



Final Endline Assessment Report of 'Mein Pragati Assam' Programme

CRISIL Foundation

February 2026

Price Waterhouse Chartered Accountants LLP

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Executive Summary

Scope of the study

CRISIL Foundation engaged PWCALLP (PW) to carry out the baseline and endline assessment of “Mein Pragati Assam” Programme on **22 February 2023**. The present report was prepared for the second phase, namely the endline assessment, which was undertaken to map changes in the situation of local communities in Assam in comparison to the baseline assessment which was conducted in March-October 2023. The progress achieved by the Mein Pragati Assam Programme against key indicators was compared with the findings from the baseline assessment, to evaluate the impact of the Programme. The scope of work included desk review of the project documents, sampling and tool development, conducting stakeholder interaction (Quantitative + Qualitative), data analysis and report writing.

Approach and methodology

- **Stage 1: Desk Review** - PWCALLP aligned scope, timelines, and roles with CRISIL Foundation. We reviewed programme documents and secondary literature. We finalized stakeholder mapping, geographic coverage, sampling strategy, and assessed programme coherence.
- **Stage 2: Planning and Tool Preparation** - We developed a mixed-method approach. We selected 6 districts and 11 blocks for this assessment phase, covering a total sample of 909 respondents, including 237 in the control group. Post the sample finalization, we developed and finalized the research tools.
- **Stage 3: Data Collection and Field Visits** - Quantitative surveys conducted and qualitative FGDs, IDIs, and KIIs across sampled areas involving both intervention and control groups.
- **Stage 4: Data Analysis and Report Writing** - We cleaned the data, drafted a detailed report including methodology, analysis, and recommendations, shared the draft with CRISIL Foundation, and finalized it for submission and review.

Key Findings

- **Target Group & Demographics:** - 98% of respondents are female; 51% of these women are homemakers. Primarily serves poor and vulnerable households about 76% fall under BPL/Antyodaya categories. 54% of beneficiaries have education up to 8th standard. Geographic coverage includes multiple districts and blocks with both Hindu (48%) and Muslim (52%) households. Significant OBC representation, e.g., 62% in Biswanath and 57% in Dhubri.
- **Programme Model & Approach:** - Women led, community-based Sakhi model. Reduces barriers related to mobility, documentation, and banking access. Provides support with forms, KYC, account openings, and digital transactions. Facilitates first-time entry into formal financial systems 99% of beneficiaries now have bank accounts.
- **Access & Inclusion Improvements:** - Households without access to any scheme reduced from 16% to 2%. Insurance coverage increased to 71%. Registrations in schemes (Ayushman Bharat, PMJDY, PMSBY/PMJJBY, Sukanya) increased substantially. Formal credit access rose notably bank and NBFC loan uptake increased from 27% to 57%, benefiting women in agrarian, low-income communities.
- **Focus Areas & Needs Addressed:** - Tackles poverty, limited education, restricted mobility, and low financial/digital literacy. Emphasizes savings habits, formal credit, digital usage, and government entitlement awareness. Aligns with state and national inclusion priorities including PMJDY, Ayushman Bharat, social security, and SHG strengthening.

- **Financial Literacy & Digital Adoption:** Awareness of fixed deposits and recurring deposits rose from 51% to 81%; investment rates increased from 45% to 68% (control group at 47%). Pension scheme awareness grew from 12% to 37%. Sukanya scheme awareness surged from 22% to 70%. ATM usage increased from 35% to 62% (control at 40%). Mobile phone familiarity reached 90%. Active digital banking adoption doubled from 20% to 40%.
- **Credit & Loan Usage:** Loan usage grew from 42% to 57%. Formal borrowing from banks and NBFCs increased from 27% to 57% (control 18%). 79% of loans utilized for livelihoods; 35% for housing assets.
- **Insurance & Social Security:** - Household insurance coverage rose from 50% to 71% (control 49%). Ayushman registration jumped from 45% to 79% (control 64%).
- **Economic Impact:** - Households with multiple income sources increased from 23% to 53% (control 35%). Average household incomes improved in: Agriculture and allied activities: ₹1,74,134 to ₹1,89,908. Salaried/pension incomes: ₹2,06,996 to ₹2,36,574. Microenterprises: ₹1,20,876 to ₹1,39,330. Income growth generally outperformed control groups.
- **Gender Dynamics & Decision-Making:** - Significant shift towards mutual decision-making within households. Joint decision-making rates: Asset purchases: 33%–68%. Durable goods: 60%–77%. Daily needs decisions: 49%–83%. Education and health: up to 85%. Family planning: up to 87%. Increased participation of women alongside men in household governance.

For the detailed findings, IRECS analysis and recommendation please refer the section 4 – Key Findings.

1. Introduction and background

a. Setting the context

Financial access refers to the availability and ability of individuals and businesses to use formal financial services and products such as savings accounts, credit, insurance, and payment systems. It is widely recognized as a crucial enabler of economic development, poverty reduction, and financial inclusion. According to the World Bank **Global Findex Database 2021 on Financial Inclusion, Digital Payments, and Resilience in the age of COVID-19**, approximately **76% of adults worldwide have an account with a financial institution or mobile money service, up from 51% in 2011**¹. This significant increase reflects tremendous progress driven by fintech innovations such as mobile money platforms and digital wallets, particularly in lower-income countries and underserved regions.

Despite this progress, the **Global Findex Data 2025**² highlights the **persistent financial exclusion of about 1.4 billion adults**, mainly in developing economies, who remain without access to formal financial services. Moreover, the report also shows **that a substantial gender gap persists in financial access**. Women are consistently less likely than men to own an account at a financial institution or use formal financial services. This disparity stems from a combination of socio-economic barriers, including limited mobility, lower levels of financial literacy, cultural norms, and restricted access to identification documents. The data highlights that while approximately **76% of men globally owned an account in 2021, this figure was notably lower for women, at about 65%**. Closing this gap is critical not only for enhancing women's economic agency but also for promoting inclusive economic growth.

In the Indian context, the **World Bank's Global Findex (2021)** reveals that **India has made positive strides in increasing account ownership**; about 80% of Indian adults have an account at a financial institution, an improvement driven by government-led initiatives such as the Pradhan Mantri Jan Dhan Yojana (PMJDY). However, **when disaggregated by gender, women's account ownership lags behind men's. While approximately 85% of Indian men own an account, about 73% of women have access to formal financial accounts**, reflecting a gender gap of around 12 percentage points. This divide underscores persistent socio-economic and cultural barriers that restrict women's full financial participation.

The Pradhan Mantri Jan Dhan Yojana (PMJDY), launched in 2014, has been pivotal in extending banking services to millions of unbanked Indians, with a particular focus on women. By March 2023, the scheme had opened over **47 crore accounts across the country, with women holding approximately 56% of those accounts**, showcasing progress towards balancing gender disparities³. Despite this, **active usage of these accounts remains a challenge**. Many account holders, especially women, do not regularly transact or save through these accounts, limiting the empowerment potential.

Digital financial services have also gained traction in India, facilitated by the Unified Payments Interface (UPI), mobile banking, and digital wallets. These platforms offer women more accessible financial tools without requiring physical visits to banks, helping overcome mobility and social constraints. The Reserve Bank of India reports that **digital transactions have seen exponential growth, with UPI handling over 9 billion transactions per month as of early 2024**⁴. However, gender-disaggregated data on digital financial service usage points to women still being less likely than men to adopt and use these services

¹ World Bank. (2022). *The Global Findex Database 2021: Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19*. Washington, DC: World Bank.

² <https://www.worldbank.org/en/publication/globalfindex>

³ Ministry of Finance, Government of India, Pradhan Mantri Jan Dhan Yojana statistics: <https://pmjdy.gov.in/>

⁴ Reserve Bank of India, Financial Inclusion Report 2023: <https://rbi.org.in/Scripts/AnnualPublications.aspx?head=Financial%20Inclusion>

regularly due to lower digital literacy and access to smartphones. Financial inclusion and women's empowerment remain high priorities for the Indian government and regulatory bodies. Beyond account access, **efforts increasingly emphasize financial literacy, credit access, and insurance products targeted at women entrepreneurs and marginalized groups.**

In Assam, government data reveals both progress and persistent challenges in financial inclusion and women's empowerment. The RBI's 2022 Financial Inclusion Report shows a steady rise in banking infrastructure, improving access to formal financial services. Yet, gender disparities persist as women's account ownership lags behind men's due to socio-cultural barriers. The Periodic Labour Force Survey (PLFS) 2019-20⁵ reports a female labour force participation rate of 28%, above the national average but still low. Many women work in informal or unpaid roles, limiting their financial autonomy and access to credit, insurance, and savings.

Under PMJDY, 52% of accounts in Assam belong to women (2023), indicating outreach success. However, active usage remains limited due to infrastructural gaps and low digital literacy. The data from National Payments Corporation of India (NPCI)⁶ shows rising UPI transactions, but women's digital payment participation trails men's. This highlights the need for government and NGO initiatives aim to boost women's digital and financial capabilities, especially in rural and tribal areas.

b. About Mein Pragati Assam Programme

CRISIL Foundation is the corporate social responsibility (CSR) arm of CRISIL Limited, dedicated to creating sustainable social impact through initiatives that promote education, skill development, and community empowerment. The Foundation focuses on enhancing the livelihoods of underserved populations by providing quality education and vocational training, thereby enabling individuals to secure better employment opportunities and improve their quality of life. With a vision to build inclusive and equitable communities, CRISIL Foundation partners with various non-governmental organizations, government bodies, and other stakeholders to implement scalable programs that address socio-economic challenges. Through its strategic approach and commitment, the Foundation leverages CRISIL's expertise and resources to drive meaningful change and contribute to broader national development goals.

CRISIL Foundation majorly works on four themes as illustrated below⁷:

Figure 1: Themes of CRISIL Foundation



Under its thematic area of Financial Inclusion, CRISIL Foundation has established a robust scalable intervention called **“Mein Pragati” Programme to strengthen the financial capabilities of >1.2 million**

⁵ National Statistical Office (NSO), Ministry of Statistics and Programme Implementation, Periodic Labour Force Survey 2019-

21: https://microdata.gov.in/NADA/index.php/catalog/PLFS/?page=1&sort_order=desc&ps=15&repo=PLFS

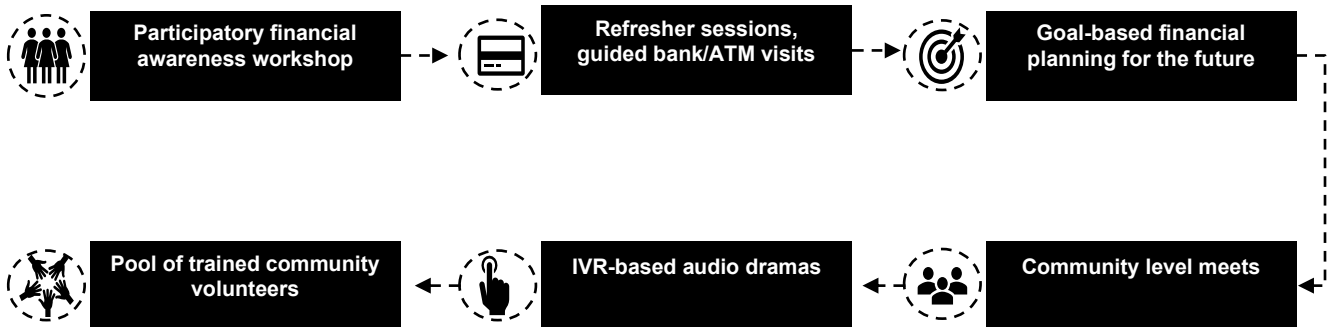
⁶ National Payments Corporation of India (NPCI), UPI Transaction Data by State: <https://www.npci.org.in/what-we-do/upi/product-statistics>

⁷ CRISIL Foundation- <https://www.CRISIL.com/en/home/CRISIL-foundation.html>

community members in Assam and Rajasthan. In Assam, the programme was started as “**Mein Pragati Assam**” in 2014 to offer financial capacity building support to disadvantaged communities.

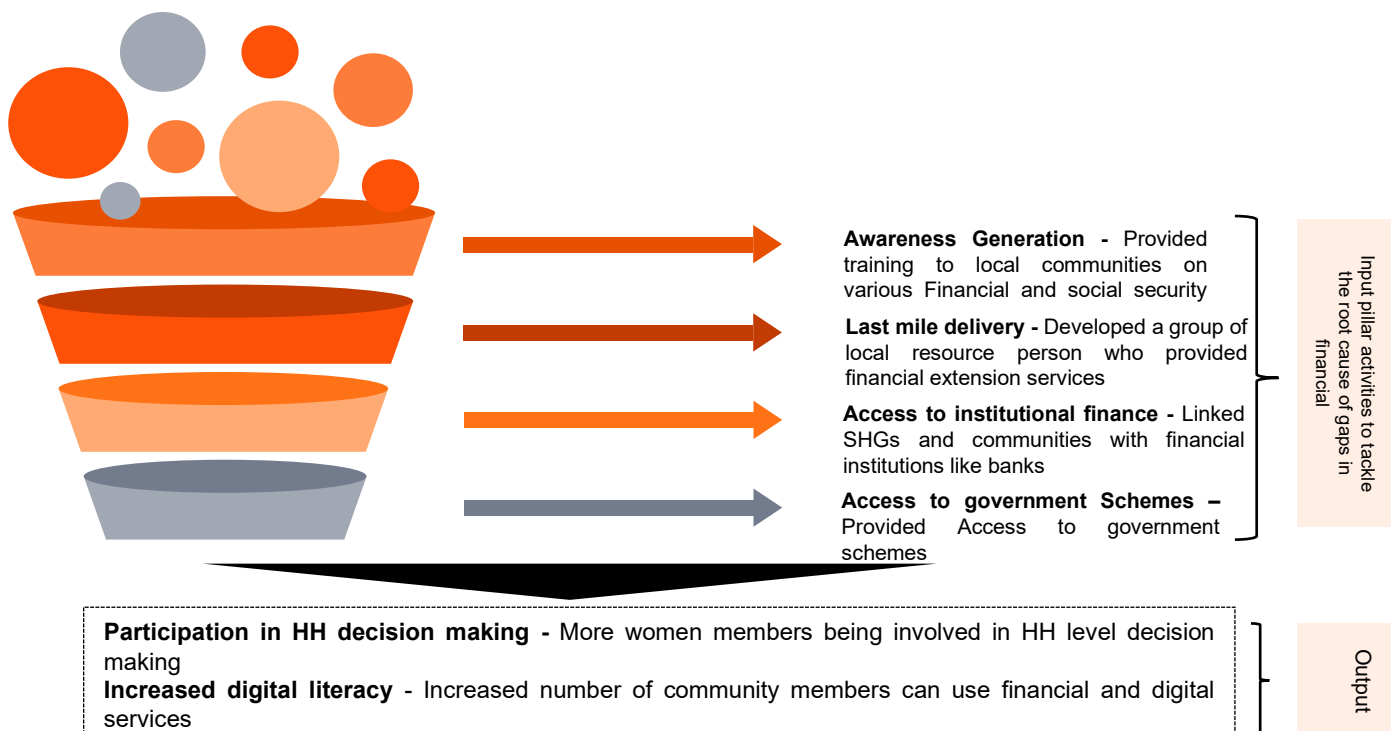
The Foundation has established an ecosystem under this programme to sustain behavioural change through a well-trained community cadre known as Sakhis. CRISIL Foundation’s distinctive approach to financial inclusion features multiple touchpoints that reinforce behavioural change, supported by frontline workers such as CRISIL Mitras and Sakhis. The programme continues to nurture a skilled grassroots community cadre, generating a multiplier effect across the ground level.

Figure 2 : Multiple touchpoints to reinforce behaviour change



The Mein Pragati Assam Programme adopted a distinctive approach to building financial capabilities, promoting financial inclusion, and encouraging positive financial behaviour through a 'Hub and Spoke' model, wherein the 'Spokes' comprised a trained, all-women community cadre known as 'Sakhis'. As a responsible corporate citizen, CRISIL Foundation aimed to reach disadvantaged and excluded communities to strengthen their financial capabilities. The Programme served as a catalyst for financial empowerment and inclusion, acting as a transformative force for marginalised households in pursuit of a better quality of life. Its objective was to help rural women from marginalised backgrounds gain greater control over their finances, raise awareness of the fundamentals of personal finance, and empower them to make independent and informed financial decisions.

Figure 3 : Input Pillars and the desired Outcome of Mein Pragati Assam



Till September 2025, the programme has an **outreach of 10,310 Self Help Groups (SHGs) covering 103,658 women**⁸. The programme has been working with a range of stakeholders including the women community members, CRISIL Sakhis, bank officials, implementing partners, PRI members etc.

CRISIL Foundation expanded the “**Mein Pragati Assam**” programme into **12 new districts in Assam in March 2023**. To assess the existing situation of these new interventions areas in Assam and also evaluate the impact created by the programme, CRISIL Foundation engaged PWCALLP to undertake the baseline and endline assessment. As part of this assessment, the prevailing situation of the beneficiaries and the associated stakeholders (Resource Persons/ Sakhis) has been studied at two separate timeframes. The first assessment i.e., the baseline was conducted during **March-October 2023 whereas the endline was done in September-November 2025**.

This exercise assists CRISIL Foundation to **observe the impact of the programme on the beneficiaries by measuring the difference in their conditions between the baseline and the endline. The overall objectives of the baseline and endline assessments are as follows:**

- Assess the relevance of the interventions for the new geographical locations in Assam
- Measure the baseline values of the programme indicators against which the performance of the programme shall be assessed
- Measure the impact of the interventions on the beneficiaries of the programme and the CRISIL Sakhis (through quantitative & qualitative surveys)
- Provide recommendations for course correction, improvements and optimizing the processes and suggesting way forward

2. Approach and Methodology

a. Scope of the study

In order to achieve the said objectives enlisted previously, CRISIL Foundation engaged PWCALLP (PW) to carry out the baseline and endline assessment of “Mein Pragati Assam” Programme on **22 February 2023** through performing following scope of activities:

Phase - 1: Baseline assessment study (to record and establish baseline)

- Meeting with programme team of CRISIL Foundation to develop a deeper understanding of the programme, understand their expectations, build consensus on scope of work and assistance to be provided.
- Conduct desk review of the documentation provided by CRISIL Foundation and consultations with CRISIL Foundation’s CSR team/NGO partners i.e., implementing partners of CRISIL Foundation (if any) for this programme and agree with the management the parameters/ indicators to be assessed for the baseline assessment.
- Stakeholder mapping to identify key stakeholder groups to be interacted with during the assessment.
- Finalize the data collection plan including sampling criteria and representative sample for identification of the respondents of the baseline assessment in consultation with CRISIL Foundation.
- Data collection on field and through virtual interactions (as relevant) based on the questionnaires developed and consultations done.

⁸ CRISIL Foundation website- <https://www.CRISIL.com/en/home/CRISIL-foundation/mein-pragati/mein-pragati-our-outreach.html>

- Based on the field visits and virtual interactions and discussions, the qualitative and quantitative information would be analysed, and assessment of outcome/ impact would be done.
- Baseline assessment report developed based on the overall findings including the recommendations for management's consideration.

Phase - 2: Endline assessment (to assess the impact of the programme)

- Understand the scope and boundary of the CSR programme to be evaluated and the assistance to be provided. Conduct desk review of the documentation provided by CRISIL Foundation and consultations with CRISIL Foundation's CSR team/NGO partners i.e., implementing partners of CRISIL Foundation (if any) for this programme and agree with the management the parameters to be assessed for the Impact Assessment/ end line assessment.
- Stakeholder mapping to identify key stakeholder groups to be interacted with during the assessment.
- Based on the above, develop the questionnaires (quantitative and qualitative) to be used during the assessment for conducting face to face interactions, Focus group discussions/In-depth interviews and meetings (as relevant) with the stakeholders and beneficiaries of the programme.
- Finalize the sampling criteria and representative sample for identification of the respondents of the assessment in consultation with CRISIL Foundation.
- Data collection on field and through virtual interactions (as relevant) based on the questionnaires developed and consultations done.
- Based on the field visits and virtual interactions and discussions, the qualitative and quantitative information would be analysed, and assessment of outcome/impact would be done.
- Report developed based on the overall findings including the recommendations for management's consideration.

The present report was prepared for the second phase, namely the endline assessment, which was undertaken to map changes in the situation of local communities in Assam in comparison to the baseline assessment which was conducted in March-October 2023. The progress achieved by the Mein Pragati Assam Programme against key indicators was compared with the findings from the baseline assessment, to evaluate the impact of the Programme.

b. Overall methodology

Team has adopted **coherent and integrated approach** to deliver the scope of work endline assessment of the engagement. The following **4-stage approach** ensured that endline assessment study was carried in systematic and consultative manner:

Figure 4 : Our approach for endline study

Work streams	WS 1: Client kick-off and Desk review	WS 2: Development of research framework	WS 3: Field Data Collection	WS 4: Data analysis and reporting
Activities	<ul style="list-style-type: none"> ❑ We initiated a kick off meeting with CRISIL team to align on the scope and objectives, while also introducing the engagement team ❑ A review of programme documents received from the client was conducted ❑ Stakeholders were mapped based on client interactions and document review 	<ul style="list-style-type: none"> ❑ A review of the baseline indicators established in Phase 1 was undertaken to determine the Key Performance Indicators (KPIs) for the Endline Assessment. ❑ We then developed a sampling framework and customised research tools for each stakeholder group 	<ul style="list-style-type: none"> ❑ The tools were refined, and field plan was finalised in discussion with the CRISIL team ❑ Tools were then translated in local language (Assamese) along with training of data collectors ❑ On-field data collection was undertaken in line with research tools ❑ Develop draft structure for the report with broad heads 	<ul style="list-style-type: none"> ❑ Data analysis included highlighting gaps and assessed the impact of the programme based on IRECS framework ❑ Conducted analysis and calculated the values of KPIs ❑ Preparation of draft report ❑ Feedback from client on draft report and finalisation of final report

Stage 1: Desk review

The team organized an **inception meeting with CRISIL Foundation** team to introduce the engagement team and defined the roles and responsibilities. Discussions were also held during the meeting to align on the scope of work and expectations from this baseline study and further, **to finalize expectations, timelines, and deliverables. Basis the meeting, the PW team requested documents/ information relevant for conducting endline assessment to develop a deeper understanding of the Mein Pragati Assam programme.** Following documents were received from the CRISIL Foundation programme team for the desk review:

- Details of programme geography
- List of Beneficiaries of the programme as per each Gram Panchayat

Upon receipt of the programme documents, the team commenced a comprehensive desk review. In parallel, a systematic examination of secondary literature was undertaken to assess the prevailing conditions of livelihoods, and social and financial access at both global and national levels, with a particular emphasis on Assam. This dual-pronged review enabled the team to:

- Gain a nuanced understanding of the programme framework and objectives
- Identify and map key stakeholders for engagement during the study
- Determine the study geography and finalize the sampling strategy for data collection
- Deepen insights into the socio-economic and demographic landscape of the selected region
- Assess the impact of the intervention with local challenges, as well as national and state-level priorities
- Evaluate the programme’s coherence with similar initiatives, particularly government-led schemes and support mechanisms

Stage 2: Planning and tool preparation

Post mapping of key stakeholders in the previous phase, we finalized the study design comprising of a **mixed methodology (combining both quantitative & qualitative aspects) as per the nature of**

programme. Quantitative research was used to capture the value of the selected indicators whereas qualitative research helped in validating the quantitative findings and understand the rationale and reasoning behind them. The adopted sampling methodology for the baseline assessment is described below:

Sampling methodology

Quantitative study

To estimate the number of Self-Help Groups (SHGs) in Assam, the NRLM database was consulted in coordination with the CRISIL Foundation Programme Team. According to the database, the selected geography comprises 68,978 SHGs. With each SHG typically comprising 10 to 25 members, a conservative average of 10 women per group was adopted for calculation purposes. This yielded a study universe of approximately 689,780 women.

To ensure statistical robustness, a representative sample was drawn from this universe using a 95% confidence level and a 3.25% confidence interval. Based on these parameters, the total sample size determined for the baseline assessment was 909 respondents. The quantitative sample size was derived using the following methodology: $n' = n/1 + \{[z^2 * p(1-p)]/m^2 * N\}$ where the parameters are:

- n' – sample
- z is z score depending on Confidence Interval (in this case, CI = 95% and $z = 1.96$)
- $n = z^2 * p(1-p)/m^2$
- N = population size (total SHG members in the study geography, 689,780 in this case)
- m = margin of error (3.25%)
- p = population proportion (considered as 50% or 0.5)

As per the information obtained from the CRISIL Foundation team, expansion of Mein Pragati Assam is planned to be done in 22 blocks across 12 districts. 12 districts are spread across the state covering the north and south banks of Brahmaputra, and the upper and lower parts of Assam.

Table 1 : List of programme districts and blocks in Assam

District	No. of blocks	Name of the blocks
Dhubri	3	Agomoni, Golakganj, Bilashipara
Goalpara	3	Kharmuja, Rongjuli, Lakhipur
Nagaon	4	Khagorijan, Batadraba, Dolonghat, Lawkhawa
Morigaon	1	Mairabari
Darrang	2	Pub Mangaldoi, Dolgaon
Udalguri	1	Koliapani
Biswanath	1	Sakomatha
Golaghat	1	South Golaghat

Karbi Anglong	1	Bokajan
Majuli	2	Majuli, Ujani Majuli
Tinsukia	2	Guijan, Itakhuli
Dhemaji	1	Sisiborgaon
Total	22	

Selection of districts and blocks

Selection of the districts was carried out on various parameters such as number of programme blocks, Aspirational Districts, Tribal Districts, and the districts which were not covered under previous impact assessment studies for MPA. Basis these parameters, we selected **6 out of the 12 districts (50% of the programme districts)** during the study. The selection of these 6 districts (as indicated in Figure 8, Table 2) was carried out in a proportionate manner to ensure each of the 4 clusters are properly represented which implies that clusters having greater number of programme districts were given a larger representation within the sample.

Figure 5 : List of districts selected as sample for endline study



Selection of blocks was done in a similar manner, and in total 50% of the total intervention blocks were covered i.e., 11 blocks out of 22. The selection of blocks from within one district was done based on the total number beneficiaries covered. Additionally, around one-fourth of the sample size for the intervention group was taken as the control (non-intervention) group. Finally, 237 samples were covered for the control group.

Table 2 : Quantitative Sampling Plan for the endline assessment

District	Block	Sample size estimated (Case Group)	Sample size estimated (Control Group)
Morigaon	Mayong	83	25
	Moirabari	82	25
Goalpara	Lakhipur	83	22
	Kharmuza	82	21
Barpeta	Barpeta	83	24
	Rupshi	82	24
Nagaon	Lawkhawa	83	20
	Batadraba	82	19
	Dolonghat	83	19
Biswanath	Sakomatha	83	19
Dhubri	Chapar-Salkocha	83	19
Total	11 blocks	909	237

The selection of gram panchayats and villages for the intervention group was carried out based on the programme's coverage. Within each block, two-to-three-gram panchayats were selected at random from the list of those covered under the programme. In the case of the control group, one non-intervention gram panchayat was randomly selected from the chosen blocks.

In addition to the respondents interacted during the quantitative study, the following stakeholders were covered during the qualitative part of the study. Similar to the quantitative study, the qualitative study was conducted in the selected 6 districts and 11 blocks.

Table 3 : Sampling plan for qualitative study for endline study

Type of tool	Stakeholder Group	Sample per district/ block	Total
FGD	Local Community (Beneficiaries)	1	6
FGD	Local Community (Non-beneficiaries)	1	5
IDI	PRI Members	1	6
FGD	Pragati Sakhis	1	6
KII	NRLM CRPs/ Bank Mitras/ others	1	6
KII	Government and Bank Officials	1	6
KII	Bank Officials	1	6

Total	41
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As indicated in **table 4**, total 41 interactions conducted as part of the qualitative study. This stage also involved **identification of the key indicators** based on which information was collected along with the finalization of quantitative and qualitative research tools and the **translation and digitization of quantitative questionnaire into Computed Aided Personal Interviews (CAPI) enabled version**.

Stage 3: Data collection and field visit

The field visits started with mobilizing the stakeholders at the field which was done in consultation and support of CRISIL Foundation to capture the present conditions of the stakeholder's and their perceptions towards the programme.

Data collection process was done through research team with the support of in-house subject experts (if required). The field investigators visiting the site were sensitized and trained beforehand for ensuring smooth interaction with the community. The team **conducted survey, IDIs and FGDs in the sampled locations** as per the finalized sampling frame and tools to capture the data. The team analysed the collected data and summarised the key findings.

Table 4 : Final coverage of the Endline assessment study

Districts	Implementation Partner	Blocks	Sample covered	Endline Approach
Morigaon	Seven Sisters Development Assistance (SeSTA)	<ul style="list-style-type: none"> Mayong Moirabari 	Quantitative: 165 Case; 50 Control Qualitative: 6	Mixed method approach ⁹
Goalpara	Rashtriya Gramin Vikas Nidhi (RGVN)	<ul style="list-style-type: none"> Lakhipur Kharmuza 	Quantitative: 165 Case; 43 Control Qualitative : 8	Mixed method approach
Barpeta	Rashtriya Gramin Vikas Nidhi (RGVN)	<ul style="list-style-type: none"> Barpeta Rupshi 	Quantitative: 165 Case; 48 Control Qualitative: 6	Mixed method approach
Nagaon	Seven Sisters Development Assistance (SeSTA)	<ul style="list-style-type: none"> Lawkhawa Batadraba Dolonghat 	Quantitative: 248 Case; 58 Control Qualitative: 7	Mixed method approach
Biswanath	Seven Sisters Development Assistance (SeSTA)	<ul style="list-style-type: none"> Sakomatha 	Quantitative: 83 Case; 19 Control Qualitative: 8	Mixed method approach
Dhubri	Seven Sisters Development Assistance (SeSTA)	<ul style="list-style-type: none"> Chapar-Salkocha 	Quantitative: 83 Case; 19 Control Qualitative: 6	Mixed method approach

Stage 4: Data analysis and report writing

The next step was to analyse and test the related internal control procedures on the data collected and the process followed with respect to the same and check the aggregation of the collected data and the consistency of the applications for the collection and aggregation of the data and other contents of the report. Draft endline assessment report was shared with CRISIL Foundation detailing the process adopted, the results, key findings, IRECS analysis and recommendations for the Mein Pragati Assam programme.

⁹ Mixed method approach - Quantitative & Qualitative approach

Basis the inputs received from CRISIL Foundation team, the report was finalized and submitted for management's consideration.

3. Assumptions and limitations

General:

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

Pertaining to this report:

- The report prepared by the PW is based upon the (a) information/ documents provided by CRISIL Foundation and its implementing partners and (b) data collected during the field visit to the programme location by the PW team. PW performed and prepared the Information at the client's direction and exclusively for the client's sole benefit and use pursuant to its client agreement. Our report is based on the completeness and accuracy of the above-stated facts and assumptions, which if not entirely complete or accurate, should be communicated to us immediately, as the inaccuracy or incompleteness could have a material impact on our conclusions.
- PW's work was limited to the samples/ specific procedures described in this report and were based only on the information and analysis of the data obtained through interviews of beneficiaries supported under the programme, selected as respondents. Accordingly, changes in circumstances/samples/ procedures or information available could affect the findings outlined in this report.

4. Key findings

This section discusses the key findings emerged from the endline assessment to depict the current situation of the local communities which are based on the quantitative interactions with 909 case group (beneficiaries) and 237 control group (non-beneficiaries) community members as well as the 41 qualitative discussions done with various stakeholders

The findings are categorized into **six sub-sections namely:**

1. Profile of respondents	2. Socio-economic conditions	3. Financial and digital literacy
4. Access to entitlements	5. Gender balance	6. Household income and expenditure

The total respondents for the study were 909 and for every indicator, the data point denoting 'Total' has been analyzed based on the data/ responses obtained from 909 case group and 237 control group respondents i.e., N=909 and N=237. Additionally, wherever it was relevant, the indicators have been analyzed separately for each district. In such cases, the data for each district has been analyzed based on the number of respondents covered for each district as given in **Table 4**.

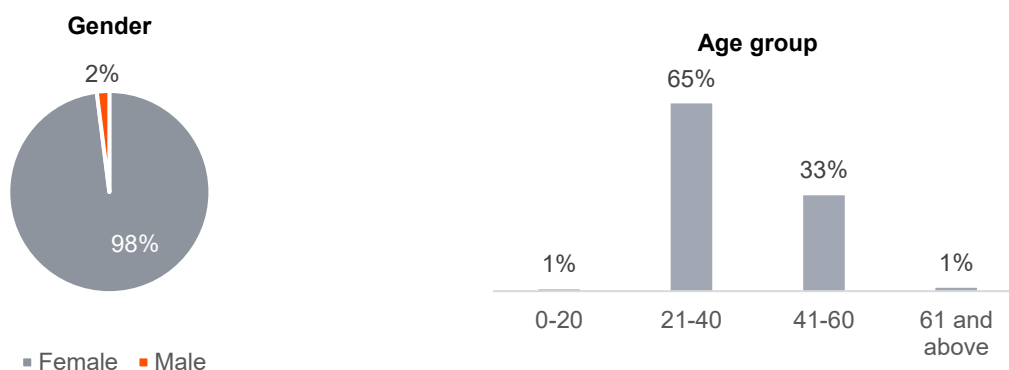
a. Profile of respondents

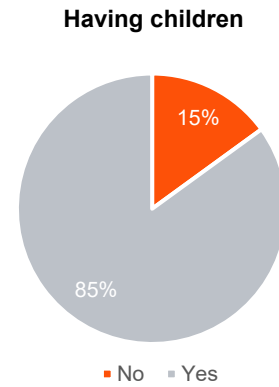
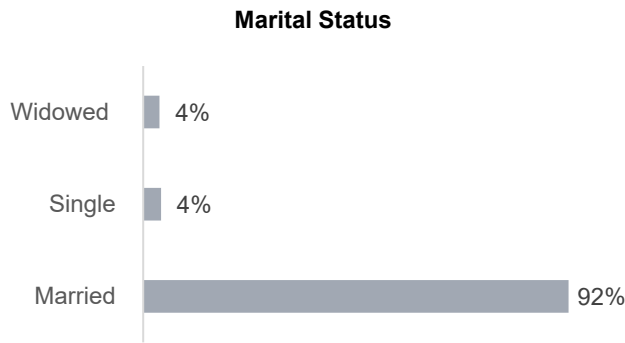
Below analysis presents the comprehensive profile of the respondents based on the various demographic indicators:

Case group

- Out of 909 respondents, 98% respondents were female whereas the rest 2% respondents were male. Homemakers constitute 51% of the sample, highlighting the predominance of unpaid domestic labor and the potential for empowerment through skill-building or livelihood initiatives.
- 65% of the respondents were from the age group of 21-40 years and 33% respondents were from the age group of 41-60 years.
- 92% of the respondents have reported to be married. Respondents with marital status of 'married', and 'widowed' i.e., 96% of the respondents were further probed on the number of their children. It was noted that 96% of the respondents reported to have children. An average household in the study area has ~2 children with an equal gender ratio between boys and girls.

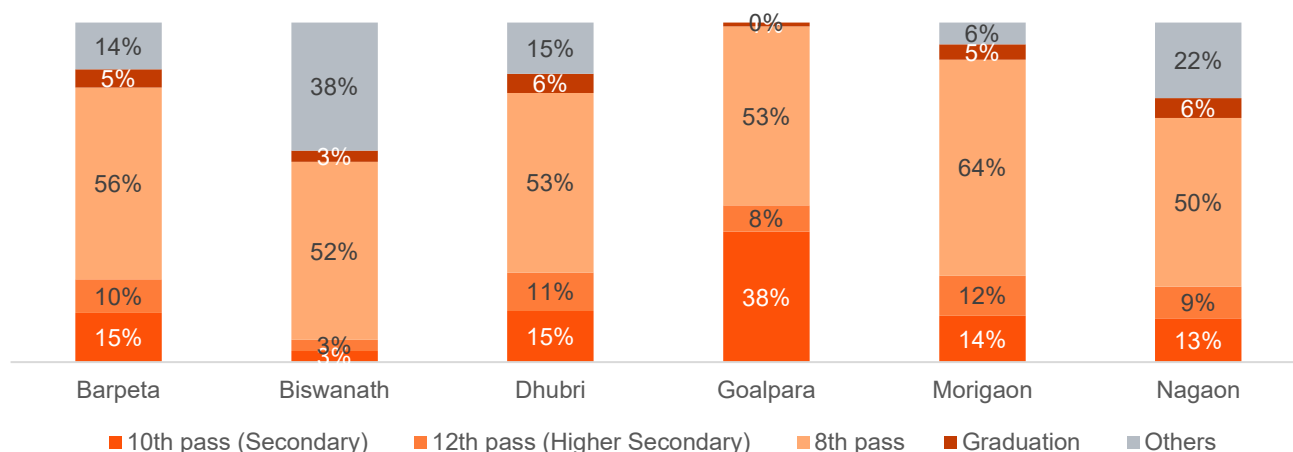
Figure 6 : Socio Demographic of case group





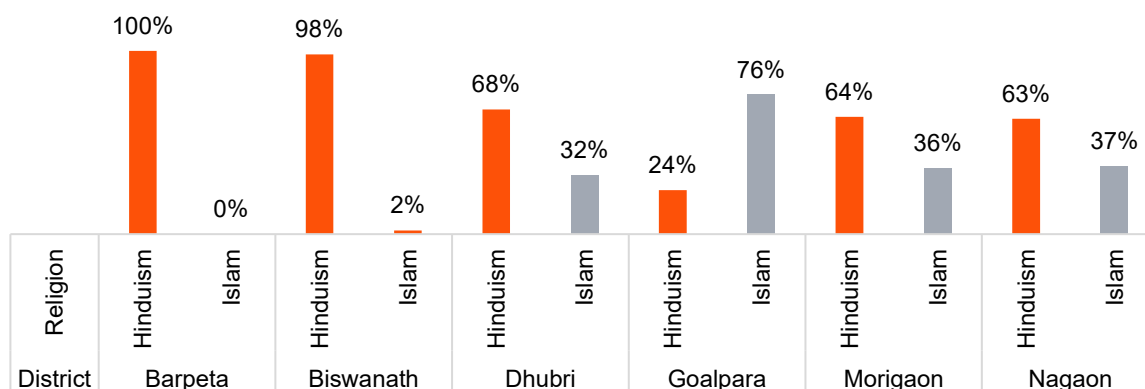
- Education, particularly financial literacy, serves as a foundational pillar in shaping individuals' ability to make informed economic and financial decisions, including the effective management and utilization of personal savings as well as assets. Additionally, it is essential for respondents to figure out how income sources can be diversified to create a safety net for long term growth and stability. In recognition of this, the study incorporated an assessment of respondents' current educational attainment to better understand their capacity for financial decision-making and engagement with economic opportunities. Below Figure depicts the overall education scenario of study area as well as 6 districts which were part of assessment:
- A majority of respondents, approximately **54% (N=909)**, have attained education up to the 8th standard. This indicates that foundational literacy and basic schooling are relatively widespread within the community, providing a crucial platform for further skill-building and awareness initiatives.
- 16% have completed secondary education (10th standard), while 9% have reached higher secondary level (12th standard), indicating a modest progression beyond basic education. This modest yet noteworthy progression beyond primary schooling demonstrates some degree of educational attainment that could support engagement with more complex tasks and responsibilities, including the various roles that Sakhis perform in facilitating financial inclusion and community outreach.
- A relatively small segment, around 4–5%, holds graduate-level qualifications, suggesting limited access to higher education within the target population. While **basic literacy is prevalent**, the low representation in higher education underscores structural barriers such as economic constraints, gender norms, and limited access to institutions.
- Notably, 15% fall under the "Others" category, encompassing individuals who are uneducated or have participated in informal education or vocational training programs. The presence of vocationally trained or informally educated individuals suggests potential for skill-based interventions, especially in livelihood enhancement and microenterprise development.

Figure 7 : Education level of the respondents



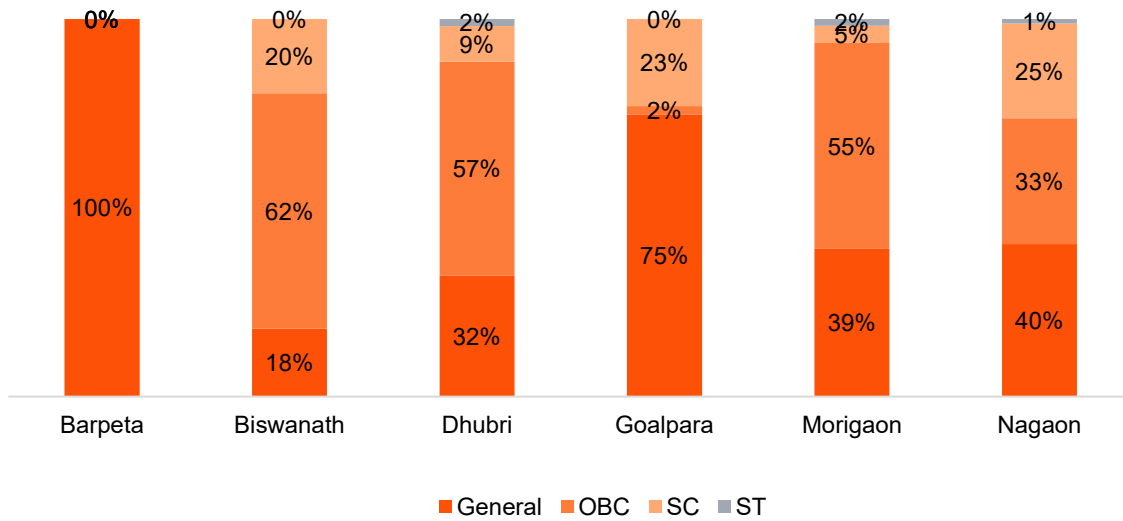
- Majority of the respondents (52%) follow Islam as their religion while 48% of the respondents follows Hinduism. Barpeta, Biswanath, Dhubri and Nagaon have maximum respondents following Hinduism whereas the maximum respondents following Islam were from Goalpara and Morigaon districts.

Figure 8 : Distribution of respondents based on their religion



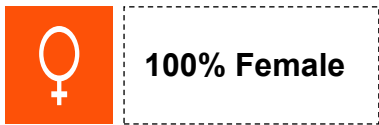
- 55% of the total respondents (n=909) represent General social category whereas 30% respondents belong to the OBC category. Further the analysis indicates that:
- Other Backward Classes (OBC) form an important share of respondents, notably comprising 62% in Biswanath, 57% in Dhubri, and 55% in Morigaon, and 33% in Nagaon. This highlights the presence and potential focus area for inclusive financial and livelihood interventions for OBC communities.

Figure 9 : : Distribution of respondents based on their social category

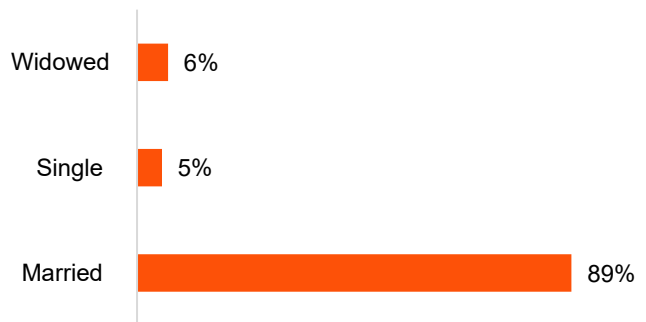


Control group

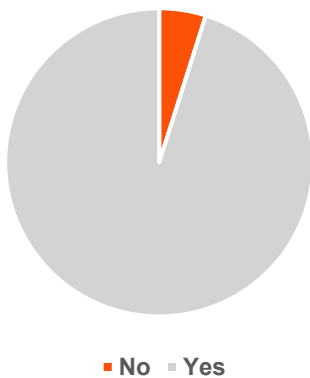
Figure 10 : Control group demographic details



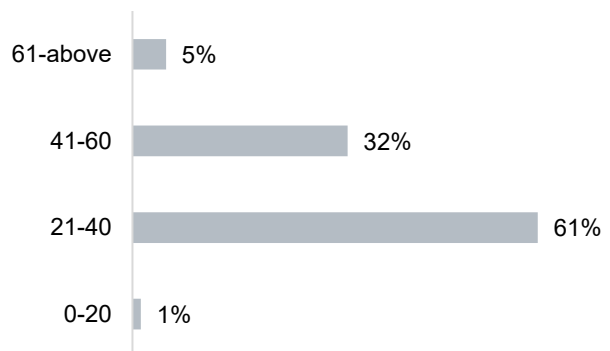
Marital status



Having Children

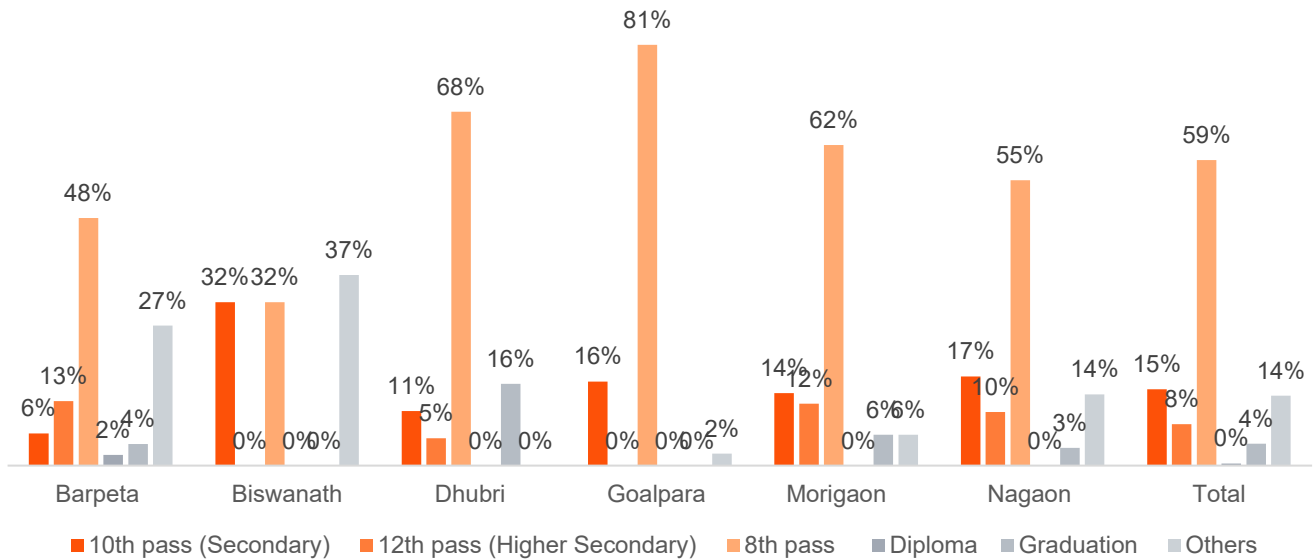


Age group



The control group is entirely female and predominantly married (about nine in ten), with only small shares widowed or single. Most participants are in their prime working years: the largest segment is 21–40 (around three-fifths), followed by 41–60 (about one-third), with very few under 21 or over 60. Consistent with this age and marital profile, the vast majority have children, with only a small minority not having children.

Figure 11 : Education qualification



Overall attainment is low: 59% are 8th pass, while only 15% are 10th pass, 8% 12th pass, 4% graduates, and diplomas are virtually absent.

Goalpara has the lowest educational attainment, with 81% at 8th pass and no 12th pass or graduates; Dhubri also skews low (68% 8th pass) but uniquely has the highest graduate share (16%).

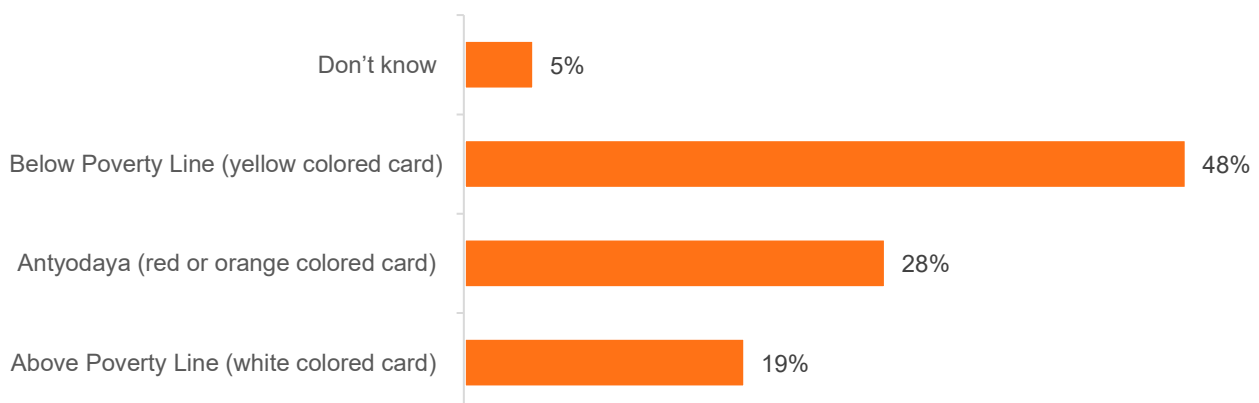
Biswanath shows the strongest shift to 10th pass (32%) but has no 12th pass or graduates and the largest

b. Socio-economic conditions

Case group

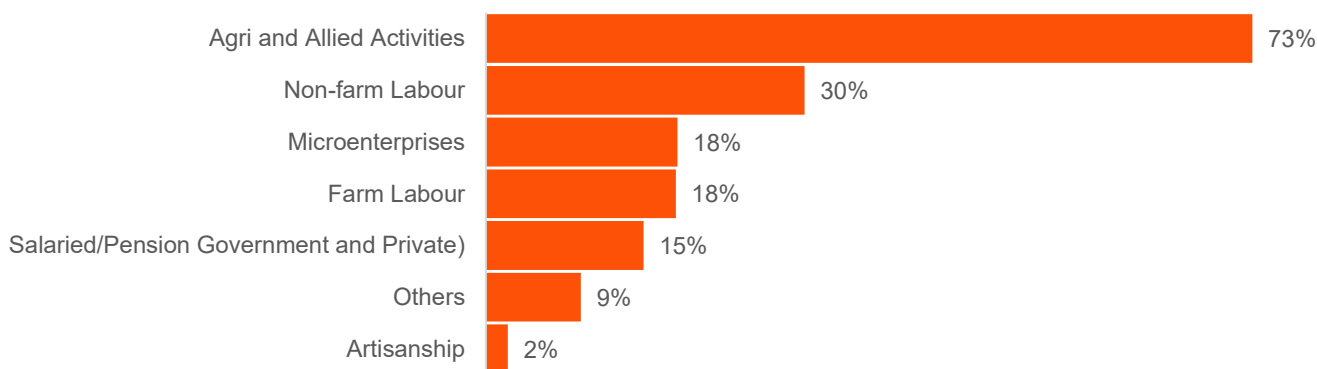
The below sub-section provides an overview of socio-economic conditions of respondents

Figure 12 : Ration card status among the respondents



It was observed that **48% possess a Below Poverty Line (BPL) or Priority Household (PHH) ration card**, while **28% hold an Antodaya ration card**. According to state government guidelines, both BPL/PHH and Antodaya cards are issued to households with an **annual income below INR 1 lakh**, indicating a significant proportion of economically vulnerable beneficiaries. In contrast, **19% of respondents are categorized as Above Poverty Line (APL)**, holding ration cards that correspond to **annual incomes exceeding INR 1 lakh**. The remaining **5% of respondents either did not disclose their ration card status or fall outside the defined categories**.

These respondents were also further probed to understand the chief bread winner in the family. **99% of the total respondents (n=909) mentioned that their households have a male member as the chief bread winner**. Also, **53% of the women respondents reported that their primary occupation is that of a homemaker** and they don't generally get engaged in livelihood activities of the household.

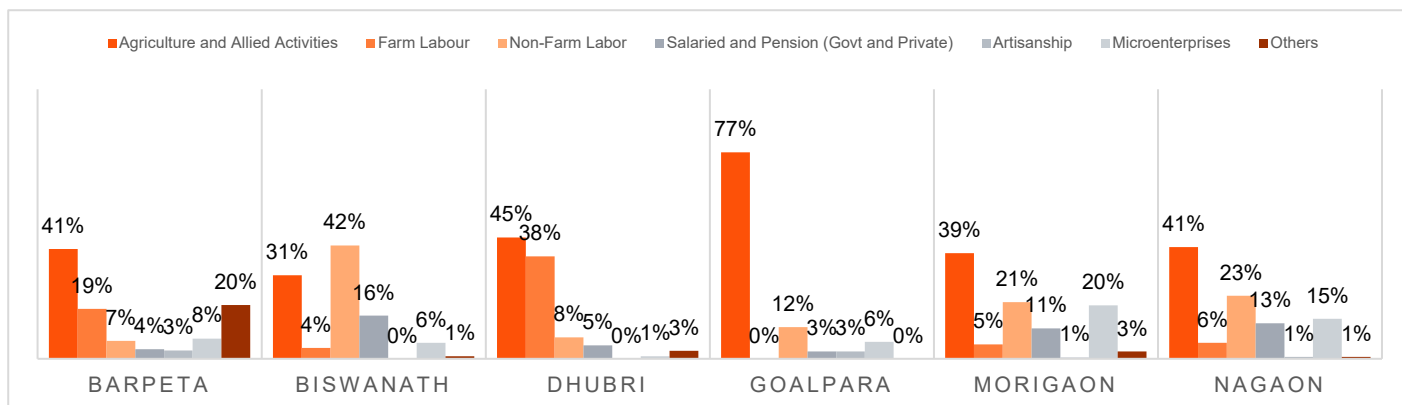


Multiple choice question, and total may not add upto 100%

It was also important to understand the sources of income available to the local communities in the study area. As per analysis, among 909 respondents, **73% (maximum) have reported agriculture and allied activities (including dairy, poultry, piggery, fishery, etc.) as one of their income sources**. The other prominent activity reported as a source of income is non-farm labour by 30% of the respondents. 18% of the respondents each have reported one of their income sources as farm-labour and micro-enterprises. Only 15% have reported of having income from Salary/ Pension from governmental or private sources. Only 9% have reported of having income from Others and 2% from Artisanship.

The district wise distribution of various sources of income of the respondents is shown below

Figure 13 : Different income sources available to the respondents



The dependence on Agriculture and allied activities is highest in Goalpara (77%), Dhubri (45%) districts while Biswanath shows highest dependence on non-farm labour as an income source (42%) suggesting a diversification of economic activities within the agri and allied sector.

Respondents from districts such as **Nagaon and Morigaon (33%) reported microenterprises as emerging key income source, reflecting a potential shift in livelihood patterns.** This emerging trend signifies a growing reliance on small-scale entrepreneurial activities, marking a new development in the region’s economic landscape compared to as compared to the baseline levels which showed a dependence of 13% in Nagaon in 2023.

Additionally, Barpeta stands out with a significant percentage (20%) deriving income from ‘Others’ which includes shop owners, car drivers, painters, etc. and 3% of the respondents engaged in artisanship, indicating entrepreneurial activities are significant here.

Salaried and pension-based income remains consistently low across surveyed districts except for Biswanath, underscoring **restricted access to formal employment avenues** within both government and private sectors. This trend reflects underlying structural **challenges, including limited educational attainment, skill mismatches, and a scarcity of opportunities** in the organized labour market. These factors collectively contribute to the region’s dependence on informal and subsistence-level livelihoods, highlighting the need for targeted interventions in education, vocational training, and employment generation.

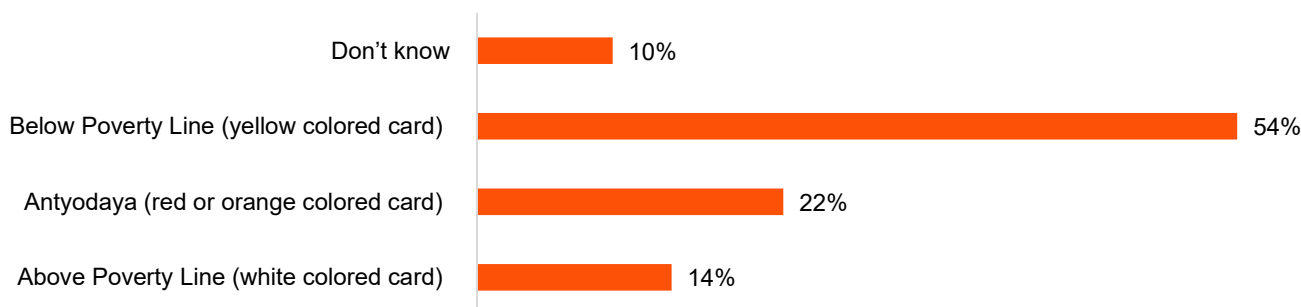
Overall, across the districts, agriculture and allied activities remain a primary income source, particularly prominent in Goalpara (77%). Non-farm labor is notably significant in Biswanath (42%), Morigaon (21%), and Nagaon (23%). Salaried and pension income generally ranges between 3% and 16%, with Biswanath (16%) and Nagaon (13%) having comparatively higher shares. Microenterprises show a meaningful presence in Barpeta (8%), Morigaon (20%), and Nagaon (15%).

In terms of migration trends, 89% of respondents reported that they do not relocate to other regions for employment. This is primarily due to the fact that the majority are women, whose mobility is often restricted by familial obligations. Nonetheless, qualitative discussions highlighted that seasonal migration is common among male family members. Notably, 52% of respondents indicated that at least one member of their household engages in seasonal migration to seek work elsewhere.

Control group

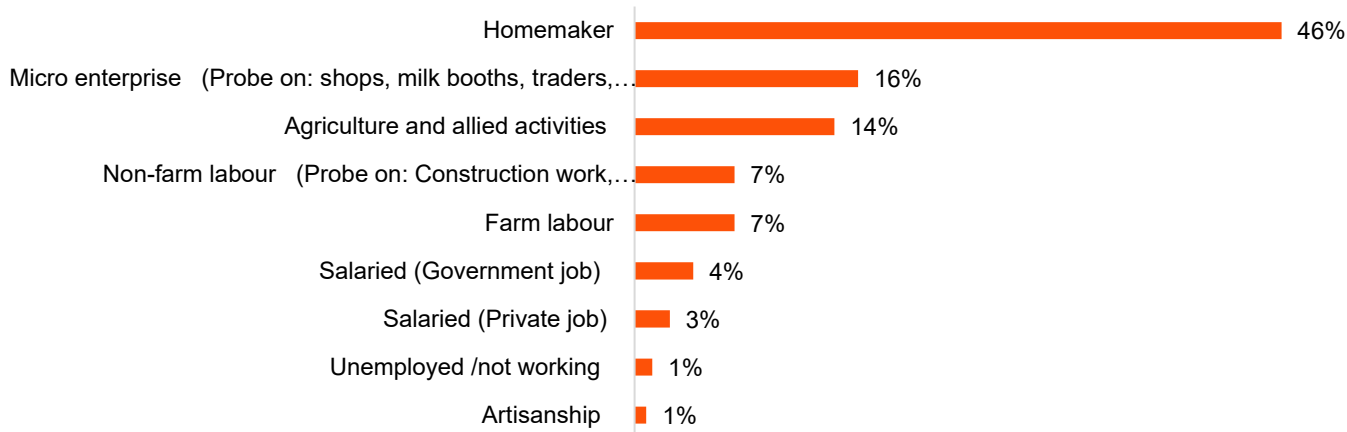
The below sub-section provides an overview of socio-economic conditions of respondents

Figure 14 : Ration card status among the respondents



Compared with the case group, where **76% of respondents hold BPL/PHH or Antyodaya ration cards and 99% report a male as the chief breadwinner, the control group presents a similar economic vulnerability profile but with notable regional disparities. In the control group, 54% are Below**

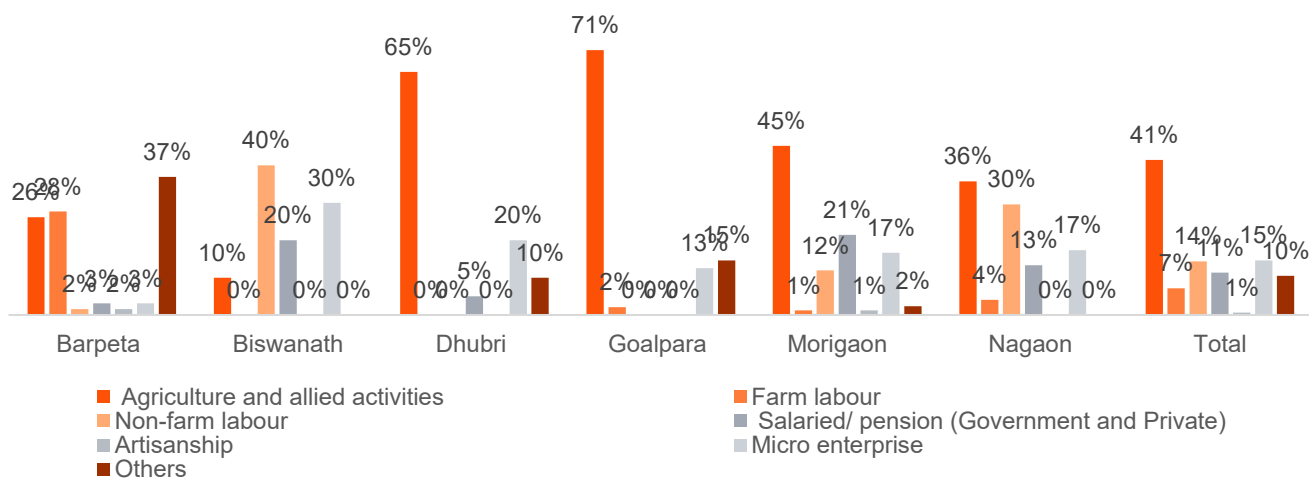
Poverty Line and 22% are Antyodaya, totaling 76% in poverty matching the case group's proportion. However, only 14% in the control group are Above Poverty Line, slightly lower than the 19% in the case group. **District-level data from the control group highlights extreme poverty in Goalpara, Dhubri, and Barpeta**, while Morigaon and Nagaon show high concentrations of Antyodaya households.



Multiple choice question, and total may not add upto 100%

Compared to the control group, where homemaking is the dominant category at 46% and agriculture accounts for only 14% of livelihoods, the case group shows a significantly higher engagement in agriculture and allied activities, with 73% of respondents reporting it as a primary income source. Non-farm labour is also more prevalent in the case group (30%) than in the control group (7%), indicating a stronger reliance on manual work. While micro enterprises represent 16% in the control group, they are slightly less common in the case group at 18%. Formal employment remains limited in both groups, with salaried jobs and pensions reported by only 15% in the case group and 7% in the control group. These differences suggest that the case group relies more heavily on traditional and manual livelihood sources, whereas the control group shows a higher proportion of non-working homemakers and small business activity.

Figure 15 : Different income sources available to the respondents



The dependence on **Agriculture and allied activities** is highest in **Goalpara (71%)** and **Dhubri (65%)**, indicating a strong reliance on farming-related livelihoods. In contrast, **Biswanath** shows the greatest dependence on **farm labour (40%)**, suggesting a concentration of wage-based agricultural work rather than ownership or allied activities.

Districts such as **Morigaon (17%)** and **Nagaon (13%)** report **microenterprises** as emerging income sources, reflecting a potential shift towards small-scale entrepreneurial activities. This trend signifies a gradual diversification of livelihoods beyond traditional agriculture, marking an important development in the region’s economic landscape.

Additionally, **Barpeta** stands out with a relatively balanced distribution—**Agriculture (26%)** and **farm labour (28%)**—alongside **microenterprise (8%)** and **artisanship (3%)**, indicating entrepreneurial activities have a notable presence here.

Salaried and pension-based income remains consistently low across surveyed districts, except for **Goalpara (15%)** and **Morigaon (12%)**, underscoring restricted access to formal employment avenues within both government and private sectors. This pattern reflects structural challenges such as limited educational attainment, skill gaps, and scarcity of organised labour market opportunities. These factors contribute to the region’s dependence on informal and subsistence-level livelihoods, highlighting the need for targeted interventions in education, vocational training, and job creation.

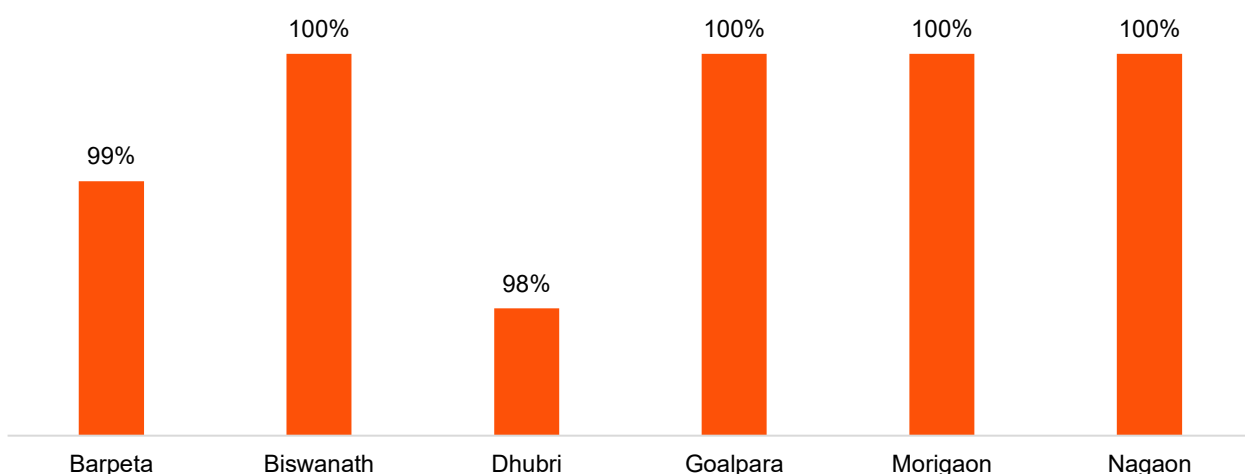
Overall, across the districts, **agriculture and allied activities (41%)** remain the primary income source. **Non-farm labour** is notably significant in **Dhubri (20%)**, **Morigaon (21%)**, and **Nagaon (17%)**, while **microenterprises** show meaningful presence in **Morigaon (17%)**, **Nagaon (13%)**, and **Biswanath (30%)**.

c. Financial and digital literacy

A key objective of the Mein Pragati Assam programme was to strengthen financial and digital literacy among women while also ensuring they receive adequate support to access available financial services. In light of this, it is crucial to assess the current level of awareness within the sample group regarding financial management and digital competencies. Equally important is the need to examine the prevailing conditions surrounding their access to financial services. To address these aspects, the study adopted a comprehensive approach aimed at presenting an integrated overview of financial literacy, financial inclusion, and digital literacy, drawing on a range of relevant indicators outlined below:

Overall, **99% of respondents maintain individual bank accounts**, the analysis reveals a **positive shift in financial literacy, marked by growing awareness of formal financial services, social security mechanisms, and government welfare schemes** across all six districts.

Figure 16 : Respondents having their own bank account



As compared to the baseline study conducted in 2023, beneficiaries' financial awareness and financial management habits have improved due to awareness generation sessions undertaken by the Sakhis under the programme as shown below:

Table 5 : Comparison for financial and digital literacy

Sl. No.	Indicator	Baseline value	Endline (Case group)	Endline (Control Group)
1	Respondents reporting, they regularly save money	68%	89%	76%
2	Average monthly savings done by respondent households (INR)	1,903	2,001	1,918
3	Household who are aware about financial products such as fixed deposit or recurring deposit	51%	81%	47%
4	Household who has invested in fixed deposit or recurring deposit	45%	68%	47%
5	Respondent who has visited an ATM to withdraw money	35%	62%	40%

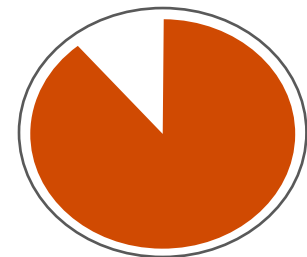
The Mein Pragati Assam programme, through the active engagement of Sakhis (community facilitators), has made positive strides in enhancing financial and digital literacy within rural communities. A notable impact is seen in the **increased awareness and understanding of banking services** among beneficiaries gaining essential knowledge about financial transactions such as opening bank accounts, linking Aadhaar cards, and utilizing various government schemes. This marks a considerable improvement over the baseline levels as shown in the table above.

The Pragati Sakhis a **crucial role as intermediaries, helping individuals navigate banking procedures by filling out forms, facilitating account openings, and guiding beneficiaries through digital processes.** Their support has empowered people, including retired individuals, to undertake bank-related activities confidently. The program has **bridged gaps caused by infrastructural constraints, such as limited road access and distance from bank branches, ensuring that even those in remote locations have access to financial services** without the burden of traveling long distances.

Furthermore, the **Sakhis themselves have evolved in their capacities**, not only assisting with routine banking services but also participating in government initiatives like the Assam State Rural Livelihoods Mission (ASRLM), which provides them **additional income and expands their outreach.** This dual role has **increased their efficacy and sustainability, allowing them to earn a modest income** that supports their households while maintaining their community responsibilities.

The data indicates a positive trajectory in financial behaviours and awareness among the case group post-intervention compared to baseline levels as well as control group. Specifically, the proportion of **respondents who regularly save money increased significantly from 68% at baseline to 89% at endline, demonstrating enhanced financial discipline** amongst the beneficiaries. This improvement is

Figure 17 : Awareness sessions



86%

of respondents credited their awareness of financial schemes and social services to the Sakhi-led sessions

notably higher than the control group's 76%, suggesting the intervention's effectiveness in promoting saving habits.

Average monthly household savings in the case group exhibited a modest yet noteworthy increase, rising from INR 1,903 at baseline to INR 2,001 at endline. Although the absolute gain appears limited, it signifies a positive trajectory in saving behaviour, marginally surpassing the control group's INR 1,918. This incremental improvement is attributed to a **strategic reallocation of household resources toward diversified income-generating activities, which in turn facilitated access to insurance products and strengthened financial safety nets.**

While the rise in monthly savings remains moderate, the broader impact is more substantial as **households demonstrate reduced economic vulnerability due to enhanced income diversification and improved linkages to social security schemes.** These developments suggest that even marginal gains in savings can yield **meaningful improvements in financial resilience.** However, the data also underscores untapped potential as further progress may be achieved through targeted interventions aimed at elevating saving thresholds, such as financial literacy programs, tailored savings instruments, and incentives for formal financial engagement.

Financial product awareness experienced a rise, with 81% of households in the case group reporting familiarity with fixed deposit or recurring deposit products at endline, up from 51% at baseline. This contrasts sharply with the control group's 47%, underscoring the intervention's impact on increasing financial literacy. The sharp differential between case and control groups highlights the effectiveness of the intervention in demystifying savings instruments and promoting informed financial behaviour. Enhanced awareness not only signals greater receptivity to formal financial services but also lays the **groundwork for improved financial decision-making, increased savings uptake, and long-term financial resilience.** Hence, sustained financial literacy campaigns can prove to be highly effective, particularly in underserved communities where baseline knowledge remains low.

Additionally, **investment behaviour improved, as evidenced by a growth from 45% to 68% in households having invested in fixed or recurring deposits within the case group.** This is a marked improvement over the control group's stagnant 47%, indicating greater utilization of formal financial instruments post-intervention. This signals not only **increased trust in formal banking systems** but also a **growing inclination toward structured savings mechanisms.** The data suggests that households are transitioning from informal saving practices to more secure and interest-bearing financial products, which can contribute to **long-term asset building and financial stability.** The divergence between case and control groups further validates the role of sustained financial literacy and access initiatives in catalysing behavioral change.

Engagement with digital financial services demonstrated a significant rise in the case group, with **ATM usage for cash withdrawals increasing from 35% at baseline to 62% at endline.** This near doubling of usage reflects a substantial behavioural shift toward formal financial channels, signalling improved comfort and trust in digital transaction mechanisms. In contrast, the control group exhibited only a marginal rise to 40%, underscoring the intervention's pivotal role in **accelerating digital financial inclusion.** This growth in ATM usage for broader digital engagement and suggests that **targeted awareness and access initiatives have reduced barriers to entry, particularly for first-time or hesitant users.** It also implies **increased account activity and a move away from cash-only or informal financial practices.**

The program has also **fostered digital literacy by training Sakhis to use MIS applications for reporting transactions and validations, which enhances transparency and accountability.** The community members, through repeated interactions with the Sakhis, have become more adept at understanding digital financial tools, including digital payments and electronic documentation like Ayushman health cards and PAN cards.

Overall, the initiative has **substantially accelerated the pace of financial inclusion and digital literacy in the intervention villages**. This has led to a stronger linkage between rural populations and formal financial institutions, increased participation in government schemes, and has laid a foundation for sustained economic empowerment through improved knowledge, accessibility, and digital competence.

Beyond their impact on the wider community, Crisil Sakhis are progressively stepping into more diverse and influential roles within the State Rural Livelihoods Mission (SRLM). By actively participating in programme activities, they are not only driving community development and financial inclusion but also strengthening their own leadership and economic standing. Many have taken a further step by enrolling with LIC as Bima Sakhis, where they earn incentives for promoting and facilitating insurance coverage among rural households. This dual engagement serving both as SRLM facilitators and insurance agents has significantly improved their household financial security. It provides them with a steady income stream, enhances their financial literacy, and empowers them to make informed decisions for their families. Moreover, their growing involvement in formal financial systems positions them as role models, inspiring other women in the community to pursue similar opportunities and contribute to a more resilient and self-reliant rural economy.

“In our village, the nearest bank is 5 to 10 kilometres away. For many people here, just getting there is expensive and time-consuming. Some villagers delay important tasks like linking their Aadhaar to their bank account or opening a savings account simply because they can’t afford the travel. I saw this happening again and again, and I thought why not go together. So, I started organising batch trips. I gather groups of ten or more people, and we travel together in an e-rickshaw. It’s much cheaper this way. I charge each person 100 rupees, which covers the round trip. Usually, it costs 20 to 30 rupees each way, so this works out well for everyone and I earn a small profit too. On good months, I help with 80 to 150 transactions. That means I can earn between 8,000 and 15,000 rupees. But it’s not just about the money. People feel safer and more confident when they go in a group. They trust me to guide them through the process, and I’ve become a link between the bank and the community. This model works because it’s built on trust. It reduces the burden of distance and makes financial services accessible. I believe that by helping people reach the bank, I’m helping them take a step toward empowerment one batch trip at a time.”

-As narrated by Sakhi

Table 6 : Level of awareness and use of financial products

Financial product	% of the respondents reported that they are aware of these products (Baseline)	% of the respondents reported that they are aware of these products (Endline)
Pension account	12%	37%
Mutual funds	3%	21%
Public Provident Fund (PPF)	3%	18%
Sukanya Samrudhi Deposit	22%	70%
Kisan Vikas Patra	8%	30%
National Savings Certificate	6%	15%
Post Office Savings Certificates	30%	47%
Recurring Deposits	51%	53%

Awareness of pension accounts within the case group rose from a low baseline of 12% to 37% at endline, indicating progress in financial literacy related to long-term savings instruments. While this threefold increase reflects some success in outreach efforts, the overall awareness remains limited, suggesting persistent gaps in understanding and engagement. Interaction with the Sakhis highlighted that many respondents prioritise short-term financial needs over future planning, often due to limited exposure to the benefits of pension schemes. This behavioural trend needs sustained targeted financial education that emphasises the role of pensions in securing post-retirement stability, alongside simplified enrolment processes and relatable communication strategies to foster deeper engagement. Mutual funds and Public Provident Fund (PPF) remain underutilized, reflecting barriers such as financial literacy gaps and perceived complexity.

Awareness of the Sukanya Samruddhi Deposit scheme witnessed a substantial rise, increasing from 22% at baseline to 70% at endline. This surge reflects the scheme’s resonance with household priorities around girl child welfare. In contrast, traditional instruments such as the Kisan Vikas Patra and National Savings Certificates continue to register low engagement levels. This may be attributed to their perceived complexity, longer lock-in periods, and limited adaptability to the liquidity needs of rural households

Recurring and Fixed Deposits emerged as the most widely recognised and utilised financial products, with baseline usage around 50% and Fixed Deposit awareness climbing to 82% by endline. Their popularity is underpinned by their simplicity, perceived safety, and alignment with the conservative saving preferences prevalent in rural settings. These instruments offer a **familiar and low-risk entry point into formal financial systems, reinforcing their role as foundational tools in financial inclusion strategies.**

Table 7 : Comparison table

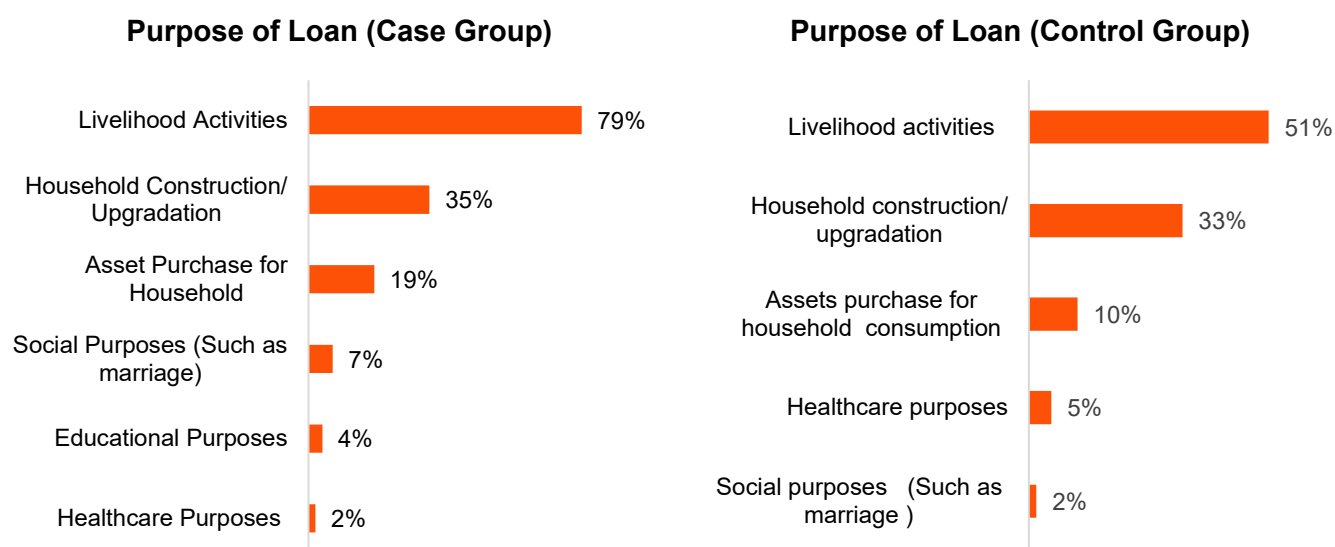
Sl. No.	Indicator	Baseline value	Endline (Case group)
1	Respondents who have taken loans	42%	57%
2	Respondents who have taken loan from financial institution such as Banks/ NBFCs	27%	57%

The analysis of borrowing activities indicates significant advancement in financial inclusion within the case group. **The percentage of respondents who reported accessing loans rose from 42% at baseline to 57% at endline, outpacing the control group’s 53%.**

More notably, the share of respondents securing **loans from formal financial institutions such as banks and Non-Banking Financial Companies (NBFCs) increased markedly from 27% to 57% in the case group,** while the control group registered a comparatively modest 18%. This shift indicates a growing preference for formal credit sources, likely driven by improved awareness, trust, and accessibility promoted by the programme. It also points to a **reduction in reliance on informal lending channels, which are often associated with higher interest rates and limited consumer protection.**

These quantitative outcomes are reinforced by qualitative interactions highlighting the instrumental role of the Sakhi programme. **Sakhis have emerged as critical enablers of financial inclusion, supporting Bank Mitras in customer acquisition and assisting villagers in navigating banking and borrowing procedures.** Their engagement fosters trust and familiarity within the community while availing formal banking services. Collectively, **the findings affirm the Sakhi model as a cornerstone of inclusive financial development, demonstrating its capacity to bridge access gaps, promote formal credit usage, and catalyse broader economic empowerment at the grassroots level.**

Figure 18 : Purpose of loan



Multiple choice question, and total may not add upto 100%

Loan utilization patterns within the case group reveal a strong orientation towards **productive and asset-building investments**. A substantial **79% of beneficiaries channeled their loans into livelihood activities, signaling a clear prioritisation of income generation and economic empowerment**. This trend reflects a strategic approach to financial inclusion, where credit is leveraged to enhance earning capacity and foster long-term financial resilience. Additionally, **35% of respondents allocated funds towards household construction and upgradation**, indicating a parallel focus on improving living standards and securing tangible physical assets. A further 19% invested in household goods, reinforcing the role of credit in strengthening domestic wealth and resource stability. Collectively, these figures highlight the use of loan capital in **balancing immediate economic needs with long-term aspirations for improved quality of life and financial security**.

Loan utilisation data reveals a predominantly pragmatic approach among beneficiaries, with only 7% of loans directed towards social purposes such as marriage, and even smaller proportions allocated to education (4%) and healthcare (2%). These figures suggest that while social and welfare needs are recognised, they are not prioritised in the immediate financial decision-making of households.

Loan utilisation patterns for control show a clear focus on building livelihoods and household assets. Over half the loans around 51% are used for income-generating activities like setting up small shops, buying livestock, or investing in weaving equipment. This reflects a strong push towards financial independence and economic empowerment. Another 33% goes into improving homes such as adding tin roofs, building toilets, or upgrading kitchens helping families secure lasting physical assets and better living conditions. About 10% is spent on household items like furniture or appliances, which support day-to-day comfort and stability. Smaller portions are used for healthcare (5%), such as paying for medicine or clinic visits, and for social needs like marriage expenses (2%).

It reflects a strategic and purposeful use of credit, with a clear emphasis on income-generating activities and household asset improvement. This prioritisation supports both immediate financial needs and long-term stability. Notably, digital literacy has also improved 90% of respondents in the case group now know how to use a mobile phone, up from 76%, and 40% actively use digital banking services compared to just 20% at baseline. These gains suggest that financial inclusion efforts are not only enabling economic empowerment but also enhancing digital capabilities. The balanced allocation of credit between livelihood,

housing, and social needs demonstrates a thoughtful approach to reducing vulnerability and building household resilience.

Empowering Seniors Through Banking Support

In a quiet village where many elderly residents depended on pensions and savings, navigating the formal banking system posed a significant challenge. Long queues, unfamiliar forms, and complex procedures often left retired citizens feeling overwhelmed and dependent on family members for even the simplest transactions.

Sakhis in the area recognized this gap and stepped in with empathy and initiative. They began by visiting retired individuals in their homes, patiently explaining the basics of banking how to fill out withdrawal slips, use passbooks, and understand account statements. When needed, they accompanied seniors to the bank, offering guidance and reassurance throughout the process.

The transformation was profound. With newfound knowledge and confidence, many elderly villagers began managing their own transactions. They no longer had to wait for a son or daughter to assist them, and their sense of independence grew stronger with each successful visit to the bank.

This simple yet powerful intervention restored dignity and financial autonomy to a generation that had long felt sidelined by digital and bureaucratic barriers. It also deepened trust in formal banking systems, proving that inclusion isn't just about access it's about empowerment.

d. Access to entitlements

It is essential to leverage the existing government schemes and entitlements in order to enhance financial literacy and inclusion of underserved communities. Creating awareness around the government schemes and linking the local communities to them is an integral part of the Mein Pragati Assam programme. Thus, it was important to understand the current level of awareness around various government schemes among the sample group and also, map the access of the respondents to these schemes.

Table 8 : Comparison table for access to entitlements

Sl. No.	Indicator	Baseline value	Endline (Case group)	Endline (Control Group)
1.	Household having more than one income source	23%	53%	35%
2.	At least one household member has life/ health insurance	50%	71%	49%
3.	Not having access to any of the government schemes	16%	2%	26%
4.	Registered under Ayushman Bharat Scheme	45%	79%	64%
5.	Registered under Pradhan Mantri Jeevan Jyoti Bima Yojana	3%	15%	8%
6.	Registered under Pradhan Mantri Suraksha Bima Yojana	3%	26%	8%
7.	Registered under Sukanya Samridhi Yojana	8%	15%	9%
8.	Registered under Pradhan Mantri Jan Dhan Yojana	18%	40%	21%

Awareness and access to targeted government schemes have witnessed a substantial uplift, reflecting the efficacy of recent interventions:

One of the most notable outcomes is the diversification of household income sources. Previously, only 23% of families reported having more than one income stream, typically farming supplemented by a small business. This figure has now risen to 53%, indicating **increase in economic resilience and entrepreneurial engagement among rural households.**

Insurance coverage has also seen a marked improvement. Currently, **71% of families have at least one member insured under life or health policies**, providing a vital safety net during medical emergencies and unforeseen circumstances. This coverage reflects **growing awareness and trust in formal financial instruments.**

Access to government welfare schemes has expanded considerably. A greater number of individuals are now enrolled in flagship programmes such as Ayushman Bharat, which offers financial protection against hospitalisation costs, and Jan Dhan Yojana, which facilitates inclusive banking access. Additionally, schemes like Pradhan Mantri Jeevan Jyoti Bima Yojana and Suraksha Bima Yojana, offering life and accident insurance respectively, have witnessed increased uptake, further strengthening social security frameworks.

Savings-oriented initiatives such as the Sukanya Samridhi Yojana, aimed at promoting financial support for girls' education, are now reaching a wider demographic. The proportion of families with no access to any government scheme has dropped from 16% to just 2% depicting programme's success in bridging systemic gaps and fostering inclusive development.

e. Gender balance

The Mein Pragati Assam Programme has yielded significant progress in reshaping gender dynamics and household decision-making across the targeted districts. Quantitative findings from baseline and endline surveys reveal a commendable shift from male-dominated decision-making towards more inclusive and equitable practices. At baseline, **71% of households reported unilateral decisions by male members, with women's involvement particularly limited in major financial matters such as the purchase and sale of long-term assets where 75% of female respondents indicated male dominance.** This imbalance extended to other key areas, with the exception of daily needs purchases, where female participation was comparatively higher.

By contrast, endline data reflect a marked improvement in mutual decision making among case group respondents across all domains as compared to baseline as well as control group. Notably, there has been a rise in women initiating decisions, often after consulting male family members, suggesting a growing culture of dialogue and shared responsibility within households. Enhanced female participation was also evident in education, health, and family planning decisions, with mutual decision-making.

These quantitative shifts are reinforced by qualitative insights gathered from field narratives and beneficiary testimonies. Early accounts revealed entrenched social norms that positioned men as the primary decision-makers, particularly in financial matters, with women often deferring to male authority, especially when men were the principal earners. However, the programme's interventions have begun to challenge these norms by promoting women's financial independence and economic participation. Women's involvement in income generating activities has emerged as a critical catalyst for empowerment, with many expressing that earning an income would afford them greater influence over household finances.

Table 9 : Purchase and sale of long-term assets such as house and land

Particulars	Endline Case	Endline Control
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Female member takes decision by informing male members	18%	10%
Male member decides without consultation from female members	11%	23%
Male member takes decision by informing female members	22%	36%
Mutual decision	49%	31%

Table 10 : Purchase and sale of consumer durables such as Fridge, Television, Machines

Particulars	Endline Case	Endline Control
Female member takes decision by informing male members	14%	6%
Male member decides without consultation from female members	17%	54%
Male member takes decision by informing female members	18%	10%
Mutual decision	52%	30%

Table 11 : Purchase of daily needs items

Particulars	Endline Case	Endline Control
Female member takes decision by informing male members	61%	45%
Male member decides without consultation from female members	10%	21%
Male member takes decision by informing female members	12%	25%
Mutual decision	17%	9%

Table 12 : Education of children

Particulars	Endline Case	Endline Control
Female member takes decision by informing male members	12%	12%
Male member decides without consultation from female members	16%	16%
Male member takes decision by informing female members	17%	17%
Mutual decision	55%	55%

Table 13 : Health expenses

Particulars	Endline Case	Endline Control
Female member takes decision by informing male members	19%	9%
Male member decides without consultation from female members	7%	44%
Male member takes decision by informing female members	10%	31%

Mutual decision	64%	16%
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Table 14 : Family planning

Particulars	Endline Case	Endline Control
Female member takes decision by informing male members	8%	3%
Male member decides without consultation from female members	13%	27%
Male member takes decision by informing female members	22%	36%
Mutual decision	58%	34%

f. Income and expenditure

The impact assessment of the Mein Pragati Assam Programme reveals a distinctly favourable trend in household income across a range of livelihood sources, as demonstrated by the comparison between endline and baseline data.

Table 15 : Average income per household from different sources (in INR)

Sources of income	Baseline	Endline (Case)	Endline (Control)
Agriculture and allied	1,74,134	1,89,908	1,74,890
Farm Labour	66,973	75,108	68,000
Non-farm labour	89,493	92,076	89,990
Salaried/ pension	2,06,996	2,36,574	2,10,876
Artisanship	15,570	22,800	19,430
Microenterprise	1,20,876	1,39,330	1,20,900
Others	4,906	16,567	5,825

The most notable improvement is observed in income derived from agriculture and allied activities, which increased from ₹1,74,134 at baseline to ₹1,89,908 at endline. This rise suggests enhanced agricultural productivity and improved access to resources and markets among beneficiary households,

Earnings from farm labour also showed a marked improvement, rising from ₹66,973 to ₹75,108, which is higher than the control average of ₹68,000. Income from salaried employment and pensions experienced an increase, growing from ₹2,06,996 to ₹2,36,574, and surpassing the control group's ₹2,10,876.

Artisanship income rose modestly from ₹15,570 to ₹22,800, while microenterprise earnings increased from ₹1,20,876 to ₹1,39,330, both outperforming control group figures. These trends point to the programme's success in fostering entrepreneurial spirit and artisanal skill development, contributing to diversified income sources and greater economic resilience. The growth in these sectors highlights the value of promoting self-employment and small-scale enterprise as viable livelihood options.

Complementing these figures, qualitative insights reveal that the programme has facilitated greater access to government schemes, financial education, and market linkages, which collectively empower households to diversify and reinforce their income base. Qualitative evidence also points to increased participation of women in income-generating activities, which likely contributes to the enhanced economic performance by expanding household financial resources and strengthening decision-making capacity.

Taken together, the consistent outperformance relative to control areas underscores the effectiveness of its integrated approach—combining skill development, financial inclusion, and social mobilisation—in enhancing household economic stability. These gains not only strengthen individual livelihoods but also foster qualitative shifts in financial behaviours, empowerment, and livelihood diversification. This holistic

strategy positions the programme as a meaningful driver of rural economic development and poverty reduction in Assam.

5. IRECS Analysis

Table 16: IRECS Analysis

Parameters	Assessment from the study
Inclusiveness	<ul style="list-style-type: none"> ➤ The programme is strongly women-centric (98% of case respondents female; 51% homemakers), focused on poor and vulnerable households (about 76% BPL/Antyodaya), and covers low-education groups (54% up to 8th pass). It spans multiple districts/blocks and includes both Hindu (48%) and Muslim (52%) households; OBC representation is substantial in several districts (e.g., 62% in Biswanath, 57% in Dhubri). ➤ The Sakhi model reduces barriers linked to mobility, documentation, and bank distance by assisting with forms, KYC, account opening, and digital transactions bringing first-time users into formal finance (99% own bank accounts). ➤ Access gaps narrowed significantly households with no scheme access dropped from 16% to 2%; insurance coverage rose to 71%; scheme registrations (Ayushman, PMJDY, PMSBY/PMJJBY, Sukanya) increased notably. Formal credit access improved (bank/NBFC loans 27% to 57%), benefiting women in low-income, agrarian settings.
Relevance	<ul style="list-style-type: none"> ➤ The programme addresses documented constraints—poverty, low education, limited mobility, and weak financial/digital literacy through a women-led, community-based delivery model. Focus areas (savings habits, formal credit, digital use, and government entitlements) directly match household needs in largely agriculture- and informal-labour economies. ➤ Relevance is high, with strong alignment to state and national inclusion priorities (PMJDY, Ayushman, social security, SHG strengthening).
Effectiveness	<ul style="list-style-type: none"> ➤ Awareness of FD/RD moved from 51% to 81%; FD/RD investments rose from 45% to 68% (control 47%). Awareness improved for pensions (12% to 37%) and Sukanya (22% to 70%). ➤ ATM usage increased from 35% to 62% (control 40%); mobile phone knows-how reached 90%; active digital banking use doubled from 20% to 40%. ➤ Any loan use increased from 42% to 57%; formal bank/NBFC borrowing jumped from 27% to 57% (control 18%). Loan use is largely productive 79% for livelihoods, 35% for housing assets. ➤ Households with at least one insurance rose from 50% to 71% (control 49%); Ayushman registrations from 45% to 79% (control 64%); multi-source income households from 23% to 53% (control 35%). ➤ Average household income improved across sources, notably agriculture and allied (₹1,74,134 to ₹1,89,908), salaried/pension

	<p>(₹2,06,996 to ₹2,36,574), and microenterprise (₹1,20,876 to ₹1,39,330), typically outperforming control.</p> <ul style="list-style-type: none"> ➤ There has been a marked progression toward mutual decision-making within households, reflecting a significant shift in gender dynamics and family governance. Women are increasingly engaged in joint decisions alongside men across a wide spectrum of domains. This includes asset purchases, where participation ranges from 33–68% across districts, and durable goods, where joint decision-making accounts for 60–77%. Similarly, shared responsibility is evident in decisions related to daily needs (49–83%), education (up to 85%), health (up to 85%), and family planning (up to 87%).
Convergence	<ul style="list-style-type: none"> ➤ The programme shows strong integration with public schemes (Ayushman, PMJDY, PMSBY, PMJJBY, Sukanya) and formal finance (banks/NBFCs, BCs/Bank Mitras), while Sakhis also interface with ASRLM structures to improve uptake and ensure service continuity.
Sustainability	<ul style="list-style-type: none"> ➤ The increase in regular saving (89%), formal deposits (68%), and digital engagement (62% ATM usage) signals a significant shift in financial behaviour, helping families strengthen their financial stability, access government schemes more easily, and plan for long-term security. The programme has enabled communities to adopt inclusive and secure financial practices. This transformation is laying the foundation for a resilient and sustainable future, where families are better prepared to face challenges and invest in their growth. ➤ On the other hand, Crisil Sakhis have begun actively taking on broader roles within SRLM, contributing to community development and financial inclusion. Many have also enrolled with LIC as Bima Sakhis, where they earn incentives by facilitating insurance coverage for as many individuals as possible, further strengthening household security and awareness.

6. Summary of findings

The endline assessment of the Mein Pragati Assam programme, conducted across six districts and eleven blocks, shows clear, measurable improvements for beneficiary households relative to the 2023 baseline. The programme’s women-led, community-based delivery model anchored by Sakhis and converged with financial institutions and public schemes has driven positive shifts in financial behaviours, access to entitlements, digital engagement, and household economic resilience. While parallel government efforts and broader market trends mean the findings support a contribution rather than strict attribution, the consistency and scale of improvements in the case group, compared with both baseline values and the control group, underline the programme’s relevance and effectiveness. Across the programme pillars, the following comparative conclusions emerge.

Financial and digital literacy, and use of financial services

Saving behaviour has strengthened as proportion of respondents reporting regular saving rose from 68% at baseline to 89% at endline (control: 76%), with average monthly household savings increasing from INR 1,903 to INR 2,001 (control: INR 1,918). Although the quantum gain is modest, but the behavioural shift is significant in a low-income context and signals a maturing savings culture.

Awareness and uptake of formal savings instruments improved markedly. Awareness of FD/RD increased from 51% to 81%, and investments in these products rose from 45% to 68% (control: 47%). Beneficiaries are clearly gravitating to simple, low-risk products that align with conservative saving preferences and help build financial buffers.

Longer-horizon and more complex products have progressed but remain a gap. Awareness rose for pension accounts (12% to 37%), mutual funds (3% to 21%), PPF (3% to 18%), and Sukanya Samridhhi (22% to 70%). Despite the gains, these still lag behind basic deposits, pointing to the need for sustained, product-specific education and assisted enrolment.

Digital engagement has accelerated. ATM usage rose from 35% to 62% (control: 40%). The share of respondents who know how to use a mobile phone reached 90% from 76%, and active digital banking doubled from 20% to 40%. These shifts suggest reduced barriers to transacting through formal channels and provide a foundation for broader, safer use of digital payments.

Access to formal credit and its utilisation

Borrowing has increased, with a decisive shift towards formal sources. The share of respondents taking any loan rose from 42% to 57%. More importantly, formal borrowing from banks/NBFCs increased from 27% to 57% (control: 18%), reflecting improved access, confidence, and handholding via Sakhis and Bank Mitras.

Loan use is largely productive and asset-building. At endline, 79% of loans were invested in livelihood activities; 35% supported housing construction/upgrading, and 19% financed household goods. This pattern indicates prudent allocation of credit to strengthen earning capacity and household assets, supporting long-term resilience.

Government entitlements and social protection

Access to schemes has broadened considerably. Households with no access to any government scheme fell from 16% to 2% (control: 26%). Insurance coverage rose from 50% to 71% (control: 49%), and Ayushman Bharat registration increased from 45% to 79% (control: 64%). Uptake of PMJDY increased from 18% to 40%; PMSBY from 3% to 26%; PMJJBY from 3% to 15%; and Sukanya Samridhhi from 8% to 15%. These gains demonstrate effective convergence and last-mile facilitation, strengthening social protection and financial security.

Income diversification, livelihoods, and household earnings

Households have diversified income sources. Those reporting more than one income stream increased from 23% to 53% (control: 35%). Qualitative evidence indicates a gradual rise in microenterprise in districts such as Nagaon and Morigaon, alongside continued reliance on agriculture and allied activities and non-farm labour.

Average income increased across key sources. From baseline to endline, agriculture and allied income rose from INR 1,74,134 to INR 1,89,908; salaried/pension from INR 2,06,996 to INR 2,36,574; microenterprise from INR 1,20,876 to INR 1,39,330; artisanship from INR 15,570 to INR 22,800; and farm labour from INR 66,973 to INR 75,108. Endline values typically outperformed control, suggesting a credible programme contribution to improved economic stability.

Gender norms and household decision-making

Decision-making has become more inclusive. Whereas the baseline reflected strong male dominance (71% of decisions taken by men without consulting women), endline results show a shift towards mutual decision-making, particularly for asset purchases, consumer durables, health expenditure, and family

planning. For example, mutual decision-making reached 49% for long-term assets (control: 31%) and 52% for consumer durables (control: 30%); it was especially pronounced for health spending (64% mutual in case vs 16% in control). Purchases of daily needs are increasingly initiated by women (61% in case vs 45% in control). Qualitative narratives suggest that as women's financial capability and linkages have strengthened, their voice in household decisions has grown. Sakhis have also advanced their own economic agency through roles with ASRLM and as LIC Bima Sakhis.

Programme contribution and mechanisms of change

The “hub and spoke” model, with Sakhis as trusted local facilitators, sits at the heart of observed change. Sakhis bridge last-mile gaps—supporting KYC, account opening, scheme enrolment, loan applications, and digital handholding—helping first-time and hesitant users to access and use formal services. Convergence with formal finance (banks/NBFCs, BCs/Bank Mitras) and government schemes (Ayushman, PMJDY, PMSBY, PMJJBY, Sukanya) provided the scaffolding for behaviour change to translate into tangible access and usage. Alignment with ASRLM structures has enhanced continuity and sustainability.

Persistent gaps and risks

Depth of product adoption is uneven. Awareness and usage of long-term and more complex products (pensions, PPF, mutual funds) remain relatively low, and renewals for low-premium insurance schemes require continued nudges and assisted processes. Gains are strong for ATM usage and basic mobile fluency; however, safe and frequent digital payments, grievance redress for failed transactions, cyber hygiene, and fraud prevention need ongoing emphasis.

Enterprise development and market linkages are needed. Despite better access to credit, many households require structured coaching on opportunity assessment, business planning, bookkeeping, and risk management to optimise returns and avoid over-indebtedness. Sakhi incentives and role clarity matter. With overlapping frontline cadres (CRPs, BCs, Bima Sakhis), a clear, performance-linked incentive framework and defined roles are important to sustain motivation and reduce attrition.

Sustainability and scalability

Behavioural shifts regular saving, formal deposits, insurance uptake, and higher digital engagement indicate a trajectory towards stronger financial resilience. The growing economic role of Sakhis through ASRLM and Bank channels strengthens their livelihood base and the programme's durability. To scale across remaining districts/blocks, the programme can deepen convergence with CFL points, ASRLM platforms, bank BC networks, and district nodal agencies. Standardised tools, a light digital MIS, peer learning cohorts, and Sakhi certification can enhance quality at scale.

7. Recommendations

With the conclusion of the Mein Pragati programme, the primary goal must be to ensure the *Sakhi* cadre and the behavioural changes they have fostered are permanently integrated into the local socio-economic fabric. The following recommendations are designed to create a self-sustaining model that requires no further direct financial input from the programme.

1. Secure the Economic Viability of the Sakhi Cadre through Systemic Integration

The immediate priority is to transition Sakhis from programme-supported volunteers to independent economic agents.

- **Formalize Commission-Based Revenue Streams:** As the Mein Pragati programme transitions towards its conclusion, its single most critical function becomes that of a facilitator: to permanently embed the Sakhi cadre within the formal financial ecosystem. This final, strategic act shifts the Sakhis' role from programme-supported volunteers to independent, economically viable micro-entrepreneurs who are valued partners of institutional service providers. During this phase-out period, the programme can leverage its established credibility to systematically secure a sustainable support structure for the Sakhis. This involves moving beyond informal introductions to creating concrete, contractual arrangements that guarantee their long-term relevance and income. The recommended steps are:
 - **Facilitating Business Correspondent (BC)/Business Facilitator (BF) Certification:** Actively work with partner banks to get experienced Sakhis certified as official BCs or BFs. This gives them a formal identity and direct access to the bank's incentive structure for services like account opening, deposits, withdrawals, and loan origination.
 - **Securing Insurance and Pension Commissions:** Finalize MoUs with insurance companies (public and private) to onboard Sakhis as "Bima Sakhis," ensuring they receive a direct commission for every policy sold and renewed. Do the same for pension products like the National Pension System (NPS) and Atal Pension Yojana (APY).
 - **Exploring E-Governance Service Fees:** Train Sakhis to use their digital skills to become local e-governance service points. They can charge a nominal, community-accepted fee for services like filling out government forms, printing Ayushman Bharat cards, paying utility bills, and assisting with PAN card applications.
- **Establish a Sakhi Federation or Cooperative:** To ensure the long-term viability and influence of the Sakhis without direct programme funding, it is imperative to guide them in forming a self-governing Federation or Cooperative at the block or district level. This transition from a loose network of individuals into a formal, unified collective is a critical step towards securing their future. A federation acts as an institutional anchor, replacing the support structure once provided by the programme and transforming the Sakhis from vulnerable, individual agents into a formidable economic and social force. This collective body would serve several strategic functions as discussed below:
 - **Collective Bargaining:** As a federation, they can negotiate for better commission rates with banks and other institutions, giving them more power than as individuals.
 - **Peer Support and Training:** The federation can organize its own refresher training, share best practices, and troubleshoot issues, replacing the support previously provided by the programme team.
 - **Ensuring Quality of Service Delivery:** The collective can self-regulate and maintain service quality, building its brand and credibility within the community and with institutional partners.

2. Transition from Programme-Led to Partner-Led Capacity Building

The conclusion of programme funding creates a critical capacity gap. The Sakhis' hard-earned skills will quickly become obsolete in a dynamic financial and digital landscape without a system for

continuous learning. Therefore, the job of training must be passed on to the organizations that benefit from the Sakhis' work. This below section explains how to make banks and government missions responsible for keeping the Sakhis' skills sharp and up-to-date for the future.

- **Embed Training into Partner Onboarding:** Stipulate that partner banks and insurance companies are responsible for the ongoing product training and digital tool training of the Sakhis they work with. This becomes a standard part of their agent onboarding process.
- **Full Integration with ASRLM/SRLM Structures:** Advocate for the formal recognition and absorption of the Sakhi cadre into the State Rural Livelihood Mission (SRLM) as the designated financial inclusion specialists for their clusters. The SRLM has its own budget and mandate for training community cadres, which the Sakhis can then access for continuous learning.
- **Leverage Existing Partner Technology:** Instead of creating new programme-specific apps, the final push should be to ensure all Sakhis are trained and proficient on the existing digital platforms provided by their partners (e.g., bank's BC agent app, insurer's portal).

3. Cement the Programme's Legacy for Future Replication

The Mein Pragati programme proved to be very effective. For its benefits to reach more people, CRISIL Foundation can now package its successful formula for others to use. The below recommendations are about creating a "Reference Module" that clearly explains the methods deployed by CRISIL Foundation from start to finish. This will give other organizations a trusted roadmap to follow, ensuring the programme's legacy continues to empower women long into the future.

- **Develop a "Social Franchise" Replication Toolkit:** Codify the entire Mein Pragati model into a comprehensive toolkit that another NGO, government body, or CSR foundation could adopt. This toolkit is the programme's legacy and must include:
 - **Standard Operating Procedures (SOPs):** Detailed guides for community mobilization, Sakhi selection (based on competencies, not just availability), and performance management.
 - **Partnership Templates:** Ready-to-use MoU templates for engaging with banks, insurance companies, and SRLMs, with clear clauses on commission sharing and role definitions.
 - **Turnkey Training Modules:** The complete, tested curriculum for financial literacy, digital literacy, and product knowledge that can be handed over to ASRLM or other partners.
- **Advocacy for Policy Integration:** Use the strong evidence from the endline report to advocate at the state and national levels (with RBI, NABARD, Ministry of Rural Development). The key policy recommendation should be to formally recognize and incentivize a commission-based, women-led, last-mile financial inclusion delivery model like the one Mein Pragati has successfully demonstrated.
- **Focus on Deepening Enterprise Development Knowledge:** As a final knowledge transfer, conduct intensive "train-the-trainer" workshops focused on responsible credit and micro-enterprise development. This equips the most promising Sakhis and ASRLM staff to continue providing pre-credit counseling and business coaching to communities long after the programme has ended.

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