to show any valid proof for the income they earned by supporting the local communities.

motivation among the Sakhis went down which is also a contributing factor to reduced income from Sakhi work.

It is to be noted that this income is inclusive of all the costs that the Sakhis have to bear to carry out their work. They reported that they incur around INR 500/- in transportation costs to carry out their work as a Sakhi which further reduces their saving potential. This leaves them with a net income of around INR 500-600 per month. Most of the Sakhis shared their concern on the less amount of money being received from the Sakhi related activities.

The Sakhis were probed on the key reasons which were contributing to reduced income from Sakhi services. The findings are discussed below:

Figure 13: Reasons for reduced income



Even with these challenges (decreasing community demand, low-income potential, resistance from family, etc.), 99% of the active Sakhis (n=531) mentioned they are willing to keep working as a Sakhi. On further probing, Sakhis shared that they are hopeful that they would receive further support from Mein Pragati Programme. They also feel that launching of new schemes by the government would renew community demand for their services and hence, staying active and remaining in contact with the local communities is important.

During the FGDs, Sakhis expressed that earning around INR 2,500-3,000 per month is considered a good income, as it allows them to cover work-related expenses and contribute to household finances. Despite low incomes for most Sakhis, many have taken proactive measures to maintain or grow their customer base. Some initiatives include:

Table 10: Initiatives taken by Sakhis to increase their customer base

	Linking Local Communities and E-Mitras	Many Sakhis act as vital intermediaries between local communities and E-Mitras/ other banking cadres, who are government-appointed agents providing a range of public services electronically. By bridging this gap, Sakhis facilitate access to essential services such as bill payments, government applications, and various certifications. This role helps community members, particularly those in rural or remote areas, access these services more conveniently and efficiently, reducing the need for long-distance travel and complex procedures and also, helping the Sakhis to earn some extra income by sharing the profits with the E-Mitras.
	Workshops with Bank Officials	Sakhis organize workshops in collaboration with bank officials to educate local communities about available financial services and products. These workshops aim to increase financial literacy and create demand for services such as savings accounts, loans, and insurance. Workshops raise awareness about financial products and services, which can lead to a higher number of clients seeking Sakhis' assistance. This expanded client base results in more transactions and interactions, each potentially generating income for Sakhis through service fees or commissions.
	Collaboration with Other Cadres	To offer comprehensive financial services, Sakhis partner with other cadres such as Bank Mitras and Business Correspondents. These collaborations enable Sakhis to provide doorstep services, making banking more accessible and convenient for local residents. This approach helps overcome geographical and logistical barriers, ensuring that even the most remote households can access banking services without having to travel long distances. For each transaction or service provided, they can earn fees or commissions by splitting profits with the other community cadres, directly increasing their income.
	Village-Level Cash Withdrawal Points	Sakhis also act as village-level cash withdrawal points, providing crucial cash services to local communities. By offering this service, they ensure that community members have easy access to cash for their daily needs, especially in areas where formal banking infrastructure is limited. This service is particularly important in rural areas where ATM penetration is low, and bank branches are scarce. By fulfilling this role, Sakhis help maintain financial stability and liquidity within their communities, supporting economic activities and household financial management. They also charge a minimal fee of INR 10 for every INR 1,000 withdrawn.

Support required by Sakhis

On probing further on the nature of support required by Sakhis to continue/ improve their services, team noted multiple areas as reflected in the below table:

Table 11: Support required by Sakhis

Support required by Sakhis	Assam	Rajasthan
More training sessions around financial and digital literacy for the Sakhis	85%	90%
Increased monetary incentive is needed	93%	88%
Transportation support is required	93%	78%
Support in conducting awareness generation sessions with the local community to create demand for services	57%	77%
Increased support from bank/ govt officials	74%	45%
Continuous handholding support from the programme is required	66%	77%

This is a multiple-choice question, and the total may not add to 100%.

Sakhis feel that they can significantly enhance their ability to deliver financial services and promote government schemes in local communities if they could get the following support.

- Training sessions on new financial and digital literacy are crucial, with 85% of Sakhis in Assam and 90% in Rajasthan indicating a need. This training ensures they are well-informed on the new developments in financial products and schemes and are capable of educating others.
- Increased monetary incentives, needed by 93% of Sakhis in Assam and 88% in Rajasthan, can boost morale and reduce turnover into other roles, ensuring continuity in service.
- Respondents shared that support from the programme on transportation would further help them carry out their work in an efficient manner. 93% in Assam and 78% in Rajasthan reported this as a support they require which can enable them to reach remote areas, expanding service coverage.
- Awareness generation sessions, especially needed in Rajasthan (77%), can help create demand for services, leading to greater community engagement. Support from bank and government officials, particularly crucial in Assam (74%), will enhance operational efficiency and build community trust.
- Continuous handholding support, needed by 66% in Assam and 77% in Rajasthan, will ensure ongoing guidance and problem-solving assistance. Together, these supports empower Sakhis to effectively facilitate financial inclusion, improve service delivery, and contribute to the socio-economic development of their communities.

3.3. Non-active Sakhis

As stated in earlier section, 48% (n=647) in Assam and 18% (n=232) in Rajasthan reported that they are not working as a Sakhi anymore. The majority of the respondents left Sakhi work within 1-1.5 years of closure of the Mein Pragati programme. The experiences of women in Rajasthan and Assam highlight distinct regional challenges. In Rajasthan, societal restrictions were significant, but the Mein Pragati programme helped by fostering social connections and personal freedom. The persistence of Sakhis in Rajasthan, despite earning less, highlights the programme's non-monetary benefits in building social connections and enhancing personal

freedom. In Assam, fewer societal restrictions exist, but economic viability was crucial, leading to some women leaving the Sakhi programme.

The table below outlines the key reasons why respondents decided to stop working as Sakhis, based on interactions with non-active Sakhis.

Table 12: Reasons contributing to respondents' ceasing to work as Sakhis

Reason behind respondent's decision to stop working as Sakhi	Assam (n=308)	Rajasthan (n=40)
Low-income potential from Sakhi work	71%	50%
Commutation problem	69%	58%
Could not take out time to work as a Sakhi	50%	45%
Limited demand for services from community	33%	50%
Resistance from family members	29%	18%

This is a multiple-choice question, and the total may not add exactly to 100%.

It was reported that 21% (n=308) in Assam and 18% (n=40) in Rajasthan are currently employed in different capacities of SRLM CRP, Bank Mitras or E-Mitras (in Rajasthan). The average monthly income reported by the respondents who are currently engaged in other work was INR 5,876/- (n=64) for Assam and INR 10,357/- (n=7) for Rajasthan. With most of the respondents in Rajasthan currently engaged as E-Mitras, their income has increased many folds.

The primary reasons cited by Sakhis for ceasing their work include low-income potential and commuting difficulties. Many respondents mentioned that during the early stages of the programme, there was consistent demand from local communities for various services. However, as many of these services are one-time tasks (such as opening accounts, enrolling in government schemes, and issuing Aadhar/PAN/Voter ID cards), demand began to decrease over time. The below table shows the average income earned by a Sakhi while being part of the programme:

Table 13: Average income of non-active Sakhis during programme period

Indicator	Assam	Rajasthan
Average income of the non-active sakhis during the programme period (2018-2022)	INR 3,214 (n=308)	INR 4,184 (n=40)

Although the Sakhis reported to be earning in the range of around INR 3,000-4,500/- during their stint with Mein Pragati programme, their income reduced significantly post closure of the programme. **It was reported during the FGDs that the average monthly income had decreased to below INR 1,000 post closure of the programme.** With the Sakhis having to incur an average transportation cost of INR 500-600 per month to go to panchayat/ block/ district centers, they were left with very few earnings from their work. The Sakhis also mentioned that their income had already started to reduce towards the end of the programme as demand from the local communities had started to decline. The key reasons behind the decrease in demand from local communities for Sakhis' services are discussed below:

- 1. Reduced dependency on the Sakhis:** Awareness generation among the local communities was an important component of the Sakhis' work along with providing

handholding support to them to access and avail the various financial services and apply for government schemes. As awareness of government schemes and financial services increased, more people started applying for these schemes/services independently, with assistance from other local community workers such as bank Mitras and E-Mitras.

Respondents highlighted that their efforts in raising awareness have ironically reduced their income-generating potential, as more people are now capable of accessing these services on their own. They reported that their continuous efforts in raising awareness have paradoxically diminished their own income-generating potential. Previously, many individuals relied heavily on the assistance of CRISIL Sakhis to access the various financial services and apply for government schemes, which provided a steady source of income for these Sakhis. With time, more people became capable of independently accessing and utilizing government schemes and financial services, which led to reduced demand for personalized assistance. This reduction in demand directly impacted the earnings of Sakhis, as fewer people seek their help for tasks they can now manage on their own.

2. **Increased avenues for community to avail support:** With emergence of more community cadres in the form of E-Mitras, Bank Mitras, Business Correspondents, and SRLMs playing more active roles, the local communities had several options for availing support related to financial services and government schemes. This was also reported as one of the key factors behind the decrease in demand for Sakhi services.
3. **More benefits in other similar job roles:** It was mentioned during the FGDs that the respondents compare the benefits of working as a Sakhi with other resource person work such as SRLM CRPs, Business Correspondents, Bank Mitras, etc. Since, the other roles have a different payment/ incentive/ support structure, the Sakhis also expected to receive similar benefits from the Mein Pragati programme.
4. **Additional support from the Programme:** 85% (n=308) of the respondents in Assam reported that they would have opted to continue working as a Sakhi had they received additional support from the programme in the form of monetary incentive or transportation support. The situation, however, is quite different in Rajasthan as only 38% (n=40) reported that they would have continued to work as a Sakhi with some additional support from the programme while 55% shared they were not sure. This variation in the willingness of respondents to continue as a Sakhi in Rajasthan can be understood from the impact of the E-Mitra programme in Rajasthan.

The E-Mitra initiative, primarily implemented in Rajasthan, stands as the largest e-government project in India, boasting over 60,000 centers across all districts of the state¹⁵. These centers provide a wide range of services including utility bill payments, application form submissions, and grievance redressal. This extensive network enables citizens to access over 300 government services from a single location, promoting convenience and efficiency. High

¹⁵ <https://emitra.rajasthan.gov.in/emitra/district-summary>

penetration by the E-Mitras has led to majority of the local communities being directly associated with them for the various services. This has led to reduced dependence on the other community cadres including CRISIL Sakhis. Thus, the majority of the respondents reported that it was becoming difficult for them to keep catering their services as more and more people were now going directly to the E-Mitras for availing financial services and applying for government schemes.

Although the respondents have stopped working as a Sakhi, most of them expressed interest in resuming their work as a Sakhi (84% in Assam and 63% in Rajasthan)¹⁶ provided they are given some additional support in the form fixed monetary support of around INR 3,000 per month.

3.4. Perception of various stakeholders on impact of the Sakhis

Table 14 : Perception of other stakeholders

Stakeholder	Perception
Community Members	<p>The Sakhi model has gathered strong approval from local communities for its positive impact. It was understood from the discussions with local communities in the two states that by empowering women through enhanced financial literacy and facilitating access to critical financial services, the programme has improved economic well-being and inclusion in rural areas. Sakhis played a pivotal role in educating communities about financial products and government schemes, increasing awareness and enabling informed decision-making among community members. It was also reported during the FGDs that the Sakhis have contributed towards streamlining processes like banking and scheme applications, bridging gaps between rural populations and formal financial institutions where infrastructure is limited.</p> <p>Community members have acknowledged that Sakhis have played an important role in increasing their financial literacy. Before the intervention of Sakhis, many individuals were unaware of the various financial products and government schemes available to them. The Sakhis conducted several awareness sessions, workshops, and one-on-one interactions that provided valuable information about banking services, savings accounts, insurance policies, and government benefits.</p> <p>A significant change noted by the community is the newfound confidence to engage with banks and government offices. Prior to the Sakhis' involvement, many individuals, particularly women, felt intimidated by the formal processes and lacked the knowledge needed to approach these institutions. Sakhis provided guidance on the necessary documentation and procedures, and in some cases, accompanied community members on</p>

¹⁶ n=308 for Assam and n=40 for Rajasthan.

Stakeholder	Perception
	<p>their initial visits to banks and government offices. This support helped demystify the processes and empowered individuals to take these steps on their own in the future.</p>
<p>Bank Mitra and Business Correspondents</p>	<p>Bank Mitras and Business Correspondents have highlighted the positive impact of Sakhis within the Mein Pragati programme. They reported that the Sakhi's have played a significant role in boosting financial literacy and bridging the gap between rural communities and formal financial institutions. Their initiatives to promote awareness about financial products and government schemes have resulted in higher rates of bank account openings and participation in social security programmes.</p> <p>In certain cases, Sakhis have collaborated with the local Bank Mitras or Business Correspondents to provide the financial services to the local communities. Some of the BMs/ BCs reported that this collaboration has facilitated smoother interactions with local communities, as Sakhis often prepare and educate the community members before they approach Bank Mitras and Business Correspondents. Their proactive approach in educating community members before engaging with financial services has streamlined community interactions and improved accessibility to banking, thereby alleviating the logistical challenges faced by Bank Mitras and Business Correspondents. Despite the positive contributions, some challenges have been noted by Bank Mitras and Business Correspondents especially in the areas where there was no collaboration between the Sakhis and BM/ BCs. The increasing financial literacy and independence of the community members, while beneficial, have led to a decline in the demand for their services. This has sometimes resulted in overlaps and competition for the same client base, particularly in regions where other community cadres like E-Mitras are also active.</p>
<p>Family members of Sakhis</p>	<p>All the family members acknowledged the important role played by Sakhis in and around their respective villages. They also reported that the work of Sakhis has brought about positive economic changes in their households. The additional income generated through their services has increased household income, allowing them to invest more on improving primary income sources like farming and small businesses and facilitated better access to household needs like educational resources for their children.</p> <p>Moreover, many family members mentioned that working as a Sakhi has improved the women's status within families and communities. Through their training and work experience, Sakhis have gained confidence and skills that enable them to participate more actively in household decision-making processes. This shift has contributed to a more equitable</p>

Stakeholder	Perception
	<p>distribution of responsibilities and has challenged traditional gender norms, promoting a more inclusive family dynamic.</p> <p>Overall, family members have highlighted that the significant positive impact of Sakhis on their communities and households. Their efforts have led to increased financial literacy, economic empowerment, and enhanced social status. These benefits underscore the importance of supporting Sakhis through stable remuneration, continuous support, and adaptive roles to sustain and enhance the effectiveness of the Sakhi programme, ensuring long-term benefits for both Sakhis and their communities.</p>

3.5. Sustainability of the Sakhi Model

The sustainability of the Sakhi model hinges on several factors: continuous training, financial viability, and robust institutional support. While the model has had positive impacts, addressing the challenges of declining incomes and demand for services, as well as ensuring ongoing support and adaptation, will be critical for its sustainability and long-term success.

Impact on Local Communities

The Sakhi model has created an impact in both Assam and Rajasthan. In Assam, the majority of respondents (89%, n=339) reported increased knowledge about financial products and government schemes, while in Rajasthan, 86% (n=192) reported similar knowledge gains. Increased personal confidence and community recognition were also significant benefits reported by 89% (n=339) in Assam and 90% (n=192) in Rajasthan. These outcomes reflect the model's success in enhancing financial literacy and empowering local communities.

Financial viability of the Sakhi model appears to be a big challenge post-programme. During the programme, Active Sakhis earned significantly higher income (INR 2,571/- in Assam and INR 2,315/- in Rajasthan). However, post-programme, this income range dropped to INR 1,205/- in Assam and INR 1,175/- in Rajasthan. This decrease highlights the need for continuous support and new income opportunities to maintain financial sustainability for the Sakhis.

Financial Viability

Community Engagement and Ownership

High community engagement is evident, with a significant portion of community members benefiting from the Sakhis' services. In both states, Sakhis helped improve financial inclusion by facilitating access to bank accounts and government schemes. However, the decline in demand for Sakhi services, as community members became more self-sufficient, suggests that maintaining high engagement levels will require ongoing community outreach and adaptation of services to new needs.

Training programmes have been a cornerstone of the Sakhi model's success. In Assam, 78% (n=339) of respondents remembered their training well, while in Rajasthan, 73% (n=192) had a strong recall. These trainings covered essential skills such as financial literacy, community mobilization, and digital services. To ensure sustainability, continuous training and capacity building are crucial to keep the Sakhis updated and motivated.

Capacity Building and Training

Organisational Support

The success of the Sakhi model was significantly bolstered by organisational support during the programme. However, the closure of regular training and support post 2022 has impacted the model's sustainability. Re-establishing strong institutional backing will be vital for the model's continued success. M&E systems were also in place during the programme, but many Sakhis stopped maintaining activity records post-programme. This gap underscores the need for continuous M&E and timely reporting to CRISIL Foundation to track progress and provide data for improvements.

The model's scalability and replicability are demonstrated by the transition of many Sakhis into other roles such as SRLM CRPs, Bank Mitras, and Business Correspondents. In Assam, 55% (n=339) and in Rajasthan, 60.4% (n=192) of Sakhis transitioned to new roles, indicating the model's potential to create sustainable career pathways.

Scalability and Replicability

4. IRECS analysis

Based on the interactions with the key stakeholders and desk review of the documents, the impact of the programme was evaluated on 'IRECS framework'. The IRECS analysis summary has been presented in below table:

Table 15: IRECS Analysis

Parameter	Assessment from the study
Inclusiveness	<ul style="list-style-type: none"> Mein Pragati Programme has demonstrated inclusiveness by engaging women from diverse socio-economic backgrounds in Assam and Rajasthan. In Assam, a large portion of the population belongs to the General and OBC categories, while Rajasthan shows a more evenly distributed representation among SC, OBC, General, and ST categories. The programme has successfully engaged women with varying educational levels, from primary to higher education, indicating its wide reach across different demographic segments. Additionally, the inclusion of women as Sakhis has enhanced their social status and empowerment, allowing them to contribute to their family incomes and participate more actively in community activities.
Relevance	<ul style="list-style-type: none"> The programme is relevant to the socio-economic context of rural communities in Assam and Rajasthan as it has been able to address the key issues such as financial literacy, access to financial services, and the application for government schemes, which are crucial for improving the socio-economic conditions of rural populations.

Parameter	Assessment from the study
	<ul style="list-style-type: none"> • By focusing on these areas, the programme meets the immediate needs of the communities, helping them become more financially independent and informed about various financial and social security schemes. • The emphasis on digital financial literacy also aligns with the growing need for digital inclusion in rural areas.
Effectiveness	<ul style="list-style-type: none"> • The effectiveness of the Mein Pragati Programme is reflected in the impact it has created on its participants (Sakhis) and the community members. In Assam, 89% of respondents reported gaining more knowledge about financial products and government schemes, while in Rajasthan, 86% observed similar benefits. This increased financial literacy has empowered the Sakhis to make informed financial decisions, enhancing their economic stability. • Personal confidence and self-respect reported improvements as reported by 89% of respondents in Assam and 90% in Rajasthan. This newfound confidence has translated into increased participation in household decision-making and community activities, with 60% in Assam and 66% in Rajasthan noting enhanced involvement. • Moreover, the programme has facilitated economic benefits for the participants. In Assam, 80% of the respondents indicated that they could earn extra income by providing services as a Sakhi, and in Rajasthan, 88% echoed this sentiment. This additional income has been crucial in improving their financial independence and reducing their reliance on male family members. • The programme has also enabled many Sakhis to transition into other roles such as SRLM CRPs, Bank Mitras, and Business Correspondents. In Assam, 61% of respondents transitioned into new roles, while in Rajasthan, 62% did so, reflecting significant career progression. • The comprehensive training provided under the programme has equipped Sakhis with essential skills in financial literacy, community mobilization, and digital services. This training has not only benefited the Sakhis but also positively impacted the local communities. • Community members, earlier, struggled to avail government schemes and basic banking tasks due to lack of knowledge. This gap hindered their ability to benefit from government schemes and financial services. The Sakhis have been essential in facilitating access to critical identity documents and enrolling them in government schemes. Sakhis also played a crucial role in educating villagers about financial literacy and savings, contributing significantly to community development. • The increased ability of community members to independently avail banking services, reported by 47% of respondents in Assam and 74% in Rajasthan, highlights the successful transfer of knowledge and skills from Sakhis to the community.

Parameter	Assessment from the study
Convergence	<ul style="list-style-type: none"> The programme demonstrated strong convergence by collaborating with various stakeholders, including banks, government officials, and other community cadres. This collaboration has enabled Sakhis to offer a wide range of services, from opening bank accounts to applying for Aadhar, PAN, and Voter ID cards, and enrolling in social security schemes. The integration with existing government initiatives like E-Mitra in Rajasthan (on individual cases) has further enhanced the reach and impact of the programme. However, the emergence of other community cadres has also posed challenges by reducing the demand for Sakhi services, highlighting the need for continuous adaptation and coordination.
Sustainability	<ul style="list-style-type: none"> The sustainability of the Mein Pragati Programme faces several challenges. Although the programme has significantly empowered women and increased financial literacy, the cessation of regular support and training post-2022 has led to a decline in the income and motivation of Sakhis. The reliance on one-time tasks and the reduced community demand for Sakhi services have further impacted their earnings. In case the Sakhis don't receive any further support (especially financial support), there is a possibility that many of them may cease to work as a Sakhi in the future. Despite these challenges, the willingness of 99% of active Sakhis to continue working and the interest of non-active Sakhis in resuming their roles with additional support indicate potential for sustainability.

5. Stories of change

Case story 1: Providing the initial thrust to start a career

Bobita Devi (name changed to maintain anonymity), a 39-year-old CRISIL Sakhi, resides in Pub Mangaldoi block of Darrang district. She lives with her family of four. Before joining the Mein Pragati programme in 2018, she was confined to traditional domestic roles despite holding a graduation degree. Societal norms and limited exposure constrained her potential. This programme transformed her life by providing comprehensive training in financial literacy and community mobilization.

She actively participated in the programme until its conclusion in 2022. During this period, she earned an average monthly income of INR 3,000/- by providing services such as opening bank accounts, enrolling community members in government schemes, and facilitating financial literacy workshops. This income contributed to her family's financial stability and reduced dependency on male family members.

Post-programme, her income from Sakhi work declined to INR 1,000 per month due to decreased community demand as people became more self-reliant. Despite this setback, Bobita's enhanced confidence and skills enabled her to secure the role of a SRLM CRP, leveraging the training and experience gained from the Mein Pragati programme.

Bobita's journey exemplifies the transformative impact of financial inclusion initiatives. Her story highlights the importance of continuous support and adaptation to ensure long-term sustainability and empowerment of women in rural communities. Through perseverance and the skills acquired, Bobita continues to contribute to her community and aspire for a better future for her family.

Case story 2: Newfound enthusiasm through Sakhi work

Reena Kalita (name changed to maintain anonymity), a 35-year-old CRISIL Sakhi from Mayong block, lives with her family of five, including her in-laws and one child. Before joining the Mein Pragati programme in 2018, Reena faced significant financial hardships with no stable source of income, which affected her household's financial stability.

Through the Mein Pragati programme, initiated by CRISIL Foundation, Reena received extensive training in financial literacy and community mobilization. This training transformed her life, equipping her with the skills and knowledge to support her community. She began earning an average monthly income of INR 2,500- 3,000 by providing various services, such as opening bank accounts, enrolling community members in government schemes, and facilitating financial literacy workshops. With the rise in income, she was able to support her children's education by providing essential books and study materials, thereby investing in their future by proportionally saving almost 20% as liquid cash for child's education. This positive change extends beyond mere economic improvement, as it also elevates her status along with her Household within the community.

The closure of the programme in 2022, however, affected her income potential as the demand from community for her services started to decline. Currently, Reena only earns around INR 300-400 per month. She ascertained that most of her customers are empowered enough to avail the financial services and government schemes on their own. She sees this as a significant achievement and shared that she really feels proud of her work. Even with the dwindling income, Reena remains hopeful. The skills and confidence gained from her role as a Sakhi have opened new avenues for her. She believes that her experience and training will enable her to secure other opportunities, leveraging the financial and digital literacy skills she acquired.

Case story 3: Journey from financial unawareness to entrepreneurial success

Kavita (name changed to maintain anonymity), a 32-year-old CRISIL Sakhi from Rajgarh block in Alwar district, lives with her family of six, including her in-laws. Before receiving training from the Mein Pragati programme by the CRISIL Foundation, Kavita had minimal awareness about the financial services offered by the government and banks. Her lack of knowledge made it challenging to manage household expenses effectively.

The comprehensive training provided by the Mein Pragati programme transformed Kavita's understanding of financial services. She learned about various financial products, effective money-saving techniques, and how to utilize these services to secure her savings. This newfound knowledge also empowered her to apply for government schemes she was eligible for, significantly enhancing her family's financial stability.

With a solid foundation in financial literacy, Kavita took a bold step into entrepreneurship. Over the past year, she started her own beauty parlour, facilitated by a loan of INR 50,000 from her Self-Help Group (SHG). This venture not only provided a steady source of income but also allowed her to contribute significantly to her family's well-being. Her determination and financial acumen led to increased earnings, enabling her to actively meet her family's needs.

Kavita's journey underscores the importance of initiatives like the Mein Pragati programme in fostering financial inclusion and empowerment among marginalized communities. Her experience demonstrates the potential for individuals to uplift themselves economically when equipped with the necessary knowledge and support.

Case story 4: From financial struggles to stability and growth

Muskan (name changed to maintain anonymity), a 33-year-old CRISIL Sakhi from Lalsot block in Dausa district, lives with her family of five. Before joining the Mein Pragati programme by CRISIL Foundation, her family faced financial challenges due to their economically backward status. Becoming a Sakhi provided her with valuable knowledge-sharing sessions and training, enabling her to start a savings process through recurring deposit scheme in a bank. This marked the beginning of a positive financial transformation for her family. However, the decline in demand for their work posed a threat to their income stability.

Recognizing the need for a steady income, Muskan took proactive steps by applying for an E-mitra position in 2022, with unwavering support from her husband. Securing this position proved instrumental in stabilizing their financial situation. Now, with a monthly income close to INR 10,000, they have achieved a significant improvement in their financial well-being. This newfound stability has enabled them to meet their basic needs and aspire towards a better quality of life.

Muskan's determination and proactive approach in seeking alternative income sources reflect her resilience in the face of adversity. Through her perseverance and family support, she successfully navigated financial challenges to secure a sustainable livelihood. The E-Mitra position not only provides a steady income but also opens doors to further opportunities for growth and advancement.

Her journey exemplifies the transformative power of access to employment opportunities and the resilience of individuals in overcoming financial obstacles. With increased income, they are better positioned to invest in their future and break the cycle of poverty within their family.

6. Recommendations

Financial incentives for Sakhis

Majority of the respondents have reported that low-income potential from Sakhi and unavailability of fixed income is the main reason behind their reluctance to continue their Sakhi work. Implementing a base stipend for Sakhis, complemented by earnings from service fees, can be a strategic approach to ensure sustainable participation and income stability. **By providing a base stipend, Sakhis are assured of a minimum income, which serves as a financial safety net and motivates sustained engagement in promoting financial literacy and social security schemes.**

This income stability not only enhances the economic well-being of Sakhis but also strengthens their role as trusted intermediaries within their communities. This way the programme can also have a long-term association with the Sakhis which will also help it to expand its coverage to additional villages (situated in the vicinity of the Sakhis villages). With the Sakhis getting a fixed stipend from the programme, they will also not face much difficulty in incurring the expenses involved in local commutation.

Increase customer base by expanding into newer geographies and creating awareness

To boost the customer base, the programme initially targeted Self-Help Groups (SHGs), providing financial literacy and promoting services like savings accounts, loans, and insurance through Sakhis. Proactive Sakhis collaborated with bank officials to raise community awareness and interest in financial products.

Building on this, **it's proposed to engage all active Sakhis in workshops on advanced financial products, empowering them to facilitate financial inclusion and potentially increase their income. Future strategies should expand the programme's geographical coverage with door-to-door campaigns and community meetings to raise awareness about financial services.** As communities become self-sufficient, Sakhis must extend their services to new areas to sustain income.

Peer-to-peer encouragement

To further enhance the effectiveness of the programme and reduce the percentage of non-active Sakhis, **organizing seminars with successful local entrepreneurs could be highly beneficial. These entrepreneurs can share their experiences, provide mentorship, and inspire others to actively participate in the programme.** For example, sessions led by accomplished E-Mitra operators could offer practical insights into leveraging digital platforms for community benefit. Moreover, leveraging the influence of active Sakhis as change-makers within their communities can be instrumental.

Active Sakhis can serve as role models and mentors to motivate non-active Sakhis, sharing their own success stories and demonstrating the tangible benefits of participating in the programme. This peer-to-peer encouragement can foster a supportive environment where non-active Sakhis feel empowered and motivated to engage actively in training sessions and community initiatives.

Partnerships with Banks and Government Bodies

To enhance programme effectiveness, **prioritizing collaborations with Regional Rural Banks (RRBs) is crucial**. Joint training sessions with RRBs will equip Sakhis with specialized financial knowledge, enabling them to provide a broader range of services tailored to rural communities, thereby enhancing financial inclusion and fostering economic empowerment. In addition to strengthening collaborations with regional rural banks (RRBs), **CRISIL should strategically align with the Rajasthan government's E-Mitra programme to integrate Sakhis into a comprehensive network of government services**.

Leveraging the E-Mitra platform will empower Sakhis to facilitate vital government transactions and services, such as digital payments and documentation assistance, thereby enhancing accessibility and support for rural communities in Rajasthan. By fostering strategic partnerships and integrating Sakhis into broader service networks, CRISIL can effectively advance socio-economic development and promote inclusive growth across Rajasthan's rural landscape.

Introduction of new financial products into Sakhi's services

To further empower rural communities through the Mein Pragati programme, **CRISIL should introduce locally relevant insurance products such as crop insurance and health insurance**. Partnering with insurance companies to distribute these products through Sakhis will enhance accessibility and understanding among community members, mitigating risks associated with crop failures and health emergencies. Additionally, **expanding the programme to include pension schemes and small business loans can diversify income sources, fostering economic resilience and sustainability within the community**. This comprehensive approach not only addresses immediate financial needs but also promotes long-term financial security and stability, aligning with CRISIL's goal of fostering inclusive growth and socio-economic development in rural Rajasthan.

Continuous skill upgradation of the Sakhis

Offering annual refresher courses on the latest financial products and digital tools is crucial to ensure that Sakhis stay well-informed and capable of addressing evolving community needs effectively. These courses should cover updates in financial services, such as new banking products, insurance options, and investment opportunities, to empower Sakhis to provide informed guidance to community members seeking financial advice. Additionally, **training on emerging digital tools and platforms will enable Sakhis to stay abreast of technological advancements, enhancing their ability to assist community members in navigating online services and applications seamlessly**.

The refresher courses should incorporate practical exercises and case studies relevant to local contexts, allowing Sakhis to apply their knowledge directly to community challenges. By regularly updating their skills and knowledge base, Sakhis can maintain their credibility and trustworthiness within the community while effectively supporting individuals in making informed financial decisions and utilizing digital resources. Ultimately, these efforts contribute to fostering financial inclusion and digital literacy among community members, ensuring they can access and benefit from modern financial services and technologies.

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