

A yellow circular badge with a black border. Inside, the text "660+" is in large, bold, black font. Below it, "DIGITAL SAKHIS" and "TRAINED" are written in a smaller, black, sans-serif font, stacked vertically.

The Digital Sakhi programme, the flagship CSR initiative of LTFS, trains rural women who, in turn, coach others in areas of banking, digital payments, access to credit through formal financial institutions and government schemes. The programme touches the lives of thousands of people, providing them with opportunities to lead better lives. This book outlines the stories of such strong women, who have not just helped themselves, but also those around them; they are the true flag-bearers of change.


DIGITAL SAKHI




280+
Villages


5,500+
Women
Entrepreneurs

5 States
Maharashtra
Madhya Pradesh
Tamil Nadu
Odisha
West Bengal


5,95,000+
Total
Community
Outreach


660+
Digital
Sakhis



I'M A
PROUD
OWNER OF
30 GOATS

I AM LAKSHMI

LAKSHMI BUILDS UP A GOAT ENTERPRISE!

I'm a single woman, taking care of my old mother and tending to my goats all by myself. I come from the Daund village of Maharashtra. When my husband abandoned me a few years ago, I felt quite helpless and my world shattered into pieces. I owned 4 goats but I had no understanding or proper training on rearing them, feeding them or even creating the right environment for them until I joined the Digital Sakhi programme.

Digital Sakhi Programme has helped hundreds of women like me by training them in animal rearing, applying for business loans and providing with information and help for availing government schemes. This programme gave me the confidence to learn the ropes of banking and handling digital payments as well. Today I'm a proud owner of 30 goats and hope to have 100 more, while setting an example of perseverance and resilience for others in my village.

Often, people think that women should only look after their families and children, and that they cannot do anything on their own. I'm happy I stood up for myself—against everyone who discouraged me—and proved that women are as capable than men.

It was a tough journey with several ups and downs, but the Digital Sakhi programme recognised my entrepreneurial skills and helped me stay strong. The shift from traditional household chores to learning digital transactions was the toughest part. But I enjoyed this challenge and I'm happy that such programmes are available for the betterment and empowerment of women. This programme has changed my thought process and made me mature and knowledgeable. I am ready to take on any challenge in the future.

NOW, I AM ENTREPRENEUR LAKSHMI!





WOMEN ARE
CAPABLE OF
DOING
ANYTHING
THEY DREAM!

I AM RATAN

THIS 'RATAN' IS A GEM INDEED!

Until two years ago, I was just a housewife with one household cow. I always wanted to contribute to my family's income and give them all the happiness in the world, but didn't know how to until I enrolled for the Digital Sakhi programme. My family was sceptical about me joining the programme. They were of the opinion that an independent woman would interfere in family matters and rebel against the elders. It was a huge task to convince them that I could build my own identity as an independent woman. I went ahead and got myself enrolled. I did not have enough education, yet I learnt everything in no time. It was a tough journey but it did pay off.

The programme mentors taught me about procuring the best quality of ingredients for fodder, how to use cow dung for manure through composting, and also vaccinations to be given to the cattle. Today I'm a proud woman entrepreneur with a dairy supply business and a permanent shelter for the cows. Some day, I hope to have my own dairy. From my savings I was able to set up a restaurant for my son. I have been able to set an example for everyone in my village that women are capable of doing anything they dream! The other women in my village look up to me with respect and also ask for advice. They are now more confident about themselves and have faith that they too can make something better of themselves. This initiative of transforming communities for sustainable livelihoods is a step towards building a new empowered nation.

And my family is so proud of me!

I AM A DAIRY ENTREPRENEUR!



I AM RESHMA

I WANT
WOMEN
IN MY VILLAGE
TO BE SELF-
DEPENDENT

TEACHING THE TEACHER

I've been a teacher by profession for the past 10 years. Being one of the few educated women in the village, I was always quite well respected and approached for help by people of the village. One thing I noticed was that people were apprehensive about using digital modes of payment even when they needed to withdraw or transfer funds urgently. Once a fellow villager wanted to send money to his son in the city, but could not do it because it was a weekend. That's when I took it upon myself to change this self-limiting mindset of people and work for the benefit of these villagers so that they could use electronic methods of payment. However, I was quite an amateur in this area until my skills were honed properly through the Digital Sakhi programme.

My ability to convince people and solve their problems was recognised and appreciated by the on-ground implementation partners of the programme. Being a part of this programme gave me the opportunity to be a Cluster Manager for Solapur district. I want women in my village to be self-dependent, be capable of conducting digital transactions and have financial freedom. I also want to be more and more involved in the cause of gender equality and development, and my dream is to become the sarpanch of my village.

That way I can equip my village with not only day-to-day support, but also introduce digital financial inclusion practices. I strongly believe that women are as capable as men.

I AM A SARPANCH-TO-BE!



I AM SANGEETA



FROM NO PAY TO E-PAY


I have been a school teacher for the past 15 years in Kumari village of Solapur. Despite being a teacher, I hadn't stepped out of my village without my husband. It was only when my husband passed away a few years ago that I realised there were responsibilities I had to adopt in order to survive and provide for my son. I was always dependent on my husband and used to hand over my finances to him. After he was gone, I was at a loss. Shortly after that, another blow struck me when my son was not allowed to sit for his final exams because we couldn't pay his school fees. His entire year was wasted.

While looking at alternatives to bring myself out of this predicament, I came to know about the Digital Sakhi programme from my friend and decided to visit their camp.

I learnt about digital transactions and how to use a smartphone to do banking transactions all by myself. This programme brought stability in my life and now I'm much more independent than I ever was. My in-laws supported me, and so did other women in the village. I feel a sense of pride on having accomplished it myself!

The honorarium that I get as Digital Sakhi has motivated me further to achieve my target of training the rural community on Digital Finance. I now have the confidence to fund my son's engineering course he wishes to enrol in the future. The women in my village are trained enough to fearlessly speak up and put forth their views without hesitation. Nothing can stop me now.

I AM A FEARLESS SAKHI!



I HAVE
HELPED WOMEN
TO AVAIL BENEFITS
OF UPTO RS. 2 LAKHS
THROUGH
ATAL PENSION
YOJNA

I AM VAISHALI

VAISHALI MOVES FROM ~~DISEASTO~~ DEPOSITS

I was just a 20-year-old girl married in Bembli Village, Osmanabad, Maharashtra. I was shy and reserved and never left the house without my husband. My days were filled with household chores, just like those of the other women in the village. But I did have my little dreams. I wanted to go out and explore the outside world, but never got any chance. Instead, I was saddled with a lot of household responsibilities at a very young age, and I was scared to even step out of the house on my own even if I wished to.

When I heard about Digital Sakhi, I was initially very hesitant to join it. But I did, and now I can say confidently that it completely changed my world! Thanks to the leadership and communication training provided by industry experts, I gained self-confidence and I can now talk to the villagers without hesitation. I have helped to bring about a new wave of change in my village by passing on my knowledge and creating awareness regarding various government schemes and digital modes of payments. I was never known to anyone in the village, but this programme created a new identity for me. Nowadays, I'm so busy that I don't even realise how my days pass by. My family is proud of me and helps me manage the household work.

I have helped some women avail benefits of up to Rs 2 lakhs which have been deposited in their account through Atal Pension Yojna, assisted a farmer in appointing a counsellor to avail the benefits of the Gopinath Munde Apghat Bima Yojana, and helped some students in accessing training under the Deen Dayal Upadhyaya Grameen Kaushalya Yojana. I have gained self-respect and the freedom to work.

I AM INDEPENDENT!



I AM AARTI

I HAVE EARNED
THE RESPECT OF
THE WHOLE
COMMUNITY

AARTI BECOMES A ROLE MODEL

In some sections of our society, women still accept domestic violence as their fate. I was that woman once. I believed my husband and my home to be my world, but I was unhappy and had no one to support me or tend to my bruises. I did not know how to get out of this dilemma and was completely dependent on my husband. I was also afraid for the mental state of my children as they were witness to my plight everyday, and were scared of their own father. My parents refused to help me out, saying it was not their place to interfere, and such violence is common in every house. How wrong their words turned out to be!

The Digital Sakhi programme brought me hope and opened the doors to a new world, where there was no abuse, only respect. My work involved working with many villagers and spreading awareness about various government schemes. People started looking up to me and respecting me. Looking at this, my husband too turned a new leaf and quit alcohol! He actually started encouraging me and respecting my work and contribution to society. His joy knew no bounds when I gifted him a smartphone worth Rs 5,000 from my own savings! My family life has become so much better and happier. I have earned the respect of not only the neighbours, but also my in-laws and the whole community. I am able to earn enough to supplement my family income, buy gifts for my children, and also pay my younger brother's school fees.

Now, I operate my own bank account and have enrolled for the food coupon scheme. Digital Sakhi has not only helped me gain income, but also self-respect and a happy family life.

I AM RESPECTED!



I WILL KEEP
MOVING
FORWARD

I AM ROOPWANTI

FROM AN INTROVERT TO AN ADVISOR

I was a teacher and I was hoping to find a different job. I had not stepped out of my village and was apprehensive about venturing out alone. I used to avoid stepping out of the house as much as possible which ultimately led to me being dependent on others for my work, like going to the bank or the panchayat. My whole world revolved around my children, their studies and my household work. I was in a comfort zone. I used to get news from other people and keep myself updated.

I must say, Digital Sakhi has offered me much more than just a job. Being part of Digital Sakhi Programme has changed my life. With the money that I earn now, I am able to buy my children's books and gifts and also invest in a better way for my children's future. The journey until now wasn't easy at all as my husband wasn't sure of me doing such a job and therefore, he didn't support me. But given that the programme was offering a good salary as well as respect and dignity, he changed his mind and that was the biggest takeaway from the programme for me. The programme taught me how to do digital transactions, which I can now also share with others and make their lives simpler.

Other than digital transactions, people also come to me for information regarding various government schemes, banking and other local issues such as access to piped water and clearing of drains. They ask for my opinion and other advice as they have faith in me. I'm now sure that there is no turning back and I will keep moving forward.

I AM STRONG!



I AM NIRMALA

I BELIEVE
THAT FINANCIAL
INDEPENDENCE IS
IMPORTANT TO
GROW
INDIVIDUALLY

A WOMAN WHO BECAME A **TECH SAKHI**

When they say two women cannot live peacefully in the same house, I thought they meant my own household! Staying in a conservative joint family of 10 in Barwani district of Madhya Pradesh, I was ridiculed by my mother-in-law for wanting to go out and even for looking out of the door at the crowd. I was not considered a part of the family when it came to decision-making. I always wished to go out and do something more productive. But the restrictions in my orthodox house were stifling my desires to explore new opportunities.

Though Barwani is a good-sized town, the only accessibility is via road. Perhaps that is why, waves of change come very late here, and the people in my village are still used to their traditional ways of life. Just like its name “Barwani”, which means “a garden of banyans”, these beliefs are deep-rooted in the society.

I joined Digital Sakhi, which gave me the right opportunity to prove my abilities. I received training in digital finance and I now encourage people in my village to transact electronically. I helped them open bank accounts, and informed them about various insurance schemes. Empowering women and encouraging them to save money by opening their own bank accounts is my passion. I believe that financial independence is important to grow individually. Slowly, the mindset of people is changing, and they are opening up to new ways of living.

Through this programme, I was able to change the mindset of my family members and they have a new found respect for me. I also taught my husband how to use Google Pay and Bhim applications. In turn, he helps me with household chores, and even cooking. And all women in the household now live peacefully!

I AM EVERY **WOMAN'S SAKHI!**



I AM KAVITA

BAND OF SISTERS BRING WATER RELIEF

I belong to the Ojhar Village in Barwani district of Madhya Pradesh. The maximum temperature of Barwani in April and May can go as high as 48°C, making it one of the hottest places in Central India.

I am one of the women from “The Band of Sisters”— a part of the Digital Sakhis. Since there are no pipelines in our village, all women have to walk long distances to fetch drinking water for our household chores. Often, they faint carrying the heavy water pots in the summer heat, or fall sick due to heat strokes or tiring walks.

The women in our village share a very close bond of sisterhood and we realised that water shortage is a grave problem that needs to be resolved. It was affecting the entire village, especially women. A few of us decided to first create awareness about the issues amongst the rest of the women in the village. We urged everyone to attend the Gram Panchayat meeting so that together, we could make a strong appeal to the Sarpanch.

When that appeal did not show results, we registered a complaint on the Chief Minister's Helpline and soon received a response. The officials visited the village to verify the situation and on their recommendation, the Sarpanch organised for water tanks to reach homes on alternate days. He also requested for the complaint to be withdrawn! But we “Sakhis” refused and have demanded for a tap and a water connection to each and every house in the village.

How strange it is, that we have to fight for the most basic necessity of life - water! Today, pipelines are being laid and the water woes of the Ojhar will soon be a thing of the past.

I AM A WATER SAKHI!





HOW
EASY AND
SIMPLE IT IS TO
USE **DIGITAL**
METHODS OF
PAYMENT

I AM SENGENIAMMAL

OLDEST STUDENT IN THE CLASS

I come from a poor family in Villupuram District of Tamil Nadu which is one of the most backward districts in the country. We used to struggle each day to make ends meet. I always wished to contribute to my family's income but I hadn't completed my education, and working outside became an impossible task.

I once attended a workshop conducted by Digital Sakhi, and then I instantly decided to enrol myself for the programme. But I was not eligible because of the minimum educational qualification criteria. This was a wake-up call for me and at the age of 42, I joined a school!

At first, it was awkward and difficult as I was much older than the other students in my class, but I kept going on because I wanted to achieve my goal. What a proud moment it was when I received the certificate from school!

Later, I enrolled myself in the Digital Sakhi programme and learnt everything about digital transactions. My work involves sharing my knowledge with everyone and helping them understand how easy and safe digital transactions are. Since I started doing this work, it has become the biggest achievement of my life! I help people use online platforms to pay their bills, book tickets and transfer money on the go. They cannot believe how easy and simple it is to use a digital method of payment.

I AM A LEARNER AND LEARNED!



I HAVE
EMERGED AS
A NEW PERSON
WITH KNOWLEDGE
ABOUT **CURRENT**
TECHNOLOGIES

I AM JAJNYASENI

FIGHTING THE INNER FEARS, EMERGING FEARLESS

Everyday, the 6 am alarm would go off, and I would commence my household duties. Cooking, cleaning, washing, sending off the husband to work and children to their school. By 11 am, I would be free, but bored and restless. My husband is a rickshaw driver, and the household was surviving on his income alone.

I got to know about the Digital Sakhi programme through an SHG meeting. My job at the SHG was to write account books. I am a matriculate, so this job was perfect and comfortable for me. I noticed the enthusiasm amongst the SHG women about joining the programme. They even suggested that I had the skills that are required for the programme and that I should join.

I was hesitant to venture out on my own like this, but my husband encouraged me to go ahead. After more than 30 years of a closed-home life, I took the plunge. This was bigger than my accounts-writing job. I had to learn proper usage of smartphones, so I could use it in my line of work. The job involved travelling, meeting and talking to people, encouraging others to take up new initiatives. It was a roller-coaster ride, as I fought with my own fear of working outside the house, and communicating with so many people on my own.

Today, I have emerged a new person with knowledge about current technologies and who can undertake initiatives with the community. I'm proud of myself, and my journey as a Digital Sakhi has just begun!

I AM A **COMMUNITY** MAKER!

