



IMPACT ASSESSMENT REPORT

COLGATE KEEP
INDIA SMILING
FINANCIAL AND
DIGITAL LITERACY

Implemented by: Haqdarshak and
Seva Mandir

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BBREVIATIONS

CDS	Colgate Digital Sakhi
CFDLP	Colgate Financial and Digital Literacy Program
CSR	Corporate Social Responsibility
DFL	Digital & Financial Literacy
FGD	Focussed Group Discussion
FY	Financial Year
NGO	Non-Governmental Organisation
PRI	Panchayati Raj Institution
PWD	Persons with Disabilities
SDGs	Sustainable Development Goals

EXECUTIVE SUMMARY

PROJECT BACKGROUND

The Colgate Financial Digital Literacy Program (CFDLP), supported by Colgate-Palmolive and implemented by Haqdarshak and Seva Mandir, aims to improve digital and financial literacy in rural communities, especially among women and persons with disabilities. The program trains local women as Colgate Digital Sakhis to guide community members in using digital tools, accessing banking services, and applying for government schemes. Colgate Yojana Kendras were established in Baddi (HP), Sricity (AP), Sanand (GJ), and Kundaim (Goa) to provide on-ground support. The initiative promotes awareness, confidence, and independence in using digital services through strong collaboration with community stakeholders and Colgate's CSR team.

PROJECT DETAILS



Implementation year

FY 2023 - 2024



Project year

FY 2024 - 2025



Assessment year

FY 2025-26



Project locations

Andhra Pradesh, Gujarat, Himachal Pradesh, Goa



Program Coverage

#Women Trained in FDL - 77 K, #Citizens directly reached - 137 K,
#Colgate Smile Sakhis - 363, #Government Schemes Linkages - ₹120 Cr



Budget

₹1,99,99,820/-



Implementing Partner

Haqdarshak and Seva Mandir



Alignment with SDGs



Alignment with National Policies and Programs

- Digital India Mission
- Pradhan Mantri Jan Dhan Yojana (PMJDY)
- Skill India Mission
- Beti Bachao Beti Padhao (BBBP)
- Accessible India Campaign (Sugamya Bharat Abhiyan)

PROJECT ACTIVITIES



Delivering customized digital and financial literacy training to women, students, and PwDs.



Organize hands-on sessions on UPI, mobile banking, savings, investments, and online services (recharge, bill payments, etc.).



Provide End to End support on government scheme linkages for village level beneficiaries.



Develop a cadre of Master Trainers - Colgate Digital Sakhis - Conduct capacity-building for them on schemes, finance, and livelihoods.



Provide livelihood opportunities to digital sakhis - scaling program at a village level through their support.



KEY FINDINGS

COMMUNITY PERSPECTIVE ON THE GOVERNMENT SCHEMES AND FINANCIAL DIGITAL LITERACY



Access to Government Schemes

- 77.8% had no prior linkage to government schemes before the project. Post-intervention, 93.9% are now receiving benefits from linked schemes.
- The majority were linked to 1-2 schemes (65.6%), with 34.4% linked to 3-4 schemes.
- High uptake of key schemes:
 1. Social Security Pensions (47.2%)
 2. Scholarships (38.9%)
 3. E-Shram (31.1%)
 4. Health schemes (22-18%)



Outreach Channels

- Home visits by Digital Sakshis were the most effective channel (67.2%).
- State-level differences:
 1. AP & Himachal: 96-100% reliance on home visits.
 2. Gujarat: 75% reliance on Digital Yojana Kendras.



Service Delivery Efficiency

73.3%

linked within 2-4 weeks, and 20.6% within one week—showing fast turnaround.



Documentation & Aadhaar Integration

- Foundational documents (Aadhaar, PAN, Voter ID, Ration Card) reached near 100% coverage.
- Major increases in Aadhaar-linked services:
 1. Voter ID (10% → 93.9%)
 2. PAN (3.3% → 50%)
 3. MGNREGA Job Cards (0% → 33.9%)



Digital & Financial Literacy Participation

- The majority attended 1-3 digital (60%) and 1-3 financial sessions (85%).
- Training sessions predominantly lasted over 2 hours (97.8%).



Digital Yojana Kendra Usage 73.9%

visited the Kendra for scheme-related queries.



Sakhi Performance

- Sanand had the highest citizen outreach (70-100/month).
- Kundaim showed highest scheme linkage performance (17-22/month).
- Digital finance confidence remained high (~80% across sites).

KEY IMPACTS

COMMUNITY PERSPECTIVE ON THE GOVERNMENT SCHEMES AND FINANCIAL DIGITAL LITERACY



Dramatic Increase in Financial Protection

Insurance coverage jumped from 7.8% to 85.6%, significantly improving household resilience.



Strong Shift to Digital Banking

- Independent digital banking surged:
 1. Debit card/ATM usage: 22.2% → 93.3%
 2. Internet banking: 8.9% → 73.9%
 3. Mobile banking: 3.3% → 70%
- Reliance on intermediaries (BCs/CSCs) dropped from 81.7% to 18.9%.



Large-Scale Digital Payments Adoption

- UPI usage increased from 12.8% to 92.8%.
- Cash-only behaviour fell from 92.8% to 12.2%.
- The majority now use both cash and digital (54.5%)—indicating sustainable behaviour change.



Enhanced Access to Entitlements & Benefits

- Majority received meaningful monetary benefits (₹1,000–₹5,000 annually) and extensive non-cash benefits (health, scholarships).
- Beneficiaries now effectively access government schemes and digital services with minimal support.



High Trust in Project Systems

- 96.7% received benefits through Direct Benefit Transfer (DBT)—showing strong financial inclusion and transparency.
- 96.1% received Yojana Cards, indicating seamless distribution and program coverage.



Strengthened Community-Level Support Systems

- Digital Sakshis acting as trusted last-mile enablers, with high outreach, consistent literacy sessions, and strong community reliance.

COMMUNITY BENEFICIARIES



01. INTRODUCTION

BACKGROUND AND NEED FOR THE PROGRAM

The Digital and Financial Literacy Program, supported by Colgate-Palmolive and implemented by Haqdarshak & Seva Mandir, was launched to address the growing gap in access to digital tools, financial services, and welfare schemes, especially among women and persons with disabilities (PwDs) in rural and underserved areas. In many parts of India, limited awareness, lack of digital skills, and unfamiliarity with banking systems make it difficult for citizens to benefit from government services and participate in the digital economy. This gap often leads to missed opportunities for financial inclusion, access to social protection, and improved livelihoods. Recognising these challenges, the program was designed to provide structured training, increase awareness, and create community-based support through trained Digital Sakhis. The initiative aims to build knowledge, boost confidence, and ensure last-mile delivery of welfare schemes, empowering individuals and communities to lead more secure and self-reliant lives.

OBJECTIVES OF THE PROGRAM



The main goal was to help women and persons with disabilities (PwDs) use digital tools and financial services in everyday life.



The program aimed to increase confidence, independence, and access to services, especially for people in rural areas.



Train women from the community as Colgate Digital Sakhis with skills in digital literacy, financial inclusion, and livelihood generation.



Educate beneficiaries on government welfare schemes, social protection programs, and eligibility criteria.



Increase awareness among citizens about government schemes and assist with eligibility checks and document requirements.



Facilitate access and linkages to government schemes and essential documents for all beneficiaries.



Provide support for banking services, including KYC, Aadhaar, and PAN card corrections and enablement.



Distribute co-branded Yojana Cards to each beneficiary to promote access, awareness, and utilisation of government schemes.

ABOUT COLGATE-PALMOLIVE (INDIA) LIMITED

Colgate-Palmolive is more than a company; it's a caring, innovative growth engine, reimagining a healthier future for all people and the planet. Colgate-Palmolive (India) Limited stands as the undisputed market leader in oral care in the country, relentlessly pursuing sustainable, profitable growth for its shareholders, while fostering an inclusive and empowering workplace for its people. With a primary focus on cutting-edge, science-led innovations in oral and personal care across the Indian market, the company is globally recognized for its visionary leadership and pioneering efforts in advancing sustainability and community well-being. Among its recent landmark accomplishments, the company has made colossal strides in drastically reducing plastic waste and championing recyclability, meticulously conserving water and energy at its state-of-the-art manufacturing facilities, empowering women through vital financial and digital literacy programs, and profoundly enhancing children's oral health through the iconic Colgate Bright Smiles, Bright Futures® program.

ABOUT HAQDARSHAK

Haqdarshak is an organisation that helps people and small businesses access government welfare and financial services, especially in rural and remote areas. Their goal is to improve the lives of communities by making sure support reaches the people who need it most. They use technology and trained agents to give clear information about government schemes in local languages. This makes it easier for citizens to understand what benefits they are eligible for and how to apply, helping them live better and more secure lives.

Seva Mandir is dedicated to realising a society where all citizens, regardless of background, can collaborate to address local challenges effectively. They advocate for a democratic and polyarchic approach to development and governance, emphasising the importance of citizen engagement alongside formal state structures. The organisation seeks to establish conditions where individuals and their associations actively participate in decision-making processes to benefit and empower the most vulnerable members of society.



02 RESEARCH METHODOLOGY

Colgate-Palmolive commissioned a study by SoulAce to assess the impact of their Colgate Financial Digital Literacy Program (CFDLP). The initiative aimed to promote digital and financial inclusion among underserved communities, with a special focus on women and persons with disabilities (PwDs). This study, conducted by SoulAce, will critically analyse the effectiveness of the program in enhancing digital and financial knowledge, the role of Digital Sakhis in community outreach, and the overall outcomes in improving access to essential government schemes and services.

OBJECTIVES OF THE STUDY



To assess the effectiveness of organisational activities and measure their impact.



To analyse the impact of social investments in programs and projects on beneficiaries and society.



To conduct impact evaluations that generate meaningful insights while considering resource availability and decision-making timelines for the intervention.



To make evidence-based decisions for implementation, identify challenges, and ensure program continuity, scalability, sustainability, and efficiency.

RESEARCH METHODOLOGY

The impact assessment study adopted a comprehensive mixed-methods strategy, blending quantitative and qualitative approaches to offer a more intricate understanding of the project's impact. This combination allowed for the acquisition of both numerical data and detailed contextual insights, resulting in a more comprehensive evaluation of the project's outcomes.

APPLICATION OF QUANTITATIVE TECHNIQUES

In the quantitative aspect, the study utilised structured interviews featuring predetermined response options. Closed-ended surveys included specific questions with multiple-choice or Likert-scale options. This approach facilitated the collection of data that could be quantified and statistically analysed, offering a clear and measurable understanding of the project's impact.

APPLICATION OF QUALITATIVE TECHNIQUES

To ensure accuracy and a diverse participant pool, a mix of semi-structured interviews, open-ended interviews, and Focus Group discussions (FGDs) engaged essential project stakeholders, including students, trainers, panchayat representatives, sakhis, and program coordinators. These qualitative inputs complemented the quantitative data, providing deeper insights into program effectiveness, significant barriers, challenges, and areas for enhancement.

ENSURING TRIANGULATION

The quantitative research findings were cross-validated with the insights derived from the qualitative research. The report was structured to reflect this Triangulation, enhancing the reliability of the findings.

SAMPLING FRAMEWORK

In order to ensure a well-rounded representation of the different sub-groups within the target population, the study employed a stratified random sampling technique. Additionally, for qualitative interactions, purposive sampling was utilised to engage key stakeholders.

Stratified random sampling is a method that involves dividing the population into distinct subgroups and then randomly selecting samples from each subgroup to ensure representative diversity in the study.

Purposive sampling is a research method where specific individuals or groups are deliberately chosen for inclusion in a study based on their unique characteristics or expertise, to provide targeted and specialised insights into the research topic.

The sampling framework is illustrated below:

Study Locations	Digital Sakhis	Community Beneficiary for Govt. Scheme	Community Beneficiary FDL Training
Andhra Pradesh	5	30	30
Gujarat	5	30	30
Himachal Pradesh	5	30	30
Goa	5	30	30
Total	20	120 HH (576)	120 HH (576)

STANDARDISED FRAMEWORK FOR EVALUATION

The research study applied the OECD-DAC framework for evaluation, ensuring alignment with globally accepted standards and norms. This framework offered a strong and uniform method to evaluate the project's impact, bolstering the credibility and pertinence of the research findings.



DESIGN SNAPSHOT



Name of the project

Colgate Keep India Smiling Financial And Digital Literacy



Research design

Descriptive and Interpretive research design



Implementing Partner

Haqdarshak & Seva Mandir



Sampling Technique

Purposive and Stratified Random Sampling



Sample Size

120 Digital Sakhis, 120 HH - Community Beneficiary for Govt. Scheme, 120 HH - Community Beneficiary FDL Training



Qualitative Methods used

Methods used: Testimonials and Focus Group Discussion



Key Stakeholders

Panchayat representatives, Digital Sakhis, Program Coordinators

UPHOLDING RESEARCH ETHICS

The impact assessment study upheld a robust framework of research ethics principles throughout its process.

INFORMED CONSENT

Participants made informed decisions after understanding the study goals, risks, and benefits.

CONFIDENTIALITY

Participant information was guarded securely, establishing a foundation of trust.

DATA SECURITY AND ANONYMITY

Rigorous measures ensured participant data remained private and untraceable.

NON-MALEFICENCE

Participant well-being was safeguarded, with no harm caused by the research.

INTEGRITY

Research maintained high credibility through sincere and transparent practices.

JUSTICE

Equitable treatment prevailed, free from biases or stereotypes, promoting fairness.

03. ANALYSIS OF THE PROGRAM DESIGN

THEORY OF CHANGE

DETAILS

Funding from Colgate-Palmolive, implementation support by Haqdarshak, training materials, digital devices, community facilitators (Digital Sakhis), and infrastructure for Colgate Yojana Kendras.

ACTIVITIES

Training Digital Sakhis, community outreach sessions, awareness campaigns, handholding support for availing government schemes, and digital and financial literacy training.

OUTPUTS

Number of sessions conducted, individuals trained, awareness materials distributed, documents generated (Aadhaar, PAN), and bank accounts opened.

OUTCOMES

Improved knowledge of digital tools and financial services, increased access to social protection schemes, enhanced confidence among women and PwDs.

IMPACTS

Greater digital and financial inclusion, improved livelihood opportunities, and empowered rural communities.

IMPLEMENTATION STRATEGY



STRATEGY

Community-based approach through Digital Sakhis, setting up Colgate Yojana Kendras, local language training modules, close coordination with local authorities and stakeholders.

MONITORING & EVALUATION (M&E)



M&E APPROACH

Regular monitoring through field visits, data tracking of training and outreach, feedback collection, periodic reporting.



TOOLS AND EVIDENCE

Use of mobile-based monitoring apps, beneficiary forms, session trackers, photos/screenshots of training sessions, and awareness activities.

04



KEY FINDINGS AND ASSESSMENT OF IMPACTS

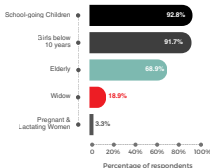
This chapter presents the core findings derived from primary data collected through structured tools and interactions with key stakeholders. It highlights measurable changes, knowledge levels, and behavioural outcomes observed among respondents, offering a clear assessment of the program's impact on financial digital literacy.

A detailed survey was conducted with Community members, student participants and trainers to gain a well-rounded understanding of the program's effectiveness. By gathering insights from both groups, the study offers a complete picture of how well the program was implemented, its impact at the ground level, and areas where it can be strengthened further.



AWARENESS OF COMMUNITY MEMBERS ON THE GOVERNMENT SCHEMES AND FINANCIAL DIGITAL LITERACY

CHART 1: FAMILY COMPOSITION



92.8%

of the households have school-going children, and 91.7% have girls below 10, highlighting strong needs in education and child welfare.



68.9%

of the households include elderly members, reflecting multi-generational care burdens, while 15-20% have widows, and only 2-3% have pregnant or lactating women.

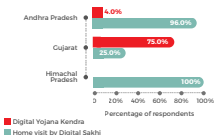
Overall, households are child-centric with notable requirements in education, healthcare, and social support.

CHART 2: SOURCE OF LINKAGE TO GOVERNMENT SCHEMES



A majority of respondents (67.2%) learned about government schemes through **home visits by Digital Sakhis**, indicating that door-to-door outreach remains the most effective and trusted method for information dissemination in the community. In contrast, **Digital Yojana Kendras** accounted for 32.8% of the linkages, suggesting that while community-based digital centres are helpful, they are accessed by relatively fewer people.

CHART 3: STATE-WISE SOURCE OF LINKAGE TO GOVERNMENT SCHEMES

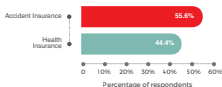


The state-wise distribution shows distinct patterns in how respondents were linked to government schemes:

- **Andhra Pradesh:** Almost all respondents (96%) were linked through **home visits by Digital Sakhis**, indicating very high reliance on personalised outreach. Digital Yojana Kendras played a minimal role (4%).

- **Gujarat:** In contrast, Gujarat shows an opposite trend. Three-fourths of respondents (75%) accessed schemes through Digital Yojana Kendras, suggesting strong utilisation of centre-based digital services. Only 25% relied on home visits.
- **Himachal Pradesh:** All respondents (100%) were linked exclusively through home visits by Digital Sakhis. This suggests that doorstep engagement is the only functional or preferred channel in this context.

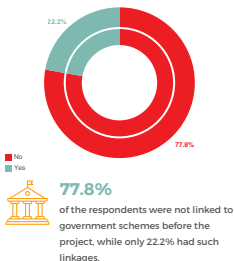
CHART 4: TYPE OF INSURANCE CURRENTLY HELD



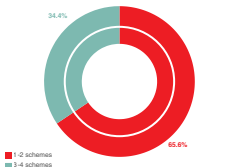
55.6%

of the respondents currently hold accident insurance, while about 44.4% have health insurance.

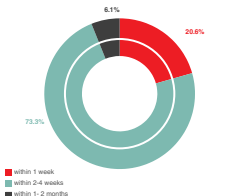
This indicates that slightly more people prioritize accident coverage over health insurance, though overall insurance penetration remains moderate. The gap highlights a need to strengthen awareness and accessibility of comprehensive health insurance, ensuring families are better protected against routine medical expenses as well as emergencies.

CHART 5: LINKAGE TO GOVERNMENT SCHEMES BEFORE THE PROJECT


This indicates that a large majority of households were initially excluded from government welfare benefits, underscoring a significant gap in awareness, access, or facilitation of schemes. The data highlights the importance of interventions that connect communities to government programs to enhance social and economic security.

CHART 6: NUMBER OF GOVERNMENT SCHEMES LINKED THROUGH THE PROJECT


The majority of respondents (65.6%) were linked to 1-2 government schemes through the project, while 34.4% gained access to 3-4 schemes. This indicates that the project successfully facilitated multiple scheme linkages for most participants, with over one-third receiving support across a broader set of schemes.

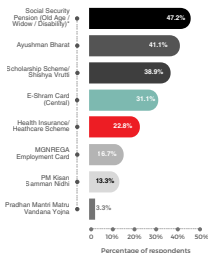
CHART 7: AVERAGE TIME TAKEN TO GET LINKED TO SCHEMES


Most respondents (73.3%) were linked to government schemes **within 2-4 weeks**, indicating an efficient and reasonably quick facilitation process.

About 20.6% were linked even faster, **within one week**, reflecting strong responsiveness in some cases. Only 6.1% experienced a longer timeline of 1-2 months, suggesting minimal delays.

Overall, the project demonstrated **timely service delivery**, with the vast majority of beneficiaries receiving linkages within a month.

Mamta, a trainer from Malanpura in Baddi, Himachal Pradesh, has been with the program for five months. A 12th-grade graduate, she conducts two-hour sessions for about 60 community members on digital and financial literacy, government entitlements, mobile banking, online safety, and the Yojana Card process. She has seen clear improvements—people now understand schemes better, use digital tools more confidently, and share their learning within their families. Mamta is especially proud that more women can now fill forms and handle banking independently. Despite challenges like low digital exposure and limited internet access, she feels well supported by HESPL staff. She suggests adding topics on artificial intelligence and cybercrime awareness to enhance future trainings.

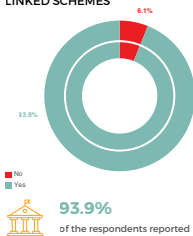
CHART 8: LINKAGE OF BENEFICIARIES TO THE GOVERNMENT SCHEMES**47.2%**

of the respondents were linked to the Social Security Pension (Old Age) scheme, making it the most accessed benefit, followed by 41% connected to Ayushman Bharat and 31% to the E-Shram Card (Central).

**22.8%**

of the respondents benefitted from Health Insurance/Health Schemes, while 17% accessed MGNREGA.

Overall, the data shows that Ayushman Bharat and social security linkages were relatively strong. In contrast, coverage for health and livelihood schemes was moderate, pointing to the need for greater awareness and facilitation in these areas.

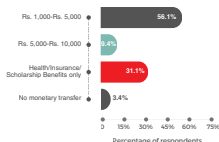
CHART 9: RECEIVING BENEFITS FROM LINKED SCHEMES

No
Yes

**93.9%**

of the respondents reported receiving benefits from the government schemes they were linked to, while only 6.1% did not.

This indicates that once households were connected to schemes, the vast majority were able to access and utilise the benefits effectively. It reflects strong facilitation and delivery mechanisms in ensuring that entitlements reached the intended beneficiaries, with only a small gap remaining in coverage or benefit flow.

CHART 10: ANNUAL MONETARY BENEFIT RECEIVED FROM LINKED SCHEMES

More than half of the respondents (56.1%) received an annual monetary benefit between ₹1,000-₹5,000, indicating that most linked schemes provide modest but meaningful financial support. A smaller segment (9.4%) received higher benefits in the ₹5,000-₹10,000 range.

Additionally, 31.1% of respondents benefited from non-cash schemes such as health insurance, healthcare services, or scholarships—highlighting that not all scheme benefits are direct monetary transfers but still provide significant value.

Overall, the data shows that the project facilitated access to a mix of cash-based and service-based government benefits, improving financial security and social protection for most respondents.

CHART 11: MODE OF RECEIVING MONEY FROM LINKED SCHEMES

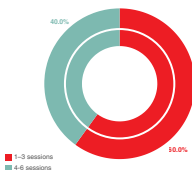


96.7%

of the respondents received money directly in their bank accounts through Direct Benefit Transfer (DBT), while only a tiny fraction reported receiving funds through the project team.

This shows that DBT is the dominant and reliable mechanism for disbursing benefits, ensuring transparency and reducing leakages. The minimal dependence on intermediaries also reflects strong financial inclusion and effective scheme implementation.

CHART 12: NUMBER OF SESSIONS ATTENDED FOR DIGITAL LITERACY TRAINING



60.0%

of the respondents attended 1-3 sessions of digital literacy training, while 40% participated in 4-6 sessions.

This indicates that a majority engaged at a basic level, but a significant proportion showed deeper involvement by attending more sessions. The data suggests that while initial participation was high, there is room to encourage consistent attendance further to ensure stronger skill-building and long-term impact.

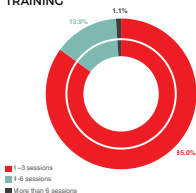


At 51, I never imagined I could manage digital transactions on my own. Learning about DigiLocker changed everything. I now store my documents safely and also help my friends use them. This training has made me more confident and independent.

-Surjeet Kaur, Farmer, Thana Village, Baddi, Himachal Pradesh



CHART 13: NUMBER OF SESSIONS ATTENDED FOR FINANCIAL LITERACY TRAINING

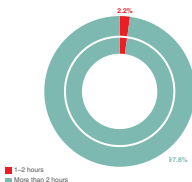


85.0%

of the respondents attended only 1-3 sessions of financial literacy training, while 13.9% participated in 4-6 sessions, and just a tiny fraction attended more than six sessions.

This shows that the majority engaged at a basic or introductory level, with limited participation in extended training. The data highlights the need to strengthen follow-up and encourage more extended engagement so that participants can build a deeper and more practical understanding of financial literacy concepts.

CHART 14: DURATION OF EACH TRAINING SESSION



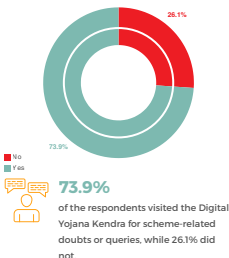
97.8%

of the respondents attended training sessions lasting more than 2 hours, while only around 2% had sessions lasting 1-2 hours.

This shows the training was largely intensive, though a more prolonged duration may affect regular participation.



CHART 15: VISITS TO DIGITAL YOJANA KENDRA FOR SCHEME-RELATED DOUBTS OR QUERIES



This shows that the majority actively relied on the centre for guidance and support, reflecting its importance as an accessible resource for beneficiaries.

The smaller group not visiting may indicate either a lack of need, adequate awareness, or possible gaps in outreach.

CHART 16: RESOLUTION OF DOUBTS AT DIGITAL YOJANA KENDRA

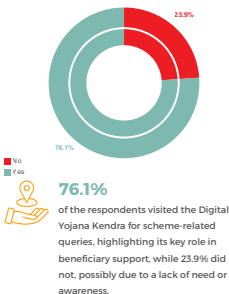
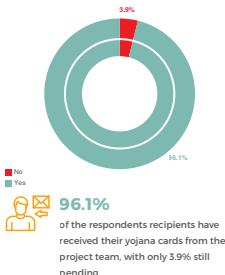


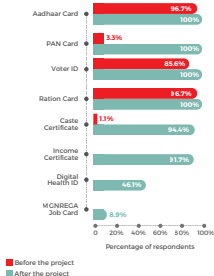
CHART 17: RECEIPT OF YOJANA CARD FROM PROJECT TEAM



This demonstrates exceptional distribution efficiency, with the project nearly complete. The small remaining gap presents a clear opportunity for targeted follow-up to achieve full coverage.



CHART 18: DOCUMENTS OWNED BEFORE VS. AFTER THE PROJECT



100%

of the respondents now possess Aadhaar, PAN, Voter IDs, and Ration Cards after the project, up from 75-90% before.

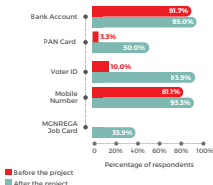
The most significant gains are in Caste and Income Certificates, which rose from nearly zero to approximately 90-95%. Digital Health Records reached about 50% adoption from zero, while MGNREGA Job Cards show minimal uptake at only 9%. The project has successfully increased essential document ownership across all categories, particularly for certification documents that enhance access to government services and benefits.



The training taught us saving, budgeting, digital payments, and online safety. We now manage money confidently.

- Shama Ben, Housewife, Melasan Village, Sanand, Gujarat

CHART 19: AADHAAR LINKAGES BEFORE VS. AFTER THE PROJECT

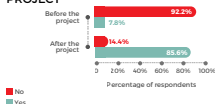


The graph shows Aadhaar linkages before and after the project: Bank Account linkages increased from approximately 91% to 95%; PAN Card linkages rose from about 3% to 50%; Voter ID connections improved dramatically from roughly 10% to 94%; Mobile Number linkages grew from approximately 81% to 93%; and MGNREGA Job Card linkages increased from 0% to approximately 34%. All document categories show improvements, with Voter ID, Bank Account, and Mobile Number linkages achieving the highest post-project percentages at around 90%.



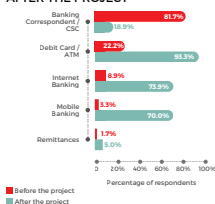
BENEFICIARY OF FDL WITH DISABILITY - GUJARAT

CHART 20: CHANGE IN INSURANCE STATUS BEFORE AND AFTER THE PROJECT



The graph shows a dramatic reversal in insurance status before and after the project. Before the project, approximately 92% of respondents were uninsured, with only about 8% having insurance coverage. After the project, the situation significantly improved, with approximately 85% of respondents becoming insured while only about 15% remained uninsured. This represents a complete transformation in insurance coverage, with a net positive shift of approximately 77% of respondents gaining insurance through the project intervention.

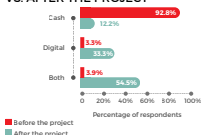
CHART 21: MODES OF ACCESSING BANKING SERVICES BEFORE VS. AFTER THE PROJECT



The graph reveals a significant shift in banking access methods following the project. Banking Correspondent/Agent usage dropped from 82% to 19%, while digital methods surged: Debit Card/ATM usage increased to 93.3% (from near-22%), Internet Banking to 74% (from 9%), and Mobile Banking to 70% (from 4%). Remittances showed minimal growth (2% to 5%).

This demonstrates a successful transition from traditional agent-based banking to digital self-service methods, indicating effective digital financial inclusion.

CHART 22: PREFERENCE FOR DAILY FINANCIAL TRANSACTIONS BEFORE VS. AFTER THE PROJECT



The graph reveals a dramatic shift in financial transaction preferences following the project. Cash usage plummeted from approximately 93% to just 12%, while digital-only transactions increased from 3% to 33%. The most significant change was in respondents using both cash and digital methods, rising from 4% to about 55%.



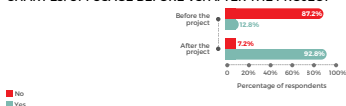
85.0%

of the respondents now incorporate digital transactions in some form (up from just 10% pre-project), demonstrating successful digital financial inclusion while maintaining payment flexibility.



WIDOW BENEFICIARY - GUJARAT

CHART 23: UPI USAGE BEFORE VS. AFTER THE PROJECT



The graph shows a dramatic reversal in UPI usage following the project. Before the project, only about 13% of respondents used UPI, with 87% being non-users. After the project, approximately 93% became UPI users, with just 7% remaining non-users. This represents a 75% net increase in UPI adoption, demonstrating the project's remarkable effectiveness in promoting digital payment adoption.



DRIVING FINANCIAL & DIGITAL INCLUSION: SAKHI PERFORMANCE SNAPSHOT

KPI Metric	Sricity	Baddi	Kundaim	Sanand
Avg. Citizens Supported per Month per Sakhi	50-70	35-60	55-75	70-100
Monthly Literacy Sessions Held per Sakhi	2-4	3-4	2-3	2-3
Scheme Linkage per Month per Sakhi	15-20	15-20	17-22	15-20
Beneficiary Confidence in UPI & Digital Finance (est.)	~78%	~80%	~80%	~80%
Panchayat Collaboration (quarterly)	2-4	3-4	2-3	2-3
Earnings	~2,000pm	~2,000pm	~2,000pm	~2,000pm

The performance metrics of Digital Sakhis across Sricity, Baddi, Kundaim, and Sanand show **strong and consistent service delivery**, with notable variations in outreach scale and collaboration levels.

- **Citizen Support:** Sanand shows the **highest outreach** (70-100 citizens/month), followed by Kundaim (55-75). Sricity and Baddi support slightly fewer citizens (35-70), indicating **variability in population density, demand, or Sakhi capacity**.
- **Financial & Digital Literacy Sessions:** All locations conduct **2-4 sessions monthly**, showing **uniform effort** in community education.
- **Scheme Linkages:** Linkages remain steady across locations (15-22 per month). Kundaim performs slightly better (17-22), suggesting stronger demand or smoother government coordination.
- **Beneficiary Confidence in Digital Finance:** Confidence levels are relatively similar (**78-80%**) across all geographies, indicating **successful digital adoption** irrespective of region.
- **Panchayat Collaboration:** Sricity and Baddi report higher collaboration (3-4 touchpoints quarterly), whereas Kundaim and Sanand show slightly lower engagement (2-3), signaling **scope to strengthen local institutional partnerships**.

Earnings of Digital Sakhis: Uniform across sites at **₹2,000 per month**, indicating standardised compensation irrespective of workload differences.

Critical Points to Highlight

- **Sanand leads in citizen outreach**, managing the highest monthly caseload.
- **Kundaim leads in scheme linkages**, indicating strong enabling systems.
- **Panchayat collaboration is inconsistent**—lower in Kundaim and Sanand, potentially limiting community mobilisation.
- **Earnings remain fixed**, despite variation in workload; this might impact motivation or retention.

High digital confidence (=80%) across all sites reflects strong digital empowerment outcomes.



As a Digital Sakhi, I've helped families access schemes, correct documents, and use digital tools. It makes me proud to see people benefit, and I wish to continue serving my community.

-Swetha Usgaonkar, Digital Sakhi, Kundaim village, Goa



Priyanka Ramdas Shet, a resident of Durbhat Ponda in Goa, has significantly benefited from Colgate's Keep India Smiling Financial and Digital Literacy initiative. As a woman with a hearing disability, Priyanka had limited access to key government services and financial tools before the project began. With support from the project team, she was linked to the Dayanand Social Pension Scheme, which helped her elderly family members receive timely support. Before the program, Priyanka faced challenges with accessing schemes due to document errors and a lack of clarity on eligibility. Through a home visit by a Digital Sakhi, she received help in correcting her PAN and Aadhaar details and also got her Aadhaar linked with her bank and mobile number. The scheme application process, which once seemed complicated, became easier and faster through guided support—taking less than a week in some cases.

Priyanka also attended digital and financial literacy sessions conducted at the community hall, covering topics like budgeting, UPI payments, ATM use, and digital safety. Despite communication barriers due to her hearing disability, she found the sessions helpful and suggested the use of translators in future training to help others like her. Since attending the sessions, she and her household have started maintaining a budget and saving in bank accounts. She has also shifted from using only cash to adopting digital transactions for her daily needs. The project has brought tangible improvements to her family's financial confidence and stability, especially by enabling access to healthcare and regular pension benefits. Priyanka expressed satisfaction with the initiative and believes continued support will empower more people like her in the village.

In Melasan village, Gujarat, a group of beneficiaries—mostly homemakers and small farmers—shared their experiences that revealed how the Colgate Keep India Smiling Financial and Digital Literacy (FDL) program continues to influence their lives long after the training sessions ended.

The participants, including **Mital, Sangeeta, Daksha, Vibha, Somi, and Arvind**, recalled the key lessons they had learned—such as the importance of savings, budgeting, using ATMs and UPI apps, learning about insurance, and accessing government welfare schemes. These lessons had not only stayed with them but had also become part of their everyday lives. Several of them mentioned that they use digital tools like mobile banking and UPI apps whenever needed, and some have even taught their family members, friends, and neighbours how to use these tools confidently.

What stood out was their increased self-confidence in making financial decisions. After the training, many of them opened savings accounts, took steps to purchase insurance, began planning their expenses better, and stayed more informed about digital safety. They mentioned avoiding potential scams by applying the knowledge they had gained—especially around OTP frauds and suspicious messages.

The group agreed that the training empowered them and helped them become more financially aware and independent. They expressed a strong interest in attending refresher sessions that cover the latest updates in digital tools, government schemes, and fraud prevention. Their stories show that when rural communities are given the proper knowledge and support, the impact lasts beyond the program and spreads through families and neighbourhoods—creating a ripple effect of digital and financial empowerment.

The Keep India Smiling initiative by Colgate, in collaboration with Haqdarshak & Seva Mandir, has brought meaningful change to the lives of women across various villages in Himachal Pradesh. Through digital and financial literacy training, women from remote areas have gained new skills, confidence, and independence, transforming not just their personal lives but also influencing those around them.

Surjeet Kaur from Thana village shared how, at the age of 51, she learned to manage digital transactions and government scheme applications independently. For her, the discovery of DigiLocker—a government-recognised app for storing official documents—was a game-changer. Now, she not only handles her own paperwork digitally but also guides her friends, spreading the benefits further in her community.

Neelam Sharma from Vadhera village echoed a similar experience. With her Haqdarshak card and QR code, she now receives timely scheme updates on her mobile and shares them with others. Where earlier she had to visit multiple government offices, now her mobile phone acts as her one-stop solution. The ease and independence this brings to her life has motivated her to help others access the same benefits. The efforts of Digital Sakshis like Nirmala Devi from Kripanpura and Mamta from Manpura have been instrumental in driving this change. Nirmala proudly spoke about the visible confidence among women in her village who now manage their documents, transfer money, and apply for schemes without hesitation.

Mamta, too, has witnessed how digital literacy has helped women in Manpura perform essential financial tasks and access government services on their own, creating a sense of empowerment in their daily lives.

Rajkumari from Khara village shared a heartfelt reflection. With education up to the 8th grade, she admitted she had never used WhatsApp before. Today, she confidently performs online money transfers without needing help. This transformation has made her feel free and empowered.

Asha from Kishanpura village, who studied till the 7th standard, also spoke of how she learned to apply for schemes and store documents online using DigiLocker. She even taught her husband, a driver, how to keep his license and documents safe digitally. For her, this learning has improved daily life and created a ripple effect in her household.

Together, these voices from Himachal Pradesh reflect the profound impact of the Keep India Smiling program. Whether learners or trainers, each woman has taken a step toward self-reliance, spreading knowledge and confidence within her community.



Pravinbhai Masani, the Sarpanch of Makhiyav Gram Panchayat in Sanand block, Ahmedabad district, has played an active and encouraging role in supporting the Colgate Keep India Smiling Digital and Financial Literacy initiative. He became aware of the Digital Yojana Kendra operating in his Panchayat early in the project and has since been in regular contact with the implementation team, visiting the centre once a month to stay updated on its progress.

Under his leadership, the Panchayat has supported the project in multiple ways. Awareness among villagers was created through WhatsApp groups, village-level announcements via microphone, and during Gram Sabhas. These efforts helped mobilise residents, especially women and marginalised groups, to attend training sessions and take advantage of the scheme linkage services. Pravinbhai also ensured that the Panchayat provided a space for workshops and training programs free of cost.

He observed several positive outcomes due to the initiative. Women and persons with disabilities have shown increased confidence, better digital knowledge, and improved access to welfare schemes. One significant change noted was the resolution of local issues related to documentation – including corrections in Aadhaar and PAN cards and support with bank linkages. For instance, many villagers who earlier struggled with incomplete documents were correctly guided, enabling them to access schemes like health insurance and pensions.

Pravinbhai believes that the initiative has made a meaningful difference in his Panchayat and sees value in continuing this work. He has expressed complete willingness to support the project in the future—by continuing to provide physical space, mobilising citizens, and promoting digital and financial literacy among villagers. His leadership reflects how local governance can work hand-in-hand with community initiatives to bring practical, on-ground impact.



“

This program helped many women use digital platforms confidently and access government schemes. Villagers also received support to get PAN cards and health insurance. Our Panchayat fully supports continuing this initiative.

- Somasheker Reddy, Ward Member, Irugulam Village, Andhra Pradesh

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**DIGITAL SAKHI INTERACTION WITH THE COMMUNITY
MEMBERS - HIMACHAL PRADESH**

05. IMPACT CREATED ACROSS MULTIPLE LEVELS



INDIVIDUAL LEVEL

The program had a substantial impact on individuals, especially women and persons with disabilities, by increasing their confidence and ability to use digital and financial tools. Many participants learned how to make digital payments, access bank services, and apply for important documents like Aadhaar and PAN cards. This helped them gain more control over their finances and become more independent in their daily lives.



COLLECTIVE/ COMMUNITY LEVEL

At the community level, the initiative created awareness about digital safety, financial planning, and social schemes. It built a network of Digital Sakshis who became trusted local leaders, helping others understand and use digital services. The community as a whole became more informed and connected, which led to better participation in government schemes and improved access to welfare benefits.



STATE LEVEL

The presence of Colgate Yojana Kendras in four states—Himachal Pradesh, Andhra Pradesh, Gujarat, and Goa—helped reach diverse communities and supported local governance efforts. The program aligned with state-level objectives of financial inclusion and digital empowerment, and built strong coordination with local authorities and departments to support documentation and scheme enrollments.



NATIONAL LEVEL

At a broader level, the program contributed to India's national goals of promoting digital literacy and financial inclusion among rural and underserved populations. It supported key government missions like Digital India and financial empowerment initiatives, offering a scalable model that can be replicated in other parts of the country.

06. CHALLENGES FACED



In some rural regions, weak internet connectivity and limited access to smartphones made it challenging to conduct sessions smoothly.



Trainers and facilitators sometimes found it challenging to stay updated with the latest government schemes and digital processes, which affected timely support to beneficiaries.

07. LESSONS LEARNED

Using local women as Digital Sakhis helped build trust in the community and encouraged more people to attend the sessions.



Regular updates and refresher sessions for trainers and facilitators were needed to help them provide accurate and timely guidance on digital services and government schemes.

Simple, hands-on training methods worked better than theory-based sessions, especially for first-time learners.



INTERACTION WITH THE COMMUNITY
BENEFICIARIES - HIMACHAL PRADESH

08. OECD FRAMEWORK



Relevance



Coherence



Effectiveness



Efficiency



Impact



Sustainability



RELEVANCE

This program came at the right time, especially when many people in rural and semi-urban areas still lack digital access and financial awareness. Women and PwDs often face more challenges in accessing services, so the program directly supports their empowerment. By focusing on practical topics like digital payments, savings, and government schemes, the program addresses real problems faced by communities. The initiative is highly relevant and well-suited to the needs of the people it serves.



COHERENCE

The program fits well with national goals like Digital India and financial inclusion, and supports global goals such as Quality Education (SDG 4), Gender Equality (SDG 5), Decent Work (SDG 8), and Reduced Inequalities (SDG 10). It also works in line with local needs by helping women and persons with disabilities (PwDs) gain access to government schemes, digital tools, and financial services. The setup of Colgate Digital Yojana Kendras and training of Digital Sakshis make the program well-connected with community efforts and national development goals.



EFFECTIVENESS

The program achieved its goals well. Many students and women said they felt more confident in using digital tools and managing money after the sessions. Trainers reported that participants are now using apps like UPI and helping others in their families and communities. The training also helped many people understand and apply for government schemes. Overall, the program has brought fundamental changes in behaviour, skills, and confidence levels of participants.



EFFICIENCY

The program used its resources wisely. Training sessions were held in schools, community centres, and Yojana Kendras using available infrastructure. Local women were trained as Digital Sakhis, which helped reduce costs and build trust in the community. The content was simple, practical, and shared in local languages, which made learning quicker and easier. Even when small challenges like low internet or irregular attendance came up, the program teams managed them well to ensure smooth delivery.



IMPACT

The program has made a substantial impact in all four locations. People now know how to use digital payments, save money, open bank accounts, and access government benefits. Many participants also help others in their homes and neighbourhoods. This has improved confidence, independence, and inclusion in the digital world. The overall environment in the community has become more informed, connected, and supportive due to this initiative.



SUSTAINABILITY

The program is designed to have long-term benefits. By training local women as Digital Sakhis and setting up community centres, it has built a strong local support system. Participants now have the knowledge and skills to continue using digital and financial tools even after the training ends. If support and updates for trainers continue, and refresher sessions are planned, the impact can be sustained for a long time.



Relevance



Coherence



Effectiveness



Efficiency



Impact



Sustainability

09 • SWOT ANALYSIS



STRENGTHS

The program matches well with national goals like Digital India and financial inclusion. It focused on helping women and persons with disabilities by giving them practical training through local centres and Digital Sakhis. The sessions were in simple language and easy to understand, which made learning smooth. Many participants became confident in using digital tools, managing money, and learning about government schemes.



WEAKNESSES

Some areas for improvement in the program include ensuring that all participants have access to digital devices and stable internet, as a few faced challenges in this regard. While many participants showed interest, maintaining regular attendance and engagement across all sessions could be strengthened further. A few learners required extra support in using digital tools confidently, which highlights the opportunity for more follow-up or hands-on practice sessions. Addressing these points can further enhance the program's effectiveness and reach.



OPPORTUNITIES

The program can be expanded to more villages and towns where digital awareness is still low. New topics like cyber safety, job-related digital skills, and using government apps can be added. Partnering with local schools, NGOs, and panchayats can help reach more people. Follow-up sessions and refresher training can help people maintain their knowledge.



THREATS

Some potential challenges for the program include limited or unstable internet connectivity in remote areas, which can slow down access to digital tools and services. There may also be a need for more resources like training materials, digital devices, or space to conduct sessions effectively. Ensuring that trainers and facilitators regularly receive updated information on new government schemes and services is important so they can guide beneficiaries accurately. Keeping these areas in focus will help maintain the program's quality and impact.

10. RECOMMENDATIONS



Promote peer-led, community-based learning through SHGs and local women trainers.



Timely update in curriculum with visual and interactive methods.



Integrate literacy training with livelihoods to promote entrepreneurship.



Teaching materials like posters, short videos, and printed handouts in local languages can help make sessions more engaging.



Support systems like a helpline or WhatsApp group for trainers can help them troubleshoot problems and share best practices.

11

CONCLUSION

The Digital and Financial Literacy Program, supported by Colgate-Palmolive and implemented by Haqdarshak, has created a substantial impact across the project locations by improving knowledge, skills, and confidence among students, women, and persons with disabilities. Through structured training sessions, simple learning modules, and regular engagement, the program has encouraged participants to use digital tools, adopt safe online practices, and make better financial decisions. Many participants are now independently using UPI apps, discussing financial habits with family, and accessing government schemes. Trainers have observed noticeable changes in behaviour, such as improved digital confidence and responsible money management. While a few challenges remain—like limited access to devices or network issues—the consistent support from trainers and the practical content have helped overcome these barriers. The program has built a foundation for long-term empowerment by ensuring that participants can continue using their knowledge in daily life and share it within their communities.