DIGISUPPORT
DIGITISATION OF VILLAGES
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As India aims to move more and more towards the vision of a cashless economy, it is important to include rural communities into the ambit of a Digital India as well. Given that as much as 67 per cent of India’s population lives in rural India which is dependent on cash transactions, the goal of a cashless economy can never be achieved unless digital infrastructure is made available at the last mile and communities made aware and trained to use the same to carry out financial services. With a population of more than 1.2 billion, the country has only about 24.51 million credit card holders and 661.8 million debit card holders; and not all of them use their cards actively. Even the number of ATMs is restricted to a little more than 200,000 with only 75,000 located in semi-urban and rural areas. Even at its highest capacity, Paytm reaches only 150 million users across India. According to a report by the Internet Society, 50% of Internet-enabled mobile phone users in South Asia don’t even access the Internet on their phones.

With this realisation in mind, DigiSupport, an initiative of Digital Empowerment Foundation and Axis Bank is empowering financially excluded communities to digitally access and consume financial products, services and information through rural digital interventions. The project aims to spread the awareness on and services of digital-financial tools to the rural areas over 12 states in the country. It aims to educate and empower the villages and local communities with a focus on social and green banking services. The project seeks to reach out to more than 50 villages and directly impact 50,000 beneficiaries located around the rural branches of Axis Bank.
12 STATES
27 PRIMARY VILLAGES
54 ADJACENT VILLAGES
**PROJECT OVERVIEW**

DigiSupport—an initiative to empower financially excluded communities to digitally access and consume financial products, services and information through rural digital interventions.

The project will enable all the stakeholders to make cashless transactions using digital banking services, conducting awareness programs on digital-financial literacy, internet banking and other financial services and products offered by the bank through rural leaders known as DigiPreraks. The DigiPreraks will engage in providing literacy through tablets and screening videos along with conducting awareness camps, health check-ups, aadhar seeding, plantation drives, yoga camps and blood donation drives to mobilize the community.

It is designed in a fashion to incorporate the youth-led model tested in the Phase I-DigiPrayas Project with an innovation to make the access and use of the digital tools more portable and efficient. 50 young local village leaders also called the DigiPreraks were selected to drive the digital-financial programmed in their respective village. Each leader was trained in using and transacting the digital financial content to the community and equipped with digital tools to include; Tablet, Mini-Projector, Portable Speaker, Pen-drive and internet connectivity all compact in a portable-backpack. In order to give the DigiPreraks a sense of identity and ownership with the mission, Axis Bank also provided them with unique t-shirts and caps. The digital financial leaders mobilized the community to spread the awareness and trainings through community meetings, public gatherings, digital financial literacy workshops, rural campaigning, health camps and plantation drives and awareness programs. The leader engaged with the community through formal and informal ways and built trust and positive relations with the community. He was also given monthly targets to complete his awareness and training program and was closely monitored through digital apps and offline techniques. The DigiPreraks also share case stories and challenges through messaging-groups which are then addressed by the managers. The model is effective and so far has yielded positive results.

Thus, the program not only aims at educating the rural communities but also enhancing the existing knowledge and skills of the people in the current e-financial tool and connecting people to the digital banking system.
The Baseline Survey was conducted across the 12 States in 27 primary villages, covering more than 7000 households to understand the socio-cultural and financial status of the community. The survey analyzed the educational and occupational background of the population and the type, medium of banking and the interaction of the community members with the existing offline and online financial system. The survey was conducted through a mobile-based app (Open Data Kit Collect) and data collected via door-to-door mobilizations, community meetings and individual interactions.

The Baseline Survey was conducted over a span of three months and brought out very insightful results regarding the Digital-Financial sector. This baseline survey analysis focuses on the gender-wise distribution of the beneficiaries, educational and occupational background, ownership of bank accounts and account distribution across various banks, use of atm cards, frequency of bank visits, mode of transfer, fear to learn internet banking and the challenges faced at banks.

### Gender-Wise Distribution among Surveyed Population

<table>
<thead>
<tr>
<th>Gender</th>
<th>Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transgender</td>
<td>58</td>
</tr>
<tr>
<td>Male</td>
<td>4219</td>
</tr>
<tr>
<td>Female</td>
<td>2833</td>
</tr>
</tbody>
</table>

The individuals surveyed were primarily male and included a large number of female and transgender population. Tamil Nadu and Rajasthan reported the maximum number of females surveyed with an overall highest number achieved in Tamil Nadu and West Bengal. The transgender population was highest in Tamil Nadu and a few in Assam and West Bengal.

1. Population refers to the community members who were surveyed under the Baseline Study and not the total population.
The population surveyed came from various educational backgrounds covering households with high level of literacy and at the same time engaging with the illiterate community. Maximum of the population had completed their primary schooling or had never enrolled in school and comprised of almost 50% of the total population. Graduate and postgraduates included only 10% of all the individuals surveyed. The focus of the survey was to interact and understand households with lower levels of literacy as they are invariably the ones with lower opportunities and access to financial tools.

The occupational background of the population comprised of people who were employed, unemployed or self-employed. The survey focused on targeting farmers, labourers, housewives, small-scale businesses, government employees, college students and unemployed members of the community. The farmers formed 33% of the total population, 10% small businessmen like shopkeepers, mechanics and plumbers etc. and an equal percentage of government employees and students.
The impact of the Jan Dhan Yojna was predominant as 73% of the population had opened a bank account whereas only 26% of the people did not own a bank account and were completely disconnected from the existing financial system. Maximum of the population had an account in the State Bank of India, Punjab National and India Bank whereas only 183 individuals had opened their accounts in Axis Bank.
Among the 5212 individuals who had active bank accounts, only 37% owned an ATM card and actively used it. However, only 5% of the total population did not use the card and instead preferred the traditional way of visiting banks for any banking services. In addition, maximum surveyed individuals accounting to 58% of the population had never heard of an ATM card and chose not to respond.

70% of the members in the community preferred Branch Banking wherein they visited the banks on a monthly basis to avail services like cash withdrawal, deposits, transfers or checking bank balance. Only 3% accounting to only 207 people in total used Internet or Mobile-based banking.
The 4987 individuals, who favored Branch Banking, visited the banks on a monthly or weekly basis. This behavior can be attributed to the lack of awareness on online banking and lack of internet and digital access in the rural areas.

A population equivalent to 3654 preferred to transfer money through the mode of cash, followed by the ATM facility. Some community members also used a cheque book but only 42 people in total used internet banking to transfer money.
The survey also probed further to understand the reasons behind the low usage of internet banking besides the lack of access to infrastructure and connectivity. It was observed that 67% of the total population was afraid to use Internet Banking and were hesitant to trust technology for money-related matters. Out of these, 62% were male members and 37% were women.

The community members also complained about the challenges they faced when they visited the banks. It was observed that overcrowding at the banks was one of the biggest challenges that led to the long waiting hours and delays in availing the services. This was followed by technical issues like non-working bank server and information asymmetry leading to lack of clarity on the process of banking services. A few other problems were bad customer care, poor grievance redressal system and confusion in the document submission.
DIGIPRERAK IN ACTION
Tamil Nadu achieved a total target of 2745 beneficiaries across eight primary villages and fourteen surrounding villages. Manamthavizhnthaputhur village covered the maximum individuals followed by Semmedu at 602 and 520 respectively. Tamil Nadu had a fairly high level of awareness in traditional banking, with 92% of the beneficiaries owning a bank account and 86% actively using their ATM cards. Among the total beneficiaries, 2413 people used branch banking in comparison to internet-mobile banking and visited the nearby banks on monthly visit. However, though the traditional banking services are in demand, the lack of awareness on internet-based banking was met through training programmes and village camps.
56% of total beneficiaries were male, 42% were female and the remaining 2% were transgendered population maintaining a fairly balanced ratio among males and females. It was observed that in Tamil Nadu the digital-financial literacy camps were conducted with 1386 farmers, 556 housewives, 378 government employees and 122 small-scale enterprises.

The community members were trained in the basic concepts of mobile banking, the various tools and services available in the online financial system and the process of conducting an online money transfer. Manamthavizhnthaputhur achieved the highest number of beneficiaries in each of these trainings followed by Semmedu, Kalpakkam and Kuruvikarambai village.
The community members who were more hesitant towards using online tools, were first oriented with the traditional banking tools available before they were trained in the various banking tools. Manamthavizhnthaputhur achieved a target of 533 and 552 in cheque and deposit form filling and learning the process of opening a bank account respectively. Semmedu on the other hand trained maximum people in using Micro-ATMs.

The community members with Axis Bank account and the ones who were interested in opening an Axis Bank account were also taught how to download and use three App; Axis Mobile App, Axis OK App and BHIM Axis Pay UPI App. It was observed that 300 individuals downloaded all the three apps in Kuruvikarambai followed by Ariyakoshti and Kalpakkam. Veeramudiyanatham and Manamthavizhnthaouthur received very low response due to lack of availability of smartphones amongst the community.
The villagers of Kalpakkam travel ten kilometres, changing a rickshaw four times, spending an entire day to access bank facilities located in the nearby city. Equipped with a tablet and projector, Ajith Kumar went on a mission to spread financial awareness in his village. He identified a few young students who helped him mobilise several other girls and women to form a youth-led group to educate and demonstrate the new digital financial tools amongst the community members. The DigiPrerak conducted group sessions and interactive activity-based workshops which demonstrated the use of internet-banking among students, shopkeepers and other institutions in the community. The workshop was so successful that it attracted more than 25 students to inquire about app downloads and register for a bank account and inspire their parents to learn mobile-based net banking. Ajith Kumar conducts door-to-door visits, organizes community meetings in open spaces, temples, community halls, village-chowks, night video screenings and school mobilizations to spread the message. Policemen, housewives, shopkeepers, children and many others have learnt to use Paytm, Bhim App, ATM card, online banking, Swipe machine and are aware of the dos and don'ts of keeping one's account secure and safe. Today, Ajith has impacted around 392 people and continues to propagate financial and digital literacy through innovative techniques.
Bihar achieved a total target of 602 beneficiaries across one primary village and two surrounding villages. Khabra village along with Bhikhampur and Mushari covered beneficiaries, maximum of whom were illiterate or had completed on primary or secondary education.

Bihar had a high level of awareness in traditional banking, with more than 80% of the beneficiaries owning a bank account and 94% actively using their ATM cards. Among the total beneficiaries, 531 people used branch banking in comparison to internet-mobile banking and visited the nearby banks on monthly and weekly visit. However, though the traditional banking services are in demand, the lack of awareness on internet-based banking was met through training and literacy programmes.
Gender and Occupational Background of Beneficiaries in Bihar

57% of total beneficiaries were male, 42% were female and the remaining 1% were transgendered population maintaining a fairly balanced ratio among males and females. It was observed that in Bihar the digital-financial literacy camps were conducted with 21 farmers, 166 housewives, 48 government employees and 23 small-scale enterprises.

Training on Online Banking Tools

The community members were trained in the basic concepts of mobile banking, the various tools and services available in the online financial system and the process of conducting an online money transfer. In village Khabra, the video tutorial on Financial Literacy was very well received with 602 beneficiaries, followed by 600 and 593 beneficiaries in trainings on concept of mobile banking and online money transfer respectively.
The community members with Axis Bank account and the ones who were interested in opening an Axis Bank account were also taught how to download and use three Apps: Axis Mobile App, Axis OK App and BHIM Axis Pay UPI App. It was observed that 13 individuals downloaded all the three apps in Khabra. The BHIM Axis Pay UPI App was downloaded the most followed by the other two Apps.

The community members, who were more hesitant towards using online tools, were first oriented with the traditional banking tools available before they were trained in the various banking tools. In Khabra, 592 and 594 individuals were trained in cheque and deposit form filling and learning the process of opening a bank account respectively. However, only ten people were trained in using Micro-ATMs.
DIGIPRERAK IN ACTION
RAJASTHAN

Primary Villages:
Nawalri, Mokala, Bolanwali, Anantpura, Dadiya Rampura

Adjacent Villages:
Lampuwaw, Santospura, Karu, Kanakaki, Dhanyi, Balekhan, Chimarpura, Arniiyla, Dhmaniyan, Bhakrawali, Nathwada

Total Beneficiaries in Rajasthan

Rajasthan achieved a total target of 1673 beneficiaries across five primary villages and ten surrounding villages. Nawalri village covered the maximum individuals followed by Bolanwali and Mokala at 608, 345 and 345 respectively. Rajasthan had a relatively lower level of awareness on traditional banking, with 34% of the beneficiaries owning a bank account and around 66% without owning a bank account. 76% beneficiaries actively used their ATM cards and preferred to use the ATM or cash to do money transfers. 416 individuals claimed that they were not scared or hesitant to use internet banking and were willing to learn the process. Among the total beneficiaries, 33% people used branch banking in comparison to internet-mobile banking and visited the nearby banks on monthly basis. Several programmes were conducted to ensure that the students individuals learnt how to use internet-based banking services.
Gender and Occupational Background of Beneficiaries in Rajasthan

52% of total beneficiaries were male, 48% were female and remaining 1% were transgendered population, maintaining a balanced ratio among males and females. It was observed that in Rajasthan the digital-financial literacy camps were conducted with 376 farmers, 288 labourers, 403 housewives, 69 small-scale enterprises, 46 government employees and 464 college students.

Training on Online Banking Tools

The community members were trained in the basic concepts of mobile banking, the various tools and services available in the online financial system and the process of conducting an online money transfer. In village Nawalri, all three types of trainings were very well received achieving maximum number of individuals at 605 amongst the other villages. In all the villages, the video tutorial on financial literacy had the least number of beneficiaries.
In the village, two types of trainings were conducted; one on traditional banking tools and the other on online banking systems. In Nawalri, 606 individuals were trained in cheque and deposit form filling and 606 in learning the process of opening a bank account respectively. However, the lowest number of trainings amongst all the villages were conducted on using Micro-ATMs.

The community members with Axis Bank account and the ones who were interested in opening an Axis Bank account were also taught how to download and use three App; Axis Mobile App, Axis OK App and BHIM Axis Pay UPI App. It was observed that Dadiya Rampura, Nawalri and Bolanwali had the highest number of app users reaching at 146, 128 and 63 respectively.
DIGIPRERAK IN ACTION
Uttar Pradesh achieved a total target of 119 beneficiaries across one primary village and two surrounding villages. Sakra village covered the maximum individuals and was supported by Amausi, Eintgaon to achieve the target. Uttar Pradesh had a relatively higher level of awareness on traditional banking, with 61% of the beneficiaries owning a bank account and around 39% without owning a bank account. Only 6 beneficiaries actively used their ATM cards and preferred to use the ATM or cash to do money transfers. 60% individuals claimed that they were not scared or hesitant to use internet banking and were willing to learn the process. Among the total beneficiaries, 61% people used branch banking in comparison to internet-mobile banking and visited the nearby banks on monthly basis. Several programmes were conducted to ensure that the students individuals learnt how to use internet-based banking services.
48% of total beneficiaries were male, 60% were female, covering more female population in the village. It was observed that in Uttar Pradesh, the digital-financial literacy camps were conducted with 26 farmers, 46 housewives, 6 small-scale enterprises, 29 government employees and 12 college students.

The community members were trained in the basic concepts of mobile banking, the various tools and services available in the online financial system and the process of conducting an online money transfer. In village Sakra, 119 beneficiaries were trained in concepts of mobile banking, followed by 118 in online money transfer training and lowest in video tutorial on financial literacy.
In the village, two types of trainings were conducted; one on traditional banking tools and the other on online banking systems. In Sakra, 116 individuals were trained in cheque and deposit form filling and 119 in learning the process of opening a bank account respectively. However, the lowest number of trainings were conducted on using Micro-ATMs.

The community members with Axis Bank account and the ones who were interested in opening an Axis Bank account were also taught how to download and use three App; Axis Mobile App, Axis OK App and BHIM Axis Pay UPI App. It was observed that around 22 individuals downloaded all the three apps in Sakra, Uttar Pradesh.
Jharkhand achieved a total target of 329 beneficiaries across one primary village and two surrounding villages. Baraon village along with Khajuriya and Karmaha covered beneficiaries, maximum of whom were illiterate or had completed their primary or secondary education. There were only two students who had finished their post-graduation. Jharkhand had a relatively higher level of awareness on internet-based banking, with more than 78% of the beneficiaries owning a bank account and around 11% using Mobile Banking. Only 50% actively used their ATM cards and preferred to use the ATM or cash to do money transfers. 246 individuals claimed that they were not scared or hesitant to use internet banking and were willing to learn the process. Among the total beneficiaries, 66% people used branch banking in comparison to internet-mobile banking and visited the nearby banks on monthly basis. Several programmes were conducted to ensure that the students individuals learnt how to use internet-based banking services.
Gender and Occupational Background of Beneficiaries in Jharkhand

52% of total beneficiaries were male, 48% were female maintaining a fairly balanced ratio among males and females. It was observed that in Jharkhand the digital-financial literacy camps were conducted with 242 farmers, 50 students and 15 small-scale enterprises.

Training on Online Banking Tools

The community members were trained in the basic concepts of mobile banking, the various tools and services available in the online financial system and the process of conducting an online money transfer. In village Baraon, the training on online money transfer was very well received with 329 beneficiaries, followed by 328 and 317 beneficiaries in trainings on concept of mobile banking and video tutorials respectively.
In the village, two types of trainings were conducted; one on traditional banking tools and the other on online banking systems. In Baraon, 326 and 323 individuals were trained in cheque and deposit form filling and learning the process of opening a bank account respectively. However, the highest number of trainings were conducted on using Micro-ATMs with a group of 329 people.

The community members with Axis Bank account and the ones who were interested in opening an Axis Bank account were also taught how to download and use three App; Axis Mobile App, Axis OK App and BHIM Axis Pay UPI App. It was observed that more than 300 individuals downloaded all the three apps in Baraon. The BHIM Axis Pay UPI App was downloaded the most followed by the other two Apps.
The DigiSupport programme covered a large number of backward rural areas where the maximum population was illiterate or had completed their primary level of formal education. It was extremely difficult to convince the communities in the interior locations about the benefits of banking services and the applications in one's daily life. However, amongst the entire group, the students were quick learners and practically tested the functions and used the apps to check their passbook, conduct money transfers and use net banking.

Several students also learnt about online shopping on websites and apps like Amazon, Koovs, Flipkart etc. and ordered shirts and shoes. They received the products at a nearby store as the product could not be delivered at their residence. The students realized that the cost of travelling to the nearest town to buy these products was more expensive and lacked quality and choice. The students found it extremely helpful to order online instead of physically buying it. One young student also tried to order a mobile phone opting the online payment option. Till date DigiSupport programme has trained 972 students across the country with Rajasthan achieving the highest number followed by West Bengal and Bihar.

**STUDENTS**
Andhra Pradesh has achieved a total target of 92 beneficiaries across two primary villages and four surrounding villages. Thotacherla village covered the maximum individuals followed by Kodur at 52 and 40 respectively. Andhra Pradesh had a relatively higher level of awareness on traditional banking, with 61% of the beneficiaries owning a bank account and around 39% without owning a bank account. Only 18% actively used their ATM cards and preferred to use the ATM or cash to do money transfers. 56% individuals claimed that they were not scared or hesitant to use internet banking and were willing to learn the process. Among the total beneficiaries, 51% people used branch banking in comparison to internet-mobile banking and visited the nearby banks on monthly and yearly basis. Several programmes were conducted to ensure that the students individuals learnt how to use internet-based banking service.
57% of total beneficiaries were male, 38% were female and the remaining 5% were did not record their response, maintaining a fairly balanced ratio among males and females. It was observed that in Andhra Pradesh the digital-financial literacy camps were conducted with 12 farmers, 10 housewives, 49 government employees and 10 college students.

The community members were trained in the basic concepts of mobile banking, the various tools and services available in the online financial system and the process of conducting an online money transfer. In village Thotacherla and Kodur, the video tutorial on Financial Literacy was very well received reaching 47 and 40 beneficiaries respectively, followed by 46 and 39 beneficiaries in trainings on concept of mobile banking and around 49 and 40 in online money transfer respectively.
In the village, two types of trainings were conducted; one on traditional banking tools and the other on online banking systems. In Thotacherla and Kodur, 47 and 40 individuals were trained in cheque and deposit form filling and 49 and 39 in learning the process of opening a bank account respectively. However, the lowest number of trainings were conducted on using Micro-ATMs at only 39 beneficiaries in each.

The community members with Axis Bank account and the ones who were interested in opening an Axis Bank account were also taught how to download and use three App; Axis Mobile App, Axis OK App and BHIM Axis Pay UPI App. It was observed that around 7 individuals downloaded all the three apps in Kodur and approximately 48 in Thotacherla. The Axis OK and Axis Mobile App was downloaded in most in the state.
DIGIPRERAK IN ACTION
Assam has achieved a total target of 269 beneficiaries across one primary villages and two surrounding villages. Moran village covered the all the individuals reaching a total of 269 beneficiaries. Assam had a relatively higher level of awareness on traditional banking, with 63% of the beneficiaries owning a bank account and around 37% without owning a bank account. 90% actively used their ATM cards and preferred to use the ATM or cash to do money transfers. 7% individuals claimed that they were not scared or hesitant to use internet banking and were willing to learn the process. Among the total beneficiaries, 60% people used branch banking in comparison to internet-mobile banking and visited the nearby banks on monthly basis. Several programmes were conducted to ensure that the students individuals learnt how to use internet-based banking services.
50% of total beneficiaries were male, 49% were female and the remaining 1% were transgendered population, maintaining a fairly balanced ratio among males and females. It was observed that in Assam the digital-financial literacy camps were conducted with 12 students, 19 small-scale enterprises, 97 housewives, 138 government employees and 12 college students.

The community members were trained in the basic concepts of mobile banking, the various tools and services available in the online financial system and the process of conducting an online money transfer. In village Moran the video tutorial on Financial Literacy was very well received reaching 261 beneficiaries respectively, followed by 226 beneficiaries in trainings on concept of mobile banking and around 228 in online money transfer respectively.
In the village, two types of trainings were conducted; one on traditional banking tools and the other on online banking systems. In Moran, 206 individuals were trained in Micro ATM and 241 in learning the process of opening a bank account respectively. However, the lowest number of trainings were conducted in cheque and deposit form filling, training only 144 beneficiaries.

The community members with Axis Bank account and the ones who were interested in opening an Axis Bank account were also taught how to download and use three App; Axis Mobile App, Axis OK App and BHIM Axis Pay UPI App. It was observed that around 48 individuals downloaded all the three apps in Moran. The Axis Mobile App was downloaded the most in the state.
Gujarat has achieved a total target of 75 beneficiaries across one primary village and two surrounding villages. Moti Khavdi village covered all the individuals reaching a total of 75 beneficiaries to include both men and women. Gujarat had a relatively higher level of awareness on traditional banking, with 83% of the beneficiaries owning a bank account and around 17% without owning a bank account. All the beneficiaries actively used their ATM cards and preferred to use the ATM or cash to do money transfers. 48% individuals claimed that they were not scared or hesitant to use internet banking and were willing to learn the process. Among the total beneficiaries, 83% people used branch banking in comparison to internet-mobile banking and visited the nearby banks on monthly basis. Several programmes were conducted to ensure that the students individuals learnt how to use internet-based banking services.
76% of total beneficiaries were male, 24% were female, unable to maintain a balanced ratio among males and females. This was primarily due to the difficulty in interacting with the female population in the community. It was observed that in Gujarat the digital-financial literacy camps were conducted with 5 small-scale enterprises, 66 government employees, 1 farmer and 3 unemployed youth.

The community members were trained in the basic concepts of mobile banking, the various tools and services available in the online financial system and the process of conducting an online money transfer. In village Moti Khavdi, the online money transfer training was very well received reaching 69 beneficiaries, followed by 65 beneficiaries in trainings on concept of mobile banking and around 46 in the video tutorial on financial literacy respectively.
In the village, two types of trainings were conducted; one on traditional banking tools and the other on online banking systems. In Moti Khavdi, 61 individuals were trained in cheque and deposit form filling and 66 in learning the process of opening a bank account respectively. However, the lowest number of trainings were conducted on using Micro-ATMs at only 35 beneficiaries in each.

The community members with Axis Bank account and the ones who were interested in opening an Axis Bank account were also taught how to download and use three App; Axis Mobile App, Axis OK App and BHIM Axis Pay UPI App. It was observed that only 1 individual downloaded all the three apps in Moti Khavdi. The Axis OK and Axis Pay UPI App were downloaded the most in the state. The low number in Gujarat was due to the larger focus on financial literacy among agricultural workers.
Tripura has achieved a total target of 22 beneficiaries across one primary village and two surrounding villages. Agartala village covered all the individuals including both male and females. Tripura had a relatively higher level of awareness on traditional banking, with 82% of the beneficiaries owning a bank account and around 18% without owning a bank account. 23% actively used their ATM cards and preferred to use the ATM or cash to do money transfers. 6 individuals claimed that they were not scared or hesitant to use internet banking and were willing to learn the process. Among the total beneficiaries, 82% people used branch banking in comparison to internet-mobile banking and visited the nearby banks on monthly basis. Several programmes were conducted to ensure that the students individuals learnt how to use internet-based banking services.
91% of total beneficiaries were male, 9% were female, unable to maintain a balanced ratio among males and females. This was primarily due to the difficulty in interacting with the female population in the community. It was observed that in Tripura the digital-financial literacy camps were conducted with 11 farmers, 2 government employees, 2 housewives and 7 unemployed youth.

The community members were trained in the basic concepts of mobile banking, the various tools and services available in the online financial system and the process of conducting an online money transfer. In village Agartala, the video tutorial on Financial Literacy, trainings on concept of mobile banking and online money transfer were equally completed by all the 22 beneficiaries.
In the village, two types of trainings were conducted; one on traditional banking tools and the other on online banking systems. In Agartala, 22 individuals were trained in cheque and deposit form filling, learning the process of opening a bank account and in using Micro-ATMs.

The community members with Axis Bank account and the ones who were interested in opening an Axis Bank account were also taught how to download and use three App; Axis Mobile App, Axis OK App and BHIM Axis Pay UPI App. It was observed that around 9 individuals downloaded all the three apps in Agartala. The Axis Mobile App was downloaded in most in the state.
Asim Podder, the only DigiPrerak in Agartala, Tripura travelled across villages to impart digital and financial literacy, visiting households, roadside shops and often sitting at tea-points to screen a video on financial tools. Amongst all the beneficiaries, the shopkeepers and other small-scale businessmen were the ones most interested and least hesitant to learn about internet-based banking. The DigiPreraks introduced them to different types of online wallets, functioning of swipe machines, money transfers, passbook enquiry, Axis bank-based apps and online shopping sites. The small-scale enterprises found this information and training extremely beneficial and enquired about where to buy the micro-atm and get a net banking account in their respective banks. Small-scale businesses like craftsmen, shopkeepers, vegetable vendors, plumbers, mechanics etc. were early adopters of this service and immediately downloaded the apps and explored the e-commerce portals.

DigiSupport has so far trained 735 businessmen out of which 675 were male businessmen and 50 were women. West Bengal, Tamil Nadu, Rajasthan and Bihar targeted the maximum number reaching 442, 122, 69 and 23 respectively forming 86.5% of all the small-scale businessmen. In addition, the small-scale businessmen and enterprises formed 10% of the total beneficiaries.

**SMALL SCALE BUSINESSMEN**
DIGIPRERAK IN ACTION
ODISHA

Primary Villages:
Batasona, Badapodaguda

Adjacent Villages:
Bandhapada, Jayapatna, Andramunda, Sundiguda

Odisha achieved a total target of 154 beneficiaries across two primary village and four surrounding villages. Batasona village covered the maximum individuals followed by Badapodaguda reaching a count of 108 and 46 respectively. Odisha had a relatively lower level of awareness on traditional banking, with 28% of the beneficiaries owning a bank account and around 72% without owning a bank account. 6 beneficiaries actively used their ATM cards and preferred to use the ATM or cash to do money transfers. 3% individuals claimed that they were not scared or hesitant to use internet banking and were willing to learn the process. Among the total beneficiaries, 28% people used branch banking in comparison to internet-mobile banking and visited the nearby banks on monthly basis. Several programmes were conducted to ensure that the students individuals learnt how to use internet-based banking services.
55% of total beneficiaries were male, 45% were female, unable to maintain a balanced ratio between men and women. It was observed that in Odisha, the digital-financial literacy camps were conducted with 132 farmers, 20 small-scale enterprises and 1 college student.

Training on Online Banking Tools

The community members were trained in the basic concepts of mobile banking, the various tools and services available in the online financial system and the process of conducting an online money transfer. In village Badapodaguda, all three types of trainings were very well received achieving maximum number of individuals at 45 in comparison to all the other villages. Batasona achieved a low number in all three with 8 individuals trained in concepts of mobile banking.
The community members with Axis Bank account and the ones who were interested in opening an Axis Bank account were also taught how to download and use three App; Axis Mobile App, Axis OK App and BHIM Axis Pay UPI App. It was observed that Badapodaguda downloaded only Axis Mobile App and Batasona downloaded only one or two apps.

In the village, two types of trainings were conducted; one on traditional banking tools and the other on online banking systems. In Badapodaguda, 46 individuals were trained in opening a bank account and 44 in cheque and deposit form filling. However, the lowest number of trainings amongst all the villages was conducted on using Micro-ATMs. Batasona conducted very low number of trainings in each of three types.
DIGIPRERAK IN ACTION
West Bengal achieved a total target of 1006 beneficiaries across three primary village and six surrounding villages. Kotulpur village covered the maximum individuals followed by Khatra and Garhbeta reaching a total of 460, 283 and 263 respectively. West Bengal had a relatively higher level of awareness on traditional banking, with 89% of the beneficiaries owning a bank account and around 11% without owning a bank account. 36% beneficiaries actively used their ATM cards and preferred to use the ATM or cash to do money transfers. 135 individuals claimed that they were not scared or hesitant to use internet banking and were willing to learn the process. Among the total beneficiaries, 85% people used branch banking in comparison to internet-mobile banking and visited the nearby banks on monthly basis. Several programmes were conducted to ensure that the students individuals learnt how to use internet-based banking services.
86% of total beneficiaries were male, 13% were female, unable to maintain a balanced ratio between men and women. It was observed that in West Bengal, the digital-financial literacy camps were conducted with 109 farmers, 442 small-scale enterprises, 196 college student, 126 labourers and 79 government employees.

The community members were trained in the basic concepts of mobile banking, the various tools and services available in the online financial system and the process of conducting an online money transfer. In village Kotulpur, all three types of trainings were very well received achieving maximum number of individuals at approximately 400 in comparison to other villages. In all the villages, the video tutorial on financial literacy had the least number of beneficiaries.
In the village, two types of trainings were conducted; one on traditional banking tools and the other on online banking systems. In Kotulpur, 423 individuals were trained in cheque and deposit form filling and 456 in learning the process of opening a bank account respectively. However, the lowest number of trainings amongst all the villages were conducted on using Micro-ATMs.

The community members with Axis Bank account and the ones who were interested in opening an Axis Bank account were also taught how to download and use three App; Axis Mobile App, Axis OK App and BHIM Axis Pay UPI App. It was observed that Kotulpur had the maximum number of users with Axis Mobile App downloaded the most.
Sikkim achieved a total target of 24 beneficiaries across one primary village and two surrounding villages. Mangan village covered the maximum individuals and was supported by Namok, Nima Doma Lepcha to achieve the target. Sikkim had a relatively higher level of awareness on traditional banking, with 96% of the beneficiaries owning a bank account and around 4% without owning a bank account. 87% of the beneficiaries actively used their ATM cards and preferred to use the ATM or cash to do money transfers. 13% individuals claimed that they were not scared or hesitant to use internet banking and were willing to learn the process. Among the total beneficiaries, 92% people used branch banking in comparison to internet-mobile banking and visited the nearby banks on monthly basis. Several programmes were conducted to ensure that the students individuals learnt how to use internet-based banking services.
79% of total beneficiaries were male, 21% were female, unable to maintain a balanced ratio between men and women. It was observed that in Sikkim, the digital-financial literacy camps were conducted with 8 farmers, 4 small-scale enterprises, 4 college student and 4 government employees.

Gender and Occupational Background of Beneficiaries in Sikkim

The community members were trained in the basic concepts of mobile banking, the various tools and services available in the online financial system and the process of conducting an online money transfer. In village Mangan, all three types of trainings were very well received achieving maximum number of individuals at 24.
In the village, two types of trainings were conducted; one on traditional banking tools and the other on online banking systems. In Mangan, 24 individuals were trained in cheque and deposit form filling and 24 in learning the process of opening a bank account respectively and the same achieved in training on using micro-ATMs.

The community members with Axis Bank account and the ones who were interested in opening an Axis Bank account were also taught how to download and use three App; Axis Mobile App, Axis OK App and BHIM Axis Pay UPI App. It was observed that Mangan maximum users in BHIM Axis Pay UPI App.
DIGIPRERAK IN ACTION
The larger aim of the project was to create a large scale impact in the area of financial inclusion through village-level entrepreneurs by providing information, training and banking services to the community members. The DigiSupport project has reached out to 81 primary and secondary villages across 12 states and empowered various stakeholders with digital financial tools. The project has directly impacted 7110 individuals and indirectly benefitted 35,550 community members. The DigiPrerak who led the activities on ground, mobilized and trained the community in using an ATM, opening a bank account, filling a chequebook and introducing the tools of internet/mobile banking.

Among the direct beneficiaries, 2833 were women comprising of farmers and housewives. 2326 farmers were made aware of digital-financial tools in the context of agriculture and allied sectors. A large number of small scale enterprises were also targeted to include plumbers, shopkeepers, fruit-sellers, vendors and were made aware of the banking services at the Axis Bank for future requirement of loans and other credit services.
In the State-Wise distribution of beneficiaries, Tamil Nadu covered maximum number of beneficiaries, reaching 2745 individuals followed by Rajasthan at 1673 and West Bengal at 1006 beneficiaries due to the number of villages and DigiPreraks. These three states cover 77% of the total beneficiaries, the remaining 23% covered by nine other states.

In the village-wise distribution of beneficiaries, Nawalri in Rajasthan covered the maximum number of beneficiaries with Agartala in Tripura covering the least. Manamthviznthatpather, Semmedu and Kalpakam in Tamil Nadu and Kotulpur in West Bengal also contributed around 6-7% each of the total beneficiaries.
94.5% of the total beneficiaries were trained in concepts of mobile banking. Tamil Nadu, Rajasthan and West Bengal conducted the maximum number of trainings at 2622, 1581 and 1000 respectively. Sikkim and Tripura conducted the least amount of training at 24 and 22. These trainings focused on the basic concepts of mobile banking like the types of apps available, its functions and examples of the wide scope of internet-based banking.

93% of the total beneficiaries have completed a video tutorial on financial literacy. Tamil Nadu, Rajasthan, West Bengal and Bihar conducted the maximum number of trainings at 2585, 1598, 961 and 602 respectively. Sikkim and Tripura conducted the least amount of training at 24 and 22. These trainings focused on screening a video on types of digital tools available in the banking system through community based projector screening or individual based tablet view.
93.5% beneficiaries were trained in opening bank accounts. Tamil Nadu, Rajasthan, West Bengal and Bihar conducted the maximum number of trainings at 2553, 1575, 995 and 594 respectively. Sikkim and Tripura conducted the least amount of training at 24 and 22. These trainings focused on practically explaining the process of filling a document to open a bank account in Axis Bank. The DigiPreraks also submitted some applications to complete the opening of bank accounts.

The community members with Axis Bank account and the ones who were interested in opening an Axis Bank account were also taught how to download and use three App; Axis Mobile App, Axis OK App and BHIM Axis Pay UPI App. It was observed that 1737 individuals downloaded all the BHIM Axis Pay UPI App; 1503 individuals downloaded the Axis OK and 1519 individuals downloaded Axis Mobile.
65% of total beneficiaries were trained in operating micro-atms. Tamil Nadu, Rajasthan, West Bengal and Jharkhand conducted the maximum number of trainings at 2117, 1116, 611 and 329 respectively. Odisha and Bihar conducted the least amount of training at 3 and 10. These trainings were conducted to orient the community members especially shopkeepers in using a micro-atm or swipe machine so that they could eventually purchase the same in the village.

88% of the total beneficiaries were trained to write a cheque and deposit slip when they visit the banks. It was observed that maximum of these trainings were conducted in Tamil Nadu, Rajasthan and West Bengal at 2488, 1384 and 964. Bihar and Jharkhand also reported a significant number at 592 and 326. Sikkim and Tripura reported the least amount.
90% of the total beneficiaries conducted online money transfers through mobile-based apps. It was observed that maximum of these trainings were conducted in Tamil Nadu, Rajasthan and West Bengal at 2454, 1478 and 958. Bihar, Jharkhand and Assam also reported a significant number; 593, 329 and 228 respectively.
CONCLUSION

The DigiSupport initiative has achieved a positive outcome across 12 states and 27 villages in India. The Digital-Financial trainings on traditional and online modes of banking opened many opportunities to more than 7000 individuals across underdeveloped villages and towns. The community members were exposed to digital platforms for bill payments, online recharge, virtual passbooks, online shopping, money transfers and various e-wallet apps under the online-literacy programme and process of opening bank account, using micro-atms and cheque filling under the offline-literacy programme.

The outreach of the project was not only limited to 27 villages but also the neighbouring villages thus training communities in more than 81 villages. Community mobilisations, group meetings, film screenings, door-to-door mobilisations helped in reaching out to more than 35,000 individuals indirectly.

The DigiSupport programme was a great opportunity for Digital Empowerment Foundation to interact with thousands of community members and introduce them to the technology of Digital-Financial Banking in its road towards achieving an information-rich society. The project also gave the organisation a platform to experiment with new ideas and tackle several challenges that came our way. The challenges were diverse and ranged from technical issues, social issues, cultural issues and geographical barriers. Some of the key challenges from the project were:

• Illiteracy and lack of awareness among the community created suspicion about the intention of the Digipreraks
• Hesitancy and fear in community to experiment with digital banking
• Long travels hours for community mobilisation
• Poor supply of electricity leading to delayed film screenings
• Poor network connectivity in certain districts
• Long distances between villages, with poor road transportation and connectivity led to delays in on-field problem solution
• Affordable banking options with banks other than Axis Bank

However, in spite of the challenges, the project was wide-reaching, inclusive and effective in nature thus giving us a sustainable model to replicate across many villages of the country and connecting the last mile.
MEDIA OUTREACH

Osama Manzar shared Digital Empowerment Foundation’s post.
9 Feb at 4:40pm

Digital Empowerment Foundation added 5 new photos.
9 Feb at 10:30am • Paid

DigiPreraks in Vayalar in Tamil Nadu, Palamu in Jharkhand and Radhamodar in West Bengal carry out door-to-door mobilisation to include more and more households under the digital umbrella through digital financial literacy. At some locations, films, too, were screened to increase awareness about banking services and needs | #DigiSupport with Axis Bank

Monika Sharma and 23 others
2 Shares
DEFindia @DEFindia · 05/03/18
Digisupport in Moran Village, Dibrugarh is the means to more comprehensive growth where citizens are constantly improving their financial status with the help of DigiPrekars and adding to the nation's progress under #DigiSupport Programme

Axis Bank

DEFindia @DEFindia · 21 Dec 17
#DigiSupport has organised an awareness camp for various stakeholders, providing a holistic environment for engaging and showcasing short films to create financial literacy and inclusion @AxisBank

DEFindia @DEFindia · 05/03/18
#DigiPrekars improving financial literacy in Maramthavirhanapatthur in Cuddalore district of Tamil Nadu, rolling the financial literacy ball all over the village.

Here are some glimpses from the #DigiSupport Programme

Axis Bank

DEFindia @DEFindia · 1d
DigiPrekars from Assam & West Bengal enabling stakeholders to use financial services to their full potential and improve their lives to their needs under #DigiSupport programme

Axis Bank

DEFindia @DEFindia · 22/03/18
#DigiPrekars improving financial literacy in Moti Khudvi, Jamnagar, Gujarat on continuous basis to make it more adaptive under #DigiSupport Programme

Axis Bank

@DEFindia takes the power of digital banking to financially excluded communities, through #DigiSupport initiative, supported by @AxisBank.

DEFindia @DEFindia · 20 Dec 17
#DigiSupport supported by @AxisBank is educating all stakeholders in the community to be able to...

2:05 PM · 21 Dec 17 from New Delhi, India
Digital Empowerment Foundation added 10 new photos — with Axis Bank.

#Digipreka providing practical training on accessing comprehensive financial literacy like opening bank accounts, accessing mobile banking and digital money, availing microcredit, insurance under #Digisupport Programme.

Locations: Katapadi (West Bengal), Baran, Palamu (Jharkhand), Moungipatti (Tamil Nadu), Moran (Assam), Kanyakumari (Tamil Nadu), Motti...

Digital Empowerment Foundation added 6 new photos — with Axis Bank.

Digipreka from Assam & West Bengal enabling stakeholders to use financial services to their full potential and improve their lives to their needs under #Digisupport Programme.

#Digisupport Programme inauguration at Sakra, Kakori in Lucknow. Digipreak will be creating awareness on advantages of being connected with the financial sector & providing them face-to-face financial counselling under #Digisupport. @DEFindia @OsamaManzar digidhanville.in/digisupport/
Mobile Banking

An Integrated Digital Financial Empowerment Programme for Indian Villages

Financial Inclusion

Digital Banking

DigiDhan

Mobile Banking

Digital Banking
DigiSupport is an initiative to empower financially excluded communities to digitally access and consume financial products, services and information through rural digital interventions.