

Sewapuri Digital Mitra—Jagruti Mission

Reimagining the delivery of financial inclusion-related information while building confidence among low- and moderate-income households to use digital financial services (DFS)



About the Jagruti Mission

The *Jagruti* Mission is an action research by MSC on a community-inspired and volunteer-led model of Digital *Mitras* in a block of Varanasi district in the state of Uttar Pradesh. The selected volunteers were part of the self-help groups (SHGs) created under the State-level Rural Livelihoods Mission.

Objectives

The pilot test built on MSC's finding that digital adoption needs handholding. The specific objective was to test a volunteer model approach to enhancing the confidence of people from the LMI segment to use DFS



Jagruti's highlights:

- Carefully crafted prototypes to use storytelling and gamification for pedagogy
- Content aligned to overcoming cultural fears related to non-usage of DFS
- Handholding support to DFS users
- Use of local examples and stories of adoption to build confidence among community members
- Creation of a network of community influencers and role models to spread stories of change and encouragement and identify the "right" teaching moments to facilitate experience-sharing sessions



Outcome and impact

The four-month intervention led to massive growth in the population (~303%), and the number of female customers reached (~295%).



26 Volunteers trained
24 Women volunteers



2,334
Population reached



2,262
Women reached



20
Female role models identified