

India - Driving Education Empowerment & Development (IN-DEED) Foundation



Annual Report 2017-18

INTRODUCTION

IN-DEED Foundation is a registered Trust that engages youth volunteers and harnesses technology tools with a vision to enable provision of quality education to every child in India to improve their learning levels and academic performance.

Since its inception in May 2014, the Foundation has been running following programs for students of rural government schools in several districts of Rajasthan:

- ‘*Adhyayan*’ focusing on understanding of curriculum topics,
- ‘*Sambhavna*’ involving extra-curricular activities, student exchange and peer-learning,
- ‘*Jigyasa*’ fostering curiosity and enhancing interest in science and technology, and
- ‘*Samiksha*’ conducting regular assessments,
- *Digital Empowerment* - bridging the digital divide between rural and urban students

Student volunteers regularly conduct the following activities:

1. Extra classes on curriculum subjects with special focus on students from class V, VIII, X and XII appearing for RBSE Board examinations in 2019
2. Preparation for competitive exams - English, GK, Reasoning, Mathematics
3. Co-curricular activities, games, sports and yoga
4. Fostering interest in STEAM (Science, Technology, Engineering, Arts & Mathematics) by arousing curiosity and explaining concepts through demonstration of working models and robotics training
5. Foundational skills (*literacy-numeracy*) for primary and pre-primary level children
6. Career Counseling, motivation and guidance sessions by experts and IN-DEED volunteers

In 2017-18, IN-DEED Foundation worked on the Digi-Prayas Project supported by Axis Bank Ltd.

1. DIGI PRAYAS PROJECT

The Digi Prayas project of Axis Bank Ltd. is an initiative for promoting financial literacy and digital financial inclusion around its rural branches. This innovative program is an endeavour to support the Digital India Mission and support efforts of the Government of India to promote digital transactions in rural areas across the country.

Launched in 24 selected villages covering several states of India the program aims to impact thousands of people, encouraging their active participation in adopting digital modes of financial transactions by educating them about benefits of digital banking and a less cash economy. As part of the program, the Bank is enabling the population of intervention villages to be financially literate, digitally aware, adopt and be active on various modes of digital banking like Mobile, UPI and USSD based banking. Additionally it is also setting up a digital banking ecosystem comprising Business Correspondents, EDC/POS devices, Micro ATMs in these villages.

The programme includes activities like hosting awareness sessions, workshops on digital modes of financial transactions, educating citizens about government policies and digital banking options available to them, besides training citizens to access and use electronic payment systems (EPS) such as IMPS, UPI, Bank PoS machines, and, enabling merchants in the villages to use Electronic Payment Systems like UPI, PoS terminals.



OBJECTIVES

The Primary objective of the Digi Prayas Program is to create a digitally enabled financial ecosystem in the communities around the rural branches of Axis Bank.

The program specifically aims to:

1. Promote Financial Literacy
2. Raise awareness about digital banking and various banking products and services
3. Empower all stakeholders in the community to be able to understand and adopt cashless modes for financial transactions
4. Respond to queries and clear doubts about using such products and services
5. Increase the outreach of bank branches by setting up of Business Correspondents who will encourage use of PoS machines and MicroATMs to carry out transactions digitally via AEPS, Card & Pin
6. Installation of Merchant Acquiring POS terminals at some merchant locations in the village
7. Promote Axis Pay

PROGRAM METHODOLOGY & ACTIVITIES:

- Village Psychographic study - baseline survey and feasibility study
- Creation of Program IEC
- Liaison with influencers
- Outreach activities:
 - Training of INDEED volunteers
 - Capacity building of target groups
 - Promoting financial literacy among all stakeholders
 - Awareness camps and Mega Digital *Mela*
- End-line survey
- Sustainability - handing over responsibilities to local authorities
- Program closing and exit
- Program review and assessment



ACTIVITIES

VILLAGE PSYCHOGRAPHIC STUDY - BASELINE SURVEY AND FEASIBILITY STUDY

A field survey was conducted by INDEED Foundation in selected villages of Khera Rasoolpur and Daslana in Ladpura Tehsil of Kota district from 18-25 March 2017. A detailed questionnaire prepared by INDEED in consultation with Axis Bank was used for collecting useful information by recording people's response to survey questions during community meetings and door-to-door household visits.

The information collected during the survey helped gain useful insights into psychographic and socio-economic conditions prevalent in the villages. It was observed that only a small fraction of the population was aware of digital banking apps, online shopping, electronic fund transfers, credit cards, PoS and MicroATM machines. A slightly higher percentage of population did know about ATM and debit cards and also availed of Kisan Credit (loans), though their usage was minimal. Nevertheless, the level of knowledge about cashless transactions and digital banking was very low and therefore the scope for raising awareness and adoption of said technologies tremendous.



CREATION OF PROGRAM IEC

Appropriate IEC materials to spread awareness in the adopted villages about the project objectives and to popularize Axis banks digital technologies and services for cashless transactions was created and shared with the target audience. These included short video clips, PowerPoint presentations, pamphlets, banners, posters, standees and a film 'Khushiyon Ka Khata' in Hindi. Additionally INDEED Foundation created several scripts for 'nukkad nataks' performed by drama club students.

To reach out to all villagers, INDEED Foundation put up posters and banners relating to the project in prominent places in both villages. During training programs, awareness sessions and community meetings standees displaying program related

information were displayed. The film and video clips were shown to different sets of target audiences like elected representatives, school students, business and shop owners, E-mitra licensees, schoolteachers and women self help groups.

LIAISON WITH INFLUENCERS

At the outset INDEED Foundation established contact with the elected representatives Ms. Divya Bharti Meena, Sarpanch Khera Rasoolpur and Mr. Daulat Ram Meghwal, Parshad Daslana. The fact that only these two villages were selected from the entire state was impressed upon them. We also met with the government schoolteachers, prominent businesspersons, shopkeepers and other influencers in both villages. The project details were shared with them to bring them onboard and increase acceptability of the program among people in the area.

During the meetings volunteers of INDEED Foundation stressed the pressing need for rural folk to join the Digital India movement to know of, learn about and try to adopt technologies for cashless transactions. Further we sincerely requested them to support the Digi Prayas program, through their presence and authority guide encourage and inspire fellow villagers to wholeheartedly participate in the program ensuring its success.



OUTREACH ACTIVITIES

The outreach activities got under way soon after the baseline survey. These included capacity building of key stakeholders, training sessions promoting financial literacy for identified target groups, and organizing awareness camps and one mega Digital Mela in both villages.

TRAINING OF INDEED VOLUNTEERS

On Saturday, 18 March 2017, training of INDEED Foundation's volunteers was conducted by experts from Axis Bank Ltd. Jaipur, at the Bank's Talwandi branch in Kota. The bank officials explained in detail the functions, use and working of various products and digital services of Axis Bank.

CAPACITY BUILDING OF TARGET GROUPS

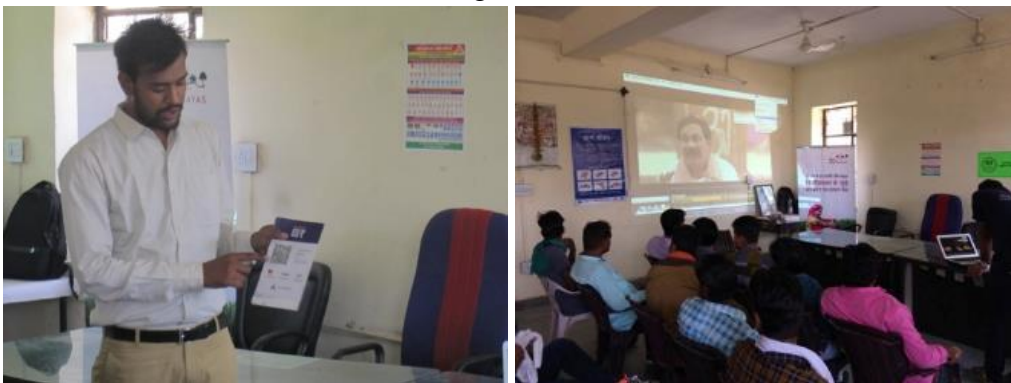
Besides the prominent persons and influencers in each village, target groups were identified in both villages. These mainly comprised of shop owners, businessmen, school teachers and other government staff, E-mitra licensees, women from self-help groups besides the elected representatives. Capacity building of these target groups was conducted in two ways, firstly by conducting group training sessions and secondly through individual one-on-one sessions mostly at their home or shops.

PowerPoint Presentations and video clips explaining how to use various digital technologies were shared with the participants. This was followed by live demonstration of various technologies. Thereafter audiences were encouraged to clear their doubts and raise queries which were answered by executives from Axis Bank and trained volunteers of INDEED Foundation.

During the training sessions information about the following was shared with the participants:

- i. Digital technologies for cashless transactions - utility bill payments, phone recharge, train/ bus reservations etc.
- ii. Account opening and applying for loans
- iii. Use of PoS machines - dip, swipe, tap
- iv. ATM, Debit, RuPay Kisan Card
- v. App based payments Axis Pay
- vi. MicroATMs

A feature film in Hindi titled '*Khushiyon Ka Khata*' showcasing financial literacy was also shown to the attendees of the training sessions.



PROMOTING FINANCIAL LITERACY AMONG ALL STAKEHOLDERS

To reach out to as many people as possible in both villages, the Foundation in addition to conducting training sessions for target groups, also interacted with several individuals at their shops and homes. They were explained all about the project and educated on the various digital technologies that they can try out and adopt for conducting cashless transactions. Details of where and how to use digital products and

services of Axis Bank were discussed along with necessary precautions to be taken to prevent misuse and fraud.



AWARENESS CAMPS AND MEGA DIGITAL MELA

Numerous awareness camps were organized in both villages in schools, markets, bus stands and other community meeting places to propagate the messages of Digi Prayas among the people.

Special attention was paid to connect with children at Government schools in both villages. Children were given awareness about digital financial literacy and explained the benefits of going digital. This was done through display of audio-visual material, presenting short skits and plays and direct interaction followed by question-answer sessions.





On 20 May 2017, an awareness camp was organized and information pertaining to Digi Prayas disseminated. Executives from Axis Bank Station Road Kota branch visited the villages to facilitate account opening for unbanked villagers.



Street Plays (Nukkad natak) were organized to establish a connect with the community and emphasize the message of Digi Prayas



Full day Digital *Mela's* were organized in both villages where all villagers were welcomed to participate to learn more about Digi Prayas and interact with executives and officials of Axis Bank Ltd.

The Digital *Mela* in Khera Rasoolpur was held on Thursday 11 May 2017. Village Sarpanch Ms. Divya Bharti Meena, government school-teachers and other public servants, along with senior Axis Bank officials from Jaipur and Kota were present on the occasion. A large number of villagers enthusiastically participated in the camp, watching the short plays and skits presented while also listening to the informational motivation speeches delivered by the assembled dignitaries.



On Tuesday 04 July 2017 a Digital *Mela* was held at Daslana. The local Councilor Mr. Daulat Ram Meghwal helped to coordinate the event. Volunteers from INDEED Foundation and representatives of Axis Bank Ltd. were present at the Mela where villagers took part in large numbers. Mr. Mahesh Vijay, Mayor Kota Nagar Nigam and Mrs. Sunita Vyas, Deputy Mayor Kota Nagar Nigam graced the event as chief guest and guest of honour respectively.



ENDLINE SURVEY

From end-June through first week of July 2017 an end-line survey was carried out by volunteers of INDEED Foundation to assess the success of the program. Listed below are the salient findings of the survey:

Digital Literacy and Awareness:

- a. ATM services – during the baseline survey these services were fairly known to just around 10% of the respondents, whereas half the people reported not knowing anything about how to use ATMs. During the end-line survey this figure had changed with around 70% of the people surveyed reporting being aware of functions and usage of ATM cards.
- b. Online shopping – from the baseline survey figure of less than 2% population reporting having fairly known anything about online shopping, after three months of training sessions and awareness campaigns around 40% of survey respondents reported knowing something about it.
- c. Credit card – whereas over 90% population had no idea about credit cards when the baseline survey was done, around 70% had at least heard about what credit cards were by the time the end-line survey was conducted.
- d. Mobile banking (apps) – the baseline survey data indicated that 90% population didn't have any idea about mobile banking transactions, whereas in the end-line survey around 25% reported being aware of mobile banking apps and transactions.
- e. Electronic fund transfer – during the baseline survey this was fairly known to less than 1% population, whereas almost 95% population has no idea about it. The end-line survey figures suggest that over 20% of respondents were now aware of electronic fund transfer mechanisms.
- f. PoS machines and Micro ATMs – before the Digi Prayas project commenced, very few people in the village had used PoS machines and other than a few businessmen and a ration shop owner none knew how they operated. By the end of the awareness campaign, around 50% people surveyed reported awareness about different types of PoS machines (swipe, tap and dip).



PROGRAM IMPACT

The program impact can be gauged from the fact that throughout the program duration, whenever any help was required whether during organizing awareness camps, training, *Mela's* or other events, getting access to community halls (*Atal Seva Kendra and school premises*), motivating people to participate in the program activities or any other form of assistance, support from village elders was always forthcoming. Elected leaders, school teachers, business and show owners, and, other influencers from the community in both villages gave plentiful and wholehearted support to the Digi Prayas program.

Program related statistics:

2,500+ Villagers met with under Digi Prayas	02 Digital <i>Mela's</i> organised	03 Schools covered
08 Training Workshops conducted	40+ Accounts opened	05 Banking Correspondents registered



MEDIA COVERAGE:

There was a lot of attention given by the local media to the Digi Prayas program and the activities organized by INDEED Foundation were regularly covered by them.



PROGRAM CLOSING AND EXIT - SUSTAINABILITY

The pilot project was officially closed in July 2017 and the reins handed over to the elected leaders i.e. Sarpanch of Khera Rasoolpur and Councilor of Daslana. Both these representatives acknowledged the positive contribution of the Digi Prayas project and thanked Axis Bank for adopting their villages to implement this timely program. They further took upon themselves the responsibility to carry forward the mission and activities of Digi Prayas program in their respective villages. It is hoped that the influencers in adopted villages shall continue to support the digitisation process and encourage more and more of the fellow villagers to adopt cashless transactions and digital technologies.

PROGRAM ASSESSMENT AND EVALUATION OF IMPLEMENTATION

The primary programme partners, the elected representatives of the intervention villages, have been keenly and whole-heartedly involved, and have taken cognizance of the implications of the Digi Prayas program. Both of them repeatedly stressed the relevance and importance of the program objectives. Mr. Daulat Ram Meghwal the Councilor of Daslana mentioned during the Digital Mela in his village that this program was the first step in realizing the long-term vision of the Government of India towards a Digital and Cashless India.

The Mayor and Deputy Mayor of Kota city, who participated in the Digital Mela at Daslana on 04 July 2017 appreciated the project and greatly appreciated the activities undertaken and progress made in the direction of making the village persons aware about means for going cashless. Most of the people who INDEED volunteers interacted with through the program duration, appreciated the need for the project and were keen to use the knowledge obtained during the project.

Everyone involved was thankful to Axis Bank and INDEED Foundation for taking up this timely project in their villages. The influencers have indicated their indication to carry on the work started by Axis Bank Ltd. The elected leaders have personally pledged to take forward the mission of the Digi Prayas and strive hard to get as many people as possible in their villages to try and use digital technologies in place of cash.



OUTPUTS

- The peoples representatives (Daslana Parshad and Khera Rasoolpur Sarpanch) were brought on board even before launching the project activities and throughout the project duration their support as and when required in whatever form was always available.
- INDEED managed to engage most government school teachers and staff along with other key stakeholders among traders/ business persons/ shopkeepers and other influencers in both villages. They actively participated in training programs on digital technologies.
- The awareness programme particularly the street plays (nukkad natak) and dramas performed by RTU Dramatics Club team was very well received by the community in Daslana and Khera Rasoolpur.
- All participants who received training on digital services and technologies for cashless transactions were very happy with the knowledge gained through the program and most of them showed a genuine willingness to start using these services.
- All people including farmers and housewives, school students and teachers took active interest in learning and understanding the technologies for digital transactions.



2. PROGRAMS & ACTIVITIES

TRAINING AND CAPACITY BUILDING SESSION

Wednesday, 28 March 2018

Topic: Interview Skills

Highlight: Mock Interviews and Group Discussions

Venue: Rajasthan Technical University (RTU) Kota

Attended by: undergraduate engineering students



PROGRAM AT ENGINEERING COLLEGE BIKANER

First interaction and capacity building session conducted by INDEED at Engineering College Bikaner on 26 March 2018. Several students evinced keen interest in volunteer work. Student coordinators for rural volunteering programs have been nominated. Student led Interventions in rural government schools in Bikaner shall commence from July 2018.



EXAM PREPARATION

The final effort just before the 2018 Board Exams - In the last one week extra classes (total 60+ hours) were conducted by student volunteers of MBM Engineering College Jodhpur and RTU Kota, directly benefitting over 200 rural students of classes VIII, X and XII in 5 villages of Jodhpur and Pali.



INDEED Volunteers (First year undergraduate students from MBM Engineering College Jodhpur) organising Examination Preparation Sessions for rural students of class VIII, IX and X in three villages of Jodhpur and Pali districts - the objective being to boost understanding and confidence of these students thereby enhancing their performance in Boards and final exams



Two Volunteers from RTU Kota travelled all the way from kota to jodhpur to conduct Extra Classes on 18 & 19 March for class VIII (*Science paper on 20 March*) and class X (*Mathematics paper on 20 March*)



ACTIVITIES FOR ORPHANAGE CHILDREN

Student Volunteers from RTU have been conducting regular classes at an orphanage in Kota for the last 7 days, helping around 40 children cope with exam pressure, explaining difficult portions of course subjects in an effort to help improve their performance in the annual assessments - special attention is focussed on students appearing for 2018 RBSE Board exams i.e. class V, VIII, X and XII.



FAREWELL EVENT

IN-DEED volunteers participated in the आशीर्वाद समारोह (*Farewell & Blessings*) at Kakelaw Government Sr. Sec. School, Jodhpur.



DRAMATICS WITH SOCIALLY RELEVANT MESSAGE ON REPUBLIC DAY

26 Jan 2018, on the occasion of Republic Day, students of Interact Club (Class IX) Rajmata Krishna Kumari Girls Public School Jodhpur presented two street plays (नुक्कड़ नाटक) at Government Senior Secondary School in village Rajola Kalan, Pali district, Rajasthan.

The plays touched upon important and socially relevant themes, highlighting the issues of women empowerment, education of the girl child (बेटी बचाओ बेटी पढ़ाओ) and Cleanliness (स्वच्छ भारत अभियान).

It is vital for children and youth to become aware of these burning issues, so they start to think deeply about them and play an important role in bringing about a positive change.

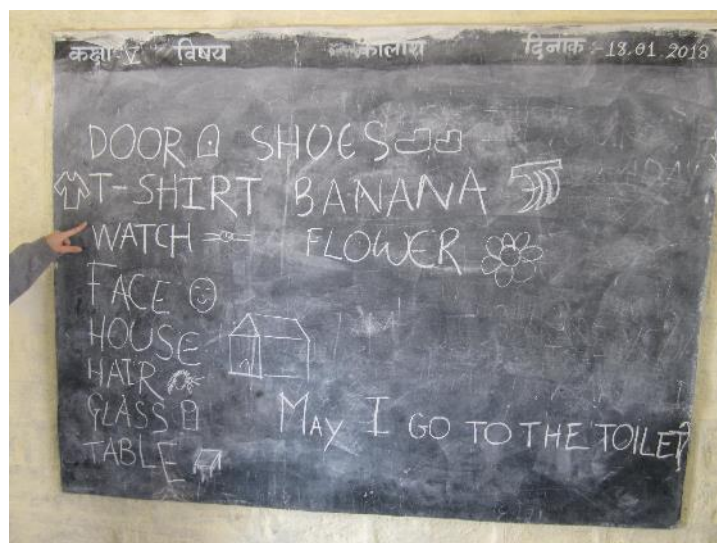


SAMBHAVNA (POSSIBILITIES) – LEARNING & INTERACTION ACTIVITIES

Tremendous response from rural students, excitement all around and the infectious smiles and enthusiasm make it all worthwhile:

1. Learning Word-meanings
2. Common Phrases
3. Simple English useful for Everyday Conversations through Interactive Word Games
4. Role-Playing
5. Storytelling
6. Exchange of ideas and peer learning

On behalf of INDEED Foundation, our sincere gratitude and appreciation, to Rajmata School and the team of students for making this possible



PAINTING COMPETITION

Organised by INDEED Foundation on themes - Digital India, Girls Education and Environment Protection.

Amazing work done by students - lovely drawings with meaningful captions



SANDBOX SAMVIDHA

IN-DEED Foundation participated in the Sandbox Samvidha at Nashik on 02 December 2017, to pitch for incubation and funding support



AEROMODELLING CLASS

Students of Vidhyashram International School Jodhpur visited Govt. Sr. Secondary School @ Phitkasni village today 17 November 2017 - they discussed and explained (using models and PowerPoint presentations) the principles that enable planes to fly followed by conducted live demonstrations



TEACHING AND COUNSELLING

INDEED volunteers (RTU Kota chapter) spent the day (Friday 03 Nov) teaching and counseling children at the orphanage run by Shri Karni Nagar Vikas Samiti in Kota



PROGRAM EXPANSION – JHALAWAR DISTRICT

Expanding INDEED Foundations Outreach Programs - first capacity building session conducted today, 31 Oct 2017 for students of Government Engineering College Jhalawar.

Received a very positive response from students, who seem keen and enthusiastic to commence INDEED Foundation's programs at government schools of neighbouring villages



CAPACITY BUILDING FOR RTU STUDENTS

Capacity Building session organised by INDEED Foundation for undergraduate engineering students of Rajasthan Technical University on 29 Oct 2017



Working in TEAMS - Participants consulting each other during the soft skills training sessions organised by INDEED Foundation on 26 Aug 2017



VOLUNTEER MANAGEMENT WORKSHOP

INDEED Foundation participated in the Volunteer Management Design4Impact Workshop held on 05 October 2017 by iVolunteerIndia at New Delhi



INTERVIEW SKILLS TRAINING

IN-DEED Foundation conducted Employability Skills Training (Communication skills & Facing Interviews) for 1st Year students of RTU Kota on 26 Aug 2017



SAMBHAVNA STUDENT EXCHANGE PROGRAMS

On 25 Aug 2017 students of class IX, X and XII from Vidhyashram International School Jodhpur visited Government Secondary School in Phitkasni conducted sessions teaching English - introduction, correct grammar, spelling and pronunciation.



IN-DEED Volunteers helping students of class V and VIII at GSS Rajola Kalan complete a chapter each from their English textbooks



IN-DEED volunteer helping students write short essay in English on the topic 'Independence Day'



Volunteers teaching Creative Story Writing (English and Hindi) to class VIII students @ Government Senior Secondary School Rajola Kalan



Showing village students an inspirational lecture by Hon'ble Dr. APJ Abdul Kalam sir.

