

INDIA DIGITAL FINANCIAL INCLUSION OF INFORMAL SECTOR

*Transforming Lives through
Digital & Financial Empowerment*



Self Employed Women's Association – SEWA is a member based organisation of poor self employed women from the informal economy.

- Objective to drive change through **collective strengthening, capacity building**, and improve livelihoods through **integrated development approaches** using technology, technical training, microfinance, market linkages, natural resource management, etc.
- **Twin Goals of Full Employment & Self-Reliance:** Focus on work, income, food, and social security alongside economic autonomy, with an emphasis on scaling up of worker-owned and managed enterprises

**3.2 Million
Members**

In **18 States of INDIA**

125 Trades

4813 Self Help Groups (SHGs)

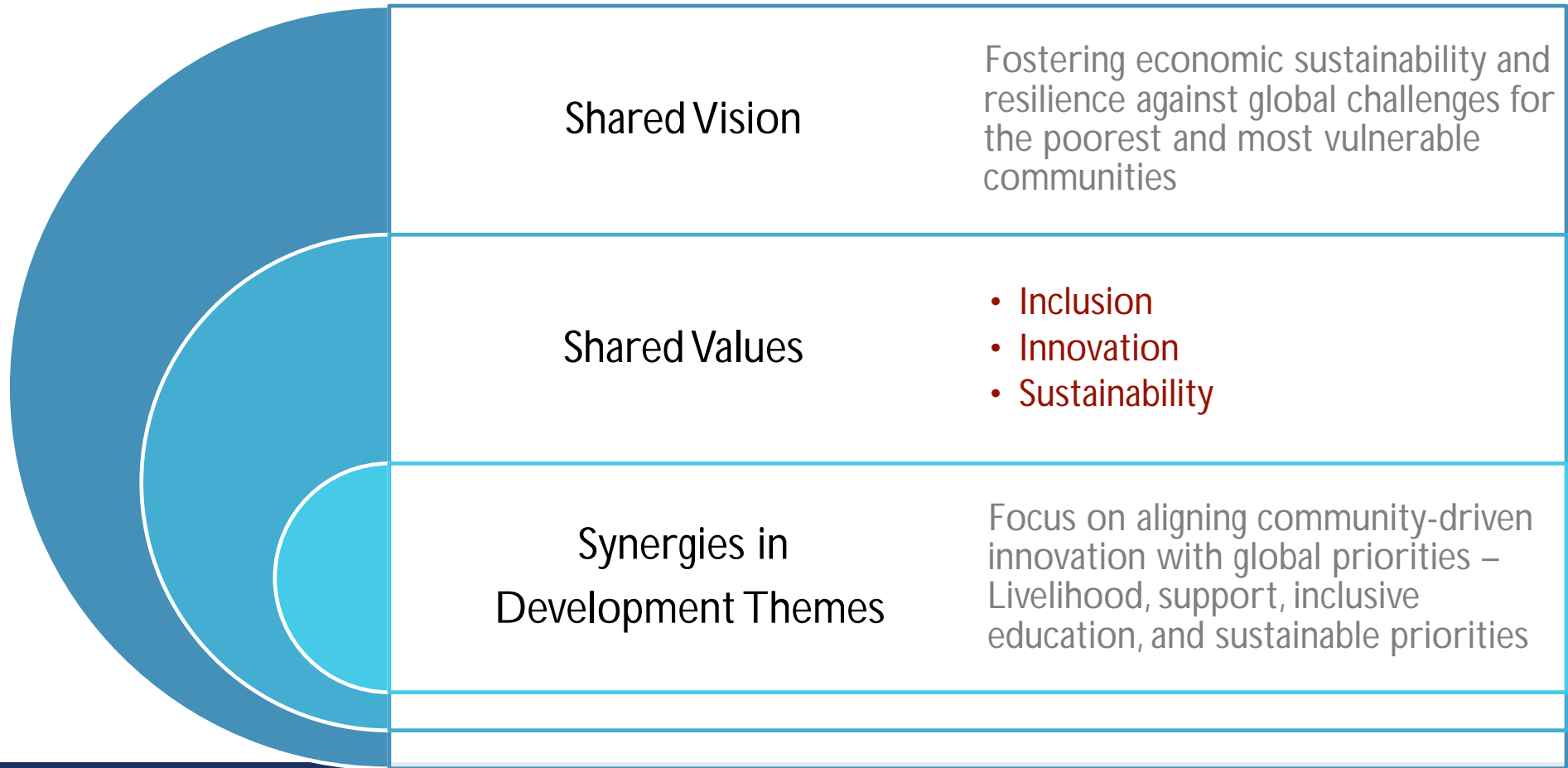
160 Cooperatives

15 Economic Federations

3 Producer Companies

Self-Employed Women's Association

Empowering 3 million women workers over FIVE decades



SEWA & JSDF: A Partnership of Empowerment & Progress

Ensuring no one is left behind

SEWA & JSDF: COLLABORATIONS OVER THE YEARS

Phase 1: Establishing Foundations for Capacity Building (2005)

- **Focus:** Set up of SEWA Manager Ni School – a managerial capacity building institution with decentralized training centres for access to broader village communities, pedagogies etc.
- **Impact:**
 - üA cadre of Grassroots Leaders/ Managers for the informal sector,
 - üTraining Centers,
 - üSustainability through fee-based training models and community ownership

Phase I1: Infrastructure strengthening - Digitization (2014)

- **Focus:** Upgradation of training centers to Community Learning Business Resource Centers (CLBRCs)
- **Impact:** Expanded access of training programs to broader village communities

Phase 111: Digital and Financial Inclusion (2019)

(Leaving no women behind)

- **Focus:** Empowering women through digital and financial literacy initiatives
- **Impact:**
 - üTrained over **771,000** women in digital tools and management;
 - üCapital formation for women,
 - üEconomic independence through digital platforms, government schemes, and
 - üEntrepreneurial opportunities

PHASE III: INDIA DIGITAL FINANCIAL INCLUSION OF THE INFORMAL SECTOR

Objective

To initiate and scale-up various digital financial initiatives and considerably expand the use of mobile phones by rural women to digitize grassroots transactions, especially focussing on digital financial transactions.

Geography

Gujarat, Rajasthan, Bihar, Assam, Meghalaya and UP.

Overview of Impact

Raising Awareness	Developing Confidence	Digital Financial Literacy	Financial Literacy
Income Augmentation and Livelihood Opportunities	Savings	Education	Social Benefits
Asset Building	Health & Hygiene	Respect & Recognition	Increase in SEWA's Membership

Non- Banking to Banking

- Importance of Money and Savings in life
- Life Cycle and linkages
- Financial Planning
- Interest on Savings and methodologies
- Importance of linkage with bank and savings with a bank
- Investment, Credit, Pension, and Insurance
- KYC
- How to use a smartphone

Banking Instruments and Services

- Introduction of banking and Digital Financial Transaction
- Understanding Internet
- In-depth Understanding of Debit Card/ATM and POS machine
- Credit Card, Micro ATM, AEPS, USSD, Passbook Printing, Cash Deposit Machine
- Other benefits of using a Debit Card – E-Commerce
- RTGS/NEFT

Digital Platforms and Mobile Wallets

- Internet Banking, mobile banking
- IMPS (Mobile Banking)
- UPI
- Easy understanding of Mobile Wallet
- BBPS
- Mobile Wallets – Google PAY, PAYTM, Phone Pe and BHIM App

The DFI Program: Training Category and Topics covered

The DFI Impact

6 States

Rajasthan, Gujarat, UP, Bihar, Assam, Meghalaya

771,713 Grassroots Women

Multi-Dimensional Impact

On SEWA Members

(Digital & Financial Literacy as an empowerment tool)

On Community Mobilization,
Organizing & Capability
Building

(SEWA Application & other centralized data platforms)

On Sustainable Livelihoods

(Access to e-commerce platforms, digital platforms and enterprise management tools)

771,713 grassroots women trained against the project target of 600,000 (>120%)

Operation of bank accounts increased from 56.2% to **81.3%**

Usage of Debit Card increased from 4.4% to **24.7%**

Using bank accounts for payment increased from 1.5% to **25.6%**

Online Banking transactions usage have increased from 0.4% to **10.1%**

Digital transactions by using mobile wallets like Google Pay, PAYTM, Phone Pe, BHIM App have increased from 0.3% to **25%**

DFI Impact on SEWA members

Transition from no smartphone knowledge to full digital literacy



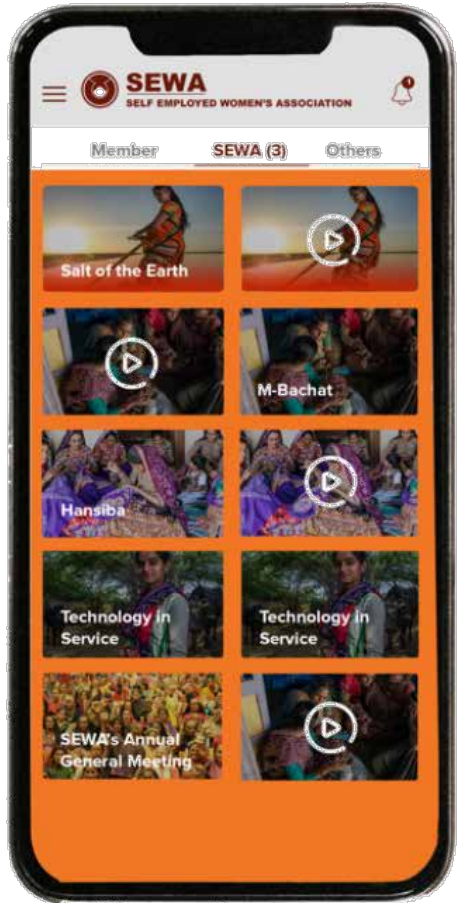
"I did not possess a smartphone before or during the DFI Trainings, and nor did I have any knowledge of digital platforms. After the training I bought myself a smartphone and learnt to use mobile applications like Google pay for TV recharge, mobile recharge, paying bills, conducting bank transactions – and started implementing it not just in my personal life but also for the support of the communities around me.

I was someone who did not know how to use WhatsApp before, now able to use it easily to help in my children's education, proactively asking for notes, materials and joining groups that could be of help to my children." – **Junmoniben, Assam**

Lived Impact: Quotes from Members



DFI Impact on community mobilization, organizing, and capability building



Integrated mobile app to reduce the cost, time and effort expended in communicating needs and opportunities between the organization and its members

By leveraging technology, it enhances operational efficiency, empowers women through digital inclusion, and strengthens leadership at the grassroots level, driving SEWA's mission of socio-economic empowerment.

Features of SEWA Application

- ü Learning Platform
- ü Digital Survey
- ü Digital Directory (Internal Marketplace)
- ü Member's Profile and Evaluation

SEWA Application is available in three languages English, Hindi and Gujarati

SEWA Application

A transformative tool for SEWA, its women members, and leaders.



Onboarding of **327** Bank Sakhis who provide digital financial services to women members, while earning monthly commissions

Creation of members' groups on social media applications like WhatsApp and Kaizala based on geographies and trades to connect 30000 members

Digitization of Social Enterprises – SEWA Bazaar, RUDI; E-Commerce Enablement for micro-entrepreneurs through linkage to Amazon, Flipkart, SEWA App

Use of Enterprise Management tools like the **BETI App** for recordkeeping that is helping women entrepreneurs establish their digital credit history, as well increasing their income

Rural BPO has been piloted to provide technology-supported livelihood opportunity

DFI Impact on livelihoods

Use of digital platforms and enterprise tools to establish credit history



“The biggest advantage of having your own bank account at this point of time is to be able to easily connect to digital payment platforms. The ability to accept online payments has reduced delays in payment and debts considerably. There are now digital records of cash flows that can serve as proof of the profitability of our enterprises. – **Gitaben Makwana, Mehsana, Gujarat**

Leveraging of Youtube to enhance tailoring skills, boost income

Through the digital education, I have learnt how to enhance my income in my existing occupation of sewing clothes. Given the main differentiator in this trade is design, earlier I used to buy posters from markets to find out the latest styles and trends. But posters could only be seen, without offering an insight into how the design was created. With the help of digital apps like YouTube and social media, now I learn the make-how, and create new products that helps me cater to the new markets and earn more income. – **Bhavikaben Suthar, Rajasthan**



Lived Impact: Quotes from Members

6980 Self-help group members savings or loan collections digitized

6196 Digital transactions worth Rs 28.41 Lakh by Bank Sakhi – Providing services Direct Money Transfer, AEPS withdrawal and Utility services

Cash to Cashless
349 Self-help group digitized.

Digitization of Transactions

SEWA's Initiative Pilot
Business Processing Center in Anand
District, Gujarat.



Key Highlights:

- **Empowering Young Women Through Technology:** Community-based tech-driven livelihood initiatives for SEWA's younger generation.
- **Addressing Migration Challenges:** Supporting tech-literate members to stay and thrive locally.
- **BPO Employment Opportunities:** Enrolled 10 women in a fully women-run BPO in 2022.
- **Work-Readiness Training:** Vocational and soft skill development for selected members.
- **Scaling Up for Sustainability:** Expanding the BPO by adding 10 more members and extending initiatives to other districts.

Challenges	Solutions
<p>Resistance to digital tools due to fear of technology.</p>	<p>Leveraged sister-to-sister learning, where digitally proficient members mentored others, showcasing tangible benefits</p>
<p>Limited access to smartphones: Many participants did not own personal devices.</p>	<p>Distributed tablets to the trainers as a part of the program, Provided soft loans to enable members to purchase smartphones, promoting digital inclusion</p>
<p>Connectivity issues in remote areas</p>	<p>Created offline training modules and conducted sessions in accessible community centres</p>
<p>Lack of confidence in digital financial services: Concerns about security and transaction errors</p>	<p>Conducted repeated digital literacy sessions emphasizing secure practices like password protection and fraud prevention</p>
<p>Language barriers: Training materials were initially inaccessible to non-English speakers.</p>	<p>Translated training modules into local languages (Gujarati, Hindi, and Assamese), ensuring inclusivity</p>

Breaking Barriers

Challenges	Solutions
Cultural barriers: Traditional gender roles limiting women participation	Engaged community leaders to advocate for women's inclusion and showcased successful female role models
Pandemic disruptions: Implications on in-person training sessions.	Transitioned to virtual platforms like Google Meet and Zoom, training Master Trainers to conduct remote sessions
Lack of familiarity with e-commerce platforms	Provided hands-on training on platforms like Amazon, Flipkart, and social media platforms along with Whats app business app and SEWA App for selling products
Logistical barriers for bank visits: Distance and lack of transport	Expanded the Bank Sakhi program, bringing financial services to members' doorsteps
Initial reluctance to attend virtual training sessions: Trust deficit for virtual methods.	Designed engaging, interactive content with videos, quizzes, and live troubleshooting to sustain interest

Breaking Barriers



Empowering women digitally and financially is empowering entire communities for a better tomorrow.



Thank you