



Women's World Banking



# BC Sakhi: Building India's Social Infrastructure for Finance

Pathways to creating financially viable women agent networks

October - 2025

# Foreword

India's commitment to financial inclusion is central to its vision for the 100th year of independence, built on the pillars of innovation, infrastructure, institutional strengthening, and inclusion. This development vision is anchored in "Sabka Saath, Sabka Vikas," with a special focus on *Nari Shakti* (women's empowerment), recognizing access to formal financial services as a crucial step out of poverty and a cornerstone for achieving a developed nation status.

BC Sakhis, a brilliant strategy, are pivotal to achieving this goal. These women, emerging from the robust ecosystem of Self-Help Groups (SHG), are trusted community members who are encouraged to bring financial services to rural India's last mile—especially to those at the edges of the formal financial system. The Jan Dhan accounts, and our Digital Public Infrastructure (DPI) have successfully addressed the challenge of access, but now, the expansion of financial services usage is the next frontier. BC Sakhis are ideally positioned to bridge this gap, as they understand the needs of their communities and can influence behavior toward deeper financial inclusion.

The BC Sakhi mission is a promising social infrastructure for inclusive finance. The next goal post is ensuring scaled economic success to make it financially sustainable, both for the Sakhis and the banks they work with.

In this report, we bring together learnings from over a year of partnership between UMED-MSRLM and Women's World Banking, which has focused on identifying potential agents, onboarding, capacity building, and mentoring these women. Together, we have worked closely with banks to demonstrate the BC Sakhis' potential, unlock opportunities, and allocate vacant BC points to maximize outreach.

This collaboration has provided valuable insights into the strengths and challenges of BC Sakhis within the SHG ecosystem. As we move forward, this report offers a candid reflection on our shared journey and a roadmap for refining the program to ensure BC Sakhis become game-changers in India's mission for financial inclusion. We look forward to continuing this partnership and strengthening the success of this cadre of women agents.

UMED- Maharashtra State Rural Livelihoods Mission

# Executive Summary

India's Digital Public Infrastructure (DPI) has established a robust foundation for scaled, innovative, and inclusive financial services. But financial decisions are deeply personal and require human connections to foster onboarding, trust, and effective usage, especially among unserved and underserved populations such as women. Bridging gaps between technological advancements and user adoption calls for a complementary social infrastructure - a network of agents, influencers, and local champions to guide people in account setup, navigating digital platforms, addressing concerns, and providing personalized support.

Evidence shows the impact women agents have on financial inclusion: a 1% rise in the number of business correspondents is linked to a 21.8% higher chance of women having an account. Women customers are, on average, 7.5 percentage points more likely to transact with a woman agent (World Bank, 2020). Women banking agents consistently outperform their male counterparts - with 3.6% higher sign-ups, 59% more cross-sales, 19% more transactions, and 45% higher conversions - making a strong case for investing in them as the future of last-mile banking (Women's World Banking, 2023).

The One Gram Panchayat, One Business Correspondent (BC) Sakhi Mission - ensuring that every village cluster has a network of women banking agents from Self-Help Groups (SHGs) in India - is a unique financial inclusion and economic resilience-building program. As women's economic empowerment is a national priority for crucial milestones such as *Viksit Bharat* and "Insurance for All" by 2047, BC Sakhis could be pivotal agents of change in rural India. When these agents are empowered with an enabling environment - including digital platforms, mobility support, start-up capital, and sustainable incomes - they can extend crucial financial products to the most vulnerable populations, making a viable case for both banks and livelihoods, while driving financial inclusion at scale.

Like any other social infrastructure network built in India, BC Sakhis require time, investment, and continuous support to thrive. Strengthening their onboarding, ensuring steady income streams, and equipping them with the right tools and knowledge are key to unlocking the full potential of this banking agent network.

Conceptualized in 2019 under the One Gram Panchayat-One BC Sakhi scheme, India's BC Sakhi network aims to bring financial services to the last mile through a structured network of rural women agents. Expanding and institutionalizing such a community-driven, women-centred program will ensure that India's digital financial ecosystem reaches its full potential and benefits all segments of society.

Our partnership with UMED-Maharashtra's State Rural Livelihood Mission (MSLRM) was designed to uncover pathways to increase women's participation in the BC Sakhi program and identify strategies to make the mission more financially viable. We examined the underutilization of agents, entry barriers they may be facing, and challenges in their roles to uncover key enablers for success. Our findings reveal significant opportunities to enhance the BC Sakhi model and unlock its full potential:

**Streamlining Entry Processes:** Simplifying recruitment and reducing setup costs can make becoming a BC Sakhi more accessible to rural women. Faster, more transparent onboarding mechanisms, including streamlined police verification and clearer communication about commission structures, can increase application rates and improve retention.

**Empowering Mobility:** Addressing sociocultural mobility constraints and equipping BC Sakhis with versatile devices can expand their range of services, enabling them to grow their businesses and reach more customers within their communities.

**Supporting Long-Term Growth:** Regular capacity-building initiatives and tailored support during the first 12 months of their journey can sustain BC Sakhis' engagement and increase their earning potential. With ongoing training and mentorship, BC Sakhis can maintain motivation, build resilience, and play a more impactful role in financial inclusion.

On average, it takes about a year for BC Sakhis to grow their monthly earnings to INR 1,000 (USD 12). Each subsequent month is critical for gradually increasing transactions and expanding their business. Simple interventions, such as equipping them with business management, communication, and marketing skills, along with guidance on commission structures and customer acquisition strategies, can significantly improve their long-term sustainability.



We worked closely with MSRLM officials, banks, and corporate business correspondents (CBCs) to operationalize the BC Sakhi program through targeted interventions such as facilitating enrollment in vacant BC Sakhi points, implementing recruitment camps, onboarding BC Sakhis across districts, and building their capacities for long-term business growth.

Recommendations for key stakeholders:

#### **For Financial Services Providers and Corporate Business Correspondents (CBCs):**

- Enable low-cost operating models:** Equip BC Sakhis with affordable hand-held point-of-sale (POS) devices to lower entry barriers. Ideally, develop apps that could eliminate the need for separate POS devices and make operations smoother.
- Provide flexible start-up capital:** Provide affordable loans with flexible Equated Monthly Instalment (EMI) structures, low interest rates, and options such as delayed repayment or EMI waivers for the first 6-12 months to ease financial pressure during the initial business setup phase.
- Track and minimize dropouts:** Digitize recruitment processes and implement centralized Management Information System (MIS) tracking to streamline onboarding.
- Support newly onboarded BC Sakhis:** Provide technical assistance, refresher training, and business expansion strategies.
- Promote multiple income streams:** Encourage BC Sakhis to move beyond Cash-In-Cash-Out services and earn commissions through digitizing SHG transactions and cross-selling financial products

#### **For Government and Policymakers:**

- Position BC Sakhis as a core banking channel:** BC Sakhis must be recognized as a vital part of the banking network. This includes integrating them into financial literacy programs and systematically tracking their performance.

SRLMs could collaborate with CBCs to conduct joint camps for faster recruitment. Additionally, providing refresher training and mentoring will help CBCs see BC Sakhis as successful and capable partners.

- Scale recruitment efforts:** Organize large-scale recruitment camps locally, simplify police verification, and create digital databases of Know Your Customer (KYC)-completed women applicants.
- Enhance BC Sakhi capacity-building:** Implement ongoing training programs and integrate BC Sakhis into local financial literacy initiatives.
- Use WhatsApp for training and support:** Develop accessible video guides in local languages to ensure continuous learning and guidance for BC Sakhis.
- Leverage technology for monitoring:** Use digital platforms to track recruitment, activity, and income data, enabling real-time insights and policy improvements.

The BC Sakhi program underscores the immense potential of rural India's women banking agent network in expanding financial services to millions of underserved households. By understanding and addressing the challenges these women face and implementing the recommendations outlined in this report, stakeholders across the ecosystem can accelerate the growth of BC Sakhis. Strengthening this network will contribute to financial inclusion at the last mile, create profitable opportunities for financial services providers, and provide sustainable livelihoods for rural women.

# Acknowledgment

We would like to express our sincere gratitude to all who contributed to the successful completion of this research. Our heartfelt thanks go to UMED-Maharashtra State Rural Livelihood Mission for partnering with us to advance women's economic empowerment and financial inclusion. We also extend our appreciation to the banks, corporate business correspondents, and district mission teams for their valuable insights and support in executing the project.

We are especially thankful to the BC Sakhis who participated in the program implemented with UMED-MSRLM. Their willingness to share their experiences and perspectives has greatly enhanced our understanding of their needs, aspirations, and concerns, driving solutions throughout all stages of the program. The hard work, dedication, and empathy of the BC Sakhis continue to inspire us.

Furthermore, we express our gratitude to the entire project team for their tireless efforts, openness to exploring new solutions, and unwavering positivity and motivation during challenging times and the entire South Asia team for their strategic inputs to enhance the program.

Lastly, we acknowledge the Metlife Foundation for their support, which has made this project possible.



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# Introduction

India's JAM Trinity (Jan Dhan-Aadhaar-Mobile) has dramatically widened access to formal financial services; the financial inclusion rate has surged from 25% in 2008 to over 80% of adults within the past six years - a remarkable achievement made possible<sup>1</sup> by Digital Public Infrastructure (DPI), a journey that would have otherwise taken up to 47 years. A decade since it was rolled out, Pradhan Mantri Jan Dhan Yojana (PMJDY<sup>2</sup>) has brought 530<sup>3</sup> million people into the formal banking system. Of these, 67% people live in rural or semi-urban areas and women hold 55% of the accounts.

While PMJDY has enabled rural women's access to formal banking, their engagement with financial services remains low. They are more likely to use their bank accounts primarily to avail government benefits than use other financial products such as savings, pensions, loans, or microinsurance. Typically, rural women have limited sources of personal income. Even when they participate in their family's agricultural activities, they often do not see it as contributing to the household income. Women may be excluded from household financial decision-making and have little say in how direct benefit transfers (DBTs) in their PMJDY accounts are used, which diminishes their perceived value of banking services<sup>4</sup>.

PMJDY's success is attributed largely to India's vast banking agent network (known as Business Correspondents, or BCs) who take financial services to the last mile. In 2019, the Government of India formalized the mission "One Gram Panchayat (GP) One BC Sakhi" to create a pool of 1.25 lakh trained and certified women Self-Help Group (SHG) members as BC Sakhis. State Rural Livelihood Missions (SRLMs) were directed to build this social infrastructure at the grassroots level. Ultimately, the vision is to transform this network into a critical channel for the delivery of banking services, particularly for groups such as rural women.

The BC Sakhi network holds immense potential as a transformative social infrastructure for last-mile banking. Beyond financial inclusion, it offers a sustainable livelihood opportunity for rural women, aligning with national aspirations such as "Insurance for All" by 2047. Though BC Sakhis currently comprise just 5% of the bank agent network, this presents a powerful opportunity to expand their presence by recruiting and equipping more women from Self-Help Groups (SHGs). These women, deeply embedded in their communities, can bridge critical service gaps and connect banks to an underserved yet increasingly receptive market for essential financial products like institutionalized savings, microinsurance, and formal credit.

*BC Sakhis are members of Self-Help Groups who work in rural locations to provide banking services. They are associated with a bank or a Corporate BC. They utilize laptops or POC machines to facilitate transactions for their customers. They undergo a training at the Rural Self-Employment Training Institute (RSETI) for two weeks where they are taught about the various banking services and schemes, and how to use banking applications and devices.*

<sup>1</sup> G20, World Bank, 2023 (<https://pub.gov.in/PressReleasePage.aspx?PRID=1955614>)

<sup>2</sup> Department of Financial Services, Ministry of Finance ([pmjdy.gov.in](http://pmjdy.gov.in))

<sup>3</sup> PMJDY, Press Information Bureau, 2024 (<https://www.pib.gov.in/PressReleasePage.aspx?PRID=2049231>)

<sup>4</sup> Women's World Banking, 2022 (<https://www.womensworldbanking.org/insights/report-making-jan-dhan-work-for-rural-women/>)

# BC Sakhis are agents of economic empowerment

The presence of a business correspondent in a village significantly boosts women's likelihood of owning a bank account; a 1% rise in the number of business correspondents is linked to a 21.8% higher chance of women having an account. Agent gender matters<sup>5</sup> for women customers – they are found, on average, 7.5 percentage points<sup>6</sup> more likely to transact with a woman agent. These agents may be particularly indispensable in countries where cultural norms create barriers to interactions between women customers and male agents. Even globally, it is observed that women agents:

## Are customer-centric and trustworthy



In India, since these agents live in the very villages they work in and are members of local SHGs, they are trusted within their communities and can visit women customers at their homes, truly exemplifying serving at the last mile. Our research found that women banking agents outperform men - with 3.6% higher sign-ups, 59% more cross-sales, 19% more transactions, and 45% higher conversions - making a strong case for investing in them.

*(Women's World Banking Policy Brief: Why Advocate for More Women Banking Agents)*

## Serve other vulnerable populations



Women agents also serve other marginalized groups composed of both men and women, such as customers from low-income groups, young people, elderly, or persons with disabilities, in greater numbers than men agents. In our fieldwork, BC Sakhis reported servicing sick, disabled, and senior citizens through home services to increase their customer base.

## Are financially supported with this additional livelihood opportunity



Women agents benefit in terms of their income, assets, and skills. In our "Guddi Baji" project in Pakistan, women made an increased income of US\$9.408 per month, with top performers tripling their earnings. Many BC Sakhis in Maharashtra, India, we spoke to said they aspired to achieve evolved goals with this steady income (as most of these women come from agricultural families: Annexure B, Table 3), such as building a new home, launching a new business, or establishing NGOs that would serve their communities.

However, to achieve this kind of growth, the agent business itself must become their primary economic activity, not a side hustle. When the BC Sakhi model is designed to be the core income stream, it opens pathways to adjacent opportunities like running a photocopy center, offering Aadhaar services, or expanding into mobile recharge and utility bill payments. The agent business, when stable and central, becomes the anchor from which other livelihood activities can grow.

## Make business sense for financial services providers (FSP)



Increasing the number of women agents provides significant benefits<sup>7</sup> for DFS providers, helping them reach underserved segments, enhance customer service, and drive deeper engagement with financial products, ultimately boosting revenues. Women agents build lasting relationships with customers, particularly other women, and offer essential services like onboarding new users, promoting savings, cross-selling products like insurance, and supporting high-frequency, low-value transactions.

<sup>5</sup> World Bank, 2020 (<https://blogs.worldbank.org/en/allaboutfinance/does-agent-gender-matter-womens-financial-inclusion>)

<sup>6</sup> Women's World Banking, 2023 (<https://www.womensworldbanking.org/insights/policy-brief-why-advocate-for-more-women-banking-agents/>)

<sup>7</sup> CGAP, 2023 (<https://www.cgap.org/research/publication/women-agents-for-financial-inclusion-exploring-benefits-constraints-and>)

<sup>8</sup> Women's World Banking, 2018 (<https://www.womensworldbanking.org/insights/the-power-of-partnership-a-corporate-collaboration-to-advance-womens-financial-inclusion-in-pakistan/>)

<sup>9</sup> CGAP, 2023 (<https://www.cgap.org/research/publication/women-agents-for-financial-inclusion-exploring-benefits-constraints-and>)

### Tapping into the BC Sakhi opportunity

355.3 million<sup>10</sup> Jan Dhan account holders live in rural India. This expansive market is served by Public Sector Banks (PSB), Regional Rural Banks (RRB), and Payment Banks. Digitally and financially capable BC Sakhis could form a channel complementary to the BC network to reach and serve customers deep within rural areas. They could be nurtured into an invaluable network to tap into the rural women customer base, thus opening a missed commercial segment for banks. Eventually, this women's agent network could be a comprehensive delivery channel for other relevant products such as microinsurance.

To understand how to make BC Sakhis viable for business, we partnered with UMED – Maharashtra's SRLM – to build a solution that recruits and supports SHG women as BC Sakhis across all 34 districts. In the next sections, we have uncovered insights into how BC Sakhis operate, existing barriers, and enabling conditions that could strengthen these key agents of financial inclusion; the solution is detailed in the annexure.



### Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY- NRLM) One Gram Panchayat - One BC Sakhi program



The Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM) is the flagship poverty alleviation program of the Government of India. It is the world's largest initiative to improve the livelihoods of the poor, promoted by the Ministry of Rural Development, and supports 8.7 million SHGs across the country through capacity-building initiatives, initial capitalisation, and the establishment of credit linkages with the formal banking sector. These SHGs have a cumulative membership of 95 million women, who have successfully leveraged approximately INR 6.96 lakh crores (\$83.86 billion USD) of bank credit since 2013–14, with an NPA of only 1.88%.

Under this program, the One BC Sakhi initiative aims to position SHG women as banking agents ("Sakhi" means friend in Hindi). The vision is to create a pool of 1.25 lakh women over next three years. An estimated 1.07 lakh women agents have been recruited across the country.

NRLM provides structural support in identifying and training women as BC Sakhis. These women agents are linked to an FSP and are technically supported by it and empanelled Corporate Banking Correspondents (CBC). BC Sakhis can offer up to 40 bank services and banks pay the commissions directly to the women after deducting a fee for the CBC.

<sup>10</sup> PMJDY, Press Information Bureau, 2024 (<https://www.pib.gov.in/PressReleasePage.aspx?PRID=2049231>)

# BC Sakhis emerge from the SHG ecosystem

**India's vibrant SHG network has women who proficiently deal with finance. Women could be identified within this ecosystem, creating a ripple effect in last-mile banking.**

Formal employment opportunities are extremely limited for rural women. SHG women are motivated to become banking agents for three reasons:

Crucial secondary income	Reputation and status	Flexibility
<p>More than half of the recruited women (53%) came from families whose primary source of income is agricultural activities (refer to Table 4 in Annexure B). Given its uncertainties, these women saw BC Sakhi work as an indispensable secondary income.</p>	<p>Being a banking agent is of immense repute. These women feel a sense of pride and purpose when they deliver essential financial services in their communities.</p>	<p>Rural women have a lot of chores such as participating in agricultural work along with household and caregiving responsibilities. Agent work gives them the ability to choose their working hours and their location of work, which is helpful in overcoming these time barriers.</p>

The path to financial success as a BC Sakhi is challenging; however, a small percentage of women successfully sustain their BC business. According to SRLMs, a BC Sakhi needs to complete at least 250 transactions per month to, across banking services such as account openings and transactions (see Annexure A) to earn a sustainable income of over INR 5,000 (approximately USD 60) per month. Our data shows that 13% of BC Sakhis in Maharashtra meet this benchmark, classifying them as financially successful or "Model Sakhis."

With relevant interventions and enablers elaborated in the report, more women can become Model BC Sakhis and be able to grow their transaction volumes. The success that follows will encourage well-intended bank branch managers to onboard more BC Sakhis, thus fulfilling the national vision to enable gender intentional financial inclusion while supporting livelihood opportunities for rural women in India.

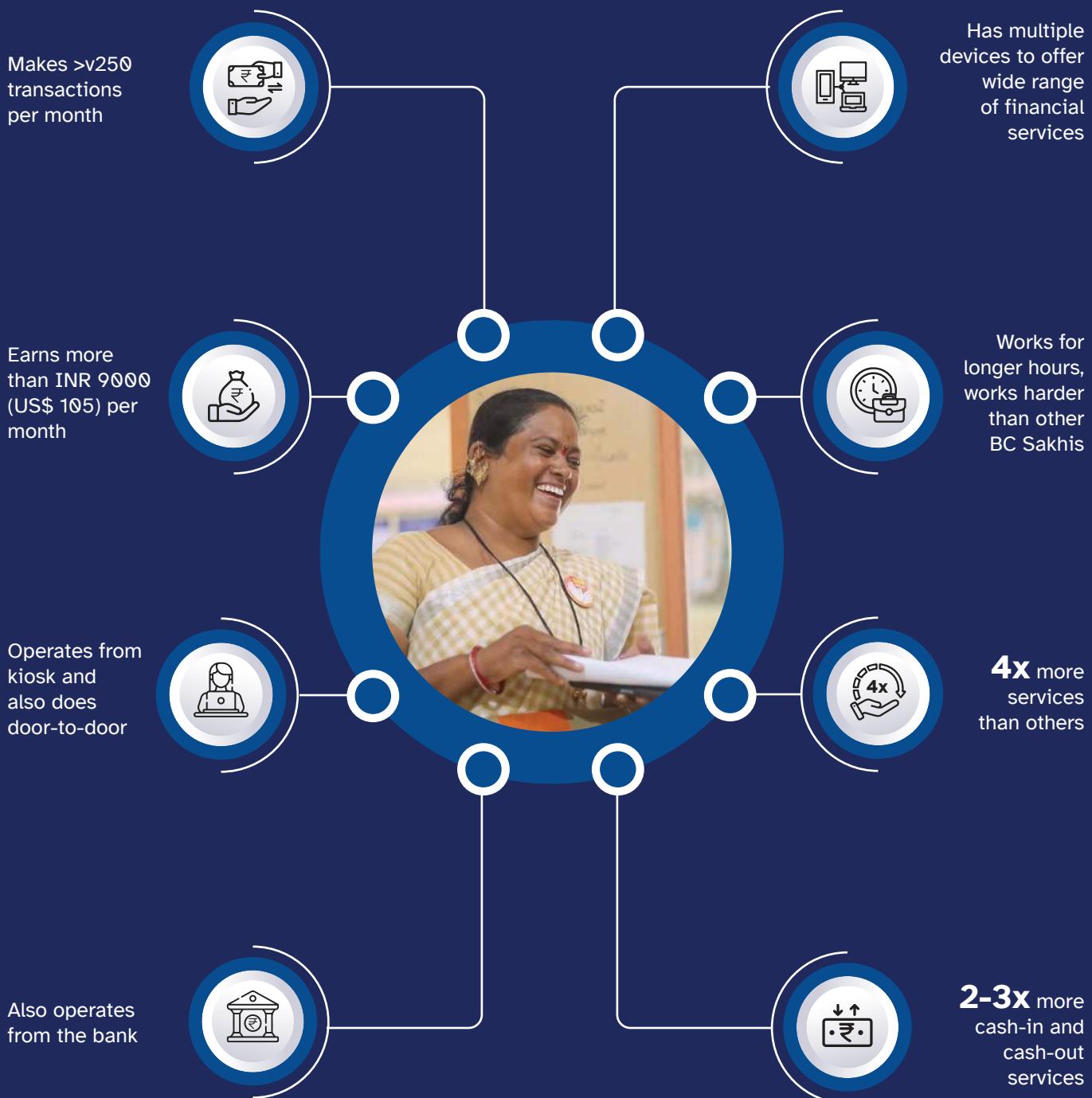


*“ My husband is in agriculture and works as a casual labourer. I work on the farm, too, and have a small papad-making business (food manufacturing). I signed up to become a BC Sakhi to earn additional income and support my family.”*

Sarita Z, State Bank of India, Maharashtra

# Who is a Model BC Sakhi?

A Model BC Sakhi conducts more than 250 transactions per month, with a median monthly income of INR 9,704 (USD 115) (refer to Table 1 in Annexure B). She typically has an experience of a minimum of two years. She offers a wide variety of financial services. She is mobile: her backpack - containing her laptop, fingerprint scanner, micro-ATM, and phone - serves as her office. While she primarily works from home, she also offers door-to-door services and occasionally works out of a designated space or BC Point, and sometimes from the bank's branch office. She spends a significant amount of time at her bank branch to receive the necessary support for her business. She puts in more days and hours, offers 4x more services, and facilitates 2-3x more cash-in and cash-out (CICO) services, compared to other women agents (detailed in Annexure B).

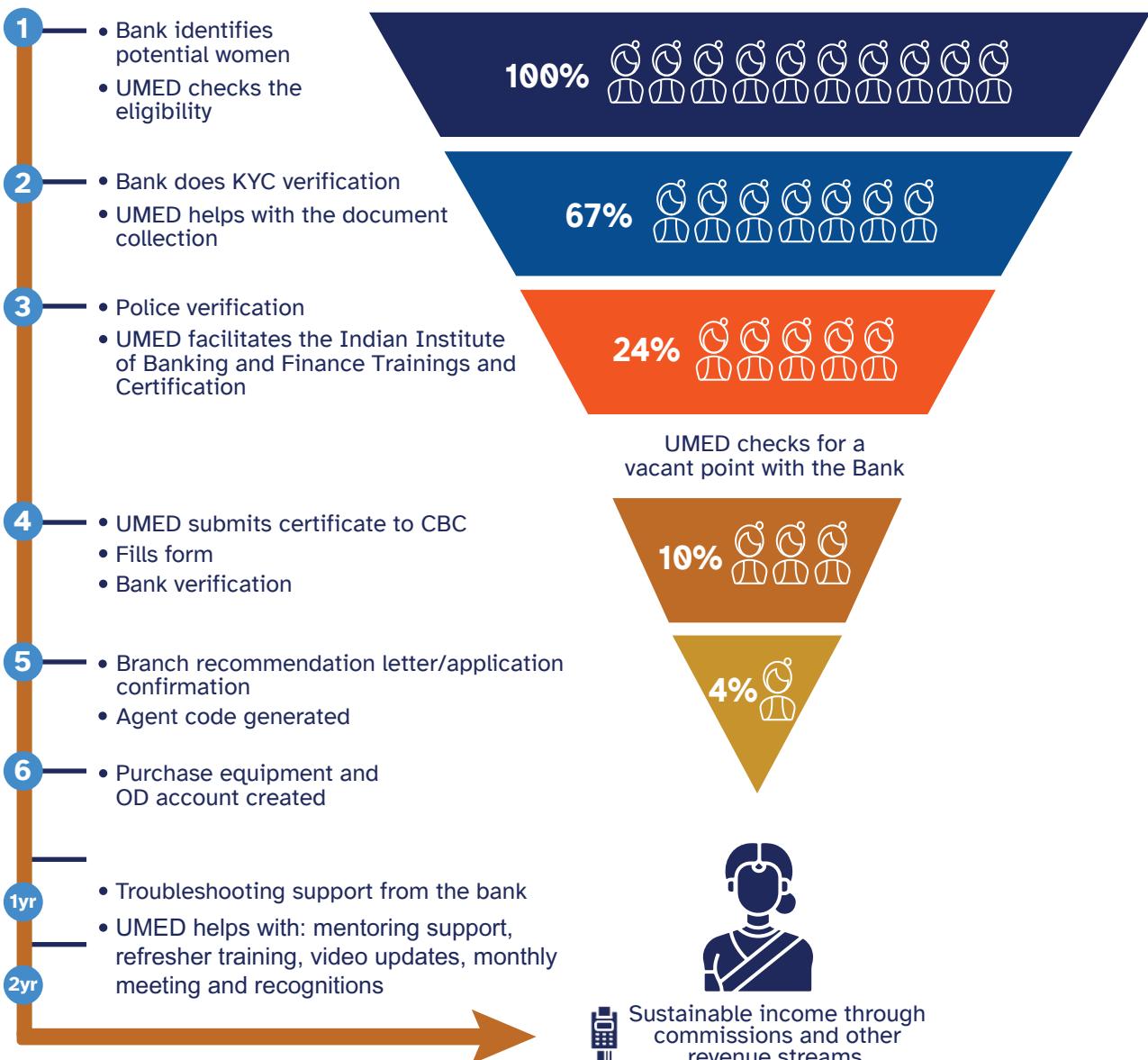


# Opportunities to enhance the BC Sakhi program

Women face a range of structural barriers in becoming and sustaining themselves as BC Sakhis. Limited awareness of available BC Sakhi positions at the Self-Help Group (SHG) and Cluster-Level Federation (CLF) levels often prevents women from exploring this opportunity. The high upfront costs of setting up operations, coupled with a lengthy and complex recruitment process, further deter participation. Many women also lack clarity on the potential revenue model and income trajectory associated with the role. Ongoing support, mentoring, and handholding are essential to enable women to establish viable livelihoods and build sustainable income streams.

Tackling these challenges presents clear opportunities: simplifying onboarding can encourage more women to enter the programme; targeted business support can accelerate their growth; and structured mentoring can unlock steady, long-term earnings. The sections that follow explore each of these opportunities in greater depth.

## Months      Bank (CBC) and UMED MSRLM



## A) Simplifying onboarding

The journey to sustainable income for a BC Sakhi can be extended and requires consistent support. Lengthy and complex onboarding processes may contribute to delays and reduce conversion rates. Currently, out of every 100 women who express interest, only about 4 become operational, often after a period of up to five months. Streamlining this process presents a key opportunity to expand women's participation and impact.

### 1 Reducing or financing set-up costs can make the program more accessible for rural women.

There are three BC Sakhi operating models, elaborated in the table below. One of these models is expensive, and very few BC Sakhis have access to such capital to launch their business, and even fewer would take loans for this setup. Assuming a 12% interest rate and recurring costs like rent and utilities, it could take her at least 1.5 years to break even under the mainstream model. Survey data shows that 88% of BC Sakhis self-fund ventures to avoid EMI burdens amid low, uncertain revenue.

**Table 1: Three BC Sakhi operating model**

Types of Bank Model	Initial Investment	Earnings per month	FSP Involved	Specifically in Maharashtra
				% of BC Sakhis in this category
				Average monthly median income
<b>Bank Kiosk Model</b> 	INR 60,000-70,000 (USD 750-875)	INR 10,000-25,000 (USD 125-313)	ALL Banks 	41 % INR 5,772
<b>Bank POS Model</b> 	INR 35,000-40,000 (USD 438-500)	INR 10,000-25,000 (USD 125-313)	Bank of Maharashtra, Maharashtra Gramin Bank	29 % INR 3,639
<b>Bank Android Model</b> 	INR 5000-12000 (USD 63-150)	INR 2,000-10,000 (USD 25-125)	Some Banks and Fintechs (such as Airtel Payment Bank)	30 % INR 558

### 2 A clear revenue roadmap encourages potential women agents.

BC Sakhis do not have a clear understanding of the commission structure and the services that will earn them a certain commission every month. Most are unable to estimate when their businesses will break even or become profitable. This could dampen and discourage their growth potential, thus resulting in drop-offs.

### 3 Streamlining onboarding processes could lower drop-offs.

Agent role awareness and activation are long roads. Uncertainty factors affect both women and banks, contributing to high drop-offs. Bank recruitment processes see fewer than 5% of applicants successfully becoming BC Sakhis. One key challenge is the inefficient flow of information from district administration to SHG groups. When information reaches interested individuals through multiple layers, positions may already be filled.

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*“My in-laws financed my BC business because I found bank loan paperwork too complicated. If necessary, I would have approached my Self-Help Group for a loan.”*

Gauri P, Maharashtra Gramin Bank

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*“The Block-level Bankers Committee informs us about the vacant points that can be assigned to a BC Sakhi. This list is then shared from the district to block manager, financial inclusion (BMFI). The BMFI further sends the list to the village organisation. Members of the village organisation then send us the list with names and contact details of potential BC Sakhis.”*

Shekhar B, District Manager-Financial Inclusion, Wardha, Maharashtra

## B) Supporting business growth

### It takes a year to grow income to INR 1,000

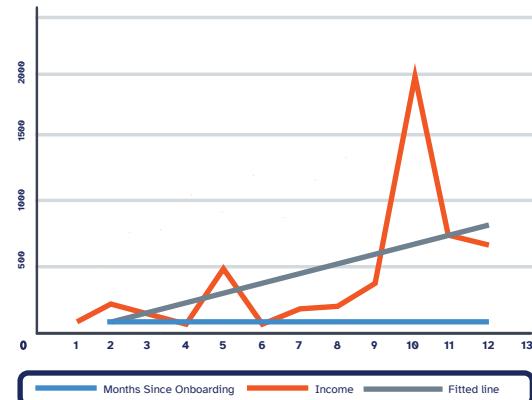
**(nearly USD 12) per month.** Women in rural India overcome significant challenges social norms, caregiving duties, and mobility limitations to participate in the formal workforce. BC Sakhis are often first-time entrepreneurs and typically start without an established customer base, building it from scratch. Initial RSETI training helps them get started by covering banking processes, financial services delivery, and device troubleshooting, but most women require further training in business management, communication, and marketing strategies to be able to expand their business and establish a steady client base.

New BC Sakhis often take up to a year after onboarding to reach an income of INR 1,000 (USD 13) per month.

Each month, thereafter, is crucial for gradually increasing transactions and growing their business. Capacity building during this initial year is especially important, focusing on the services they can offer, the commissions they can earn, and strategies to grow their customer base, such as organising community camps to promote their business.

This time series line chart illustrates a clear positive correlation between the duration of a BC Sakhi's employment and her commission-based income. Despite some fluctuations, the overall trend shows a consistent upward trajectory in earnings over time.

**Graph 1: Commission income in first 12 months**



### 1 Overcoming mobility, product, and capability constraints can expand opportunities for business viability.

Once onboarded, the journey to 250 transactions a month requires support in the forms of capacity strengthening in device usage, basics of banking, business management, operational support in handling daily business and logistics, and mentoring and supervisory support from relevant managers in the SHG ecosystem.

### 2 Enabling BC Sakhis' mobility is crucial.

Restricted mobility among BC Sakhis influences both the volume of customers they serve and the commissions they earn. These women often rely on family members for transportation to bank branches, which is essential for replenishing the cash they need to facilitate transactions. Without sufficient liquidity, they are unable to provide essential CICO services to their customers, thereby limiting their ability to meet community needs. This cycle can perpetuate financial exclusion for rural populations, undermining the very purpose of having BC Sakhis as accessible financial services providers.

### 3 Expanding the range of financial products they offer aids income growth.

A limited range of financial products influences BC Sakhi's growth potential. Currently, most BC Sakhis focus on Aadhaar Enabled Payment System (AePS) and account opening services. Around 60% of BC Sakhis do not provide the full suite of services available to bank-affiliated agents, which affects their ability to maximize monthly commissions. The median monthly income of a BC Sakhi associated with a bank is nearly 10 times higher than that of those using POS or Android-based setups because the former allows them to offer more financial services.

### 4 Supporting capacity building to grow business sustains and grows income.

BC Sakhis benefit from continued support in business growth strategies, even after a year of experience. Data shows that 23% of rising BC Sakhis earn an average monthly income of INR 1,551 (about \$18.6), and 8% become inactive. Additionally, 78% of women agents in the aspiring and rising categories (see Table 1 and Annexure B) report low incomes. To increase their commissions, BC Sakhis need to expand beyond their immediate communities, which often reach saturation. This requires enhanced mobility, marketing strategies, and a diversified range of products and services to broaden revenue streams.

**Table 2: The journey to 250 transactions per month**

Segment	Aspiring BC Sakhis	Disengaged	Rising	Model
<b>Vintage</b>	<b>Upto 1 Year</b>	<b>&gt;1 Year</b>		
<b>Percentage of BC Sakhis per segment</b>	<b>55%</b>	<b>0 transaction 8%</b>	<b>1-250 transaction 23%</b>	<b>&gt;250 transaction 13%</b>
<b>Median income</b>	<b>INR 0</b>	<b>INR 0</b>	<b>INR 785</b>	<b>INR 9704</b>
<b>Average income/ Month</b>	<b>=INR 611 (USD 7.6)</b>	<b>INR 0</b>	<b>INR 1551 (USD 19)</b>	<b>INR 12285 (USD 153)</b>

“

*“When I started as a BC Sakhi, I used a fingerprint scanner and mobile app for basic banking services, but my earnings were limited. To grow my business and earn more commission, I invested in a bank kiosk with a laptop, micro-ATM, and fingerprint scanner. Now, I provide expanded banking services to women and the elderly. While I mainly work from my kiosk, I also offer home services for pension withdrawals.”*

Durga Bharsakale, woman agent, Akola.

“

*“Encouraged by the community resource person (CRP) from UMED-MSRLM, I enrolled to become a BC Sakhi. I underwent training and certification and am currently working for the Airtel Payments Bank. Initially, my customers didn't trust their savings with my bank, as it wasn't popular. So, I got together with the CRP and organised a couple of camps, in three different locations, to inform potential customers about the different banking services. Camps helped me increase my customer base and commissions.”*

Payal G, Airtel Payments Bank, Nagpur

“

*“Women's World Banking organised a capacity strengthening program for SRLM managers who work in financial inclusion on effective BC Sakhi selection process; improved eligibility criteria and onboarding; and improving BC Sakhi incomes. The workshops ultimately contributed to the success of BC Sakhis in every Gram Panchayat. The learnings were then transferred to SHG women to expand their knowledge about the role of a BC Sakhi in the delivery of financial services while also increasing their monthly incomes.”*

Kaveri Pawar, State Mission Manager, Financial Inclusion, Maharashtra State Rural Livelihood Mission

# Women's World Banking and UMED-MSRLM: Our tested solution



## Objective:

- Recruit more women as BC Sakhis across Maharashtra.
- Build capabilities to ensure sustainable monthly income.



## Solution:

Our field team worked closely with: MSRLM officials, Banks, and CBCs to operationalize the BC Sakhis program. The following were some specific tactics:

- Enable vacancies and promote awareness.
- Onboard BC Sakhis across districts
- Develop BC Sakhis' capacities for long-term business growth



## Outcome:

- 6x increase in BC Sakhis numbers (From 1260 to 7000+ in October 2024)
- Expanded presence across Maharashtra (from 10 districts to all 34 districts in Maharashtra)

### Lite set-ups drive onboarding

Lower initial investment encourages women's participation, with 56% of new agents recruited from low-cost setups, allowing them to begin without taking loans.

### Collaboration operationalizes systematic onboarding

Continuous communication between CBCs, banks, and authorities streamlines BC Sakhis onboarding, accelerating the transition from application to operational status.

### Capability building after recruitment is key

Block-level camps educate SHG members about the BC Sakhis model, managing expectations and sharing real experiences, especially effective with bank and CBC partnerships.

### Focused capability building after recruitment

Reinforce agent work business strategies through informational videos and infographics on topics such as how to expand customer base or increase commissions

## Key Insights

### Networking with experienced agents assists skills

Workshops with experienced agents and Model BC Sakhis can offer practical guidance for new and disengaged BC Sakhis through knowledge-sharing and confidence building.



# Recommendations

Cultivating the BC Sakhi network as a financially viable social infrastructure for inclusive finance will require concerted efforts and collaboration across the ecosystem. Below are our recommendations for key players in the sector to unlock the potential of BC Sakhis in delivering critical financial services at the last mile, while also unlocking an important business opportunity for banks and FSPs.

## For FSPs and CBCs:

### Enable low-cost operating designs:



Financial services providers should explore cost-effective agent operating models by equipping BC Sakhis with hand-held point-of-sale devices instead of the more expensive laptop-printer setups. Ideally, develop apps that could eliminate the need for separate POS devices and make operations smoother. While transitioning to newer technologies might take time, FSPs could provide subsidized devices for BC Sakhis using funds earmarked for such purposes by institutions like the Reserve Bank of India (RBI) or NABARD. Additionally, instead of requiring fixed-deposit (FD)-based overdrafts, banks could consider offering open overdrafts or working capital loans to help BC Sakhis set up shop, as seen in schemes like PM Svanidhi<sup>11</sup>.

### Provide subsidized loans/grants for setup:



Quick access to capital, flexible EMI structures, and low interest rates will differentiate this from existing SHG credit, which is often expensive (typically 24% annually) and underutilized. Flexible repayment options - such as delayed repayment or EMI waivers for the first 6-12 months - would also be key, as commissions in the early months are generally low.

### Support and nurture newly onboarded BC Sakhis:



There are multiple ways in which banks and CBCs can support and nurture BC Sakhis in the first year. Some of these may be cumbersome and capital-intensive but will work in reducing dropouts.

- **Elevate and recognize:** Banks must actively elevate and promote BC Sakhis in their marketing materials and customer facing, branch-based collaterals to establish them as representatives of banks. Recognizing successful BC Sakhis can encourage other women to enrol as agents. Issuing of bank ID cards can also provide legitimacy.
- **Technical support:** Despite receiving training on device use and banking services and getting Indian Institute of Banking and Finance (IIBF) certification, women agents face technical issues on the job that need to be addressed timely in the first six months. CBC assist numbers and WhatsApp support groups can help bubble up unaddressed technical issues. In-person support and mentoring can also prevent agent inactivity.
- **Training reinforcements:** While in-person training is more effective, BC Sakhis also benefit tremendously from easy-to-understand how-to videos that can be shared on WhatsApp. These videos work even better when they are in the agents' local languages.
- **Tips on business acquisition:** Awareness and tips on customer acquisition strategies (such as organizing customer meetings, handholding in Direct Benefit Transfers, etc.), product training, and commission-based services that can be used to grow income were some of the most relevant content for BC Sakhis in our fieldwork.

<sup>11</sup> PM SVANidhi (Prime Minister Street Vendor's AtmaNirbhar Nidhi) is a government scheme providing financial aid to street vendors impacted by COVID-19, supporting self-reliance and economic integration. Key benefits include a 7% interest subsidy, INR 1,200 cashback on digital payments, and eligibility for further loans. Link- <https://patan.nic.in/scheme/prime-minister-street-vendors-atmanirbhar-nidhi-pm-svanidhi/#:~:text=The%20scheme%20aims%20to%20provide,street%20vendors%20by%20December%202020>

### Promote alternative income sources for aspiring BC Sakhis:



There are several untapped income opportunities that FSPs can help BC Sakhis unlock. One such opportunity lies in earning commissions from digitizing SHG transactions. Currently, dual authentication-based SHG transactions are not universally allowed by all banks or branches. FSPs need to implement and monitor this feature more consistently to provide BC Sakhis with additional income streams within their existing customer bases.

Additionally, FSPs can create further cross-selling opportunities for BC Sakhis by allowing them to source loans, assist with loan recovery, onboard merchants, and offer third-party insurance products.

### Track and minimize dropouts in BC Sakhi recruitment:



Banks should collaborate with CBCs to streamline the BC Sakhi recruitment process, reducing turnaround times to 10-15 days by digitizing the process and implementing centralized MIS tracking. To overcome challenges with police verification, alternative methods like Municipal Character Certificates can be considered.

### BC Sakhis as *Bima Vahak* (insurance agents)

The BC Sakhi program can seamlessly fit into the larger framework of IRDAI's (Insurance Regulatory and Development Authority of India) ambitious '*Insurance for all by 2047*' plan, delivered through women insurance agents across the country. IRDAI aims to have one *Bima Vahak* in each gram panchayat (village cluster).

BC Sakhis can be Bima Vahaks as well. With their experience in providing banking services, established trust and reputation in their communities as financial services advisors, BC Sakhis will be effective in cross selling insurance to their existing customer base.

The additional commissions earned from selling insurance products can help BC Sakhis move towards a more sustainable livelihood.

### BC Sakhis as agents of digital financial services among rural women

Women's World Banking partnered with National Payments Corporation of India (NPCI) under the UPI For Her initiative to bring 200 million women to adopt Unified Payments Interface (UPI, digital payments). Through our work we found that community level women agents deployed by payment's fintech were effective in encouraging women entrepreneurs in adopting UPI for merchants, in understanding schemes, its benefits, and helped them download the app and make and receive payments.

These agents were able to reach a wide range of women entrepreneurs who were deep in their community or operating from homes, given their familiarity. Women entrepreneurs were comfortable sharing their KYC details with these agents, given their reliability. On the other hand, 70% of the women merchants shared their husbands' identities rather than their own, when a male agent contacted them.

## For government and policymakers:

### Position BC Sakhis as an alternate banking channel for rural areas:

It is essential to track the presence, performance, and fraud incidences of BC Sakhis through disaggregated data across banks. By leveraging this data, BC Sakhis can be positioned as a reliable banking channel, strengthening the business case for their role in enhancing bank branch performance. The Reserve Bank of India should include a dedicated module on BC Sakhis in financial literacy camps, while banks ensure BC Sakhis participate in all bank-led local initiatives.



### Build BC Sakhi capacity in the first year:

State Rural Livelihood Missions must conduct ongoing capacity-building programs for BC Sakhis, focusing not only on operational troubleshooting but also on skills to market products, build customer bases, and explore new opportunities. Special emphasis should be given to disengaged and new BC Sakhis to ensure they grow their income to sustainable levels. In addition to training, BC Sakhis should be integrated into block- and district-level meetings, marketplaces, and bank camps to increase their visibility and transaction volumes. Ideally, they should have designated spaces in gram panchayat offices for greater visibility and be promoted at local bank branches.



### Plan and execute large-scale recruitment camps:

State and local governments should regularly (ideally quarterly) organize recruitment camps to build a robust database of KYC-completed women applicants at the block level. This database should be made accessible to all corporate business correspondents and banks. Policymakers should streamline the police verification process for women agents, potentially through State Rural Livelihood Missions, which could facilitate verification via district officers or third-party agencies.



### Digitize BC Sakhi databases:

State Rural Livelihood Missions should digitize BC Sakhi databases and create a real-time dashboard to monitor active women agents, their profiles, and commission data at the district level. Corporate BCs should upload monthly commission data to this platform. A unified digital platform to track and monitor BC Sakhi recruitment, activity, and income is crucial for the success of the *One BC-One GP* initiative.



# Abbreviations:

<b>AEPS</b>	Aadhaar Enabled Payment System
<b>APY</b>	Atal Pension Yojana
<b>BC</b>	Business Correspondent
<b>CBC</b>	Corporate Business Correspondent
<b>CICO</b>	Cash-In Cash-Out
<b>DAY-NRLM</b>	Deendayal Antyodaya Yojana National Rural Livelihoods Mission
<b>DBT</b>	Direct Benefit Transfer
<b>DPI</b>	Digital Public Infrastructure
<b>FGD</b>	Focus Group Discussion
<b>FSP</b>	Financial Service Provider
<b>GP</b>	Gram Panchayat
<b>GST</b>	Goods and Services Tax
<b>IIBF</b>	Indian Institute of Banking and Finance
<b>IRDAI</b>	Insurance Regulatory and Development Authority of India
<b>JAM Trinity</b>	Jan Dhan-Aadhaar Mobile Trinity
<b>PMJJBY</b>	Pradhan Mantri Jeevan Jyoti Bima Yojana
<b>MIS</b>	Monitoring Information System
<b>NPCI</b>	National Payments Corporation of India
<b>PMJDY</b>	Pradhan Mantri Jan Dhan Yojana
<b>PoS</b>	Point of Sale machine
<b>PSB</b>	Public Sector Bank
<b>RRB</b>	Regional Rural Bank
<b>RSETI</b>	Rural Self Employment Training Institute
<b>PMSBY</b>	Pradhan Mantri Suraksha Bima Yojana
<b>SHG</b>	Self-Help Group
<b>SRLMs</b>	State Rural Livelihoods Missions
<b>UMED</b>	Maharashtra State Rural Livelihoods Mission (commonly known as "UMED")
<b>UPI</b>	Unified Payments Interface

# Annexure A: Pathways to increase monthly incomes through diversified services

Most BC Sakhis offer only CICO services (67%) and the cross-sell of Jan Suraksha Products (50%). As they grow in confidence, they provide additional services as well. Some even go beyond and provide loan recovery services for banks and services available at common centres which helps them significantly grow their income.<sup>12</sup>

A full-service bank has many products and avenues of commission for a BC Sakhi. The likelihood of earning more than INR 5000<sup>#</sup> (nearly USD 60) is stronger for agents linked to banks (especially RRBs who have large rural customer bases).

**Table 3: BC Sakhi services and commissions**

Name of Service	No Of Transactions/day	No Of Transactions/month	Commission rate (INR)	Total Commission (INR)	Total Commission (USD)
AEPS withdrawal	10	200	17 per 10,000	3,400	42.5
Account Opening	2.5	50	20 per Account	1,000	12.5
Loan Lead	0.1	2	200	400	5
SHG Account Opening	0.1	2	200	400	5
Loan Recovery	0.2	4	200	800	10
		258		6,000	75

<sup>12</sup> Commission values may vary from bank to bank

## Annexure B: Analysis of project data

Throughout the project, we collected ongoing data on BC Sakhis vintage, transactions made, commissioned earned, etc. We also utilized the MIS data that UMED-MSRLM had collected and the commission data that banks or CBCs provided to UMED-MSRLM. We also conducted periodic qualitative assessments to understand the reasons behind the trends we were observing.

Presented below is a summary of the analysis from triangulating this information from July 2023 to June 2024.

**A. Banking Agent Monthly MIS** data was collected district/segment wise from the start of the project with BC Sakhi names, their bank- and CBC-associations, their verifiable contact details, and the commission earned to understand and track their progress. Basis this information, BC Sakhis were segmented into four categories based on their vintage (joining date) in the system and monthly transaction count. 250 transactions<sup>13</sup> per month and vintage over a year were the parameters for the segmentation. Four segments emerged namely Aspiring, Rising, Model, and Disengaged categories.

**Table 4: BC Sakhi Segmentation**

Type of BC Sakhi	No. of BC Sakhi	% of total BC Sakhis	Vintage	No. of median Trnx (in FY 2023-24)	Average income (INR)	Median income (INR)	Maximum income (INR)	Minimum income (INR)
Aspiring	1,446	55%	< 1 years	no criteria	611	0	66,146	0
Rising	603	23%	> 1 years	1-250 transaction	1,551	785	97,544	0.28
Model	344	13%	> 1 years	250+ transaction	12,248	9,704	50,185	834
Disengaged	222	8%	> 1 years	0 transaction	0	0	0	0
<b>Grand Total</b>	<b>2,615</b>							

\*Method of calculating vintage: Joining date available from BCMMS data. If joining date not available, date of first record of transaction taken from BCMMS data as joining date.

\*\*Method of calculating median transaction count: Median of transaction income available from April '23 to March '24 from BCMMS data. In case median transaction count is zero but median income is available, that has been considered for classification (up to INR 5000 as "Rising" and above INR 5000 as "Model BC Sakhi").

<sup>13</sup> Multiple SRLMs considered 250 transactions a benchmark for sustainable incomes

**B. Study to understand BC Sakhis:** Between September to December 2023, we conducted a study with 1583 BC Sakhis at their workplaces (home, office, shop, or bank) to understand them better and design capability strengthening interventions and barrier reduction strategies.

This included their demographics, educational profiles, household incomes, modes of operations, their current knowledge on banking services and devices, their relationships with banks, CBCs, and the SHG ecosystem, and other motivators and barriers to their functioning and success. This is what we found:

**Table 5: Age bands of BC Sakhis**  
**60% of the BC Sakhis were in their thirties**

Age Band	No. of BC Sakhis	Percentage
21-30	452	29%
31-40	939	60%
41-50	179	11%
>50	7	0%
<b>Grand Total</b>	<b>1,577</b>	<b>100%</b>

**Table 6: Husbands are primary earners.**  
**As agriculture is the main household income source, women undertake BC Sakhi roles for income stability**

Husband's Income Source	No. of BC Sakhis	Percentage
Agri (Self-employed)	790	53%
Business (Self-employed)	361	24%
Salaried	240	14%
Casual Labour	114	8%
Casual Labour	33	2%
<b>Grand Total</b>	<b>1,502</b>	<b>100%</b>

**Table 7: Key Behavioral Attributes that differentiate 'Model' BC Sakhis from other BC Sakhis.**

Key Behavioral Characteristics	Model BC Sakhi	Other BC Sakhi
 She conducts a significantly higher number of transactions	608 transactions a month	157 transactions a month
 She is more experienced	82% have at least two years of experience	37% have at least two years of experience
 She is more regular with her agent work	75% work everyday	54% work everyday
	86% work for more than five hours on BC services	49% work for more than five hours on BC services

N for other BC Sakhi= 1566 N for Model BC Sakhi= 207

# Case Study: Juilee Gawali – A Model BC Sakhi in Pune, Maharashtra

## 1 Journey into financial inclusion

Juilee Gawali, a resident of Ane village in Junnar, Pune, was part of a Self-Help Group (SHG) before stepping into the role of a BC Sakhi. Encouraged by another BC Sakhi, Rekha Tai, and supported by her SHG network, Juilee believed she could manage the responsibility. Her transition to becoming a BC Sakhi began with a 7-day training program, and within 4-5 months, she was operational and ready to serve her community through a BC Point, assigned to her by UMED.

## 2 Balancing work and responsibilities

Juilee begins her day at 5:30 AM, completing household chores before taking tuition classes. By 10 AM, she starts her BC Sakhi work at her designated point until 5 PM. Her evenings are dedicated to her family, students, and home.

## 3 Building confidence and a new identity

For Juilee, becoming a BC Sakhi has been transformative. The role has instilled confidence and given her a strong identity in her village. She enjoys assisting other women and has developed a keen interest in social work. Her ability to manage financial transactions, guide customers, and organize community awareness camps has made her a trusted resource in her village.

## 4 Expanding financial services and impact

She provides crucial banking services such as cash deposits, withdrawals, KYC updates, and microinsurance enrollment. She organizes awareness camps for government schemes like PMJJBY, PMSBY, and ABY, ensuring more rural households have access to financial security. She also helps farmers with land record printouts and insurance payments.

## 5 Overcoming initial challenges

Starting as a BC Sakhi came with its share of challenges. Juilee initially lacked confidence and feared making mistakes. However, continuous support from UMED-Maharashtra SRLM, including training videos and digital learning tools, helped her gain expertise.

## 6 Aspirations for growth and sustainability

Juilee is determined to increase her earnings by expanding her services. She aims to set up an Aadhaar Centre and acquire an ID for MahaSeva Kendra (a shop dedicated to facilitating KYC and other services such as Aadhaar upgradation, passport initiation, enterprise licensing, etc) to diversify her income streams. She also sees untapped potential in promoting microinsurance, an area she hopes to strengthen.



## Annexure C: Capability building of BC Sakhis

BC Sakhis undergo a rigorous training from RSETI at the start and receive a certification from the Indian Institute of Banking and Finance (IIBF). In our project, we worked to offer them ongoing and incremental capability strengthening reinforcements over time in simple ways.

From the initial assessment of over 1500 BC Sakhis, we identified the following areas to for their strengthening:

### Learning objectives

**Knowledge:** Reinforce the foundational knowledge received during RSETI training to ensure each BC Sakhi is fully equipped to deliver banking services to her community. Provide clear information on additional services available to customers, certifications needed, and the support structures she can access for assistance.

**Attitude:** Encourage her confidence in her role and abilities as a BC Sakhi. Foster a customer-centric approach and a commitment to serving women customers. Promote her availability as a mentor to other BC Sakhis and inspire a willingness to learn from Champion BC Sakhis in her area, embracing mentorship as both a giver and receiver.

**Skills:** Help her develop self-marketing techniques and a personal brand to better engage customers. Support the development of essential business management, data entry, and reporting skills to streamline her operations and strengthen relationships with CBCs and banks.

**Habits:** Cultivate habits of self-belief as an entrepreneur, regular data management, and reporting. Maintain business discipline, balancing work hours with personal life while keeping daily records. Foster her commitment to service delivery, especially on Direct Benefit Transfer (DBT) days, ensuring reliability for her customers.

## Modes of receiving these reinforcements

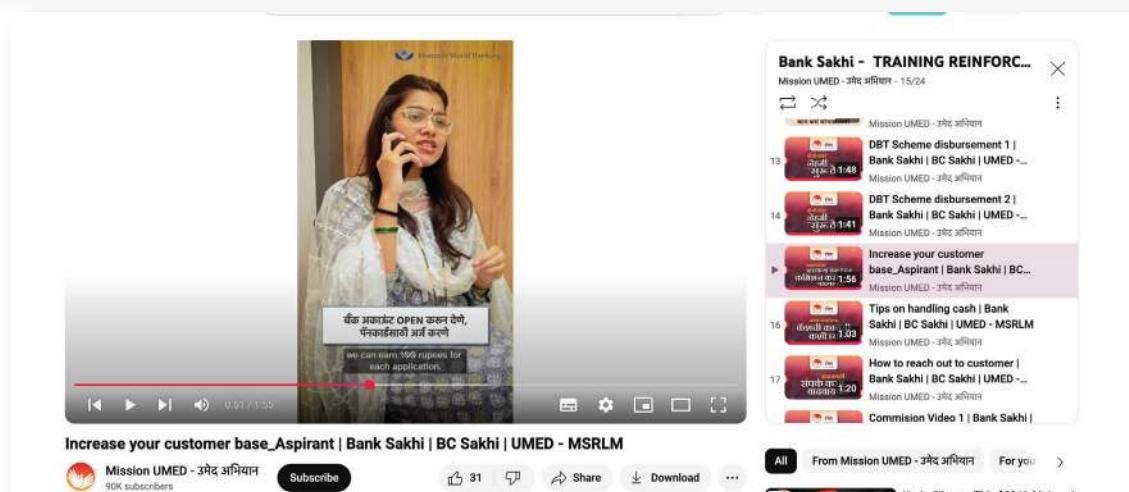
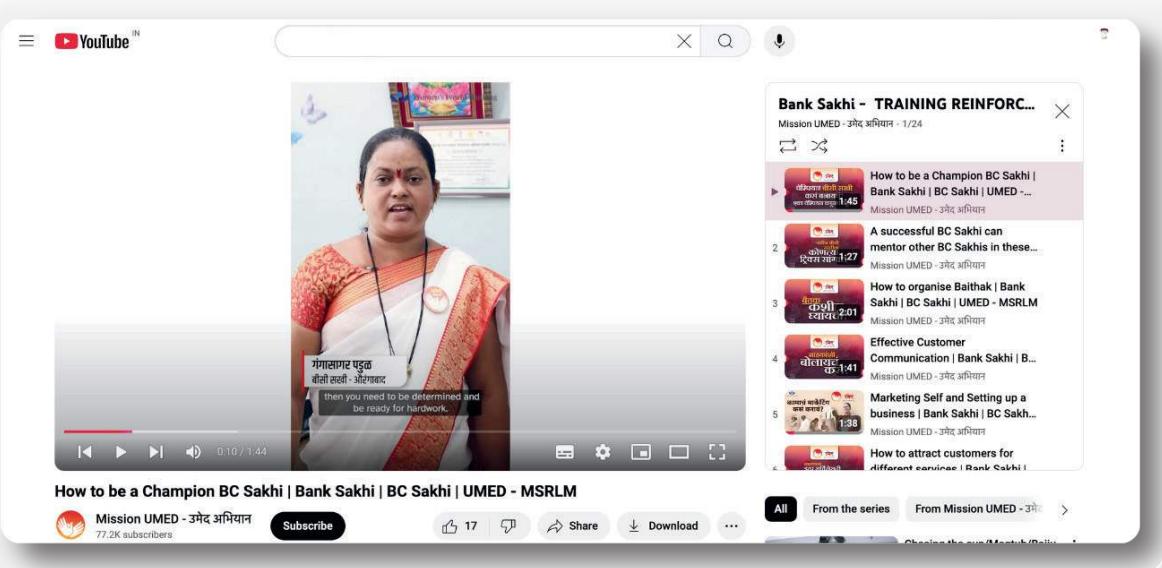
**Nugget-sized video content on key concepts:** We created certain short films on key topics on model behavior that we wished to nudge among the BC Sakhis. These videos were uploaded on UMED-MSRLM's YouTube channel and circulated in WhatsApp groups with some key messages or actions.

Women's World Banking created an extensive series of videos for BC Sakhis, covering essential topics to support their business growth and service delivery:

- **Communications and marketing:** Self-promotion, branding, building customer trust, and marketing relevant financial schemes.
- **Business management:** Location setup, managing cash, incentive tracking, lead registers, and troubleshooting devices.
- **Customer relations:** Techniques for engaging customers, understanding women's needs, and delivering consistent DBT services.
- **Products and services:** Knowledge on schemes like PMJDY, JJBY, SBY, and APY, plus door-to-door outreach and loan recovery.
- **Bank relations:** Collaborating with banks, inviting officials to events, and handling multiple bank registrations and devices.

These resources were tailored to ensure BC Sakhis could manage their businesses effectively, foster customer loyalty, and expand their income. We created static graphics and digital posters on these themes for BC Sakhis to share with their customers, as they lacked their own marketing materials. Additionally, UMED-MSRLM incorporated these videos into their ongoing capacity-building training efforts.

### YouTube Link to BC Sakhi learning videos -



*“Between customers and lean periods during the day, I take time to watch the numerous videos developed for BC Sakhis that I receive over WhatsApp. These short and practical videos also have information on sorting out basic issues and trouble I face in my work”*

Kiran T, woman agent, Akola

*“I really like the videos that are sent over our BC Sakhi WhatsApp group. These short videos are in Marathi, they are sharp, easy to understand and help in our work”*

Priti N, woman agent, Bhandara

*“Women’s World Banking played a key role in streamlining the BC Sakhi onboarding process by raising awareness and organizing workshops to recruit women agents. These agents received continuous capability strengthening to improve their skills, including resolving PoS machine issues. This support has empowered BC Sakhis to conduct transactions effectively earning a steady income through commissions. The WhatsApp group has also been invaluable, keeping them connected and informed.”*

Jitendra Meshram, District Manager Financial Inclusion, Yavatmal





Women's World Banking