Endline Survey and Impact Assessment for Documenting Project Outcomes OVERALL-Combined

Digital Financial Inclusion of Informal Sector

Commissioned By:
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VOX POPULI

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Content

EXECUTIVE SUMMARY

INTRODUCTION

JSDF TF0A9908 "India SEWA 2025 Digital Financial Inclusion of Informal Sector" is a Japan Social Development Fund-supported and World Bank Group-managed project with the objective of fostering increased use of digital financial services (DFS) by women engaged in informal activities, who form Self Employed Women's Association's (SEWA) membership base. The project works with women from low-income and marginalized households and excluded communities in 29 districts across six Indian states, namely, Gujarat, Rajasthan, Uttar Pradesh, Bihar, Assam and Meghalaya.

The project targeted women SEWA members who lack access and capacity to access digital/mobile technologies for financial transactions and need to be financially literate to keep pace with contemporary market requirements, improve their livelihoods, and increase their incomes. The project also supported SEWA in digitizing its service delivery to serve its members better and improve the efficiency and productivity of its operations.

The project also collaborated with the Phase 1 (2019-2022) of the IFC-supported 'SEWA Transformation Plan 2025, a 360-degree transformation plan for SEWA that takes a phased, systematic approach to enable SEWA expand its membership base across India, strengthen its operating model and significantly improve its service offerings and performance across multiple parameters.

In the beginning of these two projects, the comprehensive baseline study was done to assess socioeconomic status and digital readiness of SEWA members and key SEWA entities/social enterprises; financial literacy levels amongst SEWA members and key SEWA entities/social enterprises; members' access to Digital Financial Services as well as needs & aspirations, access to core SEWA services & products; skill mapping of SEWA members and micro enterprises. Data collection was done using individual/household survey; focus group discussions and in- depth interviews (IDI) in selected districts across six states of India. Individual/household survey for the baseline study was carried out in the six states of India. In the baseline study a total of 2662 respondents were interviewed and on an average 160 to 167 respondents in each district. 75) of the respondents from each district were selected from intervention villages and 25) were from control villages. Based on the baseline data the intervention for the next three years was designed.

OBJECTIVES

The objective of this study is to:

✴ Design and administer a comprehensive Endline Survey and Analyze the results

✴ Undertake Impact Assessment and Documentation of Project Outcomes

METHODOLOGY

Data collection was done using the Individual/Household Survey and Focus Group.

FINDINGS

Profile of Respondents:

1. The highest SEWA respondents in the 18-25 years age group are in Bihar at 32% and lowest in Meghalaya at 5%. The highest Control respondents in the 18-25 years age group are in UP at 40.2% and lowest in Rajasthan at 2.3%.

2. The highest SEWA respondents in the 26-35 years age group are in Uttar Pradesh at 44.5% and lowest in Rajasthan at 24.8%. The highest Control respondents in the 26-35 years age group are in Assam at 45.5% and lowest in UP at 23.9%.

3. The highest SEWA respondents in the 36-50 years age group are in Meghalaya at 46.7% and lowest in Bihar at 22%. The highest Control respondents in the 36-50 years age group are in Gujarat at 43.9% and lowest in Rajasthan at 26.7%.

4. The highest SEWA respondents in the 51-60 years age group are in Assam at 14.8% and lowest in UP at 3.3%. The highest Control respondents in the 51-60 years age group are in Rajasthan at 15% and lowest in UP at 6.5%.

5. The highest above 60 years SEWA respondents are in Gujarat; Rajasthan and Bihar at 2.3% and lowest in UP and Assam. The highest above 60 years Control respondents are in Rajasthan at 10% and none in Meghalaya.

6. The average age of SEWA respondents ranges from 32.89 years in UP to 39.32 years in Assam while the average age of the Control respondents ranges from 32.48 years in Bihar to 39.92 years in Rajasthan.

7. Overall, 32.3% SEWA respondents (highest in Meghalaya at 51.7% and lowest in Bihar at 14%) have studied till the *Primary level*, while 36.5% Control respondents overall are illiterate.

8. Overall, 24.4% of SEWA respondents are *illiterate* (highest in Bihar at 36.3%) and lowest in Assam at 7.4%.

9. 4.2% SEWA respondents are graduates (highest in UP at 15.6% and one in Meghalaya) and 1.1% are postgraduates (highest in UP at 3.3% and Rajasthan at 3.1% and one in Assam and Meghalaya).

10. In Gujarat, all the SEWA and Control respondents can speak in Gujarati while the proficiency to read and write goes down by about 25%. In Rajasthan, there are 23.3% SEWA respondents who can speak; 15.5% who can read; 5.4% who can write; 10.9% who can read numerals and 7.8% who can write numerals in Gujarati. There are a few SEWA respondents in Bihar and UP who can manage to communicate in Gujarati but none in Assam and Meghalaya.

11. All SEWA and Control respondents of Rajasthan; Bihar and UP can speak Hindi. Highest number of SEWA respondents to be able to read Hindi are in UP at 77.3% followed by 75.2% in Rajasthan and lowest is in Meghalaya at 2.5% - surprisingly 53.3% of them in Assam can read Hindi. In Gujarat the proficiency of speaking; reading; writing and numerals in Hindi is below 50% for SEWA respondents and below 40% among Control respondents.

12. Highest among SEWA respondents to speak English is in Meghalaya at 26.7% and lowest in Gujarat at 10.2%. It is interesting to note that though 19.7% of them in Assam can speak 56.6% of them can read English and similarly in UP 21.3% can read and 55.5% can write English. The proficiency in English is the lowest among SEWA respondents of Gujarat.

13. None of the SEWA or Control respondents of Gujarat; Rajasthan; Bihar and UP know Assamese or Khasi language. One SEWA respondent of Assam does not know Assamese but knows

Khasi. There are 62.5% SEWA and five Control respondents of Meghalaya who can speak Assamese while the proficiency to read; write and numerals goes down considerably.

14. 58.3% of the Meghalaya SEWA respondents can speak Khasi – the rest were administered the survey with the help of translators. The proficiency to read; write and numerals goes down slightly and one SEWA respondent of Assam knows Khasi very well.

Socio-Economic Status:

1. The highest family size is in Bihar among SEWA respondents at 5.98 and lowest is in Assam at 5.02. The highest family size is 5.93 among Control respondents of Meghalaya and lowest is in Assam at 4.86.

2. In Gujarat; Bihar; UP average number of girls in SEWA respondents' family in both age-groups is lower than that of the boys in both the age-groups.

3. In Rajasthan average number of girls in SEWA respondents' family in 0-6 years age-group is less than boys in the same age-group but more in the 7-18 years age-group than the boys.

4. In Assam and Meghalaya, the girls in the 0-6 years age-group are more than the boys in the same age-group while girls are less in the 7-18 years age-group compared to boys in the same age-group.

5. Average number of women in the family of SEWA respondents in Gujarat; Rajasthan; Bihar; UP; and Meghalaya is more than the male members in their family; while in Assam the average number of women are less than the male family members.

6. Overall, 99.2% SEWA and 98.2% Control respondents have their Aadhar Card. Barring one SEWA respondent in Rajasthan; Bihar; Assam all the respondents have their Aadhar Card.

7. Rajasthan has the highest average number of family members of SEWA and Control respondents engaged in economic activities. The lowest is in Meghalaya among SEWA and among Control respondents.

8. Rajasthan has the highest average annual income among SEWA and Control respondents' family. The lowest is in Bihar among SEWA and among Control respondents.

9. The weighted average (WA) of SEWA respondents' families engaged in agriculture on own farm is 55.5 – highest in Assam at 89.3% and lowest in Bihar at 8%.

10. The WA for animal husbandry is 54.7 among SEWA respondents' families – highest in Assam at 91% and lowest in Bihar at 31%.

11. The WA for manual labour is 51.1 among SEWA respondents' families – highest is in Meghalaya at 71.7% and lowest in UP at 35.5%.

12. The WA for agriculture labour is 46 among SEWA respondents' families – highest in Assam at 74.6% and lowest in Rajasthan at 20.9% - it is 43% in Bihar which has the lowest percentage of families engaged in their own agriculture.

13. The WA of SEWA respondents (highest in Assam at 91% and lowest in Bihar at 29.7%) engaged in animal husbandry is the highest at 54.5 and that of Control respondents at 53.1.

14. The WA among SEWA respondents engaged in agriculture on own farm is 49.1 (highest in Assam at 84.4% and lowest in Bihar at 6.3%) and that of Control respondents it is 50.4.

15. The WA of SEWA respondents engaged in agriculture labour is 43.2 (highest in Assam at 68% and lowest in Rajasthan at 18.6%) and that of Control respondents is 47.3.

16. The highest ownership among SEWA respondents is of residential houses at 92.6 (highest in Rajasthan at 97.7 and lowest in Bihar at 89) and 87.3 among Control respondents.

17. The WA of ownership of vehicles is 58.1% among SEWA (highest in Gujarat at 76.2 and lowest in Bihar at 15) and 48.5 among Control respondents.

18. In almost all the assets the ownership of majority of the assets is in the name of a male family member barring Meghalaya where the respondent herself and her female family members have individual or joint ownership.

19. The WA of SEWA respondents' family having pucca houses is highest at 56.4 (highest in Rajasthan at 81.4% and lowest in Assam at 22.1 and Bihar at 38) and at 49.2 among Control respondents' family.

20. The WA of SEWA respondents living in semi-pucca houses is 27.9 (highest in Meghalaya at 65.8% and lowest in Rajasthan at 13.2%) and of Control respondents is 28.9.

21. The WA of SEWA respondents living in kaccha house is 15.7 (highest in Assam at 42.6% and lowest in Rajasthan at 5.4%) and that of Control respondents it is 22.0.

22. All SEWA respondents of Rajasthan live in their own houses while baring two in each of Assam and Meghalaya all of the SEWA respondents live in their own houses. In Bihar three of them live in rented houses while three live with relatives and three live in the company quarters. In UP two live in relative's house while 11.4% live in rented houses and the rest in their own house. In Gujarat 1.3% live in rented houses while five live in relatives houses and one lives on government land.

23. The highest ownership among SEWA respondents is in Rajasthan at an average of 5.14 vigha followed by 4.15 vigha in Assam. The lowest ownership of land is in Bihar at 0.11 vigha.

24. The highest sharecropped land last year was in Assam at an average of 1.36 vigha and lowest was in Bihar at 0.11 vigha.

25. The highest land taken on lease was in Assam at an average of 0.55 vigha and the lowest was in Meghalaya and Gujarat at 0.13 vigha.

26. The highest average land cultivated in the Rabi season is in Gujarat at 2.75 vigha and the lowest is in Bihar at 0.24. The highest average land irrigated in the Rabi season is also in Gujarat at 2.28 vigha and lowest in Bihar at 0.22 vigha.

27. In Summer the highest average land cultivated is in Gujarat at 1.27 vigha and lowest in Rajasthan at 0.03 vigha. The highest land irrigated in summer is in Gujarat at 1.11 vigha and lowest is in Rajasthan at 0.03 vigha.

28. The highest average land cultivated in the Monsoon is in Rajasthan at 3.77 vigha and lowest is in Bihar at 0.22 vigha and the highest irrigated land in Monsoon is in Gujarat at 1.96 vigha and lowest is in Assam at 0.4 vigha.

29. The WA, for availability of Clean Water among SEWA respondents is 95.4 (highest in UP at 98.6% and lowest is in Bihar at 88.3%) and 93.9 among Control respondents (highest Control in Assam at 100% and lowest in Rajasthan at 88.3%).

30. The WA for availability of Electricity among SEWA respondents is 94.7 (all in Rajasthan and lowest in Assam at 63.9%) and 93.2 among Control respondents.

31. The WA for availability of functional Toilet among SEWA respondents is 80.8 (highest in Meghalaya at 98.3% and lowest in Bihar at 51%) and among Control respondents it is 62.8.

32. The WA for availability of Drainage facility among SEWA respondents is 58.4 (highest in UP at 82% and lowest in Gujarat at 50.3%) and 45.5 among Control respondents.

Institutional membership:

1. All the SEWA respondents in all six states are members of SEWA.

2. The highest membership to SHG (Sakhi Mandal) among SEWA respondents is in Meghalaya at 98.3%, followed by 81.1% in Assam and lowest in UP at 8.1% - in the other states also it is on the lower side – a little above 20%.
3. The highest membership to SHG (SEWA) is also in Meghalaya at 95.8% followed by 65.6% in Assam and 62.9% in Gujarat – it is the lowest in Bihar at 11.7% and in Rajasthan and UP it is 19.4%.
4. SEWA respondents of only Gujarat (23.3%) and Assam (1.6%) are members of the milk cooperative.
5. One SEWA respondent each in Rajasthan; Bihar and UP; three in Assam and 1.3% in Gujarat are members of the Panchayat.
6. Membership in the Women's wing is reported by 37.5% of SEWA respondents in Meghalaya while one in Assam and eight in Meghalaya are members of farmer's group and nine are members of Producers' group.
7. The concentration of SEWA respondents' duration of membership in _SEWA_ is between 1-5 years (highest in UP at 89.6% and lowest in Assam at 37.7%) and 6-10 years (highest in Meghalaya at 35.8% and Assam at 35.2% and lowest in UP at 9%).
8. The concentration of SEWA respondents' duration of membership in _SHG (SEWA)_ is between 1-5 years (highest in Bihar at 80% and lowest in Up at 23.8%) and 6-10 years (highest in Rajasthan at 44% and lowest in Bihar at 17.2%.
9. The concentration of SEWA respondents' duration of membership in _SHG (Sakhi Mandal)_ is between 1-5 years (highest in UP at 88.2% and lowest in Meghalaya at 17%) and 6-10 years (highest in Meghalaya at 72% and lowest in UP at 11.8%).
10. Majority of the SEWA respondents in all the states have the designation of _Member_ in SEWA.
11. Majority of SEWA respondents are _Members_ of the SHG (SEWA) – highest in Assam at 98.8% and lowest in UP at 78%.
12. In the SHG (Sakhi Mandal) the majority of SEWA respondents are Members – highest in Bihar at 90.3% and lowest in Meghalaya and Rajasthan at 67.8% and 67.9% respectively.

Access to Financial Products and Services:

1. The WA for _savings done in bank_ has **gone up** from 84.6 in Baseline (all in Meghalaya and lowest in UP at 75.2%) to **86.2** in Endline (all in Meghalaya and lowest in Gujarat at 80.9%) for SEWA respondents and from 67.9 to 77.2 for Control respondents.
2. The WA for _savings done in SHG (SEWA)_ has also **gone up** from 40.1 in Baseline (highest in Gujarat at 55.2% and lowest in UP at 3.4%) to **49.2** in Endline (highest in Meghalaya at 98.8% to lowest in UP at 10%) for SEWA respondents and from nil to 5.5 for Control respondents.
3. The WA for _saving cash at home_ has **gone down** from 52.5 in the Baseline (highest in Bihar at 71.3% and lowest in Assam at 16.7%) among SEWA respondents to **26** in Endline (highest in Meghalaya at 88.3% and lowest in Assam at 4.1%) and from 53 in Baseline to 37.3 in the Endline among Control respondents.
4. The WA for SEWA respondents _not saving_ has **gone up** from 2 in the Baseline (none in Meghalaya to highest in UP at 5.3%) to **3** in the Endline (highest in Gujarat at 4.3% and none in Assam and Meghalaya), while for Control respondents it has gone up from 7.9 in Baseline to 8.6 in Endline.
5. In _**Gujarat**_, in the Baseline, age to an extent was a determining factor in the SEWA and Control respondents' saving habit, while it is not a determining factor.

6. In *Rajasthan,* age is a determining factor in the Baseline and Endline in the SEWA and Control respondents' saving habit.

7. In *Bihar; Uttar Pradesh; Assam and Meghalaya* age is not a determining factor as to where the SEWA respondents kept their savings in Baseline as well as Endline

8. The WA for *having a bank account* has **gone up** from 84.4 in Baseline (all in Meghalaya and lowest in UP at 79.36%) to **96.6** in the Endline for SEWA respondents (all in Meghalaya and lowest in UP at 94.3%), while it has gone down from 94.3 in Baseline to 91 in the Endline for Control respondents.

9. The WA for having an *individual bank account* has **gone up** from 87.2 in the Baseline (all in Assam and Meghalaya and lowest in Gujarat at 79.8% - In Gujarat 25.6% had joint account with male family member) to **91.3** in the Endline for SEWA respondents (all in Meghalaya and lowest in Gujarat at 88.1% - it has **gone down** to **11.9%** of them having a joint account with a male family member), while it has gone up from 32.9 in Baseline to 89 in Endline for Control respondents.

10. In *Gujarat, Bihar; Uttar Pradesh; Assam and Meghalaya* in the Baseline and Endline age is not a determining factor in SEWA and Control respondents having or not having a bank account. Similarly, age was not a determining factor in the SEWA and Control respondents having an individual account.

11. In *Rajasthan* (Bikaner), to an extent age is a determining factor in SEWA respondents having or not having a bank account in the Baseline and Endline but in Dungarpur age was not a determining factor among SEWA respondents not having a bank account and in the Endline all the SEWA respondents have a bank account. Age was not a determining factor in the SEWA and Control respondents having an individual account – in Baseline and Endline.

12. The WA for SEWA respondents having an account in a *nationalised bank* has **gone down** from 88.1 in Baseline (highest in Meghalaya at 92.5% and Gujarat at 92.4% and lowest in Rajasthan at 64.7%) to **69.3** in the Endline (highest in Assam at 94.2% and lowest in Rajasthan at 7.1%), while it has gone down from 77.3% in Baseline to 68 in Endline for Control respondents.

13. The WA of having an account in a *cooperative bank* among SEWA respondents has **gone up slightly** from 13.1 in Baseline (highest in Rajasthan at 38.8% and lowest in Gujarat at 7%) to **13.9** in the Endline (highest in Gujarat at 19.3% and none in Assam and one in Meghalaya and UP), while it has gone down from 25.1 in the Baseline to 12.8 in the Endline for Control respondents.

14. The WA of having an account in a *private bank* has **gone up** from 1.5 in the Baseline (None in Rajasthan; Assam and Meghalaya and 2.5% in Gujarat and less than 1% in Bihar and UP) to **5.5** in the Endline (None in Gujarat; Assam and Meghalaya and six in UP and three in Bihar) for SEWA respondents and gone down from 1.6 in Baseline to 0.2 in Endline for Control respondents.

15. In the Baseline the respondents had not mentioned having an account in a *rural; regional or small finance bank*. In the Endline the weighted average of SEWA respondents having an account in a *rural bank* is 11.1 (highest in Meghalaya at 59.2% and lowest in Gujarat at 1.3%) and that of Control respondents is 13.6.

16. In *Gujarat and Meghalaya* age is a determining factor in the type of bank SEWA respondents have their account but in the Endline age is not a determining factor in the SEWA and Control respondents choosing the type of bank they save in.

17. In *Rajasthan; Bihar; Uttar Pradesh; Assam* a pattern is not emerging that shows that age is a determining factor in the SEWA respondents and Control respondents having an account in any particular type of bank – in Baseline and Endline

18. The WA for SEWA respondents _not using their bank account_ has **gone down** from 2.6 in Baseline (none in Meghalaya and one in Assam and highest in Rajasthan at 8.6%) to **0.8** in the Endline (none in Rajasthan and Meghalaya and two in Bihar and Assam; one in UP and 1% in Gujarat), while it has gone down from 2.8 in Baseline to 0.3 in Endline for Control respondents.

19. The WA for using the bank account _by themselves_ has **gone up** from 56.2 (highest in Assam at 89.8% and lowest in Bihar at 43.4%) to **81.3** in the Endline (highest in Rajasthan at 96% and lowest in Gujarat at 77.5%), while it has gone up from 52.1 in Baseline to 80.7 in Endline for Control respondents.

20. The WA for using the _assistance of family/friends_ in operating the bank account has **gone down** from 49.5 in the Baseline (highest in Bihar at 71.5% to lowest in Assam at 16.9%) to **29** in the Endline (highest in Bihar at 50.5% and lowest in Rajasthan at 7.9%), while it has gone down from 52.5 in Baseline to 33.6 in Endline for Control respondents.

21. The WA for operating the account _through Bank Saathi_ has **gone down** from 30.5 in Baseline (highest in Bihar at 53.5% and none in Meghalaya and two in Assam) to **10.4** in the Endline (highest in Bihar at 38.3% and lowest in Rajasthan at 0.8%), while it has gone down from 32.1 in Baseline to 10.9 in Endline for Control respondents.

22. The WA for operating the account _through informal agent_ has **gone down** from 2.4 in Baseline (none in Assam and Meghalaya and one in Rajasthan and 8.3% in Bihar) to **0.9** in the Endline (none in Rajasthan and one in Meghalaya Gujarat and two in Assam and 3% in UP), while it has gone down from 3.2 in Baseline to 0.6 in Endline for Control respondents.

23. In _**Gujarat**_, in the Baseline, age was not a determining factor in SEWA and Control respondents operating their bank account with majority of them did so _with the help of family and friends_. In the Endline, age is not a determining factor in the use and non-use of their bank account by the SEWA and Control respondents but it is a determining factor on how they use their bank account – the _highest use by themselves_..

24. In _**Rajasthan**_, in the Baseline and Endline, age is not a deciding factor in how the respondents operate their bank account – either by themselves or by taking help from friends/family or the bank saathis.

25. In _**Bihar**_, in the Baseline and Endline, age did not determine whether the respondents used their bank account or not. Age was also not a determining factor as to who operates the respondent's bank account.

26. In _**Uttar Pradesh**_, in the Baseline and Endline, age is not a determining factor in the SEWA and Control respondents' use or non-use of their bank account. Age is also not a deciding factor in how the respondents operate their bank account – either by themselves in the Baseline and Endline.

27. In _**Assam**_, in the Baseline and Endline, age is not a determining factor for who did not use their bank account, but it was a determining factor for who used their bank account.

28. In _**Meghalaya**_, in Baseline all SEWA respondents used their bank account and age was not a determining factor in how they used their bank account though the majority of those using it themselves were in the 18-25 years age-group.

29. The WA for SEWA respondents using their bank account for _savings_ has **remained the same** at **94.4** in Baseline (all in Assam and Meghalaya and lowest in Rajasthan at 88.7%) as well as in the Endline (all in Meghalaya and lowest in Bihar at 91.6%), while it has gone down from 94.1 in Baseline to 92.4 in Endline for Control respondents.

30. The WA for using it for _withdrawals_ by SEWA respondents has **gone down** from 86 in Baseline (highest in Meghalaya at 90.8% and lowest in Bihar at 50.4%) to **72.4** in the Endline (highest in Meghalaya at 99.2% and lowest in Gujarat at 65.6%), while it has gone down from 86.2 in Baseline to 74 in Endline for Control respondents.

31. The WA for _availing government subsidies_ has **gone up** from 32.9 in Baseline (highest in Bihar at 97.8% and none in Meghalaya) to **33.4** in the Endline (highest in Assam at 79.8% and lowest in Rajasthan at 13.5%), while it has gone down from 86.3 in Baseline to 74 in Endline for Control respondents.

32. The WA for _payments_ has **gone up** from 1.5 in Baseline (3.7% in UP and none in Bihar) to **25.5** in the Endline (highest in Assam at 53.8% and lowest in Meghalaya at 15.8%), while it has gone up from 1.6 in Baseline to 27 in Endline for Control respondents.

33. The WA for _remittances_ has **gone up** from 0.8 in the Baseline (none in Bihar and Assam and one in Meghalaya; two in Rajasthan; three in Gujarat and six in UP) to **13.3** in the Endline (highest in UP at 37.4% and Bihar at 36.1% and lowest in Meghalaya at 0.8%), while it has gone up from 0.5 in Baseline to 14.5 in Endline for Control respondents.

34. The WA for _getting money_ is **36** for SEWA (highest in Meghalaya at 70.8% and lowest in Assam at 24.4%) and 39.6 for Control respondents.

35. In _**Gujarat; Rajasthan; Bihar and Meghalaya**_, in the Baseline as well as Endline, age is not a determining factor as to how SEWA and Control respondents use their bank account – for savings or to avail government subsidies or for withdrawals; remittances or payments.

36. In _**Uttar Pradesh**_, in the Baseline and Endline age is a determining factor as to how SEWA and Control respondents use their bank account – for savings or to avail government subsidies or for withdrawals; remittances or payments.

37. In _**Assam**_, in the Baseline age was a determining factor in SEWA and Control respondents using their bank account for savings; availing government subsidies but not for withdrawals. In Endline, age is not a determining factor for SEWA or Control respondents of Assam in deciding on how to use their Bank Account.

38. The WA for SEWA respondents' family taking out insurance has **gone down** from 60.6 in Baseline (highest in Gujarat at 73.1% and lowest in Assam at 22.5%) to **52.2** in Endline (highest in Meghalaya at 88.3% and lowest in UP at 33.2%), while it has gone down from 50.4 in Baseline to 35.4 in Endline for Control respondents' families.

39. The WA for _medical insurance_ by SEWA respondents' family has **gone down** from 80 in Baseline (highest in Meghalaya at 95.3% and lowest in Assam at 7.4%) to **63.6** in Endline (highest in Rajasthan at 94.3% and lowest and lowest in UP at 17.1%), while it has gone down from 82 in Baseline to 67.3 in Endline for Control respondents.

40. The WA for _life insurance_ by SEWA respondents' family has **gone up** from 47.7 in Baseline (highest in Assam at 92.6% and lowest in Assam at 10.6%) to **57.2** in Endline (highest in UP at 94.3% and lowest in Bihar at 35.2%), while it has gone up from 37.2 in Baseline to 46.2 in Endline for Control respondents.

41. In the Baseline a WA of 60.5 SEWA respondents (highest in Bihar at 84.4% and lowest in Meghalaya at 31.4%) gave the reason that they _did not understand_ and it has **gone up** to **69.3** in the Endline (highest in Rajasthan at 75% and lowest in Assam at 55.1%), while it has remained almost the same for Control respondents at 67.4.

42. The WA for the reason _doesn't know how to access_ has **gone down** from 21.7 in Baseline (highest in Meghalaya at 40% and lowest in Rajasthan at 4.7%) to **14.5** in Endline (highest in

Bihar at 37.8% and none in Rajasthan) for SEWA respondents, while it has gone down from 93.7 in Baseline to 16.1 in the Endline for Control respondents.

43. The WA for loan taken by respondents' family in a year has **gone up** a little from 33.5 in the Baseline (highest in Assam at 47.5% and lowest in UP at 19.9%) to **34** in the Endline (highest in Assam at 53.3% and lowest in Bihar at 24.7%), while it has gown down slightly from 24.4 in Baseline to 24 in Endline for Control respondents.

44. The WA for loan taken by SEWA respondents' family for **_Bank_** in Baseline was 45.5 (highest in Meghalaya at 75% and lowest in Assam at 7%) and in the Endline it is **12** for SBI (highest in Meghalaya at 57.9% and none in Rajasthan) and **20** for other banks (highest in Rajasthan at 26.5% and Meghalaya at 26.3% and lowest in Assam at 3.1%).

45. The WA for taking loan from **_SHG (SEWA)_** has **gone up** from 17.7 in Baseline (highest in Gujarat at 25.5% and lowest in Rajasthan; UP at 2.4% and Meghalaya at 3.1%) to **20** in Endline (highest in Meghalaya at 29.8% and lowest in Assam at 1.5% and Rajasthan at 2.9%).

46. The WA for taking loan from **_SHG (other)_** has **gone up** from 12.8 in Baseline (highest in Assam at 49.1% and lowest in Gujarat at 2.9%) to **19** in the Endline (highest in Assam at 70.8% and lowest in Gujarat at 4.5%).

47. The WA for loan taken for _household expense_ by SEWA respondents' families has **gone up** from 19.3 in Baseline (highest in Assam at 40.4% and lowest in Meghalaya at 9.4%) to **31.9** in Endline (highest in Assam at 56.9% and none in Meghalaya), while it has gone up from 26.8 in Baseline to 44 in Endline for Control respondents.

48. The WA for loan taken for _business_ has **gone up** from 19.8 in Baseline (highest in Meghalaya at 40.6% and lowest in Rajasthan at 7.1%) to **23.4** in Endline (highest in Meghalaya at 54.4% and lowest in Rajasthan at 5.9%), while it has gone down from 23.8 in Baseline to 19 in Endline for Control respondents.

49. The WA for loan taken for _agriculture_ has **gone down** from 30.2 in Baseline (highest in Meghalaya at 53.1% and lowest in Rajasthan at 7.1%) to **22.7** in Endline (highest in Meghalaya at 36.8% and lowest in Assam at 7.7%), while it has gone down from 18.3 in Baseline to 16 in Endline for Control respondents.

50. The WA for loan taken for _meeting social responsibility_ has **gone down** from 12.5 in Baseline (highest in Bihar at 18.7% and none in Meghalaya) to **10.7** in Endline (highest in Gujarat at 11.3% and none in Assam and Meghalaya), while it has gone down from 16.5 in Baseline to 6.5 in Endline for Control respondents.

Access and Exposure to ICTs:

1. The WA of SEWA respondents' family having _Smartphone_ is 60.9 in Baseline (highest in Bihar at 92.7% and lowest in Meghalaya at 28.3%) and has **gone up** to **81.7** in the Endline (highest in Rajasthan at 92.2% and lowest in Assam at 65.6%), while it has gone from 54.1 in the Baseline to 73.9 in the Endline for the Control respondents' families.

2. The WA for _basic feature phone_ has **gone down** from 81.5 in the Baseline (highest in Bihar at 92.7% and lowest in Meghalaya at 60%) to **63.3** in the Endline (highest in Bihar at 73% and lowest in Meghalaya at 43.3%), while it has gone down from 79.5 in Baseline to 56.8 in Endline for the Control respondents.

3. The WA of SEWA respondents' family having _both the Smartphone and basic mobile_ has **gone down** slightly from 50.7 in Baseline (highest in UP at 57.8% and Gujarat at 54.9% and nil in Rajasthan and Bihar) to **49.5** in Endline (highest in Rajasthan at 58.9% and lowest in UP at

48.8%), while it has gone down from 45.3 in Baseline to 38.2 in Endline for Control respondents' family.

4. The WA of SEWA respondents' family _not having either the Smartphone or basic phone_ has **gone down** from 7 in Baseline (highest in Meghalaya at 25.8% and none in Rajasthan and Bihar) to **4.5** in Endline (highest in Assam at 14.8% and lowest in Rajasthan at 0.8%).

5. The WA of SEWA respondents having _Smartphone_ has **gone up** from 53 in Baseline (highest in Up at 58.7% and lowest in Meghalaya at 27.5%) to **56.9** in Endline (highest in UP at 68.7% and lowest in Assam at 50.8%), while it has gone down from 49.8 in Baseline to 45.6 in Endline for Control respondents.

6. The WA of SEWA respondents having a _basic feature phone_ has **gone down** from 86.4 in Baseline (highest in UP at 95.1% and lowest in Meghalaya at 55.8%) to **51.4** in Endline (highest in Bihar at 64% and lowest in Meghalaya at 31.7%), while it has gone down from 83.4 in Baseline to 41.8 in Endline for Control respondents.

7. The WA for SEWA respondents having _both Smartphone and basic feature phone_ has **gone down** from 44.9 in Baseline (highest in UP at 56.3% and none in Rajasthan and Bihar) to **28** in the Endline (highest in Gujarat at 50.3% and lowest in Meghalaya at 8.3%), while it has gone down from 41.5 in Baseline to 19 in Endline for Control respondents.

8. The WA for SEWA respondents _having neither basic or Smartphone_ has **gone up** from 6.7 in Baseline (highest in Meghalaya at 31.7% and none in Rajasthan and Bihar) to **19.7** in Endline (highest in Assam at 23.8% and Meghalaya at 22.5% and lowest in Gujarat at 3%), while it has gone up from 9.5 in Baseline to 36.9 in Endline for Control respondents.

9. In **_Gujarat_**, in the Baseline and Endline age is a determining factor in the usage of basic and Smartphone among SEWA and Control respondents.

10. In **_Rajasthan's Bikaner_**, in the Baseline and Endline, age is a determining factor in the usage of basic and Smartphone or both among SEWA and Control respondents – more of the younger generation have Smartphones and more of the older generation have the basic mobile. In **_Rajasthan's Dungarpur_** in the Baseline, age is not a determining factor in the SEWA respondents having a Smartphone; basic feature phone or both but in the Endline, it is a determining factor with highest usage of Smartphone in the younger respondents.

11. In **_Bihar's Bhagalpur_**, in the Baseline, age is a determining factor in the use of basic and Smartphone among the SEWA respondents – Use of the Smartphone is highest in the 18-25 years age-group and it decreases with age, but in the Endline, age is not a determining factor in SEWA respondents of Bhagalpur using the basic mobile or the Smartphone. In **_Bihar' Dungarpur_**, in the Baseline, age was not a determining factor in the use of basic mobile among the SEWA respondents but was a determining factor in the use of the Smartphone and use of both types of phones. In the Endline, age is a determining factor in the use of basic mobile, Smartphone and both among the SEWA respondents.

12. In **_Uttar Pradesh_**, in the Baseline and Endline age is a determining factor in the use of basic mobile and Smartphone and other ICTs – it is highest in the younger age-group and goes down with increasing age.

13. In **_Assam and Meghalaya_**, in the Baseline and Endline, the younger generation have higher use of basic mobile, Smartphone and other ICTs.

14. The WA of SEWA respondents having their _own exclusive phone_ is **57.6** (highest in Rajasthan at 82.9% and lowest in Gujarat at 51.7%) and 43.1 for Control respondents.

15. The WA of SEWA respondents having an exclusive _Smartphone_ is **58.7** (highest in Rajasthan at 74.8% and lowest in Bihar at 49.4%) and that of Control respondents it is 52.6.

16. The WA for having a _basic phone without Internet_ among SEWA respondents is **36.8** (highest in Bihar at 50.6% and Assam at 50% and lowest in Rajasthan at 23.4%) and that of Control respondents is 40.8.

17. The WA for having a _basic phone with Internet_ is **12.6** among SEWA (highest in Assam at 26.3% and lowest in Rajasthan at 1.9%) and 14.1 among Control respondents.

18. In **_Gujarat_**, in the Endline, the highest number of SEWA respondents to have an exclusive phone is in the younger age-group as well as those having a Smartphone.

19. In **_Rajasthan_**, age is not a deciding factor in the SEWA or Control respondents of Bikaner and Dungarpur having an exclusive phone – be it a basic feature phone with or without Internet or a Smartphone.

20. In **_Bihar's Bikaner_**, age is not a determining factor in SEWA respondents of Bhagalpur having an exclusive phone, while in **_Bihar's Dungarpur_** age is a determining factor in the SEWA respondents having an exclusive phone.

21. In **_Uttar Pradesh_**, age is not a determining factor in SEWA or Control respondents having access to an exclusive phone but the younger generation has an exclusive Smartphone compared to the older generation.

22. In **_Assam and Meghalaya_**, age is not a determining factor on SEWA respondents having an exclusive mobile phone – but highest use of Smartphone is in the youngest age-group – though it is not a deciding factor in the other kind of phones.

23. The WA of SEWA respondents' access to Internet has **gone up** from 33.6 in Baseline (highest in Meghalaya at 70.8% and lowest in Gujarat at 30.1) to **51** in Endline (highest in Rajasthan at 65.9 and lowest in Bihar at 42.7%), while it has gone up from 34.3 in Baseline to 43.5 in Endline for Control respondents.

24. The WA to the _own internet connection_ accessed by the SEWA respondents has **gone up** from 60.5 in Baseline (highest in Meghalaya at 97.1% and lowest in UP at 51.7%) to **85.1** in Endline (highest in Rajasthan at 98.8% and lowest in Up at 69.1%), while it has gone up from 59.7 in Baseline to 79.9 in Endline for Control respondents.

25. The WA for _family connection_ has **gone down** from 44 in Baseline (highest in Up at 51.7% and lowest in Meghalaya at 2.9%) to **20.3** in Endline (highest in UP at 42.6 and Bihar at 41.4% and lowest in Assam at 0.3%), while it has gone down from 44.4 in Baseline to 24.3 in Endline for Control respondents.

26. The WA for connection from _friends_ was 0.8 in Baseline (four in Gujarat and one in UP) but **none** of the SEWA or Control respondents use it in the Endline.

27. The WA for _mobile_ used to access internet by SEWA respondents has remained almost same at 99.5 in Baseline (all in Rajasthan; Bihar; UP; Assam and Meghalaya and 99.1% in Gujarat) and **99.8** in Endline (all in Gujarat; Rajasthan; UP; Bihar and Meghalaya and 98.4% in Bihar), and it is the same for Control respondents – 99.5 in Baseline and 99.7 in Endline.

28. In **_Gujarat_**, in the Baseline and Endline highest access to an Internet connection was with the 18–25-year-old SEWA respondents and this access went down with increasing age, but age was not a determining factor in the type of connection or the devices that that the respondents had and used to access the internet.

29. In _**Rajasthan,**_ age is not a deciding factor have access to the Internet or in the type of connection they have or the device on which they access the Internet – in Baseline and Endline.

30. In **Bihar,** age to some extent is a determining factor in the SEWA respondents having access to the Internet and the type of connection they have – highest in the younger age-groups and goes down with age but in the Endline it is not a determining factor. In the Baseline as well as Endline, age was not a determining factor in the SEWA respondents choosing the device on which to access the Internet as all of them accessed it on their mobile.

31. In _**Uttar Pradesh,**_ in the Baseline and Endline, age is a determining factor in SEWA and Control respondents' access to an Internet connection. Age was also not a determining factor in the devices used by the respondents to access the internet or the devices on which they accessed the Internet.

32. In _**Assam,**_ in the Baseline and Endline, age is a determining factor in SEWA and Control respondents' access to an Internet connection; type of connection and devices on which they access the Internet.

33. In _**Meghalaya,**_ in the Baseline and Endline, age is not a determining factor in SEWA and Control respondents' access to an Internet connection or type of connection and the device on which they access the Internet.

Digital Readiness/Literacy:

1. The WA for **unlocking** handset of basic mobile _without assistance_ for SEWA respondents has **gone down** slightly from 65.6 in Baseline (highest in UP at 83% and lowest in Assam at 29.2%) to **65** in Endline (highest in Rajasthan at 92.2% and lowest in Meghalaya at 38.3%)

2. The WA for **receiving calls** on basic mobile _without assistance_ for SEWA respondents has **gone down** from 86.9 in Baseline (highest in Up at 97.2% and lowest in Assam at 46.7%) to **78.7** in Endline (highest in Rajasthan at 97.7% and lowest in Meghalaya at 45%).

3. The WA for **making voice call** on basic mobile _without assistance_ for SEWA respondents has **gone up slightly** from 64.2 in Baseline (highest in Up at 82% and lowest in Assam at 29.2%) to **65.6** in Endline (highest in Rajasthan at 89.9% and lowest in Meghalaya at 43.3%).

4. The WA for **reading SMS** on basic mobile _without assistance_ for SEWA respondents has **gone up** from 33.9 in Baseline (highest in Meghalaya at 53.3% and lowest in Assam at 27.5%) to **41.7** in Endline (highest in Rajasthan at 72.1% and lowest in Meghalaya at 28.

5. The WA for **sending SMS** on basic mobile _without assistance_ for SEWA respondents has **gone up** from 25.3 in Baseline (highest in Meghalaya at 46.7% and lowest in Assam at 21.7 and Gujarat at 21.8%) to **37.5** in Endline (highest in Rajasthan at 67.4% and lowest in Meghalaya at 26.7%).

6. The WA for **Saving names/numbers** on basic mobile _without assistance_ for SEWA respondents has **gone up** from 33.6 in Baseline (highest in Meghalaya at 53.3 and lowest in Gujarat at 29.7 and Assam at 30%) to **40.5** in Endline (highest in Rajasthan at 72.1% and lowest in Meghalaya at 28.3%).

7. The WA for **muting** the basic mobile _without assistance_ for SEWA respondents has **gone up** from 38.1 in Baseline (highest in UP at 56.3% and lowest in Assam at 27.5%) to **42.6** in Endline (highest in Rajasthan at 74.4% and lowest in Meghalaya at 25.8%).

8. In _**Gujarat; Rajasthan; Bihar; Uttar Pradesh; Assam and Meghalaya,**_ in the Baseline as well as Endline, the highest percentage of SEWA and Control respondents using the various features of the _basic mobile_ _without assistance_ like unlocking handset; receiving calls; making calls;

reading SMS; sending SMS; saving names/numbers; keeping it on silent were in the 18-25 years age-group and this proficiency went down with increasing age.

9. The WA for **unlocking** handset of Smartphone _without assistance_ for SEWA respondents has **gone up** from 37.6 in Baseline (highest in UP at 53.9% and lowest in Assam at 24.2%) to **56.3** in Endline (highest in Rajasthan at 78.3% and lowest in Bihar at 49.3%).

10. The WA for **receiving calls** on Smartphone _without assistance_ for SEWA respondents has **gone up** from 53.4 in Baseline (highest in UP at 65% and lowest in Meghalaya at 29.2%) to **69.6** in Endline (highest in Rajasthan at 89.9% and lowest in Bihar at 60%).

11. The WA for **making voice calls** from the Smartphone _without assistance_ for SEWA respondents has **gone up** from 37.1 in Baseline (highest in UP at 51.9% and lowest in Assam at 19.2%) to **58.2** in Endline (highest in Rajasthan at 80.6% and lowest in Assam at 54.1%).

12. The WA for **making video calls** from Smartphone _without assistance_ for SEWA respondents has **gone up** from 24.2 in Baseline (highest in Up at 37.9% and lowest in Bihar at 19.7%) to **43.5** in Endline (highest in Rajasthan at 69% and lowest in Bihar at 30%).

13. The WA for **reading SMS** on Smartphone _without assistance_ for SEWA respondents has **gone up** from 22.5 in Baseline (highest in UP at 35% and lowest in Bihar at 17.6%) to **39.1** in Endline (highest in Rajasthan at 65.1% and lowest in Bihar at 25%).

14. The WA for **sending SMS** from the Smartphone _without assistance_ for SEWA respondents has **gone up** from 19.2 in Baseline (highest in UP at 30.1% and lowest in Bihar at 16.3%) to **38.3** in Endline (highest in Rajasthan at 65.9% and lowest in Bihar at 29.3%).

15. The WA for **savings names/numbers** on Smartphone _without assistance_ for SEWA respondents has **gone up** from 21.8 in Baseline (highest in UP at 33% and lowest in Bihar at 18.3%) to **37.3** in Endline (highest in Rajasthan at 65.9% and lowest in Bihar at 25%).

16. The WA for **muting** the Smartphone _without assistance_ for SEWA respondents has **gone up** from 23.1 in Baseline (highest in UP at 34.5% and lowest in Assam at 19.2% and Bihar at 19.4%) to **42.3** in Endline (highest in Rajasthan at 69.8% and lowest in Bihar at 31.7%).

17. The WA for using **IVRS** on Smartphone _without assistance_ for SEWA respondents has **gone up** from 15.1 in Baseline (highest in Up at 15% and lowest in Assam at 0.8%) to **30.9** in Endline (highest in Rajasthan at 62% and lowest in Bihar at 23%).

18. The WA for using **Facebook** on Smartphone _without assistance_ for SEWA respondents has **gone up** from 15.1 in Baseline (highest in UP at 22.3% and lowest in Assam at 10%) to **30.9** in Endline (highest in Rajasthan at 45% and lowest in Meghalaya at 22.5%).

19. The WA for using **WhatsApp** on Smartphone _without assistance_ for SEWA respondents has **gone up** from 20.8 in Baseline (highest in Rajasthan at 27% and lowest in Assam at 11.7%) to **39** in Endline (highest in Rajasthan at 72.9% and lowest in Assam at 26.2%).

20. The WA for watching **YouTube** on Smartphone _without assistance_ for SEWA respondents has **gone up** from 23.8 in Baseline (highest in UP at 35.9% and lowest in Assam at 13.3%) to **40.4** in Endline (highest in Rajasthan at 69.8% and lowest in Assam at 18%).

21. The WA for using **Instagram** on Smartphone _without assistance_ for SEWA respondents has **gone up** from 0.1 in Baseline (one in Rajasthan and Assam each) to **5.4** in Endline (highest in Rajasthan at 24.8% and lowest in Gujarat at 1.7%).

22. The WA for using **Google** on Smartphone _without assistance_ for SEWA respondents has **gone up** from 0.1 in Baseline (one in Rajasthan and Assam each) to **0.3** in Endline (one in Bihar and six in UP).

23. The WA for using **Snapchat** on Smartphone _without assistance_ for SEWA respondents in the Endline is **1.2** (none in Assam and Meghalaya and 2.3% in Bihar) while for **Shopping** _without assistance_ it is **0.8** (none in Assam; six in Bihar; four each in Rajasthan and Meghalaya and one each in Gujarat and UP).

24. In _**Gujarat; Rajasthan; Bihar; Uttar Pradesh; Assam and Meghalaya,**_ in the Baseline as well as Endline, the highest percentage of SEWA and Control respondents using the various features of the Smartphone _without assistance_ like unlocking handset; receiving calls; making calls; making video calls; reading SMS; sending SMS; saving names/numbers; keeping it on silent; IVRS; Facebook; WhatsApp; YouTube are in the 18-25 years age-group and this proficiency goes down with increasing age.

25. The WA for SEWA respondents using the Smartphone with/without assistance has **gone up** from 5.5 in Baseline (highest in Assam at 12.5% and lowest in Bihar at 3.5%) to **33.2** in Endline (highest in Meghalaya at 39.2% and lowest in Assam at 26.3%).

26. The WA for **poor** given by SEWA respondents has **gone down** from 29.3 in Baseline (highest in Assam at 58.3% and lowest in Rajasthan at 19.8%) to **15.5** in Endline (highest in Bihar at 39.3% and lowest in Rajasthan at 0.7%).

27. The WA for **average** given by SEWA respondents has **gone down** from 41.4 in Baseline (highest in Rajasthan at 34.9 and lowest in Assam at 28.3%) to **35.6** in Endline (highest in Gujarat at 44.2% and lowest in UP at 17.1%).

28. The WA for **good** given by SEWA respondents has **gone up** from 22.1 in Baseline (highest in Rajasthan at 31.7% and lowest in Assam at 12.5%) to **40.1** in Endline (highest in Meghalaya at 49.2% and lowest in Bihar at 32.7%).

29. The WA for **excellent** given by SEWA respondents has **gone up slightly** from 7.3 in Baseline (highest in Rajasthan at 13.5% and lowest in Assam at 0.8%) to **8.8** in Endline (highest in UP at 14.2% and lowest in Gujarat at 0.9%).

30. In _**Gujarat; Rajasthan's Bikaner; Uttar Pradesh; Assam**_, in the Baseline as well as in the Endline, and in Baseline of _**Meghalaya**_ highest rating of good' and 'excellent' among SEWA respondents was the 18-25 years age-group. This rating went down with increasing age.

31. In _**Rajasthan's Dungarpur; Bihar and Endline of Meghalaya**_ age is not a determining factor when the SEWA respondents made an assessment in the Baseline and Endline on their ability to use the mobile phone.

Access and Use of Digital Financial Services/Product:

1. The WA for SEWA respondents using their Smartphone for **Banking** _without assistance_ has **gone up** from 1 in Baseline (2.5% in Assam and Meghalaya and lowest in Bihar at 0.7%) to **11.2** in Endline (highest in UP at 13.7% and lowest in Meghalaya at 7.5%).

2. The WA for SEWA respondents using their Smartphone for **Payment of Bills** _without assistance_ has gone up from 0.8 in Baseline (eight in Ahmedabad; two each in Rajasthan; UP and Assam and one each in Bihar and Meghalaya) to **10** in Endline (highest in Rajasthan at 20.2% and lowest in Assam at 5.7%).

3. The WA for SEWA respondents using their Smartphone for **Sending/receiving money** _without assistance_ has gone up from 1.1 in Baseline (highest in UP at 1.9% and none in Meghalaya) to **12.8** in Endline (highest in Rajasthan at 26.4% and lowest in Assam at 7.4%).

4. The WA for SEWA respondents using their Smartphone for **Shopping** *without assistance* has gone up from 2.2 in Baseline (highest in UP at 2.9% and lowest in Meghalaya at 0.8%) to **14.5** in Endline (highest at Rajasthan at 28.7% and lowest in Gujarat at 11.6%).

5. The WA for SEWA respondents using their Smartphone for **Purchase of Tickets** *without assistance* has **gone up** from 0.6 in Baseline (highest in Assam at 2.5% and none in UP) to **4.7** in Endline (highest in Rajasthan at 9.3% and none in Meghalaya and one in Assam).

6. The WA for SEWA respondents using their Smartphone for **Business/Work** *without assistance* has **gone up** from 0.5 in Baseline (highest in Meghalaya at 2.5% and less than one in all other states) to **6.2** in Endline (highest in Meghalaya at 29.2% and lowest in Assam at 3.3 and Gujarat at 3.8%).

7. In *Gujarat; Assam and Meghalaya*, in the Baseline as well as the Endline, the younger age-group SEWA and Control respondents used their Smartphone for various net transactions like banking; payment of bills; sending/receiving money; shopping; purchase of tickets and for business (with or without assistance) while none in the above 60 years use it for any of the net banking transactions.

8. In *Rajasthan* age is not a deciding factor in the SEWA respondents using their Smartphone for banking; payment of bills or purchase of tickets; sending / receiving money; shopping or for business/work in Baseline and Endline.

9. In *Bihar, Bhagalpur* in the Baseline as well as Endline, it is some of the younger age-group SEWA respondents that used their Smartphone for various net transactions *with or without assistance*. None of the respondents in *Bihar, Patna* had used their Smartphone for the various online transactions in the Baseline and in the Endline some of the younger age-group SEWA respondents used their Smartphone for various net transactions *with or without assistance*.

10. In *Uttar Pradesh*, in the Baseline, age cannot be said to be a determining factor in the access and use of some of the digital financial services on their Smartphone. In the Endline, to some extent age determines the use of the Smartphone for banking; sending/receiving money; shopping; purchase of tickets; for business/work.

11. The WA for SEWA respondents using their Smartphone for **planning and coordinating** with people they work with has **gone down slightly** from 27.9 in Baseline (highest in Gujarat at 35.5% and lowest in Assam at 5%) to **27.4** in Endline (highest in Meghalaya at 50% and lowest in Assam at 4.9%). Barring this use the WA has **gone up** for SEWA respondents using their Smartphone for other purposes.

12. In *Gujarat; Bihar*, in the Baseline as well as in the Endline, the younger age-group SEWA and Control respondents use their mobile for other professional uses like planning and coordinating with people with work with; working on children's school projects; maintaining business related contacts; access market and price information, etc.

13. In *Rajasthan; Uttar Pradesh; Assam and Meghalaya*, age is not a determining factor on how the SEWA respondents use the mobile phone for other uses in their professional life – in Baseline or Endline.

14. The WA for SEWA respondents doing *no net banking transaction* in a month has **gone down** from 96.3 in Baseline (highest in Bihar at 99.7% and lowest in Assam at 76.7%) to **75.7** in Endline (highest in Bihar at 89.7% and lowest in Gujarat at 71.1%).

15. The WA, for SEWA respondents doing *1-5 such transactions* in a month has **gone up** from 3.1 in Baseline (highest in Assam at 22.5% and lowest in Bihar at 0.3%) to **21.2** in Endline (highest in Gujarat at 25.8% and lowest in Rajasthan and Bihar at 10.9%).

16. The WA for SEWA respondents doing _**6-10 such transactions**_ had **gone up** from 0.3 in Baseline (five in Gujarat and one in UP and none in the other states) to **2** in the Endline (None in Bihar and UP and below 3% in the other states).

17. The WA for SEWA respondents doing _**more than 10 such transactions**_ **gone up** from 0.3 in Baseline (one in Assam and five in Meghalaya) to **3** in the Endline (None in Bihar and Up and 7.4% in Assam).

18. In _**Gujarat**_, in the Baseline age was not a determining factor in the number of net banking transaction that the SEWA and Control respondents generally do in a month. In the Endline, the lowest number of SEWA respondents doing no net banking transactions in a month are in the 18-25 years age-group and it increases with increasing age.

19. In _**Rajasthan**_ in the Baseline, majority of the SEWA respondents in Bikaner and all of them in Dungarpur did not do any net banking transaction in a month and so age does not play any role in it. Age is not a determining factor in the SEWA or Control respondents of Bikaner and Dungarpur doing net banking transactions in a month in the Endline

20. In _**Bihar; Uttar Pradesh; Assam and Meghalaya**_ age is not a determining factor in the respondents doing net banking other than the fact that the respondent using it is in the younger age-group in a month in both Baseline and Endline.

21. The WA for SEWA respondents doing **No NEFT transactions** has **gone down** from 99.8 in Baseline (all in Rajasthan, Bihar, Up and lowest in Assam at 98.3%) to **88.4** in Endline (highest in Bihar at 98.7% and Assam at 98.4% and lowest in Gujarat at 82.2%).

22. The WA for SEWA respondents doing **No Other Mobile transactions** has **gone down** from 99.7 in Baseline (all in Rajasthan, Bihar, Up and lowest in Meghalaya at 97.5%) to **94.3** in Endline (highest in Bihar at 98.7% and lowest in Meghalaya at 91.7%).

23. The WA for SEWA respondents doing **No Debit Card transactions** has **gone down** from 97.5 in Baseline (all in Bihar and lowest in Assam at 81.7%) to **82.3** in Endline (highest in Bihar at 97.3% and lowest in Assam at 65.6%).

24. The WA for SEWA respondents doing **No Credit Card transactions** has **gone down slightly** from 99.2 in Baseline (all in Rajasthan, Bihar and UP and lowest in Assam at 91.7%) to **98.7** in Endline (highest in Bihar at 99.7% and lowest at Rajasthan at 91.5%).

25. The WA for SEWA respondents doing **No Mobile Wallet transactions** has **gone down** from 99.6 in Baseline (all in Rajasthan; Bihar, Assam and Meghalaya and 99.4% in Gujarat and 99.5% in UP) to **89.7** in Endline (highest in Bihar at 95% and lowest in Rajasthan at 78.3%).

26. There is a _steady increase_ in the number of NEFT transactions; other mobile transactions; debit card transaction; mobile wallet transactions done by SEWA and Control respondents in the Endline but there is _not much increase_ in the number of credit card transactions done by SEWA and Control respondents in the Endline.

27. The WA for SEWA respondents' knowledge about **debit card** has **gone up** from 33.6 in Baseline (highest in Rajasthan at 50.8% and lowest in Bihar at 19.4%) to **57.9** in Endline (highest in Rajasthan at 72.1% and lowest in Bihar at 28%).

28. The WA for SEWA respondents' knowledge about **G-Pay** has **gone up** from 11.8 in Baseline (highest in UP at 18.9% and lowest in Meghalaya at 0.8%) to **28.7** in Endline (highest in Rajasthan at 55% and lowest in Bihar at 3%).

29. The WA for SEWA respondents' knowledge about **Bank Transfer** has **gone up** from 5.5 in Baseline (highest in Rajasthan at 11.1% and lowest in Meghalaya at 0.8%) to **28** in Endline (highest in UP at 46% and lowest in Assam at 4.1%).

30. The WA for SEWA respondents' knowledge about **PayTM** has **gone up** from 12.7 in Baseline (highest in UP at 18.9% and lowest in Meghalaya at 0.8%) to **27.9** in Endline (highest in Rajasthan at 52.7% and lowest in Bihar at 4%).

31. The WA for SEWA respondents' knowledge about **Credit Card** has **gone up** from 9.2 in Baseline (highest in Rajasthan at 16.7% and lowest in Meghalaya at 4.2%) to **21.6** in Endline (highest in UP at 46% and lowest in Meghalaya at 5%).

32. The WA for SEWA respondents' knowledge about **Bhim** has **gone up** from 4.2 in Baseline (highest in Gujarat at 5.1% and lowest in Meghalaya at nil) to **17.2** in Endline (highest in Gujarat at 23.9% and lowest in Bihar at 3.7%).

33. The WA for SEWA respondents' knowledge about **UPI** has **gone up** from 2.4 in Baseline (highest in Rajasthan at 3.2% and lowest in Assam and Meghalaya at 0.8%) to **15.9** in Endline (highest in Rajasthan at 24.8% and lowest in Bihar at 3.7%).

34. The WA for SEWA respondents' knowledge about **E-Wallet** has **gone up** from 3.6 in Baseline (highest in UP at 5.8% and lowest at Meghalaya at nil) to **10.9** in Endline (highest in Rajasthan at 41.1% and nil in Bihar).

35. The WA for **debit card** transactions done by SEWA respondents has **gone up** from 4.4 in Baseline (highest in Assam at 20% and lowest in UP at 1.9%) to **24.7** in Endline (highest in Assam at 40.2% and lowest in Bihar at 7.7%).

36. The WA for **bank transfer** transactions done by SEWA respondents has **gone up** from 0.4 in Baseline (one respondent each in Gujarat, Rajasthan and Meghalaya and four in Assam and none in Bihar and UP) to **13.9** in Endline (highest in Gujarat at 18.1% and lowest in Assam at 2.5%).

37. The WA for **G-Pay** transactions done by SEWA respondents has **gone up** from 0.8 in Baseline (highest in Rajasthan at 17.6% and lowest in Meghalaya at 0.8%) to **10.1** in Endline (highest in Rajasthan at 20.9% and lowest in Bihar at 3%).

38. The WA for **PayTM** transactions done by SEWA respondents has **gone up** from 1 in Baseline (highest in Bihar at 4.7% and none in Rajasthan) to **8** in Endline (highest in Rajasthan at 14.7% and lowest in Bihar at 3.7%).

39. The WA for **Bhim** transactions done by SEWA respondents has **gone up** from 0.2 in Baseline (one in Gujarat and two in Assam and none in the other states) to **2.8** in Endline (highest in Rajasthan at 6.2% and none in Meghalaya).

40. The WA for **credit card** transactions done by SEWA respondents has **gone up** from 0.9 in Baseline (highest in Rajasthan at 9.5% and none in Bihar) to **2.3** in Endline (highest in Rajasthan at 11.6% and lowest in Gujarat at 1.3%).

41. The WA for **UPI** transactions done by SEWA respondents has **gone up** from 0.2 in Baseline (one each in UP, Assam and Meghalaya and none in the other states) to **2.3** in Endline (highest in Rajasthan at 6.2% and none in Bihar).

42. The WA for **E-Wallet** transactions done by SEWA respondents has **gone up** from 0.1 in Baseline (one in Gujarat and Assam and none in the other states) to **2.1** in Endline (highest in Rajasthan at 15.5% and none in Bihar and Assam).

43. The WA of SEWA respondents having knowledge of **none** of the cashless transactions is **33.9** (highest in Bihar at 52% and lowest in Rajasthan at 22.5%) and that of Control respondents it is 43.9.

44. The highest is on an average **22.6** SEWA (highest in Assam at 35.2% and lowest in UP at 13.7%) and 24.1 Control respondents have knowledge about any ***one cashless transaction***. The

average number of SEWA and Control respondents having knowledge about cashless transactions goes down – there are some respondents who know about all the eight cashless transactions they were asked about (none in Bihar; Assam and Meghalaya).

45. The WA of _not having done any_ cashless transactions among SEWA respondents is **65** (highest in Bihar at 84.3% and lowest is in Assam at 54.9%) and 80.1 among Control respondents.

46. The WA of SEWA respondents having done _one cashless transaction_ is **21** and that of Control respondents it is 14.5.

47. There are a few SEWA and Control respondents who have done between two and seven cashless transactions in the last year.

48. The WA of facing _difficulty in accessing cashless transactions_ has **gone down** from 68.4 in Baseline (highest in Meghalaya at 84.2% and lowest in Assam at 47.5%) to **57.5** in Endline (highest in Bihar at 78% and lowest in Rajasthan at 39.5%).

49. The WA of the difficulty **_lack of awareness/knowledge_** has **gone down** from 95.6 in Baseline (all in Assam and lowest in Meghalaya at 86.1%) to **50.6** in Endline (highest in Bihar at 85.9% and lowest in Rajasthan at 23.5%).

50. The WA for **_lack of skills_** has **gone down** from 69.4 in Baseline (highest in Bihar at 72.6% and lowest in UP at 58.3%) to **44.6** in Endline (highest in Bihar at 92.3% and lowest in Rajasthan at 13.7%).

51. The WA for **_lack of availability_** has **gone down** from 21.2 in Baseline (highest in Assam at 35.1% and lowest in Rajasthan at 10.8%) to **11.3** in Endline (highest in UP at 41.1% and none in Meghalaya).

52. The WA for **_lack of hardware_** has **gone down** from 13.5 in Baseline (highest in Bihar at 23.9% and lowest in UP at 6.9%) to **1.8** in Endline (highest in Assam at 22.2% and none in Rajasthan, Bihar and Meghalaya).

53. The WA for **_lack of connectivity_** has **gone up** from 2 in Baseline (highest in Assam at 8.8% and none in Meghalaya) to **5.9** in Endline (highest in UP at 44.2% and lowest in Rajasthan at 2%).

54. The WA for **_Trust Issues_** has **gone up** from 2.9 in Baseline (highest in Meghalaya at 4% and lowest in Bihar at 1.5%) to **18.9** in Endline (highest in Rajasthan at 68.6% and lowest in Bihar at 1.3%).

55. The WA for **_reliance on cash_** has **gone down** from 8 in Baseline (highest in Meghalaya at 12.9% and lowest in Assam at 1.8%) to **5.4** in Endline (highest in Up at 12.6% and none in Meghalaya), while it has gone up from 5.2 in Baseline to 8.1 in Endline for Control respondents.

56. The WA of participation in SEWA Bank and SEWA's programs by SEWA respondents is 100 and that of Control respondents is 12.4. The participation in other financial digital literacy programs goes down considerably.

Access to Core SEWA Services:

1. The WA of SEWA respondents including **grains** in their diet _at least twice a day_ has **gone down** from 98.5 in Baseline (all in UP and least in Assam at 89.2) to **94.5** in Endline (highest in Gujarat at 99% and lowest in Assam at 60.7%)

2. The WA of SEWA respondents including **pulses** in their diet _once or twice a week_ has **gone down** from 67.4 in Baseline (highest in Gujarat at 85.2% and lowest in Assam at 7.5%) to **36.5** in Endline (highest in Gujarat at 51.3% and lowest in Meghalaya at 1.7%) and those who include them _at least twice a day_ has **gone up** from 9.1 in Baseline (highest in Assam at 67.5% followed

by Meghalaya at 55.8% and lowest in Gujarat at 1.3%) to **25.4** in Endline (highest in Meghalaya at 72.5% and lowest in Rajasthan at 4.7%).

3. The WA of SEWA respondents including **vegetables/green leafy vegetables** in their diet _at least twice a day_ has **gone down** from 71.7 in Baseline (highest in Meghalaya at 93.3% and lowest in UP at 44.7%) to **63.6** in Endline (highest in Meghalaya 71.7 and Gujarat at 71.3% and lowest in Bihar at 16.3%)

4. The WA of SEWA respondents including **dairy products** in their diet _at least twice a day_ has **gone up** from 46.2 in Baseline (highest in Gujarat at 66% and lowest in Meghalaya at 6.7%) to **55.9** in Endline (highest in Gujarat at 78.4% and lowest in Meghalaya at 6.7%).

5. The WA of SEWA respondents including **eggs/non vegetarian items** in their diet _at least twice day_ has **gone up** from 0.9 in Baseline (8.3% in Meghalaya and none in Rajasthan) to **2** in the Endline (16.7% in Meghalaya and 1.7% in Gujarat and none in the other states) and it has **gone up** from 57.5 in Baseline (highest in Rajasthan at 96.8% and lowest in Bihar at 4.2) to **59.9** in Endline (highest in Rajasthan at 96.9% and lowest in Assam at 0.8%) for including it _rarely or not including_ it in their diet.

6. The WA of SEWA respondents buying from **local grocers** has **gone down** from 99.9 in Baseline (all states except Gujarat – 99.8%) to **94.6** in Endline (all in Bihar and UP and lowest in Gujarat at 91.2%), while it has **gone up** for buying from **Rudi bens** from 15.3 in Baseline (22.3% in Gujarat and none is the other states) to **20.7** in Endline (highest in Rajasthan at 41.1 followed by 28.6% in Gujarat and 18% in UP and none in the other states) and for using it from **own saved harvest** has **gone down** from 45.3 in Baseline (highest in Gujarat at 57.2% and lowest in Meghalaya at 22.5%) to **43** in Endline (highest in Assam at 89.3% and lowest in Bihar at 11.7%).

7. The WA of SEWA respondents having appropriate _summer clothing_ for their family has **gone down slightly** from 100 in Baseline to **99.9** in Endline (99.5 in UP and 99.9% in Gujarat and all in the other states).

8. The WA has **gone down slightly** from 99.5 in Baseline (98.3% in Assam and 99.3% in Gujarat and all in the other states) to **99.3** in Endline (all in Rajasthan; Assam and Meghalaya and lowest in Gujarat at 99%) for _winter clothes_

9. The WA has **gone down** from 98.8 in Baseline (all in UP and lowest in Rajasthan at 94.4%) to **86.9** in Endline (all in Assam and Meghalaya and lowest in Bihar at 68.7%) for _monsoon clothes_.

10. The WA for school going children having _school uniform_ in the SEWA respondents' family has **gone down** from 100 in Baseline to **90.7** in Endline (all in Rajasthan and Assam and lowest in Bihar at 67.3%).

11. The WA of _SEWA respondents_ themselves not having appropriate clothing has **gone up** from 76.9 in Baseline (all in Rajasthan and Assam and none in UP and Meghalaya) to **82.2** in Endline (one (100%) in Meghalaya; 92.4% in Gujarat and none in Assam),

12. The WA for _adult men_ has **gone down** from 73.1 in Baseline (all in Rajasthan and Bihar and none in UP and Meghalaya) to **32.5** in Endline (all three in Rajasthan and none in Assam and Meghalaya).

13. The WA for _adult women_ has **gone down** from 84.6 in Baseline (50% IN Bihar and Assam; 46.7% in Gujarat and 42.9% in Rajasthan and none in UP and Meghalaya) to **19.9** in Endline (all in UP and none in Assam and Meghalaya).

14. The WA for _female children_ has **gone down** from 61.5 in Baseline (50% in Bihar and Assam; 26.7% in Gujarat and 14.3% in Rajasthan and none in UP and Meghalaya) to **24** in Endline (one (100%) in Meghalaya; 45.5% in UP and none in Rajasthan and Assam).

15. The WA for _male children_ as **gone down** from 26.9 in Baseline (50% in Bihar and Assam; 20% in Gujrat and 14.3% in Rajasthan and none in UP and Meghalaya) to **18.2** in Endline (36.4% in Bihar and none in Rajasthan; Assam and Meghalaya.

16. The WA for spending _more than Rs. 5000_ in a year on clothing by SEWA respondents' family has **gone down** from 61.1 in Baseline (highest in Gujarat at 71.4% and lowest in Meghalaya at 37.5%) to **48.5** in Endline (highest in Meghalaya at 83.3% and lowest in Bihar at 41.3%).

17. The WA for spending _Rs. 1000 to Rs. 3000_ has **gone up** from 11.9 in Baseline (highest in Bihar at 22.1% and lowest in Gujarat at 9%) to **17.1** in Endline (highest in Bihar at 20% and Gujarat at 19.6% and lowest in Assam at 4.1% and Meghalaya at 5%).

18. The WA for SEWA respondents _having_ **Solar Lantern** has **gone up** from 6.8 in Baseline (highest in Meghalaya at 27.5% and lowest in UP at 1%) to **14** in Endline (highest in Meghalaya at 36.7% and lowest in Up at 3.8%). The WA for SEWA respondents _aspiring_ for the solar lantern has **gone up** from 59.8 in Baseline (all in Meghalaya and lowest in Assam at 26.6%) to **79** in Endline (highest in Gujarat at 89.2% and lowest in Bihar at 61.2%).

19. The WA for SEWA respondents _having_ **Hariyali Chullah** has **gone down** from 2.4 in Baseline (highest in Meghalaya at 25% and none in Bihar and Assam) to **2** in Endline (5% in Meghalaya, 3.9% in Rajasthan and 2.1% in Gujarat and none in the other states). The WA for SEWA respondents _aspiring_ for the hariyali chullah has **gone up** from 47.7 in Baseline (highest in Meghalaya at 93.3% and lowest in Assam at 17.5%) to **67** in Endline (highest in Gujarat at 77.1% and lowest in Meghalaya at 27.2%).

20. The WA for SEWA respondents _having_ **Solar Cooker** has **gone down** from 3.4 in Baseline (highest in UP at 45.8% and lowest in Meghalaya at 0.8%) to **1** in Endline (1.7% in Meghalaya, 1.4% in Gujarat and 0.3% in Rajasthan and none in the other states). The WA for SEWA respondents _aspiring_ for the solar cooker has **gone up** from 54.2 in Baseline (highest in Meghalaya at 99.2% and lowest in Assam at 33.6%) to **73** in Endline (highest in Gujarat at 83.4% and lowest in Bihar at 50.7%).

21. The WA for SEWA respondents _having_ **Solar Heater** has **gone up slightly** from 0.8 in Baseline (1.6% in Rajasthan; 1% in Gujarat and 0.5% in UP and 0.3% in Bihar and none in the other states) to **1** in Endline (2.5% in Meghalaya and 1.3% in Gujarat and none in the other states). The WA for SEWA respondents _aspiring_ for the solar heater has **gone up** from 55.9 in Baseline (all in Meghalaya and lowest in Assam at 28.3%) to **61** in Endline (highest in Gujarat at 80.7% and none in Rajasthan and Assam).

22. The WA for SEWA respondents _having_ **High Intensity Solar Torch** has **gone down** from 6.3 Baseline (9.3% in Gujarat and lowest in Rajasthan at 1.6% and Meghalaya at 1.7%) to **3** in Endline (10.8% in Meghalaya, 3.5% in Gujarat and 0.5% in Rajasthan and none in the other states). The WA for SEWA respondents _aspiring_ for the high intensity solar torch has **gone up** from 55.2 in Baseline (all in Meghalaya and lowest in Assam at 24.6%) to **54** in Endline (highest in Gujarat at 73.9% and none in Rajasthan and Assam).

23. The WA for SEWA respondents spending _**nothing**_ on common illnesses has **gone down** from 10 in Baseline (highest in Rajasthan at 15.9% and none in Assam) to **8.4** in Endline (13.4% in Gujarat and none in Bihar).

24. The WA for SEWA respondents spending _**more than Rs. 5000**_ on common illnesses has **gone down** from 34 in Baseline (highest in Assam at 48.3% and lowest in Meghalaya at 16.7%) to **27.6** in Endline (highest in Assam at 71.3% and lowest in Rajasthan at 13.2% and UP at 13.7%).

25. The WA for SEWA respondents spending ***between Rs. 3000 to Rs. 5000*** on common illnesses has **gone up** from 18.9 in Baseline (highest in UP at 22.3% and lowest in Assam at 13.3%) to **24.9** in Endline (highest in Gujarat at 28.8% and lowest in UP at 13.3% and Assam at 13.9%).

26. The WA for SEWA respondents sourcing money *from household expenses* for common illness has **gone up** from 72.6 in Baseline (highest in Bihar at 79% and lowest in Meghalaya at 49.2%) to **74.2** in Endline (highest in Assam at 86% and lowest in Rajasthan at 39.5%).

27. The WA for SEWA respondents sourcing money *from savings* for common illness has **gone up** from 61 in Baseline to **67.6** in Endline (highest in Assam at 87.6% and lowest in Gujarat at 58.1%).

28. The WA for SEWA respondents sourcing money by *borrowing from friends/relatives* for common illness has **gone down** from 16.1 in Baseline (highest in Meghalaya at 23.7% and lowest in Rajasthan at 11.3% and Assam at 11.7%) to **15.6** in Endline (highest in Bihar at 2% and lowest in Meghalaya at 3.4%).

29. There is a slight increase in SEWA respondents borrowing from SHG and local moneylenders.

30. The WA for SEWA respondents spending ***nothing*** on other illnesses has **gone down** from 60.2 in Baseline (highest in UP at 75.7% and lowest in Meghalaya at 0.8%) to **35.6** in Endline (highest in UP at 46.4% and lowest in Meghalaya at 15%).

31. The WA for SEWA respondents spending ***more than Rs. 5000*** has **gone up** from 31.6 in Baseline (highest in Assam at 56.7% and lowest in UP at 21.8%) to **42.7** in Endline (highest in Meghalaya at 79.2% and lowest in Rajasthan at 19.4%), while it has gone up from 29.7 in Baseline to 33.9 in Endline for Control respondents.

32. The WA for SEWA respondents sourcing money *from savings* for other illness has **gone up** from 76.4 in Baseline (highest in Meghalaya at 98.3% and lowest in Rajasthan at 50%) to **80.2** in Endline (highest in Assam at 98.1% and lowest in Gujarat at 74.1%).

33. The WA for SEWA respondents borrowing *from friends and relatives* has **gone down** from 50.5 in Baseline (highest in Bihar at 64% and lowest in Meghalaya at 44.5%) to **42.6** in Endline (highest in Bihar at 62.6% and lowest in Rajasthan at 16%).

34. The highest average number of ***literate adult women*** in SEWA respondents' family are in Rajasthan at **1.68** and the lowest is in Bihar at 1 (in Baseline the highest was in Assam at 1.48 and lowest in Bihar at 0.81).

35. The highest average number of ***literate adult men*** in SEWA respondents' family are in Rajasthan at **1.71** and lowest is in Bihar at 1.05 (in Baseline the highest was in Gujarat at 1.57 and lowest in Bihar at 0.91),

36. The highest average number of ***literate girls*** in SEWA respondents' family are in UP at **0.90** and lowest in Gujarat at 0.57 (in Baseline the highest was in Bihar at 0.84 and lowest was in Assam at 0.58).

37. The highest average number of ***literate boys*** in SEWA respondents' family are in UP at **0.90** and lowest in Gujarat at 0.57.

38. The WA for children *dropping out or have never attended school* in SEWA respondents' family has **gone down** from 19 in Baseline (highest in UP at 24.3% and lowest in Assam at 10.8%) to **6.3** in Endline (highest in Meghalaya at 25% and lowest in Assam at 1.6%).

39. The WA for **boys** *not being interested in studies* has **gone up** from 22.5 in Baseline (highest in Meghalaya at 50% and lowest in Assam at 7.7%) to **27.9** in Endline (highest in Meghalaya at 43.3% and none in Assam).

40. The WA for _could not afford school fees_ (boys) has **gone up** from 12.7 in Baseline (highest in Assam at 46.2% and none in Meghalaya) to **27.9** in Endline (highest in UP at 86.7% and none in Assam).

41. The WA for _not good in studies_ (boys) has **gone up** from 19.6 in Baseline (highest in Gujarat at 25.4% and lowest in Meghalaya at 6.3%) to **22.1** in Endline (highest in Gujarat at 26.3% and none in Assam).

42. The WA for _responsibilities at home_ (boys) has **gone down** slightly from 19.9 in Baseline (highest in UP at 34% and lowest in Meghalaya at 12.5%) to **19.7** in Endline (highest in Gujarat at 28.9% and none in Meghalaya).

43. The WA for _could not afford school fees_ (GIRLS) has **gone up** from 9.5 in Baseline (highest in UP at 18% and none in Assam and Meghalaya) to **25.5** in Endline (highest in Up at 90.9% and none in Rajasthan and Assam).

44. The WA for _responsibilities at home_ (girls) has **gone up** from 16.4 in Baseline (highest in Rajasthan at 25% and none in Meghalaya) to **20** in Endline (highest in Gujarat at 28.9% and none in Assam).

45. The WA for _not interested in studies_ (girls) has **gone up** from 14.1 in Baseline (highest in Meghalaya at 25% and lowest in Gujarat at 11.6%) to **20** in Endline (highest in Meghalaya at 33.3% and none in Assam).

46. The WA for _not good in studies_ (girls) has **gone up** from 11.4 in Baseline (highest in UP at 18% and none in Assam and Meghalaya) to **20** in Endline (highest in Gujarat at 28.9% and none in Rajasthan and Assam).

47. The WA of awareness about the _Ujjwala Yojana_ among SEWA respondents has **gone down** from 86.8 in Baseline (highest in Assam at 94.6% and lowest in Meghalaya at 28.6%) to **83.1** in Endline (highest in Up at 96.2% and lowest in Bihar at 54.7%).

48. The WA for awareness about _Pradhan Mantri Gram Aawas_ has **gone down** from 79.8 in Baseline (highest in Rajasthan at 84.3% and lowest in Meghalaya at 55.5%) to **75.6** in Endline (highest in Up at 92.4% and lowest in Meghalaya at 55%).

49. The WA for awareness about _Janani Yojana_ has **gone up** from 56.3 in Baseline (highest in UP at 60.9% and lowest in Assam at 46.4%), to **66.5** in Endline (highest in Rajasthan at 86% and lowest in Meghalaya at 3.3%).

50. The WA of SEWA respondents benefitting from _Ujjwala Yojana_ has **gone up** from 48.4 in Baseline (highest in Assam at 92.3% and lowest in Meghalaya at 17.2%) to **63.5** in Endline (highest in Meghalaya at 91.1% and lowest in UP at 47.3% and Bihar at 47.6%).

51. The WA of SEWA respondents benefitting from _Pradhan Matri Gram Aawas Yojana_ has **gone up** from 18.6 in Baseline (highest in Bihar at 42.9% and lowest in UP at 7%) to **28.3** in Endline (highest in Meghalaya at 75.8% and lowest in Gujarat at 21.3%).

52. The WA for SEWA respondents benefitting from _Janani Yojana_ has **gone up** from 25.6 in Baseline (highest in Assam at 35.9% and lowest in Gujarat at 16.3%) to **28.1** in Endline (highest in Meghalaya at 50% and lowest in UP at 16.2%).

53. The highest WA of SEWA respondents benefitting from _Ujjwala Yojana_ is by **_other sources_** at **62.6** (all in Meghalaya and lowest in Rajasthan at 6.8 – In Rajasthan 89.8% have said that no one has helped them in benefitting from this scheme) while **_through SEWA_** it is **20.7** (highest in Assam at 50% and none in Meghalaya).

54. In most of the schemes the SEWA respondents have benefitted from other sources across the six states.

55. The WA of training received by SEWA respondents is **79.9** (highest in Gujarat at 89.5% and Meghalaya at 89.2% and lowest in Assam at 29.5%).

56. The WA of whether the *training helped* SEWA respondents is **90** – all in Assam and lowest in Bihar at 64.7. while the WA is 21 for Control respondents.

Digital Readiness of Key Sewa Entities / Social Enterprises

1. Over the period of three years starting in the fourth quarter of 2020-21 the digitized transaction of RMTCL has gone up significantly in comparison to the cash transaction.

2. In the fourth quarter of 2020-21 the digitized transactions of RMTCL were 77.9% and in the fourth quarter of 2021-22 it has gone down slightly to 67.9% and in all the four quarters of 2022-23 it has been much ahead of the digital transactions done in the fourth quarter of 2020-21. It was 89.6% in the first quarter; 88.3% in the second quarter; 81.6% in the third quarter; 84.8% in the fourth quarter and overall, the digitized transactions are 82.2% and the cash transactions done have gone down to 17.8%.

3. In the Endline, it can be seen that due to COVID in the last quarter of 2020-21 and first quarter of 2021 the percentage of digital transactions were 70% and zero percentage of cash transactions for expenses incurred. Overall, in 2021-22 the digital transactions were 38% and Cash transactions were 1%; while it went up to 46% digital transactions in 2022-23. In the fourth quarter of 2020-21 the digital sales were 70% and cash sales were 4%; while the overall digital sales of 2021-22 were 94% and cash sales were 3%. The overall, digital sales in 2022-23 have gone down to 86% and the cash sales are 3%.

4. In the Endline, the sales figures of Kamla in the last quarter of 2020-21 shows that 30.7% were digital and 69.3% were cash. The digital sales in the last quarter of 2021-22 financial year went up to 83% and cash sales went down to 17% while it was 60.5% (digital sales) in the last quarter of 2022-23. The overall digital sales from 2020-2023 is 56.9% and cash sales are 39.5%.

5. The Baseline savings in a month was Rs. 2490730 and the project target was a 25% increase i.e., Rs. 622682.5 and the achievement was Rs. 648731 and that comes to 26% increase.

Program Impact:

1. The ***Category 1*** training has been attended by ***all the SEWA respondents*** in all the states. The WA for participation in ***Category 2*** training is **89.5** - highest is in Rajasthan at 98.4% and lowest in Bihar at 74.3%, while the WA for ***Category 3*** training is **83.3** – highest is in Rajasthan at 95.3% and lowest in Bihar at 60.7%.

2. The WA of the respondents saying that the training that they have received was **good** is **78.6** – highest in Gujarat at 86.6% and lowest in UP at 63% and Assam at 63.1%, while it is **21.3** for those who have rated it as **average** – highest in UP at 37% and Assam at 36.9% and lowest in Gujarat at 13.4%. Only *one respondent in Meghalaya* has rated the training as **not good**.

3. The WA of the respondents saying the benefit of the training was them *learning how to operate the mobile phone* is **91.2** (highest in Rajasthan at 98.4% and lowest in Meghalaya at 82.5%), while it is **27.5** for the *strengthening of their personal documentation* (highest in Meghalaya at 80.8% and lowest in Gujarat at 21.3%); **27** for *starting to use the digital wallet* (highest in Rajasthan at 42.4% and lowest in Assam at 9.8%); **21** for *starting to withdrawing money from ATM* (highest in Meghalaya at 35% and lowest in Rajasthan at 9.3%); **18.7** for *doing the KYC with the bank* (highest in Meghalaya at 38.3% and lowest in Rajasthan at 5.4%) and **6.7** for *issuance of ATM card* (highest in Meghalaya at 49.2% and none in UP and Gujarat).

4. The highest WA on how the program helped them in tackling the COVID pandemic is that they *learnt how to face natural calamities* at **76.2** (highest in Bihar at 88.3% and lowest in Meghalaya at 35.8%).

5. The WA for the program helping with their *children's education* is **42.3** (highest in Meghalaya at 57.5% and lowest in Rajasthan at 3.1%).

6. The WA for helping them with *learning to make online payments* is **12.8** (highest in UP at 25.6% and none in Assam and Meghalaya).

7. The WA for the program made them *aware about Corona* is **1.1** (10.1% in Rajasthan, 6.7% in Meghalaya and 0.1% in Gujarat and none in the other states).

8. **Three respondents of Meghalaya** have mentioned that the program has helped them with *credit and savings*.

9. The WA of the knowledge about the *SEWA Sahayata Number* (COVID Crisis Number) is **40.6** among SEWA respondents – highest in Gujarat at 58.7% and none in Assam.

10. The WA of those who *called the number* is **67.9** – all in Bihar and lowest in none in Rajasthan.

11. Majority of them have called to ask about *information on Corona* – the WA is **87.7** – highest in Gujarat at 92.5% and lowest in UP at 23.1%. There were some respondents in Meghalaya (41.9%); UP (53.8%) and Gujarat (0.6%) who called to know about *Telemedicine*.

12. The WA for *immediate response time* is **97.8** – all in Bihar and lowest in Meghalaya at 53.8%.

13. Barring one respondent in UP all were satisfied with SEWA's response.

14. The WA for *receiving COVID related message* is **65.7** – highest in Gujarat at 82.8% and lowest in Assam at 11.5%.

15. Out of those who received all in Meghalaya and Rajasthan; 98.2% in Gujarat; 92.9% in Assam; 75.8% in UP and lowest in Bihar at 69.2% *got correct information*. While 26.7% in Bihar; 14.5% in Bihar and 1.3% in Gujarat said that it gave them *access to doctors and counsellors*.

Chapter 1: Introduction

1.1   BACKGROUND

JSDF TF0A9908 "India SEWA 2025 Digital Financial Inclusion of Informal Sector" is a Japan Social Development Fund-supported and World Bank Group-managed project with the objective of fostering increased use of digital financial services (DFS) by women engaged in informal activities, who form Self Employed Women's Association's (SEWA) membership base. The project works with women from low-income and marginalized households and excluded communities in 29 districts across six Indian states, namely, Gujarat, Rajasthan, Uttar Pradesh, Bihar, Assam and Meghalaya.

The project targeted women SEWA members who lack access and capacity to access digital/mobile technologies for financial transactions and need to be financially literate to keep pace with contemporary market requirements, improve their livelihoods, and increase their incomes. The project also supported SEWA in digitizing its service delivery to serve its members better and improve the efficiency and productivity of its operations.

The project also collaborated with the Phase 1 (2019-2022) of the IFC-supported 'SEWA Transformation Plan 2025, a 360-degree transformation plan for SEWA that takes a phased, systematic approach to enable SEWA expand its membership base across India, strengthen its operating model and significantly improve its service offerings and performance across multiple parameters.

In the beginning of these two projects, the comprehensive baseline study was done to assess socioeconomic status and digital readiness of SEWA members and key SEWA entities/social enterprises; financial literacy levels amongst SEWA members and key SEWA entities/social enterprises; members' access to Digital Financial Services as well as needs & aspirations, access to core SEWA services & products; skill mapping of SEWA members and micro enterprises. Data collection was done using individual/household survey; focus group discussions and in-depth interviews (IDI) in selected districts across six states of India. Individual/household survey for the baseline study was carried out in the six states of India. In the baseline study a total of 2662 respondents were interviewed and on an average 160 to 167 respondents in each district. 75) of the respondents from each district were selected from intervention villages and 25) were from control villages. Based on the baseline data the intervention for the next three years was designed.

1.2   OBJECTIVES

The objective of this study is to:

* Design and administer a comprehensive Endline Survey and Analyze the results

* Undertake Impact Assessment and Documentation of Project Outcomes

1.3 METHODOLOGY

Data collection was done using the Individual/Household Survey and Focus Group.

1.3.1 Sampling Frame and Sample Size

Individual/household survey for the endline survey was to be carried out in a total of 17 districts of six states mentioned in the proposed sample size. A total of 2662 respondents were to be interviewed in all of which 1985 would be SEWA respondents and 677 would be Control respondents. The Baseline respondents were to be interviewed for the Endline survey but in the event the baseline respondents were not tracked then they were to be replaced with new respondents but those SEWA respondents were to be selected that have been part of the three years of intervention to the program.

Focus Group Discussions (FGDs) were to be done with SEWA members from villages that were selected for the individual/household survey. One village per district was to be selected for the FGDs.

Table No. 1.1: Proposed Sample Size

	SEWA	Control	Total
Gujarat	1128	372	1500
Rajasthan	126	48	174
Bihar	285	90	375
Uttar Pradesh	206	85	291
Assam	120	42	162
Meghalaya	120	40	160
TOTAL	**1985**	**677**	**2662**

1.3.2 Survey Process – Gujarat

1. The inception report was submitted on 29th December 2022
2. Action plan and draft tools were shared with SEWA; World Bank and IFC team in the 1st week of January 2023
3. After incorporation of feedback given by SEWA and World Bank team and the Pre-testing of the tools all the data collection tools were finalized. The research tools were translated in Gujarati, Hindi, Assamese and Khasi.
4. Training of investigators for Gujarat was undertaken from 14th February 2023. Likewise training for other teams was conducted when the data collection was started in each state.
5. Data Collection in started on 17th February in Gujarat and the last FGD was conducted on 8th April 2023.
6. The data was collected using KOBO Collect

1.3.3 Research Tools for Data Collection

For obtaining information from respondents following tools were prepared.

1. Interview Schedule for individual/household survey
2. Guideline Schedule for Focus Group Discussion

Chapter 2: Analysis – All States

2.1   INTRODUCTION

Map 1: Map – Highlighting the Endline States
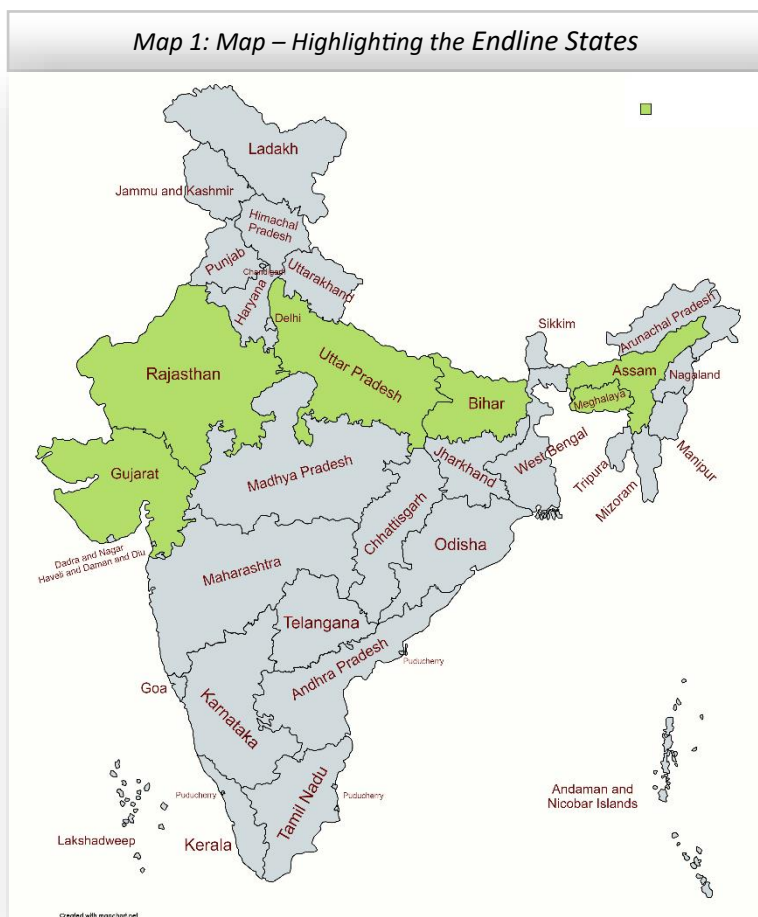
Data collected from all the six states are given below in Table No. 2.1.1. In all 2034 SEWA respondents and 710 Control respondents were interviewed in the Endline Survey. In Gujarat the data was collected in nine districts; in Rajasthan; Bihar it was collected in two districts; in Uttar Pradesh it was collected from three districts and in Assam and Meghalaya it was collected from one district each.

Table No. 2.1.1: Actual Sample Size – All States

	SEWA	Control	Total
Gujarat	1152	380	1532
Rajasthan	129	60	189
Bihar	300	92	392
Uttar Pradesh	211	92	303
Assam	122	44	166
Meghalaya	120	42	162
TOTAL	2034	710	2744

Table No. 2.1.2 shows the overall new and old SEWA and Control respondents interviewed for the Endline. The highest number of old SEWA respondents interviewed are in Meghalaya at 73.3% followed by Assam at 72.1% and lowest is in Uttar Pradesh at 46.9%. In UP all the Control respondents are new and the lowest are in Assam at 25%.

Table No. 2.1.2: Overall New/Old Respondents

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Old Respondent	745 (64.7)	65 (50.4)	146 (48.7)	99 (46.9)	88 (72.1)	88 (73.3)
New Respondent	407 (35.3)	64 (49.6)	154 (51.3)	112 (53.1)	34 (27.9)	32 (26.7)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Old Respondent	214 (56.3)	18 (30.0)	47 (51.1)	-	33 (75.0)	18 (42.9)
New Respondent	166 (43.7)	42 (70.0)	45 (48.9)	92 (100)	11 (25.0)	24 (57.1)

Figures in Parenthesis are Percentages

2.2   PROFILE OF RESPONDENT

2.2.1:   Age

The highest SEWA respondents in the 18-25 years age group are in Bihar at 32% and lowest in Meghalaya at 5%. The highest SEWA respondents in the 26-35 years age group are in Uttar Pradesh at 44.5% and lowest in Rajasthan at 24.8%. The highest SEWA respondents in the 36-50 years age group are in Meghalaya at 46.7% and lowest in Bihar at 22%. The highest SEWA respondents in the 51-60 years age group are in Assam at 14.8% and lowest in UP at 3.3%. The highest above 60 years SEWA respondents are in Gujarat; Rajasthan and Bihar at 2.3% and lowest in UP and Assam as can be seen in the table given below (Table No. 2.2.1)

Table No. 2.2.1: State-Wise Age-Range of Respondent

SEWA	N	18-25	26-35	36-50	51-60	Above 60
Gujarat	1152	158 (13.7)	365 (31.7)	480 (41.7)	123 (10.7)	26 (2.3)
Rajasthan	129	37 (28.7)	32 (24.8)	44 (34.1)	13 (10.1)	3 (2.3)
Bihar	300	96 (32.0)	109 (36.3)	66 (22.0)	22 (7.3)	7 (2.3)
UP	211	51 (24.2)	94 (44.5)	58 (27.5)	7 (3.3)	1 (.5)
Assam	122	12 (9.8)	41 (33.6)	50 (41.0)	18 (14.8)	1 (0.8)
Meghalaya	120	6 (5.0)	46 (38.3)	56 (46.7)	10 (8.3)	2 (1.7)
Control	**N**	**18-25**	**26-35**	**36-50**	**51-60**	**Above 60**
Gujarat	380	62 (16.3)	115 (30.3)	167 (43.9)	30 (7.9)	6 (1.6)
Rajasthan	60	10 (2.3)	19 (31.7)	16 (26.7)	9 (15.0)	6 (10.0)
Bihar	92	17 (18.5)	32 (34.8)	25 (27.2)	13 (14.1)	5 (5.4)
UP	92	37 (40.2)	22 (23.9)	26 (28.3)	6 (6.5)	1 (1.1)
Assam	44	5 (11.4)	20 (45.5)	13 (29.5)	3 (6.8)	3 (6.8)
Meghalaya	42	6 (14.3)	17 (40.5)	16 (38.1)	3 (7.1)	-

Figures in Parenthesis are Percentages

The highest Control respondents in the 18-25 years age group are in UP at 40.2% and lowest in Rajasthan at 2.3%. The highest Control respondents in the 26-35 years age group are in Assam at 45.5% and lowest in UP at 23.9%. The highest Control respondents in the 36-50 years age group are in Gujarat at 43.9% and lowest in Rajasthan at 26.7%. The highest Control respondents in the 51-60

years age group are in Rajasthan at 15% and lowest in UP at 6.5%. The highest above 60 years Control respondents are in Rajasthan at 10% and none in Meghalaya.

The average age of SEWA respondents ranges from 32.89 years in UP to 39.32 years in Assam while the average age of the Control respondents ranges from 32.48 years in Bihar to 39.92 years in Rajasthan.

Table No. 2.2.2: Average Age of Respondent

	SEWA	N	Control	N
Gujarat	38.31	**1152**	37.19	**380**
Rajasthan	35.67	**129**	39.92	**60**
Bihar	33.25	**300**	32.48	**92**
Uttar Pradesh	32.89	**211**	38.99	**92**
Assam	39.32	**122**	37.89	**44**
Meghalaya	38.57	**120**	35.98	**42**

2.2.2: Education

Overall, 32.3% SEWA respondents (highest in Meghalaya at 51.7% and lowest in Bihar at 14%) have studied till the Primary level, while 36.5% Control respondents overall are illiterate. Overall, 24.4% of SEWA respondents are illiterate (highest in Bihar at 36.3%) and lowest in Assam at 7.4%. Overall, 18.5% SEWA respondents have completed their Higher Secondary (highest in Assam at 28.7% and lowest in Bihar at 10.7%). 13.4% SEWA respondents have completed their SSC/HSC (highest in Rajasthan at 30.2% and lowest in Gujarat at 7.9%). None in Rajasthan; Assam and Meghalaya have done any Professional course while five SEWA respondents in Gujarat and one each in Bihar and UP have done them. 4.2% SEWA respondents are graduates (highest in UP at 15.6% and one in Meghalaya) and 1.1% are postgraduates (highest in UP at 3.3% and Rajasthan at 3.1% and one in Assam and Meghalaya).

Table No. 2.2.3: Overall Educational Status of Respondents

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya	Total
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**	**N=2034**
Illiterate	304 (26.4)	26 (20.2)	109 (36.3)	26 (12.3)	9 (7.4)	23 (19.2)	497 (24.4)
Can read and write	31 (2.7)	6 (4.7)	43 (14.3)	22 (10.4)	9 (7.4)	3 (2.5)	114 (5.6)
Primary	453 (39.3)	23 (17.8)	42 (14.0)	49 (23.2)	28 (23.0)	62 (51.7)	657 (32.3)
Higher Secondary	236 (20.5)	19 (14.7)	32 (10.7)	37 (17.5)	35 (28.7)	18 (15.0)	377 (18.5)
SSC/HSC	91 (7.9)	39 (30.2)	59 (19.7)	36 (17.1)	35 (28.7)	12 (10.0)	272 (13.4)
Professional Course	5 (.4)	-	1 (.3)	1 (.5)	-	-	7 (0.3)
Graduate	25 (2.2)	12 (9.3)	9 (3.0)	33 (15.6)	5 (4.1)	1 (.8)	85 (4.2)
Post Graduate	7 (.6)	4 (3.1)	3 (1.0)	7 (3.3)	1 (.8)	1 (.8)	23 (1.1)
Urdu	-	-	2 (.7)	-	-	-	2 (0.1)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**	**N=720**
Illiterate	132 (34.7)	29 (48.3)	52 (56.5)	33 (35.9)	11 (25.0)	6 (14.3)	263 (36.5)
Can read and write	5 (1.3)	3 (5.0)	9 (9.8)	13 (14.1)	13 (29.5)	2 (4.8)	45 (6.3)
Primary	139 (36.6)	10 (16.7)	11 (12.0)	19 (20.7)	14 (31.8)	17 (40.5)	210 (29.2)
Higher Secondary	62 (16.3)	9 (15.0)	5 (5.4)	16 (17.4)	4 (9.1)	10 (23.8)	106 (14.7)
SSC/HSC	26 (6.8)	9 (15.0)	12 (13.0)	9 (9.8)	2 (4.5)	5 (11.9)	63 (8.8)
Professional Course	-	-	-	1 (1.1)	-	-	1 (0.1)
Graduate	9 (2.4)	-	3 (3.3)	1 (1.1)	-	1 (2.4)	14 (1.9)
Post Graduate	7 (1.8)	-	-	-	-	1 (2.4)	8 (1.1)

Figures in Parenthesis are Percentages

Overall, 36.5% Control respondents are illiterate (highest in Bihar at 56.5% and lowest in Meghalaya at 14.3%). 29.2% Control respondents have completed their Primary level (highest in Meghalaya at

40.5% and lowest in Bihar at 12%). One Control respondent of UP has done a professional course. None of them in Rajasthan and Assam are graduates while there are postgraduates in Gujarat (seven) and Meghalaya (one)

In Gujarat, all the SEWA and Control respondents can speak in Gujarati while the proficiency to read and write goes down by about 25%. In Rajasthan, there are 23.3% SEWA respondents who can speak; 15.5% who can read; 5.4% who can write; 10.9% who can read numerals and 7.8% who can write numerals in Gujarati. Four SEWA respondents in Bihar can speak; two can read and one can read numerals in Gujarati. Two SEWA respondents in UP can speak; one can read; write; read numerals and write numerals in Gujarati, while none in Assam and Meghalaya know Gujarati.

None of the Control respondents of Bihar; Assam and Meghalaya know Gujarati while two in Rajasthan can speak and read Gujarati while four in UP can speak; read numerals and three can read in Gujarati.

All SEWA and Control respondents of Rajasthan; Bihar and UP can speak Hindi. Highest number of SEWA respondents to be able to read Hindi are in UP at 77.3% followed by 75.2% in Rajasthan and lowest is in Meghalaya at 2.5% - surprisingly 53.3% of them in Assam can read Hindi. In Gujarat the proficiency of speaking; reading; writing and numerals in Hindi is below 50% for SEWA respondents and below 40% among Control respondents.

Highest among SEWA respondents to speak English is in Meghalaya at 26.7% and lowest in Gujarat at 10.2%. It is interesting to note that though 19.7% of them in Assam can speak 56.6% of them can read English and similarly in UP 21.3% can read and 55.5% can write English. The proficiency in English is the lowest among SEWA respondents of Gujarat.

None of the SEWA or Control respondents of Gujarat; Rajasthan; Bihar and UP know Assamese or Khasi language. One SEWA respondent of Assam does not know Assamese but knows Khasi. There are 62.5% SEWA and five Control respondents of Meghalaya who can speak Assamese while the proficiency to read; write and numerals goes down considerably.

58.3% of the Meghalaya SEWA respondents can speak Khasi – the rest were administered the survey with the help of translators. The proficiency to read; write and numerals goes down slightly and one SEWA respondent of Assam knows Khasi very well.

Table No. 2.2.4: Overall Language Proficiency of Respondents

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
Gujarati						
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Speak	1152 (100)	30 (23.3)	4 (1.3)	2 (.9)	-	-
Read	864 (75.0)	20 (15.5)	2 (.7)	1 (.5)	-	-
Write	858 (74.5)	7 (5.4)	-	1 (.5)	-	-
Read Numerals	872 (75.7)	14 (10.9)	1 (.3)	1 (.5)	-	-
Write Numerals	863 (74.9)	10 (7.8)	-	1 (.5)	-	-
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Speak	380 (100)	2 (3.3)	-	4 (4.3)	-	-
Read	252 (66.3)	2 (3.3)	-	3 (3.3)	-	-
Write	247 (65.0)	-	-	-	-	-
Read Numerals	251 (66.1)	-	-	4 (4.3)	-	-
Write Numerals	247 (65.0)	-	-	-	-	-
Hindi						
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Speak	542 (47.0)	129 (100)	300 (100)	211 (100)	79 (64.8)	40 (33.3)

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
Read	491 (42.6)	97 (75.2)	148 (49.3)	163 (77.3)	65 (53.3)	3 (2.5)
Write	457 (39.7)	96 (74.4)	148 (49.3)	162 (76.8)	57 (46.7)	7 (5.8)
Read Numerals	477 (41.4)	103 (79.8)	190 (63.3)	191 (90.5)	65 (53.3)	14 (11.7)
Write Numerals	481 (41.8)	98 (76.0)	179 (59.7)	183 (86.7)	63 (51.6)	4 (3.3)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Speak	141 (37.1)	60 (100)	92 (100)	92 (100)	20 (45.5)	6 (14.3)
Read	134 (35.3)	33 (55.0)	31 (33.7)	46 (50.0)	8 (18.2)	2 (4.8)
Write	131 (34.5)	33 (55.0)	31 (33.7)	46 (50.0)	6 (13.6)	2 (4.8)
Read Numerals	131 (34.5)	35 (58.3)	46 (50.0)	72 (78.3)	12 (27.3)	2 (4.8)
Write Numerals	136 (35.8)	33 (55.0)	37 (40.2)	69 (75.0)	11 (25.0)	2 (4.8)
			English			
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Speak	117 (10.2)	30 (23.3)	34 (11.3)	45 (21.3)	24 (19.7)	32 (26.7)
Read	199 (17.3)	41 (31.8)	109 (36.3)	117 (55.5)	69 (56.6)	36 (30.0)
Write	197 (17.1)	41 (31.8)	74 (24.7)	74 (35.1)	70 (57.4)	31 (25.8)
Read Numerals	362 (31.4)	40 (31.0)	133 (44.3)	145 (68.7)	91 (74.6)	57 (47.5)
Write Numerals	344 (29.9)	38 (29.5)	112 (37.3)	131 (62.1)	84 (68.9)	44 (36.7)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Speak	44 (11.6)	-	-	13 (14.1)	4 (9.1)	9 (21.4)
Read	58 (15.3)	2 (3.3)	20 (21.7)	28 (30.4)	9 (20.5)	15 (35.7)
Write	59 (15.5)	2 (3.3)	7 (7.6)	10 (10.9)	9 (20.5)	12 (28.6)
Read Numerals	106 (27.9)	1 (1.7)	37 (40.2)	38 (41.3)	21 (47.7)	24 (57.1)
Write Numerals	106 (27.9)	1 (1.7)	22 (23.9)	34 (37.0)	16 (36.4)	17 (40.5)
			Assamese			
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Speak	-	-	-	-	121 (99.2)	75 (62.5)
Read	-	-	-	-	105 (86.1)	39 (32.5)
Write	-	-	-	-	109 (89.3)	35 (29.2)
Read Numerals	-	-	-	-	111 (91.0)	46 (38.3)
Write Numerals	-	-	-	-	111 (91.0)	35 (29.2)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Speak	-	-	-	-	44 (100)	5 (11.9)
Read	-	-	-	-	23 (52.3)	-
Write	-	-	-	-	22 (50.0)	-
Read Numerals	-	-	-	-	23 (52.3)	-
Write Numerals	-	-	-	-	25 (56.8)	-
			Khasi			
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Speak	-	-	-	-	1 (.8)	70 (58.3)
Read	-	-	-	-	1 (.8)	62 (51.7)
Write	-	-	-	-	1 (.8)	58 (48.3)
Read Numerals	-	-	-	-	1 (.8)	66 (55.0)
Write Numerals	-	-	-	-	1 (.8)	59 (49.2)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Speak	-	-	-	-	-	42 (100)
Read	-	-	-	-	-	33 (78.6)
Write	-	-	-	-	-	32 (76.2)
Read Numerals	-	-	-	-	-	42 (100)
Write Numerals	-	-	-	-	-	32 (76.2)

Figures in Parenthesis are Percentages

2.3   SOCIO-ECONOMIC STATUS

2.3.1:   Family Size

The highest family size is in Bihar among SEWA respondents at 5.98 and lowest is in Assam at 5.02. The highest family size is 5.93 among Control respondents of Meghalaya and lowest is in Assam at 4.86.

Table No. 2.3.1: Average Family Size

	SEWA	N	Control	N
Gujarat	5.48	1152	5.57	380
Rajasthan	5.64	129	5.33	60
Bihar	5.98	300	5.58	92
Uttar Pradesh	5.81	211	4.92	92
Assam	5.02	122	4.86	44
Meghalaya	5.47	120	5.93	42

In Gujarat; Bihar; UP average number of girls in SEWA respondents' family in both age-groups is lower than that of the boys in both the age-groups. In Rajasthan average number of girls in SEWA respondents' family in 0-6 years age-group is less than boys in the same age-group but more in the 7-18 years age-group than the boys. In Assam and Meghalaya, the girls in the 0-6 years age-group are more than the boys in the same age-group while girls are less in the 7-18 years age-group compared to boys in the same age-group. Average number of women in the family of SEWA respondents in Gujarat; Rajasthan; Bihar; UP; and Meghalaya is more than the male members in their family; while in Assam the average number of women are less than the male family members.

Table No. 2.3.2: Segregated Average Family Size

SEWA	Gujarat N=1152	Rajasthan N=129	Bihar N=300	UP N=211	Assam N=122	Meghalaya N=120
Girls (0-6)	0.28	0.25	0.42	0.27	0.30	0.28
Boys (0-6)	0.32	0.26	0.46	0.40	0.23	0.18
Girls (7-18)	0.62	0.61	0.95	0.78	0.52	0.79
Boys (7-18)	0.65	0.59	1.06	0.84	0.66	0.97
Adult female	1.84	2.15	1.65	1.94	1.57	1.7
Adult male	1.77	1.78	1.43	1.57	1.75	1.55

Control	Gujarat N=380	Rajasthan N=60	Bihar N=92	UP N=92	Assam N=44	Meghalaya N=42
Girls (0-6)	0.28	0.4	0.46	0.32	0.3	0.43
Boys (0-6)	0.36	0.3	0.52	0.37	0.11	0.52
Girls (7-18)	0.56	0.6	0.76	0.68	0.57	0.76
Boys (7-18)	0.58	0.7	1.05	0.79	0.59	1.02
Adult female	1.88	1.65	1.43	1.48	1.7	1.86
Adult male	1.91	1.68	1.35	1.28	1.59	1.33

2.3.2:   Identification

Table No. 2.3.3: Respondents having Aadhar Card

	SEWA	N	Control	N
Gujarat	1144 (99.3)	1152	374 (98.4)	380
Rajasthan	128 (99.2)	129	59 (98.3)	60
Bihar	299 (99.7)	300	92 (100.0)	92
Uttar Pradesh	208 (98.6)	211	89 (96.7)	92
Assam	121 (99.2)	122	44 (100.0)	44
Meghalaya	118 (98.3)	120	39 (92.9)	42
Total	2018 (99.2)	2034	697 (98.2)	710

Figures in Parenthesis are Percentages

Overall, 99.2% SEWA and 98.2% Control respondents have their Aadhar Card. Barring one SEWA respondent in Rajasthan; Bihar; Assam all the respondents have their Aadhar Card.

2.3.3: Economic Activities

Rajasthan has the highest average number of family members of SEWA (2.27) and Control (2.43) respondents engaged in economic activities. The lowest is in Meghalaya at 1.69 among SEWA and 1.50 among Control respondents.

Table No. 2.3.4: Average Number of Family Members Engaged in Economic Activities

	SEWA	N	Control	N
Gujarat	1.91	1152	1.83	380
Rajasthan	2.27	129	2.43	60
Bihar	1.81	300	1.68	92
Uttar Pradesh	1.91	211	1.58	92
Assam	1.70	122	1.77	44
Meghalaya	1.69	120	1.50	42

Rajasthan has the highest average annual income among SEWA (Rs. 267643.41) and Control (Rs. 183284.97) respondents' family. The lowest is in Bihar at Rs. 95582.33 among SEWA and at Rs. 80543.48 among Control respondents as can be seen in the table given below (Table No. 2.3.4)

Table No. 2.3.5: Average Annual Income of Family

	SEWA	N	Control	N
Gujarat	1,12,533.50	1152	90,500.77	380
Rajasthan	2,67,643.41	129	1,83,284.97	60
Bihar	95,582.33	300	80,543.48	92
Uttar Pradesh	1,11,687.21	211	93,945.65	92
Assam	2,29,035.20	122	1,54,136.36	44
Meghalaya	1,49,859.15	120	1,23,880.95	42

The weighted average (WA) of SEWA respondents' families engaged in agriculture on own farm is 55.5 – highest in Assam at 89.3% and lowest in Bihar at 8%. The WA for animal husbandry is 54.7 among SEWA respondents' families – highest in Assam at 91% and lowest in Bihar at 31%. The WA for manual labour is 51.1 among SEWA respondents' families – highest is in Meghalaya at 71.7% and lowest in UP at 35.5%. The WA for agriculture labour is 46 among SEWA respondents' families – highest in Assam at 74.6% and lowest in Rajasthan at 20.9% - it is 43% in Bihar which has the lowest percentage of families engaged in their own agriculture. The other occupations that the SEWA and Control respondents' families are engaged in can be seen in the table given below (Table No. 2.3.5) – Detailed table in Annex V – Table No. A-2.3.1

Table No. 2.3.6: Occupation in which Families are Engaged

	WEIGHTED AVERAGE (WA)			
	SEWA (N=2034)		Control (N=710)	
Agriculture on own farm	1128	55.5	403	56.8
Animal Husbandry	1113	54.7	378	53.2
Manual Labour	1039	51.1	464	65.4
Agriculture Labour	936	46.0	362	51.0
Job	597	29.4	146	20.6
Other Home-based work	388	19.1	122	17.2
Shop	57	2.8	21	3
Own Business	51	2.5	20	2.8
Driver	24	1.2	1	0.1
Tea plantation worker			5	0.7

Collective Perspectives: Evidences from FGDs

Gujarat: In Ahmedabad, Anand, Aravalli, Chhota Udepur, Gandhinagar, Mehsana, Patan and Surendranagar the main occupations that the people are engaged in are agriculture and animal husbandry. In Kutch primarily all men are engaged in the driving profession – very few are engaged in agriculture due to water scarcity. Women in Kutch are mostly engaged in weaving/embroidery work and animal husbandry. The other occupations that the people the districts are engaged in are stitching; working in beauty parlours (Ahmedabad); work in cold storage or a job (Anand); some work in the police department, are teachers or nearby companies (Aravalli); women work as maids, in beauty parlours, do tailoring work (Gandhinagar); sanitation workers; labour work; waste collectors; vegetable vendors (Mehsana); teaching; stitching, etc (Patan); gather salt – saltpan workers; labour and forestry work (Surendranagar)

Rajasthan: Bikaner: Women make papads, while men are confectioners (sweet makers), and various other people work as labourers for a living.

Dungarpur: the women shared that the main occupation in their villages was agriculture. The secondary occupation they mentioned was working in factories that have been set up in the peripheries of these villages. They also engage in daily wage labour work. In the Bikaner FGD the women informed that women in the village are engaged in making papad while men are confectioners (sweet makers). There are many who earn their living doing manual labour work.

Bihar: Bhagalpur: The main occupations in the village are agriculture and animal husbandry, besides that a few villagers also work as laborers.

Patna: Most of them are labourers, engaged in construction work and some people also work as agricultural labourers.

UP: *Lucknow*: Earlier, there were fields here, but now the lands (till Vikasnagar) are being sold and people have started building houses there. As a result, there is very little agricultural activity now, and most people work for their own businesses or do private jobs such as maintaining irrigation channels, installing hand pumps and some even work as laborers in agriculture. They have to go far, to find work in the fields because there aren't any nearby. More and more women are working as domestic workers, do housekeeping and waste disposal. The farming lands are not owned by women here.

Raebareli: Here, maximum people work as laborers in the brick kiln and cold storage. They also have agricultural land. There are only about 4 to 5 houses, who do not have their own land. And there are around 5 houses who own several lands and therefore are big farmers. Rest all are small farmers.

Assam: The main source of income of the community depends on agriculture and daily wage. During the cultivation season the men and women get engaged in the paddy cultivation. Apart from this, women also rear silk worm, weave clothes. Since a few years men are migrating to Bangalore and Pune for work. They work in some companies or as security guards. So, women during rainy season cultivate paddy and in dry season weave clothes, sell them and earn money. The women are also engaged in selling vegetables, milk, rear cattle etc.

Meghalaya: The main occupation of the villagers is farming. Their main cash crop is broom, beetle nut, beetle leaves, ginger, black pepper, chilies, oranges, lemons, tamarind, pineapples and other local fruits and herbs. The villagers are also engaged in a variety of occupations such as daily wage earners, carpenters, construction work (mostly male, however under MGNREGA women are also included in construction work of village's footpath, roads and other developmental activities), few men are also supplier of livestock (buys from outside the state and resell to other villages in

Meghalaya) and taxi drivers. There are 14 women vendors who own and manage small shops in the village. Only 11 people have formal jobs – 7 school teachers (3 men; 4 women), 2 ASHA and 2 Aaganwadi workers.

The weighted average (WA) of SEWA respondents (highest in Assam at 91% and lowest in Bihar at 29.7%) engaged in animal husbandry is the highest at 54.5 and that of Control respondents at 53.1. The WA among SEWA respondents engaged in agriculture on own farm is 49.1 (highest in Assam at 84.4% and lowest in Bihar at 6.3%) and that of Control respondents it is 50.4. The WA of SEWA respondents engaged in agriculture labour is 43.2 (highest in Assam at 68% and lowest in Rajasthan at 18.6%) and that of Control respondents is 47.3. The other occupations that the SEWA and Control respondents are engaged in can be seen in the table given below (Table No. 2.3.6) – Detailed table in Annex V – Table No. A-2.3.2

Table No. 2.3.7: Occupation of Respondents

Weighted Average	SEWA (N=2034)		Control (N=710)	
Animal Husbandry	1109	54.5	377	53.1
Agriculture on own farm	998	49.1	358	50.4
Agriculture Labour	879	43.2	336	47.3
Manual Labour	742	36.5	350	49.3
Other Home-based work	324	15.9	101	14.2
Job	235	11.6	49	6.9
Shop	57	2.8	21	3
Own Business	23	1.1	2	0.3
Tea plantation worker	-	-	3	0.4

2.3.4: *Ownership of Assets*

The weighted average (WA) of main assets owned by SEWA and Control respondents' families is given in the table given below (Table No. 2.3.7). The highest ownership is of residential houses at 92.6 among SEWA (highest in Rajasthan at 97.7 and lowest in Bihar at 89) and 87.3 among Control respondents. This is followed by ownership of vehicles at 58.1% among SEWA (highest in Gujarat at 76.2 and lowest in Bihar at 15) and 48.5 among Control respondents as can be seen in the table given below (Table No. 2.3.7). Detailed state-wise table available in Annex V – Table No. A-2.3.3

Table No. 2.3.8: Main Assets of Household

Weighted Average	SEWA (N=2034)		Control (N=710)	
Residential House	1883	92.6	620	87.3
Vehicles	1181	58.1	344	48.5
Agricultural land	1156	56.8	411	57.9
Livestock/Poultry	1113	54.7	378	53.2
Agricultural implements	660	32.4	231	32.5
Assets of Irrigation	308	15.1	76	10.7
Shop	189	9.3	54	7.6

The WA of ownership pattern of the assets is given in the table below (Table No. 2.3.8). It can be clearly seen that in almost all the assets the ownership of majority of the assets is in the name of a male family member. The WA of male ownership of agricultural land among SEWA respondents is 84.9 (highest in Gujarat at 94.9% and lowest in Meghalaya at 30% - In Meghalaya ownership by the SEWA respondent is 41.3% and joint ownership is 28.8%) and among Control respondents is 87.8.

The WA of male ownership of residential house is 79.8 among SEWA (highest in Gujarat at 93.4% and lowest in Meghalaya at 24.1% - ownership of residential house by SEWA respondent is at 42.2% and joint ownership is at 33.6% in Meghalaya) and 81 among Control respondents. The WA for male ownership is the highest for vehicles – 94.9 among SEWA (highest is in Gujarat at 98.1% and lowest is in Meghalaya at 34.9% - ownership by SEWA respondent is at 25.6% and joint ownership is at 39.5% in Meghalaya) and 94.8 among Control respondents. The lowest WA for male ownership is for shop at 68.3 among SEWA (highest is in Gujarat at 90.5% and lowest is in Meghalaya at one respondent – 57.7% SEWA respondents themselves own a shop and 38.5% have reported joint ownership of a shop) and 38 among Control respondents as can be seen in the table given below (Table No. 2.3.8). Detailed state-wise table available in Annex V – Table No. A-2.3.4

Table No. 2.3.9: Ownership Status of Assets of Household – Weighted Average

Weighted Average	Agricultural Land				Residential House				Shop			
	SEWA		Control		SEWA		Control		SEWA		Control	
	N=1156		N=411		N=1883		N=620		N=189		N=108	
Female self	74	6.4	24	5.8	175	9.3	67	10.8	30	15.9	5	4.6
Female (other)	33	2.9	7	1.7	94	5	19	3.1	13	6.9	1	0.9
Male	982	84.9	361	87.8	1503	79.8	502	81	129	68.3	41	38
Both	67	5.8	19	4.6	111	5.9	32	5.2	17	9	7	6.5
	Livestock Poultry				Vehicles				Agricultural Implements			
	N=1113		N=378		N=1181		N=344		N=660		N=231	
Female self	146	13.1	51	13.5	23	1.9	11	3.2	56	8.5	24	10
Female (other)	88	7.9	23	6.1	7	0.6	2	0.6	15	2.3	4	1.7
Male	785	70.5	278	73.5	1121	94.9	326	94.8	518	78.5	177	77
Both	94	8.4	26	6.9	30	2.5	5	1.5	71	10.8	26	11
	Assets of Irrigation											
	N=308		N=107									
Female self	17	5.5	3	2.8								
Female (other)	8	2.6	1	0.9								
Male	260	84.4	70	64.8								
Both	23	7.5	2	1.9								

The WA of SEWA respondents' family have pucca houses is highest at 56.4 (highest in Rajasthan at 81.4% and lowest in Assam at 22.1 and Bihar at 38) and at 49.2 among Control respondents' family. The average number of SEWA respondents living in semi-pucca houses is 27.9 (highest in Meghalaya at 65.8% and lowest in Rajasthan at 13.2%) and of Control respondents is 28.9. The WA of SEWA respondents living in kaccha house is 15.7 (highest in Assam at 42.6% and lowest in Rajasthan at 5.4%) and that of Control respondents it is 22.0. Detailed state-wise table available in Annex V – Table No. A-2.3.5

Table No. 2.3.10: Type of House

Weighted Average	SEWA (N=2034)		Control (N=710)	
Kaccha	319	15.7	156	22.0
Semi-pucca	568	27.9	205	28.9
Pucca	1147	56.4	349	49.2

All SEWA respondents of Rajasthan live in their own houses while baring two in each of Assam and Meghalaya all of the SEWA respondents live in their own houses. In Bihar three of them live in rented houses while three live with relatives and three live in the company quarters. In UP two live in relative's house while 11.4% live in rented houses and the rest in their own house. In Gujarat 1.3%

live in rented houses while five live in relatives houses and one lives on government land – as can be seen in the table given below (Table No. 2.3.10)

Table No. 2.3.11: Ownership Status of House

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Owned	1131 (98.2)	129 (100)	291 (97.0)	185 (87.7)	120 (98.4)	118 (98.3)
Rented	15 (1.3)	-	3 (1.0)	24 (11.4)	1 (.8)	-
Relative	5 (.4)	-	3 (1.0)	2 (.9)	1 (.8)	2 (1.7)
Government Land	1 (.1)	-	-	-	-	-
Company quarter	-	-	3 (1.0)	-	-	-
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Owned	367 (96.6)	60 (100)	92 (100)	48 (52.2)	11 (25.0)	42 (100)
Rented	9 (2.4)	-	-	6 (6.5)	-	-
Relative	4 (1.1)	-	-	-	-	-
Government Land	-	-	-	-	-	-
Company quarter	-	-	-	38 (41.3)	33 (75.0)	-

Figures in Parenthesis are Percentages

2.3.5: Ownership of Land

The respondents were asked about the agricultural land that they either owned; sharecropped or took on lease in the last year. The highest ownership among SEWA respondents is in Rajasthan at an average of 5.14 vigha followed by 4.15 vigha in Assam. The lowest ownership of land is in Bihar at 0.11 vigha. The highest sharecropped land last year was in Assam at an average of 1.36 vigha and lowest was in Bihar at 0.11 vigha. The highest land taken on lease was in Assam at an average of 0.55 vigha and the lowest was in Meghalaya and Gujarat at 0.13 vigha as can be seen in the table given below (Table No. 2.3.11)

Table No. 2.3.12: Average Land Holding in Vigha – in last year

SEWA	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
	N=1152	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Owned	3.62	5.14	0.11	1.63	4.15	1.07
Sharecropped – Last year	0.51	0.30	0.11	0.44	1.36	0.23
Take on lease – Last year	0.13	0.53	0.22	0.12	0.55	0.13
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Owned	2.71	5.08	0.68	0.36	2.39	2.39
Sharecropped – Last year	0.39	-	0.36	0.12	0.25	0.74
Take on lease – Last year	0.04	0.62	0.07	0.03	0.41	0.17

The respondents were asked about agricultural land cultivated and irrigated in the three seasons of Rabi; Summer and Monsoon. The highest average land cultivated in the Rabi season is in Gujarat at 2.75 vigha and the lowest is in Bihar at 0.24. The highest average land irrigated in the Rabi season is also in Gujarat at 2.28 vigha and lowest in Bihar at 0.22 vigha. In Summer the highest average land cultivated is in Gujarat at 1.27 vigha and lowest in Rajasthan at 0.03 vigha. The highest land irrigated in summer is in Gujarat at 1.11 vigha and lowest is in Rajasthan at 0.03 vigha. The highest average land cultivated in the Monsoon is in Rajasthan at 3.77 vigha and lowest is in Bihar at 0.22 vigha and the highest irrigated land in Monsoon is in Gujarat at 1.96 vigha and lowest is in Assam at 0.4 vigha as can be seen in the table given below (Table No. 2.3.12)

Table No. 2.3.13: Average Land Cultivated/Irrigated in Vigha

SEWA	Gujarat		Rajasthan		Bihar		UP		Assam		Meghalaya	
	N=1152		N=129		N=300		N=211		N=122		N=120	
	C	I	C	I	C	I	C	I	C	I	C	I
Rabi (Oct-March)	2.75	2.28	2.06	1.12	0.24	0.22	1.78	1.78	2.61	1.68	0.68	0.68
Summer (March-June)	1.27	1.11	0.03	0.03	0.12	0.12	1.03	1.03	0.47	0.47	0.63	0.63
Monsoon (July-Oct)	3.51	1.96	3.77	0.83	0.22	0.19	1.58	1.57	1.16	0.4	0.66	0.66
Control	N=380		N=60		N=92		N=92		N=44		N=42	
	C	I	C	I	C	I	C	I	C	I	C	I
Rabi (Oct-March)	2.23	1.97	2.48	2.09	0.74	0.73	0.41	0.41	1.57	1.2	1.42	1.39
Summer (March-June)	0.94	1.06	0.42	0.4	0.58	0.58	0.1	0.24	0.16	0.43	1.2	1.39
Monsoon (July-Oct)	2.57	1.59	3.46	1.78	0.75	0.74	0.39	0.39	0.36	0.36	1.3	1.32
C=Cultivated; I=Irrigated												

Collective Perspectives: Evidences from FGDs:

Gujarat: The farmers in the districts range from small to middle to big farmers with agricultural land ownership starting at 2-3 acres to 40-50 acres and some Rajput community farmers owning anywhere between 150-200 vigha agricultural land. In Ahmedabad there are farmers from the Vankar community as well. In Gandhinagar, Kutch, Mehsana mostly Patels own land while in some districts Thakor and Darbar also have landholding. In Ahmedabad, Aravalli farmers have access to electricity and water, while in Anand and Mehsana, Surendranagar it costs them money to fed into their farming – it is needed in summers and winters. Gandhinagar farmers get water from the Narmada Canal and in Kutch the Patel and Darbar have water storage facility and with this they can farm for 2 seasons. Since rainfall is rare in this region of Surendranagar, some people also practice drip irrigation for farming.

Rajasthan: Bikaner: wealthy farmers have about 3-4 acres of land and small farmers have about 2-3 acres of land and they have access to irrigation which costs them around 40-50 rupees and can be used for one crop cycle. However, availability of electricity is a bit inconsistent. None of them were aware about the Jankari and Sanshodhan Kendra nor had they received any SMS messages from them.

Dungarpur: Farming is possible only in the monsoon as there is no facility for irrigation. However, availability of electricity is a bit inconsistent. None of them were aware about the Jankari and Sanshodhan Kendra nor had they received any SMS messages from them.

Bihar: Bhagalpur: The wealthy farmers have about 3-4 acres of land and the small farmers have about 2-3 acres of land. Irrigation facilities are available, which cost around 40-50 rupees and can be used for one crop cycle. However, availability of electricity is a bit inconsistent.

Patna: Big scale farmers have around 50 acres of land and the medium scale farmers have about 5-10 acres of land, while the Manjhi and Pasi community, who are very poor, do not have any land or have any cattle for animal husbandry. These people only work as labourers. Majority farming happens in monsoon and some of the big farmers who provide supply of water charge Rs. 200 for an hour.

UP: *Lucknow*: There is no farming that happens here, hence none of them own any land.

Raebareli: Irrigation facilities are available and most people have access to water, but the ones who don't, have to pay money for water (Rs. 100 per hour) or have to take water from the river. Electricity is also available. The female farmers do not own land here. Also, the animals cause a lot of trouble during farming. No matter which season, the animals graze and destroy the crops.

Assam: Most of the families don't have agricultural land of their own. The land where they have settled is forest land. The government have allocated the land to them. They have at least 1 vigha of land – comprises only the house and a small plot is used for vegetable cultivation that is used for both consumption and selling. Most of the people take agricultural land on lease for paddy cultivation. Those who have good jobs and earning have bought land of their own. The economic condition is also one factor for which men are forced to go for work to other cities. There are no irrigation facilities. The farmers mostly depend on rainfall for cultivation.

Meghalaya: They are still practicing traditional methods of farming i.e.; they depend on monsoon for irrigation. They use irrigation drains for rice fields, built manually connected to a nearby stream. They cultivate and use Raid land for agriculture and do not have to pay a single penny for it. They can use such lands as much as they can with prior consent of local traditional bodies. Since they are still practicing traditional methods of farming, they are only using manual agricultural tools. Hence electricity is not needed for farming. About more than 90% are farmers, mostly women. Most of the men tend to go out of the village to earn weekly/monthly cash income and the burden of managing (and working) the agricultural lands fall on the women.

2.3.6: Availability of Facilities

The WA, for availability of Clean Water among SEWA respondents is 95.4 (highest in UP at 98.6% and lowest is in Bihar at 88.3%) and 93.9 among Control respondents (highest Control in Assam at 100% and lowest in Rajasthan at 88.3%). This is followed by 94.7 WA for availability of Electricity among SEWA (all in Rajasthan and lowest in Assam at 63.9%) and 93.2 among Control respondents.

Table No. 2.3.14: Overall Availability of Facilities

	WEIGHTED AVERAGE			
	SEWA (N=2034)		Control (N=710)	
Clean Water	1941	95.4	667	93.9
Electricity	1927	94.7	662	93.2
Toilet	1643	80.8	446	62.8
Drainage	1187	58.4	323	45.5

The WA for availability of functional Toilet among SEWA (highest in Meghalaya at 98.3% and lowest in Bihar at 51%) respondents is 80.8 and among Control respondents it is 62.8. The WA for availability of Drainage facility among SEWA (highest in UP at 82% and lowest in Gujarat at 50.3%) respondents is 58.4 and 45.5 among Control respondents. Detailed state-wise table available in Annex V – Table No. A-2.3.6

Collective Perspectives: Evidences from FGDs:

Gujarat: There are no water-related issues in Ahmedabad. There is tap water available in the villages of Ahmedabad, Anand; Aravalli; Gandhinagar; Kutch; Mehsana, Patan and Surendranagar. In Chhota Udepur there are some areas where people have to pump water using a hand pump as there is no water supply at their homes.

It is the responsibility of women to fill/store water in most of the districts – men never help in Aravalli, Chhota Udepur, Gandhinagar, Patan. In Kutch though there are taps in every house of the village they have access to water only once in every 10-12 days and so, people fill and store water in their tanks. Often, there isn't enough water, so they call for tankers which costs around 700 rupees. In Surendranagar, though every household has access to water taps when there is a water

shortage people have to go to a canal located one kilo meter away to wash clothes or to fill drinking water.

Rajasthan: Rajasthan-Bikaner: Every household has a tap, and no one has to go outside to fetch drinking water. Both men and women are responsible for fetching water.

Dungarpur: Drinking water is available. There are taps fixed in the village for drinking water and for other tasks. Women go and fill the water. And when there is scarcity of water, they have to pay money in order to get water. However, they had to fill/collect water using hand pumps and in comparison, to it, this facility is much better as it saves time and physical effort

Bihar: Bhagalpur: Every house has a tap here, so there is no trouble with drinking water. And, It's the women's responsibility to fill water in the houses.

Patna: There is a tap in every household of the village. Hence, there is availability of water in the house itself. However, women are responsible for filling water.

UP: _Lucknow_: There are taps in every house and drinking water is available at home itself, so there is no need to go outside. Also, the responsibility of filling water lies with the women.

Raebareli: Currently, there are taps in every house and if there is no municipal tap in a house, they still have hand pumps. Hence, there is no need for anyone to go outside to fetch water and the responsibility of fetching water lies with the women

Assam: Assam: Earlier there was difficulty in collecting water for drinking. They had to go to the school located in the village for drinking water. Recent changes are seen that now every household has wells, tube-wells for drinking water. The government has also under the Jal Jeevan schemes given water connection in very house.

Meghalaya: The village has multiple sources of drinking water and they do not have to pay anything for it. They have connected plastic pipes from nearby source (spent out of their own pocket) to get drinking water at home even before Jal Jeevan Mission (JJM) scheme was implemented in the village. Although pipes under JJM are being installed in their house compound but no water is yet available. The group highlighted that whether water connection is at home or outside, it is always a woman's duty to collect water since it is part of her household chores.

2.4   MEMBERSHIP TO INSTITUTIONS

2.4.1:   Institutional Membership Details

All the SEWA respondents in all six states are members of SEWA. The highest membership to SHG (Sakhi Mandal) among SEWA respondents is in Meghalaya at 98.3%, followed by 81.1% in Assam and lowest in UP at 8.1% - in the other states also it is on the lower side – a little above 20%. The highest membership to SHG (SEWA) is also in Meghalaya at 95.8% followed by 65.6% in Assam and 62.9% in Gujarat – it is the lowest in Bihar at 11.7% and in Rajasthan and UP it is 19.4%. SEWA respondents of only Gujarat (23.3%) and Assam (1.6%) are members of the milk cooperative. One SEWA respondent each in Rajasthan; Bihar and UP; three in Assam and 1.3% in Gujarat are members of the Panchayat. Membership in the Women's wing is reported by 37.5% of SEWA respondents in Meghalaya while one in Assam and eight in Meghalaya are members of farmer's group and nine are members of Producers' group as can be seen in the table given below (Table No. 2.4.1)

Table No. 2.4.1: Overall Membership to Institutions

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
SEWA	1152 (100.0)	129 (100.0)	300 (100.0)	211 (100.0)	122 (100.0)	120 (100.0)
SHG (Sakhi Mandal)	237 (20.6)	28 (21.7)	62 (20.7)	17 (8.1)	99 (81.1)	118 (98.3)

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA (SHG)	725 (62.9)	25 (19.4)	35 (11.7)	41 (19.4)	80 (65.6)	115 (95.8)
Milk Cooperative	268 (23.3)	-	-	-	2 (1.6)	-
Panchayat	15 (1.3)	1 (.8)	1 (.3)	1 (.5)	3 (2.5)	10 (8.3)
Women's Wing	-	-	-	-	-	45 (37.5)
Farmers' Group	-	-	-	-	1 (.8)	8 (6.7)
PG (Producer Group)	-	-	-	-	-	9 (7.5)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=40**
SHG (Sakhi Mandal)	56 (14.7)	8 (13.3)	28 (30.4)	-	18 (40.9)	41 (97.6)
SEWA (SHG	22 (5.8)	3 (5.0)	-	-	1 (2.3)	-
SEWA	-	-	-	-	-	-
Milk Cooperative	54 (14.2)	-	-	-	-	-
Panchayat	3 (.8)	-	1 (1.1)	-	-	3 (7.1)
PG (Producer Group)	-	-		-	-	2 (4.8)

Figures in Parenthesis are Percentages

The concentration of SEWA respondents' duration of membership in _SEWA_ is between 1-5 years (highest in UP at 89.6% and lowest in Assam at 37.7%) and 6-10 years (highest in Meghalaya at 35.8% and Assam at 35.2% and lowest in UP at 9%). There are 4.2% SEWA respondents of Gujarat and one each in Assam and Meghalaya who are members of SEWA for more than 20 years.

The concentration of SEWA respondents' duration of membership in _SHG (SEWA)_ is between 1-5 years (highest in Bihar at 80% and lowest in Up at 23.8%) and 6-10 years (highest in Rajasthan at 44% and lowest in Bihar at 17.2%. There are SEWA respondents who are members of SHG (SEWA) for more than 20 years – 7.4% in Gujarat; one each in Rajasthan and Assam and two in Meghalaya.

The concentration of SEWA respondents' duration of membership in _SHG (Sakhi Mandal)_ is between 1-5 years (highest in UP at 88.2% and lowest in Meghalaya at 17%) and 6-10 years (highest in Meghalaya at 72% and lowest in UP at 11.8%). Detailed state-wise table available in Annex V – Table No. A-2.4.1

Majority of the SEWA respondents in all the states have the designation of _Member_ in SEWA. There are eight in Gujarat; one each in Rajasthan; Assam and Meghalaya who hold the designation of President. Twelve in Gujarat; five in Bihar and four in UP are leaders.

Majority of SEWA respondents are Members of the SHG (SEWA) – highest in Assam at 98.8% and lowest in UP at 78%. There are a few SEWA respondents who hold the designation of president; deputy president; leader; secretary; bookkeeper among others.

In the SHG (Sakhi Mandal) the majority of SEWA respondents are Members – highest in Bihar at 90.3% and lowest in Meghalaya and Rajasthan at 67.8% and 67.9% respectively. Detailed state-wise table available in Annex V – Table No. A-2.4.2

2.5 ACCESS TO FINANCIAL PRODUCTS AND SERVICES

2.5.1: _Savings_

The WA for _savings done in bank_ has gone up from 84.6 in Baseline (all in Meghalaya and lowest in UP at 75.2%) to 86.2 in Endline (all in Meghalaya and lowest in Gujarat at 80.9%) for SEWA respondents and from 67.9 to 77.2 for Control respondents. The WA for _savings done in SHG (SEWA)_ has also gone up from 40.1 in Baseline (highest in Gujarat at 55.2% and lowest in UP at 3.4%) to 49.2 in Endline (highest in Meghalaya at 98.8% to lowest in UP at 10%) for SEWA respondents and from nil to 5.5 for Control respondents. The WA for _saving cash at home_ has gone down from 52.5 in the Baseline (highest in Bihar at 71.3% and lowest in Assam at 16.7%) among SEWA respondents to 26 in

Endline (highest in Meghalaya at 88.3% and lowest in Assam at 4.1%) and from 53 in Baseline to 37.3 in the Endline among Control respondents. The WA for SEWA respondents not saving has gone up from 2 in the Baseline (none in Meghalaya to highest in UP at 5.3%) to 3 in the Endline (highest in Gujarat at 4.3% and none in Assam and Meghalaya), while for Control respondents it has gone up from 7.9 in Baseline to 8.6 in Endline. Detailed state-wise table available in Annex V – Table No. A-2.5.1

Table No. 2.5.1: Savings done by Respondents

	BASELINE				ENDLINE			
	SEWA		Control		SEWA		Control	
Weighted Average	N=1989		N=673		N=2034		N=710	
Bank	1612	84.9	457.0	67.9	1753	86.2	548	77.2
SHG (SEWA)	761	40.1	-	-	1001	49.2	39	5.5
SHG (other)	522	27.5	134.0	19.9	558	27.4	151	21.3
Post Office	125	6.6	29.0	4.3	58	2.9	14	2.0
Informal Group (Chit fund)	5.0	0.3	-	-	1	0.0	-	-
Cash (at home)	996	52.5	357	53.0	528	26.0	265	37.3
Do not save	38	2.0	53.0	7.9	61	3.0	61	8.6

In _**Gujarat**_, in the Baseline, age to an extent was a determining factor in the SEWA and Control respondents' saving habit, while it is not a determining factor (Detailed table available in Annex V of Gujarat Report – Table No. A-2.5.2). In _**Rajasthan**_, age is a determining factor in the Baseline and Endline in the SEWA and Control respondents' saving habit (Detailed tables available in Annex V of Rajasthan Report Table No A-2.5.1a/A-2.5.1b available in Annex V). In _**Bihar**_, age was not a determining factor as to where the SEWA respondents kept their savings. In the Endline is not a determining factor in Bhagalpur but in Patna highest saving in a bank is done by the 18-25 years age group and it goes down with age. (Detailed tables available in Annex V of Bihar Report Table No A-2.5.1a/A-2.5.1b available in Annex V). In, _**Uttar Pradesh**_, in the Baseline, as well as Endline, age is not a determining factor for SEWA respondents in deciding whether to keep their saving in a bank; SHG (SEWA); post office; keeping it at home. (Detailed table in Annex V of Uttar Pradesh Report – Table No. A-2.5.1). In _**Assam**_, in the Baseline and Endline, age is not a determining factor in the SEWA and Control respondents saving in a bank, SHG (SEWA); SHG (other); Post office or keeping the savings at home. In _**Meghalaya**_, in the Baseline and Endline, age is not a determining factor in the SEWA and Control respondents saving in a bank, SHG (SEWA); SHG (other); Post office or keeping the savings at home. (Detailed table in Annex V of Assam/Meghalaya Report – Table No. A-2.5.1a/A-2.5.1b)

Collective Perspectives: Evidences from FGDs

Gujarat: All women save in the FGD villages – they save in banks; SHGs (SEWA and others); some save in the post office too. They save from their household expenses along with from their earning. There are a number of SHGs and even Microfinance institutions in these villages. The banks in these villages are far and the women have to travel some distance and also spend money to reach there.

Rajasthan: Bikaner: women in the village save money. They have accounts in the bank and also save at home. There is Rajasthan Gramin Bank nearby where all the women have a bank account. Most of the women have their individual A/C s as well as joint A/Cs with men. Only a few women go to bank. Usually someone accompanies a person who goes to bank, they don't go alone. The nearby bank is Rajasthan Gramin Bank, located within 3-5 kilometers, and if someone needs to go there,

they take help from someone in their house because there is no proper transportation arrangement to go there. There is a bank saathi available in the village now, so if women have to withdraw money, they can go and withdraw the money by giving their Aadhaar card and thumbprint as identification. They assist for Bank of Baroda and Rajasthan Gramin Bank. ATM is not there within the village but about 2-3 kms away from it.

Dungarpur: The habit of saving is prevalent in these people. They save from their household expenses, make commission by helping others to pay online bills or to withdraw money. And when they visit Ahmedabad, they buy goods to sell in wholesale and also save the earned profit. They save with the help of SEWA as well and have bank accounts for the other members of their family. Men have both, current and savings accounts in the bank. Women usually save money with the help of SEWA.

In the village, there are 2 major types of savings groups; one is the saving group (SHG) by SEWA and then there is private saving group as well. People save money with these groups according to their own wish. Besides the SEWA's savings group, they also save with the private savings group, where the main woman in-charge keeps Rs. 5000 at her home. And if they have more money, such as up to Rs. 10,000, they deposit it in the bank. The women who attended the discussion mentioned that they do not go to banks, they make transactions with the help of SEWA. There is ATM Center in Dungarpur, not in small villages.

Bihar: Bhagalpur: Women from the FGD save it in the bank and most of the women save around 500-600 rupees a month. In the village, there are 2 major types of savings groups; one is the saving group (SHG) by SEWA and then there is private saving group as well. People save money with these groups according to their own wish. Besides the SEWA's savings group, they also save with the private savings group, where the main woman in-charge keeps Rs. 5000 at her home. And if they have more money, such as up to Rs. 10,000, they deposit it in the bank. Microfinanciers like Bajaj Finance also operates and a woman had recently taken a loan from them, to buy a fridge. Few of these women can withdraw as well as deposit money, all by themselves. The Bank is 2 kilometres away and usually someone from the family goes along with them. If not, they can go by auto-rickshaw, which costs around 20 rupees.

Patna: Ever since the Nari Gunjan women started visiting, the women have been saving some money. They save around 10 to 20 rupees every month. And save their money in Punjab Bank. There aren't any Self-Help Groups and if anyone needs a large sum of money, they borrow it from someone in the village at an interest rate, unaware of how much interest they will have to pay. They hardly visit the bank. However, there is a bank in Meena Bazaar and since its nearby, we can go alone too.

UP: _Lucknow_: Men and women, everyone saves. The women save at home as well. For eg- If someone goes to buy something, they spend 90 rupees out of 100 and save 10 rupees. They save in the bank as well as in a piggy bank at home. The bank is nearby and at walkable distance.

Raebareli: Everyone saves, including women. The women have their own bank accounts and the bank is located 2 kilometres away from the village.

Assam: Most of the women do savings and have their own bank accounts. Women have savings in banks located in Gohpur.

Meghalaya: The village as a whole saves some money at the bank and some at home as well. Reason given for saving at home is that there is no ATM located in their village or nearby hence, they prefer to have more cash at home for any unseen emergencies. Meghalaya Rural Bank and its ATM is the only financial institution that they have access to. Located at a nearby town called

Patharkhmah with a distance of 22 km. Taxi fare (to and fro) from the village to the town is about Rs 200. They mostly visit the bank with their family members or female friends. Most of the villagers have savings account in this bank. They would visit the Bank in person and their account is mainly operated for savings and withdrawal of cash only.

The WA for _having a bank account_ has gone up from 84.4 in Baseline (all in Meghalaya and lowest in UP at 79.36%) to 96.6 in the Endline for SEWA respondents (all in Meghalaya and lowest in UP at 94.3%), while it has gone down from 94.3 in Baseline to 91 in the Endline for Control respondents. The WA for having an individual bank account has gone up from 87.2 in the Baseline (all in Assam and Meghalaya and lowest in Gujarat at 79.8% - In Gujarat 25.6% had joint account with male family member) to 91.3 in the Endline for SEWA respondents (all in Meghalaya and lowest in Gujarat at 88.1% - it has gone down to 11.9% of them having a joint account with a male family member), while it has gone up from 32.9 in Baseline to 89 in Endline for Control respondents. Detailed state-wise table available in Annex V – Table No. A-2.5.2

Table No. 2.5.2: Type of Bank Account of Respondents

Weighted Average	BASELINE				ENDLINE			
	SEWA		Control		SEWA		Control	
	N=1989		N=673		N=2034		N=710	
Have Bank Account	1678	84.4	578	94.3	1965	96.6	649	91
Don't have Bank Account	311	15.6	95	5.7	69	3.4	61	8.6
Type of Account	N=1678		N=578		N=2034		N=710	
Individual Account	1463	87.2	552	32.9	1857	91.3	629	89
Joint A/c (with Male FM)	274	16.3	51	3	157	7.7	33	4.6
Joint A/c (with female FM)	11	0.7	1	0.1	18	0.9	1	0.1

In **Gujarat**, in the Baseline and Endline age is not a determining factor in SEWA and Control respondents having or not having a bank account. Similarly, age was not a determining factor in the SEWA and Control respondents having an individual account. (Table No. A-2.5.4 in Annex V of Gujarat Report). In **Rajasthan** (Bikaner), to an extent age is a determining factor in SEWA respondents having or not having a bank account in the Baseline and Endline but in Dungarpur age was not a determining factor among SEWA respondents not having a bank account and in the Endline all the SEWA respondents have a bank account. Age was not a determining factor in the SEWA and Control respondents having an individual account – in Baseline and Endline. (Table No A-2.5.2a and A-2.5.2b in Annex V – Rajasthan Report). In **Bihar**, age was not a determining factor in SEWA and Control respondents having a bank account or the type of account they have (individual or joint) in Baseline and Endline. (Table No A-2.5.2a and A-2.5.2b in Annex V – Bihar Report). In, **Uttar Pradesh**, age was not a determining factor in the SEWA respondents having a bank account and the type of bank account that they had in Baseline and Endline. (Table No A-2.5.2 – Annex V – Uttar Pradesh Report). In **Assam**, age was not a determining factor in the SEWA respondents having a bank account and the type of bank account that they had in Baseline and Endline. In **Meghalaya**, age was not a determining factor in the SEWA respondents having a bank account and the type of bank account that they had in Baseline and Endline. (Table No A-2.5.2a and A-2.5.2b in Annex V – Assam/Meghalaya Report).

The WA for SEWA respondents having an account in a _nationalised bank_ has gone down from 88.1 in Baseline (highest in Meghalaya at 92.5% and Gujarat at 92.4% and lowest in Rajasthan at 64.7%) to 69.3 in the Endline (highest in Assam at 94.2% and lowest in Rajasthan at 7.1%), while it has gone

down from 77.3% in Baseline to 68 in Endline for Control respondents. The WA of having an account in a _cooperative bank_ among SEWA respondents has gone up slightly from 13.1 in Baseline (highest in Rajasthan at 38.8% and lowest in Gujarat at 7%) to 13.9 in the Endline (highest in Gujarat at 19.3% and none in Assam and one in Meghalaya and UP), while it has gone down from 25.1 in the Baseline to 12.8 in the Endline for Control respondents. The WA of having an account in a _private bank_ has gone up from 1.5 in the Baseline (None in Rajasthan; Assam and Meghalaya and 2.5% in Gujarat and less than 1% in Bihar and UP) to 5.5 in the Endline (None in Gujarat; Assam and Meghalaya and six in UP and three in Bihar) for SEWA respondents and gone down from 1.6 in Baseline to 0.2 in Endline for Control respondents. In the Baseline the respondents had not mentioned having an account in a _rural; regional or small finance bank_. In the Endline the weighted average of SEWA respondents having an account in a _rural bank_ is 11.1 (highest in Meghalaya at 59.2% and lowest in Gujarat at 1.3%) and that of Control respondents is 13.6. Detailed state-wise table available in Annex V – Table No. A-2.5.3

Table No. 2.5.3: Type of Bank

Weighted Average	BASELINE				ENDLINE			
	SEWA		Control		SEWA		Control	
	N=1678		N=578		N=1965		N=649	
Nationalised Bank	1478	88.1	447	77.3	1361	69.3	441	68
Cooperative Bank	220	13.1	145	25.1	274	13.9	83	12.8
Private Bank	26	1.5	8	1.4	109	5.5	25	3.9
SEWA Bank	58	3.5	9	1.6	124	6.3	1	0.2
Rural Bank	-	-	-	-	219	11.1	88	13.6
Regional Bank	-	-	-	-	121	6.2	39	6
Small Finance Bank	-	-	-	-	9	0.5	-	-

In _**Gujarat**_, age is a determining factor in the type of bank SEWA respondents have their account but in the Endline age is not a determining factor in the SEWA and Control respondents choosing the type of bank they save in. (Table No. A-2.5.6 – Annex V in Gujarat Report). In _**Rajasthan**_ a pattern is not emerging that shows that age is a determining factor in the SEWA respondents and Control respondents having an account in any particular type of bank – in Baseline and Endline (Table No. A-2.5.3a and A-2.5.3b in Annex V – in Rajasthan Report). In _**Bihar**_, in the Baseline and Endline, age was not a determining factor in SEWA respondents deciding on the type of bank they open their account in. (Table No A-2.5.3a/A-2.5.3b – Annex V – in the Bihar Report). In _**Uttar Pradesh**_ in the Baseline as well as in the Endline, age is not a determining factor in the SEWA and Control respondents choosing the type of bank that they open their account in. (Table No A-2.5.3 – Annex V – in the Uttar Pradesh Report). In _**Assam**_, in the Baseline and Endline, age was not a determining factor in which bank the SEWA or Control respondent have an account – nationalised or a cooperative bank. In _**Meghalaya**_, age was a determining factor in the Baseline for SEWA respondents to have an account in a nationalised bank but not for them to have an account in a cooperative bank. In the Endline, age was not a determining factor for them to choose to save any bank. (Table No A-2.5.3a/A-2.5.3b – Annex V – in the Assam/Meghalaya Report).

The WA for SEWA respondents _not using their bank account_ has gone down from 2.6 in Baseline (none in Meghalaya and one in Assam and highest in Rajasthan at 8.6%) to 0.8 in the Endline (none in Rajasthan and Meghalaya and two in Bihar and Assam; one in UP and 1% in Gujarat), while it has gone down from 2.8 in Baseline to 0.3 in Endline for Control respondents. The WA for using the

bank account *by themselves* has gone up from 56.2 (highest in Assam at 89.8% and lowest in Bihar at 43.4%) to 81.3 in the Endline (highest in Rajasthan at 96% and lowest in Gujarat at 77.5%), while it has gone up from 52.1 in Baseline to 80.7 in Endline for Control respondents. The WA for using the *assistance of family/friends* in operating the bank account has gone down from 49.5 in the Baseline (highest in Bihar at 71.5% to lowest in Assam at 16.9%) to 29 in the Endline (highest in Bihar at 50.5% and lowest in Rajasthan at 7.9%), while it has gone down from 52.5 in Baseline to 33.6 in Endline for Control respondents. The WA for operating the account *through Bank Saathi* has gone down from 30.5 in Baseline (highest in Bihar at 53.5% and none in Meghalaya and two in Assam) to 10.4 in the Endline (highest in Bihar at 38.3% and lowest in Rajasthan at 0.8%), while it has gone down from 32.1 in Baseline to 10.9 in Endline for Control respondents. The WA for operating the account *through informal agent* has gone down from 2.4 in Baseline (none in Assam and Meghalaya and one in Rajasthan and 8.3% in Bihar) to 0.9 in the Endline (none in Rajasthan and one in Meghalaya Gujarat and two in Assam and 3% in UP), while it has gone down from 3.2 in Baseline to 0.6 in Endline for Control respondents. Detailed state-wise table available in Annex V – Table No. A-2.5.4

Table No. 2.5.4: How Respondents Use Bank Account

Weighted Average	BASELINE				ENDLINE			
	SEWA		Control		SEWA		Control	
	N=1678		N=578		N=1965		N=649	
Don't Use Bank Account	44	2.6	16	2.8	16	0.8	2	0.3
Use By Self	917	56.2	292	52.1	1598	81.3	524	80.7
Assistance from family/friends	807	49.5	294	52.5	570	29	218	33.6
Through Bank Saathi	497	30.5	180	32.1	205	10.4	71	10.9
Through Informal Agent	39	2.4	18	3.2	17	0.9	4	0.6

In *Gujarat*, in the Baseline, age was not a determining factor in SEWA and Control respondents operating their bank account with majority of them did so *with the help of family and friends*. In the Endline, age is not a determining factor in the use and non-use of their bank account by the SEWA and Control respondents but it is a determining factor on how they use their bank account – the *highest use by themselves*. (Table No. A-2.5.8 in Annex V of Gujarat Report). In *Rajasthan*, in the Baseline and Endline, age is not a deciding factor in how the respondents operate their bank account – either by themselves or by taking help from friends/family or the bank saathis. (Table No A-2.5.4a/A-2.5.4b – Annex V in Rajasthan report). In *Bihar*, in the Baseline and Endline, age did not determine whether the respondents used their bank account or not. Age was also not a determining factor as to who operates the respondent's bank account. (Table No A-2.5.4b/A-2.5.4b – Annex V in Bihar Report). In *Uttar Pradesh*, in the Baseline and Endline, age is not a determining factor in the SEWA and Control respondents' use or non-use of their bank account. Age is also not a deciding factor in how the respondents operate their bank account – either by themselves in the Baseline and Endline. (Table No A-2.5.4 – Annex V in Uttar Pradesh report). In *Assam*, in the Baseline and Endline, age is not a determining factor for who did not use their bank account, but it was a determining factor for who used their bank account. In *Meghalaya*, in Baseline all SEWA respondents used their bank account and age was not a determining factor in how they used their bank account though the majority of those using it themselves were in the 18-25 years age-group. (Table No A-2.5.4a/A-2.5.4b – Annex V in Assam/Meghalaya report)

The WA for SEWA respondents using their bank account for *savings* has remained the same at 94.4 in Baseline (all in Assam and Meghalaya and lowest in Rajasthan at 88.7%) as well as in the Endline

(all in Meghalaya and lowest in Bihar at 91.6%), while it has gone down from 94.1 in Baseline to 92.4 in Endline for Control respondents. The WA for using it for *withdrawals* by SEWA respondents has gone down from 86 in Baseline (highest in Meghalaya at 90.8% and lowest in Bihar at 50.4%) to 72.4 in the Endline (highest in Meghalaya at 99.2% and lowest in Gujarat at 65.6%), while it has gone down from 86.2 in Baseline to 74 in Endline for Control respondents. The WA for *availing government subsidies* has gone up from 32.9 in Baseline (highest in Bihar at 97.8% and none in Meghalaya) to 33.4 in the Endline (highest in Assam at 79.8% and lowest in Rajasthan at 13.5%), while it has gone down from 86.3 in Baseline to 74 in Endline for Control respondents. The WA for *payments* has gone up from 1.5 in Baseline (3.7% in UP and none in Bihar) to 25.5 in the Endline (highest in Assam at 53.8% and lowest in Meghalaya at 15.8%), while it has gone up from 1.6 in Baseline to 27 in Endline for Control respondents. The WA for *remittances* has gone up from 0.8 in the Baseline (none in Bihar and Assam and one in Meghalaya; two in Rajasthan; three in Gujarat and six in UP) to 13.3 in the Endline (highest in UP at 37.4% and Bihar at 36.1% and lowest in Meghalaya at 0.8%), while it has gone up from 0.5 in Baseline to 14.5 in Endline for Control respondents. The WA for getting money is 36 for SEWA (highest in Meghalaya at 70.8% and lowest in Assam at 24.4%) and 39.6 for Control respondents. Detailed state-wise table available in Annex V – Table No. A-2.5.5

Table No. 2.5.5: Uses of Bank Account

	BASELINE				ENDLINE			
Weighted Average	**SEWA**		**Control**		**SEWA**		**Control**	
	N=1634		**N=560**		**N=1949**		**N=647**	
Savings	1542	94.4	527	94.1	1840	94.4	598	92.4
Withdrawals	1405	86	483	86.3	1411	72.4	479	74
Avail government subsidies	537	32.9	170	30.4	651	33.4	182	28.1
Payments	24	1.5	9	1.6	497	25.5	175	27
Remittances	13	0.8	3	0.5	259	13.3	94	14.5
To get money	-	-	-	-	702	36	256	39.6

In **_Gujarat,_** in the Baseline as well as Endline, age is not a determining factor as to how SEWA and Control respondents use their bank account – for savings or to avail government subsidies or for withdrawals; remittances or payments. (Table No. A-2.5.10 – Annex V in Gujarat report). In **_Rajasthan,_** age is not a deciding factor either in the Baseline or the Endline as to how SEWA and Control respondents use their bank account – for savings or to avail government subsidies or for withdrawals; remittances or payments. (Table No A-2.5.5a/A-2.5.5b – Annex V in Rajasthan report). In **_Bihar,_** in the Baseline or the Endline, age is not a determining factor in SEWA respondents using of their bank account for savings or withdrawals. (Table No A-2.5.5a/A-2.5.5b – Annex V in Bihar report). In **_Uttar Pradesh,_** in the Baseline and Endline age is a determining factor as to how SEWA and Control respondents use their bank account – for savings or to avail government subsidies or for withdrawals; remittances or payments. (Table No A-2.5.5 – Annex V in Uttar Pradesh report). In **_Assam,_** in the Baseline age was a determining factor in SEWA and Control respondents using their bank account for savings; availing government subsidies but not for withdrawals. In Endline, age is not a determining factor for SEWA or Control respondents of Assam in deciding on how to use their Bank Account. In **_Meghalaya,_** in the Baseline age was not a determining factor for the SEWA respondents in deciding on using their bank account for withdrawals; Payments and remittances – all used it for keeping their savings and none used it for availing government subsidies. In the Endline, age is not a determining factor in the SEWA respondents in Meghalaya deciding on using

their bank account for withdrawals; Payments and remittances. (Table No A-2.5.5a/A-2.5.5b – Annex V in Assam/Meghalaya report)

Collective Perspectives: Evidences from FGDs:

Gujarat: In most of the village women don't go to the bank – in Ahmedabad they are accompanied by someone when they visit a bank. In Anand they are capable of going alone and doing their transactions. In Aravalli they don't go to the bank because they get paid online and they use PhonePe for making payments. The banks are also far and they have to either walk or be taken by someone who has a vehicle (no transport) is available. In Chhota Udepur the women do go to the bank when they have to withdraw money but for every visit they have to spend Rs. 30 to Rs. 40 as the bank is far – mostly they are accompanied by a family member. They avoid going to the bank in Gandhinagar; Mehsana and Surendranagar as they operate through their account through the SEWA bank. In Kutch and Patan they don't go to the bank as it is far and they have pay a lot for conveyance. In Surendranagar, they don't go to the bank, as they make financial transactions with the help of their SEWA account. There are no bank saathis in any of the villages.

Rajasthan: Bikaner: Only a few women go to bank. The nearby bank is Rajasthan Gramin Bank, located within 3-5 kilometres, and if someone needs to go there, they take help from someone in their house because there is no proper transportation arrangement to go there.

Dungarpur: The women who attended the discussion mentioned that they do not go to banks, they make transactions with the help of SEWA.

Bihar: *Bhagalpur*: Yes, few of these women can withdraw as well as deposit money, all by themselves. The Bank is 2 kilometres away and usually someone from the family goes along with them. If not, they can go by auto-rickshaw, which costs around 20 rupees.

Patna: We hardly visit the bank. However, there is a bank in Meena Bazaar and since its nearby, we can go alone too.

UP: *Lucknow*: Yes, women can go to the bank alone to deposit or withdraw money themselves. Earlier, they went to the bank and took help from bank saathi there, but now they can fill out the form themselves. They walk to the bank, making no expenses. And if they don't want to go alone, they ask a family member to accompany.

Raebareli: Yes, the women go and make financial small transactions at the bank. There is a bank Saathi as well, to assist them. The Bank is only 2 kilometres away from here as well as the ATM. The women walk to the bank by themselves or go along with their family members.

Assam: Women have savings in banks located in Gohpur

Meghalaya: Meghalaya Rural Bank and its ATM is the only financial institution that they have access to. Located at a nearby town called Patharkhmah with a distance of 22 km. Taxi fare (to and fro) from the village to the town is about Rs 200. They mostly visit the bank with their family members or female friends. Most of the villagers have savings account in this bank. They would visit the Bank in person and their account is mainly operated for savings and withdrawal of cash only. They do not use phone or any digital devices for net banking.

2.5.2: Insurance

The WA for SEWA respondents' family taking out insurance has gone down from 60.6 in Baseline (highest in Gujarat at 73.1% and lowest in Assam at 22.5%) to 52.2 in Endline (highest in Meghalaya at 88.3% and lowest in UP at 33.2%), while it has gone down from 50.4 in Baseline to 35.4 in Endline for Control respondents' families. The WA for *medical insurance* by SEWA respondents' family has

gone down from 80 in Baseline (highest in Meghalaya at 95.3% and lowest in Assam at 7.4%) to 63.6 in Endline (highest in Rajasthan at 94.3% and lowest and lowest in UP at 17.1%), while it has gone down from 82 in Baseline to 67.3 in Endline for Control respondents. The WA for *life insurance* by SEWA respondents' family has gone up from 47.7 in Baseline (highest in Assam at 92.6% and lowest in Assam at 10.6%) to 57.2 in Endline (highest in UP at 94.3% and lowest in Bihar at 35.2%), while it has gone up from 37.2 in Baseline to 46.2 in Endline for Control respondents. Detailed state-wise table available in Annex V – Table No. A-2.5.6

Table No. 2.5.6: Insurance Taken out By Respondents' Family

	BASELINE				ENDLINE			
Weighted Average	**SEWA**		**Control**		**SEWA**		**Control**	
	N=1989		**N=673**		**N=2034**		**N=710**	
Insurance Taken Out	1205	60.6	339	50.4	1061	52.2	251	35.4
Type of Insurance	**N=1205**		**N=339**		**N=1061**		**N=251**	
Medical Insurance	964	80	278	82	675	63.6	169	67.3
Life Insurance	575	47.7	126	37.2	607	57.2	116	46.2
Crop Insurance	43	3.6	8	2.4	10	0.9	-	-
Weather Insurance	-	-	-	-	6	0.6	1	0.4
Accident Insurance	2	0.2	-	-	32	3	3	1.2
Tractor Insurance	-	-	-	-	13	1.2	-	-
Vehicle Insurance	-	-	-	-	10	0.9	1	0.4
Pension	-	-	-	-	1	0.1	2	0.8

The WA of the reasons for SEWA respondents' families not taking out insurance are given in the table below (Table No. 2.5.7). In the Baseline a WA of 60.5 SEWA respondents (highest in Bihar at 84.4% and lowest in Meghalaya at 31.4%) gave the reason that they did not understand and it has gone up to 69.3 in the Endline (highest in Rajasthan at 75% and lowest in Assam at 55.1%), while it has remained almost the same for Control respondents at 67.4. The WA for the reason 'don't know how to access' has gone down from 21.7 in Baseline (highest in Meghalaya at 40% and lowest in Rajasthan at 4.7%) to 14.5 in Endline (highest in Bihar at 37.8% and none in Rajasthan) for SEWA respondents, while it has gone down from 93.7 in Baseline to 16.1 in the Endline for Control respondents. The WA of the other reasons for not taking out insurance in Baseline and Endline are given in the table below (Table No. 2.5.7). Detailed state-wise table available in Annex V – Table No. A-2.5.7

Table No. 2.5.7: Reasons for not taking out Insurance

	BASELINE				ENDLINE			
Weighted Average	**SEWA**		**Control**		**SEWA**		**Control**	
	N=784		**N=334**		**N=973**		**N=459**	
Don't understand	474	60.5	225	67.4	679	69.8	311	67.8
Don't know how to access	170	21.7	313	93.7	141	14.5	74	16.1
Don't believe that getting a payout	29	3.7	8	2.4	166	17.1	91	19.8
Claim process is very complicated					96	9.9	49	10.7
Cannot afford to pay the premium	13	1.7	16	4.8	335	34.4	176	38.3
No insurance required					17	1.7	4	0.9

2.5.3: Loans/Credit

The WA for loan taken by respondents' family in a year has gone up a little from 33.5 in the Baseline (highest in Assam at 47.5% and lowest in UP at 19.9%) to 34 in the Endline (highest in Assam at 53.3% and lowest in Bihar at 24.7%), while it has gown down slightly from 24.4 in Baseline to 24 in Endline for Control respondents. In the Baseline, the average term of loan among SEWA respondents was the highest in Meghalaya at 31.22 months and it has gone up to 36.42 months in the Endline in Meghalaya itself, while the highest average term of loan for Control respondents in Baseline was in Meghalaya at 27.4 and 22.4 in the Endline. The lowest average term for SEWA respondents was 17.61 months in Assam in the Baseline and it is 15.25 months in UP in the Endline, while the lowest average term of loan for Control respondents in Baseline was in Rajasthan at 14.94 and it is 11.4 months in UP in the Endline. Detailed state-wise table available in Annex V – Table No. A-2.5.8

Table No. 2.5.8: Details of Loan taken by Respondents' Family

	BASELINE				ENDLINE			
Weighted Average	**SEWA**		**Control**		**SEWA**		**Control**	
	N=1989		**N=673**		**N=2034**		**N=710**	
Loan taken	666	33.5	164	24.4	692	34	168	24
Average Term of the Loan (Months)		**N**		**N**		**N**		**N**
Gujarat	24.34	**419**	26.22	**92**	17.59	**397**	18.55	**66**
Rajasthan	19.74	**42**	14.94	**17**	16.68	**34**	16.33	**18**
Bihar	18.95	**75**	16.25	**20**	19.95	**74**	12.29	**31**
Uttar Pradesh	27.78	**41**	21.53	**19**	15.25	**65**	11.4	**10**
Assam	17.61	**120**	20	**42**	15.38	**65**	15.46	**13**
Meghalaya	31.22	**120**	27.4	**40**	36.42	**57**	22.4	**30**

The WA for source of loan taken by SEWA respondents' family for Bank in Baseline was 45.5 (highest in Meghalaya at 75% and lowest in Assam at 7%) and in the Endline it is 12 for SBI (highest in Meghalaya at 57.9% and none in Rajasthan) and 20 for other banks (highest in Rajasthan at 26.5% and Meghalaya at 26.3% and lowest in Assam at 3.1%). The WA for taking loan from SHG (SEWA) has gone up from 17.7 in Baseline (highest in Gujarat at 25.5% and lowest in Rajasthan; UP at 2.4% and Meghalaya at 3.1%) to 20 in Endline (highest in Meghalaya at 29.8% and lowest in Assam at 1.5% and Rajasthan at 2.9%). Similarly, the WA for taking loan from SHG (other) has gone up from 12.8 in Baseline (highest in Assam at 49.1% and lowest in Gujarat at 2.9%) to 19 in the Endline (highest in Assam at 70.8% and lowest in Gujarat at 4.5%). Detailed state-wise table available in Annex V – Table No. A-2.5.9

Table No. 2.5.9: Source of Loan

	BASELINE				ENDLINE			
Weighted Average	**SEWA**		**Control**		**SEWA**		**Control**	
	N=666		**N=164**		**N=692**		**N=168**	
Bank (SBI)	-	-	-	-	80	12	27	16
Bank (any other)	303	45.5	84	51.2	140	20	41	24
SHG (SEWA)	118	17.7	-	-	139	20	1	0.6
SHG (other)	85	12.8	28	17.1	132	19	46	27
SEWA District Association	1	0.2	-	-	9	1.3	8	4.8
SEWA Bank	56	8.4	-	-	59	8.5	-	-
Local Money Lender	50	7.5	11	6.7	6	0.9	8	4.8

	BASELINE				ENDLINE			
Micro Finance Companies	4	0.6	-	-	85	12	13	7.7
Finance Companies (NBFCs)	16	2.4	6	3.7	33	4.8	8	4.8
Local Trader	-	-	-	-	12	1.7	3	1.8
Local Shopkeeper	-	-	-	-	2	0.3	7	4.2
Friends	39	5.9	13	7.9	55	7.9	22	13
Relatives	95	14.3	23	14	78	11	32	19
Company	1	0.2	-	-	-	-	-	-
Milk Cooperative	1	0.2	-	-	-	-	-	-
Micro Finance	-	-	-	-	-	-	-	-
Don't Know	-	-	1	0.6	-	-	-	-

The WA for purpose of loan taken for _household expense_ by SEWA respondents' families has gone from 19.3 in Baseline (highest in Assam at 40.4% and lowest in Meghalaya at 9.4%) to 31.9 in Endline (highest in Assam at 56.9% and none in Meghalaya), while it has gone up from 26.8 in Baseline to 44 in Endline for Control respondents.

Table No. 2.5.10: Purpose of Loan

Weighted Average	BASELINE				ENDLINE			
	SEWA		Control		SEWA		Control	
	N=666		N=164		N=692		N=168	
Household expenses	128	19.2	44	26.8	221	31.9	74	44
Business	132	19.8	39	23.8	162	23.4	31	19
Agriculture	201	30.2	30	18.3	157	22.7	26	16
Social responsibilities	83	12.5	27	16.5	74	10.7	11	6.5
Medical Emergency	91	13.7	24	14.6	94	13.6	8	4.8
Housing loan	77	11.6	12	7.3	60	8.7	6	3.6
Vehicle loan	31	4.7	7	4.3	21	3	3	1.8
Children's Education	14	2.1	5	3	30	4.3	6	3.6
Pay off Debts	-	-	-	-	1	0.1	-	-
Animal Husbandry & Poultry Farming	11	1.7	4	2.4	10	1.4	9	5.4
Making a Toilet	1	0.2	-	-	-	-	-	-
Solar panels	1	0.2	-	-	-	-	-	-
Don't know	-	-	2	1.2	-	-	-	-
Shop	-	-	1	0.6	-	-	-	-

The WA for taking loan for _business_ has gone up from 19.8 in Baseline (highest in Meghalaya at 40.6% and lowest in Rajasthan at 7.1%) to 23.4 in Endline (highest in Meghalaya at 54.4% and lowest in Rajasthan at 5.9%), while it has gone down from 23.8 in Baseline to 19 in Endline for Control respondents. The WA for taking loan for _agriculture_ has gone down from 30.2 in Baseline (highest in Meghalaya at 53.1% and lowest in Rajasthan at 7.1%) to 22.7 in Endline (highest in Meghalaya at 36.8% and lowest in Assam at 7.7%), while it has gone down from 18.3 in Baseline to 16 in Endline for Control respondents. The WA for loan taken for _meeting social responsibility_ has gone down from 12.5 in Baseline (highest in Bihar at 18.7% and none in Meghalaya) to 10.7 in Endline (highest in Gujarat at 11.3% and none in Assam and Meghalaya), while it has gone down from 16.5 in Baseline to 6.5 in Endline for Control respondents. Detailed state-wise table available in Annex V – Table No. A-2.5.10

Collective Perspectives: Evidences from FGDs:

Gujarat: In Ahmedabad they apply for a loan from SEWA bank. In Aravalli they used to take loan from SEWA but now they and in other districts get loan from the savings groups that they are a part of. They are charged an interest of 2% and in some districts, it goes up to 8 to 10%. Local moneylenders charge them a very high rate of interest and for that they have to pawn their gold jewellery. In Gandhinagar, majority of them take loans for health, education or purchase of small/large things. Women who were present informed that they don't borrow money on interest anymore, since they can get a loan through SEWA.

Rajasthan: Rajasthan-Bikaner: If they wish to borrow money, they borrow it from friends in the village. They are just aware that if someone urgently needs a loan of around 15,000 to 20,000 rupees, they can borrow it from someone who can lend it and pay it back with interest as per the lender says.

Dungarpur: Usually, they contact SEWA when they require loan. They can borrow up to 2 lakhs and re-pay it as per SEWA's policies. In this group, someone else mentioned that at times they are provided gold loans too.

Bihar: Bhagalpur: Generally, when someone requires a loan, they contact the bank. Just a little while ago, a woman had taken a loan of 50,000, with an interest rate of 10%. Apart from that, if a higher amount is needed, they can also go to Bandhan Bank and the repayment period for that is around 1 or 2 years. The repayment deadline is usually determined on the basis of the borrowed amount.

Patna: Loans re only taken from the village, and there isn't complete information about the interest rate.

UP: *Lucknow*: If a small amount of loan is required, they borrow from each other and survive, but if a larger amount is required, they borrow from small lenders who charge an interest rate of about 1.5% to 3% pm and the loan must be repaid within a year. Here, there is no SHG (Self-Help Group) or Microfinance company as of now. People save only in the bank. Microfinance companies do visit, but people do not contact them. Usually, they take small loans from each other but when they require a larger amount, say one lakh or more, they take loans from the bank or from small money-lenders.

Raebareli: They have the SEWA Committee there, as well as the Mission Mangalam group. In the village, there are a total of 5 such groups that operate, and the people can get loans at 1% interest rate. If they need more money, they can also get loans from the bank quickly, because they share a good relationship with the bank. All members of the group are women. They go to the bank as well as take loans from their groups (Committee). When there is an emergency, they can get an emergency fund of up to Rs. 10,000, with an interest rate that is usually quite reasonable, around 1% pm. One option is that they take loans from the group (Finance Committee). And the other option is that they take loans from a bank.

Meghalaya: There are about 15 Self Help Groups in the village with women only membership. Their main activities is saving and credit. Generally, they would borrow from their own family members/relatives during emergencies. There is no interest rate or duration for repayment of loan when they borrow from their own family. When being asked about the loan amount they did not look comfortable and said that it was not that big of an amount. As per their knowledge, only 1 woman had taken loan from her own SHG to buy a saw machine for her husband. The interest rate is always 1 %. All SHGs are linked to the nearest bank which is Meghalaya Rural Bank located at Patharkhmah. They all have accounts in Meghalaya Rural Bank.

2.6   ACCESS AND EXPOSURE TO ICTs

The weighted average (WA) of SEWA respondents' family having Smartphone is 60.9 in Baseline (highest in Bihar at 92.7% and lowest in Meghalaya at 28.3%) and has gone up to 81.7 in the Endline (highest in Rajasthan at 92.2% and lowest in Assam at 65.6%), while it has gone from 54.1 in the Baseline to 73.9 in the Endline for the Control respondents' families. The WA for basic feature phone has gone down from 81.5 in the Baseline (highest in Bihar at 92.7% and lowest in Meghalaya at 60%) to 63.3 in the Endline (highest in Bihar at 73% and lowest in Meghalaya at 43.3%), while it has gone down from 79.5 in Baseline to 56.8 in Endline for the Control respondents. The WA of SEWA respondents' family having both the Smartphone and basic mobile has gone down slightly from 50.7 in Baseline (highest in UP at 57.8% and Gujarat at 54.9% and nil in Rajasthan and Bihar) to 49.5 in Endline (highest in Rajasthan at 58.9% and lowest in UP at 48.8%), while it has gone down from 45.3 in Baseline to 38.2 in Endline for Control respondents' family. The WA of SEWA respondents' family not having either the Smartphone or basic phone has gone down from 7 in Baseline (highest in Meghalaya at 25.8% and none in Rajasthan and Bihar) to 4.5 in Endline (highest in Assam at 14.8% and lowest in Rajasthan at 0.8%). Detailed state-wise table available in Annex V – Table No. A-2.6.1

Table No. 2.6.1: Household Ownership of ICTs

Weighted Average	BASELINE				ENDLINE			
	SEWA		Control		SEWA		Control	
	N=1989		N=673		N=2034		N=710	
Desk Computer	45	2.3	10	1.5	40	2	1	0.1
Laptop	54	2.7	18	2.7	80	3.9	13	1.8
Tablet	65	3.3	12	1.8	81	4	3	0.4
Smart phone	1212	60.9	364	54.1	1662	81.7	525	73.9
Feature phone	1622	81.5	535	79.5	1288	63.3	403	56.8
Both (S-F)	1008	50.7	305	45.3	1007	49.5	271	38.2
None (S-F)	139	7	71	10.5	91	4.5	53	7.5

Collective Perspectives: Evidences from FGDs:

Gujarat: The prevalence of women having a phone – be it a Smartphone or a basic feature phone has increased over the years. It is the younger women rather than the older who have the Smartphone. In most of the villages the older women have the simple keypad phone.

Rajasthan: Bikaner: Everyone is well aware of computers, laptops, tablets, and smartphones. And, a few (3-4) girls here who study in college, have also been given tablets from college. Most of the people know about smartphones. They have heard about computers, tablets, and laptops, but they don't have much information about its usage. Youth understands it and teach the girls as well who use it well. Initially they learn from the smartphone available in their home, and later they also learn from each other in college. Many women often use mobile phones to watch serials now.

Amongst the elderly men and women in the village, women do not have phones, and the men have simple keypad phones. Girls going to schools have phones as well. So, if there is any problem, they can immediately inform their parents; so girls are given phones, also for safety purposes. Guys also have phones. Thus, there is no gender-specific restriction on using phones. Children also use phones for their school projects and to watch cartoons. There is no Restriction on using phones for communication and education. The ones who can afford surely have phones with them and

boys like to have their own phone. Most women don't have phones, so those who do have phones use them to talk and very few use the internet and use Facebook, Instagram to watch videos.

Dungarpur: The group is familiar with laptops, computers, smartphones, tablets, etc. and they became more aware post the training provided by SEWA during COVID. Hence, due to the training by SEWA, people became familiar with these devices.

There are no restrictions on the access or usage of phones among men, women, and young boys and girls. Everyone who were present had a smartphone. Children use phones to watch cartoons. Adolescent Girls and Boys create reels, use social media (Facebook, Instagram, and WhatsApp), as well as YouTube. Women use it to pay bills, for entertainment and to learn more about farming and animal husbandry. They use mobile phones to keep track of their accounts too. Mostly the men and young guys use mobile phones for their entertainment. Women use it for small transactions, paying bills, learning new things and to keeping accounts. Children use it for education. Not all men use it for entertainment, they also use it for their work.

Bihar: Bhagalpur: In the village, almost everyone has a mobile phone. Even women have their own mobile phones now, only very few of them use the simple keypad phones while the rest have smartphones. Young boys and girls use phones too, and there are no restrictions on girls, everybody uses the mobile phones equally. Kids use it as well to watch cartoons and sometimes to study. Youngsters chat with each other using apps like WhatsApp, Instagram and other apps. Older men and women use mobile phones to talk to each other, and some of them use WhatsApp as well.

Patna: People from other communities may be using phones, but within this community, no one has a phone. Even if there is one phone in the house, it is usually a simple one with key-pads and no features. When someone calls on it, they just know to pick it up.

UP: _Lucknow_: Although most of the women have their own smartphones, a few of them also have simple keypad phones. Presently, 4G connection is available. the women present here use the internet through their own or their husband's or any of the other family member's mobile phone. Most people have access to internet on their phones, and those who don't have it use Wi-Fi. Everyone uses phones according to their own requirements, such as for using apps like WhatsApp, Facebook, YouTube, etc, as well as to shop or check things online.

Raebareli: Everyone present here owns a phone. Here, 4G connectivity is accessible and everyone, including men, women, youngsters and children use the internet for Facebook, WhatsApp, Snapchat, watching Reels and so on. In the village, every group of people use the internet for entertainment purpose and to stay in touch/contact with each other. And everyone uses the internet on their phones. Women also use the internet for various purposes such as for using Facebook, WhatsApp, Snapchat, watching reels, serials and movies, etc.

Assam: As per the group's response, usage of mobile has increased in comparison to earlier years. Reason for this is adapting with the current times. Calling and receiving phone calls was the primary purpose of mobile phones both by men and women. There was no gender disparity in this activity. In addition, SMS, photography, WhatsApp, Facebook were the other functions and applications used mostly by young people. There are no such restrictions or social taboo for women and young girls to use mobile phones. However due to time constraints, women including teenage girls do not get much time to use phone. Reasons given are: in addition to their livelihood work they also have to perform household work, care for children and sick elderly people, feeding livestock, care for kitchen garden, etc. One young mother said "When I am busy in the kitchen, I would give my

phone to my kids to keep them busy and that they would be in my sight, so where will I get the time to explore my Smartphone''.

Meghalaya: According to the respondents, Smartphone owners in the village have 4G connections. There is very little or no network at all in the village. They also highlighted that even if they have digital skills, due to poor connectivity they will not be able to use the internet-based apps. When being asked about WI-FI internet connections – they presume that it is the same as the phone internet connection. The facilitator had to explain about WI-FI internet and the group shared that as per their knowledge, no one in the village has such connections in their homes. They access internet mostly on their phones only when they are in areas with good connectivity which is mostly in nearby towns.

The weighted average (WA) of SEWA respondents having _Smartphone_ has gone up from 53 in Baseline (highest in Up at 58.7% and lowest in Meghalaya at 27.5%) to 56.9 in Endline (highest in UP at 68.7% and lowest in Assam at 50.8%), while it has gone down from 49.8 in Baseline to 45.6 in Endline for Control respondents. The WA of SEWA respondents having a _basic feature phone_ has gone down from 86.4 in Baseline (highest in UP at 95.1% and lowest in Meghalaya at 55.8%) to 51.4 in Endline (highest in Bihar at 64% and lowest in Meghalaya at 31.7%), while it has gone down from 83.4 in Baseline to 41.8 in Endline for Control respondents.

Table No. 2.6.2: Use of ICTs by Respondents

Weighted Average	BASELINE				ENDLINE			
	SEWA		Control		SEWA		Control	
	N=1989		N=673		N=2034		N=710	
Desk Computer	28	1.4	6	0.9	44	2.2	3	0.4
Laptop	16	0.8	11	1.6	63	3.1	7	1
Tablet	36	1.8	7	1	75	3.7	5	0.7
Smart phone	1055	53	335	49.8	1158	56.9	324	45.6
Feature phone	1718	86.4	561	83.4	1045	51.4	297	41.8
Both (S-F)	893	44.9	279	41.5	570	28	135	19
None (S-F)	133	6.7	64	9.5	401	19.7	262	36.9

The WA for SEWA respondents having _both Smartphone and basic feature phone_ has gone down from 44.9 in Baseline (highest in UP at 56.3% and none in Rajasthan and Bihar) to 28 in the Endline (highest in Gujarat at 50.3% and lowest in Meghalaya at 8.3%), while it has gone down from 41.5 in Baseline to 19 in Endline for Control respondents. The WA for SEWA respondents having neither basic or Smartphone has gone up from 6.7 in Baseline (highest in Meghalaya at 31.7% and none in Rajasthan and Bihar) to 19.7 in Endline (highest in Assam at 23.8% and Meghalaya at 22.5% and lowest in Gujarat at 3%), while it has gone up from 9.5 in Baseline to 36.9 in Endline for Control respondents. Detailed state-wise table available in Annex V – Table No. A-2.6.2

In _**Gujarat**_, in the Baseline and Endline age is a determining factor in the usage of basic and Smartphone among SEWA and Control respondents. (Table No. A-2.6.3 – Annex V – in Gujarat report). In _**Rajasthan's Bikaner**_, in the Baseline and Endline, age is a determining factor in the usage of basic and Smartphone or both among SEWA and Control respondents – more of the younger generation have Smartphones and more of the older generation have the basic mobile. In _**Rajasthan's Dungarpur**_ in the Baseline, age is not a determining factor in the SEWA respondents having a Smartphone; basic feature phone or both but in the Endline, it is a determining factor with highest usage of Smartphone in the younger respondents. (Table No A-2.6.1a/A-2.6.1b – Annex V in Rajasthan report). In _**Bihar's Bhagalpur**_, in the Baseline, age is a determining factor in the use of

basic and Smartphone among the SEWA respondents – Use of the Smartphone is highest in the 18-25 years age-group and it decreases with age, but in the Endline, age is not a determining factor in SEWA respondents of Bhagalpur using the basic mobile or the Smartphone. In **_Bihar' Dungarpur_**, in the Baseline, age was not a determining factor in the use of basic mobile among the SEWA respondents but was a determining factor in the use of the Smartphone and use of both types of phones. In the Endline, age is a determining factor in the use of basic mobile, Smartphone and both among the SEWA respondents. (Table No A-2.6.1a/A-2.6.1b – Annex V in Bihar report). In **_Uttar Pradesh_**, in the Baseline and Endline age is a determining factor in the use of basic mobile and Smartphone and other ICTs – it is highest in the younger age-group and goes down with increasing age. (Table No A-2.6.1 – Annex V – in Uttar Pradesh report). In **_Assam_**, in the Baseline and Endline, the younger generation have higher use of basic mobile, Smartphone and other ICTs. In **_Meghalaya_**, in the Baseline and Endline, the younger generation have higher use of basic mobile, Smartphone and other ICTs. (Table No A.2.6.1a/A.2.6.1b – Annex V in Assam/Meghalaya report)

The weighted average (WA) of SEWA respondents having their own exclusive phone is 57.6 (highest in Rajasthan at 82.9% and lowest in Gujarat at 51.7%) and 43.1 for Control respondents. Out of those who have an exclusive phone the weighted average of SEWA respondents having a Smartphone is 58.7 (highest in Rajasthan at 74.8% and lowest in Bihar at 49.4%) and that of Control respondents it is 52.6. The WA for having a basic phone without Internet among SEWA respondents is 36.8 (highest in Bihar at 50.6% and Assam at 50% and lowest in Rajasthan at 23.4%) and that of Control respondents is 40.8. The WA for having a basic phone with Internet is 12.6 among SEWA (highest in Assam at 26.3% and lowest in Rajasthan at 1.9%) and 14.1 among Control respondents. Detailed state-wise table available in Annex V – Table No. A-2.6.3

Table No. 2.6.3: Overall Exclusive Phone Used by Respondent

Weighted Average	SEWA (N=2034)		Control (N=710)	
Has Own Phone	1172	57.6	306	43.1
Type of Phone	N=1172		N=306	
Smartphone	688	58.7	161	52.6
Feature phone without Internet	431	36.8	125	40.8
Feature Phone with Internet	148	12.6	43	14.1

In **_Gujarat_**, in the Endline, the highest number of SEWA respondents to have an exclusive phone is in the younger age-group as well as those having a Smartphone. (Table No. A-2.6.4 – Annex V in Gujarat report). In **_Rajasthan_**, age is not a deciding factor in the SEWA or Control respondents of Bikaner and Dungarpur having an exclusive phone – be it a basic feature phone with or without Internet or a Smartphone. (Table No. A-2.6.2a/A-2.6.2b – Annex V in Rajasthan report). In **_Bihar_**, age is not a determining factor in SEWA respondents of Bhagalpur having an exclusive phone, while in Dungarpur age is a determining factor in the SEWA respondents having an exclusive phone. (Table No. A.6.2a/A.6.2b – Annex V in Bihar report). In **_Uttar Pradesh_**, age is not a determining factor in SEWA or Control respondents having access to an exclusive phone but the younger generation has an exclusive Smartphone compared to the older generation. (Table No. A.6.2 – Annex V in Uttar Pradesh report). In **_Assam_**, age is not a determining factor on SEWA respondents having an exclusive mobile phone – but highest use of Smartphone is in the youngest age-group – though it is not a deciding factor in the other kind of phones. In **_Meghalaya_**, age is not a determining factor on SEWA respondents having an exclusive mobile phone – but highest use of Smartphone is in the youngest age-group. (Table No. A.6.2a/A.6.2b – Annex V in Assam/Meghalaya report).

The weighted average (WA) of SEWA respondents' access to Internet has gone up from 33.6 in Baseline (highest in Meghalaya at 70.8% and lowest in Gujarat at 30.1) to 51 in Endline (highest in Rajasthan at 65.9 and lowest in Bihar at 42.7%), while it has gone up from 34.3 in Baseline to 43.5 in Endline for Control respondents. Detailed state-wise table available in Annex V – Table No. A-2.6.4

Table No. 2.6.4: Access to Internet by Respondents

Weighted Average	BASELINE				ENDLINE			
	SEWA		Control		SEWA		Control	
	N=1989		N=673		N=2034		N=710	
Have Access	668	33.6	231	34.3	1037	51	309	43.5
Don't have Access	1321	66.4	442	65.7	997	49	401	56.5

The weighted average (WA) to the *own internet connection* accessed by the SEWA respondents has gone up from 60.5 in Baseline (highest in Meghalaya at 97.1% and lowest in UP at 51.7%) to 85.1 in Endline (highest in Rajasthan at 98.8% and lowest in Up at 69.1%), while it has gone up from 59.7 in Baseline to 79.9 in Endline for Control respondents. The WA for *family connection* has gone down from 44 in Baseline (highest in Up at 51.7% and lowest in Meghalaya at 2.9%) to 20.3 in Endline (highest in UP at 42.6 and Bihar at 41.4% and lowest in Assam at 0.3%), while it has gone down from 44.4 in Baseline to 24.3 in Endline for Control respondents. The WA for connection from *friends* was 0.8 in Baseline (four in Gujarat and one in UP) but none of the SEWA or Control respondents use it in the Endline. Detailed state-wise table available in Annex V – Table No. A-2.6.5

Table No. 2.6.5: Type of Internet Connection

Weighted Average	BASELINE				ENDLINE			
	SEWA		Control		SEWA		Control	
	N=618		N=196		N=1037		N=309	
Own connection	374	60.5	117	59.7	882	85.1	247	79.9
Family Connection	272	44	87	44.4	211	20.3	75	24.3
Friends	5	0.8	-	-	-	-	-	-

The weighted average (WA) for *mobile* used to access internet by SEWA respondents has remained almost same at 99.5 in Baseline (all in Rajasthan; Bihar; UP; Assam and Meghalaya and 99.1% in Gujarat) and 99.8 in Endline (all in Gujarat; Rajasthan; UP; Bihar and Meghalaya and 98.4% in Bihar), and it is the same for Control respondents – 99.5 in Baseline and 99.7 in Endline. Detailed state-wise table available in Annex V – Table No. A-2.6.6

Table No. 2.6.6: Devices on which Internet is accessed by Respondents

Weighted Average	BASELINE				ENDLINE			
	SEWA		Control		SEWA		Control	
	N=618		N=196		N=1037		N=309	
Mobile Phone	615	99.5	195	99.5	1035	99.8	308	99.7
Desktop	7	1.1	4	2	9	0.9	-	-
Laptop	8	1.3	11	5.6	31	3	4	1.3
Tablet	16	2.6	8	4.1	32	3.1	2	0.6

In *Gujarat*, in the Baseline and Endline highest access to an Internet connection was with the 18–25-year-old SEWA respondents and this access went down with increasing age, but age was not a determining factor in the type of connection or the devices that that the respondents had and used to access the internet. (Table No. A.2.6.5 – Annex V in Gujarat report). In *Rajasthan*, age is not a deciding factor have access to the Internet or in the type of connection they have or the device on

which they access the Internet – in Baseline and Endline. (Table No A-2.6.3a/A-2.6.3b – Annex V in Rajasthan report). In *Bihar*, age to some extent is a determining factor in the SEWA respondents having access to the Internet and the type of connection they have – highest in the younger age-groups and goes down with age but in the Endline it is not a determining factor. In the Baseline as well as Endline, age was not a determining factor in the SEWA respondents choosing the device on which to access the Internet as all of them accessed it on their mobile. (Table No A-2.6.3a/A-2.6.3b – Annex V in Bihar report). In *Uttar Pradesh*, in the Baseline and Endline, age is a determining factor in SEWA and Control respondents' access to an Internet connection. Age was also not a determining factor in the devices used by the respondents to access the internet or the devices on which they accessed the Internet. (Table No A-2.6.3 – Annex V in Uttar Pradesh report). In *Assam*, in the Baseline and Endline, age is a determining factor in SEWA and Control respondents' access to an Internet connection; type of connection and devices on which they access the Internet. In *Meghalaya*, in the Baseline and Endline, age is not a determining factor in SEWA and Control respondents' access to an Internet connection or type of connection and the device on which they access the Internet. (Table No A-2.6.3a/A-2.6.3b – Annex V in Assam/Meghalaya report)

Collective Perspectives: Evidences from FGDs:

Gujarat: In all the district they have access to the 4G network. In Ahmedabad they use Jio cards more than the Airtel cards.

Rajasthan: Bikaner: Connectivity technologies such as 2G, 3G, 4G, 5G, etc exist and the younger generation is well aware of them, but older people aren't. Younger generation is more aware about Wi-Fi, than the others. Everyone uses internet on their phones. Children use it to watch cartoons and for online classes. Young boys and girls also use phones for studies, entertainment and for work purposes. Some women watch serials on their mobile phones. Only a handful of women are aware of the Interne and very few use it.

Dungarpur: Here, everyone has access to 4G and most people use Airtel's SIM cards. They are familiar with apps like Facebook, WhatsApp, Instagram, and various other online apps. Everyone here is aware of Wi-Fi. Internet is used to watch serials, to learn new things from YouTube, for online shopping to. Children use it to watch cartoons, it's also used to pay and keep track of bills. Majority of women present there were technology-savvy and they use internet too. They all had Smartphones.

Bihar: Bhagalpur: Everyone uses mobile phones, but nobody has a laptop or tablet yet, they are familiar with mobile phones and use them as well. Here, everyone has 3G, 4G, and 5G connectivity, and the network is also available without any problem. Everybody can use the internet to use apps like Facebook, WhatsApp, and many more. Yes, Wi-Fi is available at homes and women also have internet on their phones. All the women here are familiar with this technology and majority of them also use the internet.

Patna: They use a basic phone and only receive calls on it and there are only three or four women who know how to make calls. As far as connectivity is concerned, they are aware that 4G works here and that, the Airtel Network works particularly well

Assam: They have 4G connectivity and the internet connection in the village is fast as the tower of Jio is installed in the village. Those who don't have their own smartphone, have at least one smartphone at home, and so use internet on it. Those who have their own smartphones, use the internet on their phones. And almost everyone in the village has a phone, also use the internet on it.

2.7 DIGITAL READINESS/LITERACY

2.7.1: *Use of Features of Basic Mobile*

The weighted average (WA) for **unlocking** handset of basic mobile *without assistance* for SEWA respondents has gone down slightly from 65.6 in Baseline (highest in UP at 83% and lowest in Assam at 29.2%) to 65 in Endline (highest in Rajasthan at 92.2% and lowest in Meghalaya at 38.3%), while it has gone down from 64.2 in Baseline to 50.1 in Endline, for Control Respondents.

Table No. 2.7.1: Features of Basic Mobile Used With/Without Assistance

Weighted Average	BASELINE				ENDLINE			
	SEWA		Control		SEWA		Control	
	N=1989		N=673		N=2034		N=710	
Unlocking Handset								
Without Assistance	1305	65.6	432	64.2	1323	65	356	50.1
With Assistance	394	19.8	123	6.2	235	11.6	112	15.8
Do not use	290	14.6	118	5.9	476	23.4	242	34.1
Receiving Calls								
Without Assistance	1728	86.9	569	84.5	1600	78.7	475	66.9
With Assistance	131	6.6	33	1.7	122	6	70	9.9
Do not use	144	7.2	72	3.6	312	15.3	165	23.2
Making voice calls								
Without Assistance	1277	64.2	417	62	1335	65.6	375	52.8
With Assistance	474	23.8	152	7.6	211	10.4	112	15.8
Do not use	238	12	104	5.2	488	24	223	31.4
Reading SMS								
Without Assistance	675	33.9	284	42.2	848	41.7	212	29.9
With Assistance	254	12.8	75	3.8	252	12.4	87	12.3
Do not use	1060	53.3	435	21.9	934	45.9	411	57.9
Sending SMS								
Without Assistance	504	25.3	179	26.6	763	37.5	195	27.5
With Assistance	245	12.3	72	3.6	287	14.1	95	13.4
Do not use	1240	62.3	422	21.2	984	48.4	420	59.2
Saving Name/Nos.								
Without Assistance	668	33.6	215	31.9	824	40.5	208	29.3
With Assistance	535	26.9	166	8.3	302	14.8	94	13.2
Do not use	786	39.5	292	14.7	908	44.6	408	57.5
Muting								
Without Assistance	757	38.1	242	36	866	42.6	211	29.7
With Assistance	417	21	120	6	283	13.9	101	14.2
Do not use	815	41	311	15.6	885	43.5	398	56.1

The WA for **receiving calls** on basic mobile *without assistance* for SEWA respondents has gone down from 86.9 in Baseline (highest in Up at 97.2% and lowest in Assam at 46.7%) to 78.7 in Endline (highest in Rajasthan at 97.7% and lowest in Meghalaya at 45%), while it has gone down from 84.5 in Baseline to 66.9 for Control respondents.

The WA for **making voice call** on basic mobile *without assistance* for SEWA respondents has gone up slightly from 64.2 in Baseline (highest in Up at 82% and lowest in Assam at 29.2%) to 65.6 in Endline (highest in Rajasthan at 89.9% and lowest in Meghalaya at 43.3%), while it has gone down from 62 in Baseline to 52.8 in Endline for Control respondents.

The WA for **reading SMS** on basic mobile *without assistance* for SEWA respondents has gone up from 33.9 in Baseline (highest in Meghalaya at 53.3% and lowest in Assam at 27.5%) to 41.7 in Endline

(highest in Rajasthan at 72.1% and lowest in Meghalaya at 28.3%), while it has gone down from 42.2 in Baseline to 29.9 in Endline for Control respondents.

The WA for **sending SMS** on basic mobile _without assistance_ for SEWA respondents has gone up from 25.3 in Baseline (highest in Meghalaya at 46.7% and lowest in Assam at 21.7 and Gujarat at 21.8%) to 37.5 in Endline (highest in Rajasthan at 67.4% and lowest in Meghalaya at 26.7%), while it has gone up slightly from 26.6 in Baseline to 27.5 in Endline for Control respondents.

The WA for **Saving names/numbers** on basic mobile _without assistance_ for SEWA respondents has gone up from 33.6 in Baseline (highest in Meghalaya at 53.3 and lowest in Gujarat at 29.7 and Assam at 30%) to 40.5 in Endline (highest in Rajasthan at 72.1% and lowest in Meghalaya at 28.3%), while it has gone down from 31.9 in Baseline to 29.3 in Endline for Control respondents.

The WA for **muting** the basic mobile _without assistance_ for SEWA respondents has gone up from 38.1 in Baseline (highest in UP at 56.3% and lowest in Assam at 27.5%) to 42.6 in Endline (highest in Rajasthan at 74.4% and lowest in Meghalaya at 25.8%), while it has gone down from 36 in Baseline to 29.7 in Endline for Control respondents. Detailed state-wise table available in Annex V – Table No. A-2.7.1

In **_Gujarat_**, in the Baseline as well as Endline, the highest percentage of SEWA and Control respondents using the various features of the _basic mobile without assistance_ like unlocking handset; receiving calls; making calls; reading SMS; sending SMS; saving names/numbers; keeping it on silent were in the 18-25 years age-group and this proficiency went down with increasing age. (Table No. A-2.7.2 – Annex V in Gujarat report). In **_Rajasthan_**, majority SEWA respondents who could unlock their basic mobile; receive calls; read SMS; Send SMS; Save names and numbers and mute their _basic mobile without assistance_ were in the 18-25 years age-group and it decreased with increasing age – in Baseline and Endline. (Table No A-2.7.2a/A-2.7.2b – Annex V in Rajasthan report). In **_Bihar_**, in the Baseline and Endline, age was a determining factor in SEWA respondents' proficiency in using the various features of the _basic mobile_. (Table No A-2.7.2a/A-2.7.2b – Annex V in Bihar report). In **_Uttar Pradesh_**, in the Baseline and Endline, proficiency in using the various features of the _basic mobile_ with or without assistance was the highest in the 18-25 years age-group of the SEWA respondents and this proficiency went down with increasing age. (Table No A-2.7.2 – Annex V in Uttar Pradesh report). In **_Assam_**, in the Baseline and Endline, proficiency in using the various features of the _basic mobile_ with or without assistance was the highest in the 18-25 years age-group of the SEWA respondents and this proficiency went down with increasing age. In **_Meghalaya_**, in the Baseline and Endline, proficiency in using the various features of the _basic mobile_ with or without assistance was the highest in the 18-25 years age-group of the SEWA respondents and this proficiency went down with increasing age. (Table No A-2.7.2a/A-2.7.2b – Annex V in Assam /Meghalaya report).

2.7.2: _Use of Features of Smartphone_

The weighted average (WA) for **unlocking** handset of Smartphone _without assistance_ for SEWA respondents has gone up from 37.6 in Baseline (highest in UP at 53.9% and lowest in Assam at 24.2%) to 56.3 in Endline (highest in Rajasthan at 78.3% and lowest in Bihar at 49.3%), while it has gone up from 36.8 in Baseline to 40 in Endline for Control respondents.

The weighted average (WA) for **receiving calls** on Smartphone _without assistance_ for SEWA respondents has gone up from 53.4 in Baseline (highest in UP at 65% and lowest in Meghalaya at 29.2%) to 69.6 in Endline (highest in Rajasthan at 89.9% and lowest in Bihar at 60%), while it has gone up from 7.7 in Baseline to 13.4 in Endline for Control respondents.

The weighted average (WA) for **making voice calls** from the Smartphone _without assistance_ for SEWA respondents has gone up from 37.1 in Baseline (highest in UP at 51.9% and lowest in Assam at 19.2%) to 58.2 in Endline (highest in Rajasthan at 80.6% and lowest in Assam at 54.1%), while it has gone from 36.1 in Baseline to 45.5 in Endline for Control respondents.

The weighted average (WA) for **making video calls** from the Smartphone _without assistance_ for SEWA respondents has gone up from 24.2 in Baseline (highest in Up at 37.9% and lowest in Bihar at 19.7%) to 43.5 in Endline (highest in Rajasthan at 69% and lowest in Bihar at 30%), while it has gone from 23.6 in Baseline to 31 in Endline for Control respondents.

The weighted average (WA) for **reading SMS** on the Smartphone _without assistance_ for SEWA respondents has gone up from 22.5 in Baseline (highest in UP at 35% and lowest in Bihar at 17.6%) to 39.1 in Endline (highest in Rajasthan at 65.1% and lowest in Bihar at 25%), while it has remained almost same for the Control respondents at 28.4.

The weighted average (WA) for **sending SMS** from the Smartphone _without assistance_ for SEWA respondents has gone up from 19.2 in Baseline (highest in UP at 30.1% and lowest in Bihar at 16.3%) to 38.3 in Endline (highest in Rajasthan at 65.9% and lowest in Bihar at 29.3%), while it has gone up from 18.7 in Baseline to 26.5 in Endline for Control respondents.

The weighted average (WA) for **savings names/numbers** on the Smartphone _without assistance_ for SEWA respondents has gone up from 21.8 in Baseline (highest in UP at 33% and lowest in Bihar at 18.3%) to 37.3 in Endline (highest in Rajasthan at 65.9% and lowest in Bihar at 25%), while it has gone up from 20.5 in Baseline to 26.9 in Endline for Control respondents.

The weighted average (WA) for **muting** the Smartphone _without assistance_ for SEWA respondents has gone up from 23.1 in Baseline (highest in UP at 34.5% and lowest in Assam at 19.2% and Bihar at 19.4%) to 42.3 in Endline (highest in Rajasthan at 69.8% and lowest in Bihar at 31.7%), while it has gone up from 22 in Baseline to 27.5 in Endline for Control respondents.

The weighted average (WA) for using **IVRS** on the Smartphone _without assistance_ for SEWA respondents has gone up from 15.1 in Baseline (highest in Up at 15% and lowest in Assam at 0.8%) to 30.9 in Endline (highest in Rajasthan at 62% and lowest in Bihar at 23%), while it has gone up from 9.2 in Baseline to 19.6 in Endline for Control respondents.

The weighted average (WA) for using **Facebook** on the Smartphone _without assistance_ for SEWA respondents has gone up from 15.1 in Baseline (highest in UP at 22.3% and lowest in Assam at 10%) to 30.9 in Endline (highest in Rajasthan at 45% and lowest in Meghalaya at 22.5%), while it has gone up from 13.1 in Baseline to 17.6 in Endline for Control respondents.

The weighted average (WA) for using **WhatsApp** on the Smartphone _without assistance_ for SEWA respondents has gone up from 20.8 in Baseline (highest in Rajasthan at 27% and lowest in Assam at 11.7%) to 39 in Endline (highest in Rajasthan at 72.9% and lowest in Assam at 26.2%), while it has gone up from 19.3 in Baseline to 24.8 in Endline for Control respondents.

The weighted average (WA) for watching **YouTube** videos on the Smartphone _without assistance_ for SEWA respondents has gone up from 23.8 in Baseline (highest in UP at 35.9% and lowest in Assam at 13.3%) to 40.4 in Endline (highest in Rajasthan at 69.8% and lowest in Assam at 18%), while it has gone up from 22.3 in Baseline to 26.1 in Endline for Control respondents.

The weighted average (WA) for using **Instagram** on the Smartphone _without assistance_ for SEWA respondents has gone up from 0.1 in Baseline (one in Rajasthan and Assam each) to 5.4 in Endline (highest in Rajasthan at 24.8% and lowest in Gujarat at 1.7%), while it has gone up from 0.1 in Baseline to 2.3 in Endline for Control respondents.

The weighted average (WA) for using **Google** on the Smartphone _without assistance_ for SEWA respondents has gone up from 0.1 in Baseline (one in Rajasthan and Assam each) to 0.3 in Endline (one in Bihar and six in UP).

The weighted average (WA) for using **Snapchat** on the Smartphone _without assistance_ for SEWA respondents in the Endline is 1.2 (none in Assam and Meghalaya and 2.3% in Bihar) while for **Shopping** _without assistance_ it is 0.8 (none in Assam; six in Bihar; four each in Rajasthan and Meghalaya and one each in Gujarat and UP). Detailed state-wise table available in Annex V – Table No. A-2.7.2

Table No. 2.7.2: Features of Smartphone Used With/Without Assistance

Weighted Average	BASELINE				ENDLINE			
	SEWA		Control		SEWA		Control	
	N=1989		N=673		N=2034		N=710	
Unlocking Handset								
Without Assistance	748	37.6	248	36.8	1145	56.3	284	40
With Assistance	303	15.2	95	14.1	262	12.9	119	16.8
Do not use	938	47.2	330	49	627	30.8	307	43.2
Receiving Calls								
Without Assistance	1062	53.4	336	49.9	1416	69.6	396	55.8
With Assistance	162	8.1	52	7.7	187	9.2	95	13.4
Do not use	765	38.5	285	42.3	431	21.2	219	30.8
Making voice calls								
Without Assistance	738	37.1	243	36.1	1184	58.2	323	45.5
With Assistance	368	18.5	116	17.2	254	12.5	109	15.4
Do not use	883	44.4	314	46.7	596	29.3	278	39.2
Making Video Calls								
Without Assistance	481	24.2	159	23.6	884	43.5	220	31
With Assistance	297	14.9	90	13.4	279	13.7	89	12.5
Do not use	1211	60.9	424	63	871	42.8	401	56.5
Reading SMS								
Without Assistance	447	22.5	191	28.4	796	39.1	201	28.3
With Assistance	143	7.2	42	6.2	237	11.7	72	10.1
Do not use	1399	70.3	561	83.4	1001	49.2	437	61.5
Sending SMS								
Without Assistance	382	19.2	126	18.7	779	38.3	188	26.5
With Assistance	154	7.7	49	7.3	244	12	79	11.1
Do not use	1453	73.1	498	74	1011	49.7	443	62.4
Saving Name/Nos.								
Without Assistance	434	21.8	138	20.5	759	37.3	191	26.9
With Assistance	268	13.5	83	12.3	240	11.8	75	10.6
Do not use	1287	64.7	452	67.2	1035	50.9	444	62.5
Muting								
Without Assistance	459	23.1	148	22	861	42.3	195	27.5
With Assistance	219	11	65	9.7	238	11.7	99	13.9
Do not use	1311	65.9	460	68.4	935	46	416	58.6
Interactive voice response system (IVRS)								
Without Assistance	174	8.7	62	9.2	606	29.8	139	19.6
With Assistance	62	3.1	29	4.3	206	10.1	70	9.9
Do not use	1753	88.1	582	86.5	1222	60.1	501	70.6
Facebook								
Without Assistance	301	15.1	88	13.1	629	30.9	125	17.6
With Assistance	80	4	16	2.4	157	7.7	70	9.9

	BASELINE				ENDLINE			
Do not use	1608	80.8	569	84.5	1248	61.4	515	72.5
WhatsApp								
Without Assistance	414	20.8	130	19.3	793	39	176	24.8
With Assistance	76	3.8	16	2.4	179	8.8	86	12.1
Do not use	1499	75.4	527	78.3	1062	52.2	448	63.1
YouTube								
Without Assistance	473	23.8	150	22.3	822	40.4	185	26.1
With Assistance	100	5	29	4.3	212	10.4	104	14.6
Do not use	1416	71.2	494	73.4	1000	49.2	421	59.3
Instagram								
Without Assistance	2	0.1	1	0.1	109	5.4	16	2.3
Do not use	1987	99.9	672	99.9	1925	94.6	694	97.7
Snapchat								
Without Assistance	-	-	-	-	25	1.2	1	0.1
Do not use	-	-	-	-	2009	98.8	709	99.9
Shopping								
Without Assistance	-	-	-	-	16	0.8	1	0.1
Do not use	-	-	-	-	2018	99.2	709	99.9
Google								
Without Assistance	2	0.1	-	-	7	0.3	2	0.3
Do not use	1987	99.9	673	100	2027	99.7	708	99.7

In _**Gujarat**_, in the Baseline as well as Endline, the highest percentage of SEWA and Control respondents using the various features of the Smartphone without assistance like unlocking handset; receiving calls; making calls; making video calls; reading SMS; sending SMS; saving names/numbers; keeping it on silent; IVRS; Facebook; WhatsApp; YouTube are in the 18-25 years age-group and this proficiency goes down with increasing age. (Table No. A-2.7.4 – Annex V in Gujarat report). In _**Rajasthan**_, in the Baseline as well as Endline, the highest percentage of SEWA and Control respondents using the various features of the Smartphone without assistance like unlocking handset; receiving calls; making calls; making video calls; reading SMS; sending SMS; saving names/numbers; keeping it on silent; IVRS; Facebook; WhatsApp; YouTube are in the 18-25 years age-group and this proficiency goes down with increasing age. (Table No A-2.7.4a/A-2.7.4b – Annex V in Rajasthan report). In _**Bihar**_, in the Baseline as well as Endline, age was a determining factor in the proficiency of using the various features of the Smartphone among SEWA respondents and it was also the highest in the younger age-group. These proficiencies went down with increasing age. Looking at the use of web-based applications highest use is among the 18-25 years age-group and this goes down with increasing age. (Table No. A-2.7.4a/A-2.7.4b – Annex V in Bihar report). In _**Uttar Pradesh**_, in the Baseline and Endline, proficiency in using the various features of the Smartphone with or without assistance was the highest in the 18-25 years age-group of the SEWA respondents and this proficiency went down with increasing age. Looking at the use of web-based applications – the usage among the SEWA respondents is still low and out of those who use it the highest use is among the 18-25 years age-group and this goes down with increasing age. (Table No. A-2.7.4 – Annex V in Uttar Pradesh report). In _**Assam**_, in the proficiency in using the various features of the Smartphone with or without assistance was the highest in the 18-25 years age-group of the SEWA respondents and this proficiency went down with increasing age. Looking at the use of web-based applications – the usage among the SEWA respondents is still low and out of those who use it the highest use is among the 18-25 years age-group and this goes down with increasing age. In _**Meghalaya**_, in the proficiency in using the various features of the Smartphone

with or without assistance was the highest in the 18-25 years age-group of the SEWA respondents and this proficiency went down with increasing age. Looking at the use of web-based applications – the usage among the SEWA respondents is still low and out of those who use it the highest use is among the 18-25 years age-group and this goes down with increasing age. (Table No. A-2.7.4a/A-2.7.4b – Annex V in Bihar report).

The weighted average (WA) for SEWA respondents using the Smartphone with/without assistance has gone up from 5.5 in Baseline (highest in Assam at 12.5% and lowest in Bihar at 3.5%) to 33.2 in Endline (highest in Meghalaya at 39.2% and lowest in Assam at 26.3%), while it has gone up from 5.3 in Baseline to 19.3 in Endline for Control respondents. Detailed state-wise table available in Annex V – Table No. A-2.7.3

Table No. 2.7.3.: Smartphone Used With/Without Assistance

Weighted Average	BASELINE				ENDLINE			
	SEWA		Control		SEWA		Control	
	N=1989		N=673		N=2034		N=710	
With/Without Assistance	109	5.5	36	5.3	675	33.2	137	19.3
Do Not Use	1880	94.5	637	94.7	1359	66.8	573	80.7

Collective Perspectives: Evidences from FGDs:

Gujarat: Girls and younger women are familiar with WhatsApp; Instagram; Facebook; YouTube Videos; shopping site Meesho as well as Serials. In Chhota Udepur not all women use these apps as they don't have Internet. In Patan women do use WhatsApp even if they have to use it on someone else's phone in the family. The men in the village also use the above social media Apps. In Aravalli the women mentioned that men use the phone more for work but they do use it for entertainment. In many districts young boys and girls use the phone for their studies but also use Facebook; WhatsApp; Instagram and watch videos on it. They also mentioned that younger children in their village used the phone to watch cartoons and play games. There are many women who also use it for online purchases and women have started using PhonePe to make payments. In Chhota Udepur Smartphones are used mostly by boys of the household as they have just one Smartphone between the whole family. In Gandhinagar, they use the mobile for sending/receiving money, education and for creating reels and making video calls.

Rajasthan: Rajasthan-Bikaner: Some of these women know to use the phone pretty well, however some of them don't.

Dungarpur: Most of the women and girls present in this group were smartphone savvy. They were using various apps on their mobile phones and were also aware of all the features of their mobile phones.

Bihar: Bhagalpur: The older men and women only use phones to make calls and communicate, whereas young boys, girls and women can also use apps on the phone like Facebook, WhatsApp, Instagram, YouTube, Snapchat, Telegram, etc. They can make videos as well as shop online.

Patna: Phones are used only to talk to each other via call, as for the rest, smartphones with touch screens are not owned by anyone.

UP: *Lucknow*: Generally, a phone is used to talk to each other. However now, among youngsters many other uses are also common. They use WhatsApp, Facebook, Instagram, Snapchat, YouTube and apps for online shopping and online payments. Few of them still find it a bit difficult to transfer money online. However, they find it easy to use Facebook, WhatsApp, watch videos on YouTube,

and talk to each other through video calls. There are around 1 or 2 women, who can even pay their light bills online and several other women now shop online. Men and youngsters can use their phones in all ways.

Raebareli: The first and foremost usage of mobile phones, is to talk/communicate with each other. However now, it is also used for social media and digital transactions. They find it very easy to talk on the phone with each other, using Facebook, WhatsApp, Snapchat, Instagram and Reels. And manage to purchase things online with the help of others. There are around 4 to 5 women who know how to make online payments, and the others seek help from their family members.

Assam: All women have phones, either smartphones or simple keypad phones, and those who have simple phones use their husbands' smartphones and thus use the internet too. The older men and women only use phones to make calls and communicate, whereas young boys, girls and women can also use apps on the phone like Facebook, WhatsApp, Instagram, YouTube, Snapchat, etc. They can make videos as well as shop online. Now they feel that their knowledge and skills about various features of the mobile are too good

Meghalaya: About 80% of them learnt how to operate their Smartphone from peer-to-peer learning/other young members of the family. It is also learnt that most of the school/college going (located in State's capital) young people of the village have average or good digital knowledge due to their exposure. Majority of the villager people own smartphones and it is mostly the elderly people that own phones with basic features. There are no gender differences in terms of ownership of phones. They said that they have minimal skills about the various features of the mobile. Especially the age-group between 35–50 years old consider themselves as old people and their usage of phone is basically making and receiving calls. The young mothers (age group between 19 to 25 years old) consider themselves as average in their digital skills since besides phone calls they are also using their Smartphone for photography and keeping in touch with their family and friends through social media apps like WhatsApp and Facebook.

The weighted averages (WA) for SEWA respondents assessing their own proficiency in using the mobile is given in the table below (Table No. 2.7.4). The WA for **poor** given by SEWA respondents has gone down from 29.3 in Baseline (highest in Assam at 58.3% and lowest in Rajasthan at 19.8%) to 15.5 in Endline (highest in Bihar at 39.3% and lowest in Rajasthan at 0.7%), while it has gone down from 35.1 in Baseline to 26.9 in Endline for Control respondents.

Table No. 2.7.4: Own Assessment on Use of Mobile

Weighted Average	BASELINE				ENDLINE			
	SEWA		Control		SEWA		Control	
	N=1989		N=673		N=2034		N=710	
Poor	582	29.3	236	35.1	315	15.5	191	26.9
Average	823	41.4	263	39.1	723	35.6	304	42.8
Good	439	22.1	121	18	816	40.1	172	24.3
Excellent	145	7.3	53	7.9	180	8.8	42	5.9

The WA for **average** given by SEWA respondents has gone down from 41.4 in Baseline (highest in Rajasthan at 34.9 and lowest in Assam at 28.3%) to 35.6 in Endline (highest in Gujarat at 44.2% and lowest in UP at 17.1%), while it has gone up from 39.1 in Baseline to 42.8 in Endline for Control respondents. The WA for **good** has gone up from 22.1 in Baseline (highest in Rajasthan at 31.7% and lowest in Assam at 12.5%) to 40.1 in Endline (highest in Meghalaya at 49.2% and lowest in Bihar at 32.7%), while it has gone up from 18 in Baseline to 24.3 in Endline for Control respondents. The WA

for **excellent** has gone up slightly from 7.3 in Baseline (highest in Rajasthan at 13.5% and lowest in Assam at 0.8%) to 8.8 in Endline (highest in UP at 14.2% and lowest in Gujarat at 0.9%), while it has gone down from 7.9 in Baseline to 5.9 in Endline for Control respondents. Detailed state-wise table available in Annex V – Table No. A-2.7.4

In _**Gujarat**_, in the Baseline as well as in the Endline, highest rating of good' and 'excellent' among SEWA respondents was the 18-25 years age-group. This rating went down with increasing age. (Table No. A-2.7.5 – Annex V in Gujarat report). In _**Rajasthan's Bikaner**_ in the Baseline majority SEWA respondents who have said that they are either 'Good' or 'Excellent' in the use of the mobile are in the 18-25 years age-group and in Endline also age is a determining factor in how they have rated their proficiency in the use of the mobile. In _**Rajasthan's Dungarpur**_ age is not a determining factor when the SEWA respondents made an assessment in the Baseline and Endline on their ability to use the mobile phone. (Table No A-2.7.5a/A-2.7.5b – Annex V in Rajasthan report). In the Baseline and Endline, age was determining factor in how the respondents of _**Bihar**_ had rated themselves in their proficiency in using the mobile phone. (Table No A-2.7.5a/A-2.7.5b – Annex V in Bihar report). In _**Uttar Pradesh**_, in the Baseline as well as Endline, majority SEWA respondents in the 18-25 years age-group rated their proficiency in the use of the mobile as 'good' – this rating went down among the SEWA respondents with increasing age. (Table No. A-2.7.5 – Annex V in Uttar Pradesh report). In _**Assam,**_ in the Baseline as well as in the Endline, highest rating of good' and 'excellent' among SEWA respondents was the 18-25 years age-group. This rating went down with increasing age. In _**Meghalaya,**_ in the Baseline, highest rating of good' and 'excellent' among SEWA respondents was the 18-25 years age-group and this rating went down with increasing age. In the Endline, age is not a deciding factor in how the respondents have rated their proficiency in the use of the mobile phone. (Table No. Table No A-2.7.5a/A-2.7.5b – Annex V in Assam/Meghalaya report).

2.8 ACCESS AND USE OF DIGITAL FINANCIAL SERVICES/PRODUCT

The weighted average (WA) for SEWA respondents using their Smartphone for **Banking** _without assistance_ has gone up from 1 in Baseline (2.5% in Assam and Meghalaya and lowest in Bihar at 0.7%) to 11.2 in Endline (highest in UP at 13.7% and lowest in Meghalaya at 7.5%), while it has gone up from 1.5 in Baseline to 6.5 in Endline for Control respondents.

The weighted average (WA) for SEWA respondents using their Smartphone for **Payment of Bills** _without assistance_ has gone up from 0.8 in Baseline (eight in Ahmedabad; two each in Rajasthan; UP and Assam and one each in Bihar and Meghalaya) to 10 in Endline (highest in Rajasthan at 20.2% and lowest in Assam at 5.7%), while it has gone up from 1.2 in Baseline to 4.7 in Endline for Control respondents.

The weighted average (WA) for SEWA respondents using their Smartphone for **Sending/receiving money** _without assistance_ has gone up from 1.1 in Baseline (highest in UP at 1.9% and none in Meghalaya) to 12.8 in Endline (highest in Rajasthan at 26.4% and lowest in Assam at 7.4%), while it has gone up from 2.5 in Baseline to 6.1 in Endline for Control respondents.

The weighted average (WA) for SEWA respondents using their Smartphone for **Shopping** _without assistance_ has gone up from 2.2 in Baseline (highest in UP at 2.9% and lowest in Meghalaya at 0.8%) to 14.5 in Endline (highest at Rajasthan at 28.7% and lowest in Gujarat at 11.6%), while it has gone up from 2.5 in Baseline to 6.5 in Endline for Control respondents.

The weighted average (WA) for SEWA respondents using their Smartphone for **Purchase of Tickets** _without assistance_ has gone up from 0.6 in Baseline (highest in Assam at 2.5% and none in UP) to

4.7 in Endline (highest in Rajasthan at 9.3% and none in Meghalaya and one in Assam), while it has gone up from 0.9 in Baseline to 2.1 in Endline for Control respondents.

The weighted average (WA) for SEWA respondents using their Smartphone for **Business/Work** _without assistance_ has gone up from 0.5 in Baseline (highest in Meghalaya at 2.5% and less than one in all other states) to 6.2 in Endline (highest in Meghalaya at 29.2% and lowest in Assam at 3.3 and Gujarat at 3.8%), while it has gone up from 0.3 in Baseline to 2 in Endline for Control respondents. Detailed state-wise table available in Annex V – Table No. A-2.8.1

Table No. 2.8.1: Features of Smartphone Used With/Without Assistance

Weighted Average	BASELINE				ENDLINE			
	SEWA N=1989		Control N=673		SEWA N=2034		Control N=710	
Banking								
Without Assistance	20	1	10	1.5	228	11.2	46	6.5
With Assistance	31	1.6	11	1.6	217	10.7	60	8.5
Do not use	1938	97.4	652	96.9	1589	78.1	603	85
Payment of Bills								
Without Assistance	16	0.8	8	1.2	203	10	33	4.7
With Assistance	32	1.6	14	2.1	190	9.3	37	5.2
Do not use	1941	97.6	651	96.7	1641	80.7	639	90.1
Sending/Receiving Money								
Without Assistance	21	1.1	17	2.5	260	12.8	43	6.1
With Assistance	35	1.8	15	2.2	208	10.2	37	5.2
Do not use	1855	93.3	641	95.2	1566	77	629	88.7
Shopping								
Without Assistance	43	2.2	17	2.5	298	14.6	46	6.5
With Assistance	38	1.9	14	2.1	163	8	31	4.4
Do not use	1908	95.9	642	95.4	1573	77.3	632	89.1
Purchase of Tickets								
Without Assistance	11	0.6	6	0.9	95	4.7	15	2.1
With Assistance	31	1.6	10	1.5	116	5.7	20	2.8
Do not use	1947	97.9	657	97.6	1823	89.6	674	95.1
Business/Work								
Without Assistance	10	0.5	2	0.3	127	6.2	14	2
With Assistance	27	1.4	11	1.6	93	4.6	16	2.3
Do not use	1952	98.1	660	98.1	1814	89.2	679	95.8

In _**Gujarat**_, in the Baseline as well as the Endline, the younger age-group SEWA and Control respondents used their Smartphone for various net transactions like banking; payment of bills; sending/receiving money; shopping; purchase of tickets and for business (with or without assistance) while none in the above 60 years use it for any of the net banking transactions. (Table No. A-2.8.2 – Annex V in Gujarat report). In _**Rajasthan, Bikaner**_ in the Baseline, none of the SEWA respondents used their Smartphone for Banking, Payment of Bills or Purchase of Tickets and in the Endline age is not a determining factor in their use of the mobile for banking; payment of bills or purchase of tickets; sending / receiving money; shopping or for business/work. In _**Rajasthan, Dungarpur**_ age is not a deciding factor in the SEWA respondents using their Smartphone for banking; payment of bills or purchase of tickets; sending / receiving money; shopping or for business/work in Baseline and Endline. (Table No A-2.8.2a/A-2.8.2b – Annex V in Rajasthan report). In _**Bihar, Bhagalpur**_ in the Baseline as well as Endline, it is some of the younger age-group SEWA respondents that used their Smartphone for various net transactions _with or without assistance_.

None of the respondents in **_Bihar, Patna_** had used their Smartphone for the various online transactions in the Baseline and in the Endline some of the younger age-group SEWA respondents used their Smartphone for various net transactions _with or without assistance_. (Table No A-2.8.2a/A-2.8.2b – Annex V in Bihar report). In **_Uttar Pradesh_**, in the Baseline, age cannot be said to be a determining factor in the access and use of some of the digital financial services on their Smartphone. In the Endline, to some extent age determines the use of the Smartphone for banking; sending/receiving money; shopping; purchase of tickets; for business/work. The younger generation is more comfortable using it for the above purposes than the older generation – it decreases with age. (Table No. A-2.8.2 – Annex V in Uttar Pradesh report). In **_Assam_**, in the Baseline as well as the Endline, the younger age-group used used their Smartphone for banking; payment of bills; sending/receiving money; shopping; purchase of tickets and for business/work to some extent – with and without assistance. In **_Meghalaya_**, in the Baseline as well as the Endline, the younger age-group used used their Smartphone for banking; payment of bills; sending/receiving money; shopping; purchase of tickets and for business/work to some extent – with and without assistance. (Table No A-2.8.2a/A-2.8.2b – Annex V in Assam/Meghalaya report)

The weighted average (WA) for SEWA respondents using their Smartphone for **planning and coordinating** with people they work with has gone down slightly from 27.9 in Baseline (highest in Gujarat at 35.5% and lowest in Assam at 5%) to 27.4 in Endline (highest in Meghalaya at 50% and lowest in Assam at 4.9%), while it has gone down from 28.5 in Baseline to 18.6 in Endline for Control respondents. Barring this use the WA has gone up for SEWA respondents using their Smartphone for other purposes as seen in the table given below (Table No. 2.8.2) Detailed state-wise table available in Annex V – Table No. A-2.8.2

Table No. 2.8.2: Other Uses of Mobile-Weighted Average

Weighted Average	BASELINE				ENDLINE			
	SEWA		Control		SEWA		Control	
	N=1989		N=673		N=2034		N=710	
Plan and Coordinate with people work with	555	27.9	192	28.5	558	27.4	132	18.6
Market information on milk//livelihood products services	52	2.6	20	1	442	21.7	109	15.4
Maintain relationship/contacts related to business	58	2.9	16	0.8	469	23.1	120	16.9
Access market and price information	82	4.1	27	1.4	396	19.5	58	8.2
Children's school projects	122	6.1	28	1.4	351	17.3	22	3.1
Transport of goods and services	50	2.5	15	0.8	298	14.7	56	7.9
Follow-up on payment	64	3.2	16	0.8	287	14.1	46	6.5
Access market information for agriculture	37	1.9	7	0.4	273	13.4	51	7.2
Check/Confirm, Prices from Various sources	39	2	6	0.3	257	12.6	40	5.6
Learn new agricultural practices	29	1.5	5	0.3	229	11.3	38	5.4
Access weather information for agriculture	39	2	6	0.3	227	11.2	47	6.6
Market information on non-farm goods	35	1.8	4	0.2	223	11	25	3.5
Learn about innovations in agriculture	29	1.5	3	0.2	182	8.9	28	3.9

In **_Gujarat_**, in the Baseline as well as in the Endline, the younger age-group SEWA and Control respondents use their mobile for other professional uses like planning and coordinating with people with work with; working on children's school projects; maintaining business related contacts; access market and price information, etc. (Table No. A-2.8.4 – Annex V in Gujarat report). In **_Rajasthan_**, age is not a determining factor on how the SEWA respondents use the mobile phone for other uses in their professional life – in Baseline or Endline. (Table No A-2.8.3a/A-2.8.3b – Annex V in Rajasthan report). In **_Bihar_**, though the usage of the mobile is low for other professional

purposes it is mostly used by the SEWA respondents in the 18-25 and the 26-30 years age-group and in the Endline, age is a determining factor in the usage by the SEWA respondent of Bhagalpur for other professional purposes. (Table No. A-2.8.4a/A-2.8.4b – Annex V in Bihar report). In **_Uttar Pradesh,_** in the Baseline and Endline, age is not a determining factor in the SEWA and Control respondents using their mobile for other work-related uses. (Table No. A-2.8.4 – Annex V in Uttar Pradesh report). In **_Assam_** age is not a determining factor in the Baseline and Endline in the SEWA and Control respondents using their mobile for other work-related uses. In **_Meghalaya_** age is not a determining factor in the Baseline and Endline in the SEWA and Control respondents using their mobile for other work-related uses. (Table No. A-2.8.4a/A-2.8.4b – Annex V in Assam/Meghalaya report).

The weighted average (WA) for SEWA respondents doing **_no net banking transaction_** in a month has gone down from 96.3 in Baseline (highest in Bihar at 99.7% and lowest in Assam at 76.7%) to 75.7% in Endline (highest in Bihar at 89.7% and lowest in Gujarat at 71.1%), while it has gone down from 97.2 in Baseline to 83.7 in Endline for Control respondents. The WA, for SEWA respondents doing **_1-5 such transactions_** in a month has gone up from 3.1 in Baseline (highest in Assam at 22.5% and lowest in Bihar at 0.3%) to 21.2 in Endline (highest in Gujarat at 25.8% and lowest in Rajasthan and Bihar at 10.9%), while it has gone down from 18 in Baseline to 15.8 in Endline for Control respondents. The WA for SEWA respondents doing **_6-10 such transactions_** had gone up from 0.3 in Baseline (five in Gujarat and one in UP and none in the other states) to 2 in the Endline (None in Bihar and UP and below 3% in the other states), while it has remained the same for Control respondents at 0.1. The WA for SEWA respondents doing **_more than 10 such transactions_** gone up from 0.3 in Baseline (one in Assam and five in Meghalaya) to 3 in the Endline (None in Bihar and Up and 7.4% in Assam). Detailed state-wise table available in Annex V – Table No. A-2.8.3

Table No. 2.8.3: Number of Net banking transactions done in a month

Weighted Average	BASELINE				ENDLINE			
	SEWA		Control		SEWA		Control	
	N=1989		N=673		N=2034		N=710	
None	1916	96.3	654	97.2	154	75.7	594	83.7
1-5	61	3.1	18	2.7	432	21.2	112	15.8
6-10	6	0.3	1	0.1	40	2	1	0.1
More than 10	6	0.3			22	1.1	3	0.4

In **_Gujarat,_** in the Baseline age was not a determining factor in the number of net banking transaction that the SEWA and Control respondents generally do in a month. In the Endline, the lowest number of SEWA respondents doing no net banking transactions in a month are in the 18-25 years age-group and it increases with increasing age (Table No. 2.8.2 in Gujarat report). In **_Rajasthan_** majority of the SEWA respondents in Bikaner and all of them in Dungarpur did not do any net banking transaction in a month and so age does not play any role in it. Age is not a determining factor in the SEWA or Control respondents of Bikaner and Dungarpur doing net banking transactions in a month in the Endline. (Table No. A-2.8.4a/A-2.8.4b – Annex V in Rajasthan report). In **_Bihar_** age is not a determining factor in the respondents doing net banking other than the fact that the respondent using it is in the younger age-group in a month in both Baseline and Endline. (Table No. A-2.8.5a/A-2.8.5b – Annex V in Bihar report). In **_Uttar Pradesh_** in the Baseline as well as in the Endline, age is not a determining factor in the number of net banking transactions done in a month by the SEWA and Control respondents. (Detailed table is available in Annex – V of

Uttar Pradesh report). In **_Assam_**, in the Baseline none of the SEWA and Control respondents n the above 50 years age-group did any net-banking transactions in a month. In Endline, those who do any net banking transaction in a month are majorly in the 26-35 and the 36-50 years age-group. In **_Meghalaya_**, in the Baseline none of the SEWA and Control respondents in the above 50 years age-group do any net-banking transactions in a month. In the Endline, age is not a deciding factor in the SEWA respondents doing any net banking transactions in a month. (Table No A-2.8.5a/A-2.8.5b – Annex V in Assam/Meghalaya report).

The weighted average (WA) for SEWA respondents doing **No NEFT transactions** has gone down from 99.8 in Baseline (all in Rajasthan, Bihar, Up and lowest in Assam at 98.3%) to 88.4 in Endline (highest in Bihar at 98.7% and Assam at 98.4% and lowest in Gujarat at 82.2%), while it has gone down from 99.9 in Baseline to 90.8 in Endline for Control respondents. There is a steady increase in the number of NEFT transactions done by SEWA and Control respondents in the Endline as seen in the table given below (Table No. 2.8.4)

The weighted average (WA) for SEWA respondents doing **No Other Mobile transactions** has gone down from 99.7 in Baseline (all in Rajasthan, Bihar, Up and lowest in Meghalaya at 97.5%) to 94.3 in Endline (highest in Bihar at 98.7% and lowest in Meghalaya at 91.7%), while it has gone down from 99.9 in Baseline to 98.6 in Endline for Control respondents. There is a steady increase in the number of other mobile transactions done by SEWA and Control respondents in the Endline.

The weighted average (WA) for SEWA respondents doing **No Debit Card transactions** has gone down from 97.5 in Baseline (all in Bihar and lowest in Assam at 81.7%) to 82.3 in Endline (highest in Bihar at 97.3% and lowest in Assam at 65.6%), while it has gone down from 98.4 in Baseline to 91.7 in Endline for Control respondents. There is a steady increase in the number of debit card transactions done by SEWA and Control respondents in the Endline.

The weighted average (WA) for SEWA respondents doing **No Credit Card transactions** has gone down slightly from 99.2 in Baseline (all in Rajasthan, Bihar and UP and lowest in Assam at 91.7%) to 98.7 in Endline (highest in Bihar at 99.7% and lowest at Rajasthan at 91.5%), while it has gone down from 100% in Baseline to 99.7 in Endline for Control respondents. There is not much increase in the number of credit card transactions done by SEWA and Control respondents in the Endline.

The weighted average (WA) for SEWA respondents doing **No Mobile Wallet transactions** has gone down from 99.6 in Baseline (all in Rajasthan; Bihar, Assam and Meghalaya and 99.4% in Gujarat and 99.5% in UP) to 89.7 in Endline (highest in Bihar at 95% and lowest in Rajasthan at 78.3%), while it has gone down from 98.5 in Baseline to 95.9 in Endline for Control respondents. There is a steady increase in the number of mobile wallet transactions done by SEWA and Control respondents in the Endline. Detailed state-wise table available in Annex V – Table No. A-2.8.4

Table No. 2.8.4: Number of Digital Transactions in Previous Month-Weighted Average

Weighted Average	BASELINE				ENDLINE			
	SEWA		Control		SEWA		Control	
	N=1989		N=673		N=2034		N=710	
NEFT / RTGS / IMPS Transactions								
None	1985	99.8	672	99.9	1798	88.4	645	90.8
One	1	0.1	1	0.1	74	3.6	27	3.8
Two	1	0.1			107	5.3	26	3.7
Three	1	0.1			41	2	5	0.7
Four					6	0.3	2	0.3
Five and more	1	0.1			8	0.4	5	0.7
Other Mobile Banking Transactions								

	BASELINE				ENDLINE			
None	1983	99.7	672	99.9	1919	94.3	700	98.6
One	3	0.2			33	1.6	1	0.1
Two	2	0.1	1	0.1	37	1.8	2	0.3
Three					23	1.1	3	0.4
Four					6	0.3	2	0.3
Five and More	1	0.1			15	0.7	2	0.3
Debit Card Transactions								
None	1940	97.5	662	98.4	1674	82.3	651	91.7
One	23	1.2	6	0.9	159	7.8	32	4.5
Two	10	0.5	3	0.4	111	5.5	13	1.8
Three	9	0.5			47	2.3	6	0.8
Four	1	0.1	1	0.1	17	0.8	1	0.1
Five and More	6	0.3	1	0.1	25	1.2	6	0.8
Above Ten					1	0	1	0.1
Credit Card Transactions								
None	1974	99.2	673	100	2007	98.7	708	99.7
One	10	0.5			11	0.5	1	0.1
Two	2	0.1			7	0.3	-	-
Three	1	0.1			3	0.1	1	0.1
Four					1	0	-	-
Five and more	2	0.1			5	0.2	-	-
Mobile Wallets								
None	1981	99.6	663	98.5	1824	89.7	681	95.9
One	4	0.2	6	0.8	42	2.1	6	0.8
Two	1	0.1	1	0.1	53	2.6	6	0.8
Three					30	1.5	9	1.3
Four			2	0.3	29	1.4	2	0.3
Five and more	3	0.2	1	0.1	49	2.4	6	0.8
Above Ten					7	0.3	-	-
E Mitra- bank sakhi -Aadhar card								
None					124	6.1	54	7.6
One					5	0.2	6	0.8

The weighted average (WA) for SEWA respondents' knowledge about **debit card** has gone up from 33.6 in Baseline (highest in Rajasthan at 50.8% and lowest in Bihar at 19.4%) to 57.9 in Endline (highest in Rajasthan at 72.1% and lowest in Bihar at 28%), while it has gone up from 26.2 in Baseline to 48.9 in Endline for Control respondents.

The weighted average (WA) for SEWA respondents' knowledge about **G-Pay** has gone up from 11.8 in Baseline (highest in UP at 18.9% and lowest in Meghalaya at 0.8%) to 28.7 in Endline (highest in Rajasthan at 55% and lowest in Bihar at 3%), while it has gone up from 8.8 in Baseline to 17.2 in Endline for Control respondents.

The weighted average (WA) for SEWA respondents' knowledge about **Bank Transfer** has gone up from 5.5 in Baseline (highest in Rajasthan at 11.1% and lowest in Meghalaya at 0.8%) to 28 in Endline (highest in UP at 46% and lowest in Assam at 4.1%), while it has gone up from 5.3 in Baseline to 22.3 in Endline for Control respondents.

The weighted average (WA) for SEWA respondents' knowledge about **PayTM** has gone up from 12.7 in Baseline (highest in UP at 18.9% and lowest in Meghalaya at 0.8%) to 27.9 in Endline (highest in Rajasthan at 52.7% and lowest in Bihar at 4%), while it has increased from 11 in Baseline to 18 in Endline for Control respondents.

The weighted average (WA) for SEWA respondents' knowledge about **Credit Card** has gone up from 9.2 in Baseline (highest in Rajasthan at 16.7% and lowest in Meghalaya at 4.2%) to 21.6 in Endline (highest in UP at 46% and lowest in Meghalaya at 5%), while it has gone up from 7.6 in Baseline to 13.1 in Endline for Control respondents.

The weighted average (WA) for SEWA respondents' knowledge about **Bhim** has gone up from 4.2 in Baseline (highest in Gujarat at 5.1% and lowest in Meghalaya at nil) to 17.2 in Endline (highest in Gujarat at 23.9% and lowest in Bihar at 3.7%), while it has gone up from 4.3 in Baseline to 7.6 in Endline for Control respondents.

The weighted average (WA) for SEWA respondents' knowledge about **UPI** has gone up from 2.4 in Baseline (highest in Rajasthan at 3.2% and lowest in Assam and Meghalaya at 0.8%) to 15.9 in Endline (highest in Rajasthan at 24.8% and lowest in Bihar at 3.7%), while it has gone up from 2.8 in Baseline to 6.1 in Endline for Control respondents.

The weighted average (WA) for SEWA respondents' knowledge about **E-Wallet** has gone up from 3.6 in Baseline (highest in UP at 5.8% and lowest at Meghalaya at nil) to 10.9 in Endline (highest in Rajasthan at 41.1% and nil in Bihar), while it has gone up from 3.1 in Baseline to 4.8 in Endline for Control respondents. Detailed state-wise table available in Annex V – Table No. A-2.8.5

Table No. 2.8.5: Respondents Know About Cashless Transactions

Weighted Average	BASELINE				ENDLINE			
	SEWA		Control		SEWA		Control	
	N=1989		N=673		N=2034		N=710	
Debit Card	669	33.6	176	26.2	1177	57.9	347	48.9
G-Pay	234	11.8	59	8.8	583	28.7	122	17.2
Bank transfer	110	5.5	36	5.3	569	28	158	22.3
PayTM	252	12.7	74	11	568	27.9	128	18
Credit Card	183	9.2	51	7.6	440	21.6	93	13.1
Bhim	83	4.2	29	4.3	350	17.2	54	7.6
UPI	48	2.4	19	2.8	323	15.9	43	6.1
E-Wallet	71	3.6	21	3.1	221	10.9	34	4.8

The weighted average (WA) for **debit card** transactions done by SEWA respondents has gone up from 4.4 in Baseline (highest in Assam at 20% and lowest in UP at 1.9%) to 24.7 in Endline (highest in Assam at 40.2% and lowest in Bihar at 7.7%), while it has gone up from 3.1 in Baseline to 10.7 in Endline for Control respondents.

The weighted average (WA) for **bank transfer** transactions done by SEWA respondents has gone up from 0.4 in Baseline (one respondent each in Gujarat, Rajasthan and Meghalaya and four in Assam and none in Bihar and UP) to 13.9 in Endline (highest in Gujarat at 18.1% and lowest in Assam at 2.5%), while it has gone up from 0.3 in Baseline to 10.1 in Endline for Control respondents.

The weighted average (WA) for **G-Pay** transactions done by SEWA respondents has gone up from 0.8 in Baseline (highest in Rajasthan at 17.6% and lowest in Meghalaya at 0.8%) to 10.1 in Endline (highest in Rajasthan at 20.9% and lowest in Bihar at 3%), while it has gone up from 1 in Baseline to 3.5 in Endline for Control respondents.

The weighted average (WA) for **PayTM** transactions done by SEWA respondents has gone up from 1 in Baseline (highest in Bihar at 4.7% and none in Rajasthan) to 8 in Endline (highest in Rajasthan at 14.7% and lowest in Bihar at 3.7%), while it has gone up from 1.2 in Baseline to 3.1 in Endline for Control respondents.

The weighted average (WA) for **Bhim** transactions done by SEWA respondents has gone up from 0.2 in Baseline (one in Gujarat and two in Assam and none in the other states) to 2.8 in Endline (highest in Rajasthan at 6.2% and none in Meghalaya), while it has gone from nil to 0.8 in Endline for Control respondents.

The weighted average (WA) for **credit card** transactions done by SEWA respondents has gone up from 0.9 in Baseline (highest in Rajasthan at 9.5% and none in Bihar) to 2.3 in Endline (highest in Rajasthan at 11.6% and lowest in Gujarat at 1.3%), while it has gone up from 0.1 in Baseline to 0.3 in Endline for Control respondents.

The weighted average (WA) for **UPI** transactions done by SEWA respondents has gone up from 0.2 in Baseline (one each in UP, Assam and Meghalaya and none in the other states) to 2.3 in Endline (highest in Rajasthan at 6.2% and none in Bihar), while it has gone up from 0.1 in Baseline to 0.6 in Endline for Control respondents.

The weighted average (WA) for **E-Wallet** transactions done by SEWA respondents has gone up from 0.1 in Baseline (one in Gujarat and Assam and none in the other states) to 2.1 in Endline (highest in Rajasthan at 15.5% and none in Bihar and Assam), while it has gone up from nil to 0.4 in Endline for Control respondents. Detailed state-wise table available in Annex V – Table No. A-2.8.6

Table No. 2.8.6: Overall Cashless Transactions Done by Respondents in last year

Weighted Average	BASELINE				ENDLINE			
	SEWA		Control		SEWA		Control	
	N=1989		N=673		N=2034		N=710	
Debit Card	87	4.4	21	3.1	502	24.7	76	10.7
Bank transfer	7	0.4	2	0.3	282	13.9	72	10.1
G-Pay	16	0.8	7	1	205	10.1	25	3.5
PayTM	19	1	8	1.2	163	8	22	3.1
Bhim	3	0.2	0	0	56	2.8	6	0.8
Credit Card	17	0.9	1	0.1	47	2.3	2	0.3
UPI	3	0.2	1	0.1	46	2.3	4	0.6
E-Wallet	2	0.1	0	0	43	2.1	3	0.4

The weighted average (WA) of how many cashless transactions the SEWA and Control respondents have knowledge about has been calculated and shown in the table given below (Table No. 2.8.7). The WA of SEWA respondents having knowledge of none of the cashless transactions is 33.9 (highest in Bihar at 52% and lowest in Rajasthan at 22.5%) and that of Control respondents it is 43.9. The highest is on an average 22.6 SEWA (highest in Assam at 35.2% and lowest in UP at 13.7%) and 24.1 Control respondents have knowledge about any one cashless transaction. The average number of SEWA and Control respondents having knowledge about cashless transactions goes down – there are some respondents who know about all the eight cashless transactions they were asked about (none in Bihar; Assam and Meghalaya). Detailed state-wise table available in Annex V – Table No. A-2.8.7

Table No. 2.8.7: Knowledge about Cashless Transactions (Number)

Weighted Average	SEWA (N=2034)		Control (N=710)	
None	690	33.9	312	43.9
One	459	22.6	171	24.1
Two	225	11.1	87	12.3
Three	199	9.8	52	7.3

Weighted Average	SEWA (N=2034)		Control (N=710)	
Four	118	5.8	33	4.6
Eight	117	5.8	18	2.5
Five	101	5	19	2.7
Seven	63	3.1	8	1.1
Six	62	3	9	1.3

The weighted average (WA) of how many cashless transactions the SEWA and Control respondents have done in the last year has been calculated and shown in the table given below (Table No. 2.8.8). The WA of not having done any cashless transactions among SEWA respondents is 65 (highest in Bihar at 84.3% and lowest is in Assam at 54.9%) and 80.1 among Control respondents. The WA of SEWA respondents having done one cashless transaction is 21 and that of Control respondents it is 14.5. There are a few SEWA and Control respondents who have done between two and seven cashless transactions in the last year as can be seen in the table given below (Table No. 2.8.8) Detailed state-wise table available in Annex V – Table No. A-2.8.8

Table No. 2.8.8: Cashless Transactions Done in Last year (Number)

Weighted Average	SEWA (N=2034)		Control (N=710)	
None	1322	65	569	80.1
One	428	21	103	14.5
Two	119	5.9	21	3
Three	68	3.3	5	0.7
Four	51	2.5	6	0.8
Five	20	1	2	0.3
Six	12	0.6	2	0.3
Seven	13	0.6	1	0.1

The weighted average (WA) of facing difficulty in accessing cashless transactions has gone down from 68.4 in Baseline (highest in Meghalaya at 84.2% and lowest in Assam at 47.5%) to 57.5 in Endline (highest in Bihar at 78% and lowest in Rajasthan at 39.5%), while it has gone down from 77.9 in Baseline to 64.1 in Endline for Control respondents. Detailed state-wise table available in Annex V – Table No. A-2.8.9

Table No. 2.8.9: Difficulty Accessing Cashless Transactions

	WEIGHTED AVERAGE			
Baseline	SEWA (N=1989)		Control (N=673)	
	1361	68.4	524	77.9
Endline	SEWA (N=2034)		Control (N=710)	
	1170	57.5	455	64.1

The weighted average (WA) of the difficulty _**lack of awareness/knowledge**_ has gone down from 95.6 in Baseline (all in Assam and lowest in Meghalaya at 86.1%) to 50.6 in Endline (highest in Bihar at 85.9% and lowest in Rajasthan at 23.5%), while it has gone down from 93.1 in Baseline to 66.2 in Endline for Control respondents.

The WA for _**lack of skills**_ has gone down from 69.4 in Baseline (highest in Bihar at 72.6% and lowest in UP at 58.3%) to 44.6 in Endline (highest in Bihar at 92.3% and lowest in Rajasthan at 13.7%), while it has gone down from 74.4 in Baseline to 58 in Endline for Control respondents.

The WA for *lack of availability* has gone down from 21.2 in Baseline (highest in Assam at 35.1% and lowest in Rajasthan at 10.8%) to 11.3 in Endline (highest in UP at 41.1% and none in Meghalaya), while it has gone down from 24.8 in Baseline to 16.3 in Endline for Control respondents.

The WA for *lack of hardware* has gone down from 13.5 in Baseline (highest in Bihar at 23.9% and lowest in UP at 6.9%) to 1.8 in Endline (highest in Assam at 22.2% and none in Rajasthan, Bihar and Meghalaya), while it has gone down from 11.3 in Baseline to 5.5 in Endline for Control respondents.

The WA for *lack of connectivity* has gone up from 2 in Baseline (highest in Assam at 8.8% and none in Meghalaya) to 5.9 in Endline (highest in UP at 44.2% and lowest in Rajasthan at 2%), while it has gone up from 1.7 in Baseline to 3.5 in Endline for Control respondents.

The WA for *Trust Issues* has gone up from 2.9 in Baseline (highest in Meghalaya at 4% and lowest in Bihar at 1.5%) to 18.9 in Endline (highest in Rajasthan at 68.6% and lowest in Bihar at 1.3%), while it has gone up from 5 in Baseline to 24.8 in Endline for Control respondents.

The WA for *reliance on cash* has gone down from 8 in Baseline (highest in Meghalaya at 12.9% and lowest in Assam at 1.8%) to 5.4 in Endline (highest in Up at 12.6% and none in Meghalaya), while it has gone up from 5.2 in Baseline to 8.1 in Endline for Control respondents. Detailed state-wise table available in Annex V – Table No. A-2.8.10

Table No. 2.8.10: Type of Difficulties Faced while Accessing Cashless Transactions

Weighted Average	BASELINE				ENDLINE			
	SEWA		Control		SEWA		Control	
	N=1361		N=524		N=1465		N=455	
Lack of awareness/knowledge	1301	95.6	488	93.1	742	50.6	301	66.2
Lack of Skills	945	69.4	390	74.4	653	44.6	264	58
Lack of availability	289	21.2	130	24.8	166	11.3	74	16.3
Lack of hardware	184	13.5	59	11.3	26	1.8	25	5.5
Lack of Connectivity	27	2	9	1.7	86	5.9	16	3.5
Trust issues	39	2.9	26	5	277	18.9	113	24.8
Reliance on cash	110	8	27	5.2	79	5.4	37	8.1

Collective Perspectives: Evidences from FGDs

Gujarat: In Ahmedabad; Anand; Gandhinagar; Kutch; Mehsana; Patan the women are slowly moving towards using digital financial transactions with the help of SEWA. In Aravalli women make 2-3 payments a month through PhonePe for milk they buy and in Chhota Udepur they use Google Pay with help of others. In Surendranagar the women along with digital transactions keep accounts; place orders for groceries and also use You Tube to gain more knowledge on the training they have received.

Rajasthan: Bikaner: It is easy to watch YouTube on the phone, and is easy to use Google pay. However, they aren't aware how to make a payment through a bank.

Rajasthan-Dungarpur: They are not hesitant to use smartphones. They mentioned that they got very good training through SEWA, which is why they are able to use mobiles for various activities like banking, shopping, accounting, learning new things, social media, etc.

Bihar: Bhagalpur: Currently, it feels very convenient but sometimes it becomes necessary to seek someone's help for online shopping. Also, now with the help of Google Pay, one can easily transfer money but when it needs to be transferred through a bank, it seems troublesome. Women these days pay the electricity bill as well, online.

Patna: They have simple keypad phones with them, and know only to receive calls, they don't know to use anything else.

UP: *Lucknow*: Generally, they make about 1 or 2 transactions a month, and the two girls present, use it around 3-4 times a month.

Raebareli: Around 4 to 5 women make digital transactions, by using Google Pay every month and the others also do it once a month with the help of their family members

Assam: Assam: Most women find it easy to talk to each other on the phone. Some of them use the phone to pay their light bill, and there are a few who watch videos and serials on YouTube.

Meghalaya: Meghalaya: They have not explored their Smartphone properly. As per their knowledge most of the villagers have never done - banking, sending or receiving money, online shopping, purchase of tickets or conducting business through their Smartphone.

The weighted average (WA) of participation in SEWA Bank and SEWA's programs by SEWA respondents is 100 and that of Control respondents is 12.4. The participation in other financial digital literacy programs goes down considerably as can be seen in the table given below (Table No. 2.8.11). Detailed state-wise table available in Annex V – Table No. A-2.8.11

Table No. 2.8.11: Participation in Financial Digital Literacy and Awareness Programs

Weighted Average	SEWA (N=2034)		Control (N=710)	
SEWA Bank/SEWA's Programs	2034	100	88	12.4
Digital Jagriti Programs	438	21.5	15	2.1
Common Service Centres (CSCs)	203	10	9	1.3
Digidhan Melas	36	1.8	0	0
Other banks/RBI Literacy Programs	72	3.5	16	2.3

Collective Perspectives: Evidences from FGDs

Gujarat: In Ahmedabad; Anand; Aravalli; Chhota Udepur; Gandhinagar; Kutch; Mehsana; Patan and Surendranagar they know how to use the phone because of the Lilavati training provided by SEWA – they take help of their trainers and also sometimes young girls and boys or other members of their family also help them in getting familiar with the functioning of the phone if they get stuck. They are aware of various digital devices and also various apps on the phone like WhatsApp; Facebook; Instagram; YouTube videos and also Meesho. In Gandhinagar as well as Surendranagar the women after receiving the training discuss with their family members as to what they have learnt.

Rajasthan: Rajasthan-Bikaner: Around, 3-4 women who use Google Pay but they do not use other banking modes. Yes, everyone knows about the apps. Some women also use Google Pay. After training from the SEWA trainer there is no difficulty in using Google Pay and they are also careful to not send money to the wrong account by mistake. They also use social media like Facebook, WhatsApp, Instagram, and YouTube, and they receive trainings regarding the usage from these women. A woman here mentioned that she currently works on sewing dresses and shares photos of these dresses with everyone, so that she can receive more orders and run her business through these means.

Dungarpur: Generally, people use Google Pay, PhonePe, YouTube, social media (Facebook, WhatsApp, Instagram). They use diaries and similar tools for keeping accounts. Hence, they use digital devices for SEWA related work as well as for their personal work. Everybody uses GPay and Phone Pe. They don't think that they are facing any difficulties with transferring money. They are careful and well - aware that they should not share bank details with anyone or disclose their

Google or Phone Pe password or PIN to anyone. Even if someone asks them on call, they should not provide any information. They are alert about these things and have learnt all of this through the training provided by SEWA. To use financial services (such as NEFT transactions; payments through Paytm, Gpay, UPI), it is necessary to receive training to use the mobile phones. This training was provided by SEWA and it is important to receive it more frequently, is what the women informed.

Bihar: Bhagalpur: Yes, Google Pay is used. The electricity bill is paid online and online shopping is done as well. However, digital payment modes have not been used so far with SEWA. They want to receive this training repeatedly so that they don't forget and if something new comes up, we can learn that as well.

Patna: They don't carry any digital activates/transactions. If one had a phone, training would have been useful, but since they don't have one, what is even the point of taking the training.

UP: _Lucknow_: Yes, the SEWA Representative who visited the village, provided the training several times for women and besides this, their family members also taught them. Other than the family members and SEWA members; when women sit together, they also explain the mobile usage to each other. women learnt to use mobile phones; they can also make online payments via Google Pay or phone pay. And now, they also do a lot of online shopping, Hence, if they receive further training, they can learn more about new things as well as improve their skills.

Raebareli: SEWA has provided several trainings but they would lime even more trainings so that they can learn more.

Assam: The women who come here from SEWA provided training, but some of the women do not have a mobile phone, so they cannot make full use of it, and some need a little more understanding. The women expressed that they want more trainings from SEWA on digital technology. They want to learn in a simple way so that those who are not literate can also pick up fast. They expressed to have training on Digital Financial Literacy.

Meghalaya: The group highlighted that they need refresher course on the same and would prefer to conduct such trainings in an area with better connectivity.

2.9   ACCESS TO CORE SEWA SERVICES

2.9.1:   Nutrition

The weighted average (WA) of SEWA respondents including **grains** in their diet _at least twice a day_ has gone down from 98.5 in Baseline (all in UP and least in Assam at 89.2) to 94.5 in Endline (highest in Gujarat at 99% and lowest in Assam at 60.7%), while in the Endline the WA for them including grain in their diet _once or twice a week_ is 1.8 (one in Rajasthan and Meghalaya each) and of Control respondents it is 1.1. The WA for Control respondents including grains in their diet at least twice a day has gone down from 97.6 in Baseline to 90.3 in the Endline.

The weighted average (WA) of SEWA respondents including **pulses** in their diet _once or twice a week_ has gone down from 67.4 in Baseline (highest in Gujarat at 85.2% and lowest in Assam at 7.5%) to 36.5 in Endline (highest in Gujarat at 51.3% and lowest in Meghalaya at 1.7%) and those who include them _at least twice a day_ has gone up from 9.1 in Baseline (highest in Assam at 67.5% followed by Meghalaya at 55.8% and lowest in Gujarat at 1.3%) to 25.4 in Endline (highest in Meghalaya at 72.5% and lowest in Rajasthan at 4.7%). The WA for Control respondents including pulses in their diet at least twice a day has gone up from 8.2 in Baseline to 22.5 in Endline and gone down from 63.9 in Baseline to 34.1 in Endline for including it once or twice a week.

The weighted average (WA) of SEWA respondents including **vegetables/green leafy vegetables** in their diet _at least twice a day_ has gone down from 71.7 in Baseline (highest in Meghalaya at 93.3% and lowest in UP at 44.7%) to 63.6 in Endline (highest in Meghalaya 71.7 and Gujarat at 71.3% and lowest in Bihar at 16.3%) – two new categories have come up in the Endline – the WA for them having vegetables _once or twice a month_ is 3 (three in Gujarat, two in Assam and one in Rajasthan) and for _rarely or not including_ it in their diet is 0.5 (four in Gujarat). The WA for Control respondents including vegetables in their diet at least twice a day has gone down from 65.2 in Baseline to 53.8 in Endline.

The weighted average (WA) of SEWA respondents including **dairy products** in their diet _at least twice a day_ has gone up from 46.2 in Baseline (highest in Gujarat at 66% and lowest in Meghalaya at 6.7%) to 55.9 in Endline (highest in Gujarat at 78.4% and lowest in Meghalaya at 6.7%), while it has gone up from 40 in Baseline to 46.9 in Endline for Control respondents.

The weighted average (WA) of SEWA respondents including **eggs/non vegetarian items** in their diet _at least twice day_ has gone up from 0.9 in Baseline (8.3% in Meghalaya and none in Rajasthan) to 2 in the Endline (16.7% in Meghalaya and 1.7% in Gujarat and none in the other states) and it has gone up from 57.5 in Baseline (highest in Rajasthan at 96.8% and lowest in Bihar at 4.2%) to 59.9 in Endline (highest in Rajasthan at 96.9% and lowest in Assam at 0.8%) for including it _rarely or not including_ it in their diet. The WA for Control respondents including eggs and non-veg in their diet at least twice a day has gone down from 4.8 in Baseline to 0.4 in Endline. Detailed state-wise table available in Annex V – Table No. A-2.9.1

Table No. 2.9.1: Overall Frequency of Inclusion of various items in Diet

Weighted Average	BASELINE				ENDLINE			
	SEWA		Control		SEWA		Control	
	N=1989		N=673		N=2034		N=710	
Grains								
At least twice a day	1960	98.5	657	97.6	1923	94.5	643	90.6
Once a day	29	1.5	16	2.4	110	5.7	63	8.9
Once or twice a week					2	1.8	8	1.1
Pulses								
At least twice a day	181	9.1	55	8.2	517	25.4	160	22.5
Once a day	454	22.8	188	27.9	703	34.6	287	40.4
Once or twice a week	1341	67.4	430	63.9	743	36.5	242	34.1
Once or twice a month	13	0.7	0	0	61	3	18	2.5
Rarely/No					10	0.5	3	0.4
Vegetables /Green Leafy vegetables								
At least twice a day	1426	71.7	439	65.2	1293	63.6	382	53.8
Once a day	444	22.3	182	27	640	31.5	280	39.4
Once or twice a week	119	6	52	7.7	91	4.5	45	6.3
Once or twice a month					6	0.3	2	0.3
Rarely/No					4	0.2	1	0.1
Dairy Products								
At least twice a day	919	46.2	269	40	1136	55.9	333	46.9
Once a day	506	25.4	187	27.8	434	21.3	149	21
Once or twice a week	246	12.4	88	13.1	206	10.1	96	13.5
Once or twice a month	154	7.7	75	11.1	111	5.5	56	7.9
Rarely/No	164	8.2	54	8	147	7.2	76	10.7
Eggs/non-vegetarian items								
At least twice a day	17	0.9	32	4.8	40	2	3	0.4
Once a day	47	2.4	6	0.9	144	7.1	19	2.7

	BASELINE				ENDLINE			
Once or twice a week	463	23.3	114	16.9	407	20	151	21.3
Once or twice a month	318	16	130	19.3	225	11.1	118	16.6
Rarely/No	1144	57.5	391	58.1	1218	59.9	419	59

The weighted average (WA) of SEWA respondents buying from **local grocers** has gone down from 99.9 in Baseline (all states except Gujarat – 99.8%) to 94.6 in Endline (all in Bihar and UP and lowest in Gujarat at 91.2%), while it has gone up for buying from **Rudi bens** from 15.3 in Baseline (22.3% in Gujarat and none is the other states) to 20.7 in Endline (highest in Rajasthan at 41.1 followed by 28.6% in Gujarat and 18% in UP and none in the other states) and for using it from **own saved harvest** has gone down from 45.3 in Baseline (highest in Gujarat at 57.2% and lowest in Meghalaya at 22.5%) to 43 in Endline (highest in Assam at 89.3% and lowest in Bihar at 11.7%). The WA for Control respondents buying food grains from local grocers has gone down from 99.9 in Baseline to 97.6 in Endline, while it has gone up from nil in Baseline to 1.7 in Endline for buying from Rudiben and it has gone down from 48.3 in Baseline to 46.8 in Endline for buying from own saved harvest. Detailed state-wise table available in Annex V – Table No. A-2.9.2

Table No. 2.9.2: Sources for Buying Food grains and other items

	BASELINE				ENDLINE			
Weighted Average	**SEWA**		**Control**		**SEWA**		**Control**	
	N=1989		**N=673**		**N=2034**		**N=710**	
Local Grocer	1987	99.9	672	99.9	1924	94.6	693	97.6
Rudi ben/ Online website App	252	15.3			421	20.7	12	1.7
Saved from own harvest	902	45.3	325	48.3	874	43	332	46.8

2.9.2: *Clothing*

The weighted average (WA) of SEWA respondents having appropriate _summer clothing_ for their family has gone down from 100 in Baseline to 99.9 in Endline (99.5 in UP and 99.9% in Gujarat and all in the other states), while it has gone down slightly from 99.5 in Baseline (98.3% in Assam and 99.3% in Gujarat and all in the other states) to 99.3 in Endline (all in Rajasthan; Assam and Meghalaya and lowest in Gujarat at 99%) for _winter clothes_ and it has gone down from 98.8 in Baseline (all in UP and lowest in Rajasthan at 94.4%) to 86.9 in Endline (all in Assam and Meghalaya and lowest in Bihar at 68.7%) for _monsoon clothes_. The WA for school going children having _school uniform_ in the SEWA respondents' family has gone down from 100 in Baseline to 90.7 in Endline (all in Rajasthan and Assam and lowest in Bihar at 67.3%). The WA for Control respondents having appropriate summer clothing has gone up from 99.9 in Baseline to 100 in Endline, while it has remained same for winter clothing and gone down from 99.4 in Baseline to 88.2 in Endline for monsoon clothes and for school uniform it has gone down from 100 in Baseline to 87.3 in Endline. Detailed state-wise table available in Annex V – Table No. A-2.9.3

Table No. 2.9.3: Family having Appropriate Clothing

	BASELINE				ENDLINE			
Weighted Average	**SEWA**		**Control**		**SEWA**		**Control**	
	N=1989		**N=673**		**N=2034**		**N=710**	
Summer	1989	100	672	99.9	2032	99.9	710	100
Winter	1979	99.5	669	99.4	2019	99.3	706	99.4
Monsoon	1966	98.8	669	99.4	1767	86.9	626	88.2
	N=1284		**N=445**		**N=1534**		**N=502**	
School Uniform	1284	100	445	100	1391	90.7	438	87.3

Out of those who do not have appropriate clothing the weighted average (WA) of _SEWA respondents_ themselves not having appropriate clothing has gone up from 76.9 in Baseline (all in Rajasthan and Assam and none in UP and Meghalaya) to 82.2 in Endline (one (100%) in Meghalaya; 92.4% in Gujarat and none in Assam), while it has gone up from 57.1 in Baseline to 85.6 in Endline for Control respondents. The WA for _adult men_ has gone down from 73.1 in Baseline (all in Rajasthan and Bihar and none in UP and Meghalaya) to 32.5 in Endline (all three in Rajasthan and none in Assam and Meghalaya), while it has gone down from 71.4 in Baseline to 39 in Endline for Control respondents. The WA for _adult women_ has gone down from 84.6 in Baseline (50% IN Bihar and Assam; 46.7% in Gujarat and 42.9% in Rajasthan and none in UP and Meghalaya) to 19.9 in Endline (all in UP and none in Assam and Meghalaya), while it has gone down from 42.9 in Baseline to 15.6 in Endline. The WA for _female children_ has gone down from 61.5 in Baseline (50% in Bihar and Assam; 26.7% in Gujarat and 14.3% in Rajasthan and none in UP and Meghalaya) to 24 in Endline (one (100%) in Meghalaya; 45.5% in UP and none in Rajasthan and Assam), while it has gone down from 57.1 in Baseline to 16.7 in Endline for Control respondents. The WA for _male children_ as gone down from 26.9 in Baseline (50% in Bihar and Assam; 20% in Gujrat and 14.3% in Rajasthan and none in UP and Meghalaya) to 18.2 in Endline (36.4% in Bihar and none in Rajasthan; Assam and Meghalaya), while it has gone down from 28.6 in Baseline to 13.3 in Endline for Control respondents. Detailed state-wise table available in Annex V – Table No. A-2.9.4

Table No. 2.9.4: Family Members not having Appropriate Clothing

Weighted Average	BASELINE				ENDLINE			
	SEWA		Control		SEWA		Control	
	N=26		N=7		N=292		N=90	
Self	20	76.9	4	57.1	240	82.2	77	85.6
Adult Men	19	73.1	5	71.4	95	32.5	30	39
Adult Women	22	84.6	3	42.9	58	19.9	14	15.6
Female Children	16	61.5	4	57.1	70	24	15	16.7
Male Children	7	26.9	2	28.6	53	18.2	12	13.3

The weighted average (WA) for spending _more than Rs. 5000_ in a year on clothing by SEWA respondents' family has gone down from 61.1 in Baseline (highest in Gujarat at 71.4% and lowest in Meghalaya at 37.5%) to 48.5 in Endline (highest in Meghalaya at 83.3% and lowest in Bihar at 41.3%), while it has gone down from 59 in Baseline to 35.6 in Endline for Control respondents. The WA for spending _Rs. 1000 to Rs. 3000_ has gone up from 11.9 in Baseline (highest in Bihar at 22.1% and lowest in Gujarat at 9%) to 17.1 in Endline (highest in Bihar at 20% and Gujarat at 19.6% and lowest in Assam at 4.1% and Meghalaya at 5%), while it has gone up from 11.6 in Baseline to 19.3 in Endline. Detailed state-wise table available in Annex V – Table No. A-2.9.5

Table No. 2.9.5: Spent on Clothing in a year

Weighted Average	BASELINE				ENDLINE			
	SEWA		Control		SEWA		Control	
	N=1989		N=673		N=2034		N=710	
Less than Rs. 1000	41	2.1	13	1.9	49	2.4	48	6.8
Rs. 1000-3000	236	11.9	78	11.6	347	17.1	137	19.3
Rs. 3000-5000	495	24.9	185	27.5	651	32.0	272	38.4
More than Rs. 5000	1216	61.1	397	59.0	987	48.5	253	35.6

2.9.3: Environmentally Friendly Products

The weighted average (WA) for SEWA respondents _having_ **Solar Lantern** has gone up from 6.8 in Baseline (highest in Meghalaya at 27.5% and lowest in UP at 1%) to 14 in Endline (highest in Meghalaya at 36.7% and lowest in Up at 3.8%), while it has gone up from 1 in Baseline to 2.3 in Endline for Control respondents. The WA for SEWA respondents _aspiring_ for the solar lantern has gone up from 59.8 in Baseline (all in Meghalaya and lowest in Assam at 26.6%) to 79 in Endline (highest in Gujarat at 89.2% and lowest in Bihar at 61.2%), while it has gone up from 50.5 in Baseline to 73.5 in Endline for Control respondents.

The weighted average (WA) for SEWA respondents _having_ **Hariyali Chullah** has gone down from 2.4 in Baseline (highest in Meghalaya at 25% and none in Bihar and Assam) to 2 in Endline (5% in Meghalaya, 3.9% in Rajasthan and 2.1% in Gujarat and none in the other states), while it has gone down from 1.6 in Baseline to 0.3 in Endline for Control respondents. The WA for SEWA respondents _aspiring_ for the hariyali chullah has gone up from 47.7 in Baseline (highest in Meghalaya at 93.3% and lowest in Assam at 17.5%) to 67 in Endline (highest in Gujarat at 77.1% and lowest in Meghalaya at 27.2%), while it has gone up from 37.8 in Baseline to 65.1 in Endline for Control respondents.

The weighted average (WA) for SEWA respondents _having_ **Solar Cooker** has gone down from 3.4 in Baseline (highest in UP at 45.8% and lowest in Meghalaya at 0.8%) to 1 in Endline (1.7% in Meghalaya, 1.4% in Gujarat and 0.3% in Rajasthan and none in the other states), while it has gone down from 3.4 in Baseline to 0.1 in Endline for Control respondents. The WA for SEWA respondents _aspiring_ for the solar cooker has gone up from 54.2 in Baseline (highest in Meghalaya at 99.2% and lowest in Assam at 33.6%) to 73 in Endline (highest in Gujarat at 83.4% and lowest in Bihar at 50.7%), while it has gone up from 49.3 in Baseline to 69.5 in Endline for Control respondents.

Table No. 2.9.6: Have and Aspiration to Use Environmentally Friendly Products

Weighted Average	BASELINE				ENDLINE			
	SEWA		Control		SEWA		Control	
Have	N=1989		N=673		N=2034		N=710	
Solar Lantern	136	6.8	7	1.0	288	14	16	2.3
Hariyali Chullah	47	2.4	11	1.6	35	2	2	0.3
Solar Cooker	67	3.4	10	1.5	18	1	1	0.1
Solar Heater	15	0.8	1	0.1	18	1	0	0
High Intensity Solar Torch	125	6.3	14	2.1	53	3	7	1
Aspiration								
Solar Lantern	N=1853		N=666		N=1746		N=694	
	1108	59.8	336	50.5	1387	79	510	73.5
Hariyali Chullah	N=1942		N=662		N=1999		N=708	
	927	47.7	250	37.8	1347	67	461	65.1
Solar Cooker	N=1960		N=663		N=2016		N=710	
	1062	54.2	327	49.3	1481	73	493	69.5
Solar Heater	N=1974		N=672		N=2016		N=710	
	1104	55.9	324	48.2	1223	61	387	54.5
High Intensity Solar Torch	N=1864		N=659		N=1981		N=703	
	1028	55.2	308	46.7	1069	54	361	51.4

The weighted average (WA) for SEWA respondents _having_ **Solar Heater** has gone up from 0.8 in Baseline (1.6% in Rajasthan; 1% in Gujarat and 0.5% in UP and 0.3% in Bihar and none in the other states) to 1 in Endline (2.5% in Meghalaya and 1.3% in Gujarat and none in the other states), while it has gone down from 0.1 in Baseline to 0 in Endline for Control respondents. The WA for SEWA respondents _aspiring_ for the solar heater has gone up from 55.9 in Baseline (all in Meghalaya and

lowest in Assam at 28.3%) to 61 in Endline (highest in Gujarat at 80.7% and none in Rajasthan and Assam), while it has gone up from 48.2 in Baseline to 54.5 in Endline for Control respondents.

The weighted average (WA) for SEWA respondents _having_ **High Intensity Solar Torch** has gone down from 6.3 Baseline (9.3% in Gujarat and lowest in Rajasthan at 1.6% and Meghalaya at 1.7%) to 3 in Endline (10.8% in Meghalaya, 3.5% in Gujarat and 0.5% in Rajasthan and none in the other states), while it has gone down from 2.1 in Baseline to 1 in Endline for Control respondents. The WA for SEWA respondents _aspiring_ for the high intensity solar torch has gone up from 55.2 in Baseline (all in Meghalaya and lowest in Assam at 24.6%) to 54 in Endline (highest in Gujarat at 73.9% and none in Rajasthan and Assam), while it has gone up from 46.7 in Baseline to 51.4 in Endline for Control respondents. Detailed state-wise table available in Annex V – Table No. A-2.9.6

2.9.4: Health

The weighted average (WA) for SEWA respondents spending **_nothing_** on common illnesses has gone down from 10 in Baseline (highest in Rajasthan at 15.9% and none in Assam) to 8.4 in Endline (13.4% in Gujarat and none in Bihar), while it has gone down from 11.3 in Baseline to 9.2 in Endline for Control respondents. The WA for SEWA respondents spending **_more than Rs. 5000_** has gone down from 34 in Baseline (highest in Assam at 48.3% and lowest in Meghalaya at 16.7%) to 27.6 in Endline (highest in Assam at 71.3% and lowest in Rajasthan at 13.2% and UP at 13.7%), while it has gone down from 30 in Baseline to 21.5 in Endline for Control respondents. The WA for SEWA respondents spending **_between Rs. 3000 to Rs. 5000_** on common illnesses has gone up from 18.9 in Baseline (highest in UP at 22.3% and lowest in Assam at 13.3%) to 24.9 in Endline (highest in Gujarat at 28.8% and lowest in UP at 13.3% and Assam at 13.9%), while it has gone up from 23.9 in Baseline to 25.8 in Endline for Control respondents. Detailed state-wise table available in Annex V – Table No. A-2.9.7

Table No. 2.9.7: Average Spending on Common Illness last year

Weighted Average	BASELINE				ENDLINE			
	SEWA		Control		SEWA		Control	
	N=1989		N=673		N=2034		N=710	
Nothing	199	10.0	76	11.3	171	8.4	65	9.2
< Rs. 1000	229	11.5	70	10.4	282	13.9	141	19.9
Rs. 1000-3000	508	25.5	164	24.4	514	25.3	168	23.7
Rs. 3000-5000	376	18.9	161	23.9	506	24.9	183	25.8
> Rs. 5000	677	34.0	202	30.0	561	27.6	153	21.5

The weighted average (WA) for SEWA respondents sourcing money _from household expenses_ for common illness has gone up from 72.6 in Baseline (highest in Bihar at 79% and lowest in Meghalaya at 49.2%) to 74.2 in Endline (highest in Assam at 86% and lowest in Rajasthan at 39.5%), while it has gone up from 70.7 in Baseline to 75.9 in Endline for Control respondents. The WA for SEWA respondents sourcing money _from savings_ for common illness has gone up from 61 in Baseline () to 67.6 in Endline (highest in Assam at 87.6% and lowest in Gujarat at 58.1%), while it has gone up from 60.3 in Baseline to 67.4 in Endline for Control respondents. The weighted average (WA) for SEWA respondents sourcing money by _borrowing from friends/relatives_ for common illness has gone down from 16.1 in Baseline (highest in Meghalaya at 23.7% and lowest in Rajasthan at 11.3% and Assam at 11.7%) to 15.6 in Endline (highest in Bihar at 2% and lowest in Meghalaya at 3.4%), while it has gone up slightly from 11.4 in Baseline to 11.8 in Endline for Control respondents. There is a slight increase in SEWA respondents borrowing from SHG and local moneylenders as can be seen

in the table given below (Table No. 2.9.8) Detailed state-wise table available in Annex V – Table No. A-2.9.8

Table No. 2.9.8: Source of Spending on Other Illness last year

Weighted Average	BASELINE				ENDLINE			
	SEWA		Control		SEWA		Control	
	N=1807		N=605		N=1864		N=644	
From Household Expenses	1311	72.6	428	70.7	1384	74.2	489	75.9
From Savings	1102	61.0	365	60.3	1260	67.6	434	67.4
Borrowed from friends/Relatives	291	16.1	69	11.4	290	15.6	76	11.8
Borrowed from SHG	30	1.7	-	-	45	2.4	8	1.2
Borrowed from local moneylender	29	1.6	6	1.0	54	2.9	12	1.9
Had Insurance	19	1.1	5	0.8	18	1	3	0.5

The weighted average (WA) for SEWA respondents spending ***nothing*** on other illnesses has gone down from 60.2 in Baseline (highest in UP at 75.7% and lowest in Meghalaya at 0.8%) to 35.6 in Endline (highest in UP at 46.4% and lowest in Meghalaya at 15%), while it has gone down from 61.5 in Baseline to 40.8 in Endline for Control respondents. The WA for SEWA respondents spending more than Rs. 5000 has gone up from 31.6 in Baseline (highest in Assam at 56.7% and lowest in UP at 21.8%) to 42.7 in Endline (highest in Meghalaya at 79.2% and lowest in Rajasthan at 19.4%), while it has gone up from 29.7 in Baseline to 33.9 in Endline for Control respondents. Detailed state-wise table available in Annex V – Table No. A-2.9.9

Table No. 2.9.9: Average Spending on Other Illness last year

Weighted Average	BASELINE				ENDLINE			
	SEWA		Control		SEWA		Control	
	N=1989		N=673		N=2034		N=710	
Nothing	1197	60.2	414	61.5	725	35.6	289	40.8
Less than Rs. 1000	51	2.6	11	1.6	66	3.2	26	3.7
Rs. 1000-3000	57	2.9	13	1.9	121	5.9	43	6.1
Rs. 3000-5000	56	2.8	35	5.2	255	12.5	111	15.7
More than Rs. 5000	628	31.6	200	29.7	868	42.7	240	33.9

The weighted average (WA) for SEWA respondents sourcing money *from savings* for other illness has gone up from 76.4 in Baseline (highest in Meghalaya at 98.3% and lowest in Rajasthan at 50%) to 80.2 in Endline (highest in Assam at 98.1% and lowest in Gujarat at 74.1%), while it has gone up from 78 in Baseline to 84.3 in Endline for Control respondents.

Table No. 2.9.10: Source of Finance to meet Expenses on Other Illness last year

Weighted Average	BASELINE				ENDLINE			
	SEWA		Control		SEWA		Control	
	N=792		N=259		N=1332		N=420	
From Savings	605	76.4	202	78.0	1068	80.2	354	84.3
Borrowed from friends/Relatives	400	50.5	146	56.4	568	42.6	186	44.3
Had Insurance	55	6.9	17	6.6	42	3.2	15	3.6
Borrowed from local moneylender	49	6.2	10	3.9	105	7.9	15	3.6
Borrowed from SHG	37	4.7	4	1.5	130	9.8	25	6.0

The WA for SEWA respondents borrowing *from friends and relatives* has gone down from 50.5 in Baseline (highest in Bihar at 64% and lowest in Meghalaya at 44.5%) to 42.6 in Endline (highest in Bihar at 62.6% and lowest in Rajasthan at 16%), while it has gone down from 56.4 in Baseline to 44.3

in Endline for Control respondents. Detailed state-wise table available in Annex V – Table No. A-2.9.11

Collective Perspectives: Evidences from FGDs

Gujarat: In Ahmedabad village there is a sub-centre in the village and the PHC is located a few kilometers away. They have the ASHA ben and the FHW who visit the village regularly. In the case of emergency, they go to Sanand or the Civil hospital in Sola. 108 Ambulance service is also available in the village. In Anand village there is a dispensary – it has all facilities and babies used to be delivered here but now it has stopped – they just give medicines to people who need them. The treatment they receive there is not good. 108 Ambulance comes within 15-20 minutes. ASHA ben also visits the village. In Aravalli village they have walk to Talod Patiya which is 3-4 kms where they can find conveyance to reach Satamba or Bayad. The 108 Ambulance service is available but only if ASHA ben calls and it comes within 15-20 minutes. In an emergency they take an auto at night but they charge exorbitantly. In the Chhota Udepur village they have to go to Kosindra or Kanjala, some 3-4 kms for medical treatment. The conveyance costs them Rs. 30. The ANM visits the village on Mamata day. The 108 Ambulance takes 15-20 minutes to reach them. In Gandhinagar village there is a fully functional PHC which took care of immunisation of the children as well as check-ups of the pregnant women. The healthcare worker is also very well appreciated for the support given to people during any health emergencies. They also have 108 Ambulance services. In the Kutch village the government pharmacy provides medicines and for emergency delivery cases they go to Nakhatrana or Dayapar which is 50 to 85 kms away – the 108 Ambulance also takes 30-60 minutes to reach them. The village in Mehsana has a PHC and the people take full benefit from it – but for accidents or delivery complications they go to Mehsana. The ASHA ben looks after vaccination and also of pregnant women on Mamata day – they also help them to get Ayushman card. 108 Ambulance service is available to them in case of emergencies. In Patan village there is a government run small pharmacy where all types of medicines are available. However, if there is a case of urgent delivery, one has to go about 1.5 kilometers away from here. But the service is available there. The ambulance service (108) is also available in the village and they arrive immediately when called, without any delay. In the Surendranagar village the PHC and the sub-centre is open regularly. The ASHA workers provide health services – they look after the needs of the pregnant women and lactating mothers as well as to the health needs of children. 108 Ambulance service is available to the villagers.

Rajasthan: Bikaner: In the village, there is no PHC (Primary Health Center), but there is a small pharmacy with provision for glucose drip and common medicines. However, if there is a major illness, one has to go to Bikaner, which is about 15 kilometres away from here. If you call 108, the ambulance will arrive within 20 minutes.

Dungarpur: Sub centers, primary health centers, and community health centers are open regularly and provide healthcare services. There is availability of 104 and 108 services. They receive benefits such as immunizations, medicines, and maternal health benefits. And ASHA workers help and spread health related information to people here.

Bihar: Bhagalpur: There are no government-run or private clinics in the village. A medical store was opened in the village a while ago, but if one has to go to a government or private clinic, they have to travel 3 kms away. There is also this village named Henath, which is around 2.5 to 3 kms away. For major operations, they have to go 3-4 kilometres away to Kesari. There are no nurses or ANMs in the village, however they know that during a delivery, the government provides some monetary

help. However, they have no information about other health-related schemes and when they call for 108, it turns up within 30 mins.

Patna: There is a government pharmacy in the village, but they only provide check-ups. The remaining medicines have to be obtained from outside, there are private pharmacies too but they end up making long and unaffordable bills. Two women present here said that if they write a prescription and give, you will have to pay 1000-1200 rupees.

UP: _Lucknow_: There is no PHC in the village, but there are many private clinics. And if someone requires to visit a government clinic, they have to travel around 3 to 3.5 kilometers, which is much inside and off the main road. The ambulance does not arrive immediately after calling 108, so most people use their private transportation to go there. However, it is not known how much travelling fare is required to go from here to there.

Raebareli: There is no PHC (Public Health Centre) in the village, but Ashaben visits along with ANM (Auxiliary Nurse and Midwife), once a week during the vaccination drive. There is not even a private clinic nearby, so if anyone falls ill, they have to go to Harchanpur where there is a PHC. And upon calling 108 (emergency medical services), they do arrive in some time

Assam: The Public Health Centre (PHC) is within the village. If there are an emergency people go to Gohpur Civil hospital which is 7 km from the village. There is one nurse who is deputed in the health centre. Otherwise only during health camps the doctor comes to the village. The service provided by the ASHA health worker is good and there is no problem in getting the facility of the ambulance.

Meghalaya: Meghalaya: There are 2 ASHA workers and 2 Anganwadis workers in the village. Nearest PHC is located at the next village called Warmawsaw at a distance of 3 to 5 km. The villagers benefitted equally from the service of the Anganwadis. 108 ambulance services are free in their village. In recent times they have also hired private cars during emergencies of childbirth and got reimbursement for the same from appropriate authorities. 2 young mothers informed that they received Rs. 5000 when they delivered their baby at the PHC.

2.9.5: Literacy

Table No. 2.9.11: Average Number of Literate Family Members

SEWA	N	Adult women	Adult men	Girls	Boys
Gujarat	1152	1.34	1.52	0.57	0.62
Rajasthan	129	1.68	1.71	0.67	0.60
Bihar	300	1	1.05	0.89	0.70
UP	211	1.37	1.28	0.90	0.80
Assam	122	1.23	1.66	0.59	0.56
Meghalaya	120	1.16	1.09	0.88	0.85
Control	**N**	**Adult women**	**Adult men**	**Girls**	**Boys**
Gujarat	380	1.28	1.49	0.46	0.52
Rajasthan	60	1.13	1.6	0.78	0.62
Bihar	92	0.88	1.01	0.82	0.79
UP	92	0.86	0.92	0.58	0.51
Assam	44	1.09	1.2	0.64	0.48
Meghalaya	42	1.29	1.02	0.88	0.93

The highest average number of **literate adult women** in SEWA respondents' family are in Rajasthan at 1.68 and the lowest is in Bihar at 1 (in Baseline the highest was in Assam at 1.48 and lowest in Bihar at 0.81), while it is highest in Rajasthan at 1.13 and lowest in Bihar and UP at 0.88 in Control respondents' family.

The highest average number of **literate adult men** in SEWA respondents' family are in Rajasthan at 1.71 and lowest is in Bihar at 1.05 (in Baseline the highest was in Gujarat at 1.57 and lowest in Bihar

at 0.91), while it is highest in Gujarat at 1.49 and lowest in UP at 0.92 in Control respondents' family. The highest average number of _literate girls_ in SEWA respondents' family are in UP at 0.90 and lowest in Gujarat at 0.57 (in Baseline the highest was in Bihar at 0.84 and lowest was in Assam at 0.58), while it is highest in Meghalaya at 0.88 and lowest in Gujarat at 0.46 in Control respondents' family. The highest average number of _literate boys_ in SEWA respondents' family are in UP at 0.90 and lowest in Gujarat at 0.57, while it is highest in Meghalaya at 0.88 and lowest in Gujarat at 0.46 in Control respondents' family.

The weighted average (WA) for children dropping out or have never attended school in SEWA respondents' family has gone down from 19 in Baseline (highest in UP at 24.3% and lowest in Assam at 10.8%) to 6.3 in Endline (highest in Meghalaya at 25% and lowest in Assam at 1.6%), while it has gone down from 14.9 in Baseline to 7.3 in Endline in Control respondents' family as seen in the table given below (Table No. 2.9.12)

Table No. 2.9.12: Children Dropped Out or Never Attended School

BASELINE	SEWA		Control	
Gujarat	**N=1128**	224 (19.9)	**N=372**	66 (17.7)
Rajasthan	**N=126**	24 (19.0)	**N=48**	1 (2.1)
Bihar	**N=289**	50 (17.3)	**N=86**	6 (7.0)
UP	**N=206**	50 (24.3)	**N=85**	18 (21.2)
Assam	**N=120**	13 (10.8)	**N=42**	4 (9.5)
Meghalaya	**N=120**	16 (13.3)	**N=40**	5 (12.5)
Weighted Average	**N=1989**		**N=673**	
	377	19.0	100	14.9
ENDLINE	SEWA		Control	
Gujarat	**N=1152**	38 (3.3)	**N=380**	13 (3.4)
Rajasthan	**N=129**	4 (3.1)	**N=60**	4 (6.7)
Bihar	**N=300**	40 (13.3)	**N=92**	3 (3.3)
UP	**N=211**	15 (7.1)	**N=92**	14 (15.2)
Assam	**N=122**	2 (1.6)	**N=44**	4 (9.1)
Meghalaya	**N=120**	30 (25.0)	**N=42**	14 (33.3)
Weighted Average	**N=2034**		**N=710**	
	129	6.3	52	7.3

The weighted averages (WA) for BOYS dropping out or never attending school in the SEWA respondents' family are given in the table below (Table No. 2.9.13). The WA for _not being interested in studies_ has gone up from 22.5 in Baseline (highest in Meghalaya at 50% and lowest in Assam at 7.7%) to 27.9 in Endline (highest in Meghalaya at 43.3% and none in Assam), while it has gone down from 22 in Baseline to 12.2 in Endline for Control respondents' family. The WA for _could not afford school fees_ has gone up from 12.7 in Baseline (highest in Assam at 46.2% and none in Meghalaya) to 27.9 in Endline (highest in UP at 86.7% and none in Assam), while it has gone from 9 in Baseline to 26.5 in Endline for Control respondents' family. The WA for _not good in studies_ has gone up from 19.6 in Baseline (highest in Gujarat at 25.4% and lowest in Meghalaya at 6.3%) to 22.1 in Endline (highest in Gujarat at 26.3% and none in Assam), while it has gone down from 28 in Baseline to 16.3 in Endline for Control respondents' family. The WA for _responsibilities at home_ has gone down slightly from 19.9 in Baseline (highest in UP at 34% and lowest in Meghalaya at 12.5%) to 19.7 in Endline (highest in Gujarat at 28.9% and none in Meghalaya), while it has gone up from 18 in Baseline

to 32.7 in Endline for Control respondents' family. The weighted averages of other reasons for boys dropping out or never attending school are given in the table below (Table No. 2.9.13). Detailed state-wise table available in Annex V – Table No. A-2.9.11

Table No. 2.9.13: Reasons for BOYS dropping out or Never Attending School

Weighted Average	BASELINE				ENDLINE			
	SEWA		Control		SEWA		Control	
	N=377		N=100		N=122		N=49	
Not interested in studies	85	22.5	22	22.0	34	27.9	6	12.2
Could not afford school fees	48	12.7	9	9.0	34	27.9	13	26.5
Not good in studies	74	19.6	28	28.0	27	22.1	8	16.3
Responsibilities at home	75	19.9	18	18.0	24	19.7	16	32.7
Marriage fixed	1	0.3	1	1.0	10	8.2	6	12.2
Teaching was not good	9	2.4	6	6.0	9	7.4	3	6.1
School is far	7	1.9	3	3.0	5	4.1	7	14.3
Difficulty in reaching school	10	2.7	2	2.0	4	3.3	5	10.2
Started working	57	15.1	12	12.0	4	3.3	5	10.2
Illness	11	2.9	4	4.0	4	3.3	8	16.3
Taking care of younger siblings	1	0.3	1	1.0	3	2.5	1	2.0
Parents/elders did not want	4	1.1	1	1.0	-	-	-	-
Decreased income due to covid	-	-	-	-	1	0.8	6	12.2
Disability	2	0.5	-	-	-	-	-	-
Lack of Facilities for Online classes during COVID lockdown	-	-	-	-	-	-	2	4.1

The weighted averages (WA) for GIRLS dropping out or never attending school in the SEWA respondents' family are given in the table below (Table No. 2.9.14). The WA for *could not afford school fees* has gone up from 9.5 in Baseline (highest in UP at 18% and none in Assam and Meghalaya) to 25.5 in Endline (highest in Up at 90.9% and none in Rajasthan and Assam), while it has gone up from 14 in Baseline to 23.9 in Endline for Control respondents' family. The WA for *responsibilities at home* has gone up from 16.4 in Baseline (highest in Rajasthan at 25% and none in Meghalaya) to 20 in Endline (highest in Gujarat at 28.9% and none in Assam), while it has gone up from 18 to 23.9 for Control respondents' family. The WA for *not interested in studies* has gone up from 14.1 in Baseline (highest in Meghalaya at 25% and lowest in Gujarat at 11.6%) to 20 in Endline (highest in Meghalaya at 33.3% and none in Assam), while it has gone up from 13 in Baseline to 21.7 in Endline for Control respondents' family. The WA for *not good in studies* has gone up from 11.4 in Baseline (highest in UP at 18% and none in Assam and Meghalaya) to 20 in Endline (highest in Gujarat at 28.9% and none in Rajasthan and Assam), while it has gone up from 9 in Baseline to 21.7 in Endline for Control respondents' family. The weighted averages of other reasons for girls dropping out or never attending school are given in the table below (Table No. 2.9.14). Detailed state-wise table available in Annex V – Table No. A-2.9.12

Table No. 2.9.14: Reasons for GIRLS dropping out or Never Attending School

	BASELINE				ENDLINE			
	SEWA		Control		SEWA		Control	
	N=377		N=100		N=110		N=46	
Could not afford school fees	36	9.5	14	14.0	28	25.5	11	23.9
Responsibilities at home	62	16.4	18	18.0	22	20.0	11	23.9
Not interested in studies	53	14.1	13	13.0	22	20.0	10	21.7

		BASELINE				ENDLINE		
Not good in studies	43	11.4	9	9.0	22	20.0	10	21.7
Marriage fixed	18	4.8	3	3.0	10	9.1	7	15.2
Difficulty in reaching school	30	8.0	11	11.0	7	6.4	7	15.2
Teaching was not good	9	2.4	2	2.0	5	4.5	1	2.2
School is far	29	7.7	13	13.0	4	3.6	6	13.0
Illness	15	4.0	7	7.0	4	3.6	3	6.5
Taking care of younger siblings	9	2.4	4	4.0	3	2.7	2	4.3
Parents/elders did not want	10	2.7	3	3.0	2	1.8		
Lack of Facilities for Online classes during COVID lockdown					2	1.8		
Decreased income due to covid					2	1.8	4	8.7
Started working	16	4.2	7	7.0	1	0.9	3	6.5
Failed exam	1	0.3						
There was no toilet with water	1	0.9						

Collective Perspectives: Evidences from FGDs

Gujarat: In *Ahmedabad* village there is a school till the 8th grade – for further studies till 12th they have to go to Sanand and for college they have to go to Ahmedabad. Girls in the village are better at studies than boys and get job in the GIDC. In *Anand* village, education till the college level is available. Both girls and boys are encouraged to study without any discrimination – they are also allowed to go and study in Anand as it is not very far and transport is also easily available. In *Aravalli* village the school is till the 8th grade and for further studies they have to go to nearby villages. Literacy rate among older men and women is low but they encourage their children to study – girls till 8th grade and unfortunately girls are still not given equal opportunities to study and are discouraged from going to the nearby villages for higher secondary education. But some girls do go for further studies. Similarly, in *Chhota Udepur* older men and women are not educated much but they encourage their children to attend school. There is a school till the 8th grade in the village and for further studies they have to go to Bodeli – where they can study till the 12th as well as go to college. Girls are encouraged to study till the 12th but many are afraid to send them alone. In the *Gandhinagar* village there is a school till the 12th grade as well as a PTC College. However, the girls study only till the 10th grade. The first reason they gave for not educating the girls further, was their safety concern and another reason is that post the girl's 10th grade, she will be engaged, so only if the In-laws wish, the girl can choose to study. However, very few girls decide to pursue further education. Some women also mentioned that if the girl has to anyway work, wash and look after the buffaloes, then what's the point in educating them anyway. In *Kutch* village, there is a school till the 8th grade and if anyone wants to study further, they have to go to the Varmanagar and for college they have to go to Dayapar. Girls and boys are encouraged to study – boys don't study much as they don't get an appropriate job – they get into driving work. In the *Mehsana* village there are separate schools for girls and boys till 8th grade and then there is also a school till the 12th grade. Mostly, the girls are educated only up to grade 8 and reasons given for not continuing their education are: (1) there is a lot of casteism in this village and they discriminate against children of Harijan families, (2) safety concerns for girls, (3) elders don't place much importance on education or value it, and (4) the fear of them running away while studying. Only 2% of the population from this community sends their daughters to school in Mehsana for further education after grade 12. In Patan village, now every family educated their sons and daughters. There is a school till 12th grade in the village and some children move out of the village for further studies. Girls also go to college

now. However, boys cannot find jobs even after completing their education. Thus, they study less and start working at a very young age. In Surendranagar, girls are educated up to the 10th grade only. The reason why they don't educate their daughters is mostly because of safety concerns.

Rajasthan: Bikaner: Here in the village, both men and women have very little education, but now they encourage their children to study. While boys have less interest in education, girls are studying pretty well and even go to college. There is a school in the village up to 12th grade, and after that, they have to go to Bikaner for further studies. The reason why some boys don't want to study is that they can't find a job here quickly, even after completing their education. Therefore, they start working at a young age. There are 3 Anganwadis and children from every community come. Teenage boys and girls are also called in here to have meetings. Also, Sanitary pads are distributed to girls here.

Dungarpur: The girls study up to grade 10. However, some women also stated that they are sending their daughters for higher education and believe that education is important after they joined SEWA. The main reason why other people do not send their daughters to study is because of their safety concerns. There are Anganwadis in the village which regularly open to provide nutrition and food to children, women, and adolescent girls. Children, women, and adolescent girls from all castes are allowed into the Anganwadi and all the services are fully utilized.

Assam: The school is located within the village. The school has primary level to high school level. Children of every household go to school. There are few drop-out students. The ratio of dropout students among the boys and girls is equal. The reason for dropout is that sometimes parents cannot afford to provide the basic needs. The Anganwadi centre is also located in the village and the children are able to avail the facilities of the centre.

Meghalaya: Most of the villagers are literate. There are 5 Government schools in the village 4 Lower Primary Schools and 1 Upper Primary School. There is no gender discrimination when it comes to sending their children to school. It is mostly the boys that dropped out of school (up to Class VIII). They dropped out of their own choices although their parents could afford to send them to school. The biggest contributing factor to this is the COVID lockdown. Young boys lost interest in studying since they got the experience to earn during lockdown and are now more interested in earning livelihoods. It could be those who are weak in studies did not get any consistent help from teachers and when schools reopened such students did not re-join school. There are 2 Anganwadis in the village.

2.9.6:   Schemes

The weighted average (WA) of awareness about the _Ujjwala Yojana_ among SEWA respondents has gone down from 86.8 in Baseline (highest in Assam at 94.6% and lowest in Meghalaya at 28.6%) to 83.1 in Endline (highest in Up at 96.2% and lowest in Bihar at 54.7%), while it has gone down from 86.9 in Baseline to 81.7 in Endline for Control respondents. The WA for awareness about _Pradhan Mantri Gram Aawas_ has gone down from 79.8 in Baseline (highest in Rajasthan at 84.3% and lowest in Meghalaya at 55.5%) to 75.6 in Endline (highest in Up at 92.4% and lowest in Meghalaya at 55%), while it has gone down from 79.2 in Baseline to 71.7 in Endline for Control respondents. The WA for awareness about _Janani Yojana_ has gone up from 56.3 in Baseline (highest in UP at 60.9% and lowest in Assam at 46.4%), to 66.5 in Endline (highest in Rajasthan at 86% and lowest in Meghalaya at 3.3%), while it has gone up from 56.2 in Baseline to 60.9 in Endline for Control respondents. The weighted averages of awareness about various schemes among SEWA and Control respondents is

given in the table below (Table No. 2.9.15). Detailed state-wise table available in Annex V – Table No. 2.9.13

Table No. 2.9.15: Overall Awareness about Various Schemes

Weighted Average	BASELINE				ENDLINE			
	SEWA		Control		SEWA		Control	
	N=1989		N=673		N=2034		N=710	
Ujjwala Yojana	1672	86.8	572	86.9	1691	83.1	579	81.7
Pradhan Mantri Gram Aawas Yojana	1537	79.8	521	79.2	1537	75.6	509	71.7
Janani Yojana	1084	56.3	370	56.2	1353	66.5	432	60.9
MGNREGA	916	47.5	346	52.6	1326	65.2	476	67
Pradhan Mantri Fasal Bima Yojana	936	48.6	303	46.0	1104	54.3	280	39.4
Kanya Samriddhi Yojana	630	32.7	181	27.5	964	47.4	294	41.5
Drip Irrigation Scheme	469	24.3	137	20.8	734	36.1	232	32.7
Swachh Bharat Abhiyan (toilet)	80	4.2	41	6.2	21	1	10	1.4
Old Age Pension	3	0.2	-	-	-	-	-	-
Vahli Dikri Yojana	3	0.2	1	0.2	-	-	-	-
Solar Light	1	0.1	-	-	-	-	-	-
Widow Pension	4	0.2	5	0.8	5	0.2	2	0.3
Sukanya Yojana	1	0.1	-	-	-	-	-	-
Laxmi Fule Yojana	1	0.1	-	-	-	-	-	-
Bicycle	-	-	1	0.2	-	-	-	-
Atal Pension Scheme	-	-	-	-	4	0.2	-	-
Jal Jeevan Mission (JJM)	-	-	-	-	21	1	-	-

The weighted average (WA) of SEWA respondents benefitting from _Ujjwala Yojana_ has gone up from 48.4 in Baseline (highest in Assam at 92.3% and lowest in Meghalaya at 17.2%) to 63.5 in Endline (highest in Meghalaya at 91.1% and lowest in UP at 47.3% and Bihar at 47.6%), while it has gone up from 52.6 in Baseline to 58.7 in Endline among Control respondents. The weighted average (WA) of SEWA respondents benefitting from _Pradhan Matri Gram Aawas Yojana_ has gone up from 18.6 in Baseline (highest in Bihar at 42.9% and lowest in UP at 7%) to 28.3 in Endline (highest in Meghalaya at 75.8% and lowest in Gujarat at 21.3%), while it has gone down from 32.7 in Baseline to 16.1 in Endline among Control respondents. The WA for SEWA respondents benefitting from _Janani Yojana_ has gone up from 25.6 in Baseline (highest in Assam at 35.9% and lowest in Gujarat at 16.3%) to 28.1 in Endline (highest in Meghalaya at 50% and lowest in UP at 16.2%), while it has gone down from 25.7 in Baseline to 18.3 in Endline for Control respondents.

The weighted averages of SEWA and Control respondents benefitting from various other schemes is given in the table below (Table No. 2.9.16). Detailed state-wise table available in Annex V – Table No. 2.9.14

Table No. 2.9.16: Schemes Respondents have Overall Benefitted from

Weighted Average -SEWA	Baseline		Endline	
Ujjwala Yojana	N=1672		N=1691	
	810	48.4	1073	63.5
Pradhan Mantri Fasal Bima Yojana	N=936		N=1105	
	308	32.9	250	22.6
Pradhan Mantri Gram Aawas Yojana	N=1537		N=1538	
	286	18.6	433	28.2
Janani Yojana	N=1084		N=1353	

Weighted Average -SEWA	Baseline		Endline	
	281	25.9	380	28.1
MGNREGA	N=916		N=1327	
	255	27.8	519	39.1
Kanya Samriddhi Yojana	N=630		N=964	
	60	9.5	107	11.1
Drip Irrigation Scheme	N=469		N=732	
	40	8.5	45	6.1
Swachh Bharat Abhiyan (toilet)	N=80		N=21	
	53	66.3	21	100
Widow Pension	N=4		N=5	
	4	100	5	100
Atal Pension Scheme	-	-	N=3	
	-	-	3	100
Jal Jeevan Mission (JJM)	-	-	N=21	
	-	-	4	19.0
Weighted Average (Control)	Baseline		Endline	
Ujjwala Yojana	N=572		N=579	
	301	52.6	340	58.7
Pradhan Mantri Fasal Bima Yojana	N=303		N=360	
	99	32.7	58	16.1
Pradhan Mantri Gram Aawas Yojana	N=521		N=508	
	75	14.4	111	21.9
Janani Yojana	N=370		N=432	
	95	25.7	79	18.3
MGNREGA	N=346		N=475	
	120	34.7	160	33.7
Kanya Samriddhi Yojana	N=181		N=294	
	17	9.4	11	3.7
Drip Irrigation Scheme	N=137		N=232	
	15	10.9	11	4.7
Swachh Bharat Abhiyan (toilet)	N=41		N=10	
	27	65.9	7	70.0
Widow Pension	N=5		N=6	
	2	40.0	6	100
Atal Pension Scheme	-	-	N=1	
	-	-	1	100
Jal Jeevan Mission (JJM)	-	-	N=21	
	-	-	4	19.0
Bicycle	N=1		-	-
	1	-	-	-

The highest weighted average (WA) of SEWA respondents benefitting from _Ujjwala Yojana_ is by other sources at 62.6 (all in Meghalaya and lowest in Rajasthan at 6.8 – In Rajasthan 89.8% have said that no one has helped them in benefitting from this scheme) while _through SEWA_ it is 20.7 (highest in Assam at 50% and none in Meghalaya), while for Control respondents it is 73.1 from other sources and 11.8 through SEWA. The weighted averages of who helped SEWA and Control respondents benefit from various other schemes is given in the table below (Table No. 2.9.17). Detailed state-wise table available in Annex V – Table No. A-2.9.15

Table No. 2.9.17: Who Helped in Benefitting from Schemes

Weighted Average	SEWA		Control	
Ujjwala Yojana	**N=1073**		**N=323**	
Through SEWA	222	20.7	38	11.8
No one	180	16.8	49	15.2
Any Other (specify)	672	62.6	236	73.1
Pradhan Mantri Fasal Bima Yojana	**N=250**		**N=50**	
Through SEWA	45	18.0	8	16.0
No one	66	26.4	6	12.0
Any Other (specify)	139	55.6	36	72.0
Pradhan Mantri Gram Aawas Yojana	**N=433**		**N=80**	
Through SEWA	88	20.3	10	12.5
No one	97	22.4	23	28.8
Any Other (specify)	245	56.6	72	90.0
Janani Yojana	**N=380**		**N=65**	
Through SEWA	74	19.5	3	4.6
No one	77	20.3	12	18.5
Any Other (specify)	229	60.3	50	76.9
MGNREGA	**N=519**		**N=127**	
Through SEWA	121	23.3	15	11.8
No one	130	25	15	11.8
Any Other (specify)	268	51.6	97	76.4
Kanya Samriddhi Yojana	**N=107**		**N=11**	
Through SEWA	29	27.1	2	18.2
No one	41	38.3	3	27.3
Any Other (specify)	37	34.6	6	54.5
Drip Irrigation Scheme	**N=44**		**N=10**	
Through SEWA	10	22.7	-	-
No one	11	25.0	3	30.0
Any Other	23	52.3	7	70.0
SBM	**N=12**		**N=6**	
No one	11	91.7	6	100.0
Any Other (specify)	1	8.3	-	-
Widow Pension	**N=1**		**N=2**	
No one	1	100	2	100.0
Atal Pension Scheme	**N=5**			
No one	3	60.0	-	-
Any Other (specify)	2	40.0	-	-
Jal Jeevan Mission (JJM)	**N=4**			
No one	4	100	-	-
Scholarship	**N=2**			
Any Other (specify)	2	100	-	-
PDS	**N=9**		**N=1**	
No one	6	66.7	1	100

Collective Perspectives: Evidences from FGDs

Gujarat: There is awareness about Ayushman card; Ujjwala Yojana; Pradhan Mantri Awas Yojan; Labour card; Old Age Pension; RtE; Widow Assistance; Vahli Dikri Yojana; Sukanya Scheme; Janani Suraksha Yojana; Indira Awas Yojana; Kuverbai nu Mameru; Beti Bachao Beti Padhao Yojana; Atal Pension Yojana; Pradhan Matri Matru Vandana Yojana; in the various districts of Gujarat. They have also benefitted from various schemes.

Rajasthan: Bikaner: If the delivery takes place at a government clinic, then the travelling cost is provided. They are aware of it and the form is filled out from the Anganwadi for verification. They know about the Aayushman card and are also familiar with the Indira Awas Yojana, but nobody has received any benefit from it. Participants were unaware of other government schemes.

Dungarpur: Tarbandi (a type of wire used in the farm's pipleline for irrigation), MNREGA, Indira Awas Yojana, Ujjwala, Udan (for Pads/Sanitary Napkins), Chiranjeevi Yojana, Matru Vandana Yojana, Scooty (a scheme for girls' education), laptop, and Gargi Kunj Yojana (post 10th and 12th, on Vasant Panchmi, they are benefitted from this scheme). SEWA prepared and educated them to receive benefits from these schemes. The SEWA Representatives educated/Informed them about these government encouragement and schemes and also help us obtain the benefits of it.

Bihar: They are aware of a few government schemes such as Indira Awas Yojana, Janani Suraksha Yojana, Ujjwala Yojana, Shauchalay yojna, Electricity Scheme and Kisan Yojana. However none in the village have yet benefited from them because the wealthy ones bribe and get their work done and the others are unable to. However, they have benefited from the Kisan Yojana with the help of SEWA, 10 people from the village had gotten registered and all of them benefitted under the Kisan Yojana. They receive Rs. 6000 annually; Rs. 3000 first and then Rs. 3000 later, in their accounts. Besides this, some have also benefited from the toilet scheme.

Around 3-4 individuals had received the benefit of Indira Aavas, that's all, nothing more.

UP: _Lucknow_: We are aware of Government schemes such as the Indira Awas Yojana and those related to receiving free benefits post operations, from hospitals, to those who have a card. When new schemes are introduced by the government or the local authorities, we are informed about them via Anganwadi. We have heard that senior citizens are given pensions, but until now no one in our community has received such benefits. When SEWA Representative visits, we hold meetings and she informs everyone about the schemes too, including how to fill out the necessary forms.

Raebareli: Yes, we are aware of the Ujjwala scheme, Prime Minister Crop Insurance Scheme and Old Age Pension Scheme. Several people here have applied for the Ujjwala scheme. Some applied on their own, while others applied with the help of Sarpanch. Apart from this, there is also the Indira Awas Yojana, and the Sarpanch helps in filling out the forms. In addition to this, every household has access to toilet facilities as well (with regards to Harr Ghar Sauchalay Scheme).

Assam: The government schemes like Arunouday have benefitted the women.

Meghalaya: Most of the villagers are registered under the Meghalaya Health Insurance Scheme (which is in convergence with the Rasthriya Swasthiya Bima Yojana) for hospitalization. Some of the participants have registered and the rest are applying for it. They have not yet used the insurance scheme since they have never been admitted into private hospitals. MGNREGA, PMAY Gramin, electricity connections for both APL and poor families, cooking gas for BPL families are the schemes that the villagers have benefited. The villagers also received 5 kg/head rice and some families received 7kg/head rice under the Public Distribution System (in the village they refer it as ration card scheme). The ration card is under the women's name except 3 young mothers who do not have their own ration card, since they are still under their mother's ration card. The village chief assisted them to apply for the mentioned schemes. On further discussion on the topic of Government related scheme – the group shared that most people in the village are avoiding enrolling for Aadhaar because they believe that it symbolizes the number 666 which is associated with the number of the beast as mentioned in the Bible. One respondent said that if we go on without Aadhaar we may miss out most of the schemes meant for rural people. Amongst the

respondents, 8 women do not have Aadhaar card and hence could not apply for certain schemes that are Aadhar enabled. 2 of them have applied for Aadhaar.

2.9.7: Training

The weighted average (WA) of training received by SEWA respondents is 79.9 (highest in Gujarat at 89.5% and Meghalaya at 89.2% and lowest in Assam at 29.5%). The WA of training received by Control respondents is 14.5 (highest in Meghalaya at 73.8 and none in Bihar and Assam). The WA of whether the training helped SEWA respondents is 90 – all in Assam and lowest in Bihar at 64.7. while the WA is 21 for Control respondents.

Table No. 2.9.18: Trainings Received/Helped

Received	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya	WA	
SEWA	N=1152	N=129	N=300	N=211	N=122	N=120	2034	
	1031 (89.5)	86 (66.7)	200 (66.7)	166 (78.7)	36 (29.5)	107 (89.2)	1626	79.9
Control	N=380	N=60	N=92	N=92	N=44	N=42	710	
	32 (8.4)	39 (65.0)	-	1 (1.1)	-	31 (73.8)	103	14.5
Helped	Gujarat	Rajasthan	Uttar Pradesh	Bihar	Assam	Meghalaya	WA	
SEWA	N=1031	N=86	N=211	N=300	N=36	N=107	1771	
	1023 (99.2)	82 (95.3)	194 (64.7)	155 (93.4)	36 (100)	104 (97.2)	1594	90.0
Control	N=32	N=39	N=92	N=92	0	N=31	286	
	27 (84.4)	7 (17.9)	-	-	-	26 (83.9)	60	21.0

Figures in Parenthesis are Percentages

Collective Perspectives: Evidences from FGDs

Gujarat: There are various trainings that they want to receive in Ahmedabad, like agriculture, animal husbandry, irrigation techniques and digital literacy, so that they can learn more. In Anand, they don't want any more training but are happy with the trainings they have received so far from SEWA. In Aravalli and Chhota Udepur also they are appreciative of the training they have received from SEWA. In Gandhinagar and Mehsana, they need more training on sewing work, parlour work and digitalisation. In Kutch, Patan they want training that will help them increase their income. In Surendranagar, they would like to receive more training on agricultural work, animal husbandry and digital literacy through SEWA.

Rajasthan: Bikaner: They would like to be helped by establishing a system for providing employment opportunities so that their sisters and brothers can find work.

Dungarpur: All the women and young girls who come, mentioned that they received various trainings through SEWA. These trainings included topics like agriculture, animal husbandry, personality development, Leelawati Training, digital literacy and savings. They said that they should continue to receive trainings in order to learn new things. Also, added that they received training on the dairy industry too. With the help of these trainings, they have gained confidence and started going out and meeting people. Rajasthan happens to follow traditional practices. However now, they have developed new skills through the service-oriented trainings. They have learned about dairy farming, animal husbandry and also how to cultivate crops and vegetables, which has increased their income from both farming and selling vegetables. When they visit Ahmedabad, they buy goods in wholesale and sell them here to make profit. They started doing this through mobile phones with the help of digital training, which saved them time and money. They help others to pay their bills and get some commission in return, which benefits them economically. They don't have to purchase fertilizers from outside anymore. Also, they help each other for small financial transactions through mobile phones. They have been able to "multitask"

with the help of trainings organised by SEWA. They want more trainings on agriculture, animal husbandry, sewing and digital literacy, it should be emphasized as much as possible so that they get to learn more. Hence, training should be frequently provided.

Bihar: Bhagalpur: Training on agriculture was provided through SEWA, which included instructions on drip irrigation, explaining how to irrigate with less water. The visitors who came from outside trained them on vermicomposting as well. During that time, they used to make and sell vermicompost here, but currently due to the shortage of cow dung, it isn't made.

UP: _Lucknow_: A sewing center was opened here, almost 2 years ago which was run by SEWA. However, currently it has been closed. If they receive trainings that would help them make some money by sitting home and working, then they will definitely take it. They learnt sewing work and do their own sewing work at home now. Earlier, they used to get some work, but since so many of them are doing the sewing work, almost in every house, they don't get much work from outside, so they do our own sewing work.

Raebareli: With the help of SEWA, they want to learn how to do some work while staying home and become Independent, for which training is necessary.

Assam: Most of the women are members of the Self-help groups. They got trainings on duckary, goatery, poultry, farming from the development blocks. The members were taught to write proceedings and maintain accounts. The women in this village were rearing silk worm. Then this was transformed into thread, made clothes and sold them. Then they transformed it to thread, made cloth and sold them. These women were given the opportunity by SEWA, took them to Gujarat, trained them in to professional rearing of silk worm so that they take it as an income generating activities. They were also trained in candle making, but the organisation was supposed to provide help which was not provided and so the women stopped this activity. Now they are provided thread to weave clothes and are selling them. They would like to receive more training on agricultural work, animal husbandry and digital literacy through SEWA.

Meghalaya: They have received skill building training in the past such as baking, juice making, tailoring, jam making, vermin compost, mushroom cultivation, and piggery. Training related to sustainable agriculture and credit & saving was also imparted. No training received related to energy conservation. Most of them have attended the mentioned trainings except the young mothers. These new mothers back then where still unmarried young girls hence were not active in any village activities. Only married women are considered active in the village. Above mentioned trainings were good since refreshment, materials and knowledge is received for free. But did not inculcate the knowledge received since they have their own livelihood and also most of the materials have to be bought which are needed for above work. One participant said that she was interested but lost interest when she had to do it alone.

2.10 DIGITAL READINESS OF KEY SEWA ENTITIES / SOCIAL ENTERPRISES

2.10.1: *RUDI Multi Trading Company Limited*

In the Baseline, RUDI operated in **8 district associations of Gujarat**. They procured **spices, pulses, wheat, rice, cotton, castor and over 32 products** from small and marginal farmers. **Average turnover for RMTCL was between 7-8 crore**, of which 75% was from agricultural produce and 25% from commodities. Approximate sale per month of Grade A Rudi bens was Rs. 50000 to 1 lakh earning them an approximate commission of five to ten thousand. This sale/commission figure went down for the Grade B and Grade C Rudi bens.

Over the period of three years starting in the fourth quarter of 2020-21 the digitized transaction in comparison to the cash transaction has gone up significantly as can be seen in the table given below (Table No. 2.10.1). In the fourth quarter of 2020-21 the digitized transactions were 77.9% and in the fourth quarter of 2021-22 it has gone down slightly to 67.9% and in all the four quarters of 2022-23 it has been much ahead of the digital transactions done in the fourth quarter of 2020-21. It was 89.6% in the first quarter; 88.3% in the second quarter; 81.6% in the third quarter; 84.8% in the fourth quarter and overall, the digitized transactions are 82.2% and the cash transactions done have gone down to 17.8%.

Table No. 2.10.1: Sales Figures of RMTCL over a period of three years – Digitised and Cash

		SALES					
		Online (Card/Wallets/NEFT)	Cheque	Cash	Total	Digitised%	Cash%
2020-21	Q4	4329323	0	1226741	5556064	**77.9**	**22.1**
2021-22	Q1	3755146	0	863160	4618306	**81.3**	**18.7**
	Q2	4946908	0	1435186	6382094	**77.5**	**22.5**
	Q3	2572931	0	2032988	4605919	**55.9**	**44.1**
	Q4	2386948		1129688	3516636	**67.9**	**32.1**
2022-23	Q1	13822754.94		1602159	15424913.94	**89.6**	**10.4**
	Q2	11122980		1472416	12595396	**88.3**	**11.7**
	Q3	7973929.6		1794622	9768551.6	**81.6**	**18.4**
	Q4	14521653.04		2603300	17124953.04	**84.8**	**15.2**
OVERALL TOTAL		**65432573.58**		**14160260**	**79592833.58**	**82.2**	**17.8**

2.10.2: Sewa Trade Facilitation Centre (STFC)

SEWA Trade Facilitation Centre (STFC) is purely into handicraft products and Hansiba is the fashion brand of STFC. In the Baseline, 15000 artisans from Patan and Kutch districts were part of STFC and through Hansiba around 3000 artisans got work. The artisans were paid by cheque. 40% of the receipts of the Hansiba outlets were in cash and the rest is by POS machines.

Table No. 2.10.2: The Online/Cash Expenses and Sales Figures of Three Years of STFC

		Expenses					
Year		Online	Cheque	Cash	Total	Digitised%	Cash%
2020	Q4	683245	285920	0	9,69,165	**70**	**0**
	Total	683245	285920	0	9,69,165	**70**	**0**
2021	Q1	1001895	423095	0	14,24,990	**70**	**0**
	Q2	1838783	1477566	25574	33,41,923	**55**	**1**
	Q3	1757721	1513920	81919	33,53,560	**52**	**2**
	Q4	1130251	5848167	55751	70,34,169	**16**	**1**
	Total	5728650	9262748	163244	15154642	**38**	**1**
2022	Q1	21,34,984	7,78,385	66,652	29,80,021	**72**	**2**
	Q2	15,56,140	12,99,339	1,68,272	30,23,751	**51**	**6**
	Q3	11,10,949	12,63,588	1,36,219	25,10,756	**44**	**5**
TOTAL		11213968	12889980	534387	24638335	**46**	**2**
		Sales					
		Online	Cheque	Cash	Total	Digitised%	Cash%
2020	Q4	949600	344500	60000	1354100	**70**	**4**
	Total	949600	344500	60000	1354100	**70**	**4**

2021	Q1	605181	270000	17140	892321	**68**	**2**
	Q2	1842310	0	52890	1895200	**97**	**3**
	Q3	3550400	0	114065	3664465	**97**	**3**
	Q4	2280203	0	60212	2340415	**97**	**3**
	Total	8278094	270000	244307	8792401	**94**	**3**
2022	Q1	1327226	266222	106267	1699715	**78**	**6**
	Q2	1998554	384903	90483	2473940	**81**	**4**
	Q3	2025641	437720	73450	2536811	**80**	**3**
TOTAL		14579115	1703345	574507	16856967	**86**	**3**

In the Endline, it can be seen that due to COVID in the last quarter of 2020-21 and first quarter of 2021 the percentage of digital transactions were 70% and zero percentage of cash transactions for expenses incurred. Overall, in 2021-22 the digital transactions were 38% and Cash transactions were 1%; while it went up to 46% digital transactions in 2022-23. In the fourth quarter of 2020-21 the digital sales were 70% and cash sales were 4%; while the overall digital sales of 2021-22 were 94% and cash sales were 3%. The overall, digital sales in 2022-23 have gone down to 86% and the cash sales are 3%.

2.10.3: Kamla

In the Endline, the sales figures of Kamla in the last quarter of 2020-21 shows that 30.7% were digital and 69.3% were cash. The digital sales in the last quarter of 2021-22 financial year went up to 83% and cash sales went down to 17% while it was 60.5% (digital sales) in the last quarter of 2022-23. The overall digital sales from 2020-2023 is 56.9% and cash sales are 39.5% as seen in the table given below (Table No. 2.10.3)

Table No. 2.10.3: Sales Figures of Kamala over a period of Three years (2020-2023)

Year		SALES					
		Online (Card/Wallets/NEFT)	Cheque	Cash	Total	Digitised%	Cash%
2020-21	Q4	517324	-	1169386	1686710	**30.7**	**69.3**
2021-22	Q1	584280	-	1075494	1659774	**35.2**	**64.8**
	Q2	889492	-	1737784	2627276	**33.9**	**66.1**
	Q3	1882266	-	2066507	3948773	**47.7**	**52.3**
	Q4	1303881	-	266461	1570342	**83.0**	**17.0**
2022-23	Q1	3281135	-	2627112	5908247	**55.5**	**44.5**
	Q2	3753776	-	2845902	6599678	**56.9**	**43.1**
	Q3	8102538	-	4377201	12479739	**64.9**	**35.1**
	Q4	6993646	-	4557892	11551538	**60.5**	**39.5**
OVERALL TOTAL		**27308338**	**0**	**20723739**	**48032077**	**56.9**	**43.1**

2.10.4: Savings and Credit

Through 103 leaders (karyakartas) there were 1969 groups with 25613 members saving an amount of nearly 25 lakhs every month at the time of the Baseline. Every month on an averagecash transactions amounting to Rs. 24,90,730 were done in the form of savings through the Savings and Credit Groups operating in the nine survey districts. This was a large quantum of cash transaction that was undertaken from the members of the SHG which ultimately reached the SEWA bank after passing through several hands. The district wise savings and credit figures are given below.

Figure 1: Details of Savings and Credit in Survey District of Gujarat - Baseline

	No. of Talukas	No. of Villages	No. of Karykarta	No. of Groups	Total Members	Monthly Saving by District (`)
Anand	8	151	22	825	11798	1105230
Kheda	6	66	8	292	3978	385230
Aravalli	3	67	16	172	1832	128550
Chota Udepur	4	88	10	178	2357	266345
Mehsana	7	54	16	172	1774	182350
Surendranagar	4	33	13	88	1065	109350
Patan	8	57	13	197	2109	141925
Kutch	3	28	5	45	700	171750
TOTAL	43	544	103	1969	25613	2490730

The Baseline savings in a month was Rs. 2490730 as seen in the figure 1 above and the table below (Table No. 2.10.4). The project target was a 25% increase i.e., Rs. 622682.5 and the achievement was Rs. 648731 and that comes to 26% increase.

Table No. 2.10.4: Project Target and Achievement

Baseline (Savings in A month)	Project Target	Project Target (25%) in Amount	Achieved	Achieved in Percentage	
Rs. 2490730	25%	Rs.622682.5	Rs. 648731	26%	
Savings/Loan Collection/Individual DMT and Members Covered					
Month	Savings Collections (Gujarat)	Loan Collections	Individual DMTs (UP)	Total	Members covered (SHG-Savings)
March'23*	143550	56960	38450	238960	1960
April'23*	648731	41000	39394	729125	5020
Total	792281	97960	77844	968085	6980
* Only SHG Members					

2.11   IMPACT OF PROGRAM

The Category 1 training has been attended by all the SEWA respondents in all the states. The WA for participation in Category 2 training is 89.5 - highest is in Rajasthan at 98.4% and lowest in Bihar at 74.3%, while the WA for Category 3 training is 83.3 – highest is in Rajasthan at 95.3% and lowest in Bihar at 60.7%.

Table No. 2.11.1: Types of Training Attended by SEWA Respondents

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya	WA	
	N=1152	N=129	N=300	N=211	N=122	N=120	N=2034	
Category 1	1152 (100)	129 (100)	300 (100)	211 (100)	122 (100)	120 (100)	2034	100
Category 2	1087 (94.4)	127 (98.4)	223 (74.3)	159 (75.4)	109 (89.3)	115 (95.8)	1820	89.5
Category 3	1044 (90.6)	123 (95.3)	182 (60.7)	142 (67.3)	100 (82.0)	103 (85.8)	1694	83.3

Figures in Parenthesis are Percentages

The weighted average (WA) of the respondents saying that the training that they have received was **good** is 78.6 – highest in Gujarat at 86.6% and lowest in UP at 63% and Assam at 63.1%, while it is 21.3 for those who have rated it as **average** – highest in UP at 37% and Assam at 36.9% and lowest in Gujarat at 13.4%. Only one respondent in Meghalaya has rated the training as **not good.**

Table No. 2.11.2: Rating of Training

	Gujarat N=1152	Rajasthan N=129	Bihar N=300	UP N=211	Assam N=122	Meghalaya N=120	WA N=2034	
Good	998 (86.6)	93 (72.1)	202 (67.3)	133 (63.0)	77 (63.1)	96 (80.0)	1599	78.6
Average	154 (13.4)	36 (27.9)	98 (32.7)	78 (37.0)	45 (36.9)	23 (19.2)	434	21.3
Not Good	-	-	-	-	-	1 (0.8)	1	0.0

Figures in Parenthesis are Percentages

The weighted average (WA) of the respondents saying the benefit of the training was them learning how to operate the mobile phone is 91.2 (highest in Rajasthan at 98.4% and lowest in Meghalaya at 82.5%), while it is 27.5 for the strengthening of their personal documentation (highest in Meghalaya at 80.8% and lowest in Gujarat at 21.3%); 27 for starting to use the digital wallet (highest in Rajasthan at 42.4% and lowest in Assam at 9.8%); 21 for starting to withdrawing money from ATM (highest in Meghalaya at 35% and lowest in Rajasthan at 9.3%); 18.7 for doing the KYC with the bank (highest in Meghalaya at 38.3% and lowest in Rajasthan at 5.4%) and 6.7 for issuance of ATM card (highest in Meghalaya at 49.2% and none in UP and Gujarat).

Table No. 2.11.3: Benefit of Training

	N	Operating the Mobile Phone	Personal Documentation Strengthened	KYC with Bank	ATM Card	Started withdrawing money from ATM	Using Digital Wallet
Gujarat	1152	1047 (90.9)	245 (21.3)	248 (21.5)	-	244 (21.2)	329 (28.6)
Rajasthan	129	127 (98.4)	32 (24.8)	7 (5.4)	16 (12.4)	12 (9.3)	56 (43.4)
Bihar	300	277 (92.3)	91 (30.3)	17 (5.7)	17 (5.7)	51 (17.0)	65 (21.7)
UP	211	198 (93.8)	50 (23.7)	19 (9.0)	-	53 (25.1)	67 (31.8)
Assam	122	108 (88.5)	44 (36.1)	44 (36.1)	45 (36.9)	25 (20.5)	12 (9.8)
Meghalaya	120	99 (82.5)	97 (80.8)	46 (38.3)	59 (49.2)	42 (35.0)	20 (16.7)
WA	2034	1856	559	381	137	427	549
		91.2	27.5	18.7	6.7	21.0	27.0

Figures in Parenthesis are Percentages

The program helped the beneficiaries in tackling the COVID pandemic – the highest WA on how the program helped them in tackling the COVID pandemic is that they learnt how to face natural calamities at 76.2 (highest in Bihar at 88.3% and lowest in Meghalaya at 35.8%). The WA for the program helping with their children's education is 42.3 (highest in Meghalaya at 57.5% and lowest in Rajasthan at 3.1%). The WA for helping them with learning to make online payments is 12.8 (highest in UP at 25.6% and none in Assam and Meghalaya). The WA for the program made them aware about Corona is 1.1 (10.1% in Rajasthan, 6.7% in Meghalaya and 0.1% in Gujarat and none in the other states). Three respondents of Meghalaya have mentioned that the program has helped them with credit and savings.

Table No. 2.11.4: Program Helped in Tackling COVID Pandemic

	N	Face Natural Calamities	Education for children	For Online payments	Corona Awareness	Credit and saving
Gujarat	1152	930 (80.7)	514 (44.6)	142 (12.3)	1 (.1)	-
Rajasthan	129	100 (77.5)	4 (3.1)	9 (7.0)	13 (10.1)	-
Bihar	300	265 (88.3)	91 (30.3)	55 (18.3)	-	-
UP	211	142 (67.3)	114 (54.0)	54 (25.6)	-	-
Assam	122	69 (56.6)	69 (56.6)	-	-	-
Meghalaya	120	43 (35.8)	69 (57.5)	-	8 (6.7)	3 (2.5)
WA	2034	1549	861	260	22	3
		76.2	42.3	12.8	1.1	0.1

Figures in Parenthesis are Percentages

The weighted average of the knowledge about the SEWA Sahayata Number (COVID Crisis Number) is 40.6 among SEWA respondents – highest in Gujarat at 58.7% and none in Assam. Out of these respondents the WA of those who called the number is 67.9 – all in Bihar and lowest in none in Rajasthan. Majority of them have called to ask about information on Corona – the WA is 87.7 – highest in Gujarat at 92.5% and lowest in UP at 23.1%. There were some respondents in Meghalaya (41.9%); UP (53.8%) and Gujarat (0.6%) who called to know about Telemedicine. Three respondents in Gujarat and three in UP called to know about Corona vaccine and 6.3% in Gujarat and 23.1% in Meghalaya called for information about livelihood and SEWA. The WA for immediate response time is 97.8 – all in Bihar and lowest in Meghalaya at 53.8%. Barring one respondent in UP all were satisfied with SEWA's response. The WA for receiving COVID related message is 65.7 – highest in Gujarat at 82.8% and lowest in Assam at 11.5%. Out of those who received all in Meghalaya and Rajasthan; 98.2% in Gujarat; 92.9% in Assam; 75.8% in UP and lowest in Bihar at 69.2% got correct information. While 26.7% in Bihar; 14.5% in Bihar and 1.3% in Gujarat said that it gave them access to doctors and counsellors.

Table No. 2.11.5: COVID Crisis Number - SEWA Sahayata Number

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya	WA	
	N=1152	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**	**2034**	
Know About the Number	676 (58.7)	8 (6.2)	56 (18.7)	55 (26.1)	-	31 (25.8)	826	40.6
	N=676	**N=8**	**N=56**	**N=55**	-	**N=31**	**826**	
Called The Number	479 (70.9)	-	56 (100)	13 (23.6)	-	13 (41.9)	561	67.9
Called For	**N=479**	-	**N=56**	**N=13**	-	**N=13**	**561**	
Telemedicine	3 (.6)	-	-	7 (53.8)	-	13 (41.9)	23	4.1
Information about Livelihood /SEWA	30 (6.3)	-	-	-	-	3 (23.1)	33	5.9
Information about Corona	443 (92.5)	-	37 (66.1)	3 (23.1)	-	9 (69.2)	492	87.7
Corona Vaccine	3 (.6)	-		3 (23.1)	-	-	6	1.1
How long was Response	**N=477**	-	**N=37**	**N=13**	-	**N=13**	**540**	
Immediate	473 (99.2)	-	37 (100)	11 (84.6)	-	7 (53.8)	528	97.8
One week	2 (.4)	-	-	1 (7.7)	-	-	3	0.6
More than one week	2 (.4)	-	-	1 (7.7)	-	6 (46.2)	9	1.7
Satisfied with (SEWA) response	477 (100)	-	37 (100)	12 (92.3)	-	13 (100)	539	99.8
COVID-related messages from SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**	**2034**	
	954 (82.8)	43 (33.30)	186 (62.0)	120 (56.9)	14 (11.5)	19 (15.8)	1336	65.7
Messages received	**N=954**	**N=43**	**N=186**	**N=120**	**N=14**	**N=19**	**1336**	
Got Correct information	937 (98.2)	43 (100)	83 (69.2)	141 (75.8)	13 (92.9)	19 (100)	1236	92.5
Kept income afloat	5 (.5)	-	5 (4.2)	18 (9.7)	1 (7.1)	-	29	2.2
Give us Access to doctors/counsellors	12 (1.3)	-	32 (26.7)	27 (14.5)	-	-	71	5.3

Figures in Parenthesis are Percentages

Chapter 3: Findings

3.1   FINDINGS

Profile of Respondents:

1. The highest SEWA respondents in the 18-25 years age group are in Bihar at 32% and lowest in Meghalaya at 5%. The highest Control respondents in the 18-25 years age group are in UP at 40.2% and lowest in Rajasthan at 2.3%.

2. The highest SEWA respondents in the 26-35 years age group are in Uttar Pradesh at 44.5% and lowest in Rajasthan at 24.8%. The highest Control respondents in the 26-35 years age group are in Assam at 45.5% and lowest in UP at 23.9%.

3. The highest SEWA respondents in the 36-50 years age group are in Meghalaya at 46.7% and lowest in Bihar at 22%. The highest Control respondents in the 36-50 years age group are in Gujarat at 43.9% and lowest in Rajasthan at 26.7%.

4. The highest SEWA respondents in the 51-60 years age group are in Assam at 14.8% and lowest in UP at 3.3%. The highest Control respondents in the 51-60 years age group are in Rajasthan at 15% and lowest in UP at 6.5%.

5. The highest above 60 years SEWA respondents are in Gujarat; Rajasthan and Bihar at 2.3% and lowest in UP and Assam. The highest above 60 years Control respondents are in Rajasthan at 10% and none in Meghalaya.

6. The average age of SEWA respondents ranges from 32.89 years in UP to 39.32 years in Assam while the average age of the Control respondents ranges from 32.48 years in Bihar to 39.92 years in Rajasthan.

7. Overall, 32.3% SEWA respondents (highest in Meghalaya at 51.7% and lowest in Bihar at 14%) have studied till the *Primary level*, while 36.5% Control respondents overall are illiterate.

8. Overall, 24.4% of SEWA respondents are *illiterate* (highest in Bihar at 36.3%) and lowest in Assam at 7.4%.

9. 4.2% SEWA respondents are graduates (highest in UP at 15.6% and one in Meghalaya) and 1.1% are postgraduates (highest in UP at 3.3% and Rajasthan at 3.1% and one in Assam and Meghalaya).

10. In Gujarat, all the SEWA and Control respondents can speak in Gujarati while the proficiency to read and write goes down by about 25%. In Rajasthan, there are 23.3% SEWA respondents who can speak; 15.5% who can read; 5.4% who can write; 10.9% who can read numerals and 7.8% who can write numerals in Gujarati. There are a few SEWA respondents in Bihar and UP who can manage to communicate in Gujarati but none in Assam and Meghalaya.

11. All SEWA and Control respondents of Rajasthan; Bihar and UP can speak Hindi. Highest number of SEWA respondents to be able to read Hindi are in UP at 77.3% followed by 75.2% in Rajasthan and lowest is in Meghalaya at 2.5% - surprisingly 53.3% of them in Assam can read Hindi. In Gujarat the proficiency of speaking; reading; writing and numerals in Hindi is below 50% for SEWA respondents and below 40% among Control respondents.

12. Highest among SEWA respondents to speak English is in Meghalaya at 26.7% and lowest in Gujarat at 10.2%. It is interesting to note that though 19.7% of them in Assam can speak 56.6%

of them can read English and similarly in UP 21.3% can read and 55.5% can write English. The proficiency in English is the lowest among SEWA respondents of Gujarat.

13. None of the SEWA or Control respondents of Gujarat; Rajasthan; Bihar and UP know Assamese or Khasi language. One SEWA respondent of Assam does not know Assamese but knows Khasi. There are 62.5% SEWA and five Control respondents of Meghalaya who can speak Assamese while the proficiency to read; write and numerals goes down considerably.

14. 58.3% of the Meghalaya SEWA respondents can speak Khasi – the rest were administered the survey with the help of translators. The proficiency to read; write and numerals goes down slightly and one SEWA respondent of Assam knows Khasi very well.

Socio-Economic Status:

1. The highest family size is in Bihar among SEWA respondents at 5.98 and lowest is in Assam at 5.02. The highest family size is 5.93 among Control respondents of Meghalaya and lowest is in Assam at 4.86.

2. In Gujarat; Bihar; UP average number of girls in SEWA respondents' family in both age-groups is lower than that of the boys in both the age-groups.

3. In Rajasthan average number of girls in SEWA respondents' family in 0-6 years age-group is less than boys in the same age-group but more in the 7-18 years age-group than the boys.

4. In Assam and Meghalaya, the girls in the 0-6 years age-group are more than the boys in the same age-group while girls are less in the 7-18 years age-group compared to boys in the same age-group.

5. Average number of women in the family of SEWA respondents in Gujarat; Rajasthan; Bihar; UP; and Meghalaya is more than the male members in their family; while in Assam the average number of women are less than the male family members.

6. Overall, 99.2% SEWA and 98.2% Control respondents have their Aadhar Card. Barring one SEWA respondent in Rajasthan; Bihar; Assam all the respondents have their Aadhar Card.

7. Rajasthan has the highest average number of family members of SEWA and Control respondents engaged in economic activities. The lowest is in Meghalaya among SEWA and among Control respondents.

8. Rajasthan has the highest average annual income among SEWA and Control respondents' family. The lowest is in Bihar among SEWA and among Control respondents.

9. The weighted average (WA) of SEWA respondents' families engaged in agriculture on own farm is 55.5 – highest in Assam at 89.3% and lowest in Bihar at 8%.

10. The WA for animal husbandry is 54.7 among SEWA respondents' families – highest in Assam at 91% and lowest in Bihar at 31%.

11. The WA for manual labour is 51.1 among SEWA respondents' families – highest is in Meghalaya at 71.7% and lowest in UP at 35.5%.

12. The WA for agriculture labour is 46 among SEWA respondents' families – highest in Assam at 74.6% and lowest in Rajasthan at 20.9% - it is 43% in Bihar which has the lowest percentage of families engaged in their own agriculture.

13. The WA of SEWA respondents (highest in Assam at 91% and lowest in Bihar at 29.7%) engaged in animal husbandry is the highest at 54.5 and that of Control respondents at 53.1.

14. The WA among SEWA respondents engaged in agriculture on own farm is 49.1 (highest in Assam at 84.4% and lowest in Bihar at 6.3%) and that of Control respondents it is 50.4.

15. The WA of SEWA respondents engaged in agriculture labour is 43.2 (highest in Assam at 68% and lowest in Rajasthan at 18.6%) and that of Control respondents is 47.3.

16. The highest ownership among SEWA respondents is of residential houses at 92.6 (highest in Rajasthan at 97.7 and lowest in Bihar at 89) and 87.3 among Control respondents.

17. The WA of ownership of vehicles is 58.1% among SEWA (highest in Gujarat at 76.2 and lowest in Bihar at 15) and 48.5 among Control respondents.

18. In almost all the assets the ownership of majority of the assets is in the name of a male family member barring Meghalaya where the respondent herself and her female family members have individual or joint ownership.

19. The WA of SEWA respondents' family having pucca houses is highest at 56.4 (highest in Rajasthan at 81.4% and lowest in Assam at 22.1 and Bihar at 38) and at 49.2 among Control respondents' family.

20. The WA of SEWA respondents living in semi-pucca houses is 27.9 (highest in Meghalaya at 65.8% and lowest in Rajasthan at 13.2%) and of Control respondents is 28.9.

21. The WA of SEWA respondents living in kaccha house is 15.7 (highest in Assam at 42.6% and lowest in Rajasthan at 5.4%) and that of Control respondents it is 22.0.

22. All SEWA respondents of Rajasthan live in their own houses while baring two in each of Assam and Meghalaya all of the SEWA respondents live in their own houses. In Bihar three of them live in rented houses while three live with relatives and three live in the company quarters. In UP two live in relative's house while 11.4% live in rented houses and the rest in their own house. In Gujarat 1.3% live in rented houses while five live in relatives houses and one lives on government land.

23. The highest ownership among SEWA respondents is in Rajasthan at an average of 5.14 vigha followed by 4.15 vigha in Assam. The lowest ownership of land is in Bihar at 0.11 vigha.

24. The highest sharecropped land last year was in Assam at an average of 1.36 vigha and lowest was in Bihar at 0.11 vigha.

25. The highest land taken on lease was in Assam at an average of 0.55 vigha and the lowest was in Meghalaya and Gujarat at 0.13 vigha.

26. The highest average land cultivated in the Rabi season is in Gujarat at 2.75 vigha and the lowest is in Bihar at 0.24. The highest average land irrigated in the Rabi season is also in Gujarat at 2.28 vigha and lowest in Bihar at 0.22 vigha.

27. In Summer the highest average land cultivated is in Gujarat at 1.27 vigha and lowest in Rajasthan at 0.03 vigha. The highest land irrigated in summer is in Gujarat at 1.11 vigha and lowest is in Rajasthan at 0.03 vigha.

28. The highest average land cultivated in the Monsoon is in Rajasthan at 3.77 vigha and lowest is in Bihar at 0.22 vigha and the highest irrigated land in Monsoon is in Gujarat at 1.96 vigha and lowest is in Assam at 0.4 vigha.

29. The WA, for availability of Clean Water among SEWA respondents is 95.4 (highest in UP at 98.6% and lowest is in Bihar at 88.3%) and 93.9 among Control respondents (highest Control in Assam at 100% and lowest in Rajasthan at 88.3%).

30. The WA for availability of Electricity among SEWA respondents is 94.7 (all in Rajasthan and lowest in Assam at 63.9%) and 93.2 among Control respondents.

31. The WA for availability of functional Toilet among SEWA respondents is 80.8 (highest in Meghalaya at 98.3% and lowest in Bihar at 51%) and among Control respondents it is 62.8.

32. The WA for availability of Drainage facility among SEWA respondents is 58.4 (highest in UP at 82% and lowest in Gujarat at 50.3%) and 45.5 among Control respondents.

Institutional membership:

1. All the SEWA respondents in all six states are members of SEWA.
2. The highest membership to SHG (Sakhi Mandal) among SEWA respondents is in Meghalaya at 98.3%, followed by 81.1% in Assam and lowest in UP at 8.1% - in the other states also it is on the lower side – a little above 20%.
3. The highest membership to SHG (SEWA) is also in Meghalaya at 95.8% followed by 65.6% in Assam and 62.9% in Gujarat – it is the lowest in Bihar at 11.7% and in Rajasthan and UP it is 19.4%.
4. SEWA respondents of only Gujarat (23.3%) and Assam (1.6%) are members of the milk cooperative.
5. One SEWA respondent each in Rajasthan; Bihar and UP; three in Assam and 1.3% in Gujarat are members of the Panchayat.
6. Membership in the Women's wing is reported by 37.5% of SEWA respondents in Meghalaya while one in Assam and eight in Meghalaya are members of farmer's group and nine are members of Producers' group.
7. The concentration of SEWA respondents' duration of membership in *SEWA* is between 1-5 years (highest in UP at 89.6% and lowest in Assam at 37.7%) and 6-10 years (highest in Meghalaya at 35.8% and Assam at 35.2% and lowest in UP at 9%).
8. The concentration of SEWA respondents' duration of membership in *SHG (SEWA)* is between 1-5 years (highest in Bihar at 80% and lowest in Up at 23.8%) and 6-10 years (highest in Rajasthan at 44% and lowest in Bihar at 17.2%.
9. The concentration of SEWA respondents' duration of membership in *SHG (Sakhi Mandal)* is between 1-5 years (highest in UP at 88.2% and lowest in Meghalaya at 17%) and 6-10 years (highest in Meghalaya at 72% and lowest in UP at 11.8%).
10. Majority of the SEWA respondents in all the states have the designation of *Member* in SEWA.
11. Majority of SEWA respondents are *Members* of the SHG (SEWA) – highest in Assam at 98.8% and lowest in UP at 78%.
12. In the SHG (Sakhi Mandal) the majority of SEWA respondents are Members – highest in Bihar at 90.3% and lowest in Meghalaya and Rajasthan at 67.8% and 67.9% respectively.

Access to Financial Products and Services:

1. The WA for *savings done in bank* has **gone up** from 84.6 in Baseline (all in Meghalaya and lowest in UP at 75.2%) to **86.2** in Endline (all in Meghalaya and lowest in Gujarat at 80.9%) for SEWA respondents and from 67.9 to 77.2 for Control respondents.
2. The WA for *savings done in SHG (SEWA)* has also **gone up** from 40.1 in Baseline (highest in Gujarat at 55.2% and lowest in UP at 3.4%) to **49.2** in Endline (highest in Meghalaya at 98.8% to lowest in UP at 10%) for SEWA respondents and from nil to 5.5 for Control respondents.
3. The WA for *saving cash at home* has **gone down** from 52.5 in the Baseline (highest in Bihar at 71.3% and lowest in Assam at 16.7%) among SEWA respondents to **26** in Endline (highest in Meghalaya at 88.3% and lowest in Assam at 4.1%) and from 53 in Baseline to 37.3 in the Endline among Control respondents.
4. The WA for SEWA respondents *not saving* has **gone up** from 2 in the Baseline (none in Meghalaya to highest in UP at 5.3%) to **3** in the Endline (highest in Gujarat at 4.3% and none in

Assam and Meghalaya), while for Control respondents it has gone up from 7.9 in Baseline to 8.6 in Endline.

5. In *Gujarat*, in the Baseline, age to an extent was a determining factor in the SEWA and Control respondents' saving habit, while it is not a determining factor.

6. In *Rajasthan*, age is a determining factor in the Baseline and Endline in the SEWA and Control respondents' saving habit.

7. In *Bihar; Uttar Pradesh; Assam and Meghalaya* age is not a determining factor as to where the SEWA respondents kept their savings in Baseline as well as Endline

8. The WA for *having a bank account* has **gone up** from 84.4 in Baseline (all in Meghalaya and lowest in UP at 79.36%) to **96.6** in the Endline for SEWA respondents (all in Meghalaya and lowest in UP at 94.3%), while it has gone down from 94.3 in Baseline to 91 in the Endline for Control respondents.

9. The WA for having an *individual bank account* has **gone up** from 87.2 in the Baseline (all in Assam and Meghalaya and lowest in Gujarat at 79.8% - In Gujarat 25.6% had joint account with male family member) to **91.3** in the Endline for SEWA respondents (all in Meghalaya and lowest in Gujarat at 88.1% - it has **gone down** to **11.9%** of them having a joint account with a male family member), while it has gone up from 32.9 in Baseline to 89 in Endline for Control respondents.

10. In *Gujarat, Bihar; Uttar Pradesh; Assam and Meghalaya* in the Baseline and Endline age is not a determining factor in SEWA and Control respondents having or not having a bank account. Similarly, age was not a determining factor in the SEWA and Control respondents having an individual account.

11. In *Rajasthan* (Bikaner), to an extent age is a determining factor in SEWA respondents having or not having a bank account in the Baseline and Endline but in Dungarpur age was not a determining factor among SEWA respondents not having a bank account and in the Endline all the SEWA respondents have a bank account. Age was not a determining factor in the SEWA and Control respondents having an individual account – in Baseline and Endline.

12. The WA for SEWA respondents having an account in a *nationalised bank* has **gone down** from 88.1 in Baseline (highest in Meghalaya at 92.5% and Gujarat at 92.4% and lowest in Rajasthan at 64.7%) to **69.3** in the Endline (highest in Assam at 94.2% and lowest in Rajasthan at 7.1%), while it has gone down from 77.3% in Baseline to 68 in Endline for Control respondents.

13. The WA of having an account in a *cooperative bank* among SEWA respondents has **gone up slightly** from 13.1 in Baseline (highest in Rajasthan at 38.8% and lowest in Gujarat at 7%) to **13.9** in the Endline (highest in Gujarat at 19.3% and none in Assam and one in Meghalaya and UP), while it has gone down from 25.1 in the Baseline to 12.8 in the Endline for Control respondents.

14. The WA of having an account in a *private bank* has **gone up** from 1.5 in the Baseline (None in Rajasthan; Assam and Meghalaya and 2.5% in Gujarat and less than 1% in Bihar and UP) to **5.5** in the Endline (None in Gujarat; Assam and Meghalaya and six in UP and three in Bihar) for SEWA respondents and gone down from 1.6 in Baseline to 0.2 in Endline for Control respondents.

15. In the Baseline the respondents had not mentioned having an account in a *rural; regional or small finance bank*. In the Endline the weighted average of SEWA respondents having an account in a *rural bank* is 11.1 (highest in Meghalaya at 59.2% and lowest in Gujarat at 1.3%) and that of Control respondents is 13.6.

16. In *Gujarat and Meghalaya* age is a determining factor in the type of bank SEWA respondents have their account but in the Endline age is not a determining factor in the SEWA and Control respondents choosing the type of bank they save in.

17. In *Rajasthan; Bihar; Uttar Pradesh; Assam* a pattern is not emerging that shows that age is a determining factor in the SEWA respondents and Control respondents having an account in any particular type of bank – in Baseline and Endline

18. The WA for SEWA respondents *not using their bank account* has **gone down** from 2.6 in Baseline (none in Meghalaya and one in Assam and highest in Rajasthan at 8.6%) to **0.8** in the Endline (none in Rajasthan and Meghalaya and two in Bihar and Assam; one in UP and 1% in Gujarat), while it has gone down from 2.8 in Baseline to 0.3 in Endline for Control respondents.

19. The WA for using the bank account *by themselves* has **gone up** from 56.2 (highest in Assam at 89.8% and lowest in Bihar at 43.4%) to **81.3** in the Endline (highest in Rajasthan at 96% and lowest in Gujarat at 77.5%), while it has gone up from 52.1 in Baseline to 80.7 in Endline for Control respondents.

20. The WA for using the *assistance of family/friends* in operating the bank account has **gone down** from 49.5 in the Baseline (highest in Bihar at 71.5% to lowest in Assam at 16.9%) to **29** in the Endline (highest in Bihar at 50.5% and lowest in Rajasthan at 7.9%), while it has gone down from 52.5 in Baseline to 33.6 in Endline for Control respondents.

21. The WA for operating the account *through Bank Saathi* has **gone down** from 30.5 in Baseline (highest in Bihar at 53.5% and none in Meghalaya and two in Assam) to **10.4** in the Endline (highest in Bihar at 38.3% and lowest in Rajasthan at 0.8%), while it has gone down from 32.1 in Baseline to 10.9 in Endline for Control respondents.

22. The WA for operating the account *through informal agent* has **gone down** from 2.4 in Baseline (none in Assam and Meghalaya and one in Rajasthan and 8.3% in Bihar) to **0.9** in the Endline (none in Rajasthan and one in Meghalaya Gujarat and two in Assam and 3% in UP), while it has gone down from 3.2 in Baseline to 0.6 in Endline for Control respondents.

23. In *Gujarat*, in the Baseline, age was not a determining factor in SEWA and Control respondents operating their bank account with majority of them did so *with the help of family and friends*. In the Endline, age is not a determining factor in the use and non-use of their bank account by the SEWA and Control respondents but it is a determining factor on how they use their bank account – the *highest use by themselves*.

24. In *Rajasthan*, in the Baseline and Endline, age is not a deciding factor in how the respondents operate their bank account – either by themselves or by taking help from friends/family or the bank saathis.

25. In *Bihar*, in the Baseline and Endline, age did not determine whether the respondents used their bank account or not. Age was also not a determining factor as to who operates the respondent's bank account.

26. In *Uttar Pradesh*, in the Baseline and Endline, age is not a determining factor in the SEWA and Control respondents' use or non-use of their bank account. Age is also not a deciding factor in how the respondents operate their bank account – either by themselves in the Baseline and Endline.

27. In *Assam*, in the Baseline and Endline, age is not a determining factor for who did not use their bank account, but it was a determining factor for who used their bank account.

28. In *Meghalaya*, in Baseline all SEWA respondents used their bank account and age was not a determining factor in how they used their bank account though the majority of those using it themselves were in the 18-25 years age-group.

29. The WA for SEWA respondents using their bank account for *savings* has **remained the same** at **94.4** in Baseline (all in Assam and Meghalaya and lowest in Rajasthan at 88.7%) as well as in the

Endline (all in Meghalaya and lowest in Bihar at 91.6%), while it has gone down from 94.1 in Baseline to 92.4 in Endline for Control respondents.

30. The WA for using it for _withdrawals_ by SEWA respondents has **gone down** from 86 in Baseline (highest in Meghalaya at 90.8% and lowest in Bihar at 50.4%) to **72.4** in the Endline (highest in Meghalaya at 99.2% and lowest in Gujarat at 65.6%), while it has gone down from 86.2 in Baseline to 74 in Endline for Control respondents.

31. The WA for _availing government subsidies_ has **gone up** from 32.9 in Baseline (highest in Bihar at 97.8% and none in Meghalaya) to **33.4** in the Endline (highest in Assam at 79.8% and lowest in Rajasthan at 13.5%), while it has gone down from 86.3 in Baseline to 74 in Endline for Control respondents.

32. The WA for _payments_ has **gone up** from 1.5 in Baseline (3.7% in UP and none in Bihar) to **25.5** in the Endline (highest in Assam at 53.8% and lowest in Meghalaya at 15.8%), while it has gone up from 1.6 in Baseline to 27 in Endline for Control respondents.

33. The WA for _remittances_ has **gone up** from 0.8 in the Baseline (none in Bihar and Assam and one in Meghalaya; two in Rajasthan; three in Gujarat and six in UP) to **13.3** in the Endline (highest in UP at 37.4% and Bihar at 36.1% and lowest in Meghalaya at 0.8%), while it has gone up from 0.5 in Baseline to 14.5 in Endline for Control respondents.

34. The WA for _getting money_ is **36** for SEWA (highest in Meghalaya at 70.8% and lowest in Assam at 24.4%) and 39.6 for Control respondents.

35. In _**Gujarat; Rajasthan; Bihar and Meghalaya**_, in the Baseline as well as Endline, age is not a determining factor as to how SEWA and Control respondents use their bank account – for savings or to avail government subsidies or for withdrawals; remittances or payments.

36. In _**Uttar Pradesh**_, in the Baseline and Endline age is a determining factor as to how SEWA and Control respondents use their bank account – for savings or to avail government subsidies or for withdrawals; remittances or payments.

37. In _**Assam**_, in the Baseline age was a determining factor in SEWA and Control respondents using their bank account for savings; availing government subsidies but not for withdrawals. In Endline, age is not a determining factor for SEWA or Control respondents of Assam in deciding on how to use their Bank Account.

38. The WA for SEWA respondents' family taking out insurance has **gone down** from 60.6 in Baseline (highest in Gujarat at 73.1% and lowest in Assam at 22.5%) to **52.2** in Endline (highest in Meghalaya at 88.3% and lowest in UP at 33.2%), while it has gone down from 50.4 in Baseline to 35.4 in Endline for Control respondents' families.

39. The WA for _medical insurance_ by SEWA respondents' family has **gone down** from 80 in Baseline (highest in Meghalaya at 95.3% and lowest in Assam at 7.4%) to **63.6** in Endline (highest in Rajasthan at 94.3% and lowest and lowest in UP at 17.1%), while it has gone down from 82 in Baseline to 67.3 in Endline for Control respondents.

40. The WA for _life insurance_ by SEWA respondents' family has **gone up** from 47.7 in Baseline (highest in Assam at 92.6% and lowest in Assam at 10.6%) to **57.2** in Endline (highest in UP at 94.3% and lowest in Bihar at 35.2%), while it has gone up from 37.2 in Baseline to 46.2 in Endline for Control respondents.

41. In the Baseline a WA of 60.5 SEWA respondents (highest in Bihar at 84.4% and lowest in Meghalaya at 31.4%) gave the reason that they _did not understand_ and it has **gone up** to **69.3** in the Endline (highest in Rajasthan at 75% and lowest in Assam at 55.1%), while it has remained almost the same for Control respondents at 67.4.

42. The WA for the reason *doesn't know how to access* has **gone down** from 21.7 in Baseline (highest in Meghalaya at 40% and lowest in Rajasthan at 4.7%) to **14.5** in Endline (highest in Bihar at 37.8% and none in Rajasthan) for SEWA respondents, while it has gone down from 93.7 in Baseline to 16.1 in the Endline for Control respondents.

43. The WA for loan taken by respondents' family in a year has **gone up** a little from 33.5 in the Baseline (highest in Assam at 47.5% and lowest in UP at 19.9%) to **34** in the Endline (highest in Assam at 53.3% and lowest in Bihar at 24.7%), while it has gown down slightly from 24.4 in Baseline to 24 in Endline for Control respondents.

44. The WA for loan taken by SEWA respondents' family for **_Bank_** in Baseline was 45.5 (highest in Meghalaya at 75% and lowest in Assam at 7%) and in the Endline it is **12** for SBI (highest in Meghalaya at 57.9% and none in Rajasthan) and **20** for other banks (highest in Rajasthan at 26.5% and Meghalaya at 26.3% and lowest in Assam at 3.1%).

45. The WA for taking loan from **_SHG (SEWA)_** has **gone up** from 17.7 in Baseline (highest in Gujarat at 25.5% and lowest in Rajasthan; UP at 2.4% and Meghalaya at 3.1%) to **20** in Endline (highest in Meghalaya at 29.8% and lowest in Assam at 1.5% and Rajasthan at 2.9%).

46. The WA for taking loan from **_SHG (other)_** has **gone up** from 12.8 in Baseline (highest in Assam at 49.1% and lowest in Gujarat at 2.9%) to **19** in the Endline (highest in Assam at 70.8% and lowest in Gujarat at 4.5%).

47. The WA for loan taken for *household expense* by SEWA respondents' families has **gone up** from 19.3 in Baseline (highest in Assam at 40.4% and lowest in Meghalaya at 9.4%) to **31.9** in Endline (highest in Assam at 56.9% and none in Meghalaya), while it has gone up from 26.8 in Baseline to 44 in Endline for Control respondents.

48. The WA for loan taken for *business* has **gone up** from 19.8 in Baseline (highest in Meghalaya at 40.6% and lowest in Rajasthan at 7.1%) to **23.4** in Endline (highest in Meghalaya at 54.4% and lowest in Rajasthan at 5.9%), while it has gone down from 23.8 in Baseline to 19 in Endline for Control respondents.

49. The WA for loan taken for *agriculture* has **gone down** from 30.2 in Baseline (highest in Meghalaya at 53.1% and lowest in Rajasthan at 7.1%) to **22.7** in Endline (highest in Meghalaya at 36.8% and lowest in Assam at 7.7%), while it has gone down from 18.3 in Baseline to 16 in Endline for Control respondents.

50. The WA for loan taken for *meeting social responsibility* has **gone down** from 12.5 in Baseline (highest in Bihar at 18.7% and none in Meghalaya) to **10.7** in Endline (highest in Gujarat at 11.3% and none in Assam and Meghalaya), while it has gone down from 16.5 in Baseline to 6.5 in Endline for Control respondents.

Access and Exposure to ICTs:

1. The WA of SEWA respondents' family having *Smartphone* is 60.9 in Baseline (highest in Bihar at 92.7% and lowest in Meghalaya at 28.3%) and has **gone up** to **81.7** in the Endline (highest in Rajasthan at 92.2% and lowest in Assam at 65.6%), while it has gone from 54.1 in the Baseline to 73.9 in the Endline for the Control respondents' families.

2. The WA for *basic feature phone* has **gone down** from 81.5 in the Baseline (highest in Bihar at 92.7% and lowest in Meghalaya at 60%) to **63.3** in the Endline (highest in Bihar at 73% and lowest in Meghalaya at 43.3%), while it has gone down from 79.5 in Baseline to 56.8 in Endline for the Control respondents.

3. The WA of SEWA respondents' family having _both the Smartphone and basic mobile_ has **gone down** slightly from 50.7 in Baseline (highest in UP at 57.8% and Gujarat at 54.9% and nil in Rajasthan and Bihar) to **49.5** in Endline (highest in Rajasthan at 58.9% and lowest in UP at 48.8%), while it has gone down from 45.3 in Baseline to 38.2 in Endline for Control respondents' family.

4. The WA of SEWA respondents' family _not having either the Smartphone or basic phone_ has **gone down** from 7 in Baseline (highest in Meghalaya at 25.8% and none in Rajasthan and Bihar) to **4.5** in Endline (highest in Assam at 14.8% and lowest in Rajasthan at 0.8%).

5. The WA of SEWA respondents having _Smartphone_ has **gone up** from 53 in Baseline (highest in Up at 58.7% and lowest in Meghalaya at 27.5%) to **56.9** in Endline (highest in UP at 68.7% and lowest in Assam at 50.8%), while it has gone down from 49.8 in Baseline to 45.6 in Endline for Control respondents.

6. The WA of SEWA respondents having a _basic feature phone_ has **gone down** from 86.4 in Baseline (highest in UP at 95.1% and lowest in Meghalaya at 55.8%) to **51.4** in Endline (highest in Bihar at 64% and lowest in Meghalaya at 31.7%), while it has gone down from 83.4 in Baseline to 41.8 in Endline for Control respondents.

7. The WA for SEWA respondents having _both Smartphone and basic feature phone_ has **gone down** from 44.9 in Baseline (highest in UP at 56.3% and none in Rajasthan and Bihar) to **28** in the Endline (highest in Gujarat at 50.3% and lowest in Meghalaya at 8.3%), while it has gone down from 41.5 in Baseline to 19 in Endline for Control respondents.

8. The WA for SEWA respondents _having neither basic or Smartphone_ has **gone up** from 6.7 in Baseline (highest in Meghalaya at 31.7% and none in Rajasthan and Bihar) to **19.7** in Endline (highest in Assam at 23.8% and Meghalaya at 22.5% and lowest in Gujarat at 3%), while it has gone up from 9.5 in Baseline to 36.9 in Endline for Control respondents.

9. In **_Gujarat_**, in the Baseline and Endline age is a determining factor in the usage of basic and Smartphone among SEWA and Control respondents.

10. In **_Rajasthan's Bikaner_**, in the Baseline and Endline, age is a determining factor in the usage of basic and Smartphone or both among SEWA and Control respondents – more of the younger generation have Smartphones and more of the older generation have the basic mobile. In **_Rajasthan's Dungarpur_** in the Baseline, age is not a determining factor in the SEWA respondents having a Smartphone; basic feature phone or both but in the Endline, it is a determining factor with highest usage of Smartphone in the younger respondents.

11. In **_Bihar's Bhagalpur_**, in the Baseline, age is a determining factor in the use of basic and Smartphone among the SEWA respondents – Use of the Smartphone is highest in the 18-25 years age-group and it decreases with age, but in the Endline, age is not a determining factor in SEWA respondents of Bhagalpur using the basic mobile or the Smartphone. In **_Bihar' Dungarpur_**, in the Baseline, age was not a determining factor in the use of basic mobile among the SEWA respondents but was a determining factor in the use of the Smartphone and use of both types of phones. In the Endline, age is a determining factor in the use of basic mobile, Smartphone and both among the SEWA respondents.

12. In **_Uttar Pradesh_**, in the Baseline and Endline age is a determining factor in the use of basic mobile and Smartphone and other ICTs – it is highest in the younger age-group and goes down with increasing age.

13. In **_Assam and Meghalaya_**, in the Baseline and Endline, the younger generation have higher use of basic mobile, Smartphone and other ICTs.

14. The WA of SEWA respondents having their _own exclusive phone_ is **57.6** (highest in Rajasthan at 82.9% and lowest in Gujarat at 51.7%) and 43.1 for Control respondents.
15. The WA of SEWA respondents having an exclusive _Smartphone_ is **58.7** (highest in Rajasthan at 74.8% and lowest in Bihar at 49.4%) and that of Control respondents it is 52.6.
16. The WA for having a _basic phone without Internet_ among SEWA respondents is **36.8** (highest in Bihar at 50.6% and Assam at 50% and lowest in Rajasthan at 23.4%) and that of Control respondents is 40.8.
17. The WA for having a _basic phone with Internet_ is **12.6** among SEWA (highest in Assam at 26.3% and lowest in Rajasthan at 1.9%) and 14.1 among Control respondents.
18. In **_Gujarat,_** in the Endline, the highest number of SEWA respondents to have an exclusive phone is in the younger age-group as well as those having a Smartphone.
19. In **_Rajasthan,_** age is not a deciding factor in the SEWA or Control respondents of Bikaner and Dungarpur having an exclusive phone – be it a basic feature phone with or without Internet or a Smartphone.
20. In **_Bihar's Bikaner,_** age is not a determining factor in SEWA respondents of Bhagalpur having an exclusive phone, while in **_Bihar's Dungarpur_** age is a determining factor in the SEWA respondents having an exclusive phone.
21. In **_Uttar Pradesh,_** age is not a determining factor in SEWA or Control respondents having access to an exclusive phone but the younger generation has an exclusive Smartphone compared to the older generation.
22. In **_Assam and Meghalaya,_** age is not a determining factor on SEWA respondents having an exclusive mobile phone – but highest use of Smartphone is in the youngest age-group – though it is not a deciding factor in the other kind of phones.
23. The WA of SEWA respondents' access to Internet has **gone up** from 33.6 in Baseline (highest in Meghalaya at 70.8% and lowest in Gujarat at 30.1) to **51** in Endline (highest in Rajasthan at 65.9 and lowest in Bihar at 42.7%), while it has gone up from 34.3 in Baseline to 43.5 in Endline for Control respondents.
24. The WA to the _own internet connection_ accessed by the SEWA respondents has **gone up** from 60.5 in Baseline (highest in Meghalaya at 97.1% and lowest in UP at 51.7%) to **85.1** in Endline (highest in Rajasthan at 98.8% and lowest in Up at 69.1%), while it has gone up from 59.7 in Baseline to 79.9 in Endline for Control respondents.
25. The WA for _family connection_ has **gone down** from 44 in Baseline (highest in Up at 51.7% and lowest in Meghalaya at 2.9%) to **20.3** in Endline (highest in UP at 42.6 and Bihar at 41.4% and lowest in Assam at 0.3%), while it has gone down from 44.4 in Baseline to 24.3 in Endline for Control respondents.
26. The WA for connection from _friends_ was 0.8 in Baseline (four in Gujarat and one in UP) but **none** of the SEWA or Control respondents use it in the Endline.
27. The WA for _mobile_ used to access internet by SEWA respondents has remained almost same at 99.5 in Baseline (all in Rajasthan; Bihar; UP; Assam and Meghalaya and 99.1% in Gujarat) and **99.8** in Endline (all in Gujarat; Rajasthan; UP; Bihar and Meghalaya and 98.4% in Bihar), and it is the same for Control respondents – 99.5 in Baseline and 99.7 in Endline.
28. In **_Gujarat,_** in the Baseline and Endline highest access to an Internet connection was with the 18–25-year-old SEWA respondents and this access went down with increasing age, but age was not a determining factor in the type of connection or the devices that that the respondents had and used to access the internet.

29. In *__Rajasthan,__* age is not a deciding factor have access to the Internet or in the type of connection they have or the device on which they access the Internet – in Baseline and Endline.

30. In **Bihar,** age to some extent is a determining factor in the SEWA respondents having access to the Internet and the type of connection they have – highest in the younger age-groups and goes down with age but in the Endline it is not a determining factor. In the Baseline as well as Endline, age was not a determining factor in the SEWA respondents choosing the device on which to access the Internet as all of them accessed it on their mobile.

31. In *__Uttar Pradesh,__* in the Baseline and Endline, age is a determining factor in SEWA and Control respondents' access to an Internet connection. Age was also not a determining factor in the devices used by the respondents to access the internet or the devices on which they accessed the Internet.

32. In *__Assam,__* in the Baseline and Endline, age is a determining factor in SEWA and Control respondents' access to an Internet connection; type of connection and devices on which they access the Internet.

33. In *__Meghalaya,__* in the Baseline and Endline, age is not a determining factor in SEWA and Control respondents' access to an Internet connection or type of connection and the device on which they access the Internet.

Digital Readiness/Literacy:

1. The WA for **unlocking** handset of basic mobile *without assistance* for SEWA respondents has **gone down** slightly from 65.6 in Baseline (highest in UP at 83% and lowest in Assam at 29.2%) to **65** in Endline (highest in Rajasthan at 92.2% and lowest in Meghalaya at 38.3%)

2. The WA for **receiving calls** on basic mobile *without assistance* for SEWA respondents has **gone down** from 86.9 in Baseline (highest in Up at 97.2% and lowest in Assam at 46.7%) to **78.7** in Endline (highest in Rajasthan at 97.7% and lowest in Meghalaya at 45%).

3. The WA for **making voice call** on basic mobile *without assistance* for SEWA respondents has **gone up slightly** from 64.2 in Baseline (highest in Up at 82% and lowest in Assam at 29.2%) to **65.6** in Endline (highest in Rajasthan at 89.9% and lowest in Meghalaya at 43.3%).

4. The WA for **reading SMS** on basic mobile *without assistance* for SEWA respondents has **gone up** from 33.9 in Baseline (highest in Meghalaya at 53.3% and lowest in Assam at 27.5%) to **41.7** in Endline (highest in Rajasthan at 72.1% and lowest in Meghalaya at 28.

5. The WA for **sending SMS** on basic mobile *without assistance* for SEWA respondents has **gone up** from 25.3 in Baseline (highest in Meghalaya at 46.7% and lowest in Assam at 21.7 and Gujarat at 21.8%) to **37.5** in Endline (highest in Rajasthan at 67.4% and lowest in Meghalaya at 26.7%).

6. The WA for **Saving names/numbers** on basic mobile *without assistance* for SEWA respondents has **gone up** from 33.6 in Baseline (highest in Meghalaya at 53.3 and lowest in Gujarat at 29.7 and Assam at 30%) to **40.5** in Endline (highest in Rajasthan at 72.1% and lowest in Meghalaya at 28.3%).

7. The WA for **muting** the basic mobile *without assistance* for SEWA respondents has **gone up** from 38.1 in Baseline (highest in UP at 56.3% and lowest in Assam at 27.5%) to **42.6** in Endline (highest in Rajasthan at 74.4% and lowest in Meghalaya at 25.8%).

8. In *__Gujarat; Rajasthan; Bihar; Uttar Pradesh; Assam and Meghalaya,__* in the Baseline as well as Endline, the highest percentage of SEWA and Control respondents using the various features of the *basic mobile without assistance* like unlocking handset; receiving calls; making calls;

reading SMS; sending SMS; saving names/numbers; keeping it on silent were in the 18-25 years age-group and this proficiency went down with increasing age.

9. The WA for **unlocking** handset of Smartphone _without assistance_ for SEWA respondents has **gone up** from 37.6 in Baseline (highest in UP at 53.9% and lowest in Assam at 24.2%) to **56.3** in Endline (highest in Rajasthan at 78.3% and lowest in Bihar at 49.3%).

10. The WA for **receiving calls** on Smartphone _without assistance_ for SEWA respondents has **gone up** from 53.4 in Baseline (highest in UP at 65% and lowest in Meghalaya at 29.2%) to **69.6** in Endline (highest in Rajasthan at 89.9% and lowest in Bihar at 60%).

11. The WA for **making voice calls** from the Smartphone _without assistance_ for SEWA respondents has **gone up** from 37.1 in Baseline (highest in UP at 51.9% and lowest in Assam at 19.2%) to **58.2** in Endline (highest in Rajasthan at 80.6% and lowest in Assam at 54.1%).

12. The WA for **making video calls** from Smartphone _without assistance_ for SEWA respondents has **gone up** from 24.2 in Baseline (highest in Up at 37.9% and lowest in Bihar at 19.7%) to **43.5** in Endline (highest in Rajasthan at 69% and lowest in Bihar at 30%).

13. The WA for **reading SMS** on Smartphone _without assistance_ for SEWA respondents has **gone up** from 22.5 in Baseline (highest in UP at 35% and lowest in Bihar at 17.6%) to **39.1** in Endline (highest in Rajasthan at 65.1% and lowest in Bihar at 25%).

14. The WA for **sending SMS** from the Smartphone _without assistance_ for SEWA respondents has **gone up** from 19.2 in Baseline (highest in UP at 30.1% and lowest in Bihar at 16.3%) to **38.3** in Endline (highest in Rajasthan at 65.9% and lowest in Bihar at 29.3%).

15. The WA for **savings names/numbers** on Smartphone _without assistance_ for SEWA respondents has **gone up** from 21.8 in Baseline (highest in UP at 33% and lowest in Bihar at 18.3%) to **37.3** in Endline (highest in Rajasthan at 65.9% and lowest in Bihar at 25%).

16. The WA for **muting** the Smartphone _without assistance_ for SEWA respondents has **gone up** from 23.1 in Baseline (highest in UP at 34.5% and lowest in Assam at 19.2% and Bihar at 19.4%) to **42.3** in Endline (highest in Rajasthan at 69.8% and lowest in Bihar at 31.7%).

17. The WA for using **IVRS** on Smartphone _without assistance_ for SEWA respondents has **gone up** from 15.1 in Baseline (highest in Up at 15% and lowest in Assam at 0.8%) to **30.9** in Endline (highest in Rajasthan at 62% and lowest in Bihar at 23%).

18. The WA for using **Facebook** on Smartphone _without assistance_ for SEWA respondents has **gone up** from 15.1 in Baseline (highest in UP at 22.3% and lowest in Assam at 10%) to **30.9** in Endline (highest in Rajasthan at 45% and lowest in Meghalaya at 22.5%).

19. The WA for using **WhatsApp** on Smartphone _without assistance_ for SEWA respondents has **gone up** from 20.8 in Baseline (highest in Rajasthan at 27% and lowest in Assam at 11.7%) to **39** in Endline (highest in Rajasthan at 72.9% and lowest in Assam at 26.2%).

20. The WA for watching **YouTube** on Smartphone _without assistance_ for SEWA respondents has **gone up** from 23.8 in Baseline (highest in UP at 35.9% and lowest in Assam at 13.3%) to **40.4** in Endline (highest in Rajasthan at 69.8% and lowest in Assam at 18%).

21. The WA for using **Instagram** on Smartphone _without assistance_ for SEWA respondents has **gone up** from 0.1 in Baseline (one in Rajasthan and Assam each) to **5.4** in Endline (highest in Rajasthan at 24.8% and lowest in Gujarat at 1.7%).

22. The WA for using **Google** on Smartphone _without assistance_ for SEWA respondents has **gone up** from 0.1 in Baseline (one in Rajasthan and Assam each) to **0.3** in Endline (one in Bihar and six in UP).

23. The WA for using **Snapchat** on Smartphone *without assistance* for SEWA respondents in the Endline is **1.2** (none in Assam and Meghalaya and 2.3% in Bihar) while for **Shopping** *without assistance* it is **0.8** (none in Assam; six in Bihar; four each in Rajasthan and Meghalaya and one each in Gujarat and UP).

24. In *Gujarat; Rajasthan; Bihar; Uttar Pradesh; Assam and Meghalaya,* in the Baseline as well as Endline, the highest percentage of SEWA and Control respondents using the various features of the Smartphone *without assistance* like unlocking handset; receiving calls; making calls; making video calls; reading SMS; sending SMS; saving names/numbers; keeping it on silent; IVRS; Facebook; WhatsApp; YouTube are in the 18-25 years age-group and this proficiency goes down with increasing age.

25. The WA for SEWA respondents using the Smartphone with/without assistance has **gone up** from 5.5 in Baseline (highest in Assam at 12.5% and lowest in Bihar at 3.5%) to **33.2** in Endline (highest in Meghalaya at 39.2% and lowest in Assam at 26.3%).

26. The WA for **poor** given by SEWA respondents has **gone down** from 29.3 in Baseline (highest in Assam at 58.3% and lowest in Rajasthan at 19.8%) to **15.5** in Endline (highest in Bihar at 39.3% and lowest in Rajasthan at 0.7%).

27. The WA for **average** given by SEWA respondents has **gone down** from 41.4 in Baseline (highest in Rajasthan at 34.9 and lowest in Assam at 28.3%) to **35.6** in Endline (highest in Gujarat at 44.2% and lowest in UP at 17.1%).

28. The WA for **good** given by SEWA respondents has **gone up** from 22.1 in Baseline (highest in Rajasthan at 31.7% and lowest in Assam at 12.5%) to **40.1** in Endline (highest in Meghalaya at 49.2% and lowest in Bihar at 32.7%).

29. The WA for **excellent** given by SEWA respondents has **gone up slightly** from 7.3 in Baseline (highest in Rajasthan at 13.5% and lowest in Assam at 0.8%) to **8.8** in Endline (highest in UP at 14.2% and lowest in Gujarat at 0.9%).

30. In *Gujarat; Rajasthan's Bikaner; Uttar Pradesh; Assam*, in the Baseline as well as in the Endline, and in Baseline of *Meghalaya* highest rating of good' and 'excellent' among SEWA respondents was the 18-25 years age-group. This rating went down with increasing age.

31. In *Rajasthan's Dungarpur; Bihar and Endline of Meghalaya* age is not a determining factor when the SEWA respondents made an assessment in the Baseline and Endline on their ability to use the mobile phone.

Access and Use of Digital Financial Services/Product:

1. The WA for SEWA respondents using their Smartphone for **Banking** *without assistance* has **gone up** from 1 in Baseline (2.5% in Assam and Meghalaya and lowest in Bihar at 0.7%) to **11.2** in Endline (highest in UP at 13.7% and lowest in Meghalaya at 7.5%).

2. The WA for SEWA respondents using their Smartphone for **Payment of Bills** *without assistance* has gone up from 0.8 in Baseline (eight in Ahmedabad; two each in Rajasthan; UP and Assam and one each in Bihar and Meghalaya) to **10** in Endline (highest in Rajasthan at 20.2% and lowest in Assam at 5.7%).

3. The WA for SEWA respondents using their Smartphone for **Sending/receiving money** *without assistance* has gone up from 1.1 in Baseline (highest in UP at 1.9% and none in Meghalaya) to **12.8** in Endline (highest in Rajasthan at 26.4% and lowest in Assam at 7.4%).

4. The WA for SEWA respondents using their Smartphone for **Shopping** _without assistance_ has gone up from 2.2 in Baseline (highest in UP at 2.9% and lowest in Meghalaya at 0.8%) to **14.5** in Endline (highest at Rajasthan at 28.7% and lowest in Gujarat at 11.6%).

5. The WA for SEWA respondents using their Smartphone for **Purchase of Tickets** _without assistance_ has **gone up** from 0.6 in Baseline (highest in Assam at 2.5% and none in UP) to **4.7** in Endline (highest in Rajasthan at 9.3% and none in Meghalaya and one in Assam).

6. The WA for SEWA respondents using their Smartphone for **Business/Work** _without assistance_ has **gone up** from 0.5 in Baseline (highest in Meghalaya at 2.5% and less than one in all other states) to **6.2** in Endline (highest in Meghalaya at 29.2% and lowest in Assam at 3.3 and Gujarat at 3.8%).

7. In **_Gujarat; Assam and Meghalaya_**, in the Baseline as well as the Endline, the younger age-group SEWA and Control respondents used their Smartphone for various net transactions like banking; payment of bills; sending/receiving money; shopping; purchase of tickets and for business (with or without assistance) while none in the above 60 years use it for any of the net banking transactions.

8. In **_Rajasthan_** age is not a deciding factor in the SEWA respondents using their Smartphone for banking; payment of bills or purchase of tickets; sending / receiving money; shopping or for business/work in Baseline and Endline.

9. In **_Bihar, Bhagalpur_** in the Baseline as well as Endline, it is some of the younger age-group SEWA respondents that used their Smartphone for various net transactions _with or without assistance_. None of the respondents in **_Bihar, Patna_** had used their Smartphone for the various online transactions in the Baseline and in the Endline some of the younger age-group SEWA respondents used their Smartphone for various net transactions _with or without assistance_.

10. In **_Uttar Pradesh_**, in the Baseline, age cannot be said to be a determining factor in the access and use of some of the digital financial services on their Smartphone. In the Endline, to some extent age determines the use of the Smartphone for banking; sending/receiving money; shopping; purchase of tickets; for business/work.

11. The WA for SEWA respondents using their Smartphone for **planning and coordinating** with people they work with has **gone down slightly** from 27.9 in Baseline (highest in Gujarat at 35.5% and lowest in Assam at 5%) to **27.4** in Endline (highest in Meghalaya at 50% and lowest in Assam at 4.9%). Barring this use the WA has **gone up** for SEWA respondents using their Smartphone for other purposes.

12. In **_Gujarat; Bihar_**, in the Baseline as well as in the Endline, the younger age-group SEWA and Control respondents use their mobile for other professional uses like planning and coordinating with people with work with; working on children's school projects; maintaining business related contacts; access market and price information, etc.

13. In **_Rajasthan; Uttar Pradesh; Assam and Meghalaya_**, age is not a determining factor on how the SEWA respondents use the mobile phone for other uses in their professional life – in Baseline or Endline.

14. The WA for SEWA respondents doing **_no net banking transaction_** in a month has **gone down** from 96.3 in Baseline (highest in Bihar at 99.7% and lowest in Assam at 76.7%) to **75.7** in Endline (highest in Bihar at 89.7% and lowest in Gujarat at 71.1%).

15. The WA, for SEWA respondents doing **_1-5 such transactions_** in a month has **gone up** from 3.1 in Baseline (highest in Assam at 22.5% and lowest in Bihar at 0.3%) to **21.2** in Endline (highest in Gujarat at 25.8% and lowest in Rajasthan and Bihar at 10.9%).

16. The WA for SEWA respondents doing *6-10 such transactions* had **gone up** from 0.3 in Baseline (five in Gujarat and one in UP and none in the other states) to **2** in the Endline (None in Bihar and UP and below 3% in the other states).

17. The WA for SEWA respondents doing *more than 10 such transactions* **gone up** from 0.3 in Baseline (one in Assam and five in Meghalaya) to **3** in the Endline (None in Bihar and Up and 7.4% in Assam).

18. In *Gujarat*, in the Baseline age was not a determining factor in the number of net banking transaction that the SEWA and Control respondents generally do in a month. In the Endline, the lowest number of SEWA respondents doing no net banking transactions in a month are in the 18-25 years age-group and it increases with increasing age.

19. In *Rajasthan* in the Baseline, majority of the SEWA respondents in Bikaner and all of them in Dungarpur did not do any net banking transaction in a month and so age does not play any role in it. Age is not a determining factor in the SEWA or Control respondents of Bikaner and Dungarpur doing net banking transactions in a month in the Endline

20. In ***Bihar; Uttar Pradesh; Assam and Meghalaya*** age is not a determining factor in the respondents doing net banking other than the fact that the respondent using it is in the younger age-group in a month in both Baseline and Endline.

21. The WA for SEWA respondents doing **No NEFT transactions** has **gone down** from 99.8 in Baseline (all in Rajasthan, Bihar, Up and lowest in Assam at 98.3%) to **88.4** in Endline (highest in Bihar at 98.7% and Assam at 98.4% and lowest in Gujarat at 82.2%).

22. The WA for SEWA respondents doing **No Other Mobile transactions** has **gone down** from 99.7 in Baseline (all in Rajasthan, Bihar, Up and lowest in Meghalaya at 97.5%) to **94.3** in Endline (highest in Bihar at 98.7% and lowest in Meghalaya at 91.7%).

23. The WA for SEWA respondents doing **No Debit Card transactions** has **gone down** from 97.5 in Baseline (all in Bihar and lowest in Assam at 81.7%) to **82.3** in Endline (highest in Bihar at 97.3% and lowest in Assam at 65.6%).

24. The WA for SEWA respondents doing **No Credit Card transactions** has **gone down slightly** from 99.2 in Baseline (all in Rajasthan, Bihar and UP and lowest in Assam at 91.7%) to **98.7** in Endline (highest in Bihar at 99.7% and lowest at Rajasthan at 91.5%).

25. The WA for SEWA respondents doing **No Mobile Wallet transactions** has **gone down** from 99.6 in Baseline (all in Rajasthan; Bihar, Assam and Meghalaya and 99.4% in Gujarat and 99.5% in UP) to **89.7** in Endline (highest in Bihar at 95% and lowest in Rajasthan at 78.3%).

26. There is a *steady increase* in the number of NEFT transactions; other mobile transactions; debit card transaction; mobile wallet transactions done by SEWA and Control respondents in the Endline but there is *not much increase* in the number of credit card transactions done by SEWA and Control respondents in the Endline.

27. The WA for SEWA respondents' knowledge about **debit card** has **gone up** from 33.6 in Baseline (highest in Rajasthan at 50.8% and lowest in Bihar at 19.4%) to **57.9** in Endline (highest in Rajasthan at 72.1% and lowest in Bihar at 28%).

28. The WA for SEWA respondents' knowledge about **G-Pay** has **gone up** from 11.8 in Baseline (highest in UP at 18.9% and lowest in Meghalaya at 0.8%) to **28.7** in Endline (highest in Rajasthan at 55% and lowest in Bihar at 3%).

29. The WA for SEWA respondents' knowledge about **Bank Transfer** has **gone up** from 5.5 in Baseline (highest in Rajasthan at 11.1% and lowest in Meghalaya at 0.8%) to **28** in Endline (highest in UP at 46% and lowest in Assam at 4.1%).

30. The WA for SEWA respondents' knowledge about **PayTM** has **gone up** from 12.7 in Baseline (highest in UP at 18.9% and lowest in Meghalaya at 0.8%) to **27.9** in Endline (highest in Rajasthan at 52.7% and lowest in Bihar at 4%).

31. The WA for SEWA respondents' knowledge about **Credit Card** has **gone up** from 9.2 in Baseline (highest in Rajasthan at 16.7% and lowest in Meghalaya at 4.2%) to **21.6** in Endline (highest in UP at 46% and lowest in Meghalaya at 5%).

32. The WA for SEWA respondents' knowledge about **Bhim** has **gone up** from 4.2 in Baseline (highest in Gujarat at 5.1% and lowest in Meghalaya at nil) to **17.2** in Endline (highest in Gujarat at 23.9% and lowest in Bihar at 3.7%).

33. The WA for SEWA respondents' knowledge about **UPI** has **gone up** from 2.4 in Baseline (highest in Rajasthan at 3.2% and lowest in Assam and Meghalaya at 0.8%) to **15.9** in Endline (highest in Rajasthan at 24.8% and lowest in Bihar at 3.7%).

34. The WA for SEWA respondents' knowledge about **E-Wallet** has **gone up** from 3.6 in Baseline (highest in UP at 5.8% and lowest at Meghalaya at nil) to **10.9** in Endline (highest in Rajasthan at 41.1% and nil in Bihar).

35. The WA for **debit card** transactions done by SEWA respondents has **gone up** from 4.4 in Baseline (highest in Assam at 20% and lowest in UP at 1.9%) to **24.7** in Endline (highest in Assam at 40.2% and lowest in Bihar at 7.7%).

36. The WA for **bank transfer** transactions done by SEWA respondents has **gone up** from 0.4 in Baseline (one respondent each in Gujarat, Rajasthan and Meghalaya and four in Assam and none in Bihar and UP) to **13.9** in Endline (highest in Gujarat at 18.1% and lowest in Assam at 2.5%).

37. The WA for **G-Pay** transactions done by SEWA respondents has **gone up** from 0.8 in Baseline (highest in Rajasthan at 17.6% and lowest in Meghalaya at 0.8%) to **10.1** in Endline (highest in Rajasthan at 20.9% and lowest in Bihar at 3%).

38. The WA for **PayTM** transactions done by SEWA respondents has **gone up** from 1 in Baseline (highest in Bihar at 4.7% and none in Rajasthan) to **8** in Endline (highest in Rajasthan at 14.7% and lowest in Bihar at 3.7%).

39. The WA for **Bhim** transactions done by SEWA respondents has **gone up** from 0.2 in Baseline (one in Gujarat and two in Assam and none in the other states) to **2.8** in Endline (highest in Rajasthan at 6.2% and none in Meghalaya).

40. The WA for **credit card** transactions done by SEWA respondents has **gone up** from 0.9 in Baseline (highest in Rajasthan at 9.5% and none in Bihar) to **2.3** in Endline (highest in Rajasthan at 11.6% and lowest in Gujarat at 1.3%).

41. The WA for **UPI** transactions done by SEWA respondents has **gone up** from 0.2 in Baseline (one each in UP, Assam and Meghalaya and none in the other states) to **2.3** in Endline (highest in Rajasthan at 6.2% and none in Bihar).

42. The WA for **E-Wallet** transactions done by SEWA respondents has **gone up** from 0.1 in Baseline (one in Gujarat and Assam and none in the other states) to **2.1** in Endline (highest in Rajasthan at 15.5% and none in Bihar and Assam).

43. The WA of SEWA respondents having knowledge of **none** of the cashless transactions is **33.9** (highest in Bihar at 52% and lowest in Rajasthan at 22.5%) and that of Control respondents it is 43.9.

44. The highest is on an average **22.6** SEWA (highest in Assam at 35.2% and lowest in UP at 13.7%) and 24.1 Control respondents have knowledge about any ***one cashless transaction***. The

average number of SEWA and Control respondents having knowledge about cashless transactions goes down – there are some respondents who know about all the eight cashless transactions they were asked about (none in Bihar; Assam and Meghalaya).

45. The WA of _not having done any_ cashless transactions among SEWA respondents is **65** (highest in Bihar at 84.3% and lowest is in Assam at 54.9%) and 80.1 among Control respondents.

46. The WA of SEWA respondents having done _one cashless transaction_ is **21** and that of Control respondents it is 14.5.

47. There are a few SEWA and Control respondents who have done between two and seven cashless transactions in the last year.

48. The WA of facing _difficulty in accessing cashless transactions_ has **gone down** from 68.4 in Baseline (highest in Meghalaya at 84.2% and lowest in Assam at 47.5%) to **57.5** in Endline (highest in Bihar at 78% and lowest in Rajasthan at 39.5%).

49. The WA of the difficulty _**lack of awareness/knowledge**_ has **gone down** from 95.6 in Baseline (all in Assam and lowest in Meghalaya at 86.1%) to **50.6** in Endline (highest in Bihar at 85.9% and lowest in Rajasthan at 23.5%).

50. The WA for _**lack of skills**_ has **gone down** from 69.4 in Baseline (highest in Bihar at 72.6% and lowest in UP at 58.3%) to **44.6** in Endline (highest in Bihar at 92.3% and lowest in Rajasthan at 13.7%).

51. The WA for _**lack of availability**_ has **gone down** from 21.2 in Baseline (highest in Assam at 35.1% and lowest in Rajasthan at 10.8%) to **11.3** in Endline (highest in UP at 41.1% and none in Meghalaya).

52. The WA for _**lack of hardware**_ has **gone down** from 13.5 in Baseline (highest in Bihar at 23.9% and lowest in UP at 6.9%) to **1.8** in Endline (highest in Assam at 22.2% and none in Rajasthan, Bihar and Meghalaya).

53. The WA for _**lack of connectivity**_ has **gone up** from 2 in Baseline (highest in Assam at 8.8% and none in Meghalaya) to **5.9** in Endline (highest in UP at 44.2% and lowest in Rajasthan at 2%).

54. The WA for _**Trust Issues**_ has **gone up** from 2.9 in Baseline (highest in Meghalaya at 4% and lowest in Bihar at 1.5%) to **18.9** in Endline (highest in Rajasthan at 68.6% and lowest in Bihar at 1.3%).

55. The WA for _**reliance on cash**_ has **gone down** from 8 in Baseline (highest in Meghalaya at 12.9% and lowest in Assam at 1.8%) to **5.4** in Endline (highest in Up at 12.6% and none in Meghalaya), while it has gone up from 5.2 in Baseline to 8.1 in Endline for Control respondents.

56. The WA of participation in SEWA Bank and SEWA's programs by SEWA respondents is 100 and that of Control respondents is 12.4. The participation in other financial digital literacy programs goes down considerably.

Access to Core SEWA Services:

1. The WA of SEWA respondents including **grains** in their diet _at least twice a day_ has **gone down** from 98.5 in Baseline (all in UP and least in Assam at 89.2) to **94.5** in Endline (highest in Gujarat at 99% and lowest in Assam at 60.7%)

2. The WA of SEWA respondents including **pulses** in their diet _once or twice a week_ has **gone down** from 67.4 in Baseline (highest in Gujarat at 85.2% and lowest in Assam at 7.5%) to **36.5** in Endline (highest in Gujarat at 51.3% and lowest in Meghalaya at 1.7%) and those who include them _at least twice a day_ has **gone up** from 9.1 in Baseline (highest in Assam at 67.5% followed

by Meghalaya at 55.8% and lowest in Gujarat at 1.3%) to **25.4** in Endline (highest in Meghalaya at 72.5% and lowest in Rajasthan at 4.7%).

3. The WA of SEWA respondents including **vegetables/green leafy vegetables** in their diet _at least twice a day_ has **gone down** from 71.7 in Baseline (highest in Meghalaya at 93.3% and lowest in UP at 44.7%) to **63.6** in Endline (highest in Meghalaya 71.7 and Gujarat at 71.3% and lowest in Bihar at 16.3%)

4. The WA of SEWA respondents including **dairy products** in their diet _at least twice a day_ has **gone up** from 46.2 in Baseline (highest in Gujarat at 66% and lowest in Meghalaya at 6.7%) to **55.9** in Endline (highest in Gujarat at 78.4% and lowest in Meghalaya at 6.7%).

5. The WA of SEWA respondents including **eggs/non vegetarian items** in their diet _at least twice day_ has **gone up** from 0.9 in Baseline (8.3% in Meghalaya and none in Rajasthan) to **2** in the Endline (16.7% in Meghalaya and 1.7% in Gujarat and none in the other states) and it has **gone up** from 57.5 in Baseline (highest in Rajasthan at 96.8% and lowest in Bihar at 4.2) to **59.9** in Endline (highest in Rajasthan at 96.9% and lowest in Assam at 0.8%) for including it _rarely or not including_ it in their diet.

6. The WA of SEWA respondents buying from **local grocers** has **gone down** from 99.9 in Baseline (all states except Gujarat – 99.8%) to **94.6** in Endline (all in Bihar and UP and lowest in Gujarat at 91.2%), while it has **gone up** for buying from **Rudi bens** from 15.3 in Baseline (22.3% in Gujarat and none is the other states) to **20.7** in Endline (highest in Rajasthan at 41.1 followed by 28.6% in Gujarat and 18% in UP and none in the other states) and for using it from **own saved harvest** has **gone down** from 45.3 in Baseline (highest in Gujarat at 57.2% and lowest in Meghalaya at 22.5%) to **43** in Endline (highest in Assam at 89.3% and lowest in Bihar at 11.7%).

7. The WA of SEWA respondents having appropriate _summer clothing_ for their family has **gone down slightly** from 100 in Baseline to **99.9** in Endline (99.5 in UP and 99.9% in Gujarat and all in the other states).

8. The WA has **gone down slightly** from 99.5 in Baseline (98.3% in Assam and 99.3% in Gujarat and all in the other states) to **99.3** in Endline (all in Rajasthan; Assam and Meghalaya and lowest in Gujarat at 99%) for _winter clothes_

9. The WA has **gone down** from 98.8 in Baseline (all in UP and lowest in Rajasthan at 94.4%) to **86.9** in Endline (all in Assam and Meghalaya and lowest in Bihar at 68.7%) for _monsoon clothes_.

10. The WA for school going children having _school uniform_ in the SEWA respondents' family has **gone down** from 100 in Baseline to **90.7** in Endline (all in Rajasthan and Assam and lowest in Bihar at 67.3%).

11. The WA of _SEWA respondents_ themselves not having appropriate clothing has **gone up** from 76.9 in Baseline (all in Rajasthan and Assam and none in UP and Meghalaya) to **82.2** in Endline (one (100%) in Meghalaya; 92.4% in Gujarat and none in Assam),

12. The WA for _adult men_ has **gone down** from 73.1 in Baseline (all in Rajasthan and Bihar and none in UP and Meghalaya) to **32.5** in Endline (all three in Rajasthan and none in Assam and Meghalaya).

13. The WA for _adult women_ has **gone down** from 84.6 in Baseline (50% IN Bihar and Assam; 46.7% in Gujarat and 42.9% in Rajasthan and none in UP and Meghalaya) to **19.9** in Endline (all in UP and none in Assam and Meghalaya).

14. The WA for _female children_ has **gone down** from 61.5 in Baseline (50% in Bihar and Assam; 26.7% in Gujarat and 14.3% in Rajasthan and none in UP and Meghalaya) to **24** in Endline (one (100%) in Meghalaya; 45.5% in UP and none in Rajasthan and Assam).

15. The WA for *male children* as **gone down** from 26.9 in Baseline (50% in Bihar and Assam; 20% in Gujrat and 14.3% in Rajasthan and none in UP and Meghalaya) to **18.2** in Endline (36.4% in Bihar and none in Rajasthan; Assam and Meghalaya.

16. The WA for spending *more than Rs. 5000* in a year on clothing by SEWA respondents' family has **gone down** from 61.1 in Baseline (highest in Gujarat at 71.4% and lowest in Meghalaya at 37.5%) to **48.5** in Endline (highest in Meghalaya at 83.3% and lowest in Bihar at 41.3%).

17. The WA for spending *Rs. 1000 to Rs. 3000* has **gone up** from 11.9 in Baseline (highest in Bihar at 22.1% and lowest in Gujarat at 9%) to **17.1** in Endline (highest in Bihar at 20% and Gujarat at 19.6% and lowest in Assam at 4.1% and Meghalaya at 5%).

18. The WA for SEWA respondents *having* **Solar Lantern** has **gone up** from 6.8 in Baseline (highest in Meghalaya at 27.5% and lowest in UP at 1%) to **14** in Endline (highest in Meghalaya at 36.7% and lowest in Up at 3.8%). The WA for SEWA respondents *aspiring* for the solar lantern has **gone up** from 59.8 in Baseline (all in Meghalaya and lowest in Assam at 26.6%) to **79** in Endline (highest in Gujarat at 89.2% and lowest in Bihar at 61.2%).

19. The WA for SEWA respondents *having* **Hariyali Chullah** has **gone down** from 2.4 in Baseline (highest in Meghalaya at 25% and none in Bihar and Assam) to **2** in Endline (5% in Meghalaya, 3.9% in Rajasthan and 2.1% in Gujarat and none in the other states). The WA for SEWA respondents *aspiring* for the hariyali chullah has **gone up** from 47.7 in Baseline (highest in Meghalaya at 93.3% and lowest in Assam at 17.5%) to **67** in Endline (highest in Gujarat at 77.1% and lowest in Meghalaya at 27.2%).

20. The WA for SEWA respondents *having* **Solar Cooker** has **gone down** from 3.4 in Baseline (highest in UP at 45.8% and lowest in Meghalaya at 0.8%) to **1** in Endline (1.7% in Meghalaya, 1.4% in Gujarat and 0.3% in Rajasthan and none in the other states). The WA for SEWA respondents *aspiring* for the solar cooker has **gone up** from 54.2 in Baseline (highest in Meghalaya at 99.2% and lowest in Assam at 33.6%) to **73** in Endline (highest in Gujarat at 83.4% and lowest in Bihar at 50.7%).

21. The WA for SEWA respondents *having* **Solar Heater** has **gone up slightly** from 0.8 in Baseline (1.6% in Rajasthan; 1% in Gujarat and 0.5% in UP and 0.3% in Bihar and none in the other states) to **1** in Endline (2.5% in Meghalaya and 1.3% in Gujarat and none in the other states). The WA for SEWA respondents *aspiring* for the solar heater has **gone up** from 55.9 in Baseline (all in Meghalaya and lowest in Assam at 28.3%) to **61** in Endline (highest in Gujarat at 80.7% and none in Rajasthan and Assam).

22. The WA for SEWA respondents *having* **High Intensity Solar Torch** has **gone down** from 6.3 Baseline (9.3% in Gujarat and lowest in Rajasthan at 1.6% and Meghalaya at 1.7%) to **3** in Endline (10.8% in Meghalaya, 3.5% in Gujarat and 0.5% in Rajasthan and none in the other states). The WA for SEWA respondents *aspiring* for the high intensity solar torch has **gone up** from 55.2 in Baseline (all in Meghalaya and lowest in Assam at 24.6%) to **54** in Endline (highest in Gujarat at 73.9% and none in Rajasthan and Assam).

23. The WA for SEWA respondents spending ***nothing*** on common illnesses has **gone down** from 10 in Baseline (highest in Rajasthan at 15.9% and none in Assam) to **8.4** in Endline (13.4% in Gujarat and none in Bihar).

24. The WA for SEWA respondents spending ***more than Rs. 5000*** on common illnesses has **gone down** from 34 in Baseline (highest in Assam at 48.3% and lowest in Meghalaya at 16.7%) to **27.6** in Endline (highest in Assam at 71.3% and lowest in Rajasthan at 13.2% and UP at 13.7%).

25. The WA for SEWA respondents spending *between Rs. 3000 to Rs. 5000* on common illnesses has **gone up** from 18.9 in Baseline (highest in UP at 22.3% and lowest in Assam at 13.3%) to **24.9** in Endline (highest in Gujarat at 28.8% and lowest in UP at 13.3% and Assam at 13.9%).

26. The WA for SEWA respondents sourcing money *from household expenses* for common illness has **gone up** from 72.6 in Baseline (highest in Bihar at 79% and lowest in Meghalaya at 49.2%) to **74.2** in Endline (highest in Assam at 86% and lowest in Rajasthan at 39.5%).

27. The WA for SEWA respondents sourcing money *from savings* for common illness has **gone up** from 61 in Baseline to **67.6** in Endline (highest in Assam at 87.6% and lowest in Gujarat at 58.1%).

28. The WA for SEWA respondents sourcing money by *borrowing from friends/relatives* for common illness has **gone down** from 16.1 in Baseline (highest in Meghalaya at 23.7% and lowest in Rajasthan at 11.3% and Assam at 11.7%) to **15.6** in Endline (highest in Bihar at 2% and lowest in Meghalaya at 3.4%).

29. There is a slight increase in SEWA respondents borrowing from SHG and local moneylenders.

30. The WA for SEWA respondents spending *nothing* on other illnesses has **gone down** from 60.2 in Baseline (highest in UP at 75.7% and lowest in Meghalaya at 0.8%) to **35.6** in Endline (highest in UP at 46.4% and lowest in Meghalaya at 15%).

31. The WA for SEWA respondents spending *more than Rs. 5000* has **gone up** from 31.6 in Baseline (highest in Assam at 56.7% and lowest in UP at 21.8%) to **42.7** in Endline (highest in Meghalaya at 79.2% and lowest in Rajasthan at 19.4%), while it has gone up from 29.7 in Baseline to 33.9 in Endline for Control respondents.

32. The WA for SEWA respondents sourcing money *from savings* for other illness has **gone up** from 76.4 in Baseline (highest in Meghalaya at 98.3% and lowest in Rajasthan at 50%) to **80.2** in Endline (highest in Assam at 98.1% and lowest in Gujarat at 74.1%).

33. The WA for SEWA respondents borrowing *from friends and relatives* has **gone down** from 50.5 in Baseline (highest in Bihar at 64% and lowest in Meghalaya at 44.5%) to **42.6** in Endline (highest in Bihar at 62.6% and lowest in Rajasthan at 16%).

34. The highest average number of *literate adult women* in SEWA respondents' family are in Rajasthan at **1.68** and the lowest is in Bihar at 1 (in Baseline the highest was in Assam at 1.48 and lowest in Bihar at 0.81).

35. The highest average number of *literate adult men* in SEWA respondents' family are in Rajasthan at **1.71** and lowest is in Bihar at 1.05 (in Baseline the highest was in Gujarat at 1.57 and lowest in Bihar at 0.91),

36. The highest average number of *literate girls* in SEWA respondents' family are in UP at **0.90** and lowest in Gujarat at 0.57 (in Baseline the highest was in Bihar at 0.84 and lowest was in Assam at 0.58).

37. The highest average number of *literate boys* in SEWA respondents' family are in UP at **0.90** and lowest in Gujarat at 0.57.

38. The WA for children *dropping out or have never attended school* in SEWA respondents' family has **gone down** from 19 in Baseline (highest in UP at 24.3% and lowest in Assam at 10.8%) to **6.3** in Endline (highest in Meghalaya at 25% and lowest in Assam at 1.6%).

39. The WA for **boys** *not being interested in studies* has **gone up** from 22.5 in Baseline (highest in Meghalaya at 50% and lowest in Assam at 7.7%) to **27.9** in Endline (highest in Meghalaya at 43.3% and none in Assam).

40. The WA for *could not afford school fees* (boys) has **gone up** from 12.7 in Baseline (highest in Assam at 46.2% and none in Meghalaya) to **27.9** in Endline (highest in UP at 86.7% and none in Assam).

41. The WA for *not good in studies* (boys) has **gone up** from 19.6 in Baseline (highest in Gujarat at 25.4% and lowest in Meghalaya at 6.3%) to **22.1** in Endline (highest in Gujarat at 26.3% and none in Assam).

42. The WA for *responsibilities at home* (boys) has **gone down** slightly from 19.9 in Baseline (highest in UP at 34% and lowest in Meghalaya at 12.5%) to **19.7** in Endline (highest in Gujarat at 28.9% and none in Meghalaya).

43. The WA for *could not afford school fees* (GIRLS) has **gone up** from 9.5 in Baseline (highest in UP at 18% and none in Assam and Meghalaya) to **25.5** in Endline (highest in Up at 90.9% and none in Rajasthan and Assam).

44. The WA for *responsibilities at home* (girls) has **gone up** from 16.4 in Baseline (highest in Rajasthan at 25% and none in Meghalaya) to **20** in Endline (highest in Gujarat at 28.9% and none in Assam).

45. The WA for *not interested in studies* (girls) has **gone up** from 14.1 in Baseline (highest in Meghalaya at 25% and lowest in Gujarat at 11.6%) to **20** in Endline (highest in Meghalaya at 33.3% and none in Assam).

46. The WA for *not good in studies* (girls) has **gone up** from 11.4 in Baseline (highest in UP at 18% and none in Assam and Meghalaya) to **20** in Endline (highest in Gujarat at 28.9% and none in Rajasthan and Assam).

47. The WA of awareness about the *Ujjwala Yojana* among SEWA respondents has **gone down** from 86.8 in Baseline (highest in Assam at 94.6% and lowest in Meghalaya at 28.6%) to **83.1** in Endline (highest in Up at 96.2% and lowest in Bihar at 54.7%).

48. The WA for awareness about *Pradhan Mantri Gram Aawas* has **gone down** from 79.8 in Baseline (highest in Rajasthan at 84.3% and lowest in Meghalaya at 55.5%) to **75.6** in Endline (highest in Up at 92.4% and lowest in Meghalaya at 55%).

49. The WA for awareness about *Janani Yojana* has **gone up** from 56.3 in Baseline (highest in UP at 60.9% and lowest in Assam at 46.4%), to **66.5** in Endline (highest in Rajasthan at 86% and lowest in Meghalaya at 3.3%).

50. The WA of SEWA respondents benefitting from *Ujjwala Yojana* has **gone up** from 48.4 in Baseline (highest in Assam at 92.3% and lowest in Meghalaya at 17.2%) to **63.5** in Endline (highest in Meghalaya at 91.1% and lowest in UP at 47.3% and Bihar at 47.6%).

51. The WA of SEWA respondents benefitting from *Pradhan Matri Gram Aawas Yojana* has **gone up** from 18.6 in Baseline (highest in Bihar at 42.9% and lowest in UP at 7%) to **28.3** in Endline (highest in Meghalaya at 75.8% and lowest in Gujarat at 21.3%).

52. The WA for SEWA respondents benefitting from *Janani Yojana* has **gone up** from 25.6 in Baseline (highest in Assam at 35.9% and lowest in Gujarat at 16.3%) to **28.1** in Endline (highest in Meghalaya at 50% and lowest in UP at 16.2%).

53. The highest WA of SEWA respondents benefitting from *Ujjwala Yojana* is by ***other sources*** at **62.6** (all in Meghalaya and lowest in Rajasthan at 6.8 – In Rajasthan 89.8% have said that no one has helped them in benefitting from this scheme) while ***through SEWA*** it is **20.7** (highest in Assam at 50% and none in Meghalaya).

54. In most of the schemes the SEWA respondents have benefitted from other sources across the six states.

55. The WA of training received by SEWA respondents is **79.9** (highest in Gujarat at 89.5% and Meghalaya at 89.2% and lowest in Assam at 29.5%).

56. The WA of whether the _training helped_ SEWA respondents is **90** – all in Assam and lowest in Bihar at 64.7. while the WA is 21 for Control respondents.

Digital Readiness of Key Sewa Entities / Social Enterprises

1. Over the period of three years starting in the fourth quarter of 2020-21 the digitized transaction of RMTCL has gone up significantly in comparison to the cash transaction.

2. In the fourth quarter of 2020-21 the digitized transactions of RMTCL were 77.9% and in the fourth quarter of 2021-22 it has gone down slightly to 67.9% and in all the four quarters of 2022-23 it has been much ahead of the digital transactions done in the fourth quarter of 2020-21. It was 89.6% in the first quarter; 88.3% in the second quarter; 81.6% in the third quarter; 84.8% in the fourth quarter and overall, the digitized transactions are 82.2% and the cash transactions done have gone down to 17.8%.

3. In the Endline, it can be seen that due to COVID in the last quarter of 2020-21 and first quarter of 2021 the percentage of digital transactions were 70% and zero percentage of cash transactions for expenses incurred. Overall, in 2021-22 the digital transactions were 38% and Cash transactions were 1%; while it went up to 46% digital transactions in 2022-23. In the fourth quarter of 2020-21 the digital sales were 70% and cash sales were 4%; while the overall digital sales of 2021-22 were 94% and cash sales were 3%. The overall, digital sales in 2022-23 have gone down to 86% and the cash sales are 3%.

4. In the Endline, the sales figures of Kamla in the last quarter of 2020-21 shows that 30.7% were digital and 69.3% were cash. The digital sales in the last quarter of 2021-22 financial year went up to 83% and cash sales went down to 17% while it was 60.5% (digital sales) in the last quarter of 2022-23. The overall digital sales from 2020-2023 is 56.9% and cash sales are 39.5%.

5. The Baseline savings in a month was Rs. 2490730 and the project target was a 25% increase i.e., Rs. 622682.5 and the achievement was Rs. 648731 and that comes to 26% increase.

Program Impact:

1. The **_Category 1_** training has been attended by **_all the SEWA respondents_** in all the states. The WA for participation in **_Category 2_** training is **89.5** - highest is in Rajasthan at 98.4% and lowest in Bihar at 74.3%, while the WA for **_Category 3_** training is **83.3** – highest is in Rajasthan at 95.3% and lowest in Bihar at 60.7%.

2. The WA of the respondents saying that the training that they have received was **good** is **78.6** – highest in Gujarat at 86.6% and lowest in UP at 63% and Assam at 63.1%, while it is **21.3** for those who have rated it as **average** – highest in UP at 37% and Assam at 36.9% and lowest in Gujarat at 13.4%. Only _one respondent in Meghalaya_ has rated the training as **not good**.

3. The WA of the respondents saying the benefit of the training was them _learning how to operate the mobile phone_ is **91.2** (highest in Rajasthan at 98.4% and lowest in Meghalaya at 82.5%), while it is **27.5** for the _strengthening of their personal documentation_ (highest in Meghalaya at 80.8% and lowest in Gujarat at 21.3%); **27** for _starting to use the digital wallet_ (highest in Rajasthan at 42.4% and lowest in Assam at 9.8%); **21** for _starting to withdrawing money from ATM_ (highest in Meghalaya at 35% and lowest in Rajasthan at 9.3%); **18.7** for _doing the KYC with the bank_ (highest in Meghalaya at 38.3% and lowest in Rajasthan at 5.4%) and **6.7** for _issuance of ATM card_ (highest in Meghalaya at 49.2% and none in UP and Gujarat).

4. The highest WA on how the program helped them in tackling the COVID pandemic is that they _learnt how to face natural calamities_ at **76.2** (highest in Bihar at 88.3% and lowest in Meghalaya at 35.8%).

5. The WA for the program helping with their _children's education_ is **42.3** (highest in Meghalaya at 57.5% and lowest in Rajasthan at 3.1%).

6. The WA for helping them with _learning to make online payments_ is **12.8** (highest in UP at 25.6% and none in Assam and Meghalaya).

7. The WA for the program made them _aware about Corona_ is **1.1** (10.1% in Rajasthan, 6.7% in Meghalaya and 0.1% in Gujarat and none in the other states).

8. **Three respondents of Meghalaya** have mentioned that the program has helped them with _credit and savings_.

9. The WA of the knowledge about the _SEWA Sahayata Number_ (COVID Crisis Number) is **40.6** among SEWA respondents – highest in Gujarat at 58.7% and none in Assam.

10. The WA of those who _called the number_ is **67.9** – all in Bihar and lowest in none in Rajasthan.

11. Majority of them have called to ask about _information on Corona_ – the WA is **87.7** – highest in Gujarat at 92.5% and lowest in UP at 23.1%. There were some respondents in Meghalaya (41.9%); UP (53.8%) and Gujarat (0.6%) who called to know about _Telemedicine_.

12. The WA for _immediate response time_ is **97.8** – all in Bihar and lowest in Meghalaya at 53.8%.

13. Barring one respondent in UP all were satisfied with SEWA's response.

14. The WA for _receiving COVID related message_ is **65.7** – highest in Gujarat at 82.8% and lowest in Assam at 11.5%.

15. Out of those who received all in Meghalaya and Rajasthan; 98.2% in Gujarat; 92.9% in Assam; 75.8% in UP and lowest in Bihar at 69.2% _got correct information_. While 26.7% in Bihar; 14.5% in Bihar and 1.3% in Gujarat said that it gave them _access to doctors and counsellors_.

Annexure – I: Abbreviations

SMS	**SEWA Manager Ni School**
JSDF	**Japan Social Development Fund**
DFS	**Digital Financial Services**
SEWA	**Self Employed Women's Association**
IFC	**International Finance Corporation**
FGD	**Focus Group Discussion**
SHG	**Self Help Group**
NGO	**Non-Government Organisation**
SMC	**School Management Committee**
ICT	**Information and Communications Technology**
SMS	**Short Message Service**
NEFT	**National Electronic Fund Transfer**
RTGS	**Real-Time Gross Settlement**
IMPS	**Immediate Payment Service**
UPI	**Unified Payment Interface**
GPay	**Google Pay**
PayTM	**Pay Through Mobile**
CSC	**Common Service Centres**
RBI	**Reserve Bank of India**
LPG	**Liquid Petroleum Gas**
PHC	**Primary Health Centre**
CHC	**Community Health Centre**
ASHA	**Accredited Social Health Activist**
MGNREGA	**Mahatma Gandhi National Rural Employment Guarantee Act**
STFC	**SEWA Trade Facilitation Centre**
GTN	**Grassroots Trading Network**

Annexure – II: List of Tables

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Table No. A-2.8.11	Participation in Financial Digital Literacy and Awareness Programs
Table No. A-2.9.1	Overall Frequency of Inclusion of various items in Diet
Table No. A-2.9.2	Sources for Buying Food grains and other items
Table No. A-2.9.3	Family having Appropriate Clothing
Table No. A-2.9.4	Overall Family Members not having Appropriate Clothing
Table No. A-2.9.5	Overall Spent on Clothing in a year
Table No. A-2.9.6	Overall – Have and Aspiration to Use Environmentally Friendly Products
Table No. A-2.9.7	Average Spending on Common Illness last year
Table No. A-2.9.8	Source of Spending on Other Illness last year
Table No. A-2.9.9	Average Spending on Other Illness last year
Table No. A-2.9.10	Source of Finance to meet Expenses on Other Illness last year
Table No. A-2.9.11	Reasons for BOYS Dropping Out or Never Attending School
Table No. A-2.9.12	Reasons for GIRLS Dropping Out or Never Attending School

Table No. A-2.9.13	**Overall Awareness about Various Schemes**
Table No. A-2.9.14	**Schemes Respondents have Overall Benefitted from**
Table No. A-2.9.15	**Who Helped Respondents Benefit from Schemes**

Annexure – III: Research Tools

In-Depth Questionnaire (English Version)

Consent

Namaste Ben! Kem Cho?

I am _____and I am from VoxPopuli, an organization collaborating with SEWA to conduct a Survey. In the last 3 years SEWA has worked with women SEWA members who lack access and capacity to access digital mobile technologies for financial transactions and benefits from higher levels of financial literacy to keep pace with current market requirements to improve their livelihoods and increase their incomes. Before the project initiation, we had conducted a survey (baseline) and we may have come to you for the same to find out the level of usage of the digital mobile technologies for financial transaction. Now after three years we want to find out the impact of the project and the work that has been done by SEWA with you and other women SEWA members in six states like Gujarat, Rajasthan, UP, Bihar, Assam and Meghalaya.

Your participation in this study is purely voluntary, and you may withdraw your participation or your data at any time without any penalty to you. Your ties with SEWA will not be affected by your decision to participate or not participate. (**Note: do not tell this to Non-SEWA members**). You may decline to answer any particular question. Your data will be kept completely confidential. The data is in electronic form and this data will be stored at SMS, without any personally identifiable information. These data may be made available to other researchers, again without any personally identifiable information. Your participation in this study will take approximately one hour. If you have any questions about the study, they will be answered for you.

If you have any questions about the study, please contact your local karyakarta/Agewaan of SEWA, who will put you in touch with the research team.

If you agree to participate in this study please sign (or put you right thumb print)

_____

No.	Question		Answer
Section I: General Information			
Note to Investigator: Q100 to Q105 – do not ask and make note as per prior information			
Q100	Respondent No. (Note from the List)		
Q101	State	1	Gujarat
		2	Rajasthan
		3	Uttar Pradesh
		4	Bihar
		5	Assam
		6	Meghalaya

Q102	District		1	Ahmedabad
			2	Anand/kheda
			3	Aravalli
			4	Chhota Udepur
			5	Gandhinagar
			6	Kutch
			7	Mehsana
			8	Patan
			9	Surendranagar
			10	Bikaner
			11	Dungarpur
			12	Barabanki
			13	Raebareli
			14	Lucknow
			15	Bhagalpur
			16	Patna
			17	Sonitpur
			18	Ri-Bhoi
Q103a	Village			
Q103b	Municipal Corporation/Ward		99	NA
Q104	Type of Village		1	SEWA Village
			2	Control Village
Q105	GPS Location of Respondent			
a	Latitude:			
b	Longitude:			
Q106	Respondent Name			
Q107	Address:			
Q108	Contact Number:			
Q109	Do you have an Aadhar Card		1	Yes
			2	No
Q110	Age		Write actual age: [ ]	
			1	18-25 years
			2	26-35 years
			3	36-50 years
			4	51-60 years
			5	Above 60 years
Q111	Education	1	Illiterate	
		2	Can read/write (no formal education)	
		3	Primary	
		4	Higher Secondary	
		5	SSC/HSC	
		6	Professional Course	

		7	Graduate
		8	Post Graduate
		9	Any Other (specify) _____

Q112		Language Proficiency (1=Speak; 2=Read; 3=Write; 4=Read Numerals; 5=Write Numerals) *Note: Ask separate for each language each option – e.g.: can you speak in Gujarati; read in Gujarati; write in Gujarati; read numerals in Gujarati; write numerals in Gujarati....and likewise for the other languages* *Note: Show them the card with the numerals – to confirm if they know how to read them)*					
	a	Gujarati	1	2	3	4	5
	b	Hindi	1	2	3	4	5
	c	Assamese	1	2	3	4	5
	d	Khasi	1	2	3	4	5
	e	English	1	2	3	4	5

Section II: Membership to Institutions and Access to Financial Products/Services:

	Membership to any Institution	*1=Yes; 2=No*		*Member since*	*Current Designation*
	If No in any go to next question				
Q201	SHG (Sakhi Mandal)	1	2		
Q202	SHG (SEWA)	1	2		
Q203	SEWA	1	2		
Q204	Milk Cooperative	1	2		
Q205	Panchayat	1	2		
Q206	Any Other (specify) _____	1	2		

Q207	If yes, where do you do your savings? *(Multiple Choice) (Note: First let them say where they save and confirm by going through the options)*	A	Bank
		B	SHG (SEWA)
		C	SHG (other)
		D	Post Office
		E	Informal Group (Chit fund)
		F	Cash (at home)
		G	Any Other (specify) _____
		H	Do not save

Q208	Do you have a bank account? *(Multiple Choice) (Note: Don't read out options)*	A	No → Go to 213
		B	Yes - Individual Account
		C	Yes -Joint A/c (with Male FM)
		D	Yes -Joint A/c (with female FM)
		99	NA
Q209		A	Nationalized Bank

	If you have a bank account type of Bank (Multiple Choice) (Note: Don't read out options)	B	Cooperative Bank
		C	Rural Bank
		D	Regional bank
		E	Small Finance Bank
		F	Private Bank
		G	SEWA Bank
		99	NA
Q210	Do you use your bank account? (Multiple Choice) (Note: Don't read out options)	A	No → Go to 212
		B	Yes – by myself
		C	Yes, assistance from family / friends
		D	Yes, through Bank saathi
		E	Yes, through an informal agent
		F	Any Other (specify) _____
		99	NA
Q211	If yes, what do you use it for? (Multiple Choice) (Note: Read out options)	A	Savings
		B	To avail government subsidies
		C	Withdrawals
		D	Remittances
		E	Payments
		99	NA
Q212	If no, why not? (Multiple Choice) (Note: Don't read out options)	A	I don't know how
		B	I don't see why. Cash works fine
		C	Bank branch is very far
		D	It is time consuming to go to the bank
		E	Bank officials behave badly with me
		F	Bank is often out of cash
		G	No access to Bank saathi
		H	I do not have the required documents for KYC
		I	Any Other (specify) _____
		99	NA
Q213	Have you or anyone in your family taken out any insurance	1	Yes
		2	No → Go to 215
Q214	If yes, type of insurance taken (Note: Read out options) (Note: MAA and Ayushman card to be included in Medical Insurance)	A	Life Insurance
		B	Medical Insurance
		C	Crop Insurance
		D	Weather Insurance
		E	Tractor Insurance
		F	Any Other (specify) _____
		99	NA
Q215	If No, Why? (Multiple choice)	A	I don't understand/know about insurance
		B	Don't know how to access these insurance products

		C	I don't believe I will get a payout
	(Note: Don't read out options)	D	Claim process is very complicated
		E	Cannot afford to pay the premium
		F	Any Other (specify) _____
		99	NA
Q216	In the last year have you or anyone in the **family** taken any loan?	1	Yes
		2	No → Go to 220
Q217	If yes, from whom have you taken the loan? *(Multiple choice)* *(Note: Don't read out options)*	A	Bank (SBI)
		B	Bank (any other)
		C	SHG (SEWA)
		D	SHG (other)
		E	SEWA District Association
		F	SEWA Bank
		G	Local Money Lender
		H	Micro Finance Companies
		I	Finance Companies (NBFCs)
		J	Local Trader
		K	Local Shopkeeper
		L	Friends
		M	Relatives
		N	Any Other (specify) _____
		99	NA
Q218	What was the term of the loan (Note: If not fixed then write 00)		Months [ ] [ ]
		99	NA
Q219	Purpose of Loan/s? *(Multiple choice)* *(Note: Don't read out options)*	A	Meeting household expenses
		B	Medical Emergency
		C	Children Education
		D	For agriculture
		E	For business
		F	For social responsibilities
		G	Housing Loan
		H	Vehicle Loan
		I	Any Other (specify) _____
		99	NA
Q220	If no, why no loan was taken in the last year (Multiple Choice)	A	Did not require
		B	Difficulty in obtaining
		C	Cannot afford to Repay
		D	Interest rate is high
		E	Loan Application rejected

	F	Too much Documentation
	G	Did not know the procedure
	99	NA

Section III: Access and Exposure to ICT and Digital Readiness/Literacy

Q301	Household Ownership and Use of ICTs by Respondent	Ownership (1=Yes; 2=No)		Use by Respondent (1=Yes; 2=No)	
a	Desk Computer	1	2	1	2
b	Laptop	1	2	1	2
c	Tablet	1	2	1	2
d	Mobile Phone (Smart phone)	1	2	1	2
e	Mobile Phone (Feature phone)	1	2	1	2

Q302	Do you exclusively have your own mobile phone	1	Yes
		2	No → Go to Q304

Q303	If yes, what type of phone do you have	1	Basic Feature phone – without Internet
		2	Basic Feature phone – with Internet
		3	Smartphone
		99	NA

Q304	Do you have access to Internet? *(Multiple choice)*	A	No → Go to 306
		B	Yes – Own connection
		C	Yes – Family Connection
		D	Yes – Any other (specify)

Q305	On what devices do you access Internet? *(Multiple choice)* *(Note: Read out options)*	A	Mobile Phone
		B	Desktop
		C	Laptop
		D	Tablet
		99	NA

Q306	Which Features of a BASIC MOBILE do you use without Assistance and with Assistance?			
	Without Assistance (A)		*With Assistance (B)*	
1	Unlocking handset	1	Unlocking handset
2	Receiving Calls	2	Receiving Calls
3	Making calls (voice)	3	Making calls (voice)
4	Reading SMS	4	Reading SMS
5	Sending SMS	5	Sending SMS
6	Saving Name/Nos.	6	Saving Name/Nos.
7	Muting	7	Muting (keeping on silent mode)
8	None	8	None

Q307	Which features of Smartphone mobile do you use without assistance and with assistance?			
	Without Assistance (A)		*With Assistance (B)*	
1	Unlocking handset	1	Unlocking handset
2	Receiving Calls	2	Receiving Calls
3	Making calls (voice)	3	Making calls (voice)
4	Making call (video)	4	Making call (video)

5	Reading SMS	5	Reading SMS
6	Sending SMS	6	Sending SMS
7	Saving Name/Nos.	7	Saving Name/Nos.
8	Muting (keeping on silent mode)	8	Muting (keeping on silent mode)
9	Interactive voice response system (IVRS)	9	Using Interactive voice response system
10	Web-based applications like:	10	Web-based applications like:
a	Facebook	a	Facebook
b	WhatsApp	b	WhatsApp
c	YouTube	c	YouTube
d	Any Other (specify) _____	d	Any Other (specify) _____
e	None	e	None

Q308	How do you assess your knowledge and skills about various features of the mobile? *(Note: Don't read out options)*	1	Poor
		2	Average
		3	Good
		4	Excellent

Section IV: Access and use of Digital Financial Services/Products

Q401	Which features of Smartphone mobile do you use without assistance and with assistance? *Note: when respondents mark an option in A it cannot be marked in B*		
	Without Assistance (A)		*With Assistance (B)*
1	Banking	1	Banking
2	Payment of Bills	2	Payment of Bills
3	Sending/Receiving Money	3	Sending/Receiving Money
4	Shopping	4	Shopping
5	Purchase of tickets	5	Purchase of tickets (railway, airlines, bus)
6	For Business/Work	6	For Business/Work
7	Any Other (specify) _____	7	Any Other (specify) _____
8	None	8	None

Q402	Is the Mobile used also for:	Yes	No
1	Relationship/contacts related to business – suppliers, consumers, clients, etc	1	2
2	To access market and price information	1	2
3	To access market information for agriculture	1	2
4	To access weather information for agriculture	1	2
5	To learn new agricultural practices	1	2
6	To Learn about innovations in agriculture	1	2
7	Market information on milk//livelihood products services	1	2
8	Market information on non-farm goods (handicrafts, etc.)	1	2
9	To follow-up on payment	1	2
10	Transport of goods and services	1	2
11	Check/Confirm, Prices from Various sources	1	2
12	Plan and Coordinate with people you work with	1	2
13	For children's school projects	1	2

14	Any Other (specify) _____			1	2

Q403	How many of the following digital transactions did you do in the **previous month**?	1	NEFT / RTGS / IMPS transactions	[ ] [ ]
		2	Other mobile banking transactions	[ ] [ ]
		3	Debit cards	[ ] [ ]
		4	Credit cards	[ ] [ ]
		5	Payments through mobile wallets	[ ] [ ]
		6	Any Other (specify)_____	[ ] [ ]

Q404	How many net banking transactions do you **do in a month**? *(Note: Don't read out options)*	1	None
		2	1-5
		3	6-10
		4	More than 10

Q405	Which of these cashless transactions do you _know and done last year_	Know how to do		Have done in last year	
		Yes	No	Yes	No
1	Debit Card	1	2	1	2
2	Credit Card	1	2	1	2
3	Bank transfer (NEFT, RTGS, IMPS)	1	2	1	2
4	PayTM	1	2	1	2
5	GPay	1	2	1	2
6	Bhim	1	2	1	2
7	UPI	1	2	1	2
8	E Wallet (Any other -Ex. Mobikwik)	1	2	1	2
9	Any Other (specify) _____	1	2	1	2
10	None of the above	1	2	1	2

Q406	Any difficulty accessing cashless transaction	1	Yes
		2	No → Go to 408
		99	NA

Q407	If yes, then what type of difficulty? *(Multiple choice)* *(Note: Don't read out options)*	A	Lack of awareness/knowledge
		B	Lack of Skills
		C	Lack of availability
		D	Lack of hardware (phone/ computer)
		E	Lack of Connectivity
		F	Trust issues (Fear of Financial Frauds)
		G	Reliance on cash
		H	Any Other (specify) _____
		99	NA

Q408	Have you participated in any financial digital literacy and awareness programs? *(Multiple Choice)* *(Note: Don't read out options if answer is No)*	A	No
		B	Yes – SEWA Bank/SEWA's Programs
		C	Yes – Other banks/RBI Literacy Programs
		D	Yes – Digidhan Melas
		E	Yes – Common Service Centres (CSCs)
		F	Yes – Digital Jagriti Programs
		G	Yes – Other (specify)_____

Section V: Socio-Economic Details of Family

Q501	Total number of Family Members *Note: Include those family members who share the respondent's kitchen*					[ ] [ ]			

Q502	*Girls (0-6)*	*Boys (0-6)*	*Girls (7-18)*	*Boys (7-18)*	*Adult female*	*Adult male*
	a	*b*	*c*	*d*	*e*	*f*

Q503	Total Number of Family Members Engaged in Economic Activities *Note: Economic Activities here mean those where the family members get money for work done (men, women, children included). Unpaid economic activities are not to be considered*	[ ] [ ]

Q504	What is the overall household income (Annual) of the Family	Rs. _____

Q505	Occupations of family members engaged in economic activities					
	Occupation	**Family Engaged in this activity**		**Respondent Engaged in this activity**		
		1=Yes; 2=No		**1=Yes; 2=No; 99=NA**		
1	Agriculture on own farm	1	2	1	2	99
2	Animal Husbandry	1	2	1	2	99
3	Agriculture Labour	1	2	1	2	99
4	Other Home-based work	1	2	1	2	99
5	Manual Causal Labour	1	2	1	2	99
6	Job	1	2	1	2	99
7	Any Other (specify) _____	1	2	1	2	99

Q506	What are the main assets of the household? Who holds ownership of the Assets							
	Asset	**(1=Yes; 2=No)**		**(1=Female-self; 2=Female (other) 3=Male; 4=Both; 99=NA)**				
				Whose Ownership				
a	Agricultural land	1	2	1	2	3	4	99
b	Residential House	1	2	1	2	3	4	99
c	Shop	1	2	1	2	3	4	99
d	Livestock/Poultry	1	2	1	2	3	4	99
e	Vehicles (Automobiles, two wheelers, etc.)	1	2	1	2	3	4	99
f	Agricultural implements	1	2	1	2	3	4	99
g	Assets of Irrigation (sprinkler/drip irrigation)	1	2	1	2	3	4	99
h	Any other (Specify): _____	1	2	1	2	3	4	99

Note: measurement to be used for land has to be in Vigha/Bigha. In each state conversion to bigha is at different rates.

Q507	Agricultural Land – Owned (in Vigha)	[ ] [ ]
Q508	Agricultural Land Sharecropped – Last year (in Vigha)	[ ] [ ]
Q509	Agricultural Land take on lease – Last year (in Vigha)	[ ] [ ]

Q510	How much agricultural land that Sharecropped/owned was cultivated and irrigated last seasons? (in Vigha) (99=NA)	*Cultivated*		*Irrigated*	
	Rabi (Oct-March)	[ ] [ ]		[ ] [ ]	
	Summer (March-June)	[ ] [ ]		[ ] [ ]	
	Kharif (July-October)	[ ] [ ]		[ ] [ ]	

Section VI: Effectiveness of Program

Note to Investigators: Ask only SEWA Members

Q602	Have participated in the Digital Financial Literacy Trainings (1=Yes; 2=No)		
a	Category 1 Training (Introduction to the purpose and subject of the training; The importance of money; Importance of savings Savings interest and methods; Advantages and connections of saving in a bank; Importance of Financial Planning; Life cycle and economic need; Investment - Simple Understanding and Importance; Credit (Loan) – Simple Understanding and Importance; Pension – Simple Understanding and Importance; Insurance – Simple Understanding and Importance; KYC; Working method of doing financial transaction in a bank; Identification and use of mobile phones	1	Yes
		2	No
b	Category 2 Training (Introduction to digital financial transactions; Advantages of digital service; Devices/Equipment used in Digital Service - A Brief Introduction; Digital devices, applications and their uses; A simple understanding of the Internet; Digital banking and transaction types; In depth understanding of ATM / Debit Card; Other Uses of Debit Card - Point of Sale (POS); Other Uses of Debit Card - E-Commerce (E-Com); credit card; Micro ATM; A.E.P.S. (AEPS); U.S.S.D; Passbook Printing; Cash Deposit Machine)	1	Yes
		2	No
c	Category 3 Training (Internet Banking and Mobile Banking - Understanding and Difference; IMPS; Easy understanding of UPI and BHIM app; Simple understanding of mobile wallet; Digital Application / Platform (PAYTM); NACH- National Automated Clearing House; Mandate; NEFT / RTGS; BBPS (Indian Bill Payment System); SMS Service – Missed Call; Digital Application / Platform (GOOGLE PAY); Digital Application / Platform (Phone Pe)	1	Yes
		2	No
Q603	How would you rate the trainings (overall)	1	Good
		2	Average
		3	Not Good
		99	NA

Q604	What has been the benefit from the training	A	Operating the Mobile Phone
		B	Personal Documentation Strengthened – PAN Card, Esharam Card Applied for to get benefit
		C	KYC with Bank
		D	ATM Card Applied for
		E	Started withdrawing money from ATM

		F	Using Digital Wallet – Google Pay (GPay); BHIM App; PayTM, etc (For Recharge/ Electricity bill/Money transfer/Payments
		99	NA
Q605	How did the program help you in tackling the COVID Pandemic	A	Face Natural Calamities
		B	Education for children
		C	Learned to operate mobile phone
		D	For Online payments
		E	Any Other
Q606	Do you know about COVID Crisis Number (SEWA Sahayata Number)	1	Yes
		2	No→ Go to Q613
Q607	Have you called this number	1	Yes
		2	No → Go to Q609
Q608	If yes, why have you called them		
Q609	Did you get any response from the SEWA Sahayata Kendra Number	1	Yes
		2	No → Go to Q613
Q610	If yes, how long did it take them to respond to your queries?	1	Immediate – within a day
		2	Took one week
		3	More than one week
		4	Any Other
Q611	Were you satisfied with their (SEWA) response?	1	Yes → Go to Q613
		2	No
Q612	If no, what did you do		
Q613	Did you get any COVID-related messages from SEWA	1	Yes
		2	No→ Go to Q701
Q614	How did these messages help you	1	Got Correct information
		2	Kept income afloat
		3	Give us Access to doctors/counsellors

Section VII: Access to Core SEWA Services

1=At least twice a day; 2=Once a day; 3=Once or twice a week; 4=Once or twice a month; 5=Rarely/No (Note: Don't read out options)

Q701.1	Do you include grains in your diet?		1	2	3	4	5
Q701.2	Do you include pulses in your diet?		1	2	3	4	5
Q701.3	Do you include vegetables/green Leafy vegetables in your diet?		1	2	3	4	5
Q701.4	Do you include dairy products in your diet		1	2	3	4	5
Q701.5	Do you include Eggs/non-vegetarian in your diet		1	2	3	4	5
Q701.6	Where do you buy your food grains and other items? *(Multiple choice)* *(Note: Don't read out options)*	A	Local Grocer				
		B	Rudi ben/ Online website App				
		C	Saved from own harvest				
		D	Any Other (specify) _____				

Q702.1	Does each family member have appropriate clothes for all the different seasons in the year		Yes	No	
		Summer	1	2	
		Winter	1	2	
		Monsoon	1	2	
		School Uniforms	1	2	99

Q702.2	If No, then who in the family doesn't have those clothes? *(Multiple choice)* *(Note: Don't read out options)*	A	Self
		B	Adult Men
		C	Other Adult women
		D	Female Children
		E	Male Children

Q702.3	How much money is spent on clothing in a year in the family? *(Note: Don't read out options)*	1	Less than Rs. 1000
		2	Rs. 1000-3000
		3	Rs. 3000-5000
		4	More than Rs. 5000

Q703.1	Type of House *(Note: Observe and note)*	1	Kaccha
		2	Semi-pucca
		3	Pucca

Q703.2	Ownership status of this house	1	Owned
		2	Rented
		3	Any Other (specify) _____

Q703.3	Facilities available in the house *(Multiple choice)* *(Note: Read out options)*	A	Clean water
		B	Toilet in use
		C	Drainage
		D	Electricity

Q703.4	Type of cooking mechanism used by household? *(Multiple choice)* *(Note: Read out options)*	A	Chullah
		B	Bio gas
		C	LPG
		D	Electric Stove
		E	Solar Chullah
		F	Any other (specify)

Q703.5 — Do you have any of the Products shown below

	Product	1=Yes; 2=No		If No, Do they aspire to use 1=Yes; 2=No; 99=NA		
	If no, go to next product					
a	Solar Lantern	1	2	1	2	99
b	Hariyali Chulah	1	2	1	2	99
c	Solar Cooker	1	2	1	2	99
d	Solar Heater	1	2	1	2	99
e	High Intensity Solar Torch	1	2	1	2	99
f	Any other _____	1	2	1	2	99

Q704.1		1	Nothing → Go to 704.3
		2	Less than Rs. 1000

	How much was spent on an average on treatment of common illness in the family in the last one year *(Note: Don't read out options)*	3	Rs. 1000-3000
		4	Rs. 3000-5000
		5	More than Rs. 5000
Q704.2	How did you manage the above expenses for common illnesses? *(Multiple choice)* *(Note: Don't read out options)*	A	From Household Expenses
		B	From Savings
		C	Borrowed from friends/Relatives
		D	Borrowed from SHG
		E	Borrowed from local moneylender
		F	Had Insurance
		G	Any Other (specify) _____
		99	NA
Q704.3	How much was spent on an average on other illness in the family in the last one year *(Note: Don't read out options)*	1	Nothing → Go to 705.1
		2	Less than Rs. 1000
		3	Rs. 1000-3000
		4	Rs. 3000-5000
		5	More than Rs. 5000
Q704.4	How did you manage the expense on the other illnesses? *(Multiple choice)* *(Note: Don't read out options)*	A	From Savings
		B	Borrowed from friends/Relatives
		C	Borrowed from SHG
		D	Borrowed from local moneylender
		E	Had Insurance
		F	Any Other (specify) _____
		99	NA

Q705.1	How many members of your family are literate **(Note: Ask about those who have had formal education)** *(Note: Give the number – write 0 if none)*		
	Adult women	[ ] [ ]	
	Adult men	[ ] [ ]	
	Girls	[ ] [ ]	
	Boys	[ ] [ ]	
Q705.2	Have any of your children dropped out of school or never gone to school?	1	Yes
		2	No → go to 706.1

Q705.3 Reasons for your children dropping out of or never going to school
(Note: Don't read out options)

	Boys (A)		*Girls (B)*
1	Difficulty in reaching school	1	Difficulty in reaching school
2	School is far	2	School is far
3	Could not afford school fees	3	Could not afford school fees
4	Not good in studies	4	Not good in studies
5	Teaching was not good	5	There was no toilet with water
6	Parents/elders did not want	6	Teaching was not good

7	Illness		7	Parents/elders did not want		
8	Marriage fixed		8	Illness		
9	Responsibilities at home		9	Marriage fixed		
10	Taking care of younger siblings		10	Responsibilities at home		
11	Not interested in studies		11	Taking care of younger siblings		
12	Started working		12	Not interested in studies		
13	Lack of Facilities for Online classes during COVID lockdown		13	Lack of Facilities for Online classes during COVID lockdown		
14	Decreased income due to covid		14	Started working		
15	Any other (specify) _____		15	Decreased income due to covid		
99	NA		16	Any other (specify) _____		
			99	NA		

Q706.1	Which schemes are you aware of and benefited from					
	*1=Yes; 2=No; **1= Through SEWA 2= No one; 3=Any Other (specify)					

		Aware*		Benefitted*		Who helped**		
1	Pradhan Mantri Fasal Bima Yojana	1	2	1	2	1	2	3
2	MGNREGA	1	2	1	2	1	2	3
3	Pradhan Mantri Gram Aawas Yojana	1	2	1	2	1	2	3
4	Drip Irrigation Scheme	1	2	1	2	1	2	3
5	Janani Yojana	1	2	1	2	1	2	3
6	Ujjwala Yojana	1	2	1	2	1	2	3
7	Kanya Samriddhi Yojana	1	2	1	2	1	2	3
8	Any other (specify) _____	1	2	1	2	1	2	3

Q706.2	If No, then reasons for not benefitting *(Multiple Choice)* **(Note: Don't read out options)**	A	Did not have information
		B	Was told was not eligible
		C	Did not have documentation
		D	Rejected/Waitlisted
		E	Any other (specify);
		99	NA

Q707	Did you receive any of the training you had aspired for	1	Yes
		2	No → END

Q708	If yes, what training did you receive that you aspired for **(Note: Don't read out options)**	A	Skill building
		B	Energy Conservation
		C	Sustainable Agriculture
		D	Credit and Savings
		E	Any Other (specify) ____
		99	NA

Q709	If no, what training you have not received that you aspired for	A	Skill building
		B	Energy Conservation
		C	Sustainable Agriculture
		D	Credit and Savings

		E	Any Other (specify) _____
		99	NA
Q710	Have the training you have received helped you	1	Yes

સંમતિ

નમસ્તે બેન! કેમ છો?

હું _____ છું અને હું VoxPopuli થી છું, જે આ સર્વેક્ષણ કરવા માટે SEWA સાથે સહયોગ કરતી સંસ્થા છે. છેલ્લા 3 વર્ષો માં સેવાએ એવા મહિલા સેવા સભ્યો સાથે કામ કર્યું છે કે જેમની પાસે આજીવિકા સુધારવા અને પોતાની આવકમાં વધારો કરવા માટે હાલના બજારની જરૂરિયાત સાથે તાલમેલ જાળવી રાખવા માટે નાણાકીય લેવડ દેવડ અને /નાણાકીય સાક્ષરતા ના ઉચ્ચ સ્તરના લાભ મેળવવા માટે ડીજિટલ મોબાઈલ ટેકનોલોજિ સુધીની પહોંચ અને ક્ષમતાનો અભાવ છે. પ્રોજેક્ટ શરૂ થયો તે પહેલાં અમે એક સર્વેક્ષણ (બેઝલાઇન) કર્યો હતો જેના દ્વારા નાણાકીય વ્યવહાર માટે ડિજિટલ મોબાઇલ ટેક્નોલોજિના ઉપયોગનું સ્તર જાણવા માટે અમે કદાચ તમારી પાસે આવ્યા હોઈશું. હવે ત્રણ વર્ષ પછી અમે ગુજરાત, રાજસ્થાન, યુપી, બિહાર, આસામ અને મેઘાલય જેવા છ રાજ્યોમાં SEWA દ્વારા તમારી અને અન્ય મહિલા SEWA સભ્યો સાથે પ્રોજેક્ટની અસર અને કાર્યને જાણવા માંગીએ છીએ..

આ અભ્યાસમાં તમારી સહભાગિતા સંપૂર્ણપણે સ્વૈચ્છિક છે, અને તમે કોઈપણ સમયે તમને કોઈપણ દંડ/કારણ વિના તમારી ભાગીદારી અથવા માહિતી પાછી ખેંચી શકો છો. તમારા ભાગ લેવા અથવા ભાગ ન લેવાના નિર્ણયથી સેવા સાથેના તમારા સબંધો ને કોઈ અસર થશે નહિ. **(નોંધ: બિન-SEWA સભ્યોને આ જણાવશો નહીં).** તમે કોઈપણ ચોક્કસ પ્રશ્નનો જવાબ આપવાનો ઇનકાર કરી શકો છો. તમારા દ્વારા આપવામાં આવેલી માહિતી સંપૂર્ણ રીતે ગુપ્ત રાખવામાં આવશે. અને આ ડેટા કોઈપણ વ્યક્તિગત રીતે ઓળખી ન શકાય તેવી માહિતી વિના SMS પર ઈલેક્ટ્રોનિક સ્વરૂપમાં સંગ્રહિત કરવામાં આવશે. અને આ ડેટા કોઈપણ વ્યક્તિગત રીતે ઓળખી ન શકાય તેવી માહિતી વિના ફરી થી અન્ય સશોધકો માટે ઉપલબ્ધ કરાવવામાં આવી શકે છે. આ અભ્યાસમાં ભાગ લેવા માટે તમારો લગભગ એક કલાક જેટલો સમય લાગશે. જો આ અભ્યાસ વિશે કોઈ પ્રશ્ન હોય, તો તમને તેનો જવાબ આપવામાં આવશે.

જો તમને આ અભ્યાસ વિશે કોઈ પ્રશ્નો હોય, તો કૃપા કરીને તમારા SEWA ના સ્થાનિક કાર્યકર્તા/ આગેવાનનો સંપર્ક કરો, જે તમને સંશોધન ટીમ સાથે સંપર્કમાં રાખશે.

જો તમે આ અભ્યાસમાં ભાગ લેવા માટે સંમત હોવ તો કૃપા કરીને સહી કરો (અથવા તમારા જમણા અંગૂઠાની છાપ મૂકો) _____

ક્રમાંક	પ્રશ્ન		જવાબ
Section I: સામાન્ય માહિતી			
નોંધ: પ્ર100 થી પ્ર105 પૂછવા નહીં – માહિતી મુજબ નોંધ કરો			
	માહિતીલેનાર નું નામ		
Q100	*ઉત્તરદાતા નંબર (સૂચિમાંથી નોંધ)*		
Q106	ઉત્તરદાતાનું નામ		
Q101	રાજ્ય	1	ગુજરાત
		2	રાજસ્થાન
		3	ઉત્તર પ્રદેશ
		4	બિહાર
		5	આસામ
		6	મેઘાલય

Q102	જિલ્લો	1	અમદાવાદ
		2	આણંદ / ખેડા
		3	અરવલ્લી
		4	છોટા ઉદેપુર
		5	ગાંધીનગર
		6	કચ્છ
		7	મહેસાણા
		8	પાટણ
		9	સુરેન્દ્રનગર
		10	બિકાનેર
		11	ડુંગરપુર
		12	બારાબંકી
		13	રાયબરેલી
		14	લખનૌ
		15	ભાગલપુર
		16	પટના
		17	સોનીતપુર
		18	રી-ભોઇ
Q103a	ગામ:		
Q103b	મ્યુનિસિપલ કોર્પોરેશન/વોર્ડ:	99	NA
Q104	ગામનો પ્રકાર	1	SEWA ગામ
		2	Control ગામ
Q105	ઉત્તરદાતાનું સ્થાન જીપીએસ		
a	લેટિટ્યુટ:		
b	લોંજીટ્યુટ:		
Q107	સરનામું:		
Q108	સંપર્ક નંબર		
Q109	શું તમારી પાસે આધારકાર્ડ છે?	1	હા
		2	ના
Q110	ઉંમર		વાસ્તવિક ઉમર લખો: [ ]
		1	18-25 વર્ષ
		2	26-35 વર્ષ
		3	36-50 વર્ષ
		4	51-60 વર્ષ
		5	60 વર્ષ થી વધારે
Q111	શિક્ષણ	1	અભણ
		2	લખતા વાંચતાં આવડે છે પણ કોઈ ઔપચારિક શિક્ષણ નથી
		3	પ્રાથમિક

		4	માધ્યમિક
		5	ઉચ્ચતર માધ્યમિક
		6	SSC/HSC
		7	પ્રોફેશનલ કોર્સ
		8	સ્નાતક
		9	અનુસ્નાતક
		10	અન્ય (સ્પષ્ટ કરો) _____

Q112	નોંધ: દરેક ભાષા માટે દરેક ઓપ્શન પુછવો – જેમ કે – તમે ગુજરાતી બોલી, વાંચી; લખી શકો છો; ગુજરાતી માં આંકડા વાંચી અને લખી શકો છો... એજ રીતે બીજી ભાષા માટે પૂછવું (નોંધ: તેમને અંકો સાથે કાર્ડ બતાવો - તેઓને કેવી રીતે વાંચવું તે ખબર છે કે નહીં તેની ખાતરી કરવા માટે) ભાષાની કુશળતા (1 = બોલો; 2 = વાંચો; 3 = લખો; 4 = અંક વાંચો; 5 = અંકો લખો)					
a	ગુજરાતી	1	2	3	4	5
b	હિન્દી	1	2	3	4	5
c	આસામી	1	2	3	4	5
d	ખાસી (મેઘાલય)	1	2	3	4	5
e	અંગ્રેજી					

Section II: સંસ્થાઓમાં સભ્યપદ અને નાણાકીય ઉત્પાદનો/સેવાઓની ઍક્સેસ:

<u>કોઈપણ સંસ્થામાં સભ્યપદ</u>		1= હા; 2=ના		ક્યારથી સભ્ય	હાલનો હોદ્દો
(જો કોઈ પણ સવાલ માં ના હોય તો આગલા સવાલ પર જવું)					
Q201	સ્વ સહાય જૂથ/બચત મંડળ (સખી મંડળ) સેવા સિવાય	1	2		
Q202	સ્વ-સહાય જૂથ/બચત મંડળ (SEWA)	1	2		
Q203	સેવા	1	2		
Q204	દૂધ સહકારી મંડળી	1	2		
Q205	પંચાયત	1	2		
Q206	અન્ય (સ્પષ્ટ કરો) _____	1	2		

Q207	તમે તમારી બચત ક્યાં કરો છો? (મલ્ટીપલ ચોઇસ) (નોંધ: પહેલા તેઓને કહેવા દો કે તેઓ ક્યાં બચત કરે છે ત્યાર બાદ વિકલ્પોની યાદી વાંચી પુષ્ટિ કરો)	A	બેંક
		B	સ્વ-સહાય જૂથ/બચત મંડળ (SEWA)
		C	સ્વ સહાય જૂથ/બચત મંડળ (સખી)
		D	પોસ્ટ ઓફીસ
		E	અનૌપચારિક જૂથ (ચિટ ફંડ)
		F	રોકડ (ઘરે)
		G	અન્ય (સ્પષ્ટ કરો) _____
		H	બચત નથી કરતા

Q208	તમારું બેંક ખાતું છે? (કેવા પ્રકાર નું ખાતું છે) (મલ્ટીપલ ચોઇસ)(નોંધ: વિકલ્પો વાંચી સંભળાવવા નહીં)	A	ના → Go to 213
		B	હા - વ્યક્તિગત ખાતું
		C	હા - સંયુક્ત ખાતું (પરિવારના પુરુષ સભ્ય સાથે)
		D	હા - સંયુક્ત ખાતું (પરિવારના સ્ત્રી સભ્ય સાથે)
		99	લાગુ નથી પડતું

Q209	જો બેંક માં બચત તો બેંક નો પ્રકાર *(મલ્ટીપલ ચોઇસ)(નોંધ: વિકલ્પો વાંચી સંભળાવવા નહીં)*	A	રાષ્ટ્રીયકૃત બેંક
		B	સહકારી બેંક
		C	ખાનગી બેંક
		D	ગ્રામીણ બેંક
		E	પ્રાદેશિક બેંક
		F	સ્મોલ ફાઇનાન્સ બેંક
		G	સેવા બેંક
		99	લાગુ નથી પડતું
Q210	તમે તમારું બેન્ક ખાતું વાપરો છો? *(મલ્ટીપલ ચોઇસ) (નોંધ: વિકલ્પો વાંચી સંભળાવવા નહીં)*	A	ના → Go to 212
		B	હા – પોતે
		C	હા , પરિવાર/મિત્રો ના સહાય થી
		D	હા - બેંક સાથી ની સહાય થી
		E	હા -અનૌપચારિક એજન્ટ ની સહાય થી
		F	અન્ય (સ્પષ્ટ કરો) _____
		99	લાગુ નથી પડતું
Q211	જો હા તો તેને શેના માટે વાપરો છો? *(મલ્ટીપલ ચોઇસ) (નોંધ: વિકલ્પો વાંચી સંભળાવવા)*	A	બચત
		B	સરકારી સબસિડી મેળવવા માટે/ સરકારી યોજના નો લાભ મેળવવા માટે
		C	ઉપાડ
		D	બહારગામ થી કમાઈને મોકલેલી રકમ
		E	ચુકવણીઓ
		F	પૈસા મેળવવા માટે
		99	લાગુ નથી પડતું
Q212	જો ના તો કેમ નહીં? *(મલ્ટીપલ ચોઇસ) (નોંધ: વિકલ્પો વાંચી સંભળાવવા નહીં)*	A	મને ખબર નથી કે કેવી રીતે
		B	કેમ તે મને દેખાતું નથી. રોકડ મારા માટે કામ કરે છે
		C	બેંકની શાખા ખૂબ જ દૂર છે
		D	બેંકમાં જવા માટે સમય માંગી લે છે
		E	બેંક સ્ટાફનું ખરાબ વર્તન
		F	બેંકમાં કેશની ઉપલબ્ધતા નથી
		G	બેંક સાથીનો સહકાર મળે તેમ નથી
		H	મારી પાસે KYC માટે જરૂરી દસ્તાવેજો નથી
		I	અન્ય (સ્પષ્ટ કરો) _____
		99	લાગુ નથી પડતું
Q213	તમે અથવા તમારા પરિવારના કોઈએ વીમો ફ્હાવ્યો છે?	1	હા
		2	ના → Go to 215
Q214	જો હા, તો કયા પ્રકારનો વીમો લેવામાં આવ્યો છે	A	જીવન વીમો
		B	તબીબી વીમો
		C	પાક વીમો

		D	હવામાન વીમો
		E	ટ્રેક્ટર વીમો
	(મલ્ટીપલ ચોઇસ) (નોંધ: વિકલ્પો વાંચી સંભળાવવા) (નોંધ: MAA અને આયુષ્માન કાર્ડને તબીબી વીમામાં શામેલ કરવામાં આવશે)	F	અન્ય (સ્પષ્ટ કરો) _____
		99	લાગુ નથી પડતું
Q215	215. જો ના, તો કેમ? (મલ્ટીપલ ચોઇસ) (નોંધ: વિકલ્પો વાંચી સંભળાવવા નહીં)	A	હું વીમા વિશે સમજતી/ જાણતી નથી
		B	આ વીમા ઉત્પાદનો સુધી કેવી રીતે પહોંચું તે ખબર નથી
		C	મને વિશ્વાસ નથી કે મને ચુકવણી થશે
		D	દાવાની પ્રક્રિયા ખૂબ જ જટિલ/મુશ્કેલ છે
		E	પ્રીમિયમ ચૂકવવાનું પોસાય તેમ નથી
		F	અન્ય (સ્પષ્ટ કરો) _____
		99	લાગુ નથી પડતું
Q216	છેલ્લા વર્ષમાં તમે અથવા **પરિવારના** કોઈએ કોઈ લોન/ધિરાણ/ઉછીના લીધા છે?	1	હા
		2	ના → Go to 220
Q217	જો હા, તમે કોની પાસેથી લોન લીધી છે? (મલ્ટીપલ ચોઇસ) (નોંધ: વિકલ્પો વાંચી સંભળાવવા નહીં)	A	બેંક(SBI)
		B	બેંક (કોઈ અન્ય)
		C	સ્વ-સહાય જૂથ/બચત મંડળ (SEWA)
		D	સ્વ સહાય જૂથ/બચત મંડળ (સખી મંડળ)
		E	SEWA જિલ્લા એસોસિએશન
		F	સેવા બેંક
		G	સ્થાનિક નાણાધીરનાર
		H	માઇક્રો ફાઇનાન્સ કંપનીઓ
		I	ફાયનાન્સ કંપનીઓ (NBFCs)
		J	સ્થાનિક વેપારી
		K	સ્થાનિક દુકાનદાર
		L	મિત્રો
		M	સંબંધી
		N	અન્ય (સ્પષ્ટ કરો) _____
		99	લાગુ નથી પડતું
Q218	કેટલા મહિનાની લોન હતી? (જો ફિક્સ ના હોય તો 00 લખવું)		[ ] [ ] મહિના
		99	લાગુ નથી પડતું
Q219	લોન/ધિરાણ લેવાના કારણો (મલ્ટીપલ ચોઇસ)(નોંધ: વિકલ્પો વાંચી સંભળાવવા નહીં)	A	ઘરના ખર્ચની પૂર્તિ કરવી
		B	તબીબી કટોકટી
		C	બાળકોનું શિક્ષણ
		D	ખેતી માટે
		E	ધંધા માટે
		F	સામાજિક જવાબદારીઓ
		G	આવાસ લોન
		H	વાહન લોન
		I	અન્ય (સ્પષ્ટ કરો) _____

		99	લાગુ નથી પડતું
Q220	જો ના, તો પાછલા વર્ષમાં લોન કેમ લેવામાં આવી ન હતી? *(મલ્ટીપલ ચોઈસ)*	A	જરૂર ન હતી
		B	મેળવવામાં મુશ્કેલી
		C	ચુકવવું પોસાય તેમ નથી
		D	વ્યાજ દર વધારે છે
		E	લોન અરજી નકારી
		F	ખૂબ દસ્તાવેજીકરણ
		G	પ્રક્રિયા જાણતા ન હતા
		99	લાગુ નથી પડતું

Section III: ICT અને ડિજિટલ તૈયારી/સાક્ષરતાની ઍક્સેસ અને એક્સપોઝર

Q301	ઉત્તરદાતા અને તેના પરિવારમાં આઇસીટીનો ઉપયોગ અને માલિકી(1=હા; 2=ના)	*માલિકી*		*ઉત્તરદાતા દ્વારા વપરાશ*	
a	ડેસ્કટોપ પી.સી	1	2	1	2
b	લેપટોપ	1	2	1	2
c	ટેબલેટ	1	2	1	2
d	સ્માર્ટફોન	1	2	1	2
e	સાદો મોબાઈલ ફોન	1	2	1	2
Q302	શું તમારી પાસે તમારો પોતાનો મોબાઈલ ફોન છે?	1	હા		
		2	ના → Go to Q304		
Q303	જો હા, તો તમારી પાસે કયા પ્રકારનો ફોન છે?	1	બેઝિક ફિયર ફોન - ઈન્ટરનેટ સિવાય		
		2	બેઝિક ફિયર ફોન -ઈન્ટરનેટ સાથે		
		3	સ્માર્ટફોન		
		99	NA		
Q304	તમારી પાસે ઈન્ટરનેટ કનેક્શન છે? *(મલ્ટીપલ ચોઈસ)*	A	ના → Go to 306		
		B	હા - પોતાનું કનેક્શન છે		
		C	હા – પરિવારમાં કોઈનું કનેક્શન		
		D	હા – અન્ય (સ્પષ્ટ કરો) _____		
Q305	તમે કયા ઉપકરણો પર ઈન્ટરનેટનો ઉપયોગ કરો છો? *(મલ્ટીપલ ચોઈસ) (નોંધ: વિકલ્પો વાંચી સંભળાવવા)*	A	મોબાઈલ ફોન		
		B	ડેસ્કટોપ પી.સી		
		C	લેપટોપ		
		D	ટેબલેટ		
		99	લાગુ નથી પડતું		
Q306	તમે સહાય વિના અને સહાયતાથી બેઝીક મોબાઇલની કઈ સુવિધાઓનો ઉપયોગ કરો છો?				
	1=સહાય વિના; 2= સહાયતાથી; 3=વાપરતા				
1	મોબાઈલનું લોક ખોલવું	1	2	3	
2	આવે તે ફોન લેવો	1	2	3	
3	ફોન કરવો અને	1	2	3	
4	SMS વાંચવો	1	2	3	
5	SMS મોકલવો	1	2	3	
6	કોન્ટેક્ટ ફોલ્ડરમાં નામ/નં/સરનામું સેવ કરવું	1	2	3	

7	ફોન સાઇલન્ત પર મૂકવો	1	2	3
8	કંઈ નહીં	1	2	3
Q307	તમે સહાય વિના અને સહાયતાથી સ્માર્ટફોનની કઈ સુવિધાઓનો ઉપયોગ કરો છો?			
	1=સહાય વિના; 2= સહાયતાથી; 3=વાપરતા			
1	મોબાઇલનું લોક ખોલવું	1	2	3
2	આવે તે ફોન લેવો	1	2	3
3	ફોન કરવો	1	2	3
4	વિડીયો કોલ કરવો	1	2	3
5	SMS વાંચવો	1	2	3
6	SMS મોકલવો	1	2	3
7	કોન્ટેક્ટ ફોલ્ડરમાં નામ/નં/સરનામું સેવ કરવું	1	2	3
8	ફોન સાઇલેન્ત પર મૂકવો	1	2	3
9	ઇન્ટરેક્ટિવ વોઇસ રિસ્પોન્સ સિસ્ટમનો ઉપયોગ કરવો	1	2	3
10	વેબ આધારિત એપ્લિકેશન જેમ કે:	1	2	3
a	ફેસબુક	1	2	3
b	વોટ્સેપ	1	2	3
c	યુ ટ્યુબ	1	2	3
d	અન્ય (સ્પષ્ટ કરો) _____	1	2	3
e	કંઈ નહીં	1	2	3

Q308	મોબાઇલના જુદા જુદા સવલતોને વાપરવામાં તમે-તમારી જાણકારી અને કૌશલ્ય ને કેવી રીતે માપો છો? *(નોંધ: વિકલ્પો વાંચી સંભળાવવા નહીં)*	1	ખરાબ
		2	ઠીક
		3	ઘણું સારું
		4	ઉત્તમ

Section IV: ડિજિટલ નાણાકીય સેવાઓ/ઉત્પાદનોની ઍક્સેસ અને ઉપયોગ

Q401	તમે સહાય વિના અને સહાયતાથી સ્માર્ટફોનની કઈ સુવિધાઓનો ઉપયોગ કરો છો? *નોંધ: જ્યારે ઉત્તરદાતાઓ 'એ' માં કોઈ વિકલ્પને ચિહ્નિત કરે છે ત્યારે તે 'બી' માં ચિહ્નિત કરી શકાતા નથી*			
	1=સહાય વિના; 2= સહાયતાથી; 3=વાપરતા			
1	બેંકિંગ	1	2	3
2	બીલોની ચુકવણી (સ્પષ્ટ)	1	2	3
3	નાણા મોકલવા/મેળવવા	1	2	3
4	ખરીદી	1	2	3
5	ટિકિટ ખરીદી (રેલવે, મૂવી હોલ, વગેરે)	1	2	3
6	બિઝનેસ/કામ માટે	1	2	3
7	અન્ય (સ્પષ્ટ કરો) _____	1	2	3
8	કંઈ નહીં	1	2	3

Q402	શું મોબાઇલ આ માટે વપરાય છે:		હા	ના
1	બિઝનેસ સપ્લાયર્સ -, ગ્રાહકો, ક્લાઈન્ટો સાથે સંપર્ક		1	2
2	બજાર અને ભાવની માહિતી મેળવવા		1	2
3	ખેતી માટે બજારની માહિતી		1	2

4	કૃષિ માટે હવામાનની માહિતી મેળવવા		1	2
5	નવી કૃષિ પદ્ધતિઓ શીખવા		1	2
6	કૃષિમાં નવીનતાઓ/નવા પ્રયોગો વિશે શીખવા		1	2
7	દૂધ/અન્ય જીવન જરૂરિયાત વસ્તુઓ અને સેવાઓ ની બજાર માહિતી		1	2
8	બિન-ખેતીના ઉત્પાદનો ની બજાર માહિતી		1	2
9	ચુકવણી માટે પૂછ પરચ		1	2
10	સામાન અને સેવાઓનું પરિવહન		1	2
11	વિવિધ સ્ત્રોત માંથી ભાવોની ખાત્રી/તપાસ કરવી		1	2
12	જે લોકો સાથે હું કામ કરું છુ એમની સાથે યોજના અને સંકલન કરવા		1	2
13	બાળકોના શાળાના પ્રોજેક્ટ્સ માટે			
14	અન્ય (સ્પષ્ટ કરો) _____		1	2

Q403	પાછલા મહિનામાં તમે નીચેનામાંથી કેટલા ડિજિટલ લેવડદેવડ કર્યા?		
	1	બેન્ક ટ્રાન્સફર (NEFT, RTGS, IMPS)	[ ][ ]
	2	અન્ય મોબાઇલ બેન્કિંગ લેવડદેવડ	[ ][ ]
	3	ડેબિટ કાર્ડ	[ ][ ]
	4	ક્રેડીટ કાર્ડ	[ ][ ]
	5	મોબાઇલ વૉલેટ દ્વારા ચુકવણી (પે-ટીએમ,ફ્રોન-પે,ગુગલ પે) (ભીમ એપ)	[ ][ ]
	6	અન્ય (સ્પષ્ટ કરો) _____	[ ][ ]

Q404	તમે એક મહિનામાં કેટલા નેટ બેન્કિંગ ટ્રાન્ઝેક્શન કરો છો? *(નોંધ: વિકલ્પો વાંચી સાંભળવા નહીં)*	1	એક પણ નહીં
		2	1-5
		3	6-10
		4	10 થી વધારે

Q405	તમે નીચેના કેશલેસ ટ્રાન્ઝેક્શન વિષે જાણો છો અને ગયા વર્ષે તે કર્યા છે	*કેવી રીતે કરવું તે જાણો છો*		*ગયા વર્ષ કર્યું છે*	
		હા	ના	હા	ના
1	ડેબિટ કાર્ડ	1	2	1	2
2	ક્રેડીટ કાર્ડ	1	2	1	2
3	બેન્ક ટ્રાન્સફર (NEFT, RTGS, IMPS)	1	2	1	2
4	પેટીએમ	1	2	1	2
5	GPay (જીપે)	1	2	1	2
6	Bhim (ભીમ)	1	2	1	2
7	UPI (યુ.પી.આઈ)	1	2	1	2
8	EWallet (ઇ-વૉલેટ) (અન્ય-ઉ.દા.-Mobikwik)	1	2	1	2
9	અન્ય (સ્પષ્ટ કરો) _____	1	2	1	2
10	ઉપર્યુક્તમાંથી કોઈ નહિ	1	2	1	2

Q406	કેશલેસ ટ્રાન્ઝેક્શનને કરવામાં કોઈ મુશ્કેલી	1	હા
		2	ના → Go to 408
		99	લાગુ નથી પડતું
Q407		A	જાગૃતિ / જાણકારીનો અભાવ

		B	કુશળતાનો અભાવ
		C	ઉપલબ્ધતાનો અભાવ
	જો હા, તો પછી કયા પ્રકારની મુશ્કેલી? **(મલ્ટીપલ ચોઇસ)(નોંધ: વિકલ્પો વાંચી સાંભળવા નહીં)**	D	હાર્ડવેરનો અભાવ (ફોન / કમ્પ્યુટર)
		E	કનેક્ટિવિટીનો અભાવ
		F	વિશ્વાસના મુદ્દાઓ (નાણાકીય છેતરપિંડી ભય)
		G	રોકડ પર નિર્ભર
		H	અન્ય (સ્પષ્ટ કરો) _____
		99	લાગુ નથી પડતું
Q408	તમે કોઈપણ નાણાકીય ડિજિટલ સાક્ષરતા અને જાગૃતિ કાર્યક્રમોમાં ભાગ લીધો છે? (ઈન્ટરનેટ દ્વારા-ફોન દ્વારા પૈસાની લેવડ દેવડ વિષે ની તમને કોઈ તાલીમ મળી છે- અલગ અલગ એપ્લીકેશન દ્વારા પૈસા ટ્રાન્સફર કરી શકાય તેના વિષે ની કોઈ તાલીમ મળી છે) **(મલ્ટીપલ ચોઇસ) (જો જવાબ ના હોય તો વિકલ્પો વાંચો નહીં)**	A	ના
		B	હા – સેવા બેન્ક / સેવા ના પ્રોગ્રામ્સ
		C	હા - અન્ય બેંકો/આરબીઆઈ સાક્ષરતા કાર્યક્રમો
		D	હા - દિગીધન મેળાઓ
		E	હા - સામાન્ય સેવા કેન્દ્રો (સીએસસી)
		F	ડિજિટલ જાગૃતિ કાર્યક્રમો
		G	હા - અન્ય (સ્પષ્ટ કરો) _____

Section V: કુટુંબની સામાજિક-આર્થિક વિગતો

Q501	એક જ રસોડે જમતાં હોય તેવા પરિવારના કુલ સભ્યો **Note:** પરિવારના તે સભ્યોને શામેલ કરો જેઓ ઉત્તરદાતાના રસોડામાં જમે છે	[ ] [ ]

Q502	છોકરીઓ	છોકરાઓ	અન્ય કિશોરીઓ	અન્ય કિશોર	પુખ્ત સ્ત્રી	પુખ્ત પુરુષ
	A (0-6)	**b** (0-6)	**c** (7-18)	**d** (7-18)	**e** (18થી વધુ)	**f** (18થી વધુ)

Q503	આર્થિક પ્રવૃત્તિમાં સંકળાયેલ પરિવારના કુલ સભ્યોની સંખ્યા *નોંધ:* સભ્યો જે પગારદાર આર્થીક કામ માં સંકળાયેલા હોય. જે બિન આર્થિક પ્રવૃત્તિઓ માં જોડાયા હોય તેમને ધ્યાનમાં લેવાની નથી	[ ] [ ]

Q504	કુટુંબની આશરે વાર્ષિક આવક કેટલી છે?	Rs. _____

Q505	આર્થિક પ્રવૃત્તિમાં રોકાયેલા પરિવારના સભ્યોનો વ્યવસાય					
	વ્યવસાય	કુટુંબ આ પ્રવૃત્તિમાં સંકળાયેલ છે		ઉત્તરદાતા આ પ્રવૃત્તિમાં સંકળાયેલ છે		
		1=Yes; 2=No		1=Yes; 2=No; 99=NA		
1	પોતાની ખેતી	1	2	1	2	99
2	પશુપાલન	1	2	1	2	99
3	ખેત મજૂર	1	2	1	2	99
4	અન્ય ઘરે બેઠા કામ	1	2	1	2	99
5	છૂટક મજૂરી	1	2	1	2	99
6	નોકરી	1	2	1	2	99
7	અન્ય (સ્પષ્ટ કરો) _____	1	2	1	2	99

Q506	ઘરની મુખ્ય મિલકતો શું છે અને તેની માલિકી કોની છે ?

		મિલકત *(જો ના, તો પછીની સંપત્તિ પર જાઓ)*	*(1= હા; 2=ના)*		કોની માલિકી *(1 = સ્ત્રી-પોતે; 2 = સ્ત્રી (અન્ય) 3 = પુરૂષ; 4 =બંને; 99= લાગુ નથી પડતું)*				
	a	ખેતી લાયક જમીન	1	2	1	2	3	4	99
	b	રહેઠાણ	1	2	1	2	3	4	99
	c	દુકાન	1	2	1	2	3	4	99
	d	પશુધન / મરઘા	1	2	1	2	3	4	99
	e	વાહનો (મોટરગાડીઓ, ટુ-વ્હીલર્સ, વિગેરે)	1	2	1	2	3	4	99
	f	ખેતીનાં ઓજાર	1	2	1	2	3	4	99
	g	સિંચાઇની સંપત્તિ (છંટકાવ/ટપક સિંચાઈ)	1	2	1	2	3	4	99
	h	અન્ય (સ્પષ્ટ કરો) _____	1	2	1	2	3	4	99

નોંધ: જમીન માટે ઉપયોગમાં લેવા માટેનું માપ વિઘા / બિઘામાં હોવું જોઈએ. દરેક રાજ્યમાં બિઘામાં રૂપાંતર વિવિધ દરે છે.

Q507	કૃષિ જમીન - માલિકીની (વિઘમાં)	[ ] [ ]
Q508	કૃષિ જમીન ભાગીયા - ગયા વર્ષે (વિઘમાં)	[ ] [ ]
Q509	કૃષિ જમીન લીઝ પર - ગયા વર્ષે (વિઘમાં)	[ ] [ ]

Q510	ગયા સીઝનમાં ભાગે કરેલ/પોતાના માલિકીની કેટલી ખેતીની જમીનમાં વાવેતર અને સિંચાઇ કરવામાં આવી હતી? (વિઘમાં) (99=NA)	ખેતી કરી હતી	સિંચાઇ કરેલ
	રવી (ઓક્ટોબર-માર્ચ)	[ ] [ ]	[ ] [ ]
	ઉનાળો (માર્ચ-જૂન)	[ ] [ ]	[ ] [ ]
	ખરીફ (જુલાઈ-ઓક્ટોબર)	[ ] [ ]	[ ] [ ]

Section VI: પ્રોગ્રામની અસરકારકતા *(તપાસકર્તાઓ માટે નોંધ: ફક્ત SEWA સભ્યોને જ પૂછો)*

Q601	શું તમે SEWA ના પ્રોગ્રામનો હિસ્સો છો જેથી તમને નાણાકીય વ્યવહાર માટે ડિજિટલ મીડિયાનો ઉપયોગ કરવામાં મદદ મળે	1	હા
		2	ના→ Go to Q606

Q602	તમે ડિજિટલ નાણાકીય સાક્ષરતા માટે તાલીમમાં ભાગ લીધો છે? (1=હા; 2=ના)		
a	**શ્રેણી 1 તાલીમ** (તાલીમના હેતુ અને વિષયનો પરિચય; પૈસાનું મહત્વ; બચતનું મહત્વ બચતનું વ્યાજ અને પદ્ધતિઓ; બેંકમાં બચત કરવાના ફાયદા અને જોડાણો; નાણાકીય આયોજનનું મહત્વ; જીવન ચક્ર અને આર્થિક જરૂરિયાત; રોકાણ - સરળ સમજણ અને મહત્વ; ક્રેડિટ (લોન) - સરળ સમજણ અને મહત્વ; પેન્શન - સરળ સમજણ અને મહત્વ; વીમો - સરળ સમજણ અને મહત્વ; કેવાયસી; બેંકમાં નાણાકીય વ્યવહાર કરવાની કાર્ય પદ્ધતિ; મોબાઈલ ફોનની ઓળખ અને ઉપયોગ	1	હા
		2	ના
b	**શ્રેણી 2 તાલીમ** (ડિજિટલ નાણાકીય વ્યવહારોનો પરિચય; ડિજિટલ સેવાના ફાયદા; ડિજિટલ સેવામાં વપરાતા ઉપકરણો- સંક્ષિપ્ત પરિચય; ડિજિટલ ઉપકરણો,	1	હા

	એપ્લિકેશન્સ અને તેમના ઉપયોગો; ઈન્ટરનેટની સરળ સમજ; ડિજિટલ બેંકિંગ અને વ્યવહારના પ્રકારો; ઉઘાણમાં ATM/ડેબિટ કાર્ડની સમજ; ડેબિટ કાર્ડના અન્ય ઉપયોગો - પોઈન્ટ ઓફ સેલ (POS); ડેબિટ કાર્ડના અન્ય ઉપયોગો - ઈ-કોમર્સ (ઈ-કોમ); ક્રેડિટ કાર્ડ; માઇક્રો એટીએમ; A.E.P.S (AEPS); U.S.S.D; પાસબુક પ્રિન્ટીંગ કેશ ડિપોઝીટ મશીન)	2	ના

c	**શ્રેણી 3** તાલીમ (ઈન્ટરનેટ બેંકિંગ અને મોબાઇલ બેંકિંગ - સમજણ અને તફાવત; IMPS; UPI અને BHIM એપ્લિકેશનની સરળ સમજ; મોબાઇલ વૉલેટની સરળ સમજ; ડિજિટલ એપ્લિકેશન / પ્લેટફોર્મ (PAYTM); NACH- નેશનલ ઓટોમેટેડ ક્લિયરિંગ હાઉસ; આદેશ; NEFT / RTGS ; BBPS (ભારતીય બિલ પેમેન્ટ સિસ્ટમ); SMS સેવા - મિસ્ડ કોલ; ડિજિટલ એપ્લિકેશન / પ્લેટફોર્મ (GOOGLE PAY); ડિજિટલ એપ્લિકેશન / પ્લેટફોર્મ (ફોન પી)	1	હા
		2	ના

Q603	તમે તાલીમને કેવી રીતે રેટ કરશો? (એકંદરે)	1	સારું
		2	સરેરાશ
		3	સારું નથી
		99	NA

Q604	તાલીમથી શું ફાયદો થયો? *(મલ્ટીપલ ચોઇસ)*	A	મોબાઈલ ફોન કેવી રીતે વાપરવો
		B	વ્યક્તિગત દસ્તાવેજીકરણ મજબૂત - લાભ મેળવવા માટે પાન કાર્ડ, ઈ શ્રમ કાર્ડ માટે અરજી કરેલ છે
		C	બેંક સાથે KYC
		D	એટીએમ કાર્ડ માટે અરજી કરી
		E	એટીએમમાંથી પૈસા ઉપાડવાનું શરૂ કર્યું
		F	ડિજિટલ વૉલેટનો ઉપયોગ કરવો – Google Pay (GPay); ભીમ એપ; PayTM, વગેરે (રિચાર્જ/વીજળી બિલ/મની ટ્રાન્સફર/ચુકવણીઓ માટે
		99	NA

Q605	કોવિડ રોગચાળાને પહોંચી વળવામાં પ્રોગ્રામે તમને કેવી રીતે મદદ કરી? *(મલ્ટીપલ ચોઇસ)*	A	કુદરતી આફતોનો સામનો કરવા
		B	બાળકો માટે શિક્ષણ
		C	મોબાઈલ ફોન વાપરતા શીખ્યા
		D	ઓનલાઈન પેમેન્ટ માટે
		E	અન્ય (સ્પષ્ટ કરો) _____

Q606	શું તમે કોવિડ ક્રાઇસિસ નંબર (SEWA સહાયતા નંબર) વિશે જાણો છો?	1	હા
		2	ના➜ Go to Q613
Q607	શું તમે આ નંબર પર ફોન કર્યો છે?	1	હા
		2	ના➜ Go to Q609
Q608	જો હા, તો તમે તેમને શા માટે ફોન કર્યો હતો?		
Q609	શું તમને SEWA સહાયતા કેન્દ્ર નંબર પરથી કોઈ જવાબ મળ્યો છે?	1	હા
		2	ના➜ Go to Q613
Q610		1	તાત્કાલિક – એક દિવસની અંદર

	જો હા, તો તેમને તમારા પ્રશ્નોના જવાબ આપવામાં કેટલો સમય લાગ્યો?	2	એક અઠવાડિયું
		3	એક અઠવાડિયા કરતાં વધુ
		4	અન્ય (સ્પષ્ટ કરો) _____
Q611	શું તમે તેમના (SEWA) જવાબથી સંતુષ્ટ છો?	1	હા➔ Go to Q613
		2	ના
Q612	જો ના, તો તમે શું કર્યું?		
Q613	શું તમને SEWA તરફથી કોઈ કોવીડ સંબંધિત સંદેશા મળ્યા છે?	1	હા
		2	ના➔ Go to Q701
Q614	આ સંદેશાઓ તમને કેવી રીતે મદદરૂપ થયા?	1	સાચી માહિતી મળી
		2	આવક ચાલુ રાખી
		3	ડોકટરો/કાઉન્સીલરો સુધી પહોંચ

Section VII: કોર સેવાઓની ઍક્સેસ

1 = દિવસમાં ઓછામાં ઓછા બે વાર; 2 = દિવસમાં એકવાર; 3 = અઠવાડિયામાં એક કે બે વાર; 4 = મહિનામાં એક કે બે વાર;
5 = ભાગ્યે જ / નહીં

Q701.1	શું તમે તમારા આહારમાં અનાજનો સમાવેશ કરો છો?	1	2	3	4	5
Q701.2	શું તમે તમારા આહારમાં કઠોળનો સમાવેશ કરો છો?	1	2	3	4	5
Q701.3	શું તમે તમારા આહારમાં શાકભાજી/લીલા શાકભાજીનો સમાવેશ કરો છો?	1	2	3	4	5
Q701.4	શું તમે તમારા આહારમાં ડેરી ઉત્પાદનોનો સમાવેશ કરો છો	1	2	3	4	5
Q701.5	શું તમે તમારા આહારમાં ઇંડા/ માંસાહારી ખોરાક શામેલ કરો છો	1	2	3	4	5

Q701.6	તમે તમારુ અનાજ અને અન્ય વસ્તુઓ ક્યાંથી ખરીદો છો? **(મલ્ટીપલ ચોઇસ)(નોંધ: વિકલ્પો વાંચી સંભળાવવા નહીં)**	A	સ્થાનિક કરિયાણા વાળા
		B	રુડી બેન / રુડી વેબસાઇટ
		C	પોતાની લણણીથી સાચવેલ
		D	અન્ય (સ્પષ્ટ કરો) _____

Q702.1	શું કુટુંબના દરેક સભ્ય પાસે વર્ષમાં વિવિધ ઋતુઓ માટે યોગ્ય કપડાં છે?	હા	ના		
a	ઉનાળો	1	2		
b	શિયાળો	1	2		
c	ચોમાસુ	1	2		
d	શાળા ગણવેશ	1	2	99	

Q702.2	જો ના, તો પછી કુટુંબમાં કોના પાસે તે કપડાં નથી? **(મલ્ટીપલ ચોઇસ)(નોંધ: વિકલ્પો વાંચી સાંભળવા નહીં)**	A	પોતે
		B	પુખ્ત પુરુષો
		C	અન્ય પુખ્ત સ્ત્રીઓ
		D	છોકરીઓ
		E	છોકરો
Q702.3	પરિવારમાં એક વર્ષમાં કપડાં પર કેટલા પૈસા ખર્ચવામાં આવે છે? **(નોંધ: વિકલ્પો વાંચી સંભળાવવા નહીં)**	1	Rs. 1000 થી ઓછું
		2	Rs. 1000-3000
		3	Rs. 3000-5000
		4	Rs. 5000 થી વધારે
Q703.1	ઘરનો પ્રકાર	1	કાચું

	(નોંધ: અવલોકન અને નોંધ)	2	અડધું પાકું	
		3	પાકું	
Q703.2	આ ઘરની માલિકી	1	માલિકીનું મકાન	
		2	ભાડાનું મકાન	
		3	અન્ય (સ્પષ્ટ કરો) _____	
Q703.3	મકાનમાં કઈ સુવિધાઓ ઉપલબ્ધ છે **(મલ્ટીપલ ચોઇસ)** *(નોંધ: વિકલ્પો વાંચી સંભળાવવા)*	A	સાફ પાણી	
		B	વપરાશ માં હોય તેવું શૌચાલય	
		C	ગટર-વ્યવસ્થા	
		D	વીજળી	
Q703.4	પરિવાર માં વપરાયેલ રસોઈ કરવાની પદ્ધતિનો પ્રકાર? **(મલ્ટીપલ ચોઇસ)** *(નોંધ: વિકલ્પો વાંચી સંભળાવવા)*	A	ચૂલો	
		B	બાયોગેસ	
		C	એલ.પી.જી.	
		D	ઇલેક્ટ્રીક સ્ટોવ	
		E	સોલાર ચૂલ્હા	
		F	અન્ય (સ્પષ્ટ કરો) _____	

Q703.5 શું તમારી પાસે નીચે બતાવેલ કોઈપણ ઉત્પાદનો છે?

	ઉત્પાદનો	1 = હા; 2 = ના	જો ના, તો શું તેઓ ઉપયોગ કરવાની ઇચ્છા રાખે છે 1 = હા; 2 = ના; 99=લાગુ નથી પડતું
	જો ના હોય તો, આગલા ઉત્પાદન પર જાઓ		
a	સોલાર ફાનસ (સોલાર બત્તી)	1 2	1 2 99
b	હરિયાળી ચૂલ્હા	1 2	1 2 99
c	સોલાર કૂકર	1 2	1 2 99
d	સોલાર હીટર	1 2	1 2 99
e	હાઈ ઇન્ટેન્સિટી સોલાર ટોર્ચ	1 2	1 2 99
f	અન્ય (સ્પષ્ટ કરો) _____	1 2	1 2 99

Q704.1	છેલ્લા એક વર્ષમાં કુટુંબની સાદી/સામાન્ય માંદગીમાં સરેરાશ કેટલો ખર્ચ થયો? *(નોંધ: વિકલ્પો વાંચી સંભળાવવા નહીં)*	1	કાંઈ નહીં → Go to 704.3
		2	Rs. 1000 થી ઓછું
		3	Rs. 1000-3000
		4	Rs. 3000-5000
		5	Rs. 5000 થી વધારે
Q704.2	તમે સાદી માંદગી માટેનો ખર્ચ કેવી રીતે કર્યો? **(મલ્ટીપલ ચોઇસ)** *(નોંધ: વિકલ્પો વાંચી સંભળાવવા નહીં)*	A	ઘર ખર્ચ માંથી
		B	બચતમાંથી
		C	મિત્રો/સંબંધીઓ પાસેથી ઉધાર લીધેલ
		D	સ્વ-સહાય જૂથમાંથી ઉધાર લીધેલ છે
		E	સ્થાનિક નાણાધીરનાર પાસેથી ઉછીના લીધેલા
		F	વીમો હતો
		G	અન્ય (સ્પષ્ટ કરો) _____
		99	લાગુ નથી પડતું
Q704.3	છેલ્લા એક વર્ષમાં કુટુંબની અન્ય માંદગીમાં સરેરાશ કેટલો ખર્ચ થયો?	1	કાંઈ નહીં → Go to 705.1
		2	Rs. 1000 થી ઓછું

		3	Rs. 1000-3000
		4	Rs. 3000-5000
		5	Rs. 5000 થી વધારે
Q704.4	તમે અન્ય માંદગી માટેનો ખર્ચ કેવી રીતે કર્યો? *(મલ્ટીપલ ચોઇસ)* *(નોંધ: વિકલ્પો વાંચી સંભળાવવા નહીં)*	A	બચતમાંથી
		B	મિત્રો/સંબંધીઓ પાસેથી ઉધાર લીધેલ
		C	સ્વ-સહાય જૂથમાંથી ઉધાર લીધેલ છે
		D	સ્થાનિક નાણાધીરનાર પાસેથી ઉછીના લીધેલા
		E	વીમો હતો
		F	અન્ય (સ્પષ્ટ કરો) _____
		99	NA

Q705.1	તમારા કુટુંબના કેટલા સભ્યો સાક્ષર છે (નોંધ: જેમણે ઔપચારિક શિક્ષણ લીધું હોય તેમના વિશે પૂછો) (નોંધ: નંબર આપો - ન હોય તો **0** લખો)		
	પુખ્ત સ્ત્રીઓ	[ ] [ ]	
	પુખ્ત પુરુષો	[ ] [ ]	
	છોકરીઓ	[ ] [ ]	
	છોકરાઓ	[ ] [ ]	

Q705.2	શું તમારા કોઈ પણ બાળકો ક્યારે નિશાળે નથી ગયા કે વચ્ચે થી છોડી દીધી છે?	1	હા
		2	ના → go to 706.1

Q705.3	શાળા છોડી દેવા અથવા કદી નહીં જવાના કારણો *(નોંધ: વિકલ્પો વાંચી સાંભળવા નહીં)*		
	છોકરાઓ (a)		છોકરીઓ (b)
1	શાળા સુધી પહોંચવામાં મુશ્કેલી	1	શાળા સુધી પહોંચવામાં મુશ્કેલી
2	શાળા દૂર છે	2	શાળા દૂર છે
3	શાળા ફી પોસાવી શક્યા નહીં	3	શાળા ફી પોસાવી શક્યા નહીં
4	ભણવામાં સારા નથી	4	ભણવામાં સારા નથી
5	ભણાવવાનું સારું નહોતું	5	શાળામાં શૌચાલય નથી – કે તેમાં પાણી નથી
6	માતાપિતા / વડીલો ઇચ્છતા ન હતા	6	ભણાવવાનું સારું નહોતું
7	માંદગી	7	માતાપિતા/ વડીલો ઇચ્છતા ન હતા
8	લગ્ન નક્કી	8	માંદગી
9	ઘરે જવાબદારીઓ	9	લગ્ન નક્કી
10	નાના ભાઈ-બહેનોની સંભાળ રાખવી	10	ઘરે જવાબદારીઓ
11	ભણવામાં રસ નથી	11	નાના ભાઈ-બહેનોની સંભાળ રાખવી
12	કામ શરૂ કર્યુ	12	ભણવામાં રસ નથી
13	કોવિડ લોકડાઉન દરમિયાન ઓનલાઈન વર્ગો માટેની સુવિધાઓનો અભાવ	13	કોવિડ લોકડાઉન દરમિયાન ઓનલાઈન વર્ગો માટેની સુવિધાઓનો અભાવ
14	કોવિડને કારણે આવકમાં ઘટાડો	14	કામ શરૂ કર્યુ
15	અન્ય (સ્પષ્ટ કરો) _____	15	કોવિડને કારણે આવકમાં ઘટાડો
99	લાગુ નથી પડતું	16	અન્ય (સ્પષ્ટ કરો) _____
		99	લાગુ નથી પડતું

Q706.1	તમે કઈ યોજનાઓથી વાકેફ છો અને કયા યોજનાઓનો લાભ લીધો છે
	*1=હા; 2=ના;**1= સેવા દ્વારા 2= કોઈ નહીં; 3=અન્ય (સ્પષ્ટ કરો)

		વાકેફ*		લાભ થયો*		કોણે મદદ કરી*		
1	પ્રધાનમંત્રી ફસલ બિમા યોજના	1	2	1	2	1	2	3
2	મહાત્મા ગાંધી રાષ્ટ્રીય ગ્રામીણ રોજગાર ગેરંટી યોજના (મનરેગા)	1	2	1	2	1	2	3
3	પ્રધાનમંત્રી ગ્રામ આવાસ યોજના	1	2	1	2	1	2	3
4	ટપક સિંચાઇ યોજના	1	2	1	2	1	2	3
5	જનની યોજના	1	2	1	2	1	2	3
6	ઉજ્જવલા યોજના	1	2	1	2	1	2	3
7	કન્યા સમૃદ્ધિ યોજના	1	2	1	2	1	2	3
8	અન્ય (સ્પષ્ટ કરો) _____	1	2	1	2	1	2	3
Q706.2	જો ના, તો પછી કારણો (મલ્ટીપલ ચોઇસ) (નોંધ: વિકલ્પો વાંચી સંભળાવવા નહીં)	A	માહિતી નહોતી					
		B	કહેવામાં આવ્યું હતું લાયક ન હતી					
		C	પૂરતા દસ્તાવેજ નથી					
		D	નામંજૂર/પ્રતીક્ષા સૂચિબદ્ધ					
		E	અન્ય (સ્પષ્ટ કરો) _____					
		99	લાગુ નથી પડતું					
Q707	શું તમને SEWA તરફથી કોઈ કુશળતા વધારવા માટે તાલીમ મળી છે?	1	હા					
		2	ના → પૂરું					
Q708	જો હા, તો તમે કઈ તાલીમ પ્રાપ્ત કરી જેના માટે તમે ઈચ્છતા હતા (મલ્ટીપલ ચોઇસ) (નોંધ: વિકલ્પો વાંચી સંભળાવવા નહીં)	A	કુશળતા વધારવા					
		B	ઉર્જા સંરક્ષણ					
		C	ટકાઉ કૃષિ					
		D	ધિરાણ અને બચત					
		E	અન્ય (સ્પષ્ટ કરો) _____					
		99	લાગુ નથી પડતું					
709	જો ના, તો તમે કઈ તાલીમ પ્રાપ્ત કરી નથી જેની તમે ઈચ્છા ધરાવતા હતા (મલ્ટીપલ ચોઇસ)	A	કૌશલ્ય નિર્માણ					
		B	ઉર્જા સંરક્ષણ					
		C	ટકાઉ કૃષિ					
		D	ધિરાણ અને બચત					
		E	કોઈપણ અન્ય (સ્પષ્ટ કરો) ____					
		99	લાગુ નથી પડતું					
710	તમે જે તાલીમ પ્રાપ્ત કરી છે તે તમને મદદ કરે છે?	1	હા					
		2	ના					

सहमति

नमस्ते बहन! कैसे है आप?

मैं _____ हूं और मैं VoxPopuli से हूं, जो सर्वेक्षण करने के लिए SEWA के साथ सहयोग करने वाला संगठन है। पिछले 3 वर्षों में सेवा ने महिला सेवा सदस्यों के साथ काम किया है, जिनके पास अपनी आजीविका में सुधार करने और अपनी आय बढ़ाने के लिए मौजूदा बाजार की आवश्यकताओं के साथ तालमेल रखने के लिए वित्तीय लेनदेन और वित्तीय साक्षरता के उच्च स्तर के लाभ के लिए डिजिटल मोबाइल टेक्नोलॉजीज तक पहुंच और क्षमता की कमी है।

प्रोजेक्ट शुरू होने से पहले हमने एक सर्वेक्षण (बेसलाइन) किया था और वित्तीय लेनदेन के लिए डिजिटल मोबाइल टेक्नोलॉजीज के उपयोग के स्तर का पता लगाने के लिए हम आपके पास आये होंगे। अब तीन साल बाद हम गुजरात, राजस्थान, यूपी, बिहार, असम और मेघालय जैसे छह राज्यों में सेवा द्वारा आपके और सेवा की अन्य महिला सदस्यों के साथ प्रोजेक्ट के प्रभाव और किए गए कार्य का पता लगाना चाहते हैं।

इस अध्ययन में आपकी भागीदारी विशुद्ध रूप से स्वैच्छिक है, और आप बिना किसी दंड/कारन के किसी भी समय अपनी भागीदारी या माहिती वापस ले सकते हैं। आपके भाग लेने या न लेने के निर्णय से सेवा के साथ संबंध प्रभावित नहीं होंगे। **(नोट: इसे गैर-सेवा सदस्यों को न बताएं)।** आप किसी विशेष प्रश्न का उत्तर देने से इनकार कर सकते हैं। आपका डेटा पूरी तरह गोपनीय रखा जाएगा। यह डेटा किसीभी व्यक्तिगत पहचान वाली जानकारी के बिना एसएमएस पर इलेक्ट्रॉनिक रूप में संग्रहीत किया जाएगा। यह डेटा फिर से बिना किसी व्यक्तिगत पहचान और जानकारी के अन्य शोधकर्ताओं के लिए उपलब्ध कराया जा सकता है। इस अध्ययन में आपकी भागीदारी में लगभग एक घंटे का समय लगेगा। यदि अध्ययन के बारे में आपके कोई प्रश्न हैं, तो आपको उनका उत्तर दिया जाएगा।

यदि अध्ययन के बारे में आपके कोई प्रश्न हैं, तो कृपया सेवा के अपने स्थानीय कार्यकर्ता/आगेवान से संपर्क करें, जो आपको संशोधन टीम के संपर्क में रखेंगे।

यदि आप इस अध्ययन में भाग लेने के लिए सहमत हैं तो कृपया हस्ताक्षर करें (या अपने दाहिने अंगूठे का निशान लगाएं)

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क्रमांक	प्रश्न	उत्तर	
Section I: सामान्य जानकारी			
जांचकर्ता के लिए नोट: Q100 से Q105 - पूर्व सूचना के अनुसार नोट करें और पूछे नहीं			
	अन्वेषक का नाम		
		1	पुराने उत्तरदाता
		2	नए उत्तरदाता
Q100	उत्तरदाता संख्या (सूची से नोट करे)		
Q106	नाम		
Q101	राज्य	1	गुजरात
		2	राजस्थान
		3	उत्तर प्रदेश
		4	बिहार
		5	असाम
		6	मेघालय
Q102	जिल्हा	1	अहमदाबाद
		2	आणंद/खेडा

			3	अरावली
			4	छोटा उदेपुर
			5	गांधीनगर
			6	कच्छ
			7	महेसाना
			8	पाटन
			9	सुरेंद्रनगर
			10	बिकानेर
			11	डुंगरपुर
			12	बाराबंकी
			13	रैबरेली
			14	लखनऊ
			15	भागलपुर
			16	पटना
			17	सोनितपुर
			18	री-भोई
Q103a	गाँव:			
Q103b	नगर निगम :वार्ड /		99	NA
Q104	गाँव का प्रकार		1	सेवा गाँव
			2	नियंत्रण गाँव
Q105	उत्तरदाताका जीपीएस स्थान:			
a	अक्षांश			
b	रेखांश			
Q107	पता:			
Q108	संपर्क नंबर:			
Q109	क्या आपके पास आधार कार्ड है?	1		हाँ
		2		नही
Q110	उम्र	वास्तविक आयु लिखें: [ ]		
		1		18-25 वर्ष
		2		26-35 वर्ष
		3		36-50 वर्ष
		4		51-60 वर्ष
		5		60 वर्ष से ज्यादा
Q111	शिक्षा	1		अशिक्षित

		2	पढ़-लिख सकते हैं (औपचारिक शिक्षा नहीं)			
		3	प्राथमिक			
		4	उच्च माध्यमिक			
		5	दसवीं / बारहवीं			
		6	व्यावसायिक शिक्षा			
		7	स्नातक (ग्रेजुएट)			
		8	अनुस्नातक (पोस्ट ग्रेजुएट)			
		9	अन्य (स्पष्ट करे)			

Q112	भाषा प्रवीणता (1=बात; 2=वाचन; 3=लेखन, 4=अंकों का वाचन; 5=अंक लेखन) *नोट: प्रत्येक भाषा के लिए प्रत्येक विकल्प के लिए अलग से पूछें - उदा .: क्या आप हिंदी में बोल सकते हैं; पढ़ सकते हैं; लिख सकते हैं; अंक पढ़ सकते हैं; अंक लिखें .... और इसी तरह अन्य भाषाओं के लिए नोट: उन्हें अंकों के साथ कार्ड दिखाएं - यह पुष्टि करने के लिए कि क्या वे उन्हें पढ़ना जानते हैं)*					
a	गुजराती	1	2	3	4	5
b	हिंदी	1	2	3	4	5
c	असामी	1	2	3	4	5
d	मेघालयी की प्रादेशिक भाषा	1	2	3	4	5
e	अंग्रेजी	1	2	3	4	5

Section II: संस्थानों की सदस्यता और वित्तीय उत्पादों/सेवाओं तक पहुंच:

किसी संस्था को सदस्यता		1=हाँ; 2=नहीं		सदस्य कब से	मौजूदा पद
यदि नहीं तो अगले प्रश्न पर जाएं					
Q201	(बचत मंडल) सखी मंडल (सेवा के आलावा)	1	2		
Q202	SHG सेवा के (बचत मंडल)	1	2		
Q203	सेवा	1	2		
Q204	दूध सहकारी मंडली	1	2		
Q205	पंचायत	1	2		
Q206	अन्य (स्पष्ट करे)	1	2		

Q207	आप आपका बचत कहाँ करते हो? *(बहुविकल्पी) (नोट: पहले उन्हें यह बताने दें कि वे बचत कहाँ करते हैं और फिर विकल्पों को पढ़ पुष्टि करिए)*	A	बैंक
		B	SHG (सेवा) बचत मंडल)
		C	SHG (अन्य) बचत मंडल
		D	पोस्ट ऑफिस

		E	अनौपचारिक समूह(चीट फण्ड)
		F	नकद (घर में)
		G	अन्य (स्पष्ट करे)
		H	बचत नहीं करते
Q208	क्या आपके पास बैंक खाता है (किस प्रकार का खाता) (बहुविकल्पी)(नोट: विकल्प नहीं पढ़ें)	A	नही → Go to 213
		B	हाँ - वैयक्तिक खाता
		C	हाँ - संयुक्त A/c (पुरुष के साथ)
		D	हाँ - संयुक्त A/c (महिला के साथ)
		E	लागू नहीं
Q209	यदि आपके पास बैंक खाता है तो बैंक का प्रकार है (बहुविकल्पी) (नोट: विकल्प नहीं पढ़ें)	A	राष्ट्रीयकृत बैंक
		B	सहकारी बैंक
		C	ग्रामीण बैंक
		D	क्षेत्रीय बैंक
		E	स्मॉल फाइनेंस बैंक
		F	निजी बैंक
		G	सेवा बैंक
		99	लागू नहीं
Q210	क्या आप अपने बैंक खाते का उपयोग करते हैं (बहुविकल्पी) (नोट: विकल्प नहीं पढ़ें)	A	नही → Go to 212
		B	हाँ – स्वयं
		C	हाँ, परिवार / दोस्तों से सहायता से
		D	हाँ, बैंक साथिन के माध्यम से
		E	हाँ, अनौपचारिक एजेंट के माध्यम से
		F	अन्य (स्पष्ट करे)
		99	लागू नहीं
211	यदि हाँ, तो आप एसे किसके लिए उपयोग करते हैं? (बहुविकल्पी) (नोट: विकल्प पढ़ें)	A	बचत
		B	सरकारी सब्सिडी का लाभ उठाने के लिए
		C	निकास

		D	भेजा हुआ धन
		E	भुगतान
		99	लागू नहीं
Q212	अगर नहीं, तो क्यों नहीं? *(बहुविकल्पी)* *(नोट: विकल्प नहीं पढ़ें)*	A	मैं नहीं जानता कि कैसे
		B	मैं नहीं देख रहा हूँ - क्यों। कैश ठीक काम करता है
		C	बैंक की शाखा बहुत दूर है
		D	बैंक जाने में समय लगता है
		E	बैंक कर्मचारियों का अयोग्य वर्तन
		F	पैसों की अनुपलब्धता
		G	बैंक साथी तक कोई पहुंच नहीं है
		H	मेरे पास KYC के लिए आवश्यक दस्तावेज नहीं हैं
		I	अन्य (स्पष्ट करे)
		99	लागू नहीं
Q213	घर में आप का या किसी और का बीमा है?	1	हाँ
		2	नहीं → Go to 215
Q214	अगर हाँ, तो किस प्रकार का है? *(नोट: विकल्प पढ़ें)* (नोट: MAA और आयुष्मान कार्ड को मेडिकल इंश्योरेंस में शामिल करे)	A	जीवन बीमा
		B	मेडिकल इन्शुरन्स
		C	क्रॉप इन्शुरन्स
		D	हवामान इन्शुरन्स
		E	ट्रेक्टर बिमा
		F	अन्य (स्पष्ट करे)
		99	लागू नहीं
Q215	अगर नहीं, तो क्यों? *(बहुविकल्पी)* *(नोट: विकल्प नहीं पढ़ें)*	A	मुझे बीमा के बारे में समझ / जानकारी नहीं है
		B	नहीं जानते कि इन बीमा उत्पादों तक कैसे पहुंचा जाए

		C	मुझे विश्वास नहीं है कि मुझे पेआउट मिलेगा
		D	क्लेम की प्रक्रिया बहुत जटिल/मुश्किल है
		E	प्रीमियम का भुगतान नहीं कर सकता
		F	अन्य (स्पष्ट करे)
		99	लागू नहीं
Q216	पिछले साल घर के किसी व्यक्तीने लोन/ ऋण/उधार लिया था?	1	हाँ
		2	नहीं → Go to 220
Q217	अगर हाँ, तो आपने किससे कर्जा लिया था? *(बहुविकल्पी) (नोट: विकल्प नहीं पढ़ें)*	A	बैंक (SBI)
		B	बैंक (कोई अन्य)
		C	SHG (सेवा) बचत मंडल
		D	SHG (अन्य) बचत मंडल
		E	सेवा (जिल्हा संघ)
		F	सेवा बैंक
		G	लोकल मनी लेंडर
		H	माइक्रो फाइनेंस कंपनियाँ
		I	वितीय कंपनियाँ (NBFCs)
		J	स्थानीय व्यापारी
		K	स्थानीय दुकानदार
		L	दोस्तों से
		M	रिश्तेदार
		N	अन्य (स्पष्ट करे)
		99	लागू नहीं
Q218	कर्जा लिया उसकी अवधि क्या थी (यदि फिक्स नाही हे तो 00 लिखे)		[ ] [ ] महीने
		99	लागू नहीं
Q219	कर्जा लेने का कारण क्या था? *(बहुविकल्पी) (नोट: विकल्प नहीं पढ़ें)*	A	घर के काम के लिए
		B	दवाई की जरुरत
		C	बच्चों की शिक्षा
		D	खेती के लिए
		E	व्यापार के लिए
		F	सामाजिक जिम्मेदारी के लिए
		G	आवास ऋण
		H	वाहन ऋण
		I	अन्य (स्पष्ट करे)
		99	लागू नहीं

		A	आवश्यकता नहीं थी
		B	प्राप्त करने में कठिनाई होती है
Q220	अगर नहीं तो पिछले साल कर्ज क्यों नहीं लिया *(बहुविकल्पी)*	C	चुकाने में असमर्थ
		D	ब्याज दर ज्यादा है
		E	ऋण आवेदन अस्वीकृत
		F	बहुत अधिक दस्तावेज
		G	कार्यविधि नहीं जानते थे
		99	लागू नहीं

Section III: आईसीटी और डिजिटल तैयारी/साक्षरता तक पहुंच और एक्सपोजर

301	परिवारकी मालिकी और उत्तरदाता द्वारा आईसीटी का उपयोग	मालिकी		उत्तरदाता द्वारा उपयोग	
		(1= हाँ; 2= नहीं)			
a	डेस्क कंप्यूटर	1	2	1	2
b	लैपटॉप	1	2	1	2
c	टेबलेट	1	2	1	2
d	मोबाइल फ़ोन (स्मार्टफोन)	1	2	1	2
e	मोबाइल फ़ोन (सादा फोन)	1	2	1	2

Q302	क्या आपके पास विशेष रूप से अपना खुद का मोबाइल फोन है	1	हाँ
		2	नहीं → Go to 304

Q303	यदि हां, तो आपके पास किस प्रकार का फोन है	1	बेसिक फीचर फोन -इंटरनेट बगैर
		2	बेसिक फीचर फोन -इंटरनेट के साथ
		3	स्मार्टफोन
		99	लागू नहीं

Q304	आप इन्टरनेट का उपयोग करते हो? *(बहुविकल्पी)*	A	नही → Go to 306
		B	हाँ - खुद का कनेक्शन
		C	हाँ - परिवार का कनेक्शन
		D	हाँ - अन्य (स्पष्ट करे)

Q305	आप किन उपकरणों पर इंटरनेट एक्सेस करते हैं? *(बहुविकल्पी) (नोट: विकल्प पढ़ें)*	A	मोबाइल
		B	डेस्कटॉप
		C	लैपटॉप
		D	टेबलेट
		99	लागू नहीं

Q306	आप सादे मोबाइल के किस विशेषताओं का उपयोग सहायता या बिना सहायता के करते है? *(नोट: विकल्प पढ़ें)*

सहायता के बिना		सहायता के साथ	
1	हैंडसेट का लोक खोलना	1	Unlocking handset
2	कॉल लेना	2	Receiving Calls

3	कॉल करना (शाब्दिक)	3	Making calls (voice)
4	SMS पढ़ना	4	Reading SMS
5	SMS भेजना	5	Sending SMS
6	नाम/नं सेव करना	6	Saving Name/Nos.
7	साइलेंट मोड पर रखने के लिए	7	Muting (keeping on silent mode)
8	कोई नहीं	8	None

Q307	स्मार्ट फोन की किस विशेषताओं का उपयोग सहायता या बिना सहायता करते है?		
	सहायता के बिना		**सहायता के साथ**
1	हैंडसेट का लोक खोलना	1	हैंडसेट का लोक खोलना
2	कॉल लेना	2	कॉल लेना
3	कॉल करना (शाब्दिक)	3	कॉल करना (शाब्दिक)
4	कॉल करना (वीडियो)	4	कॉल करना (वीडियो)
5	SMS पढ़ना	5	SMS पढ़ना
6	SMS भेजना	6	SMS भेजना
7	नाम/नं सेव करना	7	नाम/नं सेव करना
8	साइलेंट मोड पर रखने के लिए	8	साइलेंट मोड पर रखने के लिए
9	इंटरएक्टिव वॉयस रिस्पांस सिस्टम का उपयोग करना	9	इंटरएक्टिव वॉयस रिस्पांस सिस्टम का उपयोग करना
10	वेब-आधारित एप जैसे:	10	वेब-आधारित एप जैसे:
a	फेसबुक	a	फेसबुक
b	व्हाट्सएप	b	व्हाट्सएप
c	यु ट्यूब	c	यु ट्यूब
d	अन्य (स्पष्ट करे)	d	अन्य (स्पष्ट करे)	3
e	कुछ नही	e	कुछ नही	3

Q308	आप मोबाइल की विभिन्न विशेषताओं के बारे में अपने ज्ञान और कौशल का आकलन कैसे करते हैं? *(नोट: विकल्प नहीं पढ़ें)*	1	कुछ ख़ास नहीं
		2	साधारण
		3	अच्छा
		4	उत्तम

Section IV: डिजिटल वित्तीय सेवाओं/उत्पादों तक पहुंच और उपयोग

Q401	आप स्मार्ट फ़ोन की किस विशेषताओं का उपयोग सहायता या बिना सहायता करते है?		
	सहायता के बिना		**सहायता के साथ**
1	बैंकिंग	1	बैंकिंग
2	बील का भुगतान	2	बील का भुगतान
3	पैसे मिलना और भेजना	3	पैसे मिलना और भेजना
4	खरीदारी	4	खरीदारी
5	टिकट बुकिंग रेल्वे), हवाईजहाज,बस(	5	टिकट बुकिंग रेल्वे), हवाईजहाज,बस(
6	व्यापार / कार्य के लिए	6	व्यापार / कार्य के लिए
7	अन्य (स्पष्ट करे)	7	अन्य (स्पष्ट करे)

8	कुछ नहीं	8	कुछ नहीं		

Q402	आप मोबाइल किसके लिए इस्तमाल करते है		हाँ	नहीं
1	व्यवसाय और वैयक्तिक संपर्क)ग्राहक, उपभोक्ता(	1	2
2	बाजार और किमतों की जानकारी	1	2
3	कृषि के लिए बाजार की जानकारी तक पहुँचना	1	2
4	कृषि के लिए मौसम की जानकारी का उपयोग करने के लिए	1	2
5	नई कृषि पद्धतियों को सीखने के लिए	1	2
6	कृषि में नवाचारों के बारे में जानने के लिए -नई तकनीक शिखने के लिए	1	2
7	दूध पर बाजार की जानकारी और सेवाएं	1	2
8	गैरकृषि- वस्तुओं पर बाजार की जानकारी	1	2
9	भुगतान हो रहा है के नहीं उसकी जांच	1	2
10	माल और सेवाओं का परिवहन	1	2
11	विभिन्न स्त्रोतों से कीमतों की जांच	1	2
12	लोग जिनके साथ काम करे है उनके साथ योजना और समन्वय	1	2
13	बच्चों की स्कूल प्रोजेक्ट के लिए	1	2
14	अन्य (स्पष्ट करे)	1	2

Q403	पिछले महीने में आपने निम्नलिखित में से कितने डिजिटल लेनदेन किए?	1	NEFT / RTGS / IMPS लेनदेन	[ ][ ]
		2	अन्य मोबाइल बैंकिंग लेनदेन (बेंक की एप द्वारा)	[ ][ ]
		3	डेबिट कार्ड	[ ][ ]
		4	क्रेडिट कार्ड	[ ][ ]
		5	मोबाइल वॉलेट के माध्यम से भुगतान (गुगलपे,पेटीएम,फोन-पे) (भीम एप)	[ ][ ]
		6	अन्य (स्पष्ट करे)	[ ][ ]

Q404	एक महीने में कितनी बार नेट बैंकिंग करते हो? *(नोट: विकल्प नहीं पढ़ें)*	1	एक बार भी नहीं
		2	१ से ५ बार
		3	६ से १० बार
		4	१० से ज्यादा बार

Q405	इनमें से कौन सा कैशलेस ट्रांजेक्शन आप जानते हैं और पिछले साल किया था	*जानते हैं*		*पिछले साल किया था*	
		हाँ	नही	हाँ	नही
1	डेबिट कार्ड	1	2	1	2
2	क्रेडिट कार्ड	1	2	1	2
3	बैंक ट्रान्सफर (NEFT, RTGS, IMPS)	1	2	1	2
4	पेटीएम-	1	2	1	2

5	जी पे	1	2	1	2
6	भीम	1	2	1	2
7	युपीआय	1	2	1	2
8	ई वॉलेट (कोई अन्य -उ.दा. Mobikwik)	1	2	1	2
9	अन्य (स्पष्ट करे)	1	2	1	2
10	इसमें से कुछ नही	1	2	1	2

Q406	कैशलेस लेनदेन करते समय कोई समस्या आती है?	1	हाँ
		2	नही → Go to 408
		99	लागू नहीं

Q407	अगर हाँ तो किस तरह की समस्या आती है? (बहुविकल्पी) (नोट: विकल्प नहीं पढ़ें)	A	जानकारी का अभाव
		B	कौशल की कमी
		C	उपलब्धता का अभाव
		D	फोन या कंप्यूटर का आभाव
		E	संपर्क का आभाव
		F	वित्तीय धोखाधड़ी का डर
		G	नकद पर भरोसा
		H	अन्य (स्पष्ट करे)
		99	लागू नहीं

Q408	क्या आपने किसी वितीय साक्षरता कार्यक्रम में सहभाग लिया है? (क्या आपने इंटरनेट पर पैसे ट्रांसफर करने के बारे में कोई प्रशिक्षण प्राप्त किया है - फोन पर - विभिन्न अनुप्रयोगों के माध्यम से पैसे ट्रांसफर करने के बारे में कोई प्रशिक्षण प्राप्त किया है) (बहुविकल्पी) (नोट: विकल्प नहीं पढ़ें अगर जवाब 'ना' है)	A	नही
		B	हाँ – सेवा बैंक / सेवा के कार्यक्रम
		C	हाँ – अन्य बैंक / RBI साक्षरता कार्यक्रम
		D	हाँ – दिगिधन मेला
		E	हाँ – सार्वजनिक सेवा केंद्र (CSCs)
		F	हाँ – डिजिटल जागृति कार्यक्रम
		G	हाँ – अन्य (स्पष्ट करे)

Section V: Socio-Economic Details of Family

Q501	परिवार के सदस्यों की कुल संख्या? *नोट: उन परिवार के सदस्यों को शामिल करें जो प्रतिवादी की रसोई मे खाते हैं*	[ ][ ]

Q502	लड़कियां(0-6)	लड़के(0-6)	लड़कियां (7-18)	लड़के (7-18)	वयस्क महिला	वयस्क पुरुष
	a	*b*	*c*	*d*	*e*	*f*

Q503	आर्थिक गतिविधियों में संलग्न परिवार के सदस्यों की कुल संख्या *नोट: यहां आर्थिक गतिविधियों का मतलब उन लोगों से है जहां परिवार के सदस्यों को काम करने के लिए पैसे मिलते हैं*	[ ][ ]

	(पुरुष, महिलाएं, बच्चे शामिल हैं)। अवैतनिक आर्थिक गतिविधियों को शामेल नहीं करना है					
504	परिवार की कुल घरेलू आय (वार्षिक) क्या है			Rs. _____		

505 आर्थिक गतिविधियों में लगे परिवार के सदस्यों के व्यवसाय

	व्यवसाय	*परिवार शामेल*		*उत्तरदाता शमेल*		
		1=हाँ; 2=नही		*1=हाँ; 2=नही; 99= लागू नहीं*		
1	खुद के खेत पर कृषि	1	2	1	2	99
2	पशुपालन	1	2	1	2	99
3	कृषि श्रम	1	2	1	2	99
4	अन्य गृह आधारित काम	1	2	1	2	99
5	मैनुअल कैजुअल लेबर	1	2	1	2	99
6	नौकरी	1	2	1	2	99
7	अन्य (स्पष्ट करे)	1	2	1	2	99

Q506 घर की मुख्य संपत्ति क्या हैं? कौन संपत्ति का मालिक है

	संपत्ति	*1=हाँ; 2=नही*		*मालिकी*				
				(1= खुद महिला; 2= महिला(अन्य) 3= पुरुष; 4= दोनों; 99=लागू नहीं)				
	यदि नहीं, तो अगले संपत्ति पर जाएं							
a	खेती की जमीन	1	2	1	2	3	4	99
b	घर	1	2	1	2	3	4	99
c	दुकान	1	2	1	2	3	4	99
d	पशु उद्योग	1	2	1	2	3	4	99
e	वाहन	1	2	1	2	3	4	99
f	कृषि औजार	1	2	1	2	3	4	99
g	सिंचाई की संपत्ति (फव्वारा/ड्रिप सिंचाई)	1	2	1	2	3	4	99
h	अन्य (स्पष्ट करे)	1	2	1	2	3	4	99

नोट: भूमि के लिए उपयोग की जाने वाली माप विघा / बीघा में होनी चाहिए। प्रत्येक राज्य में बीघा में रूपांतरण अलग-अलग दरों पर होता है।

Q507	कृषि भूमि - खुदकी मालिकी की (विघा में)	[ ] [ ]
Q508	कृषि भूमि भागीदारी मे - पिछले साल (बीघा में)	[ ] [ ]
Q509	कृषि भूमि लीज पर - पिछले साल (विघा में)	[ ] [ ]

Q510	पिछले फसलो मे कितनी कृषि योग्य भूमि थी जिस पर भागीदारी मे / खुदकी जमीन पर जुटाई हुई और जो सिंचित थी? (99=NA)	*जुती हुई*	*सिंचित*
	रबी (अक्टूबर-मार्च)	[ ] [ ]	[ ] [ ]

	गरमी (मार्च-जून)	[ ] [ ]		[ ] [ ]	
	खरीफ(जुलाई-अक्टूबर)	[ ] [ ]		[ ] [ ]	

Section VI: कार्यक्रम की प्रभावशीलता

जांचकर्ताओं के लिए नोट: केवल सेवा सदस्यों से पूछें

Q602	आपने डिजिटल वित्तीय साक्षरता के लिए किन प्रशिक्षणों में भाग लिया है		
a	श्रृंखला 1 प्रशिक्षण (प्रशिक्षण के उद्देश्य और विषय का परिचय; धन का महत्व; बचत का महत्व बचत ब्याज और तरीके; बैंक में बचत के लाभ और कनेक्शन; वित्तीय नियोजन का महत्व; जीवन चक्र और आर्थिक आवश्यकता; निवेश - आसान समझ और महत्व; क्रेडिट (ऋण) - आसान समझ और महत्व; पेंशन - आसान समझ और महत्व; बीमा - सरल समझ और महत्व; केवाईसी; बैंक में वित्तीय लेनदेन की कार्य पद्धति; मोबाइल फोन की पहचान और उपयोग	1	हाँ
		2	नही
b	श्रृंखला 2 प्रशिक्षण (डिजिटल वित्तीय लेनदेन का परिचय; डिजिटल सेवाओं के लाभ; डिजिटल सेवाओं में प्रयुक्त उपकरण-संक्षिप्त परिचय; डिजिटल उपकरण, अनुप्रयोग और उनके उपयोग; इंटरनेट की बुनियादी समझ; डिजिटल बैंकिंग और लेनदेन के प्रकार; एटीएम की गहन समझ /डेबिट कार्ड डेबिट कार्ड के अन्य उपयोग - प्वाइंट ऑफ सेल (पीओएस) डेबिट कार्ड के अन्य उपयोग - ई-कॉमर्स (ई-कॉम); क्रेडिट कार्ड; माइक्रो एटीएम; ए.ई.पी.एस (एईपीएस); यूएसएसडी; पासबुक प्रिंटिंग कैश डिपॉजिट मशीन)	1	हाँ
		2	नही
c	श्रृंखला 3 प्रशिक्षण (इंटरनेट बैंकिंग और मोबाइल बैंकिंग - समझ और अंतर; **IMPS**; **UPI** और **BHIM** एप्लिकेशन की सरल समझ; मोबाइल वॉलेट की सरल समझ; डिजिटल एप्लिकेशन / प्लेटफ़ॉर्म (**PAYTM**); **NACH**- नेशनल ऑटोमेटेड क्लियरिंग हाउस; अधिदेश; **NEFT / RTGS** ;बीबीपीएस (इंडियन बिल पेमेंट सिस्टम); एसएमएस सेवा - मिस्ड कॉल; डिजिटल एप्लीकेशन/प्लेटफॉर्म (गूगल पे); डिजिटल एप्लीकेशन/प्लेटफॉर्म (फोन पी)	1	हाँ
		2	नही

Q603	आप प्रशिक्षण का मूल्यांकन कैसे करेंगे (कुल मिलाकर)	1	अच्छा
		2	औसत
		3	अच्छा नही
		99	NA
Q604	प्रशिक्षण से क्या लाभ हुआ है (**FGD** में भी)	A	मोबाइल फोन का संचालन/उपयोग

			B	व्यक्तिगत दस्तावेज़ीकरण को मजबूत किया गया - लाभ प्राप्त करने के लिए पैन कार्ड, ई-श्रम कार्ड के लिए आवेदन किया गया
			C	बैंक के साथ KYC
			D	ATM कार्ड के लिए आवेदन किया
			E	ATM से पैसे निकालने लगे
			F	डिजिटल वॉलेट का उपयोग करना - Google Pay (GPay); भीम ऐप; PayTM, आदि (रिचार्ज/बिजली बिल/मनी ट्रांसफर/पेमेंट के लिए
			99	NA

Q605	कार्यक्रम ने आपको कोविड महामारी से निपटने में कैसे मदद की		A	प्राकृतिक आपदाओं का सामना करने में
			B	बच्चो के लिए शिक्षा
			C	मोबाइल चलाना सीखा
			D	ऑनलाइन भुगतान के लिए
			E	अन्य
Q606	क्या आप कोविड क्राइसिस नंबर (सेवा सहायता नंबर) के बारे में जानते हैं		1	हाँ
			2	नही→ Go to Q613
Q607	क्या आपने इस नंबर पर कॉल किया है		1	हाँ
			2	नही → Go to Q609
Q608	अगर हां तो आपने उन्हें क्यों बात करी थी?			
Q609	क्या आपको सेवा सहायता केंद्र के नंबर से कोई जवाब मिला		1	Yes
			2	No → Go to Q613
Q610	यदि हां, तो उन्हें आपके प्रश्नों का उत्तर देने में कितना समय लगा?		1	तत्काल - एक दिन के भीतर
			2	एक सप्ताह का समय लिया
			3	एक सप्ताह से अधिक
			4	अन्य
Q611	क्या आप उनकी (सेवा) प्रतिक्रिया से संतुष्ट थे?		1	हाँ → Go to Q613
			2	नही
Q612	नहीं तो आपने क्या किया			
Q613	क्या आपको सेवा से कोई COVID संबंधित संदेश मिला		1	हाँ
			2	नही→ Go to Q701
Q614	इन संदेशों ने आपकी किस प्रकार मदद की		1	सही सूचना

		2	आय बचाए रखी
		3	डॉक्टरों/परामर्शदाताओं तक पहुंच

Section VII: कोर सेवा सेवाओं तक पहुंच
1 = दिन में कम से कम दो बार; 2 = दिन में एक बार; 3 = सप्ताह में एक या दो बार; 4 = महीने में एक या दो बार; 5 = शायद ही कभी / नहीं (नोट: विकल्प नहीं पढ़ें)

Q701.1	क्या आप अनाज को अपने आहार में शामिल करते हैं?	1	2	3	4	5	
Q701.2	क्या आप अपने आहार में दालों को शामिल करते हैं?	1	2	3	4	5	
Q701.3	क्या आप अपने आहार में सब्जियों / हरी पत्तेदार सब्जियों को शामिल करते हैं?	1	2	3	4	5	
Q701.4	क्या आप अपने आहार में डेयरी उत्पादों को शामिल करते हैं	1	2	3	4	5	
Q701.5	क्या आप अपने आहार में अंडे / मांसाहार शामिल करते हैं	1	2	3	4	5	
Q701.6	आप अपने खाद्यान्न और अन्य वस्तुओं को कहां से खरीदते हैं? (बहुविकल्पी) (नोट: विकल्प नहीं पढ़ें)	A	स्थानीय किराने का सामान				
		B	रुडी बेन / ऑनलाइन वेबसाइट				
		C	खुद की फसल से बचाया				
		D	अन्य (स्पष्ट करे)				

			हाँ	नही	
Q702.1	क्या प्रत्येक परिवार के सदस्य के पास वर्ष में सभी विभिन्न मौसमों के लिए उपयुक्त कपड़े हैं				
	गर्मी	1	2		
	सर्दी/जाड़ा	1	2		
	वर्षा काल	1	2		
	स्कूल यूनीफॉर्म	1	2	99	

Q702.2	यदि नहीं, तो परिवार में किसके पास कपड़े नहीं हैं? (बहुविकल्पी) (नोट: विकल्प नहीं पढ़ें)	A	स्वयं
		B	वयस्क पुरुष
		C	अन्य वयस्क महिलाएं
		D	महिला बच्चे
		E	पुरुष बच्चे

Q702.3	परिवार में एक वर्ष में कपड़ों पर कितना पैसा खर्च होता है? (नोट: विकल्प नहीं पढ़ें)	1	रु. 1000 से कम
		2	रु. 1000-3000
		3	रु. 3000-5000
		4	रु. 5000से अधिक

Q703.1	घर का प्रकार	1	कच्चा
		2	आधा पक्का
		3	पक्का

Q703.2	यह घर खुदका है; किराए का के और कुछ?	1	खुदका

			2	किराए पर
			3	अन्य (स्पष्ट करे)
Q703.3	घर में उपलब्ध सुविधाएं *(बहुविकल्पी) (नोट: विकल्प पढ़ें)*		A	साफ पानी
			B	उपयोग में हो ऐसा शौचालय
			C	नालियों-मोरियों की व्यवस्था
			D	बिजली
Q703.4	खाना पकाने के लिए आपके घर मे क्या उपयोग किया जाता है? *(बहुविकल्पी)* *(नोट: विकल्प पढ़ें)*		A	चुल्लाह
			B	बायो गैस
			C	रसोई गैस
			D	बिजली चूल्हा
			E	सोलर चूल्हा
			F	अन्य (स्पष्ट करे)

Q703.5	क्या आपके पास नीचे दिखाया गया कोई भी उत्पाद है					
	उत्पाद	1=हाँ; 2=नही		यदि नहीं, तो क्या वे उपयोग करने की आकांक्षा रखते हैं (1=हाँ; 2=नहीं; 99= लागू नहीं)		
	यदि नहीं, तो अगले उत्पाद पर जाएँ					
a	सौर लालटेन (सोलर बत्ती)	1	2	1	2	99
b	हरियाली चुल्लाह	1	2	1	2	99
c	सोलर कुकर	1	2	1	2	99
d	सोलर हीटर	1	2	1	2	99
e	उच्च तीव्रता सोलर मशाल	1	2	1	2	99
f	अन्य (स्पष्ट करे)	1	2	1	2	99

Q704.1	पिछले एक साल में परिवार में समान्य बीमारी पर औसतन कितना खर्च किया गया था *(नोट: विकल्प नहीं पढ़ें)*	1	कुछ भी नहीं → Go to 704.3
		2	रु॰ 1000 से कम
		3	रु॰ 1000-3000
		4	रु॰ 3000-5000
		5	रु॰ 5000से अधिक
Q704.2	आपने समान्य बीमारी के इलाज के लिए पैसे का प्रबंधन कैसे किया? *(बहुविकल्पी) (नोट: विकल्प नहीं पढ़ें)*	A	घर खर्च से
		B	बचत से
		C	दोस्तों / रिश्तेदारों से उधार लिया गया
		D	SHG से उधार लिया गया
		E	स्थानीय साहूकार से उधार लिया
		F	बीमा था
		G	अन्य (स्पष्ट करे)
		99	लागू नहीं
		1	कुछ भी नहीं → Go to 705.1

Q704.3	पिछले एक साल में परिवार में अन्य बीमारी पर औसतन कितना खर्च किया गया था *(नोट: विकल्प नहीं पढ़ें)*	2	रु॰ 1000 से कम
		3	रु॰ 1000-3000
		4	रु॰ 3000-5000
		5	रु॰ 5000से अधिक
Q704.4	आपने अन्य बीमारी के इलाज के लिए पैसे का प्रबंधन कैसे किया? *(बहुविकल्पी)* *(नोट: विकल्प नहीं पढ़ें)*	A	बचत से
		B	दोस्तों / रिश्तेदारों से उधार लिया गया
		C	SHG से उधार लिया गया
		D	स्थानीय साहूकार से उधार लिया
		E	बीमा था
		F	अन्य (स्पष्ट करे)
		99	लागू नहीं

Q705.1	आपके परिवार के कितने सदस्य साक्षर हैं **(नोट: उन लोगों के बारे में पूछें जिनके पास औपचारिक शिक्षा है)** **(नोट: संख्या दें - 0 लिखें यदि कोई नहीं)**	
	वयस्क महिलाएं	[ ] [ ]
	वयस्क पुरुष	[ ] [ ]
	लड़कियाँ	[ ] [ ]
	लड़के	[ ] [ ]

Q705.2	क्या आपका कोई बच्चा स्कूल से बाहर हो गया है या कभी स्कूल नहीं गया है?	1	हाँ
		2	नहीं → go to 706.1

Q705.3 अपने बच्चों के स्कूल छोड़ने या कभी न जाने के कारण
(नोट: विकल्प नहीं पढ़ें)

	लड़के(A)		**लड़कियाँ(B)**
1	स्कूल पहुंचने में कठिनाई	1	स्कूल पहुंचने में कठिनाई
2	स्कूल दूर है	2	स्कूल दूर है
3	स्कूल की फीस नहीं दे सकते थे	3	स्कूल की फीस नहीं दे सकते थे
4	पढ़ाई में अच्छा नहीं हूँ	4	पढ़ाई में अच्छी नहीं हूँ
5	पढ़ाने का तरीका अच्छा नहीं था	5	पानी के साथ शौचालय नहीं था
6	माता-पिता / बुजुर्ग नहीं चाहते थे	6	पढ़ाने का तरीका अच्छा नहीं था
7	बीमारी	7	माता-पिता / बुजुर्ग नहीं चाहते थे
8	विवाह तय हो गया	8	बीमारी
9	घर की जिम्मेदारियां	9	विवाह तय हो गया
10	छोटे भाई-बहनों की देखभाल करना	10	घर की जिम्मेदारियां
11	पढ़ाई में रुचि नहीं	11	छोटे भाई-बहनों की देखभाल करना
12	काम करना प्रारम्भ कर दिया	12	पढ़ाई में रुचि नहीं
13	कोविड लॉकडाउन के दौरान ऑनलाइन कक्षाओं के लिए सुविधाओं का अभाव	13	कोविड लॉकडाउन के दौरान ऑनलाइन कक्षाओं के लिए सुविधाओं का अभाव
14	कोविड के कारण आय में कमी	14	काम करना प्रारम्भ कर दिया
15	अन्य (स्पष्ट करे)	15	कोविड के कारण आय में कमी

99	लागू नहीं				16	अन्य (स्पष्ट करे)		
					99	लागू नहीं		

Q706.1	आप किन योजनाओं के बारे में जानते हैं और उनसे लाभान्वित हुए हैं							
	*1=हाँ; 2=नहीं; **1= सेवा के माध्यम से 2= कोई नहीं; 3=अन्य (निर्दिष्ट करें)							
		जागरूक*		लाभान्वित*		किसने मदद की**		
1	प्रधानमंत्री फसल बीमा योजना	1	2	1	2	1	2	3
2	नरेगा	1	2	1	2	1	2	3
3	प्रधानमंत्री ग्राम आवास योजना	1	2	1	2	1	2	3
4	ड्रिप इरिगेशन स्कीम	1	2	1	2	1	2	3
5	जननी योजना	1	2	1	2	1	2	3
6	उज्ज्वला योजना	1	2	1	2	1	2	3
7	कन्या समृद्धि योजना	1	2	1	2	1	2	3
8	अन्य (स्पष्ट करे)	1	2	1	2	1	2	3

Q706.2	यदि नहीं, तो लाभ न होने के कारण (बहुविकल्पी) (नोट: विकल्प नहीं पढ़ें)	A	जानकारी नहीं थी
		B	बताया गया था योग्यता नहीं था
		C	जरूरी कागज़-पत्री उपलब्ध नहीं
		D	अस्वीकृत / प्रतीक्षा सूची
		E	अन्य (स्पष्ट करे)
		99	लागू नहीं

Q707	क्या आप SEWA से कोई और प्रशिक्षण प्राप्त करने की इच्छा रखते हैं	1	हाँ
		2	नही → समाप्त

Q708	यदि हां, तो आपने कौन-सा प्रशिक्षण प्राप्त किया जिसके लिए आप इच्छुक थे? (नोट: विकल्प नहीं पढ़ें)	A	कौशल विकास
		B	ऊर्जा संरक्षण
		C	टिकाऊ कृषि
		D	क्रेडिट और बचत
		E	अन्य (स्पष्ट करे)
		99	लागू नहीं

Q709	यदि नहीं, तो आपको कौन सा प्रशिक्षण प्राप्त नहीं हुआ है जिसकी आप आकांक्षा रखते थे	A	कौशल विकास
		B	ऊर्जा संरक्षण
		C	टिकाऊ कृषि
		D	क्रेडिट और बचत
		E	अन्य (स्पष्ट करे)
		99	लागू नहीं

Q710	क्या आपने जो प्रशिक्षण प्राप्त किया है, वह आपकी मदद करता है	1	हाँ
		2	नहीं

সন্মতি

নমস্কাৰ বাইদেউ ! আপোনাৰ কি খবৰ?

মোৰ নাম _____। মই _____আৰু মই ভক্স পপুলী (Vox Populi) সংগঠনৰ পৰা আহিছো। আমাৰ সংগঠনে সেৱাৰ সৈতে সহযোগিতা কৰি এক গৱেষণা কৰি আছে। যোৱা 3 বছৰত সেৱায়ে মহিলা সেৱা. সদস্যসকলৰ সৈতে কাম কৰি আহিছে যাৰ ওচৰত বিত্তীয় লেনদেন কৰিবৰ বাবে ডিজিটেল মোবাইল প্ৰযুক্তি আৰু উন্নত বিত্তীয় সাক্ষৰতাৰ পৰা পাব পৰা সুবিধাৰ অভাৱ আছে আৰু যাৰ ফলত তেঁওলোকে বৰ্তমানৰ বজাৰ সভ্যতাৰ সৈতে মিলাই চলি নিজৰ জীৱিকা আৰু উপাৰ্জনৰ প্ৰগতি কৰাত বিফল হৈছে। এই প্ৰকল্পৰ আৰম্ভণিৰ আগতেই আমি প্ৰাথমিক স্তৰৰ গৱেষণা (বেচলাইন) সম্পূৰ্ণ কৰিছো আৰু আজিও আমি বিত্তীয় লেনদেনৰ বাবে ডিজিটেল মোবাইল প্ৰযুক্তি ব্যৱহাৰৰ হাৰ জানিবৰ বাবেই আপোনাৰ ওচৰলৈ আহিছো। এতিয়া তিনি বছৰৰ পিছত আমি প্ৰকল্পটোৰ প্ৰভাৱ আৰু গুজৰাট, ৰাজস্থান, উত্তৰ প্ৰদেশ, বিহাৰ, অসম আৰু মেঘালয়ৰ দৰে ছখন ৰাজ্যত আপোনাৰ আৰু অন্যান্য মহিলা সেৱা. (SEWA) সদস্যসকলৰ সৈতে সেৱায়ে কৰা কাৰ্যকলাপৰ বিষয়ে জানিব বিচাৰো।

এই অধ্যয়নত আপোনাৰ অংশগ্ৰহণ সম্পূৰ্ণ ইচ্ছা সন্মত আৰু আপুনি বিচাৰিলে যিকোনো সময়তে আপোনাৰ অংশগ্ৰহণ আৰু আপোনাৰ তথ্য কোনো ওজৰ নোহোৱাকৈ উঠাই ল'ব পাৰিব। আপোনাৰ অংশগ্ৰহণ কৰা বা নকৰাৰ সিদ্ধান্তৰ দ্বাৰা সেৱা.-ৰ সৈতে আপোনাৰ সম্পৰ্ক কোনোপ্ৰকাৰে প্ৰভাৱিত নহ'ব। (টোকা: এই কথা সেৱাৰ সদস্য নোহোৱা লোকসকলক নক'ব)। আপুনি নিবিচাৰিলে কোনো প্ৰশ্ন উত্তৰ নিদিয়াকৈও থাকিব পাৰে। আপোনাৰ তথ্য সম্পূৰ্ণ গোপনীয় হৈ থাকিব। আপোনাৰ তথ্যসমূহ বৈদ্যুতিক ভাৱে ৰখা হ'ব আৰু বাৰ্তাৰ (SMS)-ৰ জৰিয়তে সেইসমূহক কোনো ব্যক্তিগত পৰিচয় অবিহনে গোপনে ৰখা হ'ব। এই তথ্যসমূহ অন্য গৱেষকক লগতে আলোচনা কৰা হ'ব পাৰে, কিন্তু তেনে কৰিলেও কোনো ধৰণৰ পৰিচয়ৰ ব্যৱহাৰ নকৰাকৈহে দিয়া হ'ব। এই অধ্যয়নত আপোনাৰ অংশগ্ৰহণৰ বাবে প্ৰায় ১ ঘণ্টা সময় লাগিব। যদি আপোনাৰ কোনো প্ৰশ্ন থাকে, তাৰ উত্তৰো আপোনাক দিয়া হ'ব।

যদি এই অধ্যয়নৰ বিষয়ে আপোনাৰ কোনো প্ৰশ্ন থাকে তেতিয়া হ'লে আপুনি আপোনাৰ স্থানীয় সেৱা.-ৰ (SEWA) ৰ কোনো কৰ্মচাৰীক সুধিলেই তেওঁলোকে গৱেষক দলৰ সৈতে আপোনাৰ যোগাযোগ কৰাই দিব।

যদি আপুনি অংশগ্ৰহণ কৰিব বিচাৰে তলত আপোনাৰ চহী কৰক। (নহ'লে আপোনাৰ সোঁ-হাতৰ বুঢ়া আঙুলিৰে টিপ চহী কৰিব পাৰে)

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নং.	প্ৰশ্ন		উত্তৰ
শাখা I: সাধাৰণ তথ্য			
সংগ্ৰহকাৰীলৈ টোকা: প্ৰ. ১০০- ১০৫লৈকে – আগতীয়া তথ্য অনুসৰি প্ৰশ্ন নুসুধিব আৰু টোকা নবনাব			
অনুসন্ধানকাৰীৰ নাম			
	বেচলাইন/নতুন উত্তৰদাতা	1	পুৰণা উত্তৰদাতা
		2	নতুন উত্তৰদাতা
Q100	উত্তৰদাতা নম্বৰ (তালিকাৰ পৰা টোকা)		
Q106	উত্তৰদাতাৰ নামদ		
Q101	ৰাজ্য	1	গুজৰাট
		2	ৰাজস্থান
		3	উত্তৰ প্ৰদেশ
		4	বিহাৰ

		5	অসম
		6	মেঘালয়
Q102	জিলা	1	আহমেদাবাদ
		2	আনন্দ / খেড়া
		3	আৰাভলি
		4	ছোটা উদেপুৰ
		5	গান্ধী নগৰ
		6	কুতুছ
		7	মেহ্চানা
		8	পাতান
		9	সুৰেন্দ্ৰ নগৰ
		10	বিকানেৰ
		11	দুংগাপুৰ
		12	বাৰাবাংকি
		13	ৰবৰেলি
		14	লক্ষ্ণৌ
		15	ভাগলপুৰ
		16	পাটনা
		17	শোণিতপুৰ
		18	ৰি-ভৈ
Q103a	গাওঁ		
Q103b	পৌৰ নিগম / ৱাৰ্ড	99	প্ৰযোজ্য নহয়
Q104	গাঁৱৰ প্ৰকাৰ	1	স্ব-নিয়োজিত মহিলা সংস্থা (এচ.ই.ডব্লিউ.এ. - SEWA) গাঁও
		2	Control Village
Q105	উত্তৰদাতাৰ জিপিএছ অৱস্থান		
a	অক্ষাংশ:		
b	দ্ৰাঘিমাংশ:		
Q107	ঠিকনা:		
Q108	সংযোগ নম্বৰ:		
Q109	আপোনাৰ আধাৰ কাৰ্ড আছেনে?	1	আছে
		2	নাই
Q110	বয়স		সঠিক বয়স লিখক: [ ]
		1	১৮-২৫ বছৰ
		2	২৬-৩৫ বছৰ
		3	৩৬-৫০ বছৰ
		4	৫১-৬০ বছৰ
		5	৬০ বছৰতকৈ বেছি
Q111	শিক্ষা	1	শিক্ষিত

		2	পঢ়িব/লিখিব পাৰে (কোনো আনুষ্ঠানিক শিক্ষা নাই)				
		3	প্ৰাথমিক				
		4	উচ্চতৰ মাধ্যমিক				
		5	মাধ্যমিক বিদ্যালয়ৰ প্ৰমাণপত্ৰ (এছ.এছ.চি.)/উচ্চতৰ মাধ্যমিক প্ৰমাণপত্ৰ (এইচ.এছ.চি.)				
		6	বৃত্তিমুখী/পেছাদাৰী শিক্ষা				
		7	স্নাতক				
		8	স্নাতকোত্তৰ				
		9	অন্য যিকোনো (নিৰ্দিষ্টকৈ উল্লেখ কৰক)				

Q112	ভাষাৰ দক্ষতা (1=ক'ব পাৰে; 2=পঢ়িব পাৰে; 3=লিখিব পাৰে; 4=সংখ্যা পঢ়িব পাৰে; 5=সংখ্যা লিখিব পাৰে) *টোকা: প্ৰতিটো ভাষাৰ বাবে প্ৰতিটো বিকল্পৰ বিষয়ে পৃথককৈ সোধক– উদাহৰণ স্বৰূপে: আপুনি গুজৰাটীত কথা পাতিব পাৰেনে; গুজৰাটীত পঢ়িব পাৰেনে; গুজৰাটীত লিখিব পাৰেনে; গুজৰাটীত সংখ্যা পঢ়িব পাৰেনে;; গুজৰাটীত সংখ্যা লিখিব পাৰেনে... আৰু একেদৰে আন ভাষাবোৰৰ বাবেও সুধিব টোকা: সকলোকে সংখ্যাবোৰ লিখা থকা কাৰ্ডখন দেখুৱাব – তেওঁলোকে সেইবোৰ কেনেদৰে পঢ়িব লাগে নিশ্চিত কৰিবলৈ)*						
a	গুজৰাটী		1	2	3	4	5
b	হিন্দী		1	2	3	4	5
c	অসমীয়া		1	2	3	4	5
d	খাচী		1	2	3	4	5
e	ইংৰাজী		1	2	3	4	5

শাখা II: প্ৰতিষ্ঠানসমূহলৈ সদস্যয়তা আৰু বিত্তীয় সামগ্ৰী/সেৱাৰ প্ৰৱেশাধিকাৰ:

	যিকোনো প্ৰতিষ্ঠানলৈ সদস্যয়তা	1=হয়; 2=নহয়		তেতিয়াৰ পৰা সদস্য	বৰ্তমানৰ পদবী
	যদি নহয়, পৰৱৰ্তী প্ৰশ্নলৈ যাওক				
Q201	আত্মসহায়ক গোট SHG (সখী মণ্ডল যোজনা)	1	2		
Q202	আত্মসহায়ক গোট SHG (স্ব-নিয়োজিত মহিলা সংস্থা সেৱা. - SEWA)	1	2		
Q203	স্ব-নিয়োজিত মহিলা সংস্থা (সেৱা - SEWA)	1	2		
Q204	দুগ্ধ সমবায়	1	2		
Q205	পঞ্চায়ত	1	2		
Q206	অন্য যিকোনো (নিৰ্দিষ্টকৈ উল্লেখ কৰক)	1	2		

Q207	যদি হয়, আপুনি আপোনাৰ সঞ্চয় ক'ত কৰে? (একাধিক বিকল্প) (টোকা: প্ৰথমে তেওঁলোকক ক'ত সঞ্চয় কৰে ক'ব দিয়ক আৰু	A	বেংক
		B	আত্মসহায়ক গোট SHG (স্ব-নিয়োজিত মহিলা সংস্থা (সেৱা- SEWA))
		C	আত্মসহায়ক গোট SHG (আনবোৰ)
		D	ডাকঘৰ
		E	অনানুষ্ঠানিক গোট (চিট ফাণ্ড)

		F	নগদ ধন (ঘৰত)
	বিকল্পবোৰৰ লগত মিলাই চাই নিশ্চিত কৰক)	G	অন্য যিকোনো (নিৰ্দিষ্টকৈ উল্লেখ কৰক)
		H	সঞ্চয় নকৰে
Q208	আপোনাৰ বেংক একাউন্ট আছেনে?	A	নহয় → 213 যাওক
		B	হয় – ব্যক্তিগত একাউন্ট
		C	হয় - যুতীয়া একাউন্ট (পৰিয়ালৰ পুৰুষ সদস্যৰ লগত)
	(একাধিক বিকল্প)	D	হয় -যুতীয়া একাউন্ট (পৰিয়ালৰ মহিলা সদস্যৰ লগত)
	(টোকা: বিকল্পসমূহ পঢ়ি নুশুনাব)	99	প্ৰযোজ্য নহয়
Q209	আপোনাৰ যদি বেংকএকাউন্ট আছে তেন্তে কেনে ধৰণৰ বেংকত আছে	A	ৰাষ্ট্ৰীয় বেংক
		B	সমবায় বেংক
		C	গ্ৰামীণ বেংক
		D	আঞ্চলিক বেংক
	(একাধিক বিকল্প)	E	ক্ষুদ্ৰ বিত্তীয় বেংক
	(টোকা: বিকল্পসমূহ পঢ়ি নুশুনাব)	F	ব্যক্তিগত বেংক
		G	স্ব-নিয়োজিত মহিলা সংস্থা (সেৱা. - SEWA) বেংক
		99	প্ৰযোজ্য নহয়
Q210	আপুনি আপোনাৰ বেংক একাউন্ট ব্যৱহাৰ কৰেনে?	A	নহয় → 212 লৈ যাব
		B	হয় – মই নিজে
		C	হয়, বন্ধু/আত্মীয় মানুহৰ সহায়ত
		D	হয়, বেংক সহায়কৰ সহায়ত
	(একাধিক বিকল্প)	E	হয়, অনানুষ্ঠানিক এজেন্টৰ সহায়ত
	(টোকা: বিকল্পসমূহ পঢ়ি নুশুনাব)	F	অন্য যিকোনো (নিৰ্দিষ্টকৈ উল্লেখ কৰক)
		99	প্ৰযোজ্য নহয়
Q211	যদি হয়, আপুনি তাক কিহৰ বাবে ব্যৱহাৰ কৰে?	A	সঞ্চয়ৰ বাবে
		B	চৰকাৰী সাহায্য লাভ কৰিবলৈ
		C	পইচা উলিয়াবৰ বাবে
		D	পইচা পঠিয়াবৰ বাবে
	(একাধিক বিকল্প)	E	পৰিশোধ কৰিবৰ বাবে
	(টোকা: বিকল্পসমূহ পঢ়ি নুশুনাব)	F	পইচা পাবলৈ
		99	প্ৰযোজ্য নহয়
Q212	যদি নহয়, কিয়?	A	মই নাজানো কেনেকৈ
		B	কিয় নাজানো। নগদ ধনে ভালদৰে কাম কৰে
		C	বেংকৰ ব্ৰাঞ্চ বহুত দুৰত
		D	বেংকলৈ যোৱাটো সময় সাপেক্ষ
	(একাধিক বিকল্প)	E	বেংক বেংকৰ বিষয়াসকলে মোৰ সৈতে বেয়া আচৰণ কৰে
	(টোকা: বিকল্পসমূহ পঢ়ি নুশুনাব)	F	বেংকত প্ৰায়েই নগদ ধন নাথাকে
		G	বেংক সহায়কৰ সৈতে প্ৰৱেশাধিকাৰ নাই
		H	কেৰাইচিৰ (KYC) বাবে মোৰ ওচৰত প্ৰয়োজনীয় নথিপত্ৰ নাই

		I	অন্য যিকোনো (নির্দিষ্টকৈ উল্লেখ কৰক)
		99	প্ৰযোজ্য নহয়
Q213	আপুনি বা আপোনাৰ পৰিয়ালৰ কোনোবাই কোনো বীমা লৈছে নেকি	1	হয়
		2	নহয় → 215 লৈ যাওক
Q214	যদি লৈছে, কেনেধৰনৰ বীমা লৈছে? (টোকা: বিকল্পসমূহ পঢ়ি শুনাব)) (টোকা: চিকিৎসা বীমাত এম.এ.এ.(MAA) আৰু আয়ুষ্মান কাৰ্ড অন্তৰ্ভুক্ত কৰিব লাগিব)	A	জীৱন বীমা
		B	চিকিৎসা বীমা
		C	শস্য বীমা
		D	বতৰ বীমা
		E	ট্ৰেক্টৰ বীমা
		F	অন্য যিকোনো (নির্দিষ্টকৈ উল্লেখ কৰক)
		99	প্ৰযোজ্য নহয়
Q215	যদি নহয়, কিয়? (একাধিক বিকল্প) (টোকা: বিকল্পসমূহ পঢ়ি নুশুনাব)	A	মই বীমাৰ বিষয়ে নাজানো/বুজি নাপাও
		B	বীমা সেৱা সমূহ কেনেদৰে পাব পাৰি মই নাজানো
		C	পইচা ঘূৰাই পাম বুলি মই নাভাবো
		D	দাবী (Claim) প্ৰক্ৰিয়া অতি জটিল
		E	প্ৰিমিয়াম পৰিশোধ কৰিব নোৱাৰি
		F	অন্য যিকোনো (নির্দিষ্টকৈ উল্লেখ কৰক)
		99	প্ৰযোজ্য নহয়
Q216	যোৱা বছৰত আপুনি বা পৰিয়ালৰ কোনোবাই কোনো ঋণ লৈছে নেকি?	1	হয়
		2	নহয় → 220 লৈ যাব
Q217	যদি হয়, আপুনি কাৰ পৰা ঋণ লৈছে? (একাধিক বিকল্প) (টোকা: বিকল্পসমূহ পঢ়ি নুশুনাব)	A	বেংক (SBI)
		B	বেংক (অন্য যিকোনো)
		C	আত্মসহায়ক গোট SHG (স্ব-নিয়োজিত মহিলা সংস্থা সেৱা. - SEWA))
		D	আত্মসহায়ক গোট SHG ((অন্য যিকোনো)
		E	স্ব-নিয়োজিত মহিলা সংস্থা (সেৱা- SEWA) জিলা সংস্থা
		F	স্ব-নিয়োজিত মহিলা সংস্থা (সেৱা- SEWA) বেংক
		G	স্থানীয় ঋণ দাতা
		H	মাইক্ৰ' ফাইনেন্স/ক্ষুদ্ৰ বিত্তীয় কোম্পানী
		I	বিত্তীয় কোম্পানী (NBFCs)
		J	স্থানীয় ব্যৱসায়ী
		K	স্থানীয় দোকানী
		L	বন্ধু
		M	আত্মীয়
		N	অন্য যিকোনো (নির্দিষ্টকৈ উল্লেখ কৰক)
		99	প্ৰযোজ্য নহয়
Q218	ঋণৰ ম্যাদ কিমান আছিল		মাহ [ ] [ ]
		99	প্ৰযোজ্য নহয়

	(টোকা: যদি ম্যাদ ঠিক কৰা নাই তেন্তে 00 লিখক)			
Q219	ঋণৰ কাৰণ	A	ঘৰুৱা ব্যয় পূৰণ কৰা	
		B	চিকিৎসা জৰুৰী অৱস্থা	
		C	শিশুৰ শিক্ষা	
		D	কৃষিৰ বাবে	
		E	ব্যৱসায়ৰ বাবে	
		F	সামাজিক দায়বদ্ধতাৰ বাবে	
		G	গৃহ ঋণ	
		H	গাড়ী ঋণ	
		I	অন্য যিকোনো (নিৰ্দিষ্টকৈ উল্লেখ কৰক)	
		99	প্ৰযোজ্য নহয়	
Q220	যদি নহয়, যোৱা বছৰত কিয় কোনো ঋণ লোৱা নাছিল (একাধিক বিকল্প)	A	দৰকাৰ হোৱা নাছিল	
		B	ঋণ পাবলৈ অসুবিধা হৈছিল	
		C	পৰিশোধ কৰিবলৈ অসামৰ্থক আছিল	
		D	সুতৰ হাৰ বেছি আছিল	
		E	ঋণৰ আবেদন নাকচ কৰা হৈছিল	
		F6	অত্যাধিক নথিপত্ৰৰ দৰকাৰ	
		G7	প্ৰক্ৰিয়াটো নাজানিছিল	
		9999	প্ৰযোজ্য নহয়	

শাখা III: আইচিটি আৰু ডিজিটেল তৎপৰতা/সাক্ষৰতাৰ প্ৰৱেশাধিকাৰ আৰু ধাৰণা

Q301	উত্তৰদাতাৰ দ্বাৰা ঘৰুৱা মালিকীস্বত্ব আৰু আইচিটিৰ ব্যৱহাৰ (1=হয়; 2=নহয়)		মালিকীস্বত্ব		উত্তৰদাতাৰ দ্বাৰা ব্যৱহাৰ	
a	ডেস্ক কম্পিউটাৰ		1	2	1	2
b	লেপটপ		1	2	1	2
c	টেবলেট		1	2	1	2
d	মোবাইল ফোন (স্মাৰ্ট ফোন)		1	2	1	2
e	মোবাইল ফোন (সাধাৰণ ফোন)		1	2	1	2

Q302	আপোনাৰ একচেটিয়াভাৱে আপোনাৰ নিজা ম'বাইল ফোন আছে নেকি	1	হয়
		2	নহয় → Q304 লৈ যাব
Q303	যদি আছে, আপোনাৰ কেনে ধৰণৰ ফোন আছে?	1	সাধাৰণ ফোন – ইন্টাৰনেট নাই
		2	সাধাৰণ ফোন – ইন্টাৰনেট আছে
		3	(স্মাৰ্ট ফোন)
		99	প্ৰযোজ্য নহয়
Q304	আপোনাৰ ওচৰত ইন্টাৰনেট আছেনে (একাধিক বিকল্প)	A	নহয় → 306 লৈ যাব
		B	হয় – নিজৰ সংযোগ আছে
		C	হয় – পৰিয়ালৰ সংযোগ আছে
		D	হয় – অন্য যিকোনো (নিৰ্দিষ্টকৈ উল্লেখ কৰক)
Q305		A	ম'বাইল ফোন

	আপুনি কোনবোৰ ডিভাইচ/যন্ত্ৰত ইণ্টাৰনেট ব্যৱহাৰ কৰে? (একাধিক বিকল্প) (টোকা: বিকল্পসমূহ পঢ়ি শুনাব)	B	ডেস্কটপ		
		C	লেপটপ		
		D	টেবলেট		
		99	প্ৰযোজ্য নহয়		
Q306	সহায় অবিহনে আৰু সহায় লৈ আপুনি সাধাৰণ ম'বাইলৰ কোনবোৰ সুবিধা ব্যৱহাৰ কৰে?				
	1= সহায় নোলোৱাকৈ; 2= সহায় লৈ; 3= ব্যৱহাৰ নকৰে;				
1	হেণ্ডছেটটো খোলা		1	2	3
2	কল আহিলে ধৰা		1	2	3
3	ফোন কৰা (voice)		1	2	3
4	বাৰ্তা পঢ়া		1	2	3
5	বাৰ্তা পঠিওৱা		1	2	3
6	নম্বৰ/মান চেভ কৰা		1	2	3
7	মিউটিং (নীৰৱ মোডত ৰখা/নিৰৱ কৰি ৰখা)		1	2	3
8	একো নকৰে		1	2	3
Q307	সহায় অবিহনে আৰু সহায় লৈ আপুনি স্মাৰ্টফোন ম'বাইলৰ কোনবোৰ সুবিধা ব্যৱহাৰ কৰে?				
	1= সহায় নোলোৱাকৈ; 2= সহায় লৈ; 3= ব্যৱহাৰ নকৰে;				
1	হেণ্ডছেটটো খোলা		1	2	3
2	কল আহিলে ধৰা		1	2	3
3	ফোন কৰা (voice)		1	2	3
4	ভিডিঅ কল কৰা '		1	2	3
5	বাৰ্তা পঢ়া		1	2	3
6	বাৰ্তা পঠিওৱা		1	2	3
7	নম্বৰ/মান চেভ কৰা		1	2	3
8	মিউটিং (নীৰৱ মোডত ৰখা/নিৰৱ কৰি ৰখা)		1	2	3
9	ইণ্টাৰেক্টিভ ভইচ সঁহাৰি প্ৰণালী/কথোপকথন ব্যৱস্থা (IVRS)		1	2	3
10	ৱেব-আধাৰিত এপ্লিকেচন যেনে:		1	2	3
a	ফেচবুক		1	2	3
b	হোৱাট্ছ এপ		1	2	3
c	ইউ-টিউব		1	2	3
11	অন্য যিকোনো (নিৰ্দিষ্টকৈ উল্লেখ কৰক)		1	2	3
12	একো নহয়		1	2	3
Q308	আপুনি মোবাইলৰ বিভিন্ন বৈশিষ্ট্যৰ বিষয়ে আপোনাৰ জ্ঞান আৰু দক্ষতা/কৌশল কেনেদৰে মূল্যায়ন কৰিব? (টোকা: বিকল্পসমূহ পঢ়ি নুশুনাব)	1	বেয়া		
		2	মধ্যমীয়া		
		3	ভাল		
		4	বহুত ভাল		
শাখা IV: বিত্তীয় ডিজিটেল সেৱা/সামগ্ৰীৰ প্ৰৱেশাধিকাৰ আৰু ব্যৱহাৰ					
Q401	সহায় অবিহনে আৰু সহায় লৈ আপুনি স্মাৰ্টফোন ম'বাইলৰ কোনবোৰ সুবিধা ব্যৱহাৰ কৰে? টোকা: যদি উত্তৰদাতাই ক-বিকল্প বাছি লয়, তেওঁ পুনৰ বি- বিকল্প বাছিব নোৱাৰিব				
	1= সহায় নোলোৱাকৈ; 2= সহায় লৈ; 3= ব্যৱহাৰ নকৰে;				

1	বেংকিং (বেংকৰ সেৱা)	1	2	3
2	বিল পৰিশোধ কৰিবৰ বাবে	1	2	3
3	পইচা ল'বলৈ/পঠিয়াবলৈ	1	2	3
4	শ্বপিং/বজাৰ কৰিবলৈ	1	2	3
5	টিকট ক্রয় কৰিবলৈ (ৰেলৰে, এয়াৰলাইন, বাছ)	1	2	3
6	ব্যৱসায়/কামৰ বাবে	1	2	3
7	অন্য যিকোনো (নির্দিষ্টকৈ উল্লেখ কৰক)	1	2	3
8	কোনোটো নহয়	1	2	3

Q402	ম'বাইলটো আৰু অন্য কিবা কামৰ বাবে ব্যৱহাৰ কৰা হয় নেকি:	হয়	নহয়
1	ব্যৱসায় সম্পৰ্কীয় গ্ৰাহক, ক্লায়েন্টৰ সৈতে যোগাযোগ/সম্পৰ্ক আদি	1	2
2	বজাৰ আৰু মূল্যৰ বিষয়ে তথ্য আহৰণৰ বাবে	1	2
3	কৃষিৰ বাবে বজাৰৰ তথ্য লাভ কৰিবলৈ	1	2
4	কৃষিৰ বাবে বতৰৰ তথ্য লাভ কৰিবলৈ	1	2
5	নতুন কৃষি পদ্ধতি শিকিবলৈ	1	2
6	নতুন কৃষি পদ্ধতি শিকিবৰ বাবে	1	2
7	দুগ্ধজাত/পশুধনৰ সামগ্ৰীৰ বিষয়ে বজাৰৰ তথ্য ল'বৰ বাবে	1	2
8	অনা-কৃষিজাত সামগ্ৰীৰ ওপৰত বজাৰৰ তথ্য (হস্তশিল্প ইত্যাদি)	1	2
9	পৰিশোধৰ খতিয়ান ৰাখিবলৈ	1	2
10	সামগ্ৰী আৰু সেৱাৰ পৰিবহন	1	2
11	বিভিন্ন উৎসৰ পৰা মূল্য/দৰ-দাম পৰীক্ষা/নিশ্চিত কৰা	1	2
12	আপুনি কাম কৰা লোকসকলৰ সৈতে পৰিকল্পনা আৰু সমন্বয় ৰক্ষা কৰা	1	2
13	সন্তানৰ বিদ্যালয় প্ৰকল্পৰ বাবে	1	2
14	অন্য যিকোনো (নির্দিষ্টকৈ উল্লেখ কৰক)	1	2

Q403	আগৰ মাহত আপুনি নিম্নলিখিত কিমানটা ডিজিটেল লেনদেন কৰিছিল?	1	NEFT / RTGS / IMPS লেন-দেন	[ ] [ ]
		2	বেলেগ মোবাইল বেংকিং লেন-দেন	[ ] [ ]
		3	ডেবিট কার্ড	[ ] [ ]
		4	ক্ৰেডিট কার্ড	[ ] [ ]
		5	ম'বাইল ৱালেটৰ জৰিয়তে পৰিশোধ (পে-টিএম, ফোন-পে, জি-পে) (ভীম এপ)	[ ] [ ]
		6	অন্য যিকোনো (নির্দিষ্টকৈ উল্লেখ কৰক)	[ ] [ ]

Q404	আপুনি এমাহত কিমান বাৰ নেট বেংকিং কৰে? (টোকা: বিকল্পসমূহ পটি নুশুনাব)	1	এবাৰো নকৰে
		2	1-5
		3	6-10
		4	10 বাৰতকৈ বেছি

Q405	এই নগদবিহীন লেনদেনবোৰৰ কোনটোৰ বিষয়ে আপুনি জানে আৰু যোৱা বছৰ ব্যৱহাৰ কৰিছিল	কেনেকৈ ব্যৱহাৰ কৰে জানে		যোৱা এবছৰত ব্যৱহাৰ কৰিছে	
		হয়	নহয়	হয়	নহয়
1	ডেবিট কার্ড	1	2	1	2
2	ক্ৰেডিট কার্ড	1	2	1	2

3	বেংক ট্ৰান্সফাৰ (NEFT, RTGS, IMPS)	1	2	1	2
4	পে'টিএম (PayTM)	1	2	1	2
5	জিপে' (GPay)	1	2	1	2
6	ভিম (Bhim)	1	2	1	2
7	ইউপিআই (UPI)	1	2	1	2
8	(ই ৱালেট) (আন যিকোনো যেনে- মবিকুইক) (E Wallet) (Any other -Ex. Mobikwik)	1	2	1	2
9	অন্য যিকোনো (নির্দিষ্টকৈ উল্লেখ কৰক)	1	2	1	2
10	ওপৰৰ এটাও নহয়	1	2	1	2

Q406	নগদবিহীন লেনদেন কৰাত যিকোনো অসুবিধা হৈছে নেকি	1	হয়
		2	নহয় → 408 লৈ যাব
		99	প্ৰযোজ্য নহয়

Q407	যদি হয়, তেন্তে কেনে ধৰণৰ অসুবিধা? *(একাধিক বিকল্প)* *(টোকা: বিকল্পসমূহ পঢ়ি নুশুনাব)*	A	সজাগতা/জ্ঞানৰ অভাৱ
		B	দক্ষতাৰ অভাৱ
		C	সহজলভ্য নহয়
		D	হার্ডৱেৰ নাই (ম'বাইল/কম্পিউটাৰ)
		E	সংযোগৰ অভাৱ
		F	বিশ্বাসৰ সমস্যা (বিত্তীয় প্ৰৱঞ্চনাৰ ভয়)
		G	নগদ ধনৰ ওপৰত নিৰ্ভৰশীলতা
		H	অন্য যিকোনো (নির্দিষ্টকৈ উল্লেখ কৰক)
		99	প্ৰযোজ্য নহয়

Q408	আপুনি কোনো বিত্ত সম্পৰ্কীয় ডিজিটেল সাক্ষৰতা আৰু সজাগতা কার্যসূচীত অংশগ্রহণ কৰিছে নেকি? *(একাধিক বিকল্প)* *(টোকা: যদি উত্তৰ নহয় বুলি কয় তেতিয়া বিকল্পসমূহ পঢ়ি নুশুনাব*	A	নহয়
		B	হয় – স্ব-নিয়োজিত মহিলা সংস্থা (সেৱা-SEWA) বেংক/স্ব-নিয়োজিত মহিলা সংস্থা (এচ.ই.ডব্লিউ.এ. - SEWA) –ৰ সেৱাসমূহ
		C	হয় – অন্যান্য বেংক/আৰবিআই সাক্ষৰতা কার্যসূচী
		D	হয় – দিজিধন মেলা
		E	হয় – কমন চার্ভিচ চেন্টাৰ (CSCs)
		F	হয় – ডিজিটেল জাগৃতি কার্যসূচী
		G	অন্য যিকোনো (নির্দিষ্টকৈ উল্লেখ কৰক)

শাখা V: পৰিয়ালৰ আর্থ-সামাজিক বিৱৰণ						

Q501	পৰিয়ালৰ সদস্যৰ মুঠ সংখ্যা টোকা: উত্তৰদাতাৰ সৈতে একেলগে পাকঘৰ ব্যৱহাৰ কৰা সকলোকে পৰিয়ালৰ সদস্য হিচাপে অন্তর্ভুক্ত কৰক	[ ][ ]

Q502	*ছোৱালী (0-6)*	*ল'ৰা (0-6)*	*ছোৱালী (7-18)*	*ল'ৰা (7-18)*	*প্ৰাপ্ত বয়স্ক মহিলা*	*প্ৰাপ্ত বয়স্ক পুৰুষ*
	a	*b*	*c*	*d*	*e*	*f*

Q503	অর্থনৈতিক কার্যত নিয়োজিত পৰিয়ালৰ সদস্যৰ মুঠ সংখ্যা	[ ][ ]

	টোকা: ইয়াত অৰ্থনৈতিক কাৰ্য্যৰ অৰ্থ হৈছে সেইবোৰ কাৰ্য্য য'ত পৰিয়ালৰ সদস্যসকলে কামৰ বাবদ অৰ্থ লাভ কৰে (পুৰুষ, মহিলা, শিশু অন্তৰ্ভুক্ত)। অবৈতনিক/বিনা বেতনৰ অৰ্থনৈতিক কাৰ্য্যক ইয়াত অন্তৰ্ভুক্ত কৰিব নালাগে						
Q504	শতকৰা হিচাপত পৰিয়ালৰ বাৰ্ষিক উপাৰ্জন কিমান				Rs. _____		

Q505	অৰ্থনৈতিক কাৰ্য্যত নিয়োজিত পৰিয়ালৰ সদস্যসকলৰ জীৱিকা						
	জীৱিকা	এই কাৰ্য্যসমূহত নিয়োজিত পৰিয়াল		এই কাৰ্যত নিয়োজিত উত্তৰদাতা			
		1=হয়; 2=নহয়		*1=হয়; 2=নহয়; 99= প্ৰযোজ্য নহয়*			
1	নিজা মাটিত কৰা খেতি	1	2	1	2	99	
2	পশুপালন	1	2	1	2	99	
3	কৃষি শ্ৰমিক	1	2	1	2	99	
4	অন্যান্য গৃহ-আধাৰিত কাম	1	2	1	2	99	
5	অন্যান্য শ্ৰম	1	2	1	2	99	
6	চাকৰি	1	2	1	2	99	
7	অন্য যিকোনো (নিৰ্দিষ্টকৈ উল্লেখ কৰক)	1	2	1	2	99	

Q506	পৰিয়ালৰ মুখ্য সম্পত্তিবোৰ কি? সম্পত্তিৰ মালিকীস্বত্ব কাৰ ওচৰত আছে?							
	সম্পত্তি	*(1=হয়; 2=নহয়)*		*(1 = মহিলা-নিজৰ ওচৰত; 2= অন্য মহিলা 3= পুৰুষ; 4= দুয়োজন; 99=প্ৰযোজ্য নহয়)*				
				কাৰ মালিকীস্বত্ব				
a	খেতি মাটি	1	2	1	2	3	4	99
b	বাসগৃহ	1	2	1	2	3	4	99
c	দোকান	1	2	1	2	3	4	99
d	পশুধন/ঘৰচীয়া চৰাই	1	2	1	2	3	4	99
e	গাড়ী (দুচকীয়া/চাৰিচুকীয়া)	1	2	1	2	3	4	99
f	কৃষি সঁজুলি	1	2	1	2	3	4	99
g	জলসিঞ্চন সঁজুলি	1	2	1	2	3	4	99
h	অন্য যিকোনো (নিৰ্দিষ্টকৈ উল্লেখ কৰক)	1	2	1	2	3	4	99

টোকা: ভূমিৰ বাবে ব্যৱহাৰ কৰিব লগা জোখ বিঘাত হ'ব লাগিব। প্ৰতিখন ৰাজ্যত বিঘালৈ ৰূপান্তৰ হাৰ বেলেগ বেলেগ হয়।

Q507	খেতি মাটি – মালিকানাধীন (বিঘাত)	[ ] [ ]	
Q508	আধি কৰা খেতি মাটি – যোৱা বছৰ (বিঘাত)	[ ] [ ]	
Q509	বন্ধকত লোৱা খেতি মাটি – যোৱা বছৰ (বিঘাত)	[ ] [ ]	

Q510	যোৱা বছৰত নিজা/আধিত লোৱা খেতিৰ কিমান মাটিত খেতি কৰা হ'ল/জলসিঞ্চন কৰা হ'ল	খেতি কৰা হ'ল	জলসিঞ্চন কৰা হ'ল
	ৰবি (অক্টোবৰ-মাৰ্চ)	[ ] [ ]	[ ] [ ]
	গ্ৰীষ্ম (মাৰ্চ-জুন)	[ ] [ ]	[ ] [ ]
	খৰিফ (জুলাই-অক্টোবৰ)	[ ] [ ]	[ ] [ ]

শাখা VI: কাৰ্যসূচীৰ কাৰ্যকৰীতা

অনুসন্ধানকাৰীসকললৈ টোকা: কেৱল সেঁৱা. [স্ব-নিয়োজিত মহিলা সংস্থা (এচ.ই.ডব্লিউ.এ. - SEWA)] সদস্যসকলক সোধক				
Q602	বিত্ত সম্পৰ্কীয় ডিজিটেল সাক্ষৰতা প্ৰশিক্ষণত অংশগ্ৰহণ কৰিছে (1=হয়; 2=নহয়)			
a	শ্ৰেণী 1: প্ৰশিক্ষণ (প্ৰশিক্ষণৰ উদ্দেশ্য আৰু বিষয়ৰ সৈতে পৰিচয়; ধনৰ গুৰুত্ব; সঞ্চয়ৰ গুৰুত্ব; সঞ্চয়ৰ সূত্ৰ আৰু পদ্ধতি; বেংক এটাত সঞ্চয় কৰাৰ সুবিধা আৰু সংযোগ; বিত্তীয় পৰিকল্পনাৰ গুৰুত্ব; জীৱন চক্ৰ আৰু অৰ্থনৈতিক প্ৰয়োজনীয়তা; বিনিয়োগ - সৰল বুজাবুজি আৰু গুৰুত্ব; ক্ৰেডিট (ঋণ) – সৰল বুজাবুজি আৰু গুৰুত্ব; পেঞ্চন – সৰল বুজাবুজি আৰু গুৰুত্ব; বীমা – সৰল বুজাবুজি আৰু গুৰুত্ব; কেৰাইচি; বেংক এটাত বিত্তীয় লেনদেন কৰাৰ পদ্ধতি; মোবাইল ফোন চিনাক্ত কৰণ আৰু ব্যৱহাৰ	1	হয়	
		2	নহয়	
b	বিত্ত সম্পৰ্কীয় ডিজিটেল লেনদেনৰ পৰিচয়; ডিজিটেল সেঁৱাৰ সুবিধা; ডিজিটেল সেঁৱাত ব্যৱহৃত ডিভাইচ/সঁজুলি - এক চমু পৰিচয়; ডিজিটেল ডিভাইচ, এপ্লিকেচন আৰু সেইবোৰৰ ব্যৱহাৰ; ইণ্টাৰনেটৰ বিষয়ে এক সৰল বুজাবুজি; ডিজিটেল বেংকিং আৰু লেনদেনৰ প্ৰকাৰ; এটিএম/ডেবিট কাৰ্ডৰ গভীৰ বুজাবুজি; ডেবিট কাৰ্ডৰ অন্যান্য ব্যৱহাৰ - পইণ্ট অফ চেল (পি.ও.এছ.); ডেবিট কাৰ্ডৰ অন্যান্য ব্যৱহাৰ - ই-কমাৰ্চ (ই-কম); ক্ৰেডিট কাৰ্ড; মাইক্ৰ' এটিএম; এ.ই.পি.এছ. (এই.ই.পি.এছ.);U.S.S.D, পাছবুক প্ৰিণ্টিং; নগদ টকা জমা কৰা যন্ত্ৰ	1	হয়	
		2	নহয়	
c	শ্ৰেণী 3 প্ৰশিক্ষণ (ইণ্টাৰনেট বেংকিং আৰু ম'বাইল বেংকিং - বুজাবুজি আৰু পাৰ্থক্য; আইএমপিএছ; ইউ.পি.আই. আৰু ভীম এপক সহজকৈ বুজা; ম'বাইল ৱালেটৰ বিষয়ে বুজা; ডিজিটেল এপ্লিকেচন / প্লেটফৰ্ম (পেটিএম); এন.এ.চি.এইচ. - ৰাষ্ট্ৰীয় স্বয়ংক্ৰিয় ক্লিয়াৰিং হাউচ; আদেশ; এনইএফটি / আৰটিজিএছ; বি.বি.পি.এছ. (ভাৰতীয় বিল পৰিশোধ প্ৰণালী); এছ.এম.এছ. সেঁৱা – মিছকল; ডিজিটেল এপ্লিকেচন / প্লেটফৰ্ম (গুগল পে); ডিজিটেল এপ্লিকেচন / প্লেটফৰ্ম (ফোন পে)	1	হয়	
		2	নহয়	
Q603	আপুনি প্ৰশিক্ষণবোৰক কেনেদৰে মূল্যাঙ্কন কৰিব (সামগ্ৰিকভাৱে)	1	ভাল	
		2	মধ্যমীয়া	
		3	ভাল নহয়	
		99	প্ৰযোজ্য নহয়	
Q604	প্ৰশিক্ষণৰ পৰা কি লাভ হৈছে	A	ম'বাইল ফোন অপাৰেটিং কৰা	
		B	ব্যক্তিগত নথিপত্ৰ শক্তিশালী কৰা হৈছে – চৰকাৰী লাভ পাবৰ বাবে পেন কাৰ্ড, ই-শ্ৰম কাৰ্ড পাবলৈ আবেদন কৰা হৈছে	
		C	বেংকত KYC কৰা হৈছে	
		D	ATM কাৰ্ডৰ বাবে আবেদন কৰা হৈছে	
		E	ATM –ৰ পৰা পৈচা উলিয়াছে	
		F	Using Digital Wallet – Google Pay (GPay); BHIM App; PayTM, etc (For Recharge/ Electricity bill/Money transfer/Payments ডিজিটেল ৱালেট ব্যৱহাৰ কৰিছে – গুগল পে (জিপে); ভীম এপ; পেটিএম ইত্যাদি (ৰিচাৰ্জ/ বিদ্যুত বিল/ধন স্থানান্তৰ/পৰিশোধৰ বাবে)	
		99	প্ৰযোজ্য নহয়	
Q605	কোভিড মহামাৰীৰ লগত মোকাবিলা কৰাত এই কাৰ্যসূচীয়ে আপোনাক কেনেদৰে সহায় কৰিছিল	A	প্ৰাকৃতিক দুৰ্যোগৰ সন্মুখীন হোৱাত	
		B	সন্তানৰ শিক্ষাৰ ক্ষেত্ৰত	

		C	ম'বাইল ফোন ব্যৱহাৰ কৰিবলৈ শিকা
		D	অনলাইন ধনৰ লেন – দেন কৰা
		E	অন্য যিকোনো
Q606	আপুনি কোভিড সংকট সহায়ৰ নম্বৰৰ বিষয়ে জানেনে নম্বৰৰ বিষয়ে জানেনে) (SEWA) সহায় নম্বৰ	1	হয়
		2	নহয় → Q613 লৈ যাব
Q607	আপুনি এই নম্বৰত কল কৰিছেন?	1	হয়
		2	নহয় → Q609 লৈ যাব
Q608	যদি কৰিছে কিয় কৰিছিলে?		
Q609	আপুনি স্ব-নিয়োজিত মহিলা সংস্থা (এচ.ই.ডব্লিউ.এ. - SEWA) -ৰ পৰা কোনো সঁহাৰি বা সহায় কেন্দ্ৰ নম্বৰ পাইছিলেন?	1	হয়
		2	নহয় → Q613 লৈ যাব
Q610	যদি হয়, তেওঁলোকক আপোনাৰ প্ৰশ্নৰ সহাঁৰি দিবলৈ কিমান সময় লাগিছিল?	1	তাৎক্ষণিক – এদিনৰ ভিতৰত
		2	এসপ্তাহ লাগিল
		3	এসপ্তাহতৈ বেচি লাগিল
		4	অন্য যিকোনো
Q611	সেৱাৰ সহাঁৰিব প্ৰতি আপুনি সন্তুষ্ট আছিল নে?	1	Yes → Q613 লৈ যাব
		2	নহয়
Q612	যদি নহয়, তেন্তে আপুনি কি কৰিলে?		
Q613	আপুনি স্ব-নিয়োজিত মহিলা সংস্থাৰ (এচ.ই.ডব্লিউ.এ. - SEWA) পৰা কিবা কোভিড সম্পৰ্কীয় মেচেজ/বাৰ্তা পাইছিলে নেকি?	1	হয়
		2	নহয় → Q701 লৈ যাব
Q614	এই বাৰ্তাবোৰে আপোনাক কেনেদৰে সহায় কৰিলে	১	সঠিক তথ্য লাভ কৰিছে
		2	উপাৰ্জন সক্ৰিয় কৰি ৰাখিছে
		3	আমাক চিকিৎসক/পৰামৰ্শদাতাৰ সৈতে প্ৰেৰণাধিকাৰ

শাখা VII: স্ব-নিয়োজিত মহিলা সংস্থাৰ (এচ.ই.ডব্লিউ.এ. - SEWA) মূল সেৱাসমূহৰ প্ৰৱেশাধিকাৰ

1=দিনত কমেও দুবাৰ; 2=দিনত এবাৰ; 3=সপ্তাহত এবাৰ বা দুবাৰ; 4=মাহত এবাৰ বা দুবাৰ; 5=খুব কম হয়/নহয়
(টোকা: বিকল্পবোৰ পঢ়ি নুশুনাব)

Q701.1	আপুনি আপোনাৰ খাদ্যত শস্য অন্তৰ্ভুক্ত কৰে নে?	1	2	3	4	5
Q701.2	আপুনি আপোনাৰ খাদ্যত মাহজাতীয় শস্য অন্তৰ্ভুক্ত কৰে নে?	1	2	3	4	5
Q701.3	আপুনি আপোনাৰ খাদ্যত পাচলি/সেউজীয়া শাক-পাচলি অন্তৰ্ভুক্ত কৰে নে?	1	2	3	4	5
Q701.4	আপুনি আপোনাৰ খাদ্যত দুগ্ধজাত সামগ্ৰী অন্তৰ্ভুক্ত কৰে নে?	1	2	3	4	5

Q701.5	আপুনি আপোনাৰ খাদ্যত কণী/আমিষ জাতীয় সামগ্ৰী অন্তৰ্ভুক্ত কৰে নে?		1	2	3	4	5
Q701.6	আপুনি আপোনাৰ খাদ্য শস্য আৰু অন্যান্য সামগ্ৰী ক'ত ক্ৰয় কৰে? *(একাধিক বিকল্প)* *(টোকা: বিকল্পবোৰ পঢ়ি নুশুনাব)*	A	স্থানীয় দোকান				
		B	ৰুডি বেন/ অনলাইন ৱেবছাইট এপ				
		C	নিজে কৰা খেতিৰ শস্যৰ পৰা থোৱা				
		D	অন্য যিকোনো (নিৰ্দিষ্টকৈ উল্লেখ কৰক)				
Q702.1	পৰিয়ালৰ প্ৰতিজন সদস্যৰ ওচৰত বছৰটোৰ বিভিন্ন ঋতুৰ সকলো সময়তে পিন্ধিব পৰাকৈ উপযুক্ত কাপোৰ আছে নে?	হয়	নহয়				
	গ্ৰীষ্মকাল	1	2				
	শীতকাল	1	2				
	মৌচুমী	1	2				
	স্কুল ইউনিফৰ্ম	1	2	স্কুল ইউনিফৰ্ম			
Q702.2	যদি নাই, তেন্তে পৰিয়ালত কাৰ বাবে সেইবোৰ কাপোৰ নাই? *(একাধিক বিকল্প)* *(টোকা: বিকল্পবোৰ পঢ়ি নুশুনাব)*	A	নিজৰ				
		B	প্ৰাপ্ত বয়স্ক পুৰুষ				
		C	আন প্ৰাপ্ত বয়স্ক মহিলা				
		D	ছোৱালী শিশু				
		E	ল'ৰা শিশু				
Q702.3	পৰিয়ালটোত এবছৰত কাপোৰৰ বাবে কিমান টকা খৰচ কৰা হয়? *(টোকা: বিকল্পবোৰ পঢ়ি নুশুনাব)*	1	১০০০ টকাতৈক কম				
		2	১০০০-৩০০০ টকা				
		3	৩০০০-৫০০০ টকা				
		4	৫০০০ –টকাতৈক বেছি				
Q703.1	ঘৰৰ প্ৰকাৰ *(টোকা: পৰ্যবেক্ষণ কৰক আৰু মন কৰিব)*	1	কেচা ঘৰ				
		2	আধা পকা ঘৰ				
		3	পকা ঘৰ				
Q703.2	এই ঘৰৰ মালিকীস্বত্বৰ স্থিতি	1	নিজা ঘৰ				
		2	ভাড়া ঘৰ				
		3	অন্য যিকোনো (নিৰ্দিষ্টকৈ উল্লেখ কৰক)				
Q703.3	ঘৰত উপলব্ধ থকা সুবিধাসমূহ *(একাধিক বিকল্প)* *(টোকা: বিকল্পসমূহ পঢ়ি নুশুনাব)*	A	পৰিষ্কাৰ পানী				
		B	ব্যৱহাৰ কৰি থকা শৌচাগাৰ				
		C	নলা-নৰ্দমা				
		D	বিজুলী				
Q703.4	ঘৰত ব্যৱহাৰ হোৱা ৰন্ধন প্ৰণালীৰ প্ৰকাৰ? *(একাধিক বিকল্প)* *(টোকা: বিকল্পবোৰ পঢ়ক)*	A	চৌকা				
		B	জেৰ গেছ				
		C	এলপিজি/LPG				
		D	বৈদ্যুতিক ষ্টোভ				
		E	সৌৰ চৌকা				

			F	অন্য যিকোনো (নিৰ্দিষ্টকৈ উল্লেখ কৰক)

Q703.5	আপোনাৰ ওচৰত তলত দেখুওৱা কোনো সামগ্ৰী আছে নেকি			

	সামগ্ৰী	*1=হয়; 2=নহয়*	যদি নাই, তেওঁলোকে ব্যৱহাৰ কৰিবলৈ ইচ্ছা কৰে নেকি 1=হয়; 2=নহয়; 99=প্ৰযোজ্য নহয়

যদি নাই, পৰৱৰ্তী সামগ্ৰীলৈ যাওক

	সামগ্ৰী	1=হয়	2=নহয়	1	2	99
a	সৌৰ লাইট	1	2	1	2	99
b	সেউজ চৌকা (Hariyali Chulah)	1	2	1	2	99
c	সৌৰ কুকাৰ	1	2	1	2	99
d	সৌৰ হিটাৰ	1	2	1	2	99
e	উচ্চ তীব্ৰতাৰ সৌৰ টৰ্চ	1	2	1	2	99
f	অন্য যিকোনো	1	2	1	2	99

Q704.1	যোৱা এবছৰত পৰিয়ালৰ সাধাৰণ ৰোগৰ চিকিৎসাৰ বাবে গড়ে কিমান খৰচ কৰা হৈছিল *(টোকা: বিকল্পসমূহ পঢ়ি নুশুনাব)*	1	একো খৰচ হোৱা নাই → 704.3 লৈ যাব
		2	1000 টকাতৈকে কম
		3	1000-3000 টকা
		4	3000-5000 টকা
		5	5000 টকাতৈকে বেছি

Q704.2	সাধাৰণ ৰোগৰ বাবে আপুনি ওপৰোক্ত খৰচ বোৰ কেনেদৰে বহন কৰিলে (একাধিক বিকল্প) *(টোকা: বিকল্পবোৰ পঢ়ি নুশুনাব)*	A	ঘৰুৱা ব্যয়ৰ পৰা
		B	সঞ্চয়ৰ পৰা
		C	বন্ধু/আত্মীয়ৰ পৰা ধাৰ লোৱা হৈছে
		D	আত্ম-সহায়ক গোটৰ (SHG) পৰা ধাৰ/ঋণ লোৱা হৈছিল।
		E	স্থানীয় ঋণদাতাৰ পৰা ধাৰ লোৱা হৈছিল।
		F	বীমা কৰোৱা আছিল
		G	অন্য যিকোনো (নিৰ্দিষ্টকৈ উল্লেখ কৰক)
		99	প্ৰযোজ্য নহয়

Q704.3	যোৱা এবছৰত পৰিয়ালৰ অন্য ৰোগৰ চিকিৎসাৰ বাবে গড়ে কিমান খৰচ কৰা হৈছিল *(টোকা: বিকল্পবোৰ পঢ়ি নুশুনাব)*	1	একো খৰচ হোৱা নাই → 705.1 লৈ যাব
		2	1000 টকাতৈকে কম
		3	1000-3000 টকা
		4	3000-5000 টকা
		5	5000 টকাতৈকে বেছি

Q704.4	আপুনি আন ৰোগৰ বাবদ হোৱা খৰচ সমূহ কেনেদৰে বহন কৰিছিল? (একাধিক বিকল্প) *(টোকা: বিকল্পবোৰ পঢ়ি নুশুনাব)*	A	সঞ্চয়ৰ পৰা
		B	আত্মীয়/বন্ধুৰ পৰা ধাৰলৈ লৈ
		C	আত্ম-সহায়ক গোটৰ (SHG) পৰা ধাৰ/ঋণ লৈ
		D	স্থানীয় ঋণদাতাৰ পৰা ধাৰ লৈ
		E	বীমা কৰোৱা আছিল

		F	অন্য যিকোনো (নিৰ্দিষ্টকৈ উল্লেখ কৰক)
		99	প্ৰযোজ্য নহয়

Q705.1	আপোনাৰ পৰিয়ালৰ কিমানজন সদস্য শিক্ষিত (টোকা: আনুষ্ঠানিক শিক্ষা থকা সকলৰ বিষয়ে সুধিব) (টোকা: নম্বৰটো দিব – যদি একো নহয় তেন্তে 0 লিখক)		
			[ ] [ ]
	প্ৰাপ্ত-বয়স্ক মহিলা		[ ] [ ]
	প্ৰাপ্ত-বয়স্ক পুৰুষ		[ ] [ ]
	ছোৱালী		[ ] [ ]

Q705.2	আপোনাৰ কোনো সন্তানে বিদ্যালয় এৰিলে নেকি বা কোনো সন্তানে কেতিয়াও বিদ্যালয়লৈ নোযোৱাকৈ আছে নেকি?	1	হয়
		2	নহয় → 706.1 লৈ যাব

Q705.3	আপোনাৰ সন্তানে বিদ্যালয় এৰি দিয়া বা কেতিয়াও নোযোৱাৰ কাৰণ (টোকা: বিকল্পবোৰ পঢ়ি নিদিব)		
	ল'ৰা (ক)		ছোৱালী (খ)
1	বিদ্যালয়লৈ অহা-যোৱাত অসুবিধা	1	বিদ্যালয়লৈ অহা-যোৱাত অসুবিধা
2	বিদ্যালয়লৈ দূৰত্ব বেছি	2	বিদ্যালয়লৈ দূৰত্ব বেছি
3	বিদ্যালয়ৰ মাচুল বহন কৰিব নোৱাৰিলে	3	বিদ্যালয়ৰ মাচুল বহন কৰিব নোৱাৰিলে
4	পঢ়া শুনাত/অধ্যয়নত ভাল নহয়	4	পঢ়া শুনাত/অধ্যয়নত ভাল নহয়
5	শিক্ষাদান ভাল নাছিল	5	শিক্ষানুষ্ঠানত কোনো খোৱা পানীৰ লগতে শৌচাগাৰ নাছিল
6	পিতৃ-মাতৃ/অভিভাৱকে বিচৰা নাছিল	6	শিক্ষাদান ভাল নাছিল
7	অসুস্থতা	7	পিতৃ-মাতৃ/অভিভাৱকে বিচৰা নাছিল
8	বিয়া ঠিক হৈছিল	8	অসুস্থতা
9	ঘৰুৱা দায়িত্ব	9	বিয়া ঠিক হৈছিল
10	সৰু ভাই-ভনীৰ যত্ন লোৱা	10	ঘৰুৱা দায়িত্ব
11	অধ্যয়নত আগ্ৰহী নহয়	11	সৰু ভাই-ভনীৰ যত্ন লোৱা
12	কাম কৰা আৰম্ভ কৰিলে	12	অধ্যয়নত আগ্ৰহী নহয়
13	কোভিডৰ সময়ত অনলাইন শ্ৰেণীৰ বাবে সুবিধাৰ অভাৱ লকডাউন	13	কোভিডৰ সময়ত অনলাইন শ্ৰেণীৰ বাবে সুবিধাৰ অভাৱ লকডাউন
14	কোভিডৰ ফলত উপাৰ্জন হ্ৰাস হৈছে	14	কাম কৰা আৰম্ভ কৰিলে
15	অন্য যিকোনো (নিৰ্দিষ্টকৈ উল্লেখ কৰক)	15	কোভিডৰ ফলত উপাৰ্জন হ্ৰাস হৈছে
99	প্ৰযোজ্য নহয়	16	অন্য যিকোনো (নিৰ্দিষ্টকৈ উল্লেখ কৰক)
		99	প্ৰযোজ্য নহয়

Q706.1	কোনবোৰ আঁচনিৰ বিষয়ে আপুনি অৱগত আৰু তাৰ পৰা লাভান্বিত হৈছে

	*1=হয়; 2=নহয়; **1= Through SEWA 2= নহয় one; 3=আন যিকোনো (উল্লেখ কৰিব) ___						
		অৱগত/জ্ঞাত		লাভান্বিত		কোনে সহায় কৰিলে	
1	প্ৰধানমন্ত্ৰী ফছল বীমা যোজনা	1	2	1	2	1	2
2	মহাত্মা গান্ধী ৰাষ্ট্ৰীয় গ্ৰাম্য নিযুক্তি আইন (MGNREGA)	1	2	1	2	1	2
3	প্ৰধানমন্ত্ৰী গ্ৰাম আৱাস যোজনা	1	2	1	2	1	2
4	ড্ৰিপ জলসিঞ্চন আঁচনি	1	2	1	2	1	2
5	জননী যোজনা	1	2	1	2	1	2
6	উজ্জ্বলা যোজনা	1	2	1	2	1	2
7	কন্যা সমৃদ্ধি যোজনা	1	2	1	2	1	2
8	অন্য যিকোনো (নিৰ্দিষ্টকৈ উল্লেখ কৰক)	1	2	1	2	1	2

Q706.2	যদি নহয়, তেন্তে লাভান্বিত নোহোৱাৰ কাৰণ (একাধিক বিকল্প) (টোকা: বিকল্পসমূহ পঢ়ি নুশুনাব)	A	তথ্য নাছিল
		B	কোৱা হৈছিল যে যোগ্য নহয়
		C	লাগতিয়াল নথি-পত্ৰ নাছিল
		D	প্ৰত্যাখ্যান কৰা হৈছিল/অপেক্ষাৰ তালিকাত অন্তৰ্ভুক্ত
		E	অন্য যিকোনো (নিৰ্দিষ্টকৈ উল্লেখ কৰক)
		99	প্ৰযোজ্য নহয়
Q707	আপুনি ইচ্ছা কৰা কিবা প্ৰশিক্ষণ লাভ কৰিছেনে?	1	হয়
		2	নহয় → শেষ
Q708	যদি হয়, আপুনি ইচ্ছা কৰা কি প্ৰশিক্ষণ লাভ কৰিছে	A	দক্ষতা নিৰ্মাণ
		B	শক্তি সংৰক্ষণ
		C	বহনক্ষম কৃষি
		D	ক্ৰেডিট আৰু চেভিংচ
		E	অন্য যিকোনো (নিৰ্দিষ্টকৈ উল্লেখ কৰক)
		99	প্ৰযোজ্য নহয়
Q709	যদি নহয়, আপুনি ইচ্ছা কৰা কি প্ৰশিক্ষণ লাভ কৰা নাই	A	দক্ষতা নিৰ্মাণ
		B	শক্তি সংৰক্ষণ
		C	বহনক্ষম কৃষি
		D	ক্ৰেডিট আৰু চেভিংচ
		E	অন্য যিকোনো (নিৰ্দিষ্টকৈ উল্লেখ কৰক)
		99	প্ৰযোজ্য নহয়
Q710	আপুনি লাভ কৰা প্ৰশিক্ষণে আপোনাক সহায় কৰিছেনে	1	হয়
		2	নহয়

Consent

Khublei iaphi baroh?

Nga kyrteng _____. Ngi wan Vox Populi, ka seng kaba lah iasnoh kti lang bad ka SEWA ban leh iaka survey.

Ha ki 3 snem ba lah dep, Ka SEWA ka la trei bad ki kynthei kiba dei ki dkhot jong ka SEWA kiba ym lah kot bor ne ym don jingnang ban pyndonkam ia ki digital mobile technologies na ka bynta ka die ka thied bad ban ioh jingmyntoi na ka jingtip shaphang ka rukom khaii pateng jong ka juk kaba mynta khnang ban kan nangkiew ka rukom kamai. Shwa ban sdang ka project, ngi lah pyndep ka baseline survey bad tharai ngi la ju wan shaphi ban wan wad jingtip shaphang ka jingnang jong phi ha ka ban pyndonkam ia ki digital mobile technologies na ka bynta ka siew ka tda. Mynta, hadien 3 snem ngi kwah tip ba lada ka project bad ki kam jong ka SEWA ki iarap ne em ia ki kynthei bad ki dkhot jong ka ha 6 tylli ki jylla kum ka Gujarat, Rajasthan, UP, Bihar, Assam and Meghalaya.

Ka jingshimbynta jong phi kan long thik da ka mon sngewbha jong phi. Phi lah ban withdraw ne ki data jongphi hakano kano ka por khlem da bun penalty ia phi. Phim donkam ban jubab lut ki jingkylli, ki data jongphi yn buh confidential. Ka jingshim bynta jong phi ka long tang shi kynta (1). lada phi don kano kano ka jingkylli halor kane ka research yn jubab ia ki jingkylli jongphi.

Lada don jingkylli halor kane ka jingpule sngewbha ban contact ia ki nongtrei SEWA ki ba lah ban pynpoi ia phi sha ka research team.

Lada phi lah sngewthuh ka jingshimbynta jong phi sngewbha sign _____ (or put right thumb print)

_____

No.	Question		Answer
Section I: General Information			
Note: to Investigator : Q100 to Q105 – Ym donkam Kylli.			
Investigator's Name:			
	Baseline/New Respondent	1	Old respondent
		2	New respondant
Q100	Respondent No. (Note from the List)		
Q106	Kyrteng		
Q101	State	1	Gujarat
		2	Rajasthan
		3	Uttar Pradesh
		4	Bihar
		5	Assam
		6	Meghalaya
QQ102	District	1	Ahmedabad
		2	Anand/kheda
		3	Aravalli
		4	Chhota Udepur

				5	Gandhinagar		
				6	Kutch		
				7	Mehsana		
				8	Patan		
				9	Surendranagar		
				10	Bikaner		
				11	Dungarpur		
				12	Barabanki		
				13	Raebareli		
				14	Lucknow		
				15	Bhagalpur		
				16	Patna		
				17	Sonitpur		
				18	Ri-Bhoi		
				99	NA		
Q103a	Village:						
Q103b	Municipal Corporation/ward:						
Q104	Type of Village:	1	SEWA village				
		2	Control village				
Q105	GPS Location of Respondent						
a	Lattitude:						
b	Langitude:						
Q107	Jaka Shong:						
Q108	Contact number:						
Q109	Phi la don card Adhaar?		1	Haiod	2	Em	

Q110	Snem a. Thoh ka snem bala dap	Write actual age: [ ]	
		1	18-25 snem
		2	26-35 snem
		3	36-50 snem
		4	51-60 snem
		5	La palat ka 60 snem

Q111	Education / Ha Ka jingpule	1	Bym pat ju leit skul
		2	Nang ban thoh bad pule (no formal education)
		3	Ba lah pule primary
		4	Lah pule haduh class X
		5	Lah thoh matric
		6	Shu pule da ki professional course
		7	Ba lah graduate
		8	Ba la leh post graduate
		9	Da kiwei ki daw pynshai _____

Q112	**Language Proficiency (1=Speak; 2=Read; 3=Write; 4=Read Numerals; 5=Write Numerals)** Note: Kylli kam dei ban long kumjuh na ki jait ktien baroh. e.g Phi nang kren khasi , thoh khasi bad kren khasi kumjuh ha kiwei ruh ki jait ktien.

		Note; Pyni ia ki Numeral card ban confirm ba ki nang ban pule.						
	a	Gujarati	1	2	3	4	5	
	b	Hindi	1	2	3	4	5	
	c	Assamese	1	2	3	4	5	
	d	Khasi	1	2	3	4	5	
	e	English	1	2	3	4	5	

Section II: Membership to Institutions and Access to Financial Products/Services:

Membership to any Institution		*1=Yes; 2=No*		*Member since*	*Current Designation*
Lada Em kylli noh da ki jingkylli harum					
Q201	SHG (Ka group ki kynthei)	1	2		
Q202	SHG (SEWA) / Self help group	1	2		
Q203	SEWA	1	2		
Q204	Milk Cooperative / Jaka Ai dud	1	2		
Q205	Panchayat / Na shnong	1	2		
Q206	Any Other (specify) _____	1	2		

Q207	Hangno phi ju kynshew pisa? *Ki jingshem babun*(note: kylli shwa haei ki kyshew pisa nangta sa confirm na ki options)	A	Bank	
		B	SHG (SEWA)	
		C	SHG (other)	
		D	Post Office	
		E	Informal Group (Chit fund)	
		F	Cash (at home)	
		G	Da kiwei ki daw pynshai _____	
		H	Do not save	
Q208	Phi don account ha bank? *Ki jingshem babun*Note: wat pule ki option	A	No → Go to 213	
		B	Yes - Individual Account	
		C	Yes -Joint A/c (with Male FM)	
		D	Yes -Joint A/c (with female FM)	
		99	NA	
Q209	Ka kyrteng jong ka bank ba phi don account? *Ki jingshem babun*Note: wat pule iaki option	A	Nationalised Bank	
		B	Cooperative Bank	
		C	Rural Bank	
		D	Regional Bank	
		E	Small Finance Bank	
		F	Private Bank	
		G	SEWA Bank	
		99	NA	
Q210	Phi pyndonkam barabor iaka account jong phi? *Ki jingshem babun*Note: wat pule ki option	A	Em → Go to 212	
		B	Haoid – da lade	
		C	Haoid, da ka jingiarap ki ba ha ing bad paralok	
		D	Haoid , lyngba ka Saathi Bank	
		E	Haoid , lyngba ki agent	
		F	Da kiwei ki daw pynshai _____	

			99	NA
Q211	Lada haiod: kylli ki pyndonkam nakabynta kaei? *Ki jingshem babun*(Note: Pule ki option)		A	Savings / Ba kynshew
			B	Ban ioh subsidy naka sorkar
			C	Ban sei pisa
			D	Ne ba la shu ioh
			E	Ban siew pisa
			99	NA
			F	To get money
Q212	Lada em, balei kim pyndonkam ia ka account jong phi? *(Ki jingshem babun)*(Note: wat pule ki option)		A	Ngam tip kumno
			B	Ngim donkam ngi pyndonkam tang ka pisa
			C	Ka bank ba jngai
			D	Ban bam por ka kam leit bank
			E	Ki nongtrei bank ki kren khor palat
			F	Ka bank kam ju don pisa
			G	Ym don re bad ka bank Saathi
			H	Ngam lah pynbiang ki kot ki sla ba pan ka bank
			I	Da kiwei ki daw pynshai _____
			99	NA
Q213	Ladon mano mano na ing jong phi ba la buh insurance?		1	Hoiod
			2	Em→ Go to 215
Q214	Hoiod : Phi thep haei *(Ki jingshem babun)*(Note: Pule ki option) *(Note:ka card MAA bad Ayushman ru lah ban shim lang kum ka medical insurance)*		A	Ka Insurance ia lade
			B	Ka Insurance da pang
			C	Ka Insurance ban rep
			D	Ka Insurance naka bynta ki aiom
			E	Ka Tractor Insurance
			F	Da kiwei ki daw pynshai _____
			99	NA
Q215	Lada Em . Balei? *Ki jingshem babun*(Note: Wat pule ki option)	A	Ngam tip eiei shaphang ka insurance	
		B	Ngim tip ia ka jingdonkam ka insurance	
		C	Ngam Shahniah ban ioh biang ia ka jingsiew na ka insurance	
		D	Kaba i kyllaiń ka kam pan pisa na insurance	
		E	Ym sngew lah ban siew ia ka bai bnai insurance (premium)	
		F	Da kiwei ki daw pynshai	
		99	NA	
Q216	Ha kane ka snem ba lah dep, Phi la ju shim ram lane mano mano na ing la ju shim ram?	1	Hoiod	
		2	Em→ Go to 220	
Q217	Lada Hoiod . Naei phi shim ram? *Ki jingshem babun* (Note: Wat pule ki option)		A	Na Bank SBI
			B	Kano kano ka Bank
			C	Na ka SHG (SEWA)
			D	Na ka SHG jong kiwei
			E	Naka SEWA District Association
			F	Naka SEWA Bank
			G	Naki nongai ram ha shnong

		H	Micro Finance Co
		I	Finance Companies (NBFCs)
		J	Nongkhaii ha shnong
		K	Nongdie dukan ha shnong
		L	Paralok
		M	Bahaing
		N	Da kiwei ki daw pynshai _____
		99	NA

Q218	Katno snem ka ram jong phi? (Lada khlem buh por ia ka ram thoh 00)	[ ] [ ]Bnai		99	NA

Q219	Balei phi hap shim ram? ***Ki jingshem babun*** (Note: Wat pule ki option)	A	Na ka bynta ka jingdonkam haing
		B	Namar bapang
		C	Nakabynta ka skul ki khun
		D	Naka bynta ka rep ka riang
		E	Naka bynta ban pynroi ia kam kamai pisa
		F	Naka bynta ka imlang sahlang
		G	Ban shna ing
		H	Ban thied kali
		I	Da kiwei ki daw pynshai_____
		99	NA

Q220	Lada ka jubab kadei em, balei phi khlem donkam ban shim ram ha ka snem ba lah dep?	A	Khlem donkam
		B	Jynjar ban ioh ram
		C	Ym sngewlah ban siew
		D	Ka sut ka heh palat
		E	Shah kyntait applikeshon shim ram
		F	Ki bun palat jingdonkam pynbiang kot sla na ka bynta ban shim ram
		G	Ngam tip kumno ban apply ban shim ram
		99	NA

Section III: Access and Exposure to ICT and Digital Readiness/Literacy						
Q301	Ka longing balah pyndonkam ia ki ICT*(1=Hoiod; 2=Em)*		*Jinglong trai*		*Ba shu pyndonkam*	
a	Desk Computer		1	2	1	2
b	Laptop		1	2	1	2
c	Tablet		1	2	1	2
d	Mobile Phone (Smart phone)		1	2	1	2
e	Mobile Phone (Feature phone)		1	2	1	2
Q302	Phi don mobile lajong?	1	Haoid			
		2	Em – jingkylli 304			
Q303	L ada haoid, Ka phone ba kumno phi don? *(Ki jingshem babun)* Note:Pule ia ki Option	1	Ka phone ba rit ba khlem internet			
		2	Ka phone ba rit bad ka internet			

		3	Smart phone		
		99	NA		
Q304	Phi ioh pyndonkam internet?	A	EM -> Go to Q306		
		B	Haoid, Connection lajong		
		C	Haoid, ki leh connection ha ing		
		D	Haoid, da kawei ka jubab		
Q305	Phi pyn donkam internet da kaei?	A	Mobile phone		
		B	Desktop		
		C	Laptop		
		D	Tablet		
		99	NA		
Q306	Ha kapor ba phi pyndomkam ia ka basic mobile phone, kano ka bynta kaba phi donkam jingiarap bad kano ka bynta phim donkam jingiarap?				

1= _Without Assistance_; 2= _With Assistance_; 3=_Do not use_;

1	Unlocking handset /pynlip ka phone	1	2	3
2	Receiving calls / ban shim iaka call	1	2	3
3	Making calls (voice) ban iakren ha phone	1	2	3
4	Reading SMS/ ban ia pule is ki sms	1	2	3
5	Sending SMS / ban phah sms	1	2	3
6	Saving Name / ban save u number	1	2	3
7	Muting (ban buh ha silent mode)	1	2	3
8	none	1	2	3

Q307	Ha kapor ba phi pyndomkam ia ka Smartphone, kano ka bynta kaba phi donkam jingiarap bad kano ka bynta phim donkam jingiarap?			
	1= _Without Assistance_; 2= _With Assistance_; 3=_Do not use_;			
1	Unlocking handset /pynlip ka phone	1	2	3
2	Receiving calls / ban shim iaka call	1	2	3
3	Making calls (voice) ban iakren ha phone	1	2	3
4	Making call (video)	1	2	3
5	Reading SMS/ ban ia pule ia kisms	1	2	3
6	Sending SMS / ban phah sms	1	2	3
7	Saving Name /ban save u number	1	2	3
8	Muting (ban buh ha silent mode)	1	2	3
9	Kumno ban iakren ne pyndonkam ia ki Voice respond system (IVRS)	1	2	3
10	Kumno ban leh web-based application harum:	1	2	3
a	Kumno Ban leh Facebook	1	2	3
b	Kumno Ban leh Watsapp	1	2	3
c	Kumno ban leh You Tube	1	2	3
11	Da kiwei ki jubab pynshai	1	2	3
12	None	1	2	3

Q308	Kumno phin thew ialade haka jingnang pyndokam mobile jong phi?	1	Poor/bym nang
		2	Average/ Shu biang
		3	Good /Ba nang
	(Note: wat pule ia ki options)	4	Excellent / ba nang bha

Section IV: Access and use of Digital Financial Services/Products

QQ401	Ha kapor ba phi pyndomkam ia ka Smartphone, kano ka bynta kaba phi donkam jingiarap bad kano ka bynta phim donkam jingiarap?			
	Note : Lada ka jubab kadei ha option A, ym lah ba tick ia kaba dei ha option B ruh.			
	1= *Without Assistance; 2= With Assistance; 3=Do not use;*			
1	Banking / Ban leh kam bank	1	2	3
2	Payment of Bills / Ban siew bill	1	2	3
3	Sending/Receiving Money / Ban ioh ne phah pisa	1	2	3
4	Shopping / Ban leh online shopping	1	2	3
5	Ban thied ticket jong ka train , bus , airplane na phone	1	2	3
6	Ban pyndonkam naka bynta ka business ne ha ki kam	1	2	3
7	Da kiwei ki jubab pynshai	1	2	3
8	None	1	2	3

Q402	Phi pyndonkam ia ka mobile na ka bynta kine harum:	Hoiod	Em
1	Ka jingiadei / ki phone number na ka bynta ka business jongphi – supplier , consumer , client etc	1	2
2	Ban tip shaphag ka iew bad ka dor ki mar ki mata	1	2
3	Ba tip ia ka iew jong ki mar rep mar riang	1	2
4	Ban peit ka jinglong ka suin bneng na ka bynta ka rep ka riang	1	2
5	Ban pule shaphang ki rukom rep riang ba thymmai	1	2
6	Ban tip shaphang ki rukom rep jong ka juk ba thymmai	1	2
7	Ban tip ia ka iew jong ka dud bad ia ki jingri	1	2
8	Ban tip ia ka iew jong ki tiar ba shna hi da ki kti (handicrafts)	1	2
9	Ban khmih bniah ia ka jingsiew	1	2
10	ban rah ki jingdie jingthied	1	2
11	Ban pynthikna ki dor nakiwei ki nongkitkam	1	2
12	Ban ia plan bad snohkti bad ki briew ba iadei kam	1	2
13	Naka bynta ka project skul ki khun	1	2
14	Da don da kiwei ki jingdonkam	1	2

Q403	Katno sien ki transactions la leh na ka phone jong phi ha u bnai ba lah dep?	1	Lada ioh NEFT / RTGS / IMPS	[ ] [ ]
		2	Ne ioh na kiwei ki bank	[ ] [ ]
		3	Da kaba pyndonkam iaka ATM jongphi	[ ] [ ]
		4	Da kaba shu leh da ka card ba ioh ram na bank	[ ] [ ]

| | | 5 | Phi la ju siew na ka mobile wallet (Pay-tm, Phone-Pe, G-pay) (Bhim App) | [ ] [ ] |
| | | 6 | Da kiwei ki jubab pynshai | [ ] [ ] |

Q404	Katno sien phi lah pyndonkam banking transactions ha ka shibnai? (Note: Wat pule ki option)	1	None		
		2	1-5		
		3	6-10		
		4	Palat ka 10		

		tip kumno ban leh		*phi la ju leh mynshemsnem*	
Q405	Kino na kine harum, ka jing bym pyndonkam kot pisa (cashless transaction) kaba phi tip bad lah pyndonkam ha ka snem ba lah dep?	haiod	Em	haiod	Em
1	Debit Card	1	2	1	2
2	Credit Card	1	2	1	2
3	Bank transfer (NEFT, RTGS, IMPS)	1	2	1	2
4	PayTM	1	2	1	2
5	GPay	1	2	1	2
6	Bhim	1	2	1	2
7	UPI	1	2	1	2
8	E Wallet (Any other -Ex. Mobikwik)	1	2	1	2
9	Da kiwei ki jubab pynshai	1	2	1	2
10	None of the above	1	2	1	2

Q406	Phi don kino kino ki jingeh ban leh cashless transaction?	1	haiod
		2	Em → Go to Q408
		99	NA
Q407	Lada Hoiod? Ki jingeh ba kumno? *(Ki jingshem babun)* Note : Wat pule ia ki option	A	Bym da tip bha
		B	Bym nang
		C	Bym don
		D	Bym don ki tiar
		E	Bym don network
		F	Bym sngewlah shaniah (Fear of frauds)
		G	Ka jingshahniah ha ka kot Pisa
		H	Da don da kiwei ki jingeh
		99	NA
Q408	Phi la ju shim bynta hakano kano ki Awareness programme shaphang ka Financial digital literacy? *(Ki jingshem babun)* Note : Wat pule ia ki option	A	Em
		B	Hoiod – SEWA Bank/SEWA's Programs
		C	Hoiod – Da kiwei ki banks/RBI Literacy Programs
		D	Hoiod – Ha digidhan melas
		E	Hoiod – jong ka Common Service Centres (CSCs)
		F	Hoiod – Na ka Digital Jagriti Programs
		G	Hoiod – Da kiwei ki jubab pynshai _____

Section V: Socio-Economic Details of Family

Q501	Katno ngut ia don shi ing *Note : Kynthup lang bad kito ki ba dang ia shet lang ha ing*					[ ] [ ]	

Q502	Kynthei (0-6)	Shynrang (0-6)	Kynthei Samla (7-18)	Shynrang samla (7-18)	Longkmie	Longkpa
	a	B	c	d	e	f

Q503	Katno ngut ki briew ba kamai na ing? *Note: Economic Activities here mean those where the family members get money for work done (men, women, children included). Unpaid economic activities are not to be considered –* *Note: Shim tang ia kito ki ba la kamai*	[ ] [ ]

Q504	Khein kyllum lang, Katno ka longing jongphi ka ioh kamai ha ka shisnem	Rs. _____

Q505 — Ka kam ba kumno ba ki ia trei

	Ka kam ba ki trei	Ki longing ba ia shimbynta hakine harum		Ki ba shimbynta hakine ha rum da kaba wai		
		1=Yes; 2=No		1=Yes; 2=No; 99=NA		
1	Ba rep ha jaka lajong	1	2	1	2	99
2	Ba ri jingri	1	2	1	2	99
3	Ba leit bylla jaka rep kiwei	1	2	1	2	99
4	Kiwei rukom kamai na ing	1	2	1	2	99
5	Ba shu trei nong sngi	1	2	1	2	99
6	Leit trei Office	1	2	1	2	99
7	Da kiwei ki jubab pynshai	1	2	1	2	99

Q506 — Kiei ki assets (tiar tar ba lah ban khein kum ka spah) ba don ha ing bad mano ba long trai ia ki

	Asset	(1=Yes; 2=No)		Jinglongtrai (1=Kynthei ialade -; 2=Kynthei(kiwei) 3= Shynrang ; 4=Baroh Ar ; 99=NA)				
	Lada Em Leit noh sha ki jingkylli babud							
a	Jaka Rep	1	2	1	2	3	4	99
b	Tang ka ing sah	1	2	1	2	3	4	99
c	Dukan	1	2	1	2	3	4	99
d	Ki jingri	1	2	1	2	3	4	99
e	Kali (ar shaka , 3 shaka, ne saw shaka)	1	2	1	2	3	4	99
f	Ki tiar/machine ba pyndonkam ha ba rep	1	2	1	2	3	4	99
g	Ki tiar ba ai um ban rep	1	2	1	2	3	4	99
h	Da kiwei ki jubab pynshai	1	2	1	2	3	4	99

Note : Ka jingthew jong ki jaka badon hapoh Vigha /Bigha ki la lah ban iapher ha kiwei ki jylla.

Q507	Jaka Rep lajong (ka rukom thew Vigha)	[ ] [ ]
Q508	Jaka rep kiwei ba shu siew da ki mar rep (Hapoh vigha) – ha u snem ba lah dep	[ ] [ ]
Q509	Jaka rep ba shu wai snem - ha u snem ba lah dep	[ ] [ ]

Q510	Katno ka jingthew ka jaka (owned/shared cropped) ba phi rep bad lah ai um ha ka aiom ba lah dep?		*Por Thung*		*Por Sara*	
	Rabi (Oct-March)		[ ] [ ]		[ ] [ ]	
	Summer (March-June)		[ ] [ ]		[ ] [ ]	
	Kharif (July-October)		[ ] [ ]		[ ] [ ]	

Section VI: Ka jingmyntoi ka programme (Note to Investigators: ask only SEWA members)

Q602	Phi la ju shim bynta ha ka training shaphang Digital Financial Literacy? (1 – Haoid; 2 - Em)		
a	Category 1 Training (Introduction to the purpose and subject of the training; The importance of money; Importance of savings Savings interest and methods; Advantages and connections of saving in a bank; Importance of Financial Planning; Life cycle and economic need; Investment - Simple Understanding and Importance; Credit (Loan) – Simple Understanding and Importance; Pension – Simple Understanding and Importance; Insurance – Simple Understanding and Importance; KYC; Working method of doing financial transaction in a bank; Identification and use of mobile phones	1	Yes
		2	No
b	Category 2 Training (Introduction to digital financial transactions; Advantages of digital service; Devices/Equipment used in Digital Service - A Brief Introduction; Digital devices, applications and their uses; A simple understanding of the Internet; Digital banking and transaction types; In depth understanding of ATM / Debit Card; Other Uses of Debit Card - Point of Sale (POS); Other Uses of Debit Card - E-Commerce (E-Com); credit card; Micro ATM; A.E.P.S. (AEPS); U.S.S.D; Passbook Printing; Cash Deposit Machine)	1	Yes
		2	No
c	Category 3 Training (Internet Banking and Mobile Banking - Understanding and Difference; IMPS; Easy understanding of UPI and BHIM app; Simple understanding of mobile wallet; Digital Application / Platform (PAYTM); NACH- National Automated Clearing House; Mandate; NEFT / RTGS; BBPS (Indian Bill Payment System); SMS Service – Missed Call; Digital Application / Platform (GOOGLE PAY); Digital Application / Platform (Phone Pe)	1	Yes
		2	No

Q603	Phi sngew kumno ka training?	1	Ka bha
		2	Ka shu biang
		3	Kam bha eiei
		99	NA

Q604	Phi la ioh jingmyntoi aiu na ka training?	A	Ban pyndonkam ia ka mobile
		B	La thep aplikeshe na ka bynta PAN Card, Esharam CARD bad kiwei de
		C	KYC bad ka bank
		D	La apply ATM card
		E	La sdang sei pisa na ATM
		F	Lah pyndonkam Digital Wallet – Google Pay (GPay); BHIM App; PayTM, etc (For

			Recharge/ Electricity bill/Money transfer/Payments
		99	NA
Q605	Ha kano ka rukom ka prokram ka la iarap iaphi ha ka khlam COVID?	A	Ka jingpynsniew ka mariang
		B	Ban pyn pule iaki khun
		C	La nang ban pyndonkam phone
		D	Ban siew pisa online
		E	Kiwei Kiwei De
Q606	Phi tip shaphang u COVID Crisis Number (SEWA Sahayata Number)	1	Haoid
		2	Em → Go to Q613
Q607	Phi lah ju phone ia une number?	1	Haoid
		2	Em → Go to Q609
Q608	Lada haoid, kaei ka daw ba phi poi phone ha uto number?		
Q609	Phi ioh jubab eiei na ka SEWA Sahayata Kendra Number	1	Yes
		2	No→ Go to 613
Q610	Lada haoid, katno ka shim por ba kin ai jubab iaphi?	1	Hapoh shisngi
		2	Shi taiew
		3	Palat ka shitaiew
		4	Kiwei Kiwei
Q611	Phi sngewhun ia ka jingiarap ba ai na SEWA?	1	Yes →Go to Q613
		2	No
Q612	Lada em, phi leh kumno pat?		
Q613	Phi ioh khubor (message) shaphang COVID na SEWA?	1	Haoid
		2	Em - Go to Q701
Q614	Ha kano ka rukom kine ki khubor (message) ki iarap iaphi?	1	Ioh jingtip ba pura
		2	Ka iarap ban pynneh ia ka kamai
		3	Ban ioh jingiarap jong ki doctor/counsellors

Section VII: Ban ioh jingiarap na ka SEWA (Access to Core SEWA Services)

1= 2sien shisngi ; 2= tang shisien shisngi ; 3= shisien ne arsien ha ka shi taiew ; 4= shisien ne arsien ha ka shi bnai ; 5= ha teng teng/Em (Note: Wat pule ia ki options)

Q701.1	Phi ju kynthup ha ka jingbam ba man ka sngi jong phi ia u khaw ne atta ?	1	2	3	4	5
Q701.2	Phi ju kynthup ha ka jingbam ba man ka sngi jong phi ia u dai ne kynja shana?	1	2	3	4	5
Q701.3	Phi ju kynthup ha ka jingbam ba man ka sngi jong phi ia ki jhur ba shet ne bam im?	1	2	3	4	5
Q701.4	Phi ju kynthup ha ka jingbam ba man ka sngi jong phi ia ka dud/paneer/makhon/kino kino ki jingbam ba ioh na ka dud?	1	2	3	4	5
Q701.5	Phi ia bam doh / pylleng man ka sngi?	1	2	3	4	5
Q701.6	Nangno phi thied ia ki mar bam ha ing?	A	*Dukan Shnong*			

	(Note: Wat pule ia ki options)	B	Rudi ben/ Online website app		
		C	Na ka ba rep hia		
		D	Da kawei ka jubab		
Q702.1	Phi ia don jain ba biang ban phong kat kum ka aiom?	Haoid	Em		
	Lyiur	1	2		
	Tlang	1	2		
	Por Slap	1	2		
	Skul uniform	1	2	99 NA	
Q702.2	Lada em, mano na ing phi bym biang ki jain phong? **(Wat pule ia ki options)**	A	Ialade		
		B	Riew Rangbah		
		C	Kynthei rangbah		
		D	Ki khun kynthei		
		E	Ki khun shynrang		
Q702.3	Katno phi ju pynlut ha ka jain phong na ka bynta ka ing ka sem ha ka shisnem? **(Note: Don't read out options)**	1	Hapoh Rs. 1000		
		2	Rs. 1000-3000		
		3	Rs. 3000-5000		
		4	More than Rs. 5000		
Q703.1	Ki rukomshna ing ba kumno? **(Note: Da peit bniah bad sa thoh)**	1	ing Phlang		
		2	Shiteng ing phlang-shiteng cement		
		3	ing bha		
Q703.2	ka jinglong trai ia ka ing	1	Ing lajong		
		2	Shongwai		
		3	Da kiwei ki jubab pynshai		
Q703.3	Ki jingdonkam ba la don ha ing? **(Note: pule iaki option)**	A	Um Khuid		
		B	Ka painkhana		
		C	Nala		
		D	ka light		
Q703.4	Phi pyndonkam da kaei ban shet? **(Ki jingshem babun)** **(Note: pule iaki option)**	A	Chullah		
		B	Bio gas		
		C	LPG		
		D	Electric Stove		
		E	Solar chawla		
		F	Da kiwei ki jubab pynshai		
Q703.5	Phi don ne em ia ki tiar bala buh harum				
	Tiar ba pyndonkam	*1=Haiod ; 2=Em*	*Lada ym don , Hato ki kwah pyndonkam 1=Haiod ; 2= Em ; 99=NA*		
	Lada Em leit noh sha kiwei ki jingdonkam				
a	Lantern ba shu charge da ka sngi (Solar Lantern)	1	2	1	2	99
b	Da ka Chawla	1	2	1	2	99

c	Da u cooker ba shu charge ha ka sngi	1	2	1	2	99
d	Jingtiew um ba shu charge da ka sngi	1	2	1	2	99
e	Da ki kor solar ba khlain	1	2	1	2	99
f	Da kiwei ki jubab pynshai	1	2	1	2	99

Q704.1	Katno ka jinglut na ka bynta ka dawai dashin na ka bynta ka baiong khlieh, pynhiar (common illness) ha ing haka shisnem? **Note : Wat pule ki option**	1	Em → Go to 704.3
		2	Ba duna iaka Rs. 1000
		3	Rs. 1000-3000
		4	Rs. 3000-5000
		5	Ba la palat ka Rs. 5000
Q704.2	Ha kano ka rukom phi lah ban pynbiang ia ka bai dawai dashin na ka bynta ki jingpang baiong khlieh, pynhiar (common illness)? *(Ki jingshem babun)* *(Note : Wat pule ki option)*	A	Na ka pisa ba lah mang ban pynlut ha iing
		B	Na ka pisa kynshew
		C	shu pan ram na ki paralok/bahaing
		D	Shu pan ram na SHG
		E	Shu pan ram na ki nongairam ha shnong
		F	La don insurance
		G	Da kiwei ki Jubab pynshai
		99	NA
Q704.3	Katno ka jinglut ha u snem ba lah dep ha ing ha sem na ka bynta ka dawai dashin jong kiwei pat ki jingpang? **Note : Wat pule ki option**	1	Em→ Go to 705.1
		2	Ba duna iaka Rs. 1000
		3	Rs. 1000-3000
		4	Rs. 3000-5000
		5	Ba la palat ka Rs. 5000
Q704.4	Ha kano ka rukom phi lah ban pynbiang ia ka bai dawai dashin na ka bynta ki jingpang ba kham jur *(Ki jingshem babun)* *Note : Wat pule ki option*	A	la kynshew lypa
		B	shu pan ram na ki paralok/bahaing
		C	Shu pan ram na SHG
		D	Shu pan ram na ki nongairam ha shnong
		E	La don insurance
		F	Da kiwei ki daw pynshai
		99	NA

Q705.1	Katno ngut na iing jongphi ba la ia nang ia stad . *Note:Kylli katno ngut la leit skul. Thoh u number 0 lada ym don jingpule*		
	Kynthei ba la Rangbah	[ ] [ ]	
	Rangbah Shynrang	[ ] [ ]	
	Khynnah Kynthei	[ ] [ ]	
	Khynnah Shynrang	[ ] [ ]	
Q705.2	Phi don ki khun ba la pep skul ne bym pat ju leit skul ?	1	Haoid
		2	Em → go to 706.1
Q705.3	Kaei ka daw ba ki hap ban pep skul noh ne bym ioh leit skul *(Note : Wat pule ki option)*		
	Shynrang (A)		***Kynthei (B)***

1	Don ka jingeh ban leit skul	1	Don ka jingeh ban leit skul
2	jngai palat ka skul	2	jngai palat ka skul
3	Bym lah kyrshan bai skul	3	Bym lah kyrshan bai skul
4	Bym lah bha ka jingpule	4	Bym lah bha ka jingpule
5	Ka jinghikai ka bym biang	5	Ka Painkhanna kam biang um
6	Bym shah na iing	6	Ka jinghikai ka bym biang
7	Ba don jingpang ha ka met bym lah leit skul	7	Bym shah na iing
8	Ba la don lok	8	Ba don jingpang ha ka met bym lah leit skul
9	Ba hap kyrshan lang ha iing	9	Ba la don lok
10	Ba hap peit para	10	Ba hap kyrshan lang ha iing
11	Bym kwah ban pule shuh	11	Ba hap peit para
12	La sdang ban bylla	12	Bym kwah ban pule shuh
13	Kam biang bha ka rukom hikai por COVID Lockdown	13	Kam biang bha ka rukom hikai por COVID Lockdown
14	Lah duna jingioh bylla por COVID	14	La sdang ban trei kam
15	lada don da kiwei pat ki daw,batai shai	15	Lah duna jingioh bylla por COVID
99	NA	16	lada don da kiwei pat ki daw
		99	NA

Q706.1	Ki scheme aiu ba phi ia tip bad lah ioh jingmyntoi ha shnong jongphi? *1=Yes; 2=No; **1= Through SEWA 2= No one; 3=Any Other (specify)							
		Ba tip		**Ba lah jingioh myntoi**		**Mano ba iarap**		
1	Pradhan Mantri Fasal Bima Yojana	1	2	1	2	1	2	3
2	MGNREGA	1	2	1	2	1	2	3
3	Pradhan Mantri Gram Aawas Yojana	1	2	1	2	1	2	3
4	Drip Irrigation Scheme	1	2	1	2	1	2	3
5	Janani Yojana	1	2	1	2	1	2	3
6	Ujjwala Yojana	1	2	1	2	1	2	3
7	Kanya Samriddhi Yojana	1	2	1	2	1	2	3
8	da don dakiwei ki daw	1	2	1	2	1	2	3

Q706.2	Lada Em ! Ka daw bym ioh jingmyntoi **(Ki jingshem babun)** (Note: wat pule ia ki options)	A	Bym don jingtip eiei
		B	La ong bym dei iangi
		C	Bym don kot sla
		D	Shah kyntait/dang ap
		E	da don dakiwei ki daw
		99	NA

Q707	Phi la ioh ki training kiba phi Kwah ban shim bynta bad ki training jong ka SEWA?	1	Haoid
		2	Em → END

Q708	Lada Haiod, Kum kino ki jait training phi lah ioh? **(Note: wat pule ia ki options)**	A	Iaki Skill building
		B	Kumno ban pyndonkam tyngkai ia ka light
		C	Da ka rep ka riang ba iarap ia ka mariang
		D	Shim ram bad kumno ban kynshew

		E	Don da kiwei ki daw
		99	NA
Q709	Lada Em, kum kino ki kynja training ba phi khlem ioh kiba phi la kwah?	A	Iaki Skill building
		B	Kumno ban pyndonkam tyngkai ia ka light
		C	Da ka rep ka riang ba iarap ia ka mariang
		D	Shim ram bad kumno ban kynshew
		E	Don da kiwei ki daw
		99	NA
Q710	Ka training ka ba phi la ioh, ka iarap ne em iaphi?	1	Haoid
		2	Em

Endline Survey and Impact Assessment
FGD Guideline
2023

Introduction and Warm up

Hello everyone! My name is _____. We are coming from VoxPopuli, an organization collaborating with SEWA to conduct a Survey.

In the last 3 years SEWA has worked with women SEWA members who lack access and capacity to access digital mobile technologies for financial transactions and benefits from higher levels of financial literacy to keep pace with current market requirements to improve their livelihoods and increase their incomes. Before the project started we had conduced a survey (baseline) and we may have come to you for the same to find out the level of usage of the digital mobile technologies for financial transaction. Now after three years we want to find out the impact of the project and the work that has been done by SEWA with you and other women SEWA members in six states like Gujarat, Rajasthan, UP, Bihar, Assam and Meghalaya.

> First and foremost I would like to thank you all for sparing your valuable time to come and talk to us today.

> Please remember there are no right or wrong answers – just your opinions and ideas, how you feel about certain matters related to digital financial literacy and access to it. I would request each of you to participate. Your views, ideas and feelings are very important for us. I would like to reiterate my promise that all information provided by you today and the identities will be treated in strict confidence.

This session will take about two hours. I would request you to kindly participate in the discussions till the end. May we then begin with a brief introduction of each one of you?

Details about Family

Socio-Economic Conditions of the Community
Ask the group to give a brief socio-economic profile of the village –

1. What is the social structure of the community,
2. What are the main, secondary and tertiary occupations of the people of the village? They should also share the types of business in which the villagers are engaged.
3. How much land is irrigated overall in the village? Is electricity available for farming? if yes how many farmers and their profile – large, medium and small farmers; how many of them are women farmers?
4. What are the various sources of drinking water in the village? What are the various sources of water for other needs? How far do they have to travel to collect this water? Whose responsibility is it to collect water if it is away from home? How much time is spent if collecting water? Do you have to pay for drinking and other water? If yes, how much?
5. The general education status of men and women in the village. Where is the nearest school and till what class? Do all boys and girls go to school? If they don't then the reasons – separately for boys and girls? Is there drop out of boys and girls and reasons for it? Status of transition from primary to secondary

6. How many Anganwadis are there in the village? / their location by hamlets? Is there any section of the village community that is unable to benefit fully from the Aanganwadi? What are the reasons for the same?

7. Is there a PHC in the village – if not, how far is it? In case of routine illness in the family who do the villagers generally approach? What time is the doctor available? Does the ANM visit the village regularly? What more facilities do you think should be available for addressing the health needs in the village? Is 108 (ambulance) services available in the village? How is it. What are the government schemes related to health that they are accessing.

8. Which government schemes are you aware that has benefitted the people of the village? Who has helped you in applying for the schemes? If people are not benefiting from various schemes then what are the reasons behind it?

9. Has anyone or anyone of you received any training related to skill building; energy conservation; sustainable agriculture or credit and savings. Would you like any more training? Reasons for not attending (if they say that they have not attended any such training)

10. How have the trainings helped you

Familiarity with SEWA and its Services

1. Do you or your family avail any of the core SEWA services? If yes, which? How useful has the service been in terms of improvement of the household economy? financial literacy, women empowerment, access to services, etc. (*let the respondents elaborate*)?

2. Is there a need for any additional services you would like from SEWA? If yes, what services

3. Are you familiar with any new SEWA services that were offered during the COVID pandemic in 2020 / 2021 and may have been continued hence?

4. Has SEWA helped you access new opportunities/knowledge which have positively affected your livelihood?

5. Do farmers visit the Jankari and Sanshodhan Kendra of SEWA for agriculture information?

6. Have the farmers received and/or read SMSs for the same? (Assess separately for women and men)

7. Are you aware of any government incentives or schemes to promote entrepreneurship among women or for women empowerment? If yes, which incentives/schemes are you aware of?

8. Who has made you aware of these government incentives and schemes

Impact on family income in recent years especially in 2022 compared to 2018

1. What has changed over the last 3 years (barring the lockdown period of 2020-21) in the way you conduct business, undertake financial transaction and use digital devices and services
   a. What are the main reasons for such change
   b. Are the changes seen uniformly across all segments of the village community, or have some groups changed more than others? Who and why?

2. What has been the nature of changes in women's use of digital devices and services?
   a. What are the main reasons for such changes?
   b. Have some women benefitted more than others? Why?
   c. Are young girls and boys also affected by the same? How?

3. Can you cite examples of the economic benefits (income gains) resulting from the use of digital financial services by women and men? Have there been any other benefits, e.g.,

access to information, weather forecast, etc., that are being used more after the programme?

Digital Readiness and Capacity Building

Ask the group about access and usage of Smartphone; digital devices, 3G/4G connectivity, access to Wi-Fi, access to and usage of Internet

1. What is the extent of access and usage of phones in the village among men, women and youth (boys and girls) (even children nowadays, especially post-COVID, for studies/to watch cartoons??)? Who uses them and for what purposes? What are the types of phones generally used by the different groups? Are there any social restrictions on women and/or girls (or any other group) in the use of phones? (*Seek community/caste-specific responses*)?
2. What are the various digital devices that the group is familiar with – like computer, laptop, tablet, Smartphone, etc
3. If the group is aware and familiar about the digital devices, ask – how long have you been using these? Who introduced you to them? Were you given any training? If yes, then who provided the training, where and when?
4. What kind of connectivity do they have – 3G/4G/5G? What is the quality of connectivity? Are you able to easily access internet and/or common apps like Facebook, WhatsApp, etc.
5. Do they have access to Wi-Fi and do they use the Internet – which group in the village uses it and what do they use it for? On which devices do they access the Internet?
6. How familiar are the women with this technology – using a mobile and also the internet?
7. Has there been any special orientation or training done for women by anyone on how to use the mobile phone/ internet/ any phone-based apps? How many women in the village and how many girls would have undergone such training? Who provided the training? Has there been peer-to-peer learning too? What percentage women would have learned from peers or other members in the family? Did any of the trained women help other women or family members in learning?

Digital Literacy and Financial Literacy Levels

1. What is the mobile phone generally used for by men; women and young people?
2. Do you have your own smart phone? (If No, ask question 3)
3. Do you think smart phones and digital services are useful? Will you purchase a smart phone for your own use in the near future?
4. How do you (as a group) assess your knowledge and skills about various features of the mobile?
5. What do you find difficult to use in the phone and what (features) are you comfortable using? Note: If they don't mention banking, etc then ask: Is it used for Banking; payment of bills; sending/receiving money/ UPI payments; shopping; purchase of tickets or for business. Who uses it – men, women or young people?
6. Have they received any training in the use of digital devices for financial transactions? If yes, which organisation provided the training and when? Was the training adequate or did they need additional support to get started/ continue using the service?
7. How many transactions do you do digitally generally? Do you use digital modes for your financial interactions with SEWA?

8. Would you like any follow-up trainings? If yes, please suggest what training? Buffaloes

Access to and Use of Digital and Non-Digital Financial Products/Services

1. What are the saving habits of the group and of the village as a whole? Do women also save? If they do, then where and how? Do they have access to a bank nearby?
2. Do they have SHGs or microfinance institutions? How many SHGs are there in the village and what are the nature of activities they are involved in? What percentage of women are members of SHGs?
3. Generally, who do you approach when you need a loan? What is the loan size (amount), the interest that you are charged, and other terms (such as collateral, duration, etc.?
4. What type of financial institutions and services do you have access to?
5. Do they go to the bank for their transactions? What is the distance of nearest available bank branch from your village? What is the cost that they incur in each visit to the bank? Do they travel alone or with another member/ family?
6. Are there any Bank Saathis in the village that you have access to? What is the nature of services or support received from them? Which Bank/s are they linked with?
7. Is there an ATM in or near your village? what is the distance of the ATM from your village?
8. What kind of account do the men and women have in the bank?
9. How do they do payments, withdrawal, remittances in a bank? How do they access the services – in person; net banking or phone banking? Do they do it by themselves or other family member does it for them or they do it with someone's assistance or they do it through an agent?
10. Device (s) used for Phone or net-banking facility?
11. Check if they are familiar with ATM, PayTM, GPay, PhonePe, BHIM, UPI, E-Wallet, etc. Do they do any cashless transactions? Do they face any difficulties in cashless transactions/ have any reservations about them? What precautions do they take while doing digital financial transactions?
12. Do you feel the need for (further) training in the use of mobile phone for using **Non-Financial** Services (such as …making a call, writing SMS, using Social media, etc)
13. Have they received any such training in the last 1 or 2 years
14. Do you feel the need for training in the use of mobile phone for using **Financial Products/Services** (such as …NEFT transaction; Paytm. Gpay, UPI payments)? Have you received any such training?
15. Have you or another family member received any training in the use of digital financial products and/or services (such as… using ATM card for withdrawal of cash; debit/credit card transaction; etc)
16. Have any of you received training on using the phone/digital payments for business activities?
17. Who helped you to learn about digital payments?
18. Have you received training/ information on financial literacy (Hint: DFLT)?

Access and Awareness

1. Are you aware of any government incentives or schemes to promote entrepreneurship among women? If yes, which incentives/schemes are you aware of?
2. Have anyone you know or you received training/ information on entrepreneurship development (EDP)?

3. Has the training made any difference in how you or anyone you know do business?
4. Who has made you aware of these government incentives and schemes?
5. Have you or anyone else in your family participated in any financial digital literacy and awareness programmes? Who conducted this programme? What was learnt in these programmes?
6. Is there a common Services Centre (CSC) in the area?
7. Is there a common Services Centre (CSC) in the area/village or nearby? Where? What services do you avail there, if any?

Effectiveness of Program

1. Have you been part of the program of SEWA to help you use the digital media for financial transaction?
2. Which trainings have you participated in for Digital Financial Literacy? How was the training overall? What have been the benefits of the training?
3. How did the program help you in tackling the COVID Pandemic?
4. Did you get any COVID related messages from SEWA?
5. Do you know about COVID Crisis Number (SEWA Sahayata Number)?
6. Do you have any issues in terms of the trainings provided? (Issues could include not enough training, needs more hand holding support, trouble shooting, etc.)

COVID Repercussions

1. How did COVID affect the life of the men, women, youth and children of your village
2. How did you cope with your day to day needs?
3. How did you manage your livelihood and other expenses?
4. Did COVID force you to start using digital Apps for making and receiving payments
5. How did you learn to do that?
6. Did you receive any training for that from anyone?
7. Who gave you such training and what all was taught in it?
8. How comfortable were the women in using the technology?
9. Who was the most comfortable in using the technology?

એન્ડલાઈન સર્વે અને ઈમ્પેક્ટ એસેસમેન્ટ

FGD માર્ગદર્શિકા

2023

પરિચય અને વૉર્મ અપ

દરેકને હેલો! મારું નામ _____. અમે સર્વેક્ષણ કરવા માટે SEWA સાથે સહયોગ કરતી સંસ્થા VoxPopuli તરફથી આવી રહ્યા છીએ. છેલ્લા 3 વર્ષો માં સેવાએ એવા મહિલા સેવા સભ્યો સાથે કામ કર્યું છે કે જેમની પાસે આજીવિકા સુધારવા અને પોતાની આવકમાં વધારો કરવા માટે હાલના બજારની જરૂરિયાત સાથે તાલમેલ જાળવી રાખવા માટે નાણાકીય લેવડ દેવળ અને /નાણાકીય સાક્ષરતા ના ઉચ્ચ સ્તરના લાભ મેળવવા માટે ડીજીટલ મોબાઈલ ટેકનોલોજિ સુધીની પહોચ અને ક્ષમતાનો અભાવ છે. પ્રોજેક્ટ શરૂ થયો તે પહેલાં અમે એક સર્વેક્ષણ (બેઝલાઇન) કર્યો હતો જેના દ્વારા નાણાકીય વ્યવહાર માટે ડિજિટલ મોબાઇલ ટેક્નોલોજીના ઉપયોગનું સ્તર જાણવા માટે અમે કદાચ તમારી પાસે આવ્યા હોઈશું. હવે ત્રણ વર્ષ પછી અમે ગુજરાત, રાજસ્થાન, યુપી, બિહાર, આસામ અને મેઘાલય જેવા છ રાજ્યોમાં SEWA દ્વારા તમારી અને અન્ય મહિલા SEWA સભ્યો સાથે પ્રોજેક્ટની અસર અને કાર્યને જાણવા માંગીએ છીએ..

સૌ પ્રથમ, હું આજે અમારી સાથે આવીને વાત કરવા માટે તમારો કિંમતી સમય ફાળવવા બદલ તમારો આભાર માનું છું.

કૃપા કરીને યાદ રાખો કે કોઈ સાચા કે ખોટા જવાબો નથી - ફક્ત તમારા મંતવ્યો અને વિચારો, તમે ડિજિટલ નાણાકીય સાક્ષરતા અને તેની ઍક્સેસ સંબંધિત કેટલીક બાબતો વિશે કેવું અનુભવો છો. હું તમને દરેકને ભાગ લેવા વિનંતી કરીશ. તમારા વિચારો અને લાગણીઓ અમારા માટે ખૂબ જ મહત્વપૂર્ણ છે. હું મારી વાત ને પુનરાવર્તિત કરવા માંગુ છું કે આજે તમારા દ્વારા આપવામાં આવેલી તમામ માહિતી અને ઓળખને ગુપ્ત રાખવામાં આવશે. આ વાતચીત લગભગ બે કલાક સુધી ચાલશે.. હું તમને અંત સુધી ચર્ચામાં ભાગ લેવા વિનંતી કરીશ. તો શું અમે તમારા દરેકના ટૂંકા પરિચય સાથે શરૂ કરી શકીએ?

કુટુંબ વિશે વિગતો
સમુદાયની સામાજિક-આર્થિક પરિસ્થિતિ

જૂથને ગામની સંક્ષિપ્ત સામાજિક-આર્થિક રુપરેખા આપવા માટે કહો –

1. સમુદાયનું સામાજિક માળખું શું છે,

2. ગામના લોકોનો મુખ્ય, ગૌણ અને તૃતીય વ્યવસાય શું છે? તેઓએ તે વ્યવસાયના પ્રકારો પણ શેર કરવા જોઈએ જેમાં ગ્રામજનો રોકાયેલા છે.

3. ગામમાં એકંદરે કેટલી જમીન સિંચાઈ છે? શું ખેતી માટે વીજળી ઉપલબ્ધ છે? જો હા તો કેટલા ખેડૂતો અને તેમની પ્રોફાઇલ - મોટા, મધ્યમ અને નાના ખેડૂતો; તેમાંથી કેટલી મહિલા ખેડૂતો છે?

4. ગામમાં પીવાના પાણીના વિવિધ સ્રોત કયા છે? અન્ય જરૂરિયાતો માટે પાણીના વિવિધ સ્રોતો શું છે? આ પાણી એકઠું કરવા માટે તેઓએ કેટલી દૂર સુધી મુસાફરી કરવી પડે છે? જો તે ઘરથી દૂર હોય તો પાણી

એકત્રિત કરવાની જવાબદારી કોની છે? પાણી એકત્રિત કરવામાં કેટલો સમય પસાર થાય છે? શું તમારે પીવાના અને અન્ય પાણી માટે પૈસા ચૂકવવા પડે છે? જો હા, તો કેટલા?

5. ગામમાં પુરુષો અને સ્ત્રીઓની સામાન્ય શિક્ષણની સ્થિતિ. સૌથી નજીકની શાળા ક્યાં છે અને કયા વર્ગ સુધી છે? શું બધા છોકરાઓ અને છોકરીઓ શાળાએ જાય છે? જો ના, તો તેના કારણો - છોકરાઓ અને છોકરીઓ માટે અલગથી. છોકરાઓ અને છોકરીઓના ડ્રોપ આઉટ થાય તો તેના કારણો? પ્રાથમિકથી માધ્યમિકમાં સંક્રમણની સ્થિતિ

6. ગામમાં કેટલી આંગણવાડીઓ છે? / તે ક્યાં સ્થિત છે? શું ગામડાના સમુદાયનો કોઈ એવો વર્ગ છે જે આંગણવાડીનો સંપૂર્ણ લાભ મેળવી શકતો નથી? એનાં કારણો શું છે?

7. શું ગામમાં કોઈ PHC છે - જો નથી, તો તે કેટલું દૂર છે? પરિવારમાં નિયમિત બીમારીના કિસ્સામાં ગ્રામજનો સામાન્ય રીતે કોનો સંપર્ક કરે છે? ડોક્ટર કયા સમયે ઉપલબ્ધ છે? શું ANM નિયમિતપણે ગામની મુલાકાત લે છે? તમારા મતે ગામમાં આરોગ્યની જરૂરિયાતોને પહોંચી વળવા વધુ કઈ સુવિધાઓ ઉપલબ્ધ હોવી જોઈએ? શું ગામમાં 108 (એમ્બ્યુલન્સ) સેવાઓ ઉપલબ્ધ છે? તે કેવી રીતે છે. આરોગ્યને લગતી સરકારની કઈ કઈ યોજનાઓ છે જેનો તેઓ ઉપયોગ કરી રહ્યા છે.

8. તમે કઈ સરકારી યોજનાઓથી વાકેફ છો જેનાથી ગામના લોકોને ફાયદો થયો છે? યોજનાઓ માટે અરજી કરવામાં તમને કોણે મદદ કરી છે? જો લોકોને વિવિધ યોજનાઓનો લાભ મળતો નથી તો તેની પાછળના કારણો શું છે?

9. શું તમારામાંથી કોઈએ કૌશલ્ય નિર્માણને લગતી કોઈ તાલીમ લીધી છે; ઊર્જા સંરક્ષણ; ટકાઉ કૃષિ અથવા ક્રેડિટ અને બચત. શું તમે વધુ તાલીમ લેવા માંગો છો? (જો તેઓ કહે કે તેઓએ આવી કોઈ તાલીમમાં હાજરી આપી નથી) હાજરી ન આપવાના કારણો

10. આ તાલીમો એ તમને કેવી રીતે મદદ કરી છે

SEWA અને તેની સેવાઓ સાથે પરિચિતતા

1. શું તમે અથવા તમારા પરિવાર માંથી કોઈએ SEWAની મુખ્ય સેવાઓનો લાભ લીધો છે? જો હા, તો કઈ? તે સેવા ઘરના અર્થતંત્રમાં સુધારો કરવા માટે કેટલી ઉપયોગી થઈ છે? નાણાકીય સાક્ષરતા, મહિલા સશક્તિકરણ, સેવાઓની પહોંચ વગેરે. (વિગતવાર જણાવવા દો)

2. શું તમને SEWA તરફથી કોઈ વધારાની સેવાઓની જરૂર છે? જો હા, તો કઈ સેવાઓ

3. શું તમે SEWA ની કોઈપણ નવી સેવા થી પરિચિત છો, જે તમને 2020 / 2021 માં કોવિડ રોગચાળા દરમિયાન આપવામાં આવી હતી જે અને જે અત્યારે પણ ચાલુ રાખવામાં આવી હશે?

4. શું SEWA એ તમને નવી તકો/જ્ઞાન મેળવવામાં મદદ કરી છે, જેણે તમારી આજીવિકા પર સારી અસર કરી હોય?

5. શું ખેડૂતો ખેતીવાડીની માહિતી માટે SEWA ના જાણકારી અને સંશોધન કેન્દ્રની મુલાકાત લે છે?

6. શું ખેડૂતોને તેના માટે SMS પ્રાપ્ત થયા છે અને/અથવા વાંચ્યા છે? (સ્ત્રીઓ અને પુરુષો માટે અલગથી પૂછપરછ કરો)

7. શું તમે મહિલાઓમાં ઉદ્યોગસાહસિકતાને પ્રોત્સાહન આપવા અથવા મહિલા સશક્તિકરણ માટે કોઈપણ સરકારી પ્રોત્સાહનો અથવા યોજનાઓથી વાકેફ છો? જો હા, તો તમે કયા પ્રોત્સાહનો / યોજનાઓથી વાકેફ છો?

8. આ સરકારી પ્રોત્સાહનો અને યોજનાઓ વિશે તમને કોણે માહિતગાર કર્યા છે/જાણકારી આપી છે

2018ની સરખામણીમાં તાજેતરના વર્ષોમાં ખાસ કરીને 2022માં કુટુંબની આવક પર અસર

1. છેલ્લા 3 વર્ષમાં (2020-21ના લોકડાઉન સમયગાળાને બાદ કરતાં) તમે જે રીતે વ્યવસાય કરો છો, નાણાકીય વ્યવહાર કરો છો અને ડિજિટલ ઉપકરણો અને સેવાઓનો ઉપયોગ કરો છો તેમાં શું બદલાવ આવ્યો છે
   a. આવા પરિવર્તનના મુખ્ય કારણો શું છે
   b. શું ગ્રામ્ય સમુદાયના તમામ વિસ્તારોમાં એકસરખા ફેરફારો જોવા મળે છે, અથવા કેટલાક જૂથો અન્ય/બીજા જૂથ કરતા વધુ બદલાયા છે? કોણ અને શા માટે?

2. ડિજિટલ ઉપકરણો અને સેવાઓના ઉપયોગમાં મહિલાઓમાં ફેરફારોનું સ્વરૂપ શું છે?
   a. આવા ફેરફારોના મુખ્ય કારણો શું છે?
   b. શું કેટલીક સ્ત્રીઓને અન્ય કરતાં વધુ ફાયદો થયો છે? શા માટે?
   c. શું યુવાન છોકરીઓ અને છોકરાઓ પણ તેનાથી પ્રભાવિત છે? કેવી રીતે?

3. શું તમે મહિલાઓ અને પુરુષો દ્વારા ડિજિટલ નાણાકીય સેવાઓના ઉપયોગથી થતા આર્થિક લાભો (આવકના લાભો) ના ઉદાહરણો જણાવી શકો છો? શું ત્યાં કોઈ અન્ય લાભો છે, જેમ કે, માહિતીની પહોંચ, હવામાનની આગાહી વગેરે, જેનો પ્રોગ્રામ પછી વધુ ઉપયોગ થઈ રહ્યો છે?

ડિજિટલ રેડીનેસ અને કેપેસિટી બિલ્ડીંગ

સ્માર્ટફોનના વપરાશ અને ઉપયોગ વિશે જૂથને પૂછો; ડિજિટલ ઉપકરણો, 3G/4G કનેક્ટિવિટી, Wi-Fi સુધીની પહોંચ, ઇન્ટરનેટની પહોંચ અને ઉપયોગ

1. ગામમાં પુરુષો, સ્ત્રીઓ અને યુવાનો (છોકરાઓ અને છોકરીઓ) વચ્ચે ફોનની પહોંચ અને ઉપયોગની હદ કેટલી છે? (આજકાલના બાળકો પણ, ખાસ કરીને કોવિડ પછી, અભ્યાસ માટે/કાર્ટૂન જોવા માટે??)? કોણ તેનો ઉપયોગ કરે છે અને કયા હેતુઓ માટે? સામાન્ય રીતે વિવિધ જૂથો દ્વારા કયા પ્રકારના ફોનનો ઉપયોગ કરવામાં આવે છે? શું ફોનના ઉપયોગમાં મહિલાઓ અને/અથવા છોકરીઓ (અથવા અન્ય કોઈ જૂથ) પર કોઈ સામાજિક પ્રતિબંધો છે? (સમુદાય/જાતિ-વિશિષ્ટ જવાબો જોઈએ છે)?

2. જૂથ કયા ડિજિટલ ઉપકરણોથી પરિચિત છે - જેમ કે કમ્પ્યુટર, લેપટોપ, ટેબ્લેટ, સ્માર્ટફોન, વગેરે

3. જો જૂથ ડિજિટલ ઉપકરણો વિશે વાકેફ અને પરિચિત હોય, તો પૂછો – તમે કેટલા સમયથી આનો ઉપયોગ કરી રહ્યાં છો? તેમની સાથે તમારો પરિચય કોણે કરાવ્યો? શું તમને કોઈ તાલીમ આપવામાં આવી હતી? જો હા, તો તાલીમ કોણે, ક્યાં અને ક્યારે આપી?

4. તેમની પાસે કેવા પ્રકારની કનેક્ટિવિટી છે – 3G/4G/5G? કનેક્ટિવિટીની ગુણવત્તા શું છે? શું તમે સરળતાથી ઇન્ટરનેટ અને/અથવા ફેસબુક, વોટ્સએપ વગેરે જેવી સામાન્ય એપ્સ વાપરી શકો છો?

5. શું તેમની પાસે વાઈ-ફાઈની પહોંચ છે અને શું તેઓ ઇન્ટરનેટનો ઉપયોગ કરે છે - ગામનું કયું જૂથ તેનો ઉપયોગ કરે છે અને તેઓ તેનો ઉપયોગ શેના માટે કરે છે? તેઓ કયા ઉપકરણો પર ઇન્ટરનેટ ચાલુ કરે છે?

6. મહિલાઓ આ ટેક્નોલોજીથી કેટલી પરિચિત છે – મોબાઈલ અને ઇન્ટરનેટનો પણ ઉપયોગ કરે છે?

7. શું મોબાઈલ ફોન/ઇન્ટરનેટ/કોઈપણ ફોન-આધારિત એપ્સનો ઉપયોગ કેવી રીતે કરવો તે અંગે કોઈ વ્યક્તિ દ્વારા મહિલાઓ માટે કોઈ વિશેષ તાલીમ આપવામાં આવી છે? ગામની કેટલી સ્ત્રીઓ અને કેટલી છોકરીઓએ આવી તાલીમ લીધી હશે? તાલીમ કોણે આપી? શું સરખે સરખા લોકો વચ્ચે શીખવું-શીખવાડવું (આપ-લે) થયું છે? સાથીદારો અથવા કુટુંબના અન્ય સભ્યો પાસેથી કેટલા ટકા સ્ત્રીઓ શીખી હશે? શું પ્રશિક્ષિત મહિલાઓમાંથી કોઈએ અન્ય મહિલાઓ કે પરિવારના સભ્યોને શીખવામાં મદદ કરી છે?

ડિજિટલ સાક્ષરતા અને નાણાકીય સાક્ષરતા સ્તર

1. પુરુષો, સ્ત્રીઓ અને યુવાન લોકો દ્વારા સામાન્ય રીતે મોબાઇલ ફોનનો ઉપયોગ શેના માટે થાય છે?

2. શું તમારી પાસે તમારો પોતાનો સ્માર્ટ ફોન છે? (જો ના, પ્રશ્ન 3 પૂછો)

3. શું તમને લાગે છે કે સ્માર્ટ ફોન અને ડિજિટલ સેવાઓ ઉપયોગી છે? શું તમે નજીકના ભવિષ્યમાં તમારા પોતાના ઉપયોગ માટે સ્માર્ટ ફોન ખરીદશો?

4. તમે (એક જૂથ તરીકે) મોબાઇલની વિવિધ વિશેષતાઓ વિશે તમારા જ્ઞાન અને કૌશલ્યનું મૂલ્યાંકન કેવી રીતે કરશો?

5. તમને ફોનમાં શું વાપરવું અઘરું લાગે છે અને કઇ (સુવિધાઓ) વાપરવામાં તમને સરળ લાગે છે?
   નોંધ: જો તેઓ બેંકિંગ વગેરેનો ઉલ્લેખ કરતા નથી, તો પૂછો: શું તેનો (ફોનનો) ઉપયોગ બેંકિંગ માટે થાય છે; બિલની ચુકવણી; નાણાં/યુપીઆઇ પેમેન્ટ મોકલવા/પ્રાપ્ત કરવા; ખરીદી; ડિકિટની ખરીદી અથવા વ્યવસાય માટે. કોણ તેનો ઉપયોગ કરે છે - પુરુષો, સ્ત્રીઓ અથવા યુવાન લોકો?

6. શું તેઓએ નાણાકીય વ્યવહારો માટે ડિજિટલ ઉપકરણોના ઉપયોગની કોઈ તાલીમ લીધી છે? જો હા, તો કઈ સંસ્થાએ તાલીમ અને ક્યારે આપી? શું તાલીમ પર્યાપ્ત હતી અથવા તેમને સેવાનો ઉપયોગ શરૂ કરવા/ ચાલુ રાખવા માટે વધારાના ટેકાની જરૂર હતી?

7. તમે સામાન્ય રીતે કેટલા ડિજિટલ વ્યવહારો કરો છો? શું તમે SEWA સાથે તમારી નાણાકીય વ્યવહાર માટે ડિજિટલ મોડ્સનો ઉપયોગ કરો છો?

8. શું તમે કોઈ ફોલો-અપ તાલીમ ઈચ્છો છો? જો હા, તો કૃપા કરીને કઈ તાલીમ તે સૂચવો

ડિજિટલ અને નોન-ડિજિટલ નાણાકીય ઉત્પાદનો/સેવાઓની પહોંચ અને ઉપયોગ

1. જૂથ અને સમગ્ર ગામની બચતની આદતો શું છે? શું સ્ત્રીઓ પણ બચાવે છે? જો તેઓ કરે છે, તો પછી ક્યાં અને કેવી રીતે? શું તેમની પાસે નજીકની બેંકની પહોંચ છે?

2. શું તેમની ત્યાં SHG અથવા માઇક્રોફાઇનાન્સ સંસ્થાઓ છે? ગામમાં કેટલા સ્વસહાય જૂથો છે અને તેઓ કઈ પ્રવૃત્તિઓમાં સામેલ છે? સ્વસહાય જૂથોની કેટલા ટકા સ્ત્રીઓ સભ્યો છે?

3. સામાન્ય રીતે, જ્યારે તમને લોનની જરૂર હોય ત્યારે તમે કોનો સંપર્ક કરો છો? લોનનું કદ (રકમ), તમારી પાસેથી વસૂલવામાં આવેલું વ્યાજ અને અન્ય શરતો (જેમ કે જામીનગીરી, સમયગાળો, વગેરે) શું છે?

4. તમને કયા પ્રકારની નાણાકીય સંસ્થાઓ અને સેવાઓની પહોંચ છે?

5. શું તેઓ તેમના વ્યવહારો માટે બેંકમાં જાય છે? તમારા ગામથી નજીકની ઉપલબ્ધ બેંક શાખાનું અંતર કેટલું છે? બેંકની દરેક મુલાકાતમાં તેમને કેટલો ખર્ચ થાય છે? શું તેઓ એકલા મુસાફરી કરે છે કે અન્ય સભ્ય/પરિવાર સાથે?

6. શું ગામમાં કોઈ બેંક સાથીઓ છે જેની તમને પહોંચ છે? તેમની પાસેથી મળતી સેવાઓ અથવા સમર્થનનું સ્વરૂપ શું છે? તેઓ કઈ બેંક/ઓ સાથે જોડાયેલા છે?

7. શું તમારા ગામમાં કે તેની નજીક કોઈ ATM છે? તમારા ગામથી એટીએમનું અંતર કેટલું છે?

8. બેંકમાં પુરુષો અને સ્ત્રીઓનું કેવા પ્રકારનું ખાતું છે?

9. તેઓ બેંકમાં પેમેન્ટ, ઉપાડ, રેમિટન્સ કેવી રીતે કરે છે? તેઓ કેવી રીતે સેવાઓનો ઉપયોગ કરે છે - રૂબરૂમાં; નેટ બેન્કિંગ કે ફોન બેન્કિંગ? શું તેઓ તે જાતે કરે છે અથવા પરિવારના અન્ય સભ્ય તેમના માટે કરે છે અથવા તેઓ કોઈની સહાયથી કરે છે અથવા તેઓ કોઈ એજન્ટ દ્વારા કરે છે?

10. ફોન અથવા નેટ-બેંકિંગ સુવિધા માટે ઉપયોગમાં લેવાતા ઉપકરણ (ઓ)?

11. તપાસો કે શું તેઓ ATM, PayTM, GPay, PhonePe, BHIM, UPI, E-Wallet વગેરેથી પરિચિત છે. શું તેઓ કોઈ કેશલેસ વ્યવહારો કરે છે? શું તેઓને કેશલેસ ટ્રાન્ઝેક્શનમાં (પૈસા વગરની લેવાદ-દેવડ) કોઈ મુશ્કેલીઓનો સામનો કરવો પડે છે/તેમના વિશે કોઈ શંકા છે? ડિજિટલ નાણાકીય વ્યવહારો કરતી વખતે તેઓ શું સાવચેતી રાખે છે?

12. શું તમને બિન-નાણાકીય સેવાઓ (જેમ કે ...કોલ કરવા, SMS લખવા, સોશિયલ મીડિયાનો ઉપયોગ વગેરે) નો ઉપયોગ કરવા માટે મોબાઈલ ફોનના ઉપયોગ માટે (વધુ) તાલીમની જરૂર લાગે છે?

13. છેલ્લા એક-બે વર્ષ માં શું તેમને આની કોઈ તાલીમ આપવામાં આવી છે

14. શું તમને નાણાકીય ઉત્પાદનો/સેવાઓ (જેમ કે ...NEFT ટ્રાન્ઝેક્શન; Paytm. Gpay, UPI ચૂકવણીઓ) નો ઉપયોગ કરવા માટે મોબાઇલ ફોનના ઉપયોગની તાલીમની જરૂર લાગે છે? શું તમને આવી કોઈ તાલીમ આપવામાં આવી છે?

15. શું તમે અથવા કુટુંબના અન્ય સભ્યએ ડિજિટલ નાણાકીય ઉત્પાદનો અને/અથવા સેવાઓના ઉપયોગની કોઈ તાલીમ લીધી છે (જેમ કે... રોકડ ઉપાડવા માટે ATM કાર્ડનો ઉપયોગ; ડેબિટ/ક્રેડિટ કાર્ડ વ્યવહાર; વગેરે)

16. શું તમારામાંથી કોઈએ વ્યવસાયિક પ્રવૃત્તિઓ માટે ફોન/ડિજિટલ ચૂકવણીનો ઉપયોગ કરવાની તાલીમ લીધી છે?

17. ડિજિટલ પેમેન્ટ વિશે જાણવામાં તમને કોણે મદદ કરી?

18. શું તમે નાણાકીય સાક્ષરતા (સંકેત: DFLT) પર તાલીમ/માહિતી પ્રાપ્ત કરી છે?

પહોંચ અને જાગૃતિ

1. શું તમે મહિલાઓમાં ઉદ્યોગસાહસિકતાને પ્રોત્સાહન આપવા માટેના કોઈપણ સરકારી પ્રોત્સાહનો અથવા યોજનાઓથી વાકેફ છો? જો હા, તો તમે કયા પ્રોત્સાહનો/યોજનાઓથી વાકેફ છો?

2. શું તમે કોઈને ઓળખો છો અથવા તમને એન્ટરપ્રિન્યોરશીપ ડેવલપમેન્ટ (EDP) પર તાલીમ/ માહિતી મળી છે?

3. શું તમે જાણો છો કે તમને અથવા બીજા કોઈને તાલીમ દ્વારા પોતાના વ્યવસાય માં કઈ ફરક પડ્યો હોય?

4. આ સરકારી પ્રોત્સાહનો અને યોજનાઓ વિશે તમને કોણે માહિતગાર કર્યા છે?

5. શું તમે અથવા તમારા પરિવારમાં અન્ય કોઈએ કોઈપણ નાણાકીય ડિજિટલ સાક્ષરતા અને જાગૃતિ કાર્યક્રમોમાં ભાગ લીધો છે? આ કાર્યક્રમ કોણે કરાવ્યો? આ કાર્યક્રમોમાં શું શીખવા મળ્યું?

6. શું આ વિસ્તારમાં કોઈ સામાન્ય સેવા કેન્દ્ર (CSC) છે?

7. શું આ વિસ્તારમાં/ગામમાં કે નજીકમાં કોઈ સામાન્ય સેવા કેન્દ્ર (CSC) છે? ક્યાં? તમે ત્યાં કઈ સેવાઓનો લાભ લો છો, જો કોઈ હોય તો?

કાર્યક્રમની અસરકારકતા

1. શું તમે નાણાકીય વ્યવહાર માટે ડિજિટલ મીડિયાનો ઉપયોગ કરવામાં મદદ કરવા માટે SEWA ના કાર્યક્રમનો ભાગ બન્યા છો?

2. તમે ડિજિટલ નાણાકીય સાક્ષરતા માટે કઈ તાલીમમાં ભાગ લીધો છે? એકંદરે તાલીમ કેવી રહી? તાલીમના ફાયદા શું છે?

3. કોવિડ રોગચાળાનો સામનો કરવામાં કાર્યક્રમે તમને કેવી રીતે મદદ કરી?

4. શું તમને SEWA તરફથી કોઈ COVID સંબંધિત સંદેશા મળ્યા છે?

5. શું તમે કોવિડ ક્રાઈસિસ નંબર (SEWA સહાયતા નંબર) વિશે જાણો છો?

6. શું તમને આપવામાં આવતી તાલીમના સંદર્ભમાં કોઈ સમસ્યા છે? (સમસ્યાઓમાં પૂરતી તાલીમ ન હોવી, વધુ હેન્ડ હોલ્ડિંગ સપોર્ટની જરૂર છે, મુશ્કેલી નિવારણ વગેરેનો સમાવેશ થઈ શકે છે.)

કોવિડની અસરો

1. તમારા ગામના પુરુષો, સ્ત્રીઓ, યુવાનો અને બાળકોના જીવન પર કોવિડની કેવી અસર પડી?

2. તમે તમારી રોજિંદી જરૂરિયાતોનો સામનો કેવી રીતે કર્યો?

3. તમે તમારી આજીવિકા અને અન્ય ખર્ચાઓનું સંચાલન કેવી રીતે કર્યું?

4. શું COVID એ તમને ચુકવણી કરવા અને પ્રાપ્ત કરવા માટે ડિજિટલ એપ્લિકેશન્સનો ઉપયોગ કરવાનું શરૂ કરવા દબાણ કર્યું?

5. તમે તે કરવાનું કેવી રીતે શીખ્યા?

6. શું તમે તેના માટે કોઈની પાસેથી કોઈ તાલીમ લીધી છે?

7. તમને આવી તાલીમ કોણે આપી અને તેમાં શું શીખવવામાં આવ્યું?

8. ટેક્નોલોજીનો ઉપયોગ કરવામાં મહિલાઓ કેટલી ખુશાલ/ઉત્સાહી હતી?

9. ટેક્નોલોજીનો ઉપયોગ કરવામાં સૌથી વધુ ખુશાલ/ઉત્સાહી કોણ હતું?

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एंडलाइन सर्वे और इम्पैक्ट असेसमेंट
एफजीडी दिशानिर्देश
2023

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परिचय और वार्म अप

सभी को नमस्कार! मेरा नाम _____ है। हम वोक्सपोपुली से आ रहे हैं, जो सर्वेक्षण करने के लिए सेवा के साथ सहयोग कर रही एक संस्था है।

पिछले 3 वर्षों में सेवा ने महिला सेवा सदस्यों के साथ काम किया है, जिनके पास अपनी आजीविका में सुधार करने और अपनी आय बढ़ाने के लिए मौजूदा बाजार की आवश्यकताओं के साथ तालमेल रखने के लिए वित्तीय लेनदेन और वित्तीय साक्षरता के उच्च स्तर के लाभ के लिए डिजिटल मोबाइल टेक्नोलॉजीज तक पहुंच और क्षमता की कमी है। प्रोजेक्ट शुरू होने से पहले हमने एक सर्वेक्षण (बेसलाइन) किया था और वित्तीय लेनदेन के लिए डिजिटल मोबाइल टेक्नोलॉजीज के उपयोग के स्तर का पता लगाने के लिए हम आपके पास आये होंगे। अब तीन साल बाद हम गुजरात, राजस्थान, यूपी, बिहार, असम और मेघालय जैसे छह राज्यों में सेवा द्वारा आपके और सेवा की अन्य महिला सदस्यों के साथ प्रोजेक्ट के प्रभाव और किए गए कार्य का पता लगाना चाहते हैं। सबसे पहले मैं आप सभी को अपना बहुमूल्य समय देने और आज हमारे साथ बात करने के लिए धन्यवाद देना चाहता हूं।

कृपया याद रखें कि कोई सही या गलत उत्तर नहीं हैं - केवल आपकी राय और विचार जानना चाहते है की, आप डिजिटल वित्तीय साक्षरता और उस तक पहुंच से संबंधित कुछ मामलों के बारे में कैसा महसूस करते हैं। मैं आप में से प्रत्येक से भाग लेने का अनुरोध करूंगा/करूँगी। आपके विचार, और भावनाएं हमारे लिए बहुत महत्वपूर्ण हैं। मैं अपनी बात को फिरसे दोहराना चाहता हूं/चाहती हु कि आज आपके द्वारा प्रदान की गई सभी जानकारी और पहचान को पूरी तरह गोपनीय रखा जाएगा।

यह बातचीत करीब दो घंटे की होगी। मैं आपसे अंत तक चर्चा में भाग लेने का अनुरोध करूंगा/करूँगी। तो क्या हम आप सभी के संक्षिप्त परिचय के साथ शुरु कर सकते हैं?

समुदाय की सामाजिक-आर्थिक परिस्थितियाँ

गांव का एक संक्षिप्त सामाजिक-आर्थिक प्रोफाइल बनाने के लिए एक समूह -

1. समुदाय की सामाजिक संरचना क्या है,

2. गाँव के लोगों के मुख्य, द्वितीय और तृतीय व्यवसाय कौन से हैं? उन्हें उस प्रकार के व्यवसाय को भी बताना चाहिए जिसमे गाव के और लोग भी जुड़े हुए है।

3. गाँव में कुल कितनी भूमि सिंचित है? क्या खेती के लिए बिजली उपलब्ध है? यदि हां, तो कितने किसान हे और उनकी जानकारी - बड़े, मध्यम और छोटे किसान; इनमें से कितनी महिला किसान हैं?

4. गाँव में पीने के पानी के विभिन्न स्रोत कौन से हैं? अन्य जरूरतों के लिए पानी के विभिन्न स्रोत क्या हैं? इस पानी को भरने के लिए उन्हें कितनी दूर जाना पड़ता है? अगर घर से दूर है तो पानी भरने की जिम्मेदारी किसकी है? पानी भरने में कितना समय लगता है? क्या आपको पीने और अन्य पानी के लिए पेसे चुकाने पड़ते हे? यदि हां, तो कितना ?

5. गाँव में पुरुषों और महिलाओं की सामान्य शिक्षा की स्थिति। नजदीक में स्कूल कहाँ है और किस कक्षा तक है? क्या सभी लड़के और लड़कियां स्कूल जाते हैं? यदि वे नहीं जाते हैं तो कारण - (लड़कों और लड़कियों के लिए अलग-अलग) क्या लड़के और लड़कियों का ड्राप आउट है तो इसके क्या कारण हैं? प्राथमिक से माध्यमिक में संक्रमण की स्थिति

6. गांव में कितनी आंगनबाड़ी हैं? वो कहा पर स्थित हे? क्या ग्राम समुदाय का कोई वर्ग एसा हे जिसको किसी आंगनवाड़ी से कोई भी लाभ नहीं हुआ? इसके क्या कारण हैं?

7. क्या गांव में पीएचसी है- अगर नहीं तो कितनी दूर है? परिवार में नियमित बीमारी के मामले में ग्रामीण आमतौर पर किससे संपर्क करते हैं? डॉक्टर कितने बजे उपलब्ध होता है? क्या एएनएम नियमित रूप से गांव आती हैं? आपके विचार में गाँव में स्वास्थ्य संबंधी आवश्यकताओं को पूरा करने के लिए और कौन-सी सुविधाएँ उपलब्ध होनी चाहिए? क्या गांव में 108 (एम्बुलेंस) सेवाएं उपलब्ध हैं? कैसा है। स्वास्थ्य से जुड़ी कौन-कौन सी सरकारी योजनाएं हैं, जिनका वे लाभ उठा रहे हैं।

8. आप कौन सी सरकारी योजनाओं के बारे में जानते हैं जिससे गांव के लोगों को लाभ मिला है? योजनाओं के लिए आवेदन करने में आपकी मदद किसने की? अगर लोगों को विभिन्न योजनाओं का लाभ नहीं मिल रहा है तो इसके पीछे क्या कारण हैं?

9. क्या आप में से किसी ने कौशल निर्माण से संबंधित कोई प्रशिक्षण प्राप्त किया है; उर्जा संरक्षण; टिकाऊ कृषि या ऋण और बचत। क्या आप और प्रशिक्षण लेना चाहेंगे? भाग न लेने के कारण (यदि वे कहते हैं कि उन्होंने ऐसे किसी प्रशिक्षण में भाग नहीं लिया है)

10. प्रशिक्षण ने आपकी किस प्रकार सहायता की है

सेवा और इसकी सेवाओं से परिचित

1. क्या आप या आपका परिवार सेवा की किसी सेवा का लाभ उठाते हैं? यदि हाँ, तो कौन सा? घरेलू अर्थव्यवस्था में सुधार की दृष्टि से यह सेवा कितनी उपयोगी रही है? वित्तीय साक्षरता, महिला सशक्तिकरण, सेवाओं तक पहुंच आदि (उतरदाताओं को विस्तार से बताने दे)?

2. क्या आपको सेवा से किसी और सेवा की आवश्यकता है? यदि हां, तो कौन सी सेवाएं

3. क्या आप सेवा की किसी नई सेवा से परिचित हैं, जो 2020/2021 में COVID महामारी के दौरान शुरू की गई थी और उसे जारी रखा गया हो?

4. क्या SEWA ने आपको नए अवसरों/ज्ञान तक पहुँचने में मदद की है जिसने आपकी आजीविका को बढ़ाया हो

5. क्या किसान खेती संबंधी जानकारी के लिए सेवा के जनकारी और संशोधन केंद्र जाते हैं?

6. क्या किसानों को इसके लिए SMS मिले और/या पढ़े? (महिलाओं और पुरुषों के लिए अलग-अलग पूछताछ करें)

7. क्या आप महिलाओं के बीच उद्यमशीलता को बढ़ावा देने या महिला सशक्तिकरण के लिए किसी सरकारी प्रोत्साहन या योजना के बारे में जानते हैं? यदि हां, तो किन प्रोत्साहनों/ योजनाओं के बारे में आप जानते हैं?

8. किसीने आपको इन सरकारी प्रोत्साहनों और योजनाओं के बारे में जानकारी दी हे?

2018 की तुलना में हाल के वर्षों में विशेष रूप से 2022 में पारिवारिक आय पर प्रभाव

1. पिछले 3 वर्षों में (2020-21 की लॉकडाउन अवधि को छोड़कर) आपके व्यवसाय करने, वित्तीय लेन-देन करने और डिजिटल उपकरणों और सेवाओं का उपयोग करने के तरीके में क्या बदलाव आया है?
   a. ऐसे बदलाव के मुख्य कारण क्या हैं
   b. क्या परिवर्तन ग्राम समुदाय के सभी वर्गों में समान रूप से देखे गए हैं, या कुछ समूह दूसरों की तुलना में अधिक बदल गए हैं? कौन और क्यों?

2. डिजिटल उपकरणों और सेवाओं के महिलाओं के उपयोग में कुछ परिवर्तन हुआ हे?
   a. ऐसे परिवर्तनों के मुख्य कारण क्या हैं?
   b. क्या कुछ महिलाओं को दूसरों की तुलना में ज्यादा लाभ हुआ है?? क्यों?
   c. क्या युवा लड़कियां और लड़के भी इससे प्रभावित होते हैं? कैसे?

3. क्या आप महिलाओं और पुरुषों द्वारा डिजिटल वित्तीय सेवाओं के उपयोग से होने वाले आर्थिक लाभ (आय लाभ) के उदाहरण दे सकते हैं? क्या कोई अन्य लाभ हैं, जैसे जानकारी तक पहुंच, मौसम पूर्वानुमान आदि, जिनका उपयोग कार्यक्रम के बाद अधिक किया जा रहा है?

डिजिटल तैयारी और क्षमता निर्माण

लोगो को स्मार्टफोन की पहुंच और उपयोग के बारे में पूछें; डिजिटल उपकरण, 3जी/4जी कनेक्टिविटी, वाई-फाई तक पहुंच, इंटरनेट तक पहुंच और उपयोग.

1. गांव में पुरुषों, महिलाओं और युवाओं (लड़कों और लड़कियों) (यहां तक कि आजकल बच्चे भी, खासकर कोविड के बाद, पढ़ाई/कार्टून देखने के लिए) के बीच फोन की पहुंच और उपयोग की सीमा क्या है??) उनका उपयोग कौन और किस उद्देश्य से करता है? विभिन्न समूहों द्वारा आमतौर पर किस प्रकार के फोन का उपयोग किया जाता है? क्या फोन के उपयोग में महिलाओं और/या लड़कियों (या किसी अन्य समूह) पर कोई सामाजिक प्रतिबंध हैं? (समुदाय/जाति-विशिष्ट प्रतिक्रियाओं की तलाश करें)?

2. वे कौन से विभिन्न डिजिटल उपकरण हैं जिनसे समूह परिचित है - जैसे कंप्यूटर, लैपटॉप, टैबलेट, स्मार्टफोन, आदि

3. यदि समूह डिजिटल उपकरणों के बारे में जागरूक और परिचित है, तो पूछें - आप इनका उपयोग कितने समय से कर रहे हैं? आपको वो किसने शिखाया? क्या आपको कोई प्रशिक्षण दिया गया था? यदि हाँ, तो प्रशिक्षण किसने, कहाँ और कब दिया था?

4. उनके पास किस प्रकार की कनेक्टिविटी है - 3G/4G/5G? कनेक्टिविटी की गुणवत्ता क्या है? क्या आप आसानी से इंटरनेट और आम ऐप जैसे फेसबुक, व्हाट्सएप आदि का उपयोग कर सकते हे?

5. क्या उनके पास वाई-फाई की सुविधा है और क्या वे इंटरनेट का उपयोग करते हैं - गाँव में कौन सा समूह इसका उपयोग करता है और वे इसका उपयोग किस लिए करते हैं? वे किन उपकरणों पर इंटरनेट का उपयोग करते हैं?

6. महिलाएं इस तकनीक से कितनी परिचित हैं - मोबाइल और इंटरनेट का भी उपयोग करती हैं?

7. क्या किसी ने महिलाओं के लिए मोबाइल फोन/इंटरनेट/किसी फोन-आधारित ऐप का उपयोग करने के बारे में कोई विशेष प्रशिक्षण दिया है? गांव में कितनी महिलाओं और कितनी लड़कियों ने इस तरह का प्रशिक्षण लिया होगा? प्रशिक्षण किसने प्रदान किया? क्या पीयर-टू-पीयर लर्निंग भी हुई है? महिलाओं ने अपने साथियों या परिवार के अन्य सदस्यों से कितने प्रतिशत सीखा होगा? क्या किसी प्रशिक्षित महिला ने सीखने में अन्य महिलाओं या परिवार के सदस्यों की मदद की?

डिजिटल साक्षरता और वित्तीय साक्षरता स्तर

1. आमतौर पर पुरुषों; महिलाएं और युवा लोग द्वारा मोबाइल फोन का उपयोग किस लिए होता है?

2. क्या आपके पास अपना स्मार्ट फोन है? (यदि नहीं, तो प्रश्न 3 पूछें)

3. क्या आपको लगता है कि स्मार्ट फोन और डिजिटल सेवाएं उपयोगी हैं? क्या आप नजदीक के भविष्य में अपने स्वयं के उपयोग के लिए एक स्मार्ट फोन खरीदेंगे?

4. आप (एक समूह के रूप में) मोबाइल की विभिन्न विशेषताओं के बारे में अपने ज्ञान और कौशल का आकलन किस प्रकार करते हैं?

5. आपको फोन में किस चीज (फीचर्स) का इस्तेमाल करना मुश्किल लगता है और आपको कोनसे (फीचर्स) का इस्तेमाल करने में आसानी हैं?

   नोट: यदि वे बैंकिंग आदि का उल्लेख नहीं करते हैं, तो पूछें: क्या यह बैंकिंग के लिए उपयोग किया जाता है; बिलों का भुगतान; पैसे/यूपीआई भुगतान, पेसे भेजना/प्राप्त करना; खरीदारी; टिकटों की खरीद या व्यापार के लिए। इसका उपयोग कौन करता है - पुरुष, महिलाएं या युवा?

6. क्या उन्होंने वित्तीय लेन-देन के लिए डिजिटल उपकरणों के उपयोग में कोई प्रशिक्षण प्राप्त किया है? यदि हाँ, तो किस संस्था ने प्रशिक्षण दिया और कब? क्या प्रशिक्षण पर्याप्त था या उन्हें सेवा का उपयोग शुरू करने/जारी रखने के लिए अतिरिक्त सहायता की आवश्यकता थी?

7. आम तौर पर आप डिजिटल रूप से कितने लेन-देन करते हैं? क्या आप सेवा के साथ अपने वित्तीय व्यवहारों के लिए डिजिटल माध्यमों का उपयोग करते हैं?

8. क्या आप कोई फॉलो-अप प्रशिक्षण चाहेंगे? यदि हाँ, तो कृपया बताएं कि कौन-सा प्रशिक्षण है?

डिजिटल और गैर-डिजिटल वित्तीय उत्पादों/सेवाओं तक पहुंच और उनका उपयोग

1. समूह और पूरे गांव की बचत की आदतें क्या हैं? क्या महिलाएं भी बचत करती हैं? अगर करती हैं तो कहां और कैसे? क्या वो पास के किसी बैंक तक जा सकती है?

2. क्या उनके पास स्वयं सहायता समूह या माइक्रोफाइनेंस संस्थान हैं? गाँव में कितने स्वयं सहायता समूह हैं और वे किस प्रकार की गतिविधियों में शामिल हैं? कितने प्रतिशत महिलाएं SHG की सदस्य हैं?

3. आम तौर पर, जब आपको लोन की आवश्यकता होती है तो आप किससे संपर्क करते हैं? लोन का आकार (राशि), आपसे लिया जाने वाला ब्याज और अन्य शर्तें (जैसे जामिनगिरी, अवधि, आदि) क्या हैं?

4. किस प्रकार के वित्तीय संस्थानों और सेवाओं तक आपकी पहुंच है?

5. क्या वे अपने लेन-देन के लिए बैंक जाते हैं? आपके गांव से निकटतम उपलब्ध बैंक शाखा की दूरी कितनी है? बैंक तक के प्रत्येक सफर में उन्हें कितना खर्च करना पड़ता है? क्या वे अकेले या किसी अन्य सदस्य/परिवार के साथ आते जाते हैं?

6. क्या गांव में कोई बैंक साथी है जिससे आप संपर्क कर सकते हैं? उनसे प्राप्त होने वाली सेवाओं या समर्थन की प्रकृति क्या है? वे किस बैंक से जुड़े हैं?

7. क्या आपके गांव में या उसके आस-पास कोई एटीएम है? आपके गांव से एटीएम की दूरी कितनी है?

8. बैंक में पुरुषों और महिलाओं का खाता किस प्रकार का होता है?

9. वे बैंक में भुगतान, निकासी, प्रेषण कैसे करते हैं? वे सेवाओं तक कैसे पहुँचते हैं - व्यक्तिगत रूप से; नेट बैंकिंग या फोन बैंकिंग? क्या वे इसे स्वयं करते हैं या परिवार के अन्य सदस्य उनके लिए करते हैं या वे इसे किसी की सहायता से करते हैं या वे किसी एजेंट के माध्यम से करते हैं?

10. फोन या नेट-बैंकिंग सुविधा के लिए उपयोग किए जाने वाले डीवाईसीस?

11. जांचें कि क्या वे एटीएम, पेटीएम, जीपे, फोनपे, भीम, यूपीआई, ई-वॉलेट आदि से परिचित हैं। क्या वे कोई कैशलेस लेनदेन करते हैं? क्या उन्हें कैशलेस लेन-देन में किसी कठिनाई का सामना करना पड़ता है/उनके बारे में कोई आपत्ति है? डिजिटल वित्तीय लेनदेन करते समय वे क्या सावधानियां बरतते हैं?

12. क्या आप गैर-वित्तीय सेवाओं (जैसे ... कॉल करना, एसएमएस लिखना, सोशल मीडिया का उपयोग करना, आदि) का उपयोग करने के लिए मोबाइल फोन के उपयोग में प्रशिक्षण की आवश्यकता महसूस करते हैं?

13. क्या उन्होंने पिछले 1 या 2 साल में ऐसा कोई प्रशिक्षण प्राप्त किया है

14. क्या आप वित्तीय उत्पादों/सेवाओं (जैसे ...एनईएफटी लेनदेन; पेटीएम, जीपीए, यूपीआई भुगतान) का उपयोग करने के लिए मोबाइल फोन के उपयोग में प्रशिक्षण की आवश्यकता महसूस करते हैं? क्या आपने ऐसा कोई प्रशिक्षण प्राप्त किया है?

15. क्या आपने या परिवार के किसी अन्य सदस्य ने डिजिटल वित्तीय उत्पादों और/या सेवाओं के उपयोग में कोई प्रशिक्षण प्राप्त किया है (जैसे ... नकद निकासी के लिए एटीएम कार्ड का उपयोग करना; डेबिट/क्रेडिट कार्ड लेनदेन; आदि)

16. क्या आप में से किसी ने व्यावसायिक गतिविधियों के लिए फोन/डिजिटल भुगतान का उपयोग करने का प्रशिक्षण प्राप्त किया है?

17. आपको डिजिटल भुगतान के बारे में जानने में किसने मदद की?

18. क्या आपने वित्तीय साक्षरता पर प्रशिक्षण/जानकारी प्राप्त की है (संकेत: डीएफएलटी)?

पहुंच और जागरूकता

1. क्या आप महिलाओं के बीच उद्यमशीलता को बढ़ावा देने के लिए किसी सरकारी प्रोत्साहन या योजना के बारे में जानते हैं? यदि हां, तो किन प्रोत्साहनों/योजनाओं के बारे में आप जानते हैं?

2. क्या कोई ऐसा है जिसे आप जानते हैं या आपने उद्यमशीलता विकास (ईडीपी) पर प्रशिक्षण/सूचना प्राप्त की है?

3. क्या इस प्रशिक्षण से आपके या आपके किसी परिचित को व्यवसाय करने के तरीके में कोई बदलाव आया है?

4. किसने आपको इन सरकारी प्रोत्साहनों और योजनाओं के बारे में जानकारी दी है?

5. क्या आपने या आपके परिवार में किसी और ने किसी वित्तीय डिजिटल साक्षरता और जागरूकता कार्यक्रम में भाग लिया है? इस कार्यक्रम का संचालन किसने किया? इन कार्यक्रमों से क्या सीखा?

6. क्या आपके क्षेत्र में एक सामान्य सेवा केंद्र (सीएससी) है?

7. क्या आपके क्षेत्र/गाँव में या आस-पास कोई सामान्य सेवा केंद्र (CSC) है? कहाँ? आप वहां से किन सेवाओं का लाभ उठाते हैं, यदि कोई हो?

कार्यक्रम की प्रभावशीलता

1. अब आप वित्तीय लेनदेन के लिए डिजिटल मीडिया का उपयोग करने में मदद करने के लिए सेवा के कार्यक्रम का हिस्सा हैं?

2. डिजिटल वित्तीय साक्षरता के लिए आपने किन प्रशिक्षणों में भाग लिया है? मैं आपको प्रशिक्षण चौगा था? अब प्रशिक्षण से क्या लाभ?

3. क्या कार्यक्रम ने आपको कोविड महामारी से निपटने में मदद की?

4. क्या आपको सेवा से कोविड संबंधी अन्य संदेश मिले?

5. क्या आप कोविड क्राइसिस नंबर (सेवा सहायता नंबर) के बारे में जानते हैं?

6. प्रदान किए गए प्रशिक्षणों के संदर्भ में क्या आपको कोई समस्या है? (समस्याओं में पर्याप्त प्रशिक्षण न होना, अधिक हाथ पकड़ने वाले समर्थन की आवश्यकता, समस्या निवारण, आदि शामिल हो सकते हैं।)

COVID का प्रभाव

1. आपके गांव के पुरुषों, महिलाओं, युवाओं और बच्चों के जीवन पर कोविड का क्या प्रभाव पड़ा है?

2. आपने अपनी रोजमर्रा की जरूरतों को कैसे पूरा किया?

3. आपने अपनी आजीविका और अन्य खर्चों का प्रबंधन कैसे किया?

4. क्या कोविड ने आपको पैसे का भुगतान करने और प्राप्त करने के लिए डिजिटल ऐप का उपयोग शुरू करने के लिए मजबूर किया?

5. आपने ऐसा करना कैसे सीखा?

6. क्या आपने इसके लिए किसी से कोई प्रशिक्षण प्राप्त किया?

7. आपको ऐसा प्रशिक्षण किसने दिया और इसमें क्या-क्या सिखाया गया?

8. महिलाएं तकनीक का इस्तेमाल करने में कितनी सहज थीं?

9. कनीक का उपयोग करने में सबसे अधिक सहज कौन था?

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অন্তিম অধ্যয়ন আৰু প্ৰভাৱৰ মূল্যায়ন
এফজিডি (FGD) নিৰ্দেশনা
২০২৩

</div>

পৰিচয়

সকলোকে নমস্কাৰ! মোৰ নাম _____। আমি ভক্স পপুলী (Vox Populi) সংগঠনৰ পৰা আহিছো যি সেৱাৰ সৈতে এক গৱেষণা কৰাৰ উদ্দেশ্যেৰে সহযোগ কৰিছে।

যোৱা 3 বছৰত সেৱাই তেওঁলোকৰ মহিলা সদস্যসকলৰ সৈতে কাম কৰি আহিছে যাৰ ওচৰত বিত্তীয় লেনদেন কৰিবৰ বাবে ডিজিটেল মোবাইল প্ৰযুক্তি আৰু উন্নত বিত্তীয় সাক্ষৰতাৰ পৰা পাব পৰা সুবিধাৰ অভাৱ আছে আৰু যাৰ ফলত তেওঁলোকে বৰ্তমানৰ বজাৰ সভ্যতাৰ সৈতে মিলাই চলি নিজৰ জীৱিকা আৰু উপাৰ্জনৰ প্ৰগতি কৰাত বিফল হৈছে। এই প্ৰকল্পৰ আৰম্ভণিৰ আগতেই আমি প্ৰাথমিক স্তৰৰ গৱেষণা (বেচলাইন) সম্পূৰ্ণ কৰিছো আৰু আজিও আমি বিত্তীয় লেনদেনৰ বাবে ডিজিটেল মোবাইল প্ৰযুক্তিৰ ব্যৱহাৰৰ হাৰ জানিবৰ বাবেই আপোনাৰ ওচৰলৈ আহিছো। এতিয়া তিনি বছৰৰ পিছত আমি প্ৰকল্পটোৰ প্ৰভাৱ আৰু গুজৰাট, ৰাজস্থান, উত্তৰ প্ৰদেশ, বিহাৰ, অসম আৰু মেঘালয়ৰ দৰে ছখন

ৰাজ্যত আপোনাৰ আৰু সেৱাৰ অন্যান্য মহিলা সদস্যসকলৰ সৈতে সেৱাই কৰা কার্যকলাপৰ বিষয়ে জানিব বিচাৰো।

সর্বপ্রথমে মই আপোনালোক সকলোকে ধন্যবাদ জনাইছো যে আজি আপোনালোকৰ মূল্যৱান সময়লৈ আমাৰ সৈতে কথা পাতিবলৈ আহিছে।

অনুগ্রহ কৰি মনত ৰাখিব যে ইয়াত কোনো শুদ্ধ বা ভুল উত্তৰ নাই – কেৱল আপোনাৰ মতামত আৰু ধাৰণা, ডিজিটেল বিত্তীয় সাক্ষৰতা আৰু ইয়ালৈ প্রৱেশাধিকাৰ সম্পৰ্কীয় কিছুমান বিষয়ৰ বিষয়ে আপুনি কেনে অনুভৱ কৰে। মই আপোনালোক প্রত্যেককে অংশগ্রহণ কৰিবলৈ অনুৰোধ কৰিছো। আপোনাৰ দৃষ্টিভংগী, ধাৰণা আৰু অনুভূতি আমাৰ বাবে অতি গুৰুত্বপূর্ণ। মই পুনৰ আপোনালোকক আশ্বাস দিব খুজিছো যে আজি আপুনি প্রদান কৰা সকলো তথ্য আৰু পৰিচয়ক অতি গোপনীয়তাৰ সৈতে ব্যৱহাৰ কৰা হ'ব।

এই আলোচনাৰ বাবে প্রায় দুঘণ্টা সময় লাগিব। মই আপোনালোক সকলোকে অনুগ্রহ কৰি শেষলৈকে আলোচনাত অংশগ্রহণ কৰিবলৈ অনুৰোধ কৰিছো। তেতিয়া হ'লে আমি আপোনালোক প্রত্যেকৰে চমু পৰিচয়ৰ সৈতে আৰম্ভ কৰিব পাৰোনে?

পৰিয়ালৰ বিষয়ে বিৱৰণ

সম্প্রদায়ৰ আর্থ-সামাজিক স্থিতি

গোটটোক গাঁৱখনৰ বিষয়ে এক চমু আর্থ-সামাজিক বর্ণনা দিবলৈ ক'ব –

1. সমাজৰ সামাজিক গাঁথনি কেনেধৰণৰ

2. গাঁৱখনৰ লোকসকলৰ মুখ্য, গৌণ আৰু তৃতীয় পর্যায়ৰ বৃত্তিবোৰ কি কি? তেওঁলোকে গাঁৱবাসীসকলে কেনে ধৰণৰ ব্যৱসায়ত জড়িত হৈ আছে সেইবোৰো বর্ণনা কৰা উচিত।

3. গাঁৱখনত সামগ্রিকভাৱে কিমান পৰিমাণৰ মাটিত জলসিঞ্চন কৰা হয়? কৃষিৰ বাবে বিদ্যুৎ যোগান আছে নে? যদি আছে কিমানজন কৃষকৰ আৰু তেওঁলোক কোন শ্রেণীৰ কৃষক – ডাঙৰ, মজলীয়া নে ক্ষুদ্র কৃষক? তেওঁলোকৰ কিমানগৰাকী মহিলা কৃষক হয়?

4. গাঁৱখনত খোৱা পানীৰ উৎসসমূহ কি কি? অন্যান্য প্রয়োজনীয়তাৰ বাবে আৱশ্যকীয় পানীৰ উৎসবোৰ কি কি? এই পানী সংগ্রহ কৰিবলৈ তেওঁলোক কিমান দূৰ যাব লগা হয়? ঘৰৰ পৰা আঁতৰত থাকিলে পানী সংগ্রহ কৰাটো কাৰ দায়িত্ব? পানী সংগ্রহ কৰাৰ বাবে কিমান সময় খৰচ হয়? আপুনি খোৱা পানী আৰু অন্যান্য পানীৰ বাবে মূল্য পৰিশোধ কৰিব লগা হয় নেকি? যদি হয়, কিমান?

5. গাঁৱখনত পুৰুষ আৰু মহিলাৰ শিক্ষাৰ সাধাৰণ স্থিতি। আটাইতকৈ ওচৰৰ বিদ্যালয়খন ক'ত আৰু সেই বিদ্যালয়ত কোন শ্রেণীলৈকে পঢ়াৰ সুবিধা আছে? সকলো ল'ৰা আৰু ছোৱালী স্কুললৈ যায় নে? যদি নাযায়, তেন্তে তাৰ কাৰণবোৰ কি কি (ল'ৰা আৰু ছোৱালীৰ বাবে পৃথকে)? তাত ল'ৰা আৰু ছোৱালীয়ে বিদ্যালয় এৰি দিছে নেকি - তাৰ কাৰণবোৰ কি কি? প্রাথমিকৰ পৰা মাধ্যমিক শিক্ষালৈ পৰিৱর্তনৰ স্থিতি কেনেকুৱা?

6. গাঁৱখনত কেইটা অংগনৱাড়ী কেন্দ্র আছে? / বসতিস্থল অনুযায়ী তেওঁলোকৰ অৱস্থান? গাঁও সম্প্রদায়ৰ কোনো অংশ এনেকুৱা আছে নেকি যি অংগনৱাড়ীৰ পৰা সম্পূর্ণৰূপে লাভান্বিত হ'বলৈ অক্ষম হৈছে? তাৰ কাৰণবোৰ কি কি?

7. গাঁৱখনত প্রাথমিক স্বাস্থ্য কেন্দ্র (PHC) আছে নে – যদি নাই কিমান দূৰত আছে? পৰিয়ালৰ নিয়মীয়া ৰোগৰ ক্ষেত্রত গাঁৱবাসীয়ে সাধাৰণতে কাৰ ওচৰলৈ যায়? চিকিৎসক জন কিমান সময় পোৱা যায়? ANM নিয়মীয়াকৈ গাঁৱখনলৈ যায়নে? গাঁৱখনৰ স্বাস্থ্যৰ প্রয়োজনীয়তাবোৰ সমাধান কৰাৰ বাবে আৰু কি কি সুবিধা উপলব্ধ হোৱা উচিত বুলি আপুনি ভাবে? গাঁৱখনত ১০৮ (এম্বুলেন্স) সেৱা উপলব্ধ হয় নে? এই সুবিধা কেনেকুৱা? স্বাস্থ্য সম্পৰ্কীয় কোনবোৰ চৰকাৰী আচনিৰ সুবিধা তেওঁলোকে লাভ কৰিছে?

8. কোনবোৰ চৰকাৰী আঁচনিয়ে গাওঁখনৰ লোকসকলক উপকৃত কৰিছে বুলি আপুনি অৱগত? আঁচনিসমূহৰ বাবে আবেদন কৰাত কোনে আপোনাক সহায় কৰিছে? যদি মানুহে বিভিন্ন আঁচনিৰ পৰা লাভান্বিত নহয় তেন্তে তাৰ কাৰণবোৰ কি কি?

9. কোনো ব্যক্তি বা আপোনালোকৰ কোনোবাই দক্ষতা নিৰ্মাণ সম্পৰ্কীয় কোনো প্ৰশিক্ষণ লাভ কৰিছে নে; শক্তি সংৰক্ষণ; বহনক্ষম কৃষি বা ঋণ আৰু সঞ্চয় বিষয়ৰ। আপুনি আৰু কোনো প্ৰশিক্ষণ বিচাৰে নেকি? প্ৰক্ষিক্ষণ কেন্দ্ৰত উপস্থিত নোহোৱাৰ কাৰণ (যদি তেওঁলোকে কয় যে তেওঁলোকে এনে কোনো প্ৰশিক্ষণত উপস্থিত হোৱা নাই)

10. প্ৰক্ষিক্ষণবোৰে কেনেদৰে সহায় কৰিছে?

সেৱা আৰু সেৱাৰ সুবিধা সমূহৰ সৈতে পৰিচিতি

1. **আপুনি বা আপোনাৰ পৰিয়ালে সেৱাৰ কোনো মূল সুবিধা লাভ কৰে নেকি? যদি কৰে, কোন সমূহ সুবিধা? ঘৰৰ আৰ্থিক অৱস্থা উন্নতিৰ ক্ষেত্ৰত এই সুবিধাসমূহ কিমান ফলপ্ৰসূ হৈছে? বিত্তীয় সাক্ষৰতা, মহিলা সৰলীকৰণ, সেৱাপ্ৰাপ্তি ইত্যাদি। (উত্তৰদাতাসকলক বৰ্ণনা কৰিবলৈ দিয়ক)?**

2. **আপুনি সেৱাৰ পৰা কোনো অতিৰিক্ত সুবিধা বিচাৰে নেকি? যদি বিচাৰে কেনেধৰণৰ সুবিধাৰ প্ৰয়োজন?**

3. **আপুনি ২০২০/২০২১ চনত কোভিড মহামাৰীৰ সময়ত সেৱাই আগবঢ়োৱা কোনো নতুন সুবিধাৰ সৈতে পৰিচিত নেকি আৰু যিটো হয়তো অব্যাহত ৰখা হৈছে?**

4. **সেৱাই আপোনাক নতুন সুযোগ/জ্ঞান লাভ কৰাত সহায় কৰিছে নেকি যি আপোনাৰ জীৱিকাত ইতিবাচক প্ৰভাৱ পেলাইছে?**

5. কৃষকসকলে কৃষিৰ লগত জড়িত তথ্যৰ বাবে সেৱাৰ জনকাৰী আৰু সংশোধন কেন্দ্ৰলৈ যায় নে?

6. কৃষকসকলে ইয়াৰ বাবে এছ.এম.এছ. লাভ কৰেনে/বা সেইবোৰ পঢ়ি চাইনে? (মহিলা আৰু পুৰুষৰ বাবে পৃথকে মূল্যাঙ্কন কৰিব)

7. আপুনি মহিলাসকলৰ মাজত উদ্যোগীতা বৃদ্ধি কৰিবলৈ বা মহিলা সৰলীকৰণৰ বাবে কোনো চৰকাৰী উদগনি বা আঁচনিৰ বিষয়ে অৱগত হয় নে? যদি হয়, আপুনি কোনবোৰ ইনচেণ্টিভ/আঁচনিৰ বিষয়ে অৱগত?

8. এই চৰকাৰী উদগনি আৰু আঁচনিবোৰৰ বিষয়ে জনাত কোনে আপোনাক সহায় কৰিছে?

শেহতীয়া বছৰবোৰত পৰিয়ালৰ উপাৰ্জনৰ ওপৰত প্ৰভাৱ, বিশেষকৈ ২০১৮ ৰ তুলনাত ২০২২ চনত

1. আপুনি ব্যৱসায় কৰা, বিত্তীয় লেনদেন কৰা আৰু ডিজিটেল ডিভাইচ আৰু সেৱা ব্যৱহাৰ কৰাত যোৱা ৩ বছৰত কি কি পৰিৱৰ্তন হৈছে (২০২০-২১ ৰ লকডাউনৰ সমছোৱা বাদ দি)।
   a. এনে পৰিৱৰ্তনৰ মুখ্য কাৰণবোৰ কি
   b. গাওঁ সম্প্ৰদায়ৰ সকলো খণ্ডতে পৰিৱৰ্তনবোৰ সমানভাৱে দেখা গৈছে, নে কিছুমান গোটৰ আনতকৈ অধিক পৰিৱৰ্তন হৈছে? কোন আৰু কিয়?

4. মহিলাৰ ডিজিটেল সঁজুলি আৰু সেৱাৰ ব্যৱহাৰত কি ধৰণৰ পৰিৱৰ্তন দেখা গৈছে?
   a. এনে পৰিৱৰ্তনৰ মুখ্য কাৰণবোৰ কি?

5. কিশোৰ ছোৱালী আৰু ল'ৰাবোৰো ইয়াৰ দ্বাৰা প্ৰভাৱিত হৈছে নেকি? যদি হৈছে, কিমান?

6. মহিলা আৰু পুৰুষ দ্বাৰা ডিজিটেল বিত্তীয় সেৱা ব্যৱহাৰ কৰাৰ ফলত হোৱা অৰ্থনৈতিক লাভালাভৰ (উপাৰ্জন লাভ) উদাহৰণ দিব পাৰিবনে? আন কোনো ধৰণৰ লাভালাভ হৈছে নেকি, যেনে তথ্য লাভ কৰা, বতৰৰ আগজাননী লাভ কৰা ইত্যাদি, যিবোৰ সুবিধা কাৰ্যসূচীৰ পিছত অধিক ব্যৱহাৰ কৰা হৈছে?

ডিজিটেল তৎপৰতা আৰু ক্ষমতা নিৰ্মাণ

স্মাৰ্টফোনৰ প্ৰৱেশাধিকাৰ আৰু ব্যৱহাৰ; ডিজিটেল ডিভাইচ, 3জি/4জি সংযোগ, ৱাই-ফাইৰ প্ৰৱেশাধিকাৰ, ইণ্টাৰনেটৰ প্ৰৱেশাধিকাৰ আৰু ব্যৱহাৰৰ বিষয়ে গোটটোক সোধক

1. অধ্যয়ন কৰাৰ বাবে/কাৰ্টুন চোৱাৰ বাবে পুৰুষ, মহিলা আৰু যুৱতী সকলৰ (আনকি আজিকালি শিশুসকলো, বিশেষকৈ কোভিডৰ পিছত) মাজত গাঁওখনত ফোনৰ প্ৰৱেশাধিকাৰ আৰু ব্যৱহাৰৰ পৰিমাণ কিমান? সেইবোৰ কোনে ব্যৱহাৰ কৰে আৰু কি কামৰ/উদ্দেশ্যৰ বাবে? বিভিন্ন গোটৰ দ্বাৰা সাধাৰণতে কি প্ৰকাৰৰ ফোন ব্যৱহাৰ কৰা হয়? ফোন ব্যৱহাৰৰ ক্ষেত্ৰত মহিলা আৰু/বা ছোৱালীৰ (বা আন কোনো গোট) ওপৰত কোনো সামাজিক প্ৰতিবন্ধকতা আছে নেকি? *(সম্প্ৰদায়/জাতি-নিৰ্দিষ্ট সঁহাৰি বিচাৰক)?*

2. গোটটোৱে পৰিচিত বিভিন্ন ডিজিটেল ডিভাইচবোৰ কি কি – যেনে কম্পিউটাৰ, লেপটপ, টেবলেট, স্মাৰ্টফোন ইত্যাদি?

3. যদি গোটটো ডিজিটেল ডিভাইচবোৰৰ বিষয়ে অৱগত আৰু সেইবোৰৰ লগত পৰিচিত, তেন্তে তেওঁলোকক সুধিব – আপুনি এইবোৰ কিমান দিন ধৰি ব্যৱহাৰ কৰি আছে? আপোনাক এইবোৰৰ সৈতে কোনে পৰিচয় কৰাই দিছিল? আপোনাক কোনো প্ৰশিক্ষণ দিয়া হৈছিল নেকি? যদি হয়, তেন্তে কোনে প্ৰশিক্ষণ দিছিল, ক'ত আৰু কেতিয়া?

4. তেওঁলোকৰ কেনে ধৰণৰ সংযোগ আছে – 3জি/4জি/5জি? সংযোগৰ মানদণ্ড কেনেকুৱা? আপুনি সহজে ইণ্টাৰনেট আৰু/বা সাধাৰণ এপ্ যেনে ফেচবুক, হোৱাটছএপ আদি ব্যৱহাৰ জানে নে?

5. তেওঁলোকৰ ৱাই-ফাইৰ প্ৰৱেশাধিকাৰ আছে নেকি আৰু তেওঁলোকে ইণ্টাৰনেট ব্যৱহাৰ কৰে নেকি – গাঁওখনৰ কোনটো গোটে ইয়াক ব্যৱহাৰ কৰে আৰু তেওঁলোকে ইয়াক কিহৰ বাবে ব্যৱহাৰ কৰে? কোনবোৰ ডিভাইচত তেওঁলোকে ইণ্টাৰনেট ব্যৱহাৰ কৰে?

6. তেওঁলোকৰ ৱাই-ফাইৰ প্ৰৱেশাধিকাৰ আছে নে আৰু তেওঁলোকে ইণ্টাৰনেট ব্যৱহাৰ কৰে নে – গাঁওখনৰ কোনবোৰ গোটে ইয়াক ব্যৱহাৰ কৰে আৰু কিহৰ বাবে? কোনবোৰ ডিভাইচত তেওঁলোকে ইণ্টাৰনেট ব্যৱহাৰ কৰে? ...

7. এই প্ৰযুক্তিৰ সৈতে মহিলাসকল কিমান পৰিচিত – মোবাইল আৰু লগতে ইণ্টাৰনেট ব্যৱহাৰ কৰাৰ লগত, মোবাইল ফোন/ ইণ্টাৰনেট/ কোনো ফোন-আধাৰিত এপ্ কেনেদৰে ব্যৱহাৰ কৰিব লাগে সেই বিষয়ে কোনোবাই মহিলাসকলৰ বাবে কোনো বিশেষ প্ৰশিক্ষণ কৰিছে নেকি? গাঁওখনৰ কিমানগৰাকী মহিলা আৰু কিমানজনী ছোৱালীয়ে এনে প্ৰশিক্ষণ ল'লেহেঁতেন? কোনে প্ৰশিক্ষণ প্ৰদান কৰিছিল? লগৰীয়া/সহকৰ্মীৰ পৰা শিকা হৈছে নেকি? মহিলাসকলে পৰিয়ালৰ সদস্য বা আন লগৰীয়া/সহকৰ্মীৰপৰা কিমান শতাংশ শিকিলেহেঁতেন? কোনো প্ৰশিক্ষিত মহিলাই আন মহিলা বা পৰিয়ালৰ সদস্যসকলক শিকাত সহায় কৰিছিল নেকি?

ডিজিটেল সাক্ষৰতা আৰু বিত্তীয় সাক্ষৰতাৰ স্তৰ

1. পুৰুষ, মহিলা আৰু যুৱ প্ৰজন্মৰ লোকসকলে মোবাইল ফোন কিহৰ বাবে সাধাৰণতে ব্যৱহাৰ কৰে?

2. আপোনাৰ নিজৰ স্মাৰ্ট ফোন আছেনে? (যদি নাই, ৩নং প্ৰশ্ন সুধিব)

3. আপুনি ভাবেনে যে স্মাৰ্ট ফোন আৰু ডিজিটেল সেৱাসমূহ উপকাৰী হয়? আপুনি আপোনাৰ ব্যক্তিগত ব্যৱহাৰৰ বাবে ভৱিষ্যতে এটা স্মাৰ্ট ফোন কিনিব নে?

4. আপুনি (এটা গোট হিচাপে) ম'বাইলৰ বিভিন্ন বৈশিষ্ট্যৰ বিষয়ে আপোনাৰ জ্ঞান আৰু দক্ষতাক কেনেদৰে মূল্যায়ন কৰিব?

5. ফোনটোত কি ব্যৱহাৰ কৰিবলৈ আপুনি কঠিন অনুভৱ কৰে আৰু কি (সুবিধা) ব্যৱহাৰ কৰিবলৈ আপুনি আৰামদায়ক অনুভৱ কৰে ?
   টোকা: যদি তেওঁলোকে বেঙ্কিং আদিৰ কথা উল্লেখ নকৰে তেনেহ'লে সুধিব: বেঙ্কিংৰ বাবে; বিল পৰিশোধ; টকা প্ৰেৰণ কৰা(পঠিওৱা)/প্ৰাপ্ত কৰা/ ইউ.পি.আই. (UPI) পৰিশোধ/লেনদেন; বজাৰ কৰা; টিকট কিনা বা ব্যৱসায়ৰ বাবে ব্যৱহাৰ কৰা হয় নে নাই ? ইয়াক কোনে ব্যৱহাৰ কৰে – পুৰুষ, মহিলা বা যুৱক?

6. বিত্তীয় লেনেদেনৰ বাবে তেওঁলোকে কোনো প্ৰশিক্ষণ লাভ কৰিছিলে নেকি? যদি কৰিছিলে, কোন সংগঠনে সেই প্ৰশিক্ষণ প্ৰদান কৰিছিল আৰু কেতিয়া? প্ৰশিক্ষণটো উপযুক্ত আছিল নে? তেওঁলোকক এই সেৱাসমূহ ব্যৱহাৰ কৰা আৰম্ভ কৰিবলৈ বা ব্যৱহাৰ কৰি থাকিবলৈ অতিৰিক্ত সমৰ্থনৰ প্ৰয়োজন হৈছিল নেকি?

7. সাধাৰনতে আপুনি কিমান বাৰ ডিজিটেল লেন-দেন কৰে? আপুনি সেৱাৰ সৈতে আপোনাৰ বিত্তীয় লেন-দেনৰ বাবে ডিজিটেল সেৱা ব্যৱহাৰ কৰে নেকি?

8. আপুনি কোনো অনুৱৰ্তী প্ৰশিক্ষণ বিচাৰে নেকি? যদি বিচাৰে, অনুগ্ৰহ কৰি কি প্ৰশিক্ষণ লাগে তাৰ পৰামৰ্শ দিয়ক?

ডিজিটেল আৰু অনা-ডিজিটেল বিত্তীয় সামগ্ৰী/সেৱাৰ প্ৰৱেশাধিকাৰ আৰু ব্যৱহাৰ

1. গোটটোৰ আৰু সামগ্ৰিকভাৱে গাঁওখনৰ সঞ্চয়ৰ অভ্যাসবোৰ কেনেধৰণৰ? মহিলাসকলেও সঞ্চয় কৰে নেকি? যদি কৰে, তেন্তে ক'ত আৰু কেনেকৈ? তেওঁলোকৰ ওচৰৰ বেংকৰ লগত প্ৰৱেশাধিকাৰ/যোগাযোগ আছে নে?

2. তেওঁলোকৰ আত্মসহায়ক গোট (SHG)/ক্ষুদ্ৰ বিত্তীয় প্ৰতিষ্ঠান আছেনে? গাঁৱত কিমান আত্মসহায়ক গোট (SHG) আছে আৰু সেইবোৰ কেনেধৰণৰ কাৰ্যকলাপৰ লগত জড়িত? কিমান শতাংশ মহিলা আত্মসহায়ক গোটৰ (SHG) সদস্য হয়?

3. সাধাৰণতে, আপোনাক ঋণৰ প্ৰয়োজন হ'লে আপুনি কাৰ ওচৰলৈ যায়? ঋণৰ আকাৰ (পৰিমাণ), আপোনাৰ পৰা লোৱা সূতৰ পৰিমাণ, আৰু অন্যান্য চৰ্তাৱলী (যেন জামান/বন্ধক ৰখা, ম্যাদ/সময় ইত্যাদি) কিমান?

4. আপোনাৰ কেন ধৰণৰ বিত্তীয় প্ৰতিষ্ঠান আৰু সেৱাৰ সৈতে প্ৰৱেশাধিকাৰ আছে?

5. তেওঁলোকে তেওঁলোকৰ লেনদেনৰ বাবে বেংকলৈ যায় নেকি? আপোনাৰ গাঁৱৰ পৰা আটাইতকৈ ওচৰৰ বেংক শাখালৈ দূৰত্ব কিমান? বেংকলৈ যোৱাত প্ৰতিবাৰতে তেওঁলোকে কিমান খৰচ কৰিব লগা হয়? তেওঁলোকে অকলে বা পৰিয়ালৰ আন সদস্যৰ সৈতে বেংকলৈ অহা-যোৱা কৰে নেকি?

6. গাঁওখনত এনে কোনো বেংক সাথি আছে নেকি য'ত আপোনাৰ প্ৰৱেশাধিকাৰ আছে? তেওঁলোকৰ পৰা লাভ কৰা সেৱা বা সমৰ্থন সমূহ কেনেকুৱা? সেইবোৰ কোন বেংকৰ লগত জড়িত?

7. আপোনালোকৰ গাঁৱত বা গাঁৱৰ ওচৰত ATM আছেনে? গাঁৱৰ পৰা ATM –লৈ কিমান দূৰ?

8. বেংকত পুৰুষ আৰু মহিলা সকলৰ কেন ধৰণৰ একাউন্ট আছে?

9. তেওঁলোকে বেংকত টকাৰ লেন-দেন/পৰিশোধ, টকা উলিওৱা, প্ৰেৰণ কৰা আদি কেনেদৰে কৰে? তেওঁলোকে এই সুবিধাবোৰ কেনেদৰে লাভ কৰে – ব্যক্তিগতভাৱে; নেট বেংকিং নে ফোন বেংকিংৰ জৰিয়তে? তেওঁলোকে এইবোৰ নিজে কৰে নে পৰিয়ালৰ আন সদস্যই তেওঁলোকৰ বাবে কৰি দিয়ে বা তেওঁলোকে কাৰোবাৰ সহায় লৈ কৰে নে তেওঁলোকে কোনো এজেণ্টৰ জৰিয়তে কৰে?

10. ফোন বা নেট বেংকিংৰ বাবে তেওঁলোকে কেন ধৰণৰ ডিভাইচ/সজুলি/যন্ত্ৰ ব্যৱহাৰ কৰে?

11. এ.টি.এম., পেটিএম, জি.পে., ফোনপে, ভীম, ইউ.পি.আই., ই-ৱালেট আদিৰ সৈতে তেওঁলোক পৰিচিত হয় নে নহয় পৰীক্ষা কৰক। তেওঁলোকে কোনো নগদবিহীন লেনদেন কৰে নেকি**?** তেওঁলোকে নগদবিহীন লেনদেন কৰোতে কোনো অসুবিধাৰ সন্মুখীন হয় নেকি**/** সেইবোৰৰ **বিষয়ে** কিবা ধাৰণা আছে নেকি**?** ডিজিটেল বিত্তীয় লেনদেন কৰোতে তেওঁলোকে কেন ধৰণৰ সাৱধানতা অৱলম্বন কৰে?

12. অনা-বিত্তীয় সেৱা ব্যৱহাৰ কৰাৰ বাবে মোবাইল ফোন ব্যৱহাৰৰ ওপৰত (অধিক) প্ৰশিক্ষণৰ প্ৰয়োজনীয়তা আছে বুলি আপুনি অনুভৱ কৰে নেকি (যেনে… কল কৰা, এছ.এম.এছ. লিখা, সামাজিক মাধ্যম ব্যৱহাৰ কৰা ইত্যাদি)

13. যোৱা ১ বা ২ বছৰত তেওঁলোকে তেনধৰণৰ কিবা প্ৰশিক্ষণ লাভ কৰিছিলে নেকি?

14. আপুনি বিত্তীয় সামগ্ৰী/সেৱা ব্যৱহাৰ কৰাৰ বাবে মোবাইল ফোন ব্যৱহাৰৰ ওপৰত প্ৰশিক্ষণৰ প্ৰয়োজনীয়তা আছে বুলি অনুভৱ কৰে নেকি (যেনে… এনইএফটি লেনদেন; পেটিএম, জিপে, ইউ.পি.আই. পৰিশোধ)? আপুনি তেনেকুৱা কোনো প্ৰশিক্ষণ লাভ কৰিছে নেকি?

15. আপুনি বা পৰিয়ালৰ আন কোনো সদস্যই ডিজিটেল বিত্তীয় সামগ্ৰী আৰু/বা সেৱাৰ ব্যৱহাৰৰ ওপৰত কোনো প্ৰশিক্ষণ লৈছে নেকি (যেনে... নগদ ধন উলিওৱাৰ বাবে এটিএম কাৰ্ড ব্যৱহাৰ কৰা; ডেবিট/ক্ৰেডিট কাৰ্ডৰ লেনদেন; ইত্যাদি)

16. ব্যৱসায়িক কাৰ্য-কলাপৰ বাবে ফোন/ডিজিটেলৰ দ্বাৰা পৰিশোধ কৰিবলৈ কেনেকৈ ব্যৱহাৰ কৰে তাৰ ওপৰত আপোনালোকৰ কোনোবাই প্ৰশিক্ষণ লাভ কৰিছে নেকি?

17. ডিজিটেল পৰিশোধৰ বিষয়ে শিকিবলৈ কোনে আপোনাক সহায় কৰিছিল?

18. আপুনি বিত্তীয় সাক্ষৰতাৰ ওপৰত প্ৰশিক্ষণ/তথ্য লাভ কৰিছে নেকি (ইঙ্গিত: ডিএফএলটি/ Hint: DFLT)?

প্ৰেৰণাধিকাৰ আৰু সজাগতা

1. মহিলাসকলৰ মাজত উদ্যোগৰ প্ৰচাৰৰ বাবে আপুনি কোনো চৰকাৰী উদগনি বা আঁচনিৰ বিষয়ে অৱগত হয় নেকি? যদি হয়, আপুনি কোনবোৰ উদগনি (ইনচেণ্টিভ)/আঁচনিৰ বিষয়ে অৱগত?

2. আপুনি জনা বা আপুনি নিজেই উদ্যোগ বিকাশৰ (ইডিপি - EDP) ওপৰত প্ৰশিক্ষণ/ তথ্য লাভ কৰিছে নেকি?

3. এনে প্ৰশিক্ষণে আপুনি নিজেই বা আপুনি জনা আন কোনোবাই আগতে কেনেদৰে ব্যৱসায় কৰে তাত কোনো পাৰ্থক্য আনিছে নেকি?

4. এই চৰকাৰী উদগনি আৰু আঁচনিবোৰৰ বিষয়ে কোনে আপোনাক সজাগ কৰিছে?

5. আপুনি বা আপোনাৰ পৰিয়ালৰ আন কোনোবাই কোনো বিত্তীয় ডিজিটেল সাক্ষৰতা আৰু সজাগতা কাৰ্যসূচীত অংশগ্ৰহণ কৰিছে নেকি? এই কাৰ্যসূচী কোনে পৰিচালনা কৰিছিল? এই কাৰ্যসূচীসমূহত কি শিকিছিল?

6. সেই অঞ্চলত কোনো কমন চাৰ্ভিচ চেণ্টাৰ (চি.এছ.চি. - CSC) আছে নেকি?

7. সেই অঞ্চল/গাঁও বা ওচৰত কোনো কমন চাৰ্ভিচ চেণ্টাৰ (চি.এছ.চি. - CSC) আছে নেকি? যদি আছে, ক'ত? আপুনি তাত কি কি সেৱা লাভ কৰে?

কাৰ্যসূচীৰ কাৰ্যকৰীতা

1. আপুনি বিত্তীয় লেনদেনৰ বাবে ডিজিটেল মাধ্যম ব্যৱহাৰ কৰাত সহায় কৰিবলৈ সেৱাৰ কোনো কাৰ্যসূচীত অংশ হৈছে নেকি?

2. ডিজিটেল বিত্তীয় সাক্ষৰতাৰ বাবে আপুনি কোনবোৰ প্ৰশিক্ষণত অংশগ্ৰহণ কৰিছে? সামগ্ৰিকভাৱে প্ৰশিক্ষণ কেনেকুৱা আছিল? প্ৰশিক্ষণৰ উপকাৰীতা সমূহ কি কি আছিল?

3. কোভিড মহামাৰীৰ লগত যুঁজিবলৈ সেই কাৰ্য-কলাপে আপোনাক কেনেদৰে সহায় কৰিলে?

4. সেৱাৰ পৰা আপুনি কোনো কোভিড সম্পৰ্কীয় বাৰ্তা পাইছিলে নেকি?

5. *আপুনি কোভিড সংকট নম্বৰ (সেৱাৰ সহায় নম্বৰ) ৰ বিষয়ে জানেনে?*

6. প্ৰদান কৰা প্ৰশিক্ষণৰ বিষয়ে আপোনাৰ কোনো সমস্যা/অভিযোগ আছে নেকি? (সমস্যাবোৰত অন্তৰ্ভুক্ত থাকিব পাৰে প্ৰশিক্ষণ পৰ্যাপ্ত নোহোৱা, অধিক সহায়/সমৰ্থনৰ প্ৰয়োজন, সমস্যা সমাধানৰ উপায় ইত্যাদি)

কোভিড প্ৰতিক্ৰিয়া

1. আপোনালোকৰ গাঁৱৰ পুৰুষ, মহিলা, যুৱক আৰু শিশুৰ ওপৰত কোভিডে কেনেদৰে প্ৰভাৱ পেলাইছিল?

2. আপুনি আপোনাৰ দৈনন্দিন প্ৰয়োজনীয়তাৰ সৈতে কেনেদৰে মোকাবিলা কৰিছিল?

3. আপুনি আপোনাৰ জীৱিকা আৰু অন্যান্য খৰচ কেনেদৰে পৰিচালনা কৰিলে?

4. কোভিডে আপোনাক টকা পৰিশোধ কৰা আৰু টকা ল'বৰ বাবে ডিজিটেল এপ্ ব্যৱহাৰ কৰিবলৈ বাধ্য কৰিলে নেকি?

5. আপুনি সেইবোৰ কৰিবলৈ কেনেকৈ শিকিলে?

6. সেইবোৰ কৰিবলৈ আপুনি কাৰোবাৰ পৰা কোনো প্ৰশিক্ষণ পাইছিলে নেকি?

7. কোনে আপোনাক সেই প্ৰশিক্ষণ দিছিল আৰু তাত কি কি শিকোৱা হৈছিল?

8. মহিলাসকলে প্ৰযুক্তি ব্যৱহাৰ কৰাত কিমান স্বাচ্ছন্দ্যবোধ অনুভৱ কৰিছিল? (মহিলাসকলৰ বাবে প্ৰযুক্তি ব্যৱহাৰ কৰাতো কিমান সহজ আছিল?)

9. প্ৰযুক্তি ব্যৱহাৰ কৰাত কোনে আটাইতকৈ স্বাচ্ছন্দ্যবোধ অনুভৱ আছিল? / প্ৰযুক্তি ব্যৱহাৰ কৰাতো কাৰ বাবে আটাইতকৈ সহজ আছিল?

Ka jingpynithuh ban phi wan naei .

Khublei ia phi baroh! Nga kyrteng I _____. Ngi wan Vox Populi, ka seng kaba lah iasnoh kti lang bad ka SEWA ban leh iaka survey.

Ha ki 3 snem ba lah dep, Ka SEWA ka la trei bad ki kynthei kiba dei ki dkhot jong ka SEWA kiba ym lah kot bor ne ym don jingnang ban pyndonkam ia ki digital mobile technologies na ka bynta ka die ka thied bad ban ioh jingmyntoi na ka jingtip shaphang ka rukom khaii pateng jong ka juk kaba mynta khnang ban kan nangkiew ka rukom kamai. Shwa ban sdang ka project, ngi lah pyndep ka baseline survey bad tharai ngi la ju wan shaphi ban wan wad jingtip shaphang ka jingnang jong phi ha ka ban pyndonkam ia ki digital mobile technologies na ka bynta ka siew ka tda. Mynta, hadien 3 snem ngi kwah tip ba lada ka project bad ki kam jong ka SEWA ki iarap ne em ia ki kynthei bad ki dkhot jong ka ha 6 tylli ki jylla kum ka Gujarat, Rajasthan, UP, Bihar, Assam and Meghalaya.

Nyngkong eh nga ai khublei ia phi ba phi lah pynlait por khnang ban iakren bad ngi mynta ka sngi.

To Kynmaw bym ju don kata ka jubab badei ne balait – shu ai tang ka jingmut jong phi ba kumno phi sngew ha kaba iadei bad ka Digital financial literacy bad kumno ban pyndonkam ia kane ka jingtip. Nga kyrpad iwei ia iwei ban ia shim bynta lang. Ka rukom pyrkhat jong phi (views), ki jingtip jong phi, bad ki jingsngew jongphi ki long kiba donkam iangi. Nga kwah ban ban biang ia kaei kaba ngi la kular nyngkong, ba iakaei iakaei kaba ngi iakren mynta ka sngi kin long confidential bad ki kyrteng jongphi kin nym paw pyrthei.

 Kane ka prokram kalah ban shim por kumno kumno 2kynta, te la kyrpad ia phi baroh ban iashim bynta hangne haduh ban da kut ka session. To ngin ia sdang ia ka prokram da kaba ia ithuh ithaw iwei iwei, ngi kyrpad ba phin iathuh kyrteng jong phi bad shaphang ka ing ka sem.

Socio-Economic Conditions of the Community

Kylli ia ki nongshim bynta ba kin iathuh lyngkot shaphang ka rukom im bad ka jingioh jingkot ka Shnong jong ki.

11. Kumno ka rukom long (social structure) ka imlang sahlang ha kane ka shnong.
12. Da kumno phi iakamai, ka rukom kamai bad ka rukom bylla jong ki nongshong Shnong ha ka shnong jong phi? Ki dei ruh ban batai ia ki jait kam jong ki nongshong shnong.
13. Katno ka jingthew ki jaka ba lah ai um ban rep ha shnong? haba rep phi la pyndonkam da ka light ne kumno? Lada Haiod katno ngut ki don ki nongrep – kiba rep bun, kiba shu rep kat ban biang, kiba rep malu mala; katno ngut na ki kidei ki kynthei?
14. Ka um ba dih ka wan naei ha shnong jongphi? Iathuh shaphang kiwei ki tyllong um ba pyndomkam na ka bynta kiwei ki jingdonkam ha ing? Katno jing jngai ka jaka tong Um? Ka kamram jong no ban leit tong Um lada ka kham jngai na iing? Katno ka shim por tang ban leit tong Um? Phi hap ban siew naka bynta ka Um? Lada Hoiod katno phi hap ban siew shi iing?

15. Ka jingnang jingstad jong ki Shynrang bad Kynthei hapoh shnong baroh kawei ?Haei kadon ka skul bajan na shnong bad kala don haduh klass aiu ? Baroh ki khynnah shynrang ban kynthei ki ia leit skul? Lada kim leit na kaei ka daw –la ka jong naka bynta ki kynthei bad synrang ? Don ba khlem leit skul shuh naki kynthei ne shynrang bad balei? Katno ngut don Baroh kiba la pass primary shaduh secondary.

16. Katno tylli ki nongtrei Anganwadis ki don ha Shnong ne dong ? Don ne em ki nongshong Shnong kiba um ioh bha ia ka jingiarap ki Aanganwadi? Kaei ka daw?

17. Ladon PHC ne em ha shnong jong phi – Lada ym don kylli ka jing jngai ka PHC? SHano phi leit ban phah sumar lada pang bad hangno ki ju leit wad jingsumar? Katno Baje ki don Doctor? Ki ANM ki ju wan sha shnong man la ka por? Haduh Katno phi tharai baka shnong ka donkam haba iadei ban ka koit ka khiah? Phi ia ioh jingmyntoi na ka 108 ne em ha shnong? Ka scheme sorkar aiu ba phi la ia ioh ha ka shnong jong phi ba iadei shaphang ka koit ka khiah?

18. *Kino ki scheme sorkar kaba phi tip bad lah ioh jingmyntoi ki nongshong Shnong? Mano ba iarap iaphi ban apply ia kine ki scheme? Lada kim ioh ia ki scheme, iathuh ia ka daw.*

19. *Hato don naphi ba la ioh training shaphang ka skill building, ban pydonkam tyngkai iaka light (energy conservation), ka rukom rep bym pynjulor iaka mariang lane shaphang ka shim ram bad kynshew pisa? Phi kwah training shuh? Iathuh iaka daw balei ba phi khlem shim bynta ha ki training.*

20. *Ha kano ka rukom ki iarap kine ki training iaphi?*

Phi don jingtip shaphang ka SEWA bad ka rukom pyntrei jong ka .

1. Ladon mano mano na ing jong phi ne maphi ba la tip shaphang ki jingmyntoi ka core SEWA? Lada haiod – Kaei? Haduh katno phi la ioh jing myntoi ha ka liang ban pynkiew iaka jingioh jingem ka longing jongphi? Jingtip shaphang ka rukom pyniaid pisa, ban pynkiew ia ki kynthei, ban ioh pyndonkam ia ki lad ba ai ka SEWA (ailad ba i respondent in batai bniah)?

2. Phi kwah sa da kiwei ki jingmyntoi na SEWA? Lada Haoid – sa kiba kumno bad naka bynta kaei?

3. *Phi la ju iohsngew ne tip shaphang ki jingiarap ba ai ka SEWA ha por khlam COVID ha u snem 2020/2021 bad ka dang lah ban iai bteng haduh mynta?*

4. Hato ka SEWA ka lah iarap iaphi ban ioh pyndonkam ia ki lad ba thymmai/ki jingnang kiban lah ban kyntiew ia ka kamai jongphi?

5. Ki nongrep ki ju leit sha Jankari and Sanshodhan Kendra of SEWA for agriculture information?

6. Ki nongrep ki lah ju ioh ne em ki message khubhor shaphang katei ka ba la ong halor? (Ka long kumjuh ia ki kynthei bad shynrang)

7. Hato phi tip shaphang ki scheme sorkar ban pynkyntiew ka seng kam lajong ia ki kynthei lane kano kano ka scheme ban kyntiew ia ka kyrdan ki kynthei? Lada haoid, kino kita ki scheme ba phi tip?

8. Mano ba pynbna iakine ki scheme sorkar?

Ka jingktah ia ka kamai kajih ha ki snem ba lah dep khamtam ha u snem 2022 lada ia nujor bad u snem 2018

7. Kaei kaba lah kylla ha ki 3 snem ba lah dep (ynnai khein ia ka lockdown 2020-21) ha ka rukom ba phi pyniaid ia kam khaii lajong, ka rukom pyniaid pisa bad ka jingpyndonkam ia ki tiar juk thymmai (digital devices and services).
    a. Kaei ka daw ia kum kine ki jingkylla
    b. Hato kane ka jingkylla ka long kumjuh ha Shnong ne don ki seng kiba la kylla kham bun lada ia nujor bad kiwei? Mano kita bad balei?
8. Kaei ka jingkylla jong ki kynthei ha ka rukom pyndonkam ki tiar thymmai (digital devices and services) jong ka juk mynta?
    a. Kaei ka daw ba kongsan ha kane ka jingkylla?
    b. Don ki kynthei ki ioh jingmyntoi kham bun ban ia kiwei? Balei?
    c. Hato ka jingkylla ka wan lang ha ki khynnah shynrang bad kynthei ruh? Ha kano ka rukom?
9. Phi long ban ai nuksa ha ka liang ka jingmyntoi ha ka kamai kajih naduh ba pyndonkam ia ki digital financial services da ki kynthei bad shynrang? Hato don kiwei kiwei de ki jingmyntoi kum ka lad ban ioh jingtip, ka jingbatai shaphang ka jinglong suinbneng bad kiwei kiwei de, ki ba lah pyndonkam kham bun hadien ka prokram?

Digital Readiness and Capacity Building – *Ka jinglong ba lah pynkhreh ha ka liang ka digital bad ka training shaphang jong ka.*

Kylli iaki ladaki lah pyndonkam smartphone; ki tiar didital, 3G/4G connection, la ioh WI_FI, bad ban pyndonkam iaka internet.

8. Haduh katno ki la pyndonkam i aka phone ha shnong naduh ki Longkmei , Longkpa ,Ki Samla hapdeng ki khynnah kynthei ban shynrang (kynthup lang ia ki khyllung, khamtam hadien COVID, na ka bynta ka jingpule ne ban peit cartoon)? Mano ba kham pyndonkam bha iaka phone? Kum kiei ki jait phone ki ba pyndonkam bha ki groups? Hato don jingpyrkhing ia ki kynthei/samla kynthei ne kiwei ki jait bynriew ban pyndonkam phone? (Twad jingmut shaphang ka jingpeit shiliang iakiwei ki jaitbynriew)?
9. Kiei kiei ki digital devices ba phi ia tip – kum ka computer, laptop, tablet, Smartphone, etc
10. Hato phi ia tip shaphang ki digital devices, kylli- naduh mynno phi lah pyndonkam? Mano ba batai? Phi la ju ioh training? Lada haoid, mano ba ai training, hangno bad mynno?
11. Phi don internet connection da kaei – ka 3G/4G/5G ba phi pyndonkam mynta? Ka iaid bha ne em ka network hangne ha shnong bad phi suk ne em ban ple ia ki apps kum ki Facebook, WhatsApp, etc. ?

12. Phi ia ioh Wi-Fi ne em bad phi ju pyndonkam ne em iaka internet? Ki group aiu ba pyndonkam ia ka internet ha shnong jongphi bad naka bynta kaei? Ki pyndonkam da kaei ban ioh internet?

13. Haduh Katno ka kynthei ha shnong ka la nang ne tip ban pyndonkam ia ka mobile phone ban ban leh internet ?

14. Hato la ju don ka training ba kyrpang na ka bynta ki kynthei ban nang pyndonkam ia ki mobile phone/ internet/ kino kio phone-based apps?Katno ngut ki kynthei ne khynnah kynthei ki ba lah ioh training? Mano ba ai training? Hato phi ia hikai iwei ia iwei ne ia kiba haing? Don ne em na kito kiba lah ioh training ba kin hikai kylla ia kiwei kiwei ki kynthei ban nang pyndonkam phone?

Digital Literacy and Financial Literacy Levels

9. Ka phone ka ba kumno ba pyndonkam bha da ki shynrang, kynthei bad ki khynnah samla?

10. Phi don smart phone lajong? (Lada em, kylli question 3)

11. *Phi pyrkhat kumno shaphang ki smart phones bad digital services? Phin thied smart phone na ka bynta ka jingdonkam lajong hadien habud?*

12. Phi kum ka group, hato thew ialade ka long kumno ka jingtip jingnang jong phi ha ka ban pyndonkam mobile?

13. Kiei ki jingeh ba phi shem haba pyndonkam iaka mobile phone bad kaei kaba suk bha ia phi?

Note: Lada kim iathuh eiei shaphang ka bank ; etc te kylli lada ki pyndonkam ban siew bills , phah bad received messages ne ba ki leh online shopping ne la pyndonkam ban thied ticket kum iaka train etc ba ki la pyndonkam da ka phone? Bad mano ba kham pyndonkam bha - ki Rangbah , ne ki kynnah samla ne ki longkmei .

14. Ki la ju ioh training eiei ban pyndonkam ia ki tiar digital naka bynta ka liang pisa ? Lada Hoiod ; mano ba la wan ai training ia ki ? Ka organisation aiu ? Ka biang ne em ka training ne phi donkam jingkyrshan shuh ban sdang pyndonkam iaki digital service?

15. Katno sien phi siew phi tda da kaba pyndonkam digital service? Phi pyndonkam da ki tiar digital ban siew ne ioh pisa na SEWA?

16. Hato phi donkam training ban kham pynskhem shuh shuh ia ka jingtip jong phi? Lada haoid kum kiei ki jait training?

Access to Digital and Non Digital Financial Products/Services

19. Kaei ka rukom kynshew jong ki phi ha shnong baroh kawei ? Ki kynthei ki kynshew ne em ? Lada ki kynshew kylli haei ki kynshew bad kumno? Ki don bank account ne em haba jan na shnong ?

20. Phi don ki SHG ne ki micro finance office hajan ? Katno tylli ki SHGs ki don ha Shnong bad kum ki jait kam aiu ki leh? Katno percent ki kynthei ki dei member ha kine ki SHG?

21. Phi Ju leit shano lada phi donkam ram? Katno phi ioh loan bad phi siew katno ka sut, ne donkam ban buh bynda eiei, katno snem phi hap siew bad kiwei kiwei ki jingiakut ha ka por shim ram?

22. Kum kiei ki office phi ju leit ba iadei ha ka liang ka pisa?

23. Phi ju leit sei pisa na bank? katno ka jingjngai naka shnong kadon ka bank? Katno phi hap pynlut ban leit sha bank? Phi leit marwei ne bad ki bahaing?

24. Ki don ka Saathi bank ba phi don jingtip ha shnong jong phi? Kum kiei ki jingiarap ne jingkyrshan phi ioh na ki? Ki iasnoh kti bad ka bank aiu?

25. La don ATM ne em ha shnong ne hajan shnong jong phi bad katno ka jingjngai ka don ka ATM?

26. Ki account aiu ki don ki kynthei bad shynrang ha ki bank?

27. Kumno phi siew ia ki bills jongphi, seiPisa, ne kano kano ka jingdonkam ba iadei bad ka bank? Kumno phi leh shimet da ka net banking ne ka phone banking? Phi leh hi ne da ka jingiarap ki ba ha iing ne ki agent?

28. Phi pyndonkam da ka phone ne da kaei ban leh net banking?

29. Peit lada ki la tip ban pyndonkam ATM.PAYTM, EWallet, kumta terter . ki la tip shaphang ka cashless transaction bad ki la ju don jingeh ne em ne ki sngew artatien ban pyndonkam ? Phi phikir kumno ha ka por kaba phi leh digital financial transactions?

30. Phi donkam ne em ia ki training ban kham tip shuh shuh kumno ban pyndonkam iaka phone jongphi na ka bynta ban phone, thoh SMS, pyndonkam Social media, etc)

31. Ladon mano mano naphi ba laju ioh training ha kine ki snem balah dep.

32. Phi donkam training na ka bynta ban pyndonkam phone ban ioh ia ki **Financial Products/Services** (kum ki... NEFT transaction; Paytm. Gpay, UPI payments)? Phi la ju ioh kum kine ki jait training?

33. Hato phi ne na ing jong phi, la ju ioh training ha ka liang digital financial products bad/or services (kum ban pyndonkam ATM card ban sei pisa; ne pyndonkam debit/credit card por siew tda; etc)

34. Have any of you received training on using the phone/digital payments for business activities?

35. Phi la ju ioh training eiei ban pyndonkam phone/digital payments na ka bynta ka siew tda ka dukan phi?

36. Phi la ju ioh training ne jingtip shaphang Digital Financial Literacy?

Access and Awareness

8. Phi la bna shaphang ki scheme bad injcentive ba ai ka sorkar naka bynta ki kynthei ban seng kam lade? Lada Hoiod, Ki incentives aiu bad scheme aiu ba ki la tip?

9. Phi la tip ia ki scheme baa i ka sorkar nakabynta ban kyntiew iaka kynthei? Lada Hoiod, Ki incentives aiu bad scheme aiu ba ki la tip?

10. Ladon napdeng jongphi ba la shim bynta ka kano kano ka awareness program halor ki financial digital literacy? Mano Ba ai awareness? Ban phi la sngewthuh haduh katno n akata ka awareness program?
11. La don Common Service Center hangne ha shnong Jong phi? Haei? Ki jingiarap ba kumno phi ioh?

Effectiveness of Program – Ka jingmyntoi ka prokram

7. Phi la ju shim bynta ha ki prokram ka SEWA ban ioh jingiarap ha liang ban pyndonkam ia ki digital media na ka bynta ka siew ka tda?
8. Kano training Digital Financial Literacy phi lah shim bynta? Kumno ka long ka training? Kiei ki jingmyntoi na ka training?
9. Kumno ka program ka iarap iaphi ha ka por khlam COVID?
10. Phi ioh khubor shaphang COVID na ka SEWA?
11. Phi tip shaphang u COVID Crisis Number (SEWA Sahayata Number)?
12. Phi don eiei ban ong shaphang ki training ba lah dep ai (tang ka training kam pat dap donkam nong pyni lynti, trouble shooting, etc.)

Ka jingktah jong COVID

10. Ha kano ka rukom ka lah ktah ka khlam COVID ia ka jingim jong shynrang, kynthei, samla bad khynnah ha Shnong jong phi?
11. Ha kano ka rukom phi leh na ka bynta ki jingdonkam ba man ka sngi?
12. Phi leh kumno ka kamai kajih bad ka kamai kajih?
13. Hato dei ka daw COVID ba phi la sdang pyndonkam digital Apps ban siew ban tda?
14. Kumno phi nang?
15. Phi ioh training nangno nangno na ka bynta ban pyndonkam ki digital app?
16. Mano ba ai training bad lah hikai aiu?
17. Ki kynthei ki sngewsuk ne em ban pyndonkam ia kine ki technology?
18. Mano ba sngewsuk bha ban pyndonkam iakine ki technology?

Annexure – IV: Photo Gallery

Gujarat

Rajasthan

Bihar

Uttar Pradesh

Sonitpur -Assam

Ri-Bhoi -Meghalaya

Annexure – V: Detailed Tables – Gujarat

Table No. A-2.3.1: Overall Occupation in which Families are Engaged

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Agriculture on own farm	718 (62.3)	88 (68.2)	24 (8.0)	106 (50.2)	109 (89.3)	83 (69.2)
Animal Husbandry	658 (57.1)	74 (57.4)	93 (31.0)	72 (34.1)	111 (91.0)	105 (87.5)
Manual Labour	558 (48.4)	57 (44.2)	187 (62.3)	75 (35.5)	76 (62.3)	86 (71.7)
Agriculture Labour	573 (49.7)	27 (20.9)	129 (43.0)	68 (32.2)	91 (74.6)	48 (40.0)
Job	391 (33.9)	51 (39.5)	49 (16.3)	80 (37.9)	11 (9.0)	15 (12.5)
Other Home-based work	121 (10.5)	26 (20.2)	55 (18.3)	58 (27.5)	74 (60.7)	54 (45.0)
Shop	-	-	26 (8.7)	31 (14.7)	-	-
Own Business	4 (.3)	25 (19.4)	1 (.3)	3 (1.4)	-	18 (15.0)
Driver	13 (1.1)	3 (2.3)	1 (.3)	6 (2.8)	1 (.8)	-
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Agriculture on own farm	253 (66.6)	50 (83.3)	18 (19.6)	12 (13.0)	35 (79.5)	35 (83.3)
Animal Husbandry	218 (57.4)	43 (71.7)	31 (33.7)	8 (8.7)	39 (88.6)	39 (92.9)
Agriculture Labour	229 (60.3)	18 (30.0)	46 (50.0)	8 (8.7)	37 (84.1)	24 (57.1)
Other Home-based work	18 (4.7)	3 (5.0)	23 (25.0)	37 (40.2)	25 (56.8)	16 (38.1)
Manual Causal Labour	235 (61.8)	44 (73.3)	64 (69.6)	59 (64.1)	33 (75.0)	29 (69.0)
Job	92 (24.2)	9 (15.0)	16 (17.4)	24 (26.1)	-	5 (11.9)
Own Business	3 (.8)	11 (18.3)	-	3 (3.3)	-	3 (7.1)
Driver	-	1 (1.7)	-	-	-	-
Tea plantation worker	-	-	-	-	5 (11.4)	-
Shop	-	-	4 (4.3)	17 (18.5)	-	-

Figures in parenthesis are percentages

Table No. A-2.3.2: Overall Occupation of Respondents

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	**N=1152**	**N=129**	**N=300**	**N=106**	**N=122**	**N=120**
Animal Husbandry	658 (57.1)	74 (57.4)	89 (29.7)	72 (34.1)	111 (91.0)	105 (87.5)
Agriculture on own farm	648 (56.3)	62 (48.1)	19 (6.3)	98 (46.4)	103 (84.4)	68 (56.7)
Manual Labour	492 (42.7)	23 (17.8)	67 (22.3)	58 (27.5)	54 (44.3)	48 (40.0)
Agriculture Labour	544 (47.2)	24 (18.6)	119 (39.7)	68 (32.2)	83 (68.0)	41 (34.2)
Other Home-based work	108 (9.4)	18 (14.0)	42 (14.0)	53 (25.1)	66 (54.1)	37 (30.8)
Own Business	1 (.1)	8 (6.2)	-	-	-	14 (11.7)
Job	116 (10.1)	15 (11.6)	26 (8.7)	69 (32.7)	5 (4.1)	4 (3.3)
Shop	-	-	26 (8.7)	31 (14.7)		-
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Animal Husbandry	218 (57.4)	43 (71.7)	30 (32.6)	8 (8.7)	39 (88.6)	39 (92.9)
Agriculture on own farm	234 (61.6)	41 (68.3)	12 (13.0)	11 (12.0)	34 (77.3)	26 (61.9)
Agriculture Labour	219 (57.6)	16 (26.7)	40 (43.5)	8 (8.7)	35 (79.5)	18 (42.9)
Manual Labour	212 (55.8)	22 (36.7)	21 (22.8)	57 (62.0)	29 (65.9)	9 (21.4)
Other Home-based work	14 (3.7)	2 (3.3)	15 (16.3)	36 (39.1)	25 (56.8)	9 (21.4)
Job	19 (5.0)	1 (1.7)	4 (4.3)	23 (25.0)	-	2 (4.8)
Own Business	-	-	-	-	-	2 (4.8)

Tea plantation worker	-	-	-	-	3 (6.8)	-
Shop	-	-	4 (4.3)	17 (18.5)		-

Figures in parenthesis are percentages

Table No. A-2.3.3: Main Assets of Household

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Residential House	1073 (93.1)	126 (97.7)	267 (89.0)	189 (89.6)	112 (91.8)	116 (96.7)
Vehicles	878 (76.2)	84 (65.1)	45 (15.0)	86 (40.8)	45 (36.9)	43 (35.8)
Agricultural land	729 (63.3)	101 (78.3)	24 (8.0)	106 (50.2)	116 (95.1)	80 (66.7)
Livestock/Poultry	658 (57.1)	74 (57.4)	93 (31.0)	72 (34.1)	111 (91.0)	105 (87.5)
Agricultural implements	317 (27.5)	63 (48.8)	63 (21.0)	140 (66.4)	29 (23.8)	48 (40.0)
Assets of Irrigation	184 (16.0)	6 (4.7)	15 (5.0)	71 (33.6)	15 (12.3)	17 (14.2)
Shop	74 (6.4)	22 (17.1)	24 (8.0)	26 (12.3)	17 (13.9)	26 (21.7)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Residential House	353 (92.9)	60 (100.0)	79 (85.9)	53 (57.6)	33 (75.0)	42 (100.0)
Vehicles	265 (69.7)	22 (36.7)	20 (21.7)	16 (17.4)	4 (9.1)	17 (40.5)
Agricultural land	257 (67.6)	54 (90.0)	18 (19.6)	12 (13.0)	34 (77.3)	36 (85.7)
Livestock/Poultry	218 (57.4)	43 (71.7)	31 (33.7)	8 (8.7)	39 (88.6)	39 (92.9)
Agricultural implements	110 (28.9)	41 (68.3)	20 (21.7)	34 (37.0)	7 (15.9)	19 (45.2)
Assets of Irrigation	62 (16.3)	3 (5.0)	-	3 (3.3)	4 (9.1)	4 (9.5)
Shop	18 (4.7)	6 (10.0)	4 (4.3)	16 (17.4)	1 (2.3)	9 (21.4)

Figures in Parenthesis are Percentages

Table No. A-2.3.4: Ownership Status of Assets of Household

Agricultural Land	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	**N=729**	**N=101**	**N=24**	**N=106**	**N=116**	**N=80**
Female self	19 (2.6)	6 (5.9)	2 (8.3)	5 (4.7)	9 (7.8)	33 (41.3)
Female (other)	12 (1.6)	6 (5.9)	2 (8.3)	10 (9.4)	3 (2.6)	-
Male	692 (94.9)	87 (86.1)	20 (83.3)	89 (84.0)	70 (60.3)	24 (30.0)
Both	6 (.8)	2 (2.0)		2 (1.9)	34 (29.3)	23 (28.8)
Control	**N=257**	**N=54**	**N=18**	**N=12**	**N=34**	**N=36**
Female- self	3 (1.2)	-	1 (5.6)	-	1 (2.9)	19 (52.8)
Female (other)	2 (.8)	3 (5.6)	-	1 (8.3)	-	1 (2.8)
Male	252 (98.1)	51 (94.4)	17 (94.4)	11 (91.7)	20 (58.8)	10 (27.8)
Both	-	-	-	-	13 (38.2)	6 (16.7)
Residential House	**Gujarat**	**Rajasthan**	**Bihar**	**UP**	**Assam**	**Meghalaya**
SEWA	**N=1073**	**N=126**	**N=267**	**N=189**	**N=112**	**N=116**
Female self	41 (3.8)	6 (4.8)	53 (19.9)	17 (9.0)	9 (8.0)	49 (42.2)
Female (other)	17 (1.6)	6 (4.8)	36 (13.5)	32 (16.9)	3 (2.7)	-
Male	1002 (93.4)	113 (89.7)	168 (62.9)	132 (69.8)	60 (53.6)	28 (24.1)
Both	13 (1.2)	1 (.8)	10 (3.7)	8 (4.2)	40 (35.7)	39 (33.6)
Control	**N=353**	**N=60**	**N=79**	**N=53**	**N=33**	**N=42**
Female- self	8 (2.3)	-	23 (29.1)	4 (7.5)	1 (3.0)	31 (73.8)
Female (other)	7 (2.0)	3 (5.0)	3 (3.8)	6 (11.3)	-	-
Male	336 (95.2)	57 (95.0)	50 (63.3)	42 (79.2)	15 (45.5)	2 (4.8)
Both	2 (.6)	-	3 (3.8)	1 (1.9)	17 (51.5)	9 (21.4)
Shop	**Gujarat**	**Rajasthan**	**Bihar**	**UP**	**Assam**	**Meghalaya**
SEWA	**N=74**	**N=22**	**N=24**	**N=26**	**N=17**	**N=26**

Female self	3 (4.1)	1 (4.5)	3 (12.5)	3 (11.5)	5 (29.4)	15 (57.7)
Female (other)	1 (1.4)	2 (9.1)	4 (16.7)	5 (19.2)	1 (5.9)	-
Male	67 (90.5)	19 (86.4)	15 (62.5)	18 (69.2)	9 (52.9)	1 (3.8)
Both	3 (4.1)	-	2 (8.3)	-	2 (11.8)	10 (38.5)
Control	**N=18**	**N=60**	**N=4**	**N=16**	**N=1**	**N=9**
Female- self	1 (5.6)	-	-	1 (6.3)	-	3 (33.3)
Female (other)	-	-	-	-	1 (100.0)	-
Male	17 (94.4)	6 (100.0)	3 (75.0)	15 (93.8)	-	-
Both	-	-	1 (25.0)	-	-	6 (66.7)
Livestock Poultry	**Gujarat**	**Rajasthan**	**Bihar**	**UP**	**Assam**	**Meghalaya**
SEWA	**N=658**	**N=74**	**N=93**	**N=72**	**N=111**	**N=105**
Female self	40 (6.1)	1 (1.4)	28 (30.1)	6 (8.3)	28 (25.2)	43 (41.0)
Female (other)	17 (2.6)		38 (40.9)	28 (38.9)	2 (1.8)	3 (2.9)
Male	581 (88.3)	72 (97.3)	18 (19.4)	30 (41.7)	66 (59.5)	18 (17.1)
Both	20 (3.0)	1 (1.4)	9 (9.7)	8 (11.1)	15 (13.5)	41 (39.0)
Control	**N=218**	**N=43**	**N=31**	**N=8**	**N=39**	**N=39**
Female- self	8 (3.7)	-	1 (3.2)	1 (12.5)	13 (33.3)	28 (71.8)
Female (other)	5 (2.3)	-	14 (45.2)	4 (50.0)	-	-
Male	201 (92.2)	43 (100.0)	9 (29.0)	2 (25.0)	21 (53.8)	2 (5.1)
Both	4 (1.8)	-	7 (22.6)	1 (12.5)	5 (12.8)	9 (23.1)
Vehicles	**Gujarat**	**Rajasthan**	**Bihar**	**UP**	**Assam**	**Meghalaya**
SEWA	**N=878**	**N=84**	**N=45**	**N=86**	**N=45**	**N=43**
Female self	5 (.6)	-	2 (4.4)	3 (3.5)	2 (4.4)	11 (25.6)
Female (other)	3 (.3)	2 (2.4)	-	1 (1.2)	1 (2.2)	-
Male	861 (98.1)	81 (96.4)	42 (93.3)	81 (94.2)	41 (91.1)	15 (34.9)
Both	9 (1.0)	1 (1.2)	1 (2.2)	1 (1.2)	1 (2.2)	17 (39.5)
Control	**N=265**	**N=22**	**N=20**	**N=16**	**N=4**	**N=17**
Female- self	1 (.4)	-	-	1 (6.3)	-	9 (52.9)
Female (other)	1 (.4)	-	-	1 (6.3)	-	
Male	263 (99.2)	22 (100.0)	20 (100.0)	13 (81.3)	4 (100.0)	4 (23.5)
Both	-	-	-	1 (6.3)	-	4 (23.5)
Agricultural Implements	**Gujarat**	**Rajasthan**	**Bihar**	**UP**	**Assam**	**Meghalaya**
SEWA	**N=317**	**N=63**	**N=63**	**N=140**	**N=29**	**N=48**
Female self	6 (1.9)	2 (3.2)	16 (25.4)	10 (7.1)	2 (6.9)	20 (41.7)
Female (other)	2 (.6)	1 (1.6)	3 (4.8)	8 (5.7)	1 (3.4)	-
Male	305 (96.2)	59 (93.7)	26 (41.3)	98 (70.0)	26 (89.7)	4 (8.3)
Both	4 (1.3)	1 (1.6)	18 (28.6)	24 (17.1)	-	24 (50.0)
Control	**N=110**	**N=41**	**N=20**	**N=34**	**N=7**	**N=19**
Female- self	1 (.9)	-	3 (15.0)	12 (35.3)	-	8 (42.1)
Female (other)	1 (.9)	1 (2.4)	-	2 (5.9)	-	-
Male	108 (98.2)	39 (95.1)	6 (30.0)	19 (55.9)	5 (71.4)	-
Both	-	1 (2.4)	11 (55.0)	1 (2.9)	2 (28.6)	11 (57.9)
Assets of Irrigation	**Gujarat**	**Rajasthan**	**Bihar**	**UP**	**Assam**	**Meghalaya**
SEWA	**N=184**	**N=6**	**N=15**	**N=71**	**N=15**	**N=17**
Female self	2 (1.1)	-	2 (13.3)	1 (1.4)	-	12 (70.6)
Female (other)	-	-	1 (6.7)	6 (8.5)	1 (6.7)	-

Male	181 (98.4)	6 (100.0)	12 (80.0)	46 (64.8)	14 (93.3)	1 (5.9)
Both	1 (.5)	-	-	18 (25.4)	-	4 (23.5)
Control	**N=62**	**N=3**	**N=0**	**N=34**	**N=4**	**N=4**
Female- self	-	-	-	-	-	3 (75.0)
Female (other)	1 (1.6)	-	-	-	-	-
Male	61 (98.4)	3 (100.0)	-	2 (66.7)	4 (100.0)	-
Both	-	-	-	1 (33.3)	-	1 (25.0)

Figures in Parenthesis are Percentages

Table No. A-2.3.5: Type of Houses

	SEWA				Control			
	N	Kaccha	Semi-pucca	Pucca	N	Kaccha	Semi-pucca	Pucca
Gujarat	*1152*	134 (11.6)	289 (25.1)	729 (63.3)	*380*	58 (15.3)	106 (27.9)	216 (56.8)
Rajasthan	*129*	7 (5.4)	17 (13.2)	105 (81.4)	*60*	16 (26.7)	11 (18.3)	33 (55.0)
Bihar	*300*	84 (28.0)	102 (34.0)	114 (38.0)	*92*	24 (26.1)	34 (37.0)	34 (37.0)
UP	*211*	20 (9.5)	38 (18.0)	153 (72.5)	*92*	45 (48.9)	12 (13.0)	35 (38.0)
Assam	*122*	52 (42.6)	43 (35.2)	27 (22.1)	*44*	8 (18.2)	11 (25.0)	25 (56.8)
Meghalaya	*120*	22 (18.3)	79 (65.8)	19 (15.8)	*42*	5 (11.9)	31 (73.8)	6 (14.3)

Figures in Parenthesis are Percentages

Table No. A-2.3.6: Overall Availability of Facilities

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Clean Water	1117 (97.0)	118 (91.5)	265 (88.3)	208 (98.6)	116 (95.1)	117 (97.5)
Electricity	1131 (98.2)	129 (100.0)	294 (98.0)	188 (89.1)	78 (63.9)	107 (89.2)
Toilet	986 (85.6)	105 (81.4)	153 (51.0)	166 (78.7)	115 (94.3)	118 (98.3)
Drainage	580 (50.3)	78 (60.5)	170 (56.7)	173 (82.0)	92 (75.4)	94 (78.3)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Clean Water	355 (93.4)	53 (88.3)	85 (92.4)	90 (97.8)	44 (100.0)	40 (95.2)
Electricity	378 (99.5)	60 (100.0)	91 (98.9)	58 (63.0)	34 (77.3)	41 (97.6)
Toilet	256 (67.4)	19 (31.7)	40 (43.5)	47 (51.1)	43 (97.7)	41 (97.6)
Drainage	163 (42.9)	10 (16.7)	32 (34.8)	48 (52.2)	32 (72.7)	38 (90.5)

Figures in Parenthesis are Percentages

Table No. A-2.4.1: Duration of Membership to Institutions

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
			SEWA			
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	***N=122***	***N=120***
< than 1 year	3 (0.3)	1 (0.7)	-	-	1 (.8)	-
1-5 years	640 (55.6)	74 (57.4)	168 (56.0)	189 (89.6)	46 (37.7)	59 (49.2)
6-10 years	282 (24.5)	45 (34.9)	88 (29.4)	19 (9.0)	43 (35.2)	43 (35.8)
11-15 years	123 (10.7)	2 (1.6)	36 (12.0)	3 (1.4)	28 (23.0)	12 (10.0)
16-20 years	56 (4.9)	7 (5.5)	-	-	3 (2.5)	4 (3.3)
20+ years	48 (4.2)	-	-	-	1 (.8)	1 (.8)
No Reply	-	-	3 (1.0)	-	-	-
Don't remember	-	-	-	-	-	1 (.8)
			SHG (SEWA)			
SEWA	**N=725**	**N=25**	**N=35**	**N=41**	***N=80***	***N=115***
< than 1 year	15 (2.1)	1 (4.0)	-	-	1 (1.3)	1 (.9)
1-5 years	241 (33.2)	12 (48.0)	28 (80.0)	32 (78.0)	19 (23.8)	47 (40.9)
6-10 years	233 (32.1)	11 (44.0)	6 (17.2)	9 (22.0)	30 (37.5)	44 (38.3)
11-15 years	130 (17.9)	-	-	-	27 (33.8)	14 (12.2)
16-20 years	52 (7.2)	-	1 (2.9)	-	2 (2.5)	6 (5.2)
20+ years	54 (7.4)	1 (4.0)	-	-	1 (1.3)	2 (1.7)
Don't remember	-	-	-	-	-	1 (.9)
Control	**N=19**	**N=3**			***N=1***	
< than 1 year	-	-	-	-	-	-
1-5 years	17 (89.5)	3 (100)	-	-	-	-
6-10 years	1 (5.3)	-	-	-	1 (100)	-
11-15 years	1 (5.3)	-	-	-	-	-

16-20 years	-	-	-	-	-	-
20+ years	-	-	-	-	-	-
Milk Cooperative						
SEWA	**N=268**				**N=2**	
1-5 years	76 (28.4)	-	-	-	1 (50.0)	-
6-10 years	51 (19.0)	-	-	-	-	-
11-15 years	28 (10.4)	-	-	-	1 (50.0)	-
16-20 years	17 (6.3)	-	-	-	-	-
20+ years	20 (7.5)	-	-	-	-	-
Permanent	76 (28.4)	-	-	-	-	-
Control	**N=54**					
1-5 years	13 (24.1)	-	-	-	-	-
6-10 years	9 (16.7)	-	-	-	-	-
11-15 years	3 (5.6)	-	-	-	-	-
16-20 years	2 (3.7)	-	-	-	-	-
20+ years	1 (1.9)	-	-	-	-	-
Permanent	31 (57.4)	-	-	-	-	-
SHG (Sakhi Mandal)						
SEWA	**N=237**	**N=28**	**N=62**	**N=17**	*N=99*	*N=118*
< than 1 year	7 (3.0)	-	-			
1-5 years	125 (52.7)	16 (57.1)	46 (74.2)	15 (88.2)	23 (23.2)	21 (17.8)
6-10 years	60 (25.3)	9 (32.1)	15 (24.2)	2 (11.8)	47 (47.5)	85 (72.0)
11-15 years	33 (13.9)	3 (10.7)	1 (1.6)	-	18 (18.2)	4 (3.4)
16-20 years	9 (3.8)	-	-	-	8 (8.1)	6 (5.1)
20+ years	3 (1.3)	-	-	-	3 (3.0)	2 (1.7)
Control	**N=87**	**N=8**	**N=28**		*N=18*	*N=41*
< than 1 year	9 (10.3)	1 (14.3)	-	-	-	-
1-5 years	46 (52.9)	5 (62.5)	22 (78.6)	-	14 (77.8)	32 (78.0)
6-10 years	12 (13.8)	2 (25.0)	6 (21.5)	-	4 (22.2)	8 (19.5)
11-15 years	14 (16.1)	-	-	-	-	-
16-20 years	2 (2.3)	-	-	-	-	1 (2.4)
20+ years	4 (4.6)	-	-	-	-	-
Panchayat						
SEWA	**N=16**	**N=1**	*N=1*	**N=1**	**N=3**	*N=10*
1-5 years	11 (73.3)	1 (100)		1 (100)	1 (33.3)	8 (80.0)
6-10 years	3 (20.0)	-	1 (100)	-	2 (66.7)	1 (10.0)
11-15 years	1 (6.7)	-	-	-	-	-
16-20 years	-	-	-	-	-	1 (10.0)
20+ years	-	-	-	-	-	-
Control	**N=3**		*N=1*			*N=3*
1-5 years	1 (33.3)	-	1 (100)	-	-	-
6-10 years	-	-	-	-	-	1 (33.3)
11-15 years	1 (33.3)	-	-	-	-	1 (33.3)
16-20 years	1 (33.3)	-	-	-	-	-
20+ years						1 (33.3)
Women's Wing						
	-	-	-	-	-	*N=45*
No Reply	-	-	-	-	-	45 (100)
Farmers Group						
	-	-	-	-	*N=1*	*N=8*
No Reply	-	-	-	-	1 (100)	8 (100)
PG (Producer Group)						
	-	-	-	-	-	*N=11*

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
No Reply	-	-	-	-	-	11 (100)

Table No. A-2.4.2: Designation in Institution

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA						
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	*N=122*	*N=120*
Member	1130 (98.1)	125 (96.9)	295 (98.4)	202 (95.7)	120 (98.4)	114 (95.0)
President	8 (0.7)	1 (0.8)	-	-	1 (.8)	1 (.8)
Leader	12 (1.0)	-	5 (1.7)	4 (1.9)	-	-
Master Trainer	-	3 (2.4)	-	-	1 (.8)	1 (.8)
BC	-	-	-	1 (.5)	-	-
Rudiben	-	-	-	4 (1.9)	-	-
Secretary	-	-	-	-	-	2 (1.7)
Treasurer	-	-	-	-	-	1 (.8)
Don't Remember	-	-	-	-	-	1 (.8)
SHG (SEWA)						
SEWA	**N=725**	**N=25**	**N=35**	**N=41**	*N=81*	*N=115*
Member	683 (94.2)	20 (80.0)	28 (80.0)	32 (78.0)	79 (98.8)	101 (87.8)
President	8 (1.1)	2 (8.0)	4 (11.4)	5 (12.2)	-	5 (4.3)
Deputy President	13 (1.8)	-	-	-	-	-
Leader	11 (1.5)	-	-	-	-	-
Secretary	10 (1.4)	1 (4.0)	-	-	-	6 (5.2)
Book Keeper	-	1 (4.0)	-	-	-	-
Treasurer	-	1 (4.0)	3 (8.5)	4 (9.8)	-	2 (1.7)
Master Trainer	-	-	-	-	1 (1.3)	-
Don't Remember	-	-	-	-	-	1 (.9)
Control	**N=19**	**N=3**	-	-	*N=1*	-
Member	19 (100)	2 (66.7)	-	-	1 (100)	-
President	-	1 (33.3)	-	-	-	-
Deputy President	-	-	-	-	-	-
Leader	-	-	-	-	-	-
Milk Cooperative						
SEWA	**N=268**				*N=2*	
Member	267 (99.6)	-	-	-	1 (50.0)	-
Leader	1 (0.4)	-	-	-	-	-
President	-	-	-	-	1 (50.0)	-
Control	**N=54**	-	-	-	-	-
Member	54 (100)	-	-	-	-	-
SHG (Sakhi Mandal)						
SEWA	**N=237**	**N=28**	**N=62**	**N=17**	*N=99*	*N=118*
Member	206 (86.9)	19 (67.9)	56 (90.3)	12 (70.6)	72 (72.7)	80 (67.8)
President	18 (7.6)	-	4 (6.5)	4 (23.5)	12 (12.1)	12 (10.2)
Deputy President	2 (0.8)	-	-	-	-	-
Leader	11 (4.6)	-	-	-	-	-
Deputy Leader	-	-	-	-		
Secretary	-	4 (14.3)	-	-	9 (9.1)	19 (16.1)
Book Keeper	-	2 (7.1)	-	-	6 (6.1)	1 (.8)
Treasurer	-	1 (3.5)	2 (3.2)	1 (5.9)	-	6 (5.1)
Control	**N=56**	**N=8**	**N=28**		*N=18*	*N=41*
Member	47 (83.9)	5 (62.5)	27 (96.5)	-	17 (94.4)	22 (53.7)
President	3 (5.4)	1 (12.5)	-	-	-	9 (22.0)
Deputy President	2 (3.6)	-	-	-	-	-
Leader	3 (5.4)	-	-	-	-	-

Deputy Leader	1 (1.8)	-	-	-	-	-
Secretary	-	1 (12.5)	-	-	1 (5.6)	8 (19.5)
Treasurer	-	-	1 (3.5)	-	-	1 (2.4)
Book Keeper	-	-	-	-	-	1 (2.4)
Panchayat						
SEWA	N=14	N=1	N=1	N=1	*N=3*	*N=10*
Member	12 (85.7)	1 (100)	1 (100)	1 (100)	1 (33.3)	10 (100)
Sarpanch	1 (7.1)	-	-	-	-	-
Deputy Sarpanch	1 (7.1)	-	-	-	-	-
Secretary	1 (7.1)	-	-	-	1 (33.3)	-
President	-	-	-	-	1 (33.3)	-
Control	**N=3**	-	**N=1**	-	-	*N=3*
Member	2 (66.7)	-	1 (100)	-	-	3 (100)
Sarpanch	-	-	-	-	-	-
Deputy Sarpanch	1 (33.3)	-	-	-	-	-
Secretary	-	-	-	-	-	-
Women's Wing						
SEWA	-	-	-	-	-	*N=45*
No Reply	-	-	-	-	-	45 (100)
Farmers Group						
	-	-	-	-	*N=1*	*N=8*
No Reply	-	-	-	-	1 (100)	8 (100)
PG (Producer Group)						
SEWA	-	-	-	-	-	*N=9*
No Reply	-	-	-	-	-	9 (100)
Control	-	-	-	-	-	*N=2*
No Reply	-	-	-	-	-	2 (100)

Figures in (margin note)

Parenthesis are Percentages

Table No. A-2.5.1: Overall Savings done by Respondents

SEWA	Gujarat N=1152	Rajasthan N=129	Bihar N=300	UP N=211	Assam N=122	Meghalaya N=120
Bank	932 (80.9)	122 (94.6)	265 (88.3)	193 (91.5)	120 (98.4)	120 (100.0)
SHG (SEWA)	725 (62.9)	25 (19.3)	35 (11.7)	21 (10.0)	80 (65.6)	115 (98.8)
SHG (other)	237 (20.6)	28 (21.7)	65 (20.7)	11 (5.2)	99 (81.1)	118 (98.3)
Post Office	30 (2.6)	4 (3.1)	6 (2.0)	11 (5.2)	6 (4.9)	1 (.8)
Informal Group (Chit fund)	1 (.1)	-	-	-	-	-
Cash (at home)	189 (16.4)	36 (27.9)	77 (25.7)	114 (54.0)	5 (4.1)	106 (88.3)
Do not save	50 (4.3)	4 (3.1)	4 (1.3)	3 (1.4)	-	-
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Bank	271 (71.3)	45 (75.0)	85 (92.4)	66 (71.7)	42 (95.5)	39 (92.9)
SHG (SEWA)	22 (5.8)	3 (5.0)	-	-	1 (2.3)	13 (31.0)
SHG (other)	56 (14.7)	8 (13.3)	28 (30.5)	-	18 (409)	41 (97.6)
Post Office	10 (2.6)	-	-	-	2 (4.5)	2 (4.8)
Cash (at home)	95 (25.0)	22 (36.7)	48 (52.2)	64 (69.6)	2 (4.5)	34 (81.0)
Do not save	48 (12.6)	8 (13.3)	1 (1.1)	4 (4.3)	-	-

Figures in Parenthesis are Percentages

Table No. A-2.5.2: Overall Type of Bank Account of Respondents

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Have Bank Account	1112 (96.5)	126 (97.7)	287 (95.7)	199 (94.3)	121 (99.2)	120 (100)
Don't have Bank Account	40 (3.5)	3 (2.3)	13 (4.3)	12 (5.7)	1 (.8)	-

Type of Account	N=1152	N=129	N=300	N=211	N=122	N=120
Individual Account	1015 (88.1)	125 (96.9)	282 (94.0)	194 (91.9)	121 (99.2)	120 (100)
Joint A/c (with Male FM)	137 (11.9)	2 (1.6)	4 (1.3)	13 (6.2)	-	1 (.8)
Joint A/c (with female FM)	1 (.1)	-	3 (1.0)	11 (5.2)	-	3 (2.5)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Have Bank Account	335 (88.2)	60 (100)	90 (97.8)	81 (88.0)	43 (97.7)	40 (95.2)
Don't have Bank Account	45 (11.8)	-	2 (2.2)	11 (12.0)	1 (2.3)	2 (4.8)
Type of Account	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Individual Account	322 (84.7)	60 (100)	88 (95.7)	76 (82.6)	43 (97.7)	40 (95.2)
Joint A/c (with Male FM)	22 (5.8)	1 (1.7)	3 (3.3)	6 (6.5)	1 (2.3)	-
Joint A/c (with female FM)	1 (.3)	-	-	-	-	-

Figures in Parenthesis are Percentages

Table No. A-2.5.3: Overall - Type of Bank

SEWA	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
	N=1112	N=126	N=287	N=199	N=121	N=120
Nationalised Bank	855 (76.9)	9 (7.1)	133 (46.3)	145 (72.9)	114 (94.2)	105 (87.5)
Cooperative Bank	215 (19.3)	9 (7.1)	48 (16.7)	1 (.5)	-	1 (.8)
Rural Bank	15 (1.3)	63 (50.0)	24 (8.4)	35 (17.6)	11 (9.1)	71 (59.2)
Regional Bank	57 (5.1)	51 (40.5)	1 (.3)	12 (6.0)	-	-
Small Finance Bank	-	-	3 (1.0)	6 (3.0)	-	-
Private Bank	-	1 (.8)	90 (31.4)	18 (9.0)	-	-
SEWA Bank	109 (9.8)	6 (4.8)	2 (.7)	7 (3.5)	-	-
Control	**N=335**	**N=60**	**N=90**	**N=81**	**N=43**	**N=40**
Nationalised Bank	254 (76.0)	7 (11.7)	49 (54.4)	72 (88.9)	35 (81.4)	24 (60.0)
Cooperative Bank	67 (20.0)	-	15 (16.7)	1 (1.2)	-	-
Rural Bank	7 (2.1)	33 (55.0)	9 (10.0)	1 (1.2)	9 (20.9)	29 (72.5)
Regional Bank	15 (4.5)	23 (38.3)	1 (1.1)	0	-	-
Private Bank	-	-	17 (18.9)	8 (9.9)	-	-
SEWA Bank	1 (.3)	-	-	-	-	-

Figures in Parenthesis are Percentages

Table No. A-2.5.4: Overall How Respondents Use Bank Account

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	**N=1112**	**N=126**	**N=287**	**N=199**	**N=121**	**N=120**
Don't Use Bank Account	11 (1.0)	-	2 (.7)	1 (.5)	2 (1.70)	-
Use By Myself	862 (77.5)	121 (96.0)	233 (81.2)	170 (85.4)	109 (90.1)	103 (85.8)
Assistance from family/friends	334 (30.0)	10 (7.9)	145 (50.5)	43 (21.6)	20 (16.5)	18 (15.0)
Through Bank Saathi	61 (5.5)	1 (.8)	110 (38.3)	9 (4.5)	6 (5.0)	18 (15.0)
Through Informal Agent	1 (.1)	-	7 (2.4)	6 (3.0)	2 (1.7)	1 (.8)
Control	**N=335**	**N=60**	**N=90**	**N=81**	**N=43**	**N=40**
Don't Use Bank Account	1 (.3)	-	-	1 (1.2)	-	-
Assistance from family/friends	89 (26.6)	12 (20.0)	71 (78.9)	20 (24.7)	18 (41.9)	8 (20.0)
Use By Myself	272 (81.2)	57 (95.0)	56 (62.2)	65 (80.2)	37 (86.0)	37 (92.5)
Through Bank Saathi	11 (3.3)	-	45 (50.0)	7 (8.6)	3 (7.0)	5 (12.5)
Through Informal Agent	-	-	3 (3.3)	1 (1.2)	-	-

Figures in Parenthesis are Percentages

Table No. A-2.5.5: Overall Uses of Bank Account

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	**N=1101**	**N=126**	**N=285**	**N=198**	**N=119**	**N=120**
Savings	1025 (93.1)	122 (96.8)	261 (91.6)	194 (98.0)	118 (99.2)	120 (100.0)
Withdrawals	722 (65.6)	89 (70.6)	229 (80.4)	153 (77.3)	99 (83.2)	119 (99.2)

Avail government subsidies	320 (29.1)	17 (13.5)	64 (22.5)	70 (35.4)	95 (79.8)	85 (70.8)
Payments	213 (19.3)	58 (46.0)	97 (34.0)	46 (23.2)	64 (53.8)	19 (15.8)
Remittances	7 (.6)	34 (27.0)	103 (36.1)	74 (37.4)	40 (33.6)	1 (.8)
To get money	298 (27.1)	73 (57.9)	130 (45.6)	87 (43.9)	29 (24.4)	85 (70.8)
Control	**N=334**	**N=60**	**N=90**	**N=80**	**N=43**	**N=40**
Savings	309 (92.5)	42 (70.0)	86 (95.6)	79 (98.8)	43 (100.0)	39 (97.5)
Withdrawals	224 (67.1)	55 (91.7)	77 (85.6)	53 (66.3)	30 (69.8)	40 (100.0)
Avail government subsidies	70 (21.0)	-	19 (21.1)	45 (56.3)	29 (67.4)	19 (47.5)
Payments	71 (21.3)	19 (31.7)	39 (43.3)	19 (23.8)	21 (48.8)	6 (15.0)
Remittances	9 (2.7)	9 (15.0)	25 (27.8)	40 (50.0)	11 (25.6)	-
To get money	81 (24.3)	51 (85.0)	39 (43.3)	42 (52.5)	10 (23.3)	33 (82.5)

Figures in Parenthesis are Percentages

Table No. A-2.5.6: Insurance Taken out By Respondents' Family

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Insurance Taken Out	604 (52.4)	109 (84.5)	128 (42.7)	70 (33.2)	44 (36.1)	106 (88.3)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Insurance Taken Out	110 (28.9)	46 (76.7)	39 (42.4)	15 (16.3)	5 (11.4)	36 (85.7)
SEWA						
Type of Insurance	**N=604**	**N=109**	**N=128**	**N=70**	**N=44**	**N=106**
Medical Insurance	372 (61.6)	103 (94.5)	100 (78.1)	12 (17.1)	7 (15.9)	81 (76.4)
Life Insurance	326 (54.0)	44 (40.4)	45 (35.2)	66 (94.3)	39 (88.6)	87 (82.1)
Crop Insurance	6 (1.0)	3 (2.8)	-	-	1 (2.3)	-
Weather Insurance	-	-	6 (4.7)	-	-	-
Accident Insurance	-	1 (.9)	-	-	-	31 (29.2)
Tractor Insurance	13 (2.2)	-	-	-	-	-
Vehicle Insurance	6 (1.0)	1 (.9)	-	2 (2.9)	1 (2.3)	
Pension	1 (.2)					
Control						
Type of Insurance	**N=110**	**N=46**	**N=39**	**N=15**	**N=5**	**N=36**
Medical Insurance	60 (54.5)	46 (100.0)	37 (94.9)	2 (13.3)	-	24 (66.7)
Life Insurance	66 (60.0)	8 (17.4)	5 (12.8)	14 (93.3)	5 (100.0)	18 (50.0)
Weather Insurance	-	-	1 (2.6)	-	-	-
Vehicle Insurance	1 (.9)	-	-	-	-	-
Accident Insurance						3 (8.3)
Pension	-	-	-	-	-	2 (5.6)

Figures in Parenthesis are Percentages

Table No. A-2.5.7: Reasons for not taking out Insurance

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	**N=548**	**N=20**	**N=172**	**N=141**	**N=78**	**N=14**
Don't understand	395 (72.1)	15 (75.0)	128 (74.4)	88 (62.4)	43 (55.1)	10 (71.4)
Don't know how to access	32 (5.8)	-	65 (37.8)	24 (17.0)	19 (24.4)	1 (7.1)
Don't believe that getting a payout	105 (19.2)	-	12 (7.0)	26 (18.4)	19 (24.4)	4 (28.6)
Claim process is very complicated	41 (7.5)	-	14 (8.1)	24 (17.0)	12 (15.4)	5 (35.7)
Cannot afford to pay the premium	183 (33.4)	5 (25.0)	44 (25.6)	66 (46.8)	33 (42.3)	4 (28.6)
No insurance required	8 (1.5)	1 (5.0)		4 (2.8)	-	4 (28.6)
Control	**N=270**	**N=14**	**N=53**	**N=77**	**N=39**	**N=6**
Don't understand	202 (74.8)	-	37 (69.8)	47 (61.0)	22 (56.4)	3 (50.0)
Don't know how to access	20 (7.4)	-	21 (39.6)	15 (19.5)	17 (43.6)	1 (16.7)
Don't believe that getting a payout	60 (22.2)	-	2 (3.8)	17 (22.1)	11 (28.2)	1 (16.7)
Claim process is very complicated	21 (7.8)	-	1 (1.9)	23 (29.9)	4 (10.3)	-
Cannot afford to pay the premium	73 (27.0)	2 (14.3)	25 (47.2)	58 (75.3)	18 (46.2)	-
No insurance required	2 (.7)	-	-	-	-	2 (33.3)

Table No. 2.5.8: Details of Loan taken in last one year by Respondents' Family

	SEWA	N	Control	N
Gujarat	397 (34.5)	**1152**	66 (17.4)	**379**
Rajasthan	34 (26.4)	**129**	18 (30.0)	**60**
Bihar	74 (24.7)	**300**	31 (33.7)	**92**
Uttar Pradesh	65 (30.8)	**211**	10 (10.9)	**92**
Assam	65 (53.3)	**122**	13 (29.5)	**44**
Meghalaya	57 (47.5)	**120**	30 (71.4)	**42**

Table No. A-2.5.9: Overall Source of Loan

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	**N=397**	**N=34**	**N=74**	**N=65**	**N=65**	**N=57**
Bank (SBI)	36 (9.1)	-	2 (2.7)	1 (1.5)	8 (12.3)	33 (57.9)
Bank (any other)	86 (21.7)	9 (26.5)	13 (17.6)	15 (23.1)	2 (3.1)	15 (26.3)
SHG (SEWA)	100 (25.2)	1 (2.9)	11 (14.9)	9 (13.8)	1 (1.5)	17 (29.8)
SHG (other)	18 (4.5)	8 (23.5)	22 (29.7)	14 (21.5)	46 (70.8)	24 (42.1)
SEWA District Association	9 (2.3)	-	-	-	-	-
SEWA Bank	55 (13.9)	-	2 (2.7)	2 (3.1)	-	-
Local Money Lender	4 (1.0)	1 (2.9)	1 (1.4)	-	-	-
Micro Finance Companies	38 (9.6)	13 (38.2)	17 (23.0)	4 (6.2)	13 (20.0)	-
Finance Companies (NBFCs)	32 (8.1)	-	-	-	1 (1.5)	-
Local Trader	2 (.5)	-	7 (9.5)	3 (4.6)	-	-
Local Shopkeeper	1 (.3)	-	1 (1.4)	-	-	-
Friends	41 (10.3)	1 (2.9)	1 (1.4)	8 (12.3)	-	4 (7.0)
Relatives	48 (12.1)	2 (5.9)	6 (8.1)	19 (29.2)	-	3 (5.3)
Control	**N=66**	**N=18**	**N=31**	**N=10**	**N=13**	**N=30**
Bank (SBI)	9 (13.6)	-	2 (6.5)	-	1 (7.7)	15 (50.0)
Bank (any other)	22 (33.3)	5 (27.8)	3 (9.7)	1 (10.0)	-	10 (33.3)
SHG (SEWA)	1 (1.5)	-	-	-	-	-
SHG (other)	5 (7.6)	3 (16.7)	13 (41.9)	1 (10.0)	12 (92.3)	12 (40.0)
SEWA District Association	-	-	-	-	-	-
Local Money Lender	5 (7.6)	1 (5.6)	-	2 (20.0)	-	-
Micro Finance Companies	9 (13.6)	1 (5.6)	-	1 (10.0)	2 (15.4)	-
Finance Companies (NBFCs)	8 (12.1)	-	-	-	-	-
Local Trader	1 (1.5)	-	2 (6.5)	-	-	-
Local Shopkeeper	4 (6.1)	2 (11.1)	-	1 (10.0)	-	-
Friends	8 (12.1)	2 (11.1)	8 (25.8)	1 (10.0)	-	3 (10.0)
Relatives	10 (15.2)	5 (27.8)	10 (32.3)	4 (40.0)	-	3 (10.0)

Table No. A-2.5.10: Overall Purpose of Loan

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	**N=397**	**N=34**	**N=74**	**N=65**	**N=65**	**N=57**
Household expenses	131 (33.0)	11 (32.4)	20 (27.0)	22 (33.8)	37 (56.9)	-
Medical Emergency	38 (9.6)	3 (8.8)	20 (27.0)	27 (41.5)	5 (7.7)	1 (1.8)
Children' Education	8 (2.0)	5 (14.7)	3 (4.1)	4 (6.2)	8 (12.3)	2 (3.5)
Agriculture	104 (26.2)	5 (14.7)	13 (17.6)	9 (13.8)	5 (7.7)	21 (36.8)
Business	85 (21.4)	2 (5.9)	11 (14.9)	12 (18.5)	21 (32.3)	31 (54.4)
Social responsibilities	45 (11.3)	3 (8.8)	19 (25.7)	7 (10.8)	-	-
Housing loan	30 (7.6)	11 (32.4)	4 (5.4)	5 (7.7)	2 (3.1)	8 (14.0)
Vehicle loan	14 (3.5)	1 (2.9)	-	4 (6.2)	2 (3.1)	-
Pay off Debts	-	1 (2.9)	-	-	-	-
Animal Husbandry & Poultry Farming	8 (2.0)	-	-	-	-	2 (3.5)

Control	N=66	N=18	N=31	N=10	N=13	N=30
Household expenses	29 (43.9)	8 (44.4)	19 (61.3)	6 (60.0)	10 (76.9)	2 (6.7)
Medical Emergency	1 (1.5)	3 (16.7)	-	-	3 (23.1)	1 (3.3)
Children Education	1 (1.5)	-	-	-	3 (23.1)	2 (6.7)
For agriculture	4 (6.1)	4 (22.2)	-	-	1 (7.7)	17 (56.7)
For business	19 (28.8)	-	-	-	3 (23.1)	9 (30.0)
For social responsibilities	6 (9.1)	3 (16.7)	-	-	-	2 (6.7)
Housing loan	1 (1.5)	3 (16.7)	-	-	-	2 (6.7)
Vehicle loan	3 (4.5)	-	-	-	-	-
Pay off Debts	-	-	-	-	-	-
Animal Husbandry & Poultry Farming	5 (7.6)	1 (5.6)	-	-	-	3 (10.0)

Figures in Parenthesis are Percentages

Table No. A-2.6.1: Overall Household Ownership of ICTs

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Desk Computer	12 (1.0)	1 (0.8)	1 (.3)	20 (9.5)	1 (.8)	4 (3.3)
Laptop	24 (2.1)	13 (10.1)	11 (3.7)	21 (10.0)	2 (1.6)	9 (7.5)
Tablet	36 (3.1)	13 (10.1)	2 (.7)	21 (10.0)	2 (1.6)	7 (5.8)
Smart phone	1002 (87.0)	119 (92.2)	217 (72.3)	157 (74.4)	80 (65.6)	87 (72.5)
Feature phone	695 (60.3)	85 (65.9)	219 (73.0)	149 (70.6)	88 (72.1)	52 (43.3)
Both (S-F)	579 (50.3)	76 (58.9)	154 (51.3)	103 (48.8)	64 (52.5)	31 (25.8)
None (S-F)	34 (3.0)	1 (.8)	18 (6.0)	8 (3.8)	18 (14.8)	12 (10.0)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Desk Computer	-	1 (1.7)	-	-	-	-
Laptop	6 (1.6)	2 (3.3)	1 (1.1)	-	-	4 (9.5)
Tablet	-	-	-	-	-	3 (7.1)
Smart phone	313 (82.4)	46 (76.7)	51 (55.4)	65 (70.7)	22 (50.0)	28 (66.7)
Feature phone	213 (56.1)	49 (81.7)	65 (70.7)	41 (44.6)	20 (45.5)	15 (35.7)
Both (S-F)	161 (42.4)	35 (58.3)	32 (34.8)	26 (28.3)	12 (27.3)	5 (11.9)
None (S-F)	15 (3.9)	-	8 (8.7)	12 (13.0)	14 (31.8)	4 (9.5)

Figures in Parenthesis are Percentages

Table No. A-2.6.2: Overall Use of ICTs by Respondents

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Desk Computer	9 (.8)	5 (3.9)	1 (.3)	22 (10.4)	5 (4.1)	2 (1.7)
Laptop	14 (1.2)	10 (7.8)	6 (2.0)	23 (10.9)	5 (4.1)	5 (4.2)
Tablet	28 (2.4)	10 (7.8)	2 (.7)	22 (10.4)	8 (6.6)	5 (4.2)
Smart phone	634 (55.0)	84 (65.1)	168 (56.0)	145 (68.7)	62 (50.8)	65 (54.2)
Feature phone	561 (48.7)	46 (35.7)	192 (64.0)	133 (63.0)	75 (61.5)	38 (31.7)
Both (S-F)	579 (50.3)	13 (10.1)	107 (35.7)	84 (39.8)	44 (36.1)	10 (8.3)
None (S-F)	34 (3.0)	12 (9.3)	47 (15.7)	17 (8.1)	29 (23.8)	27 (22.5)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Desk Computer	3 (.8)	-	-	-	-	-
Laptop	5 (1.3)	1 (1.7)	-	-	-	1 (2.4)
Tablet	2 (.5)	-	-	-	-	3 (7.1)
Smart phone	184 (48.4)	16 (26.7)	29 (31.5)	63 (68.5)	14 (31.8)	18 (42.9)
Feature phone	150 (39.5)	31 (51.7)	52 (56.5)	38 (41.3)	17 (38.6)	10 (23.8)
Both (S-F)	161 (42.4)	6 (10.0)	21 (22.8)	23 (25.0)	8 (18.2)	-
None (S-F)	15 (3.9)	19 (31.7)	71 (77.2)	14 (15.2)	21 (47.7)	14 (33.3)

Figures in Parenthesis are Percentages

Table No. A-2.6.3: Overall Exclusive Phone Used by Respondent

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**

Has Own Phone	596 (51.7)	107 (82.9)	158 (52.7)	147 (69.7)	76 (62.3)	88 (73.3)
Type of Phone	**N=596**	**N=107**	**N=158**	**N=147**	**N=76**	**N=88**
Feature phone without Internet	213 (35.7)	25 (23.4)	80 (50.6)	48 (32.7)	38 (50.0)	27 (30.7)
Feature Phone with Internet	94 (15.8)	2 (1.9)	8 (5.1)	20 (13.6)	20 (26.3)	4 (4.5)
Smartphone	324 (54.4)	80 (74.8)	78 (49.4)	97 (66.0)	47 (61.8)	62 (70.5)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Has Own Phone	150 (39.5)	34 (56.7)	37 (40.2)	43 (46.7)	16 (36.4)	26 (61.9)
Type of Phone	**N=150**	**N=34**	**N=37**	**N=43**	**N=16**	**N=26**
Feature phone without Internet	46 (30.7)	23 (67.6)	28 (75.7)	13 (30.2)	10 (62.5)	5 (19.2)
Feature Phone with Internet	21 (14.0)	2 (5.9)	3 (8.1)	5 (11.6)	7 (43.8)	5 (19.2)
Smartphone	86 (57.3)	11 (32.4)	7 (18.9)	32 (74.4)	9 (56.3)	16 (61.5)

Figures in Parenthesis are Percentages

Table No. A-2.6.4: Access to Internet by Respondents

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Have Access	548 (47.6)	85 (65.9)	128 (42.7)	136 (64.5)	63 (51.6)	77 (64.2)
Don't have Access	604 (52.4)	44 (34.1)	172 (57.3)	75 (35.5)	59 (48.4)	43 (35.8)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Have Access	179 (47.1)	16 (26.7)	12 (13.0)	58 (63.0)	12 (27.3)	32 (76.2)
Don't have Access	201 (52.9)	44 (73.3)	80 (87.0)	34 (37.0)	32 (72.7)	10 (23.8)

Figures in Parenthesis are Percentages

Table No. A-2.6.5: Type of Internet Connection

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	**N=548**	**N=85**	**N=128**	**N=136**	**N=63**	**N=77**
Own connection	476 (86.9)	84 (98.8)	92 (71.9)	94 (69.1)	61 (96.8)	75 (97.4)
Family Connection	80 (14.6)	1 (1.2)	53 (41.4)	58 (42.6)	16 (0.3)	3 (3.9)
Control	**N=179**	**N=16**	**N=12**	**N=58**	**N=12**	**N=32**
Own connection	149 (83.2)	16 (100.0)	9 (75.0)	32 (55.2)	11 (91.7)	30 (93.8)
Family Connection	31 (17.3)	-	4 (33.3)	31 (53.4)	5 (45.5)	4 (12.5)

Figures in Parenthesis are Percentages

Table No. A-2.6.6: Devices on which Internet is accessed by Respondents

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	**N=548**	**N=85**	**N=128**	**N=136**	**N=63**	**N=77**
Mobile Phone	548 (100.0)	85 (100.0)	126 (98.4)	136 (100.0)	63 (100.0)	77 (100.0)
Desktop	2 (.4)	-	-	6 (4.4)	-	1 (1.3)
Laptop	7 (1.3)	5 (5.9)	3 (2.3)	12 (8.8)	-	4 (5.2)
Tablet	12 (2.2)	5 (5.9)	1 (.8)	8 (5.9)	3 (4.8)	3 (3.9)
Control	**N=179**	**N=16**	**N=12**	**N=58**	**N=12**	**N=32**
Mobile Phone	179 (100.0)	16 (100.0)	12 (100.0)	58 (100.0)	12 (100.0)	31 (100.0)
Laptop	2 (1.1)	1 (6.3)	-	-	-	1 (3.1)
Tablet	-	-	-	-	-	2 (6.3)

Figures in Parenthesis are Percentages

Table No. A-2.7.1: Features of Basic Mobile Used With/Without Assistance

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
Unlocking Handset						
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Without Assistance	713 (61.9)	119 (92.2)	203 (67.7)	150 (71.1)	92 (75.4)	46 (38.3)
With Assistance	171 (14.8)	5 (3.9)	36 (12.0)	13 (6.2)	8 (6.6)	2 (1.7)
Do not use	268 (23.3)	5 (3.9)	61 (20.3)	48 (22.7)	22 (18.0)	72 (60.0)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Without Assistance	185 (48.7)	39 (65.0)	51 (55.4)	44 (47.8)	20 (45.5)	17 (40.5)
With Assistance	83 (21.8)	6 (10.0)	11 (12.0)	10 (10.9)	1 (2.3)	1 (2.4)

Do not use	112 (29.5)	15 (25.0)	30 (32.6)	38 (41.3)	23 (52.3)	24 (57.1)
Receiving Calls						
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Without Assistance	916 (79.5)	126 (97.7)	234 (78.0)	164 (77.7)	106 (86.9)	54 (45.0)
With Assistance	79 (6.9)	-	27 (9.0)	13 (6.2)	2 (1.6)	1 (.8)
Do not use	157 (13.6)	3 (2.3)	39 (13.0)	34 (16.1)	14 (11.5)	65 (54.2)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Without Assistance	271 (71.3)	52 (86.7)	58 (63.0)	54 (58.7)	22 (50.0)	18 (42.9)
With Assistance	38 (10.0)	2 (3.3)	19 (20.7)	10 (10.9)	1 (2.3)	-
Do not use	71 (18.7)	6 (10.0)	15 (16.3)	28 (30.4)	21 (47.7)	24 (57.1)
Making voice calls						
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Without Assistance	766 (66.5)	116 (89.9)	159 (53.0)	158 (74.9)	84 (68.9)	52 (43.3)
With Assistance	137 (11.9)	5 (3.9)	48 (16.0)	14 (6.6)	5 (4.1)	2 (1.7)
Do not use	249 (21.6)	8 (6.2)	93 (31.0)	39 (18.5)	33 (27.0)	66 (55.0)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Without Assistance	212 (55.8)	40 (66.7)	43 (46.7)	47 (51.1)	16 (36.4)	17 (40.5)
With Assistance	70 (18.4)	6 (10.0)	22 (23.9)	12 (13.0)	1 (2.3)	1 (2.4)
Do not use	98 (25.8)	14 (23.3)	27 (29.3)	33 (35.9)	27 (61.4)	24 (57.1)
Reading SMS						
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Without Assistance	453 (39.3)	93 (72.1)	97 (32.3)	102 (48.3)	69 (56.6)	34 (28.3)
With Assistance	170 (14.8)	5 (3.9)	36 (12.0)	24 (11.4)	3 (2.5)	14 (11.7)
Do not use	529 (45.9)	31 (24.0)	167 (55.7)	85 (40.3)	50 (41.0)	72 (60.0)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Without Assistance	123 (32.4)	24 (40.0)	20 (21.7)	19 (20.7)	10 (22.7)	16 (38.1)
With Assistance	63 (16.6)	1 (1.7)	10 (10.9)	12 (13.0)	-	1 (2.4)
Do not use	194 (51.1)	35 (58.3)	62 (67.4)	61 (66.3)	34 (77.3)	25 (59.5)
Sending SMS						
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Without Assistance	413 (35.9)	87 (67.4)	81 (27.0)	87 (41.2)	63 (51.6)	32 (26.7)
With Assistance	183 (15.9)	11 (8.5)	44 (14.7)	28 (13.3)	6 (4.9)	15 (12.5)
Do not use	556 (48.3)	31 (24.0)	175 (58.3)	96 (45.5)	53 (43.4)	73 (60.8)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Without Assistance	113 (29.7)	21 (35.0)	17 (18.5)	19 (20.7)	10 (22.7)	15 (35.7)
With Assistance	64 (16.8)	3 (5.0)	14 (15.2)	12 (13.0)	-	2 (4.8)
Do not use	203 (53.4)	36 (60.0)	61 (66.3)	61 (66.3)	34 (77.3)	25 (59.5)
Saving Name/Nos.						
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Without Assistance	427 (37.1)	93 (72.1)	103 (34.3)	99 (46.9)	68 (55.7)	34 (28.3)
With Assistance	186 (16.1)	10 (7.8)	52 (17.3)	27 (12.8)	10 (8.2)	17 (14.2)
Do not use	539 (46.8)	26 (20.2)	145 (48.3)	85 (40.3)	44 (36.1)	69 (57.5)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Without Assistance	110 (28.9)	24 (40.0)	20 (21.7)	25 (27.2)	13 (29.5)	16 (38.1)
With Assistance	59 (15.5)	2 (3.3)	19 (20.7)	11 (12.0)	1 (2.3)	2 (4.8)
Do not use	211 (55.5)	34 (56.7)	53 (57.6)	56 (60.9)	30 (68.2)	24 (57.1)
Muting						
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Without Assistance	462 (40.1)	96 (74.4)	109 (36.3)	102 (48.3)	66 (54.1)	31 (25.8)
With Assistance	183 (15.9)	9 (7.0)	42 (14.0)	25 (11.8)	8 (6.6)	16 (13.3)
Do not use	507 (44.0)	24 (18.6)	149 (49.7)	84 (39.8)	48 (39.3)	73 (60.8)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Without Assistance	115 (30.3)	26 (43.3)	20 (21.7)	23 (25.0)	12 (27.3)	15 (35.7)

With Assistance	72 (18.9)	5 (8.3)	16 (17.4)	6 (6.5)	-	2 (4.8)
Do not use	193 (50.8)	29 (48.3)	56 (60.9)	63 (68.5)	32 (72.7)	25 (59.5)

Figures in Parenthesis are Percentages

Table No. A-2.7.2: Features of Smartphone Used With/Without Assistance

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
Unlocking Handset						
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Without Assistance	624 (54.2)	101 (78.3)	148 (49.3)	135 (64.0)	73 (59.8)	64 (53.3)
With Assistance	190 (16.5)	5 (3.9)	39 (13.0)	16 (7.6)	7 (5.7)	5 (4.2)
Do not use	338 (29.3)	23 (17.8)	113 (37.7)	60 (28.4)	42 (34.4)	51 (42.5)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Without Assistance	163 (42.9)	22 (36.7)	24 (26.1)	40 (43.5)	15 (34.1)	20 (47.6)
With Assistance	84 (22.1)	2 (3.3)	15 (16.3)	15 (16.3)	3 (6.8)	-
Do not use	133 (35.0)	36 (60.0)	53 (57.6)	37 (40.2)	26 (59.1)	22 (52.4)
Receiving Calls						
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Without Assistance	813 (70.6)	116 (89.9)	180 (60.0)	148 (70.1)	86 (70.5)	73 (60.8)
With Assistance	120 (10.4)	3 (2.3)	40 (13.3)	16 (7.6)	4 (3.3)	4 (3.3)
Do not use	219 (19.0)	10 (7.8)	80 (26.7)	47 (22.3)	32 (26.2)	43 (35.8)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Without Assistance	233 (61.3)	34 (56.7)	36 (39.1)	55 (59.8)	18 (40.9)	20 (47.6)
With Assistance	58 (15.3)	1 (1.7)	18 (19.6)	15 (16.3)	3 (6.8)	-
Do not use	89 (23.4)	25 (41.7)	38 (41.3)	22 (23.9)	23 (52.3)	22 (52.4)
Making voice calls						
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Without Assistance	687 (59.6)	104 (80.6)	118 (39.3)	139 (65.9)	66 (54.1)	70 (58.3)
With Assistance	170 (14.8)	5 (3.9)	47 (15.7)	17 (8.1)	9 (7.4)	6 (5.0)
Do not use	295 (25.6)	20 (15.5)	135 (45.0)	55 (26.1)	47 (38.5)	44 (36.7)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Without Assistance	193 (50.8)	24 (40.0)	23 (25.0)	50 (54.3)	12 (27.3)	21 (50.0)
With Assistance	77 (20.3)	1 (1.7)	20 (21.7)	9 (9.8)	2 (4.5)	-
Do not use	110 (28.9)	35 (58.3)	49 (53.3)	33 (35.9)	30 (68.2)	21 (50.0)
Making Video call						
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Without Assistance	485 (42.1)	89 (69.0)	90 (30.0)	105 (49.8)	58 (47.5)	57 (47.5)
With Assistance	206 (17.9)	8 (6.2)	26 (8.7)	21 (10.0)	12 (9.8)	6 (5.0)
Do not use	461 (40.0)	32 (24.8)	184 (61.3)	85 (40.3)	52 (42.6)	57 (47.5)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Without Assistance	135 (35.5)	1 (30.0)8	15 (16.3)	24 (26.1)	10 (22.7)	18 (42.9)
With Assistance	66 (17.4)	2 (3.3)	5 (5.4)	10 (10.9)	5 (11.4)	1 (2.4)
Do not use	179 (47.1)	40 (66.7)	72 (78.3)	58 (63.0)	29 (65.9)	23 (54.8)
Reading SMS						
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Without Assistance	426 (37.0)	84 (65.1)	75 (25.0)	93 (44.1)	58 (47.5)	60 (50.0)
With Assistance	153 (13.3)	11 (8.5)	33 (11.0)	27 (12.8)	6 (4.9)	7 (5.8)
Do not use	573 (49.7)	34 (26.4)	192 (64.0)	91 (43.1)	58 (47.5)	53 (44.2)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Without Assistance	122 (32.1)	16 (26.7)	12 (13.0)	22 (23.9)	9 (20.5)	20 (47.6)
With Assistance	50 (13.2)	2 (3.3)	8 (8.7)	10 (10.9)	2 (4.5)	-
Do not use	208 (54.7)	42 (70.0)	72 (78.3)	60 (65.2)	33 (75.0)	22 (52.4)
Sending SMS						
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**

Without Assistance	398 (34.5)	85 (65.9)	88 (29.3)	100 (47.4)	52 (42.6)	56 (46.7)
With Assistance	155 (13.5)	9 (7.0)	39 (13.0)	25 (11.8)	7 (5.7)	9 (7.5)
Do not use	599 (52.0)	35 (27.1)	173 (57.7)	86 (40.8)	63 (51.6)	55 (45.8)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Without Assistance	115 (30.3)	16 (26.7)	11 (12.0)	20 (21.7)	9 (20.5)	17 (40.5)
With Assistance	53 (13.9)	1 (1.7)	10 (10.9)	12 (13.0)	2 (4.5)	1 (2.4)
Do not use	212 (55.8)	43 (71.7)	71 (77.2)	60 (65.2)	33 (75.0)	24 (57.1)
Saving Name/Nos.						
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Without Assistance	398 (34.5)	85 (65.9)	75 (25.0)	93 (44.1)	52 (42.6)	56 (46.7)
With Assistance	155 (13.5)	9 (7.0)	33 (11.0)	27 (12.8)	7 (5.7)	9 (7.5)
Do not use	599 (52.0)	35 (27.1)	192 (64.0)	91 (43.1)	63 (51.6)	55 (45.8)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Without Assistance	115 (30.3)	16 (26.7)	12 (13.0)	22 (23.9)	9 (20.5)	17 (40.5)
With Assistance	53 (13.9)	1 (1.7)	8 (8.7)	10 (10.9)	2 (4.5)	1 (2.4)
Do not use	212 (55.8)	43 (71.7)	72 (78.3)	60 (65.2)	33 (75.0)	24 (57.1)
Muting (keeping on silent mode)						
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Without Assistance	450 (39.1)	90 (69.8)	95 (31.7)	112 (53.1)	54 (44.3)	60 (50.0)
With Assistance	163 (14.1)	6 (4.7)	33 (11.0)	19 (9.0)	8 (6.6)	9 (7.5)
Do not use	539 (46.8)	33 (25.6)	172 (57.3)	80 (37.9)	60 (49.2)	51 (42.5)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Without Assistance	116 (30.5)	17 (28.3)	13 (14.1)	22 (23.9)	9 (20.5)	18 (42.9)
With Assistance	76 (20.0)	2 (3.3)	9 (9.8)	9 (9.8)	2 (4.5)	1 (2.4)
Do not use	188 (49.5)	41 (68.3)	70 (76.1)	61 (66.3)	33 (75.0)	23 (54.8)
Interactive voice response system (IVRS)						
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Without Assistance	289 (25.1)	80 (62.0)	69 (23.0)	94 (44.5)	30 (24.6)	44 (36.7)
With Assistance	132 (11.5)	13 (10.1)	21 (7.0)	18 (8.5)	12 (9.8)	10 (8.3)
Do not use	731 (63.5)	36 (27.9)	210 (70.0)	99 (46.9)	80 (65.6)	66 (55.0)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Without Assistance	67 (17.6)	14 (23.3)	5 (5.4)	34 (37.0)	5 (11.4)	14 (33.3)
With Assistance	50 (13.2)	2 (3.3)	6 (6.5)	6 (6.5)	2 (4.5)	4 (9.5)
Do not use	263 (69.2)	44 (73.3)	81 (88.0)	52 (56.5)	37 (84.1)	24 (57.1)
Facebook						
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Without Assistance	307 (26.6)	58 (45.0)	95 (31.7)	89 (42.2)	53 (43.4)	27 (22.5)
With Assistance	104 (9.0)	14 (10.9)	18 (6.0)	11 (5.2)	6 (4.9)	4 (3.3)
Do not use	741 (64.3)	57 (44.2)	187 (62.3)	111 (52.6)	63 (51.6)	89 (74.2)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Without Assistance	66 (17.4)	12 (20.0)	10 (10.9)	19 (20.7)	10 (22.7)	8 (19.0)
With Assistance	47 (12.4)	3 (5.0)	5 (5.4)	11 (12.0)	3 (6.8)	1 (2.4)
Do not use	267 (70.3)	45 (75.0)	77 (83.7)	62 (67.4)	31 (70.5)	33 (78.6)
WhatsApp						
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Without Assistance	400 (34.7)	94 (72.9)	104 (34.7)	110 (52.1)	32 (26.2)	53 (44.2)
With Assistance	138 (12.0)	3 (2.3)	17 (5.7)	12 (5.7)	2 (1.6)	7 (5.8)
Do not use	614 (53.3)	32 (24.8)	179 (59.7)	89 (42.2)	88 (72.1)	60 (50.0)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Without Assistance	100 (26.3)	17 (28.3)	12 (13.0)	27 (29.3)	4 (9.1)	16 (38.1)
With Assistance	61 (16.1)	1 (1.7)	7 (7.6)	14 (15.2)	2 (4.5)	1 (2.4)
Do not use	219 (57.6)	42 (70.0)	73 (79.3)	51 (55.4)	38 (86.4)	25 (59.5)
YouTube						

SEWA	N=1152	N=129	N=300	N=211	N=122	N=120
Without Assistance	422 (36.6)	90 (69.8)	113 (37.7)	116 (55.0)	22 (18.0)	59 (49.2)
With Assistance	162 (14.1)	5 (3.9)	17 (5.7)	19 (9.0)	2 (1.6)	7 (5.8)
Do not use	568 (49.3)	34 (26.4)	170 (56.7)	76 (36.0)	98 (80.3)	54 (45.0)
Control	N=380	N=60	N=92	N=92	N=44	N=42
Without Assistance	97 (25.5)	18 (30.0)	14 (15.2)	37 (40.2)	1 (2.3)	18 (42.9)
With Assistance	71 (18.7)	1 (1.7)	9 (9.8)	20 (21.7)	1 (2.3)	2 (4.8)
Do not use	212 (55.8)	41 (68.3)	69 (75.0)	35 (38.0)	42 (95.5)	22 (52.4)

Instagram

SEWA	N=1152	N=129	N=300	N=211	N=122	N=120
Without Assistance	20 (1.7)	32 (24.8)	18 (6.0)	22 (10.4)	6 (4.9)	11 (9.2)
With Assistance	1132 (98.3)	97 (75.2)	282 (94.0)	189 (89.6)	116 (95.1)	109 (90.8)
Do not use	N=380	N=60	N=92	N=92	N=44	N=42
Control	2 (.5)	6 (10.0)	2 (2.2)	2 (2.2)	-	4 (9.5)
Do not use	378 (99.5)	54 (90.0)	90 (97.8)	90 (97.8)	44 (100)	38 (90.5)

Snapchat

SEWA	N=1152	N=129	N=300	N=211	N=122	N=120
Without Assistance	12 (1.0)	2 (1.6)	7 (2.3)	4 (1.9)	-	-
With Assistance	1140 (99.0)	127 (98.4)	293 (97.7)	207 (98.1)	122 (100)	120 (100)
Do not use	N=380	N=60	N=92	N=92	N=44	N=42
Control	-	1 (1.7)	-	-	-	-
Do not use	380 (100)	59 (98.3)	92 (100)	92 (100)	44 (100)	42 (100)

Shopping

SEWA	N=1152	N=129	N=300	N=211	N=122	N=120
Without Assistance	1 (.1)	4 (3.1)	6 (2.0)	1 (.5)	-	4 (3.3)
Do not use	1151 (99.9)	125 (96.9)	294 (98.0)	210 (99.5)	122 (100)	116 (96.7)
Control	N=380	N=60	N=92	N=92	N=44	N=42
Without Assistance	-	-	-	-	-	1 (2.4)
Do not use	380 (100)	60 (100)	92 (100)	92 (100)	44 (100)	41 (97.6)

Google

SEWA	N=1152	N=129	N=300	N=211	N=122	N=120
Without Assistance	-	-	1 (.3)	6 (2.8)	-	-
Do not use	1152 (100)	129 (100)	299 (99.7)	205 (97.2)	122 (100)	120 (100)
Control	N=380	N=60	N=92	N=92	N=44	N=42
Without Assistance	-	-	-	2 (2.2)	-	-
Do not use	380 (100)	60 (100)	92 (100)	90 (97.8)	44 (100)	42 (100)

Figures in Parenthesis are Percentages

Table No. A-2.7.3.: Smartphone Used With/Without Assistance

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	*N=1152*	*N=129*	*N=300*	*N=211*	*N=122*	*N=120*
With/Without Assistance	383 (33.2)	47 (36.4)	101 (33.7)	65 (30.8)	32 (26.2)	47 (39.2)
Do Not Use	769 (66.8)	82 (63.6)	199 (66.3)	146 (69.2)	90 (73.8)	73 (60.8)
Control	*N=380*	*N=60*	*N=92*	*N=92*	*N=44*	*N=42*
With/Without Assistance	106 (27.9)	4 (6.7)	7 (7.6)	9 (9.8)	6 (13.6)	5 (11.9)
Do Not Use	274 (72.1)	56 (93.3)	85 (92.4)	83 (90.2)	38 (86.4)	37 (88.1)

Figures in Parenthesis are Percentages

Table No. A-2.7.4: Own Assessment on Use of Mobile

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	N=1152	N=129	N=300	N=211	N=122	N=120
Poor	86 (7.5)	9 (.7)	118 (39.3)	48 (22.7)	38 (31.1)	16 (13.3)
Average	509 (44.2)	46 (35.7)	64 (21.3)	36 (17.1)	29 (23.8)	40 (33.3)
Good	453 (39.3)	63 (48.8)	98 (32.7)	97 (46.0)	45 (36.9)	59 (49.2)

Excellent	104 (0.9)	11 (8.5)	20 (6.7)	30 (14.2)	10 (8.2)	5 (4.2)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Poor	38 (10.0)	28 (46.7)	37 (40.2)	52 (56.5)	30 (68.2)	6 (14.3)
Average	200 (52.6)	20 (33.3)	36 (39.1)	18 (19.6)	7 (15.9)	23 (54.8)
Good	105 (27.6)	12 (20.0)	16 (17.4)	20 (21.7)	7 (15.9)	13 (31.0)
Excellent	37 (9.7)	-	3 (3.3)	2 (2.2)	-	-

Figures in Parenthesis are Percentages

Table No. A-2.8.1: Features of Smartphone Used With/Without Assistance

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
Banking						
SEWA Village	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Without Assistance	145 (12.6)	14 (10.9)	18 (6.0)	29 (13.7)	13 (10.7)	9 (7.5)
With Assistance	166 (14.4)	3 (2.3)	38 (12.7)	4 (1.9)	2 (1.6)	4 (3.3)
Do not use	841 (73.0)	112 (86.8)	244 (81.3)	178 (84.4)	107 (87.7)	107 (89.2)
Control Village	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Without Assistance	38 (10.0)	1 (1.7)	1 (1.1)	2 (2.2)	2 (4.5)	2 (4.8)
With Assistance	57 (15.0)	-	1 (1.1)	1 (1.1)	1 (2.3)	-
Do not use	285 (75.0)	59 (98.3)	9 (97.8)0	89 (96.7)	41 (93.2)	40 (95.2)
Payment of Bills						
SEWA Village	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Without Assistance	106 (9.2)	26 (20.2)	23 (7.7)	26 (12.3)	7 (5.7)	15 (12.5)
With Assistance	138 (12.0)	5 (3.9)	34 (11.3)	6 (2.8)	2 (1.6)	5 (4.2)
Do not use	908 (78.8)	98 (76.0)	243 (81.0)	179 (84.8)	113 (92.6)	100 (83.3)
Control Village	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Without Assistance	26 (6.8)	1 (1.7)	-	3 (3.3)	-	3 (7.1)
With Assistance	33 (8.7)	1 (1.7)	2 (2.2)	1 (1.1)	-	-
Do not use	321 (84.5)	58 (96.7)	90 (97.8)	88 (95.7)	44 (100.0)	39 (92.9)
Sending/Receiving Money						
SEWA Village	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Without Assistance	135 (11.7)	34 (26.4)	34 (11.3)	30 (14.2)	9 (7.4)	18 (15.0)
With Assistance	140 (12.2)	7 (5.4)	41 (13.7)	12 (5.7)	3 (2.5)	5 (4.2)
Do not use	877 (76.1)	88 (68.2)	225 (75.0)	169 (80.1)	110 (90.2)	97 (80.8)
Control Village	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Without Assistance	33 (8.7)	2 (3.3)	-	5 (5.4)	-	3 (7.1)
With Assistance	35 (9.2)	-	1 (1.1)	1 (1.1)	-	-
Do not use	312 (82.1)	58 (96.7)	91 (98.9)	86 (93.5)	44 (100.0)	39 (92.9)
Shopping						
SEWA Village	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Without Assistance	134 (11.6)	37 (28.7)	47 (15.7)	51 (24.2)	22 (18.0)	7 (5.8)
With Assistance	104 (9.0)	5 (3.9)	39 (13.0)	7 (3.3)	4 (3.3)	4 (3.3)
Do not use	914 (79.3)	87 (67.4)	214 (71.3)	153 (72.5)	96 (78.7)	109 (90.8)
Control Village	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Without Assistance	33 (8.7)	2 (3.3)	2 (2.2)	6 (6.5)	2 (4.5)	1 (2.4)
With Assistance	24 (6.3)	1 (1.7)	4 (4.3)	1 (1.1)	1 (2.3)	-
Do not use	323 (85.0)	57 (95.0)	86 (93.5)	85 (92.4)	41 (93.2)	41 (97.6)
Purchase of tickets (railway, airlines, bus)						
SEWA Village	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Without Assistance	58 (5.0)	12 (9.3)	6 (2.0)	18 (8.5)	1 (.8)	-
With Assistance	81 (7.0)	4 (3.1)	19 (6.3)	7 (3.3)	2 (1.6)	3 (2.5)
Do not use	1013 (87.9)	113 (87.6)	275 (91.7)	186 (88.2)	119 (97.5)	117 (97.5)
Control Village	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Without Assistance	14 (3.7)	-	-	1 (1.1)	-	-

With Assistance	17 (4.5)	1 (1.7)	1 (1.1)	1 (1.1)	-	-
Do not use	349 (91.8)	59 (98.3)	91 (98.9)	90 (97.8)	44 (100.0)	42 (100.0)
Business/Work						
SEWA Village	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Without Assistance	44 (3.8)	21 (16.3)	14 (4.7)	9 (4.3)	4 (3.3)	35 (29.2)
With Assistance	72 (6.3)	2 (1.6)	16 (5.3)	2 (.9)		1 (.8)
Do not use	1036 (89.9)	106 (82.2)	270 (90.0)	200 (94.8)	118 (96.7)	84 (70.0)
Control Village	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Without Assistance	10 (2.6)	-	1 (1.1)	-	-	3 (7.1)
With Assistance	13 (3.4)	1 (1.7)	1 (1.1)	1 (1.1)	-	-
Do not use	357 (93.9)	59 (98.3)	90 (97.8)	91 (98.9)	44 (100.0)	39 (92.9)
Operate NREGA ID						
SEWA Village	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Without Assistance	-	-	-	-	-	-
With Assistance	5 (.4)	1 (.8)	-	-	-	3 (2.5)
Do not use	1147 (99.6)	128 (99.2)	-	-	122 (100.0)	117 (97.5)
Control Village	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Without Assistance	-	1 (1.7)	-	-	-	-
With Assistance	1 (.3)	-	-	-	-	-
Do not use	379 (99.7)	59 (98.3)	92 (100.0)	92 (100.0)	44 (100.0)	42 (100.0)

Figures in Parenthesis are Percentages

Table No. A-2.8.2: Other Uses of Mobile

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	N=1152	N=129	N=300	N=211	N=122	N=120
Relationship/contacts related to business – suppliers, consumers, clients etc.	168 (14.6)	62 (48.1)	94 (31.3)	43 (20.4)	17 (13.9)	85 (70.8)
To access market and price information	190 (16.5)	27 (20.9)	39 (13.0)	65 (30.8)	15 (12.3)	60 (50.0)
To access market information for agriculture	185 (16.1)	4 (3.1)	14 (4.7)	31 (14.7)	13 (10.7)	26 (21.7)
To access weather information for agriculture	144 (12.5)	9 (7.0)	19 (6.3)	30 (14.2)	8 (6.6)	17 (14.2)
To learn new agricultural practices	135 (11.7)	5 (3.9)	21 (7.0)	40 (19.0)	10 (8.2)	18 (15.0)
To Learn about innovations in agriculture	112 (9.7)	2 (1.6)	13 (4.3)	29 (13.7)	14 (11.5)	12 (10.0)
Market information on milk//livelihood products services	359 (31.2)	1 (.8)	7 (2.3)	50 (23.7)	8 (6.6)	17 (14.2)
Market information on non-farm goods (handicrafts, etc.)	112 (9.7)	17 (13.2)	11 (3.7)	41 (19.4)	8 (6.6)	34 (28.3)
To follow-up on payment	197 (17.1)	15 (11.6)	18 (6.0)	40 (19.0)	6 (4.9)	11 (9.2)
Transport of goods and services	185 (16.1)	2 (1.6)	16 (5.3)	34 (16.1)	6 (4.9)	55 (45.8)
Check/Confirm, Prices from Various sources	127 (11.0)	5 (3.9)	12 (4.0)	57 (27.0)	7 (5.7)	49 (40.8)
Plan and Coordinate with people you work with	377 (32.7)	13 (10.1)	46 (15.3)	56 (26.5)	6 (4.9)	60 (50.0)
For children's school projects	241 (20.9)	-	24 (8.0)	86 (40.8)	-	-
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Relationship/contacts related to business – suppliers, consumers, clients etc.	33 (8.7)	30 (50.0)	21 (22.8)	18 (19.6)	-	18 (42.9)
To access market and price information	28 (7.4)	-	2 (2.2)	13 (14.1)	-	15 (35.7)
To access market information for agriculture	39 (10.3)	-	1 (1.1)	7 (7.6)	-	4 (9.5)
To access weather information for agriculture	32 (8.4)	-	1 (1.1)	7 (7.6)	-	7 (16.7)
To learn new agricultural practices	16 (4.2)	-	2 (2.2)	16 (17.4)	-	4 (9.5)
To Learn about innovations in agriculture	16 (4.2)	-	-	8 (8.7)	-	4 (9.5)
Market information on milk//livelihood products services	92 (24.3)	-	-	11 (12.0)	-	6 (14.3)
Market information on non-farm goods (handicrafts, etc.)	14 (3.7)	1 (1.7)	-	3 (3.3)	-	7 (16.7)
To follow-up on payment	38 (10.0)	1 (1.7)	1 (1.1)	6 (6.5)	-	-
Transport of goods and services	31 (8.2)	-	-	13 (14.1)	-	12 (28.6)

Check/Confirm, Prices from Various sources	18 (4.7)	-	1 (1.1)	11 (12.0)	-	10 (23.8)
Plan and Coordinate with people you work with	87 (22.9)	1 (1.7)	4 (4.3)	31 (33.7)		9 (21.4)
For children's school projects	70 (18.4)	-	2 (2.2)	20 (21.7)	-	-

Figures in Parenthesis are Percentages

Table No. A-2.8.3: Number of Net banking transactions done in a month

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
None	819 (71.1)	108 (83.7)	269 (89.7)	158 (74.9)	94 (77.0)	92 (76.7)
1-5	297 (25.8)	14 (10.9)	31 (10.9)	53 (25.1)	16 (13.1)	21 (17.5)
6-10	32 (2.8)	3 (2.3)	-	-	3 (2.5)	2 (1.7)
More than 10	4 (.3)	4 (3.1)	-	-	9 (7.4)	5 (4.2)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
None	293 (77.1)	59 (98.3)	90 (97.8)	83 (90.2)	32 (72.7)	37 (88.1)
1-5	84 (22.1)	1 (1.7)	2 (2.2)	9 (9.8)	11 (25.0)	5 (11.9)
6-10	1 (.3)	-	-	-	-	-
More than 10	2 (.5)	-	-	-	1 (2.3)	-

Figures in Parenthesis are Percentages

Table No. A-2.8.4: Number of Digital Transactions in Previous Month

SEWA	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
	N=1152	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
NEFT / RTGS / IMPS						
None	947 (82.2)	126 (97.7)	296 (98.7)	201 (95.3)	120 (98.4)	108 (90.0)
One	58 (5.0)	-	1 (.3)	4 (1.9)	2 (1.6)	9 (7.5)
Two	98 (8.5)	3 (2.3)	1 (.3)	5 (2.4)	-	-
Three	37 (3.2)	-	1 (.3)	1 (.5)	-	2 (1.7)
Four	6 (.5)	-	-	-	-	-
Five and more	6 (.5)	-	1 (.3)	-	-	1 (.8)
Other Mobile Banking						
None	1077 (93.5)	123 (95.3)	296 (98.7)	196 (92.9)	117 (95.9)	110 (91.7)
One	19 (1.6)	2 (1.6)	2 (.7)	4 (1.9)	2 (1.6)	4 (3.3)
Two	24 (2.1)	2 (1.6)	1 (.3)	8 (3.8)	-	2 (1.7)
Three	20 (1.7)	-	-	-	2 (1.6)	1 (.8)
Four	3 (.3)	1 (.8)	-	2 (.9)	-	-
Five and More	8 (.7)	1 (.8)	1 (.3)	1 (.5)	1 (.8)	3 (2.5)
Above Ten	1 (.1)	-	-	-	-	-
Debit Card						
None	929 (80.6)	110 (85.3)	292 (97.3)	180 (85.3)	80 (65.6)	83 (69.2)
One	110 (9.5)	4 (3.1)	2 (.7)	10 (4.7)	16 (13.1)	17 (14.2)
Two	71 (6.2)	8 (6.2)	4 (.4)	11 (5.2)	12 (9.8)	5 (4.2)
Three	28 (2.4)	3 (2.3)	-	1 (.5)	6 (4.9)	9 (7.5)
Four	7 (.6)	3 (2.3)	1 (.3)	3 (1.4)	1 (.8)	2 (1.7)
Five and More	7 (.6)	1 (.8)	1 (.3)	6 (2.8)	7 (5.7)	3 (2.5)
Above Ten	-	-	-	-	-	1 (.8)
Credit Card						
None	1145 (99.4)	118 (91.5)	299 (99.7)	206 (97.6)	121 (99.2)	118 (98.3)
One	4 (.3)	2 (1.6)	1 (.3)	2 (.9)	1 (0.8)	1 (.8)
Two	2 (.2)	2 (1.6)	-	3 (1.4)		-
Three	-	2 (1.6)	-	-		1 (.8)
Four	-	1 (.8)	-	-		-
Five and more						
Mobile Wallets						
None	1037 (90.0)	101 (78.3)	285 (95.0)	183 (86.7)	114 (93.4)	104 (86.7)
One	25 (2.2)	1 (.8)	4 (1.3)	7 (3.3)	1 (.8)	4 (3.3)
Two	29 (2.5)	6 (4.7)	3 (1.0)	9 (4.3)	4 (3.3)	2 (1.7)
Three	22 (1.9)	2 (1.6)	3 (1.0)	-	2 (1.6)	1 (.8)
Four	18 (1.6)	6 (4.7)	2 (.7)	2 (.9)	-	1 (.8)

Five and more	21 (1.8)	7 (5.4)	3 (1.0)	10 (4.7)	1 (.8)	7 (5.8)
Above Ten	-	6 (4.7)	-	-	-	1 (.8)
E Mitra- bank sakhi -Aadhar card						
None	-	124 (96.1)	-	-	-	-
One	-	5 (3.9)	-	-	-	-
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
NEFT / RTGS / IMPS						
None	319 (83.9)	60 (100.0)	92 (100)	90 (97.8)	44 (100.0)	40 (95.2)
One	25 (6.6)	-	-	-	-	2 (4.8)
Two	24 (6.3)	-	-	2 (2.2)	-	-
Three	5 (1.3)	-	-	-	-	-
Four	2 (.5)	-	-	-	-	-
Five and more	5 (1.3)	-	-	-	-	-
Other Mobile Banking						
None	370 (97.4)	60 (100.0)	92 (100)	92 (100)	44 (100.0)	42 (100.0)
One	1 (.3)	-	-	-	-	-
Two	2 (.5)	-	-	-	-	-
Three	3 (.8)	-	-	-	-	-
Four	2 (.5)	-	-	-	-	-
Five and more	2 (.5)	-	-	-	-	-
Debit cards						
None	338 (88.9)	59 (98.3)	92 (100)	92 (100)	37 (84.1)	33 (78.6)
One	24 (6.3)	-	-	-	4 (9.1)	4 (9.5)
Two	10 (2.6)	-	-	-	1 (2.3)	2 (4.8)
Three	5 (1.3)	-	-	-	-	1 (2.4)
Four	1 (.3)	-	-	-	-	-
Five and more	2 (.5)	1 (1.7)	-	-	2 (4.5)	1 (2.4)
Above Ten	-	-	-	-	-	1 (2.4)
Credit cards						
None	378 (99.5)	60 (100.0)	92 (100)	92 (100)	44 (100.0)	42 (100.0)
One	1 (.3)	-	-	-	-	-
Three	1 (.3)	-	-	-	-	-
Mobile wallets						
None	358 (94.2)	59 (98.3)	92 (100)	89 (96.7)	44 (100.0)	39 (92.9)
One	4 (1.1)	-	-	1 (1.1)	-	1 (2.4)
Two	5 (1.3)	-	-	-	-	1 (2.4)
Three	8 (2.1)	-	-	1 (1.1)	-	-
Four	1 (.3)	1 (1.7)	-	-	-	-
Five and more	4 (1.1)	-	-	1 (1.1)	-	1 (2.4)
Above Ten	-	-	-	-	-	-
E Mitra- bank sakhi -Aadhar card						
None	-	54 (90.0)	-	-	-	-
One	-	6 (10.0)	-	-	-	-

Figures in Parenthesis are Percentages

Table No. A-2.8.5: Respondents Know About Cashless Transactions

SEWA	Gujarat N=1152	Rajasthan N=129	Bihar N=300	UP N=211	Assam N=122	Meghalaya N=120
Debit Card	736 (63.9)	93 (72.1)	84 (28.0)	136 (64.5)	59 (48.4)	69 (57.5)
GPay	425 (36.9)	71 (55.0)	9 (3.0)	25 (11.8)	21 (17.2)	32 (26.7)
Bank transfer	353 (30.6)	24 (18.6)	76 (25.3)	97 (46.0)	5 (4.1)	14 (11.7)
PayTM	418 (36.3)	68 (52.7)	12 (4.0)	25 (11.8)	15 (12.3)	30 (25.0)
Credit Card	204 (17.7)	46 (35.7)	80 (26.7)	97 (46.0)	7 (5.7)	6 (5.0)

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
Bhim	275 (23.9)	29 (22.5)	11 (3.7)	23 (10.9)	5 (4.1)	7 (5.8)
UPI	232 (20.1)	32 (24.8)	11 (3.7)	21 (10.0)	5 (4.1)	22 (18.3)
E-Wallet	152 (13.2)	53 (41.1)	-	11 (5.2)	1 (0.8)	4 (3.3)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Debit Card	204 (53.7)	27 (45.0)	22 (23.9)	59 (64.1)	18 (40.9)	17 (40.5)
PayTM	111 (29.2)	7 (11.7)	-	3 (3.3)	4 (9.1)	3 (7.1)
GPay	102 (26.8)	8 (13.3)	-	2 (2.2)	4 (9.1)	6 (14.3)
Credit Card	60 (15.8)	5 (8.3)	15 (16.3)	12 (13.0)	1 (2.3)	-
Bank transfer	101 (26.6)	3 (5.0)	19 (20.7)	33 (35.9)	-	2 (4.8)
Bhim	51 (13.4)	1 (1.7)	-	2 (2.2)	-	-
EWallet	23 (6.1)	10 (16.7)	-	1 (1.1)	-	-
UPI	37 (9.7)	1 (1.7)	-	2 (2.2)	-	3 (7.1)

Figures in Parenthesis are Percentages

Table No. A-2.8.6: Overall Cashless Transactions Done by Respondents in last year

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Debit Card	305 (26.5)	32 (24.8)	23 (7.7)	47 (22.3)	49 (40.2)	46 (38.3)
Bank transfer	208 (18.1)	11 (8.5)	26 (8.7)	24 (11.4)	3 (2.5)	10 (8.3)
GPay	122 (10.6)	27 (20.9)	9 (3.0)	18 (8.5)	14 (11.5)	15 (12.5)
PayTM	90 (7.8)	19 (14.7)	11 (3.7)	21 (10.0)	9 (7.4)	13 (10.8)
Bhim	30 (2.6)	8 (6.2)	11 (3.7)	5 (2.4)	2 (1.6)	-
Credit Card	15 (1.3)	15 (11.6)	6 (2.0)	5 (2.4)	3 (2.5)	3 (2.5)
UPI	31 (2.7)	8 (6.2)	-	2 (0.9)	3 (2.5)	2 (1.7)
EWallet	17 (1.5)	20 (15.5)	-	4 (1.9)	-	2 (1.7)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Debit Card	53 (14.0)	2 (3.3)	2 (2.2)	3 (3.3)	8 (18.2)	8 (19.0)
Credit Card	1 (0.3)	1 (1.7)	-	-	-	-
Bank transfer	55 (14.5)	-	10 (10.9)	6 (6.5)	-	1 (2.4)
PayTM	17 (4.5)	1 (1.7)	-	3 (3.3)	-	1 (2.4)
GPay	20 (5.3)	1 (1.7)	-	-	-	4 (9.5)
EWallet	1 (0.3)	2 (3.3)	-	-	-	-
Bhim	5 (1.3)	1 (1.7)	-	-	-	-
UPI	3 (0.8)	1 (1.7)	-	-	-	-

Figures in Parenthesis are Percentages

Table No. A-2.8.7: Knowledge about Cashless Transactions (Number)

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
None	334 (29.0)	29 (22.5)	156 (52.0)	64 (30.3)	57 (46.7)	50 (41.7)
One	262 (22.7)	23 (17.8)	75 (25.0)	29 (13.7)	43 (35.2)	27 (22.5)
Two	130 (11.3)	7 (5.4)	28 (9.3)	42 (19.9)	7 (5.7)	11 (9.2)
Three	95 (8.2)	6 (4.7)	28 (9.3)	52 (24.6)	8 (6.6)	10 (8.3)
Four	84 (7.3)	17 (13.2)	4 (1.3)	2 (0.9)	2 (1.6)	9 (7.5)
Five	63 (5.5)	19 (14.7)	4 (1.3)	2 (0.9)	3 (2.5)	10 (8.3)
Six	47 (4.1)	9 (7.0)	3 (1.0)	1 (0.5)	-	2 (1.7)
Seven	41 (3.6)	7 (5.4)	2 (0.7)	10 (4.7)	2 (1.6)	1 (.8)
Eight	96 (8.3)	12 (9.3)	-	9 (4.3)	-	-
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
None	144 (37.9)	30 (50.0)	58 (63.0)	30 (32.6)	26 (59.1)	24 (57.1)
One	85 (22.4)	16 (26.7)	19 (20.7)	28 (30.4)	13 (29.5)	11 (26.2)
Two	43 (11.3)	6 (10.0)	8 (8.7)	24 (26.1)	2 (4.5)	4 (9.5)
Three	33 (8.7)	2 (3.3)	7 (7.6)	8 (8.7)	2 (4.5)	-

Four	27 (7.1)	2 (3.3)	-	-	1 (2.3)	3 (7.1)
Five	17 (4.5)	2 (3.3)	-	-		-
Six	8 (2.1)	1 (1.7)	-	-		
Seven	6 (1.6)	1 (1.7)	-	1 (1.1)		
Eight	17 (4.5)	-		1 (1.1)		

Figures in Parenthesis are Percentages

Table No. A-2.8.8: Cashless Transactions Done in Last year (Number)

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
None	704(61.1)	80(62.0)	253 (84.3)	146 (69.2)	67 (54.9)	72 (60.0)
One	275(23.9)	17(13.2)	31 (10.3)	39 (18.5)	41 (33.6)	25 (20.8)
Two	78(6.8)	9(7.0)	5 (1.7)	9 (4.3)	6 (4.9)	12 (10.0)
Three	39(3.4)	10(7.8)	4 (1.3)	7 (3.3)	4 (3.3)	4 (3.3)
Four	30(2.6)	4(3.1)	4 (1.3)	6 (2.8)	2 (1.6)	5 (4.2)
Five	12(1.0)	1(.8)	1 (0.3)	2 (0.9)	2 (1.6)	2 (1.7)
Six	8(.7)	2(1.6)	2 (0.7)	-		
Seven	6(.5)	5(3.9)		2 (0.9)		
Eight		1(.8)				
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
None	284(74.7)	54(90.0)	81 (88.0)	81 (89.0)	36 (81.8)	33 (78.6)
One	67(17.6)	4(6.7)	10 (10.9)	8 (8.8)	8 (18.2)	6 (14.3)
Two	15(3.9)	1(1.7)	1 (1.1)	2 (2.2)		2 (4.8)
Three	5(1.3)	-	-	-		-
Four	5(1.3)	-	-	-		1 (2.4)
Five	2(.5)	-	-	-		-
Six	1(.3)	1(1.7)	-	-		
Seven	1(.3)	-	-	-		

Figures in Parenthesis are Percentages

Table No. A-2.8.9: Respondents have Difficulty Accessing Cashless Transactions

	SEWA	N	Control	N
Gujarat	657 (57.0)	**1152**	229 (60.3)	**380**
Rajasthan	51 (39.5)	**129**	32 (53.3)	**60**
Bihar	234 (78.0)	**300**	85 (92.4)	**92**
Uttar Pradesh	95 (45.0)	**211**	49 (53.3)	**92**
Assam	72 (59.0)	**122**	31 (70.5)	**44**
Meghalaya	61 (50.8)	**120**	29 (69.0)	**42**

Figures in Parenthesis are Percentages

Table No. A-2.8.10: Overall Type of Difficulties Faced while Accessing Cashless Transactions

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	**N=657**	**N=51**	**N=234**	**N=95**	**N=72**	**N=61**
Lack of awareness/knowledge	400 (60.9)	12 (23.5)	201 (85.9)	61 (64.2)	39 (54.2)	29 (47.5)
Lack of Skills	291 (44.3)	7 (13.7)	216 (92.3)	71 (74.7)	38 (52.8)	30 (49.2)
Lack of availability	71 (10.8)	3 (5.9)	34 (14.5)	39 (41.1)	19 (26.4)	-
Lack of hardware	3 (.5)	-	-	7 (7.4)	16 (22.2)	-
Lack of Connectivity	3 (.5)	1 (2.0)	33 (14.1)	42 (44.2)	4 (5.6)	3 (4.9)
Trust issues	192 (29.2)	35 (68.6)	3 (1.3)	13 (13.7)	6 (8.3)	28 (45.9)
Reliance on cash	59 (9.0)	3 (5.9)	1 (.4)	12 (12.6)	4 (5.6)	-
Control	**N=229**	**N=32**	**N=85**	**N=49**	**N=31**	**N=29**
Lack of awareness/knowledge	148 (64.6)	12 (37.5)	71 (83.5)	35 (71.4)	17 (54.8)	18 (62.1)
Lack of Skills	100 (43.7)	12 (37.5)	85 (100.0)	35 (71.4)	14 (45.2)	18 (62.1)

Lack of availability	19 (8.3)	-	17 (20.0)	28 (57.1)	10 (32.3)	-
Lack of hardware	-	-	3 (3.5)	16 (32.7)	6 (19.4)	-
Lack of Connectivity	4 (1.7)	-	2 (2.4)	8 (16.3)	2 (6.5)	-
Trust issues	65 (28.4)	21 (65.6)	1 (1.2)	10 (20.4)	5 (16.1)	11 (37.9)
Reliance on cash	15 (6.6)	1 (3.1)	1 (1.2)	17 (34.7)	3 (9.7)	-

Figures in Parenthesis are Percentages

Table No. A-2.8.11: Participation in Financial Digital Literacy and Awareness Programs

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	**N=1152**	**N= 129**	**N=300**	**N=211**	**N=122**	**N= 120**
SEWA Bank/SEWA's Programs	1152 (100.0)	129 (100.0)	300 (100.0)	211 (100.0)	122 (100.0)	120 (100.0)
Digital Jagriti Programs	338 (29.3)	8 (6.2)	29 (9.7)	57 (27.0)	6 (4.9)	-
Common Service Centres (CSCs)	169 (14.7)	1 (.8)	26 (8.7)	6 (2.8)	1 (.8)	-
Digidhan Melas	31 (2.7)	-	-	3 (1.4)	2 (1.6)	-
Other banks/RBI Literacy Programs	57 (4.9)	7 (5.4)	1 (.3)	4 (1.9)	3 (2.5)	-
Control	**N=380**	**N= 60**	**N=92**	**N=92**	**N=44**	**N= 42**
NO	304 (80.0)	53 (88.3)	73 (79.3)	67 (72.8)	31 (70.5)	18 (42.9)
SEWA Bank/SEWA's Programs	35 (9.2)	-	19 (20.7)	21 (22.8)	3 (6.8)	10 (23.8)
Digital Jagriti Programs	7 (1.8)	-	-	2 (2.2)	6 (13.6)	-
Common Service Centres (CSCs)	6 (1.6)	-	1 (1.1)	2 (2.2)	-	-
Digidhan Melas	-	-	-	-	-	-
Other banks/RBI Literacy Programs	7 (1.8)	7 (11.7)	-	-	-	2 (4.8)

Figures in Parenthesis are Percentages

Table No. A-2.9.1: Overall Frequency of Inclusion of various items in Diet

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Grains						
At least twice a day	1140(99.0)	127(98.4)	271(90.3)	196(92.9)	74(60.7)	115(95.8)
Once a day	12(1.0)	1(.8)	29(9.7)	15(7.1)	48(39.3)	5(4.2)
Once or twice a week	-	1(.8)	-	-	-	1(.1)
Pulses						
At least twice a day	177(15.4)	6(4.7)	112(37.3)	110(52.1)	25(20.5)	87(72.5)
Once a day	324(28.1)	64(49.6)	125(41.7)	83(39.3)	77(63.1)	30(25.0)
Once or twice a week	591(51.3)	55(42.6)	60(20.0)	17(8.1)	18(14.8)	2(1.7)
Once or twice a month	52(4.5)	4(3.1)	3(1.0)	1(.5)	-	1(.8)
Rarely/No	8(.7)	-	-	-	2(1.6)	-
Vegetables /Green Leafy vegetables						
At least twice a day	821(71.3)	21(16.3)	202(67.3)	129(61.1)	34(27.9)	86(71.7)
Once a day	305(26.5)	96(74.4)	98(32.7)	82(38.9)	41(33.6)	18(15.0)
Once or twice a week	19(1.6)	11(8.5)	-	-	45(36.9)	16(13.3)
Once or twice a month	3(.3)	1(.8)	-	-	2(1.6)	-
Rarely/No	4(.3)	-	-	-	-	-
Dairy Products						
At least twice a day	903(78.4)	56(43.4)	63(21.0)	88(41.7)	18(14.8)	8(6.7)
Once a day	196(17.0)	49(38.0)	41(13.7)	89(42.2)	36(29.5)	23(19.2)
Once or twice a week	23(2.0)	22(17.1)	51(17.0)	21(10.0)	56(45.9)	33(27.5)
Once or twice a month	4(.3)	2(1.6)	76(25.3)	9(4.3)	7(5.7)	13(10.8)
Rarely/No	26(2.3)	-	69(23.0)	4(1.9)	5(4.1)	43(35.8)
Eggs/non-vegetarian items						
At least twice a day	20(1.7)	-	-	-	-	20(16.7)
Once a day	10(.9)	-	45(15.0)	12(5.7)	12(9.8)	65(54.2)
Once or twice a week	66(5.7)	-	192(64.0)	20(9.5)	101(82.8)	28(23.3)
Once or twice a month	102(8.9)	4(3.1)	50(16.7)	56(26.5)	8(6.6)	5(4.2)
Rarely/No	954(82.8)	125(96.9)	13(4.3)	123(58.3)	1(.8)	2(1.7)

Control	Gujarat N=380	Rajasthan N=60	Bihar N=92	UP N=92	Assam N=44	Meghalaya N=42
Grains						
At least twice a day	371(97.6)	60(100.0)	72(78.3)	76(82.6)	22(50.0)	42(100.0)
Once a day	5(1.3)	-	20(21.7)	16(17.4)	22(50.0)	-
Once or twice a week	4(1.1)	-	-	-	-	4(.8)
Pulses						
At least twice a day	53(13.9)	1(1.7)	23(25.0)	37(40.2)	10(22.7)	36(85.7)
Once a day	125(32.9)	29(48.3)	52(56.5)	50(54.3)	27(61.4)	4(9.5)
Once or twice a week	183(48.2)	29(48.3)	17(18.5)	5(5.4)	6(13.6)	2(4.8)
Once or twice a month	16(4.2)	1(1.7)	-	-	1(2.3)	-
Rarely/No	3(.8)	-	-	-	-	-
Vegetables /Green Leafy vegetables						
At least twice a day	228(60.0)	13(21.7)	59(64.1)	36(39.1)	11(25.0)	35(83.3)
Once a day	133(35.0)	40(66.7)	33(35.9)	56(60.9)	13(29.5)	5(11.9)
Once or twice a week	17(4.5)	7(11.7)	-	-	19(43.2)	2(4.8)
Once or twice a month	1(.3)	-	-	-	1(2.3)	-
Rarely/No	1(.3)	-	-	-	-	-
Dairy Products						
At least twice a day	272(71.6)	23(38.3)	9(9.8)	27(29.3)	1(2.3)	1(2.4)
Once a day	79(20.8)	22(36.7)	15(16.3)	28(30.4)	3(6.8)	2(4.8)
Once or twice a week	13(3.4)	15(25.0)	25(27.2)	11(12.0)	24(54.5)	8(19.0)
Once or twice a month	2(.5)	-	13(14.1)	26(28.3)	6(13.6)	9(21.4)
Rarely/No	14(3.7)	-	30(32.6)	-	10(22.7)	22(52.4)
Eggs/non-vegetarian items						
At least twice a day	1(.3)	-	-	-	-	2(4.8)
Once a day	1(.3)	-	1(1.1)	2(2.2)	-	15(35.7)
Once or twice a week	18(4.7)	4(6.7)	63(68.5)	5(5.4)	37(84.1)	24(57.1)
Once or twice a month	30(7.9)	11(18.3)	25(27.2)	45(48.9)	7(15.9)	-
Rarely/No	330(86.8)	45(75.0)	3(3.3)	40(43.5)	-	1(2.4)

Figures in Parenthesis are Percentages

Table No. A-2.9.2: Sources for Buying Food grains and other items

SEWA	Gujarat N=1152	Rajasthan N=129	Bihar N=300	UP N=211	Assam N=122	Meghalaya N=120
Local Grocer	1056 (91.7)	123 (95.3)	300 (100)	211 (100)	121 (99.2)	113 (94.2)
Rudi ben/ Online website App	330 (28.6)	53 (41.1)	-	38 (18.0)	-	-
Saved from own harvest	539 (46.8)	83 (64.3)	35 (11.7)	85 (40.3)	109 (89.3)	23 (19.2)
Mall	3 (.3)	-	-	-	-	-
Market	1 (.1)	-	-	-	-	53 (44.2)
Nearby Town	3 (.3)	-	-	-	-	46 (38.3)
Online	2 (.2)	-	-	-	-	-
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Local Grocer	365 (96.1)	60 (100)	92 (100)	92 (100)	44 (100)	40 (95.2)
Rudi ben/ Online website App	8 (2.1)	-	-	4 (4.3)	-	-
Saved from own harvest	195 (51.3)	57 (95.0)	13 (14.1)	12 (13.0)	33 (75.0)	22 (52.4)
Market	-	-	-	-	-	18 (42.9)
Nearby Town	8 (2.1)	-	-	-	-	10 (23.8)

Figures in parenthesis are percentages

Table No. A-2.9.3: Family having Appropriate Clothing

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	N=1152	N=129	N=300	N=211	N=122	N=120

Summer	1151 (99.9)	129 (100)	300 (100)	210 (99.5)	122 (100)	120 (100)
Winter	1141 (99.0)	129 (100)	298 (99.3)	209 (99.1)	122 (100)	120 (100)
Monsoon	989 (85.9)	126 (97.7)	206 (68.7)	204 (96.7)	122 (100)	120 (100)
School Uniform	**N=707**	**N=92**	**N=300**	**N=211**	**N=109**	**N=115**
	699 (98.9)	92 (100)	202 (67.3)	175 (82.9)	109 (100)	114 (99.1)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Summer	380 (100)	60 (100)	92 (100)	92 (100)	44 (100)	42 (100)
Winter	378 (99.5)	60 (100)	92 (100)	90 (97.8)	44 (100)	42 (100)
Monsoon	328 (86.3)	58 (96.7)	65 (70.7)	89 (96.7)	44 (100)	42 (100)
School Uniform	**N=202**	**N=39**	**N=92**	**N=92**	**N=37**	**N=40**
	201 (99.5)	39 (100)	65 (70.7)	57 (62.0)	36 (97.3)	40 (100)

Figures in Parenthesis are Percentages

Table No. A-2.9.4: Overall Family Members not having Appropriate Clothing

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	**N=170**	**N=3**	**N=107**	**N=11**	**N=0**	**N=1**
Self	157 (92.4)	2 (66.7)	76 (71.0)	4 (36.4)	-	1 (100)
Adult Men	15 (8.8)	3 (100)	72 (67.3)	5 (45.5)	-	-
Adult Women	10 (5.9)	2 (66.7)	35 (32.7)	11 (100)	-	-
Female Children	25 (14.7)	-	39 (36.4)	5 (45.5)	-	1 (100)
Male Children	11 (6.5)	-	39 (36.4)	3 (27.3)	-	-
Control	**N=54**	**N=2**	**N=27**	**N=6**	**N=1**	**N=0**
Self	49 (90.7)	1 (50.0)	23 (85.2)	3 (50.0)	-	-
Adult Men	4 (7.4)	2 (100)	23 (85.2)	1 (16.7)	-	-
Other Adult women	6 (11.1)	-	2 (7.4)	6 (100)	-	-
Female Children	2 (3.7)	1 (50.0)	8 (29.6)	3 (50.0)	1 (100)	-
Male Children	2 (3.7)	1 (50.0)	7 (25.9)	1 (16.7)	1 (100)	-

Figures in Parenthesis are Percentages

Table No. A-2.9.5: Overall Spent on Clothing in a year

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	**N=1152**	**N=129**	**N=300**	**N=211**	**N=122**	**N=120**
Less than Rs. 1000	29 (2.5)	2 (1.6)	11 (3.7)	5 (2.4)	-	-
Rs. 1000-3000	226 (19.6)	12 (9.3)	60 (20.0)	38 (18.0)	5 (4.1)	6 (5.0)
Rs. 3000-5000	399 (34.6)	44 (34.1)	105 (35.0)	70 (33.2)	21 (17.2)	12 (10.0)
More than Rs. 5000	498 (43.2)	71 (55.0)	124 (41.3)	98 (46.4)	96 (78.7)	100 (83.3)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Less than Rs. 1000	17 (4.5)	-	7 (7.6)	24 (26.1)	-	-
Rs. 1000-3000	96 (25.3)	9 (15.0)	9 (9.8)	21 (22.8)	2 (4.5)	-
Rs. 3000-5000	151 (39.7)	28 (46.7)	33 (35.9)	38 (41.3)	18 (40.9)	4 (9.5)
More than Rs. 5000	116 (30.5)	23 (38.3)	43 (46.7)	9 (9.8)	24 (54.5)	38 (90.5)

Figures in Parenthesis are Percentages

Table No. A-2.9.6: Overall – Have and Aspiration to Use Environmentally Friendly Products

	Gujarat		Rajasthan		Bihar		UP		Assam		Meghalaya	
	SEWA	Control	SEWA	Control	SEWA	Control	SEWA	Control	SEWA	Control	SEWA	Control
Have Solar Lantern	N=1152	N=380	N=129	N=60	N=300	N=92	N=211	N=92	N=122	N=44	N=120	N=42
	192 (16.7)	6 (1.6)	7 (5.4)	-	32 (10.7)	1 (1.1)	8 (3.8)	-	5 (4.1)	-	44 (36.7)	9 (21.4)
Aspire to Use Solar Lantern	N=960	N=374	N=122	N=60	N=268	N=91	N=203	N=92	N=117	N=44	N=76	N=33
	856 (89.2)	302 (80.7)	91 (74.6)	48 (80.0)	164 (61.2)	55 (60.4)	137 (67.5)	45 (48.9)	86 (73.5)	34 (77.3)	53 (69.7)	26 (78.8)
Have Hariyali Chullah	N=1152	N=380	N=129	N=60	N=300	N=92	N=211	N=92	N=122	N=44	N=120	N=42
	24 (2.1)	-	5 (3.9)	-	-	-	-	-	-	-	6 (5.0)	2 (4.8)
Aspire to Use Hariyali Chulah	N=1128	N=380	N=124	N=60	N=300	N=92	N=211	N=92	N=122	N=44	N=114	N=40
	870 (77.1)	271 (71.3)	77 (62.1)	41 (68.3)	165 (55.0)	52 (56.5)	121 (57.3)	49 (53.3)	83 (68.0)	34 (77.3)	31 (27.2)	14 (35.0)
Have Solar Cooker	N=1152	N=380	N=129	N=60	N=300	N=92	N=211	N=92	N=122	N=44	N=120	N=42
	16 (1.4)	1 (.3)	-	-	-	-	-	-	-	-	2 (1.7)	-
Aspire to Use Solar Cooker	N=1136	N=379	N=129	N=60	N=300	N=92	N=211	N=92	N=122	N=44	N=118	N=42
	947 (83.4)	282 (74.4)	86 (66.7)	44 (73.3)	152 (50.7)	49 (53.3)	130 (61.6)	51 (55.4)	87 (71.3)	34 (77.3)	79 (66.9)	33 (78.6)
Have Solar Heater	N=1152	N=380	N=129	N=60	N=300	N=92	N=211	N=92	N=122	N=44	N=120	N=42
	15 (1.3)	-	-	-	-	-	-	-	-	-	3 (2.5)	-
Aspire to Use Solar Heater	N=1137	N=380	N=129	N=60	N=300	N=92	N=211	N=92	N=122	N=44	N=117	N=42
	917 (80.7)	280 (73.7)	-	-	106 (35.3)	25 (27.2)	120 (56.9)	49 (53.3)	-	-	80 (68.4)	33 (78.6)
Have High Intensity Solar Torch	N=1152	N=380	N=129	N=60	N=300	N=92	N=211	N=92	N=122	N=44	N=120	N=42
	40 (3.5)	2 (.5)	-	-	-	-	-	-	-	-	13 (10.8)	5 (11.9)
Aspire to Use High Intensity Solar Torch	N=1112	N=378	N=129	N=60	N=300	N=92	N=211	N=92	N=122	N=44	N=107	N=37
	822 (73.9)	269 (71.2)	-	-	80 (26.7)	21 (22.8)	104 (49.3)	45 (48.9)	-	-	63 (58.9)	26 (70.3)

Figures in Parenthesis are Percentages

Table No. A-2.9.7: Average Spending on Common Illness last year

SEWA	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
	N=1152	N=129	N=300	N=211	N=122	N=120
Nothing	154 (13.4)	10 (7.8)	-	3 (1.4)	1 (.8)	3 (2.5)
Less than Rs. 1000	91 (7.9)	29 (22.5)	63 (21.0)	81 (38.4)	6 (4.9)	12 (10.0)
Rs. 1000-3000	306 (26.6)	46 (35.7)	61 (20.3)	70 (33.2)	11 (9.0)	20 (16.7)
Rs. 3000-5000	332 (28.8)	27 (20.9)	79 (26.3)	28 (13.3)	17 (13.9)	23 (19.2)
More than Rs. 5000	269 (23.4)	17 (13.2)	97 (32.3)	29 (13.7)	87 (71.3)	62 (51.7)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Nothing	56 (14.7)	-	-	8 (8.7)	1 (2.3)	-
Less than Rs. 1000	37 (9.7)	14 (23.3)	25 (27.2)	63 (68.5)	2 (4.5)	-
Rs. 1000-3000	107 (28.2)	22 (36.7)	22 (23.9)	13 (14.1)	2 (4.5)	2 (4.8)
Rs. 3000-5000	117 (30.8)	11 (18.3)	25 (27.2)	3 (3.3)	17 (38.6)	10 (23.8)
More than Rs. 5000	63 (16.6)	13 (21.7)	20 (21.7)	5 (5.4)	22 (50.0)	30 (71.4)

Figures in Parenthesis are Percentages

Table No. A-2.9.8: Source of Spending on Other Illness last year

SEWA	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
	N=998	N=119	N=300	N=208	N=121	N=117
From Household Expenses	774 (77.6)	47 (39.5)	239 (79.7)	137 (65.9)	104 (86.0)	82 (70.1)
From Savings	580 (58.1)	92 (77.3)	235 (78.3)	158 (76.0)	106 (87.6)	88 (75.2)
Borrowed from friends/Relatives	179 (17.9)	10 (8.4)	66 (22.0)	13 (6.3)	18 (14.9)	4 (3.4)
Borrowed from SHG	11 (1.1)	2 (1.7)	9 (3.0)	-	11 (9.1)	12 (10.3)
Borrowed from local moneylender	21 (2.1)	-	24 (8.0)	1 (.5)	7 (5.8)	1 (.9)
Had Insurance	1 (.1)	-	1 (.3)	-	-	16 (13.7)
Control	**N=324**	**N=60**	**N=92**	**N=84**	**N=43**	**N=42**
From Household Expenses	259 (79.9)	27 (45.0)	78 (84.8)	64 (76.2)	39 (90.7)	23 (54.8)
From Savings	173 (53.4)	46 (76.7)	82 (89.1)	65 (77.4)	39 (90.7)	30 (71.4)
Borrowed from friends/Relatives	56 (17.3)	1 (1.7)	9 (9.8)	2 (2.4)	2 (4.7)	6 (14.3)
Borrowed from SHG	-	-	1 (1.1)	1 (1.2)	1 (2.3)	5 (11.9)
Borrowed from local moneylender	8 (2.5)	-	3 (3.3)	1 (1.2)	-	-
Had Insurance	-	-	-	-	-	3 (7.1)

Figures in Parenthesis are Percentages

Table No. A-2.9.9: Average Spending on Other Illness last year

SEWA	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
	N=1152	N=129	N=300	N=211	N=122	N=120
Nothing	466 (40.5)	48 (37.2)	78 (26.0)	98 (46.4)	16 (13.1)	18 (15.0)
Less than Rs. 1000	37 (3.2)	12 (9.3)	9 (3.0)	4 (1.9)	4 (3.3)	-
Rs. 1000-3000	54 (4.7)	21 (16.3)	33 (11.0)	3 (1.4)	6 (4.9)	4 (3.3)
Rs. 3000-5000	171 (14.8)	23 (17.8)	31 (10.3)	5 (2.4)	22 (18.0)	3 (2.5)
More than Rs. 5000	424 (36.8)	25 (19.4)	149 (49.7)	101 (47.9)	74 (60.7)	95 (79.2)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Nothing	173 (45.5)	17 (28.3)	32 (34.8)	57 (62.0)	2 (4.5)	9 (21.4)
Less than Rs. 1000	17 (4.5)	5 (8.3)	1 (1.1)	2 (2.2)	1 (2.3)	-
Rs. 1000-3000	25 (6.6)	6 (10.0)	5 (5.4)	3 (3.3)	4 (9.1)	-
Rs. 3000-5000	62 (16.3)	12 (20.0)	18 (19.6)	2 (2.2)	17 (38.6)	-
More than Rs. 5000	103 (27.1)	20 (33.3)	36 (39.1)	28 (30.4)	20 (45.5)	33 (78.6)

Figures in Parenthesis are Percentages

Table No. A-2.9.10: Source of Finance to meet Expenses on Other Illness last year

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya

SEWA	N=686	N=81	N=222	N=113	N=106	N=102
From Savings	508 (74.1)	70 (86.4)	194 (87.4)	95 (84.1)	104 (98.1)	97 (95.1)
From friends/Relatives	255 (37.2)	13 (16.0)	139 (62.6)	61 (54.0)	52 (49.1)	48 (47.1)
Borrowed from SHG	31 (4.5)	3 (3.7)	28 (12.6)	12 (10.6)	22 (20.8)	34 (33.3)
Borrowed from local moneylender	46 (6.7)	-	41 (18.5)	7 (6.2)	7 (6.6)	4 (3.9)
Had Insurance	8 (1.2)	-	1 (.5)	1 (.9)	1 (.9)	31 (30.4)
Control	**N=207**	**N=43**	**N=60**	**N=35**	**N=42**	**N=33**
From Savings	162 (78.3)	36 (83.7)	52 (86.7)	31 (88.6)	42 (100.0)	31 (93.9)
From friends/Relatives	77 (37.2)	1 (2.3)	48 (80.0)	22 (62.9)	18 (42.9)	20 (60.6)
Borrowed from SHG	3 (1.4)	-	8 (13.3)	1 (2.9)	2 (4.8)	11 (33.3)
Borrowed from local moneylender	6 (2.9)	2 (4.7)	5 (8.3)	-	-	2 (6.1)
Had Insurance	-	-	-	4 (11.4)	-	11 (33.3)

Table No. A-2.9.11: Reasons for BOYS Dropping Out or Never Attending School

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	**N=38**	**N=4**	**N=40**	**N=15**	**N=2**	**N=30**
Difficulty in reaching school	2 (5.3)	-	1 (2.5)	1 (6.7)	-	-
School is far	5 (13.2)	-	-	-	-	-
Could not afford school fees	2 (5.3)	1 (25.0)	9 (22.5)	13 (86.7)	-	9 (30.0)
Not good in studies	10 (26.3)	1 (25.0)	11 (25.0)	1 (6.7)	-	4 (13.3)
Teaching was not good	8 (21.1)	1 (25.0)	-	-	-	-
Illness	1 (2.6)	-	-	2 (13.3)	-	1 (3.3)
Marriage fixed	-	-	2 (5.0)	-	-	8 (26.7)
Responsibilities at home	11 (28.9)	1 (25.0)	10 (25.0)	1 (6.7)	1 (50.0)	-
Taking care of younger siblings	1 (2.6)	-	2 (5.0)	-	-	-
Not interested in studies	5 (13.2)	1 (25.0)	14 (35.0)	1 (6.7)	-	13 (43.3)
Started working	-	2 (50.0)	1 (2.5)	1 (6.7)	-	-
Decreased income due to covid	-	-	-	-	-	1 (3.3)
Control	**N=13**	**N=4**	**N=3**	**N=12**	**N=4**	**N=14**
Difficulty in reaching school	1 (7.7)	-	-	3 (25.0)	1 (25.0)	-
School is far	-	-	-	6 (50.0)	1 (25.0)	-
Could not afford school fees	2 (15.4)	-	-	10 (83.3)		1 (7.1)
Not good in studies	4 (30.8)	-	1 (33.3)	2 (16.7)	1 (25.0)	-
Teaching was not good	-	-	-	3 (25.0)	-	-
Illness	2 (15.4)	-	-	2 (16.7)	1 (25.0)	3 (21.4)
Marriage fixed	-	-	-	-	-	6 (42.9)
Responsibilities at home	6 (46.2)	2 (50.0)	1 (33.3)	5 (41.7)	1 (25.0)	1 (7.1)
Taking care of younger siblings	1 (7.7)	-	-	-	-	-
Not interested in studies	1 (7.7)	1 (25.0)	-	-	1 (25.0)	3 (21.4)
Started working	-	1 (25.0)	1 (33.3)	1 (8.3)	1 (25.0)	1 (7.1)
Lack of Facilities for Online classes during COVID lockdown	1 (7.7)	1 (25.0)	-	-	-	-
Decreased income due to covid	-	-	1 (33.3)	4 (33.3)	-	1 (3.3)

Figures in Parenthesis are Percentages

Table No. A-2.9.12: Reasons for GIRLS Dropping Out or Never Attending School

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
SEWA	**N=38**	**N=4**	**N=40**	**N=11**	**N=2**	**N=30**

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
Difficulty in reaching school	5 (13.2)		-	2 (18.2)	-	-
School is far	4 (10.5)	-	-	-	-	-
Could not afford school fees	8 (21.1)	-	7 (17.5)	10 (90.9)	-	3 (10.0)
Not good in studies	11 (28.9)	-	7 (17.5)	1 (9.1)	-	3 (10.0)
There was no toilet with water	1 (2.6)	-	-	-	-	-
Teaching was not good	5 (13.2)	-	-	-	-	-
Parents/elders did not want	1 (2.6)	-	1 (2.5)	-	-	-
Illness	-	-	2 (5.0)	1 (9.1)	-	1 (3.3)
Marriage fixed	-	1 (25.0)	4 (10.0)		-	5 (16.7)
Responsibilities at home	11 (28.9)	1 (25.0)	8 (20.0)	1 (9.1)	-	1 (3.3)
Taking care of younger siblings	1 (2.6)	-	2 (5.0)	-	-	
Not interested in studies	5 (13.2)	1 (25.0)	4 (16.0)	2 (18.2)	-	10 (33.3)
Lack of Facilities for Online classes during COVID lockdown	-	1 (25.0)	-		-	1 (3.3)
Started working	-	-	-	-	-	1 (3.3)
Decreased income due to covid	-	-	1 (4.0)	-	-	1 (3.3)
Control	**N=13**	**N=4**	**N=3**	**N=10**	**N=4**	**N=14**
Difficulty in reaching school	-	-	-	6 (60.0)	1 (25.0)	-
School is far	1 (7.7)	-		5 (50.0)	-	-
Could not afford school fees	2 (15.4)	-	-	9 (90.0)	-	-
Not good in studies	6 (46.2)	1 (25.0)	-	1 (10.0)	1 (25.0)	1 (7.1)
There was no toilet with water	-	-	-	-	-	-
Teaching was not good	-	-	-	1 (10.0)	-	-
Parents/elders did not want	-	-	-	-	-	-
Illness	2 (15.4)	-	-	1 (10.0)	-	-
Marriage fixed	-	-	-	-	-	7 (50.0)
Responsibilities at home	3 (23.1)	2 (50.0)	1 (33.3)	3 (30.0)	2 (50.0)	-
Taking care of younger siblings	-	1 (25.0)	-	1 (10.0)	-	-
Not interested in studies	-	3 (75.0)	1 (33.3)	1 (10.0)	1 (25.0)	4 (28.6)
Lack of Facilities for Online classes during COVID lockdown	-	-	-	-	-	-
Started working	1 (7.7)	1 (25.0)	-	1 (10.0)	-	-
Decreased income due to covid	1 (7.7)	-	-	3 (30.0)	-	-

Figures in Parenthesis are Percentages

Table No. A-2.9.13: Overall Awareness about Various Schemes

	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya

SEWA	N=1152	N=129	N=300	N=211	N=122	N=120
Ujjwala Yojana	1023 (88.8)	118 (91.5)	164 (54.7)	203 (96.2)	93 (76.2)	90 (75.0)
Pradhan Mantri Gram Aawas Yojana	851 (73.9)	116 (89.9)	229 (76.3)	195 (92.4)	80 (65.6)	66 (55.0)
Janani Yojana	837 (72.7)	111 (86.0)	170 (56.7)	173 (82.0)	58 (47.5)	4 (3.3)
Pradhan Mantri Fasal Bima Yojana	632 (54.9)	102 (79.1)	100 (33.3)	158 (74.9)	67 (54.9)	45 (37.5)
MGNREGA	623 (54.1)	107 (82.9)	196 (65.3)	186 (88.2)	96 (78.7)	118 (98.3)
Kanya Samriddhi Yojana	550 (47.7)	82 (63.6)	107 (35.7)	164 (77.7)	59 (48.4)	2 (1.7)
Drip Irrigation Scheme	579 (50.3)	36 (27.9)	2 (.7)	84 (39.8)	30 (24.6)	3 (2.5)
Swachh Bharat Abhiyan (toilet)	2 (.2)	3 (2.3)	-	9 (4.3)	-	7 (5.8)
Atal Pension Scheme	1 (.1)	-	-	2 (.9)	-	1 (.8)
Widow Pension	1 (.1)	-	2 (.7)	2 (.9)	-	-
Jal Jeevan Mission (JJM)	-	-	-	-	-	21 (17.5)
Control	**N=380**	**N=60**	**N=92**	**N=92**	**N=44**	**N=42**
Ujjwala Yojana	318 (83.7)	58 (96.7)	62 (67.4)	89 (96.7)	30 (68.2)	22 (52.4)
Pradhan Mantri Gram Aawas Yojana	246 (64.7)	57 (95.0)	76 (82.6)	85 (92.4)	25 (56.8)	20 (47.6)
Janani Yojana	233 (61.3)	59 (98.3)	53 (57.6)	74 (80.4)	12 (27.3)	1 (2.4)
Pradhan Mantri Fasal Bima Yojana	177 (46.6)	-	27 (29.3)	76 (82.6)	-	-
MGNREGA	200 (52.6)	60 (100.0)	58 (63.0)	78 (84.8)	38 (86.4)	42 (100.0)
Kanya Samriddhi Yojana	171 (45.0)	35 (58.3)	16 (17.4)	56 (60.9)	16 (36.4)	-
Drip Irrigation Scheme	192 (50.5)	19 (31.7)	-	18 (19.6)	1 (2.3)	2 (4.8)
Swachh Bharat Abhiyan (toilet)	-	3 (5.0)	-	1 (1.1)	-	6 (14.3)
Widow Pension	2 (.5)	-	-	-	-	-

Table No. A-2.9.14: Schemes Respondents have Overall Benefitted from

SEWA	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
Ujjwala Yojana	**N=1023**	**N=118**	**N=164**	**N=203**	**N=93**	**N=90**
	686 (67.1)	59 (50.0)	78 (47.6)	96 (47.3)	72 (77.4)	82 (91.1)
Pradhan Mantri Fasal Bima Yojana	**N=632**	**N=102**	**N=100**	**N=158**	**N=67**	**N=45**
	100 (15.8)	31 (30.4)	10 (10.0)	40 (25.3)	32 (47.8)	37 (82.2)
Pradhan Mantri Gram Aawas Yojana	**N=851**	**N=116**	**N=229**	**N=195**	**N=80**	**N=66**
	181 (21.3)	46 (39.7)	96 (41.9)	19 (9.7)	41 (51.3)	50 (75.8)
Janani Yojana	**N=837**	**N=111**	**N=170**	**N=173**	**N=58**	**N=4**
	242 (28.9)	33 (29.7)	51 (30.0)	28 (16.2)	24 (41.4)	2 (50.0)
MGNREGA	**N=623**	**N=107**	**N=196**	**N=186**	**N=96**	**N=118**

	177 (28.4)	70 (65.4)	53 (27.0)	19 (10.2)	83 (86.5)	117 (99.2)
Kanya Samriddhi Yojana	N=550	N=82	N=107	N=164	N=59	N=2
	38 (6.9)	9 (11.0)	29 (27.1)	8 (4.9)	21 (35.6)	2 (100.0)
Drip Irrigation Scheme	N=579	N=36	N=2	N=84	N=30	N=1
	33 (5.7)	-	-	2 (2.4)	9 (30.0)	1 (33.3)
Swachh Bharat Abhiyan (toilet)	N=2	N=3	-	N=9	-	N=7
	2 (100)	3 (100.0)	-	9 (100)	-	7 (100)
Widow Pension	N=1	-	N=2	N=2	-	-
	1 (100)	-	2 (100)	2 (100)	-	-
Atal Pension Scheme	-	-	-	N=2	-	N=1
	-	-	-	2 (100)	-	1 (100)
Jal Jeevan Mission (JJM)	-	-	-	-	-	N=21
	-	-			-	4 (19.0)
Control	**N=318**	**-**	**N=62**	**N=89**	**N=30**	**N=22**
Ujjwala Yojana	215 (67.6)	-	35 (56.5)	35 (39.3)	23 (76.7)	15 (68.2)
	N=177	N=48	N=27	N=76	N=19	N=14
Pradhan Mantri Fasal Bima Yojana	15 (8.5)	8 (16.7)	6 (22.2)	5 (6.6)	12 (63.2)	12 (85.7)
	N=246	N=57	N=76	N=85	N=25	N=20
Pradhan Mantri Gram Aawas Yojana	25 (10.2)	6 (10.5)	41 (53.9)	8 (9.4)	17 (68.0)	14 (70.0)
	N=233	N=59	N=53	N=74	N=12	N=1
Janani Yojana	29 (12.4)	14 (23.7)	21 (39.6)	5 (6.8)	9 (75.0)	1 (100)
	N=200	N=60	N=58	N=78	N=38	N=42
MGNREGA	35 (17.5)	33 (55.0)	16 (27.6)	-	34 (89.5)	42 (100)
	N=171	N=35	N=16	N=56	N=16	-
Kanya Samriddhi Yojana	2 (1.2)	-	-	1 (1.8)	8 (50.0)	-
	N=192	N=19	-	N=18	N=1	N=2
Drip Irrigation Scheme	8 (4.2)	-	-		1 (100)	2 (100)
	-	N=3	-	N=1	-	N=6
Swachh Bharat Abhiyan (toilet)	-	-	-	1 (100)	-	6 (100)
	N=2	-	N=2	N=2	-	-
Widow Pension	2 (100)	-	2 (100)	2 (100)	-	-
	-	-	-	-	-	N=1
Atal Pension Scheme	-	-	-	-	-	1 (100)

Figures in Parenthesis are Percentages

Table No. A-2.9.15: Who Helped Respondents Benefit from Schemes

SEWA	Gujarat	Rajasthan	Bihar	UP	Assam	Meghalaya
Ujjwala Yojana	*N=686*	*N=59*	*N=78*	N=96	*N=72*	*N=82*
Through SEWA	144 (21.0)	2 (3.4)	28 (35.9)	12 (12.5)	36 (50.0)	-
No one	51 (7.4)	53 (89.8)	20 (25.6)	28 (29.2)	27 (37.5)	-
Any Other (specify)	491 (71.6)	4 (6.8)	30 (38.5)	56 (58.3)	9 (12.5)	82 (100)
Pradhan Mantri Fasal Bima Yojana	*N=100*	*N=31*	*N=10*	N=40	*N=32*	*N=37*
Through SEWA	20 (20.0)	2 (6.5)	2 (20.0)	**8 (20.0)**	13 (40.6)	-
No one	7 (7.0)	25 (80.6)	6 (60.0)	**11 (27.5)**	17 (53.1)	-
Any Other (specify)	73 (73.0)	4 (12.9)	2 (20.0)	**21 (52.5)**	2 (6.3)	37 (100)
Pradhan Mantri Gram Aawas Yojana	*N=181*	*N=46*	*N=96*	N=19	*N=41*	*N=50*
Through SEWA	24 (13.3)	1 (2.2)	46 (47.9)	2 (10.5)	18 (43.9)	-
No one	10 (5.5)	38 (82.6)	26 (27.1)	6 (31.6)	17 (41.5)	-
Any Other (specify)	147 (81.2)	7 (15.2)	24 (25.0)	11 (57.9)	6 (14.6)	50 (100)
Janani Yojana	*N=242*	*N=33*	*N=51*	N=28	*N=24*	*N=2*
Through SEWA	44 (18.2)	4 (12.1)	17 (33.3)	3 (10.7)	6 (25.0)	-
No one	12 (5.0)	24 (72.7)	18 (35.3)	9 (32.1)	14 (58.3)	-
Any Other (specify)	186 (76.9)	5 (15.2)	16 (31.4)	16 (57.1)	4 (16.7)	2 (100)
MGNREGA	*N=177*	*N=70*	*N=53*	N=19	*N=83*	*N=117*
Through SEWA	34 (19.2)	3 (4.3)	32 (60.4)	3 (15.8)	49 (59.0)	-
No one	23 (13.0)	65 (92.9)	14 (26.4)	3 (15.8)	25 (30.1)	-
Any Other (specify)	120 (67.8)	2 (2.9)	7 (13.2)	13 (68.4)	9 (10.8)	117 (100)
Kanya Samriddhi Yojana	*N=38*	*N=9*	*N=29*	N=8	*N=21*	*N=2*
Through SEWA	10 (26.3)	1 (11.1)	7 (24.1)	4 (50.0)	7 (33.3)	-
No one	7 (18.4)	8 (88.9)	13 (44.8)	2 (25.0)	11 (52.4)	-
Any Other (specify)	21 (55.3)	-	9 (31.0)	2 (25.0)	3 (14.3)	2 (100)
Drip Irrigation Scheme	*N=33*	-	-	N=2	*N=9*	
Through SEWA	6 (18.2)				4 (44.4)	
No one	5 (15.2)	-	-	2 (100)	4 (44.4)	
Any Other	22 (66.7)				1 (11.1)	
SBM	*N=2*	*N=3*	-	-	-	*N=7*
No one	1 (50.0)	3 (100)	-	-	-	7 (100)
Any Other (specify)	1 (50.0)					
Widow Pension	*N=1*					

No one	1 (100)					
Atal Pension Scheme		-	*N=2*	N=2	-	*N=1*
No one		-	1 (50.0)	1 (50.0)	-	1 (100)
Any Other (specify)		-	1 (50.0)	1 (50.0)	-	
Jal Jeevan Mission (JJM)	-				-	*N=4*
No one	-				-	4 (100)
Scholarship	-	-	-	N=2		
Any Other (specify)	-	-	-	2 (100)		
PDS	-	-	-	N=9		
No one	-	-	-	6 (66.7)		
Control	**Gujarat**	**Rajasthan**	**Bihar**	**UP**	**Assam**	**Meghalaya**
Ujjwala Yojana	*N=215*	*N=17*	*N=35*	N=35	*N=23*	*N=15*
Through SEWA	31 (14.4)	-	2 (5.7)	-	5 (21.7)	-
No one	21 (9.8)	17 (100)	16 (45.7)	5 (14.3)	7 (30.4)	-
Any Other (specify)	163 (75.8)	-	17 (48.6)	30 (85.7)	11 (47.8)	15 (100)
Pradhan Mantri Fasal Bima Yojana	*N=15*	*N=8*	*N=6*	*N=5*	*N=12*	*N=12*
Through SEWA	6 (40.0)	-	-	-	2 (16.7)	-
No one	-	8(100)	-	-	6 (50.0)	-
Any Other (specify)	9 (60.0)	-	6 (100)	**5 (100)**	4 (33.3)	12 (100)
Pradhan Mantri Gram Aawas Yojana	*N=25*	*N=6*	*N=41*	N=8	*N=17*	*N=14*
Through SEWA	1 (4.0)	-	7 (17.1)	-	2 (11.8)	-
No one	2 (8.0)	5 (83.3)	14 (34.1)	1 (12.5)	6 (35.3)	-
Any Other (specify)	22 (88.0)	1 (16.7)	20 (48.8)	7 (87.5)	9 (52.9)	14 (100)
Janani Yojana	*N=29*	*N=14*	*N=21*	N=5	*N=9*	*N=1*
Through SEWA	2 (6.9)	-	-	-	1 (11.1)	-
No one	2 (6.9)	14(100)	6 (28.6)	-	4 (44.4)	-
Any Other (specify)	25 (86.2)	-	15 (71.4)	5 (100)	4 (44.4)	1 (100)
MGNREGA	*N=35*	*N=33*	*N=16*	N=0	*N=34*	*N=42*
Through SEWA	1 (2.9)	-	5 (31.3)	-	9 (26.5)	-
No one	1 (2.9)	33 (100)	2 (112.5)	-	12 (35.3)	-
Any Other (specify)	33 (94.3)	-	9 (56.3)	-	13 (38.2)	42 (100)
Kanya Samriddhi Yojana	*N=2*	*N=*		N=1	*N=8*	
Through SEWA		-	-	-	2 (25.0)	-

No one		-	-	1 (100)	2 (25.0)	-
Any Other (specify)	2 (100)	-	-	-	4 (50.0)	-
Drip Irrigation Scheme	*N=8*	-	-	*N=*		*N=2*
Through SEWA	-	-	-	-		-
No one	3 (37.5)					-
Any Other	5 (62.5)					2 (100)
SBM		-	-	-	-	*N=6*
No one		-	-	-	-	6 (100)
Widow Pension	*N=2*					
No one	2 (100)					
PDS	-	-	-	**N=1**		
No one	-	-	-	1 (100)		

Figures in Parenthesis are Percentages