

Impact Assessment

Financial Literacy Training Program

Financial Year 2023-24

Assessment Period (October 2025 – December 2025)



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Executive Summary

Axis Bank implements Financial and Health Literacy Programs for women with the objective of strengthening awareness, knowledge, and everyday practices related to personal finance, access to formal financial services, insurance, and basic health and hygiene. The programs are delivered through short, locally contextualized videos in regional languages, shown to women participants by Axis Bank staff using handheld tablets. Participation is voluntary, and the program is designed to reach women who may otherwise have limited access to structured financial or health education.

This report presents the findings of the impact assessment of the Financial and Health Literacy Program for FY 2023–24, based on an exhaustive survey conducted in December 2025. The survey covered 2,442 women participants who had received the training during FY 2023–24 and a control group of 442 women from similar socio-economic backgrounds who had not been exposed to Axis Bank’s literacy videos. All respondents were women, and sampling ensured proportionate representation across regions and states.

Recall: The assessment indicates consistently high recall of core financial literacy messages among participants, with recall levels exceeding 88% across most topics, compared to approximately 15–16% among control respondents. Messages related to budgeting, savings, insurance, and access to formal banking services show particularly strong retention. For instance, over 91% of participants recalled messages on identifying essential versus non-essential expenditures and the importance of tracking household income and expenses, compared to around 16% in the control group. Recall of insurance-related messaging was especially high, with 98.6% of participants recalling information on Pradhan Mantri Suraksha Bima Yojana.

Household financial management: The program is associated with notable differences in basic financial management practices. Over 89% of participants reported that they track household income and expenditure, compared to 40% in the control group. Importantly, 64.8% of participants reported starting income-expenditure tracking after watching the video, indicating a strong association between program exposure and adoption of budgeting practices. Similarly, 68.3% of participants reported beginning to estimate their monthly savings after watching the video, while 62.7% of control respondents reported having no estimate of monthly savings at all.

Savings bank account: While savings account ownership was already widespread prior to the intervention, the findings suggest deeper engagement with formal banking systems among participants. A higher proportion of participants reported holding

accounts with both Axis Bank and another bank (8.4%, compared to 1.6% among controls), and 96% of participants reported awareness of RuPay debit card benefits, compared to 69.5% in the control group. Joint or individual debit card ownership among women participants was also higher, indicating greater personal financial agency.

Awareness and clarity regarding Direct Benefit Transfers (DBT) are substantially stronger among participants. Only 3.7% of participants reported being unaware of DBT benefits, compared to 28.1% of control respondents. Moreover, 86.2% of participants reported receiving DBT benefits in their PMJDY accounts, compared to 66.1% in the control group, alongside a markedly lower proportion of “don’t know” responses among participants.

Insurance: Insurance awareness and coverage show similarly strong patterns. Nearly all participants reported that health insurance is important for their family, compared to 90.0% among controls. Health insurance coverage is significantly higher among participants, with 64.0% reporting coverage for themselves, spouse, and children, compared to 40.7% in the control group. Public insurance schemes dominate coverage, with 59.8% of participants enrolled in Ayushman Bharat, compared to 41.4% among controls. Life insurance awareness is also near universal among participants, with 65.9% reporting some form of life insurance coverage, compared to 44.6% in the control group.



Health and hygiene: The health and hygiene component of the program continues to show strong impact. Recall of the health and hygiene video stands at 92.5% among participants, compared to 16.3% in the control group. Recall of individual messages—such as regular handwashing (82.2%), using boiled water (73.8%), and maintaining cleanliness (75.2%)—is consistently high among participants, while remaining uniformly low among controls. Furthermore, over 90% of participants either “agree” or “strongly agree” that the video helped improve their lifestyle.

The FY 2023–24 findings reinforce and strengthen patterns observed in earlier assessments. The Axis Bank Financial and Health Literacy Program demonstrates sustained effectiveness in improving awareness, encouraging adoption of basic financial practices such as budgeting and savings, strengthening engagement with formal banking and insurance systems, and promoting preventive health behaviors. The consistency of results across years suggests that the program is not only relevant and effective, but also capable of generating durable knowledge and behavior change when delivered at scale through simple, accessible, video-based formats.

1. Introduction

Axis Bank conducts financial and health literacy programs for women participants with the objective of enhancing awareness and knowledge on basic personal finance as well as health and hygiene-related issues among women who may otherwise have limited access to such information. The programs are delivered through short, localized videos in regional languages, which are shown to participants by Axis Bank staff using handheld tablets. Participation in the program is voluntary, and women in the areas where the trainings are conducted may choose to attend without any obligation to share personal identification details.

This report presents the findings of the impact assessment of the Financial and Health Literacy Program for FY 2023–24. The assessment is based on data collected through an exhaustive survey conducted during October – December 2025, covering women who had received the training during FY 2023–24. The survey included a sample of participants who had watched the financial literacy videos, along with a control group of respondents from similar socio-economic backgrounds who had not been exposed to Axis Bank’s financial literacy videos. All respondents covered under the study were women.

Criteria used for sampling

Proportionate representation: Efforts were made to ensure that the state-wise distribution of the sample was broadly proportionate to the number of participants covered under the program in each state.

List of participants: Although the program was open to all women in the area where the videos were shown, a list of participants who voluntarily shared their identification details at the time of training was used as the sampling frame for selecting respondents.

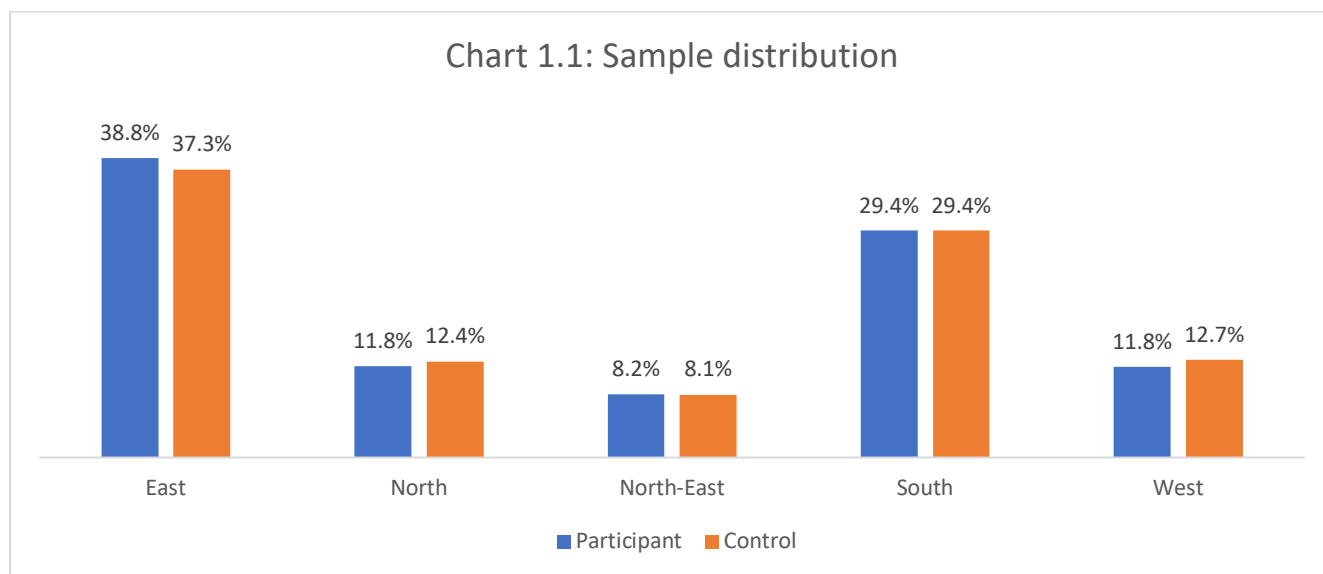
Selection of Axis Sahyog branches: Branches were randomly selected state-wise from the list of Axis Sahyog branches, with a higher number of branches drawn from states with larger participant bases to ensure proportionate coverage.

Access to respondents: Support from Axis Sahyog branch staff was utilized to facilitate contact with the selected participants and control group respondents for administering the survey.

The following table shows the distribution of respondents across five regions. The region wise list of states has been presented in Appendix 1.

Region	Participant	Control
East	947	165
North	289	55
North-East	201	36
South	718	130
West	287	56
Grand Total	2442	442

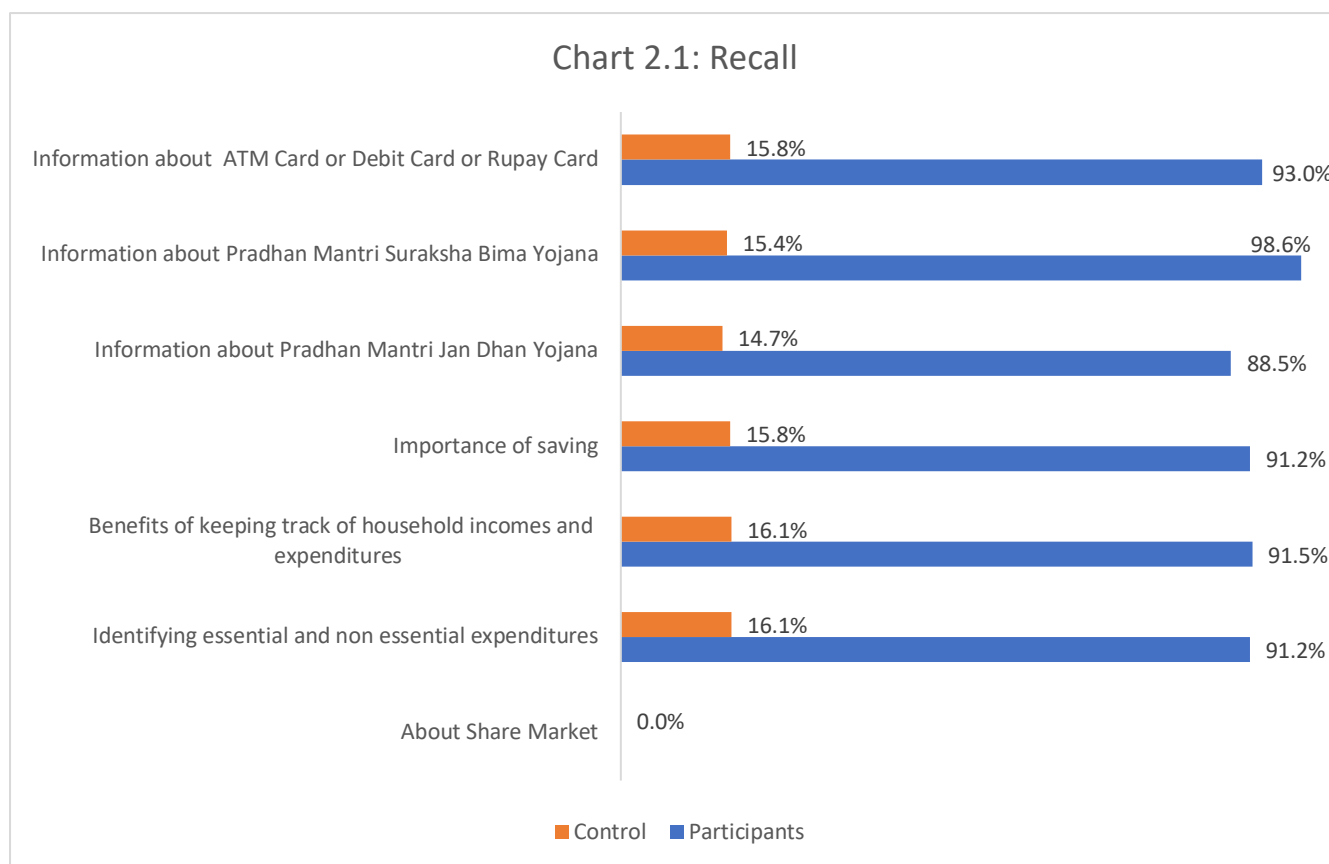
The distribution of respondents across the regions is as shown in the illustration below.



(Participants = 2442, Control = 442)

2. Recall of key messages

The findings indicate very high recall of key financial literacy messages among participants, with recall levels consistently above 88% across all core themes, in sharp contrast to the control group, where recall remains limited to around 15–16%.



(Participants = 2442, Control = 442)

A particularly strong recall is observed for messages related to Pradhan Mantri Suraksha Bima Yojana (PMSBY), with 98.6% of participants recalling this content, compared to only 15.4% in the control group. This suggests that the video-based training was especially effective in communicating information related to insurance and risk protection. Similarly, messages on household financial management show very high retention. Over 91% of participants recalled content related to:

- identifying essential and non-essential expenditures,
- tracking household incomes and expenditures (budgeting), and
- the importance of saving.

In contrast, only about 16% of control group respondents reported awareness of these concepts, indicating limited exposure to structured financial literacy inputs outside the program.

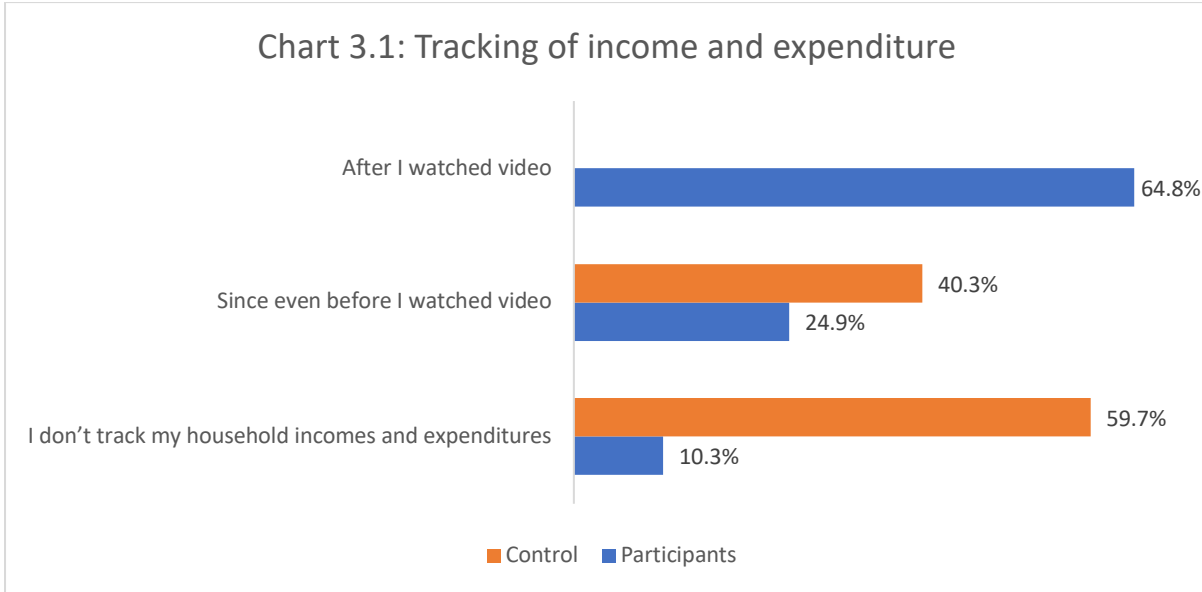
Recall of messages related to formal banking access was also substantially higher among participants. Awareness of Pradhan Mantri Jan Dhan Yojana (PMJDY) stood at 88.5% among participants, compared to 14.7% in the control group. Similarly, 93% of participants recalled information related to ATM cards, debit cards, or RuPay cards, versus 15.8% among controls.

Notably, no respondents in either group recalled content related to the share market, which is consistent with the program's emphasis on basic, relevant, and low-risk financial concepts rather than market-linked products.

Overall, the large and consistent gaps between participant and control groups strongly suggest that the Financial Literacy video has been successful in delivering and reinforcing its intended messages, particularly those related to budgeting, savings, insurance, and access to formal financial services. The results align closely with the patterns observed in the FY 2022–23 assessment, indicating continuity in program effectiveness.

3. Budgeting: Tracking of household cashflows

The findings indicate a substantial difference in household financial tracking behavior between participants and the control group. Among participants, only 10.3% reported that they do not track household incomes and expenditures, compared to a significantly higher 59.7% in the control group. This sharp contrast suggests markedly better engagement with basic financial management practices among those exposed to the Financial Literacy video.



(Participants = 2442, Control = 442)

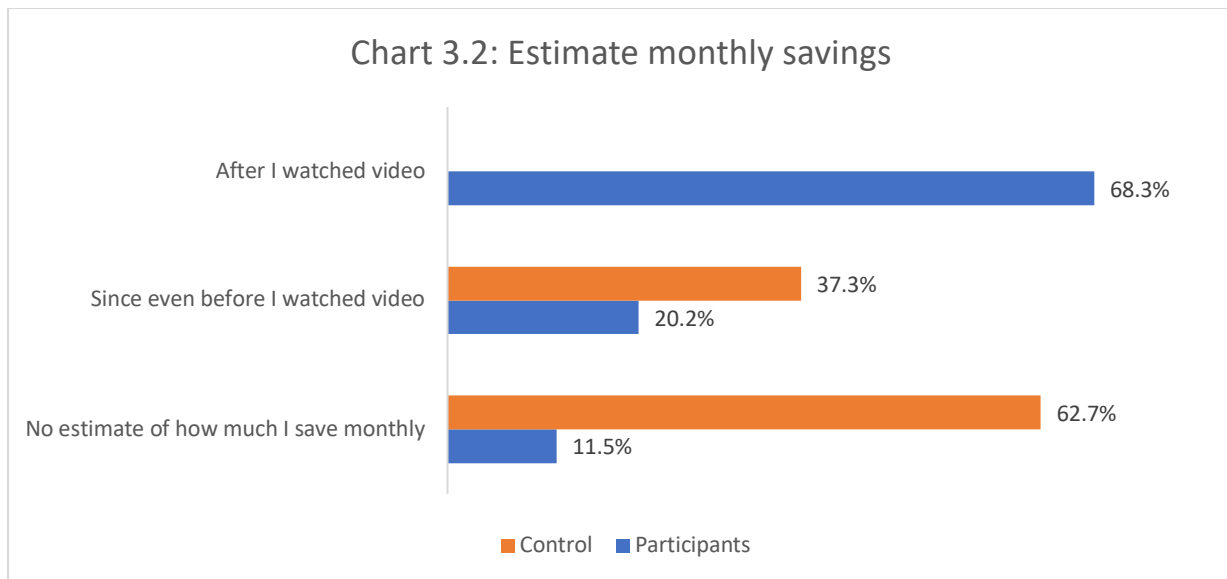
Notably, 64.8% of participants stated that they began tracking household incomes and expenditures after watching the video, highlighting a strong association between the intervention and the adoption of this behavior. In contrast, none of the control group respondents reported initiating income and expenditure tracking during the same period, underscoring the absence of an equivalent external influence.

While 24.9% of participants indicated that they had been tracking household finances even before watching the video, this proportion is lower than that observed in the control group (40.3%), suggesting that participants were not inherently more financially proactive prior to the intervention. Instead, the marked post-exposure shift among participants points toward the role of the Financial Literacy video in motivating new financial behaviors, rather than merely reinforcing pre-existing practices.

Estimate of Monthly Savings

There is a clear difference between participants and the control group in estimating monthly household savings. Among participants, only 11.5% reported having no estimate of their monthly savings, compared to a much higher 62.7% in the control group. This

indicates that the absence of savings awareness remains widespread among those not exposed to the financial literacy intervention.

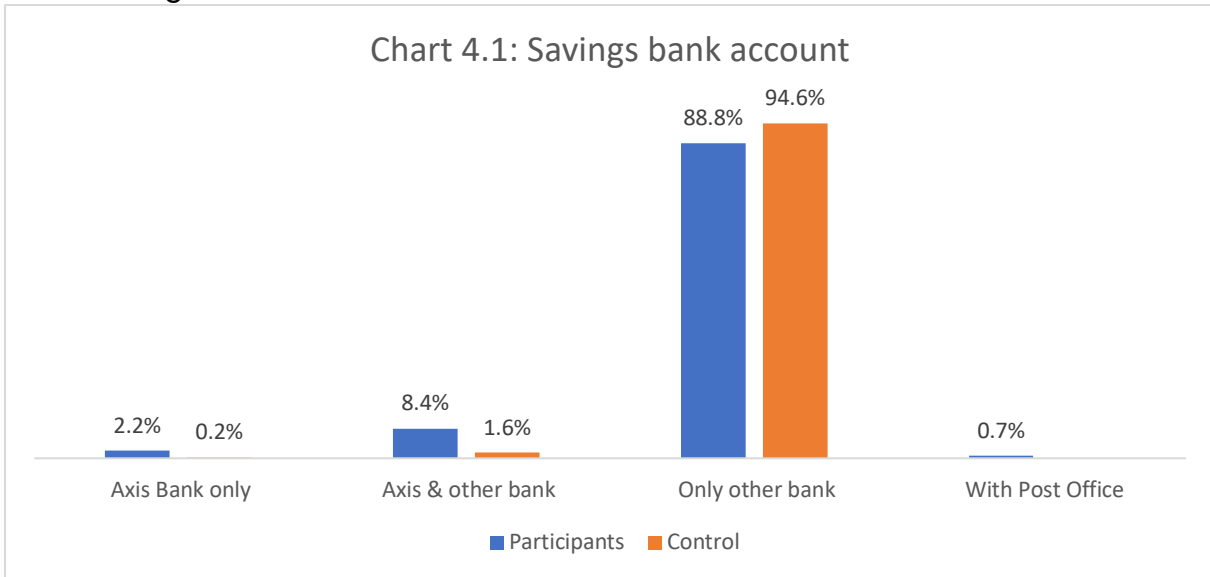


(Participants = 2442, Control = 442)

Importantly, 68.3% of participants stated that they began estimating their monthly savings after watching the video. This suggests a strong association between exposure to the financial literacy content and the adoption of basic savings estimation practices. A further 20.2% of participants reported that they had been estimating savings even before watching the video, compared to 37.3% in the control group, indicating that pre-existing financial discipline alone does not account for the markedly higher overall savings awareness among participants.

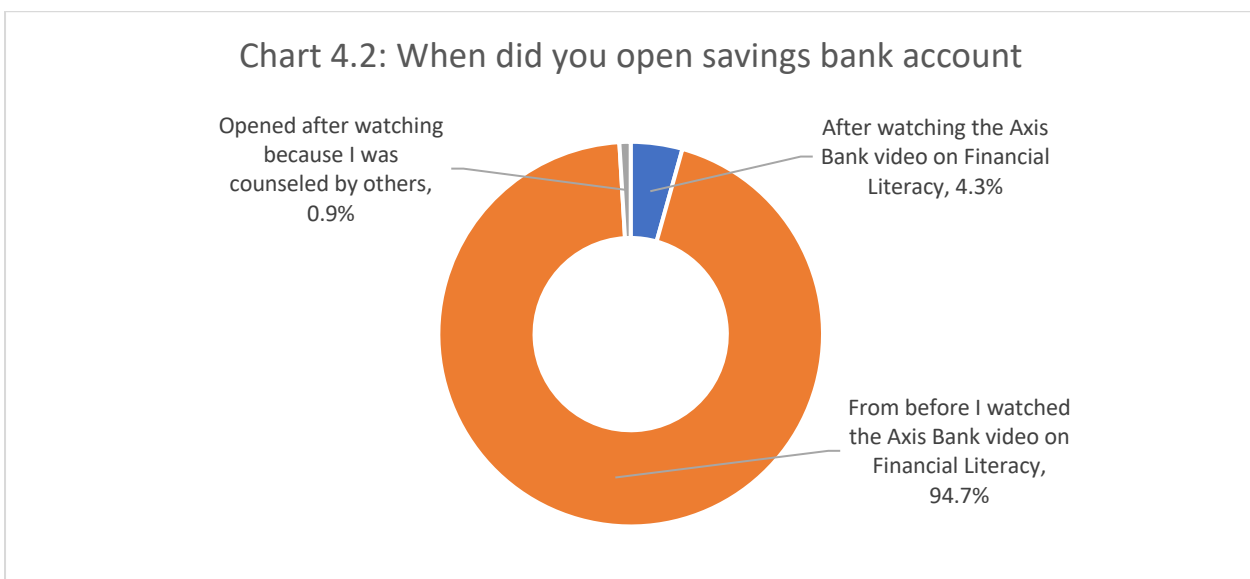
4. Savings account in bank

Savings account ownership is overwhelmingly high in both groups, with the dominant mode being accounts held in banks other than Axis Bank.



(Participants = 2442, Control = 442)

A notable distinction emerges in multi-bank relationships. A higher proportion of participants (8.4%) reported holding savings accounts with both Axis Bank and another bank, compared to just 1.6% in the control group. Additionally, 2.2% of participants reported holding savings accounts only with Axis Bank, versus a negligible 0.2% among controls. While these proportions are modest, they indicate greater diversification and engagement with formal banking channels among participants. Savings accounts with the Post Office remain marginal, reported by less than 1% of participants and absent among control respondents.

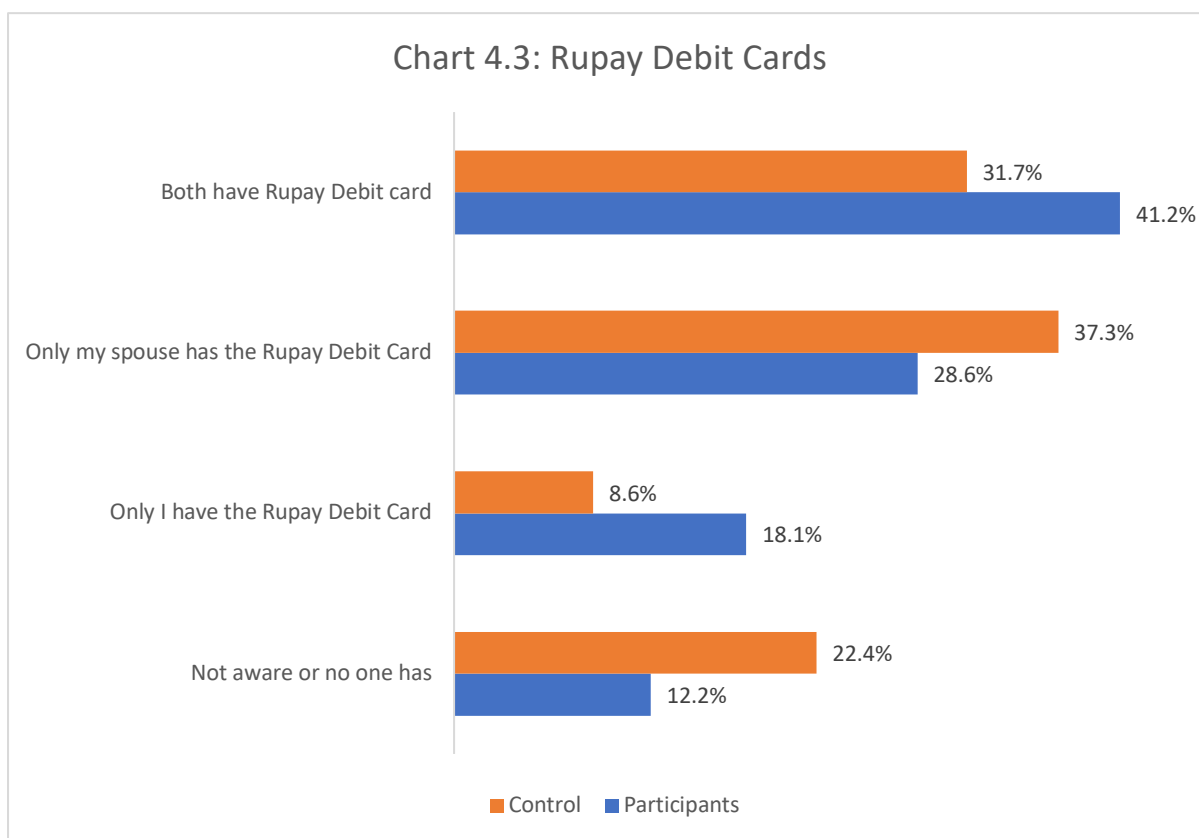


(Participants = 2442, Control = 442)

An overwhelming majority of participants (94.7%) already had a savings account before watching the Axis Bank Financial Literacy video, indicating that basic bank account ownership was largely established prior to the intervention.

Rupay Debit Card

Awareness of RuPay debit card benefits is markedly higher among participants, with 96% reporting awareness, compared to 69.5% in the control group. A substantially higher proportion of participants (41.2%) report that both they and their spouse possess a Rupay debit card, compared to 31.7% in the control group, indicating deeper household-level financial inclusion among those exposed to the program.

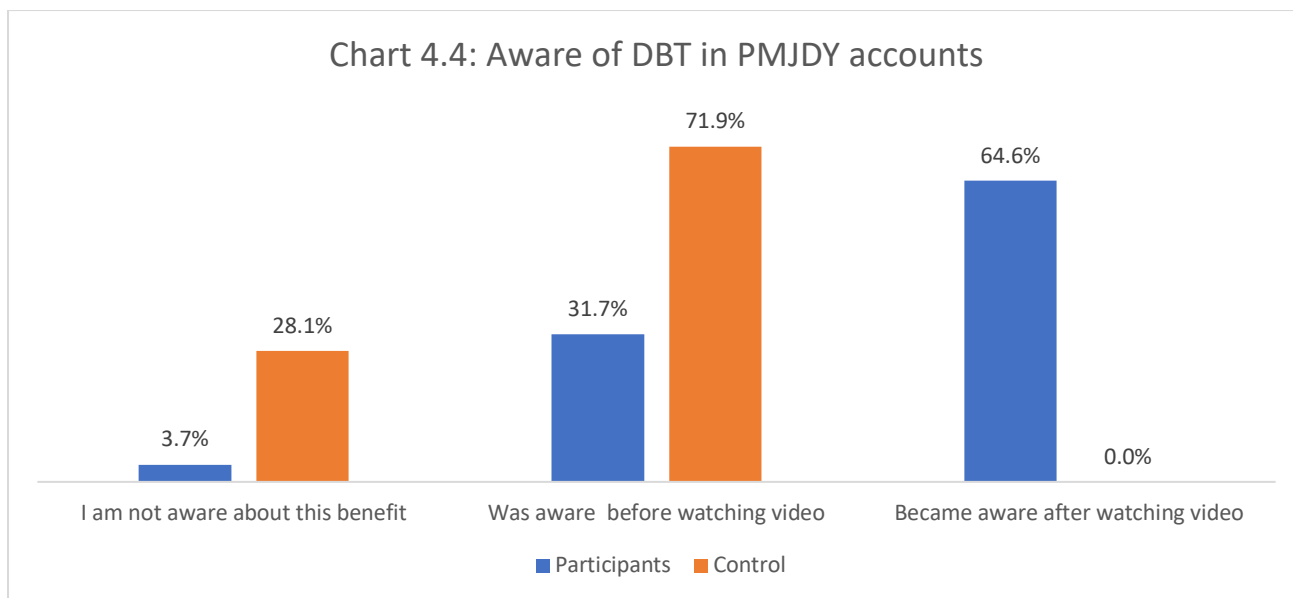


(Participants = 2442, Control = 442)

Participants are also more likely to personally hold a Rupay card: 18.1% report that only they have the card, more than double the proportion in the control group (8.6%). This suggests that the program may have contributed to greater individual financial agency among women participants. In contrast, the control group shows a higher dependence on spouse-only ownership (37.3% vs. 28.6% among participants), reflecting a more male-centric pattern of card ownership in households without program exposure.

Direct Benefit Transfers

There appears a favorable impact of the Financial Literacy video on DBT awareness among participants. Only 3.7% of participants reported being unaware of DBT benefits, compared to a much higher 28.1% in the control group, indicating a significant awareness gap between those exposed to the intervention and those who were not.

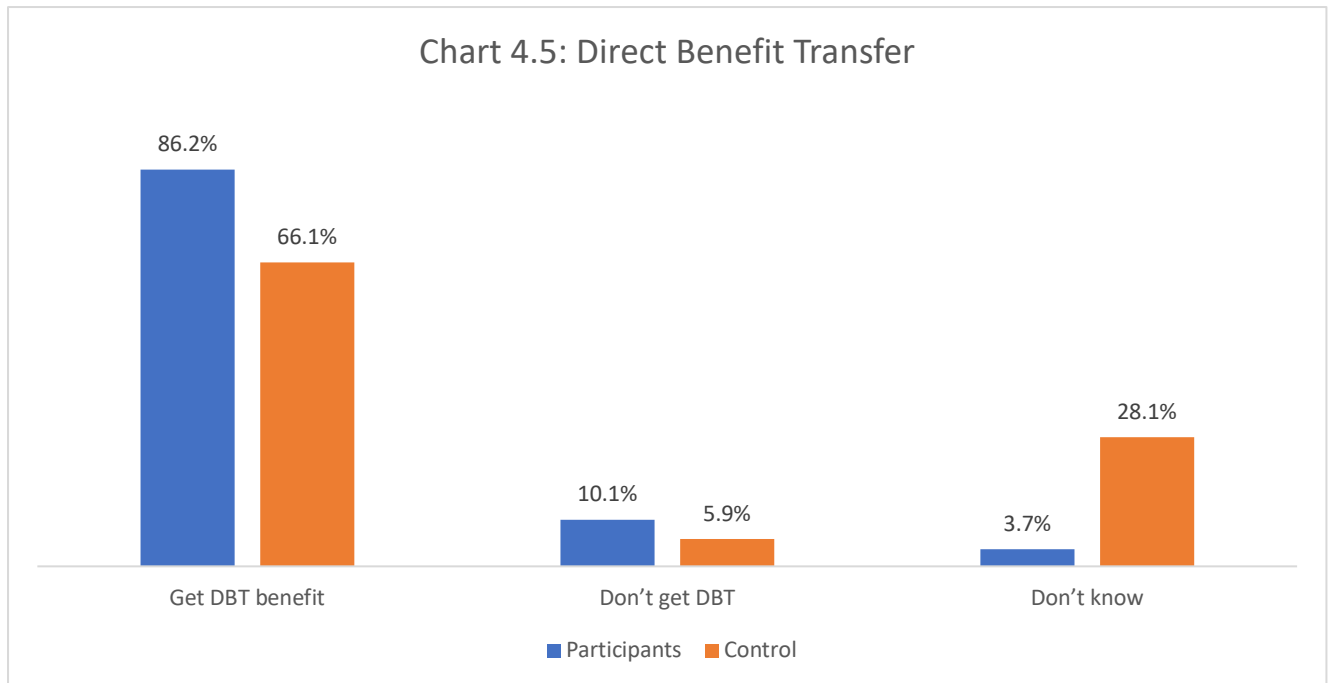


(Participants = 2442, Control = 442)

Notably, 64.6% of participants stated that they became aware of DBT only after watching the video, while none of the control group reported gaining this awareness through any similar intervention. In contrast, 31.7% of participants and 71.9% of control respondents reported prior awareness, suggesting that baseline knowledge exists but is unevenly distributed.



There is a higher incidence and clarity of Direct Benefit Transfer (DBT) receipt among participants compared to the control group. A large majority of participants (86.2%) report receiving DBT benefits in their PMJDY accounts, whereas this proportion is notably lower among the control group (66.1%).



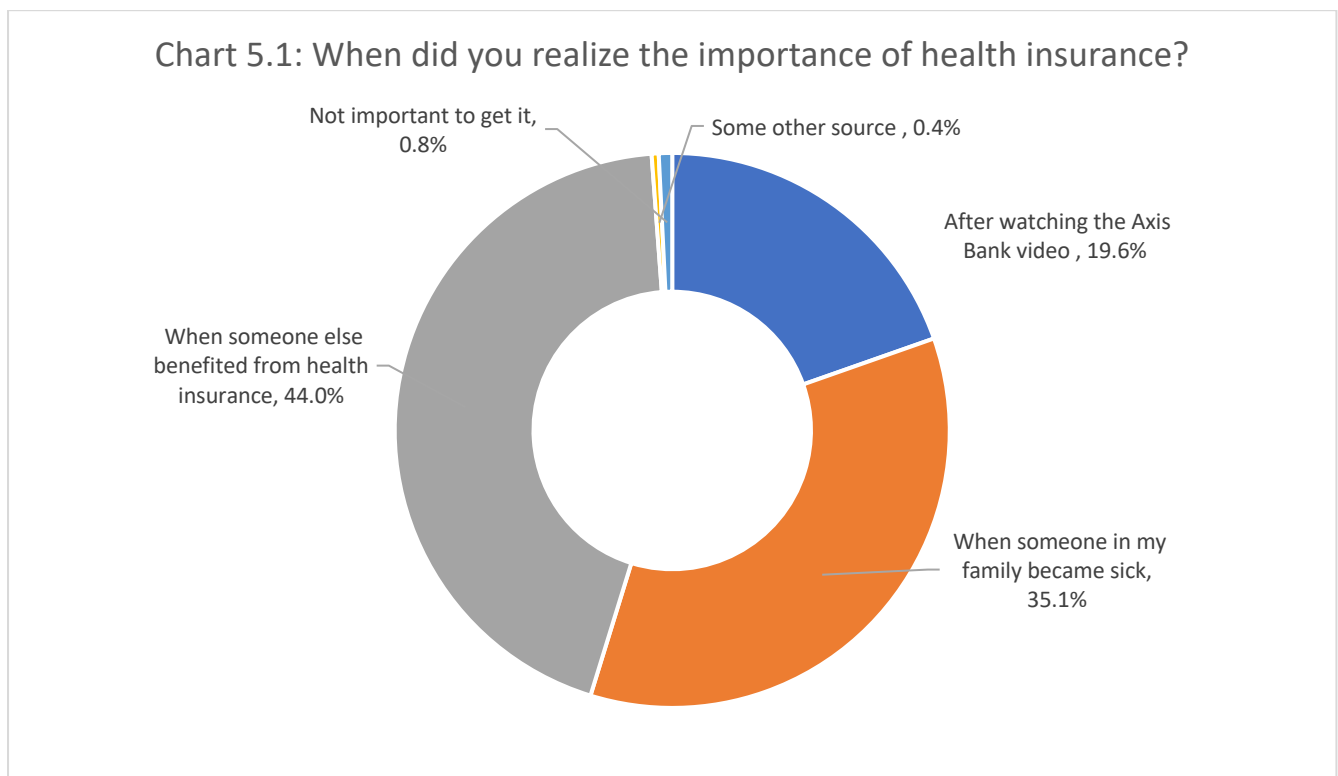
(Participants = 2442, Control = 442)

Equally important is the sharp contrast in awareness: only 3.7% of participants report that they do not know whether they receive DBT, compared to a very high 28.1% in the control group. This suggests that participants not only receive DBT benefits more frequently but are also far more aware and informed about such transfers.

5. Insurance

Health Insurance

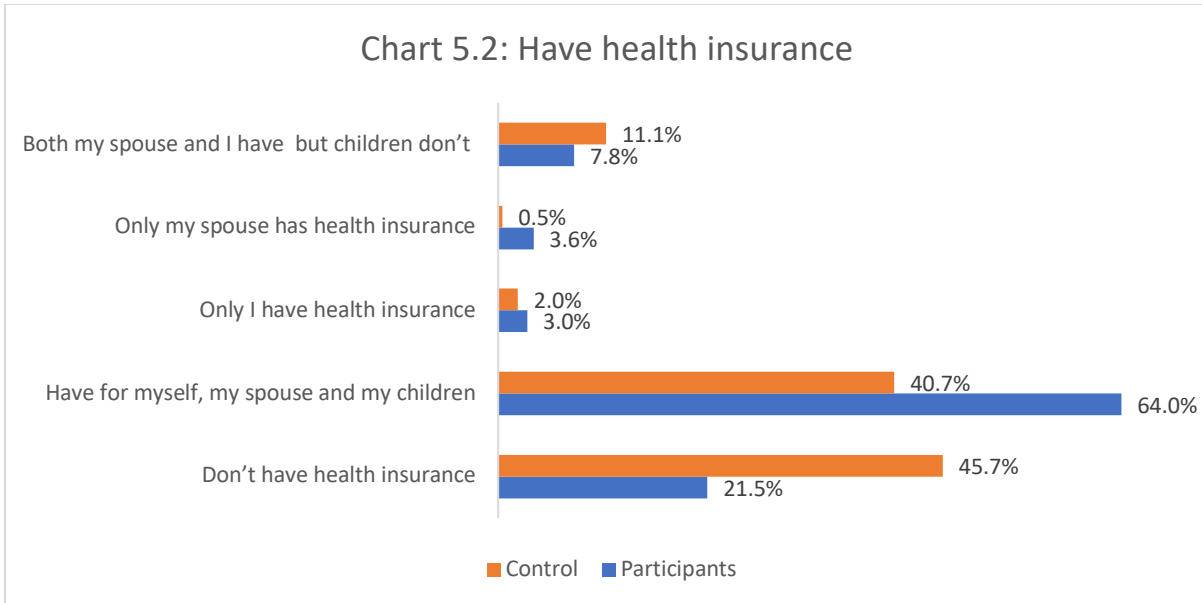
There is an almost universal recognition of the importance of health insurance among participants, with 99.2% affirming its importance, compared to 90.0% in the control group. The realization of the importance of health insurance among participants was driven primarily by experiential factors. The largest share (44.0%) reported realizing its importance after observing someone else benefit from health insurance, followed closely by direct illness within the family (35.1%). Notably, 19.6% attribute this realization directly to the Axis Bank financial literacy video, indicating a meaningful program influence on awareness, though not the dominant trigger. Very small proportions cited other sources (0.4%) or felt it was not important (0.8%), suggesting near-universal acceptance of health insurance relevance among participants. Overall, the pattern indicates that while lived experience remains the strongest driver, the financial literacy intervention plays a significant complementary role in shaping awareness.



(Participants = 2442, Control = 442)

There higher health insurance coverage among participants compared to the control group. Only 21.5% of participants report having no health insurance, less than half the proportion observed in the control group (45.7%), indicating markedly lower exclusion among those exposed to the program.

Chart 5.2: Have health insurance



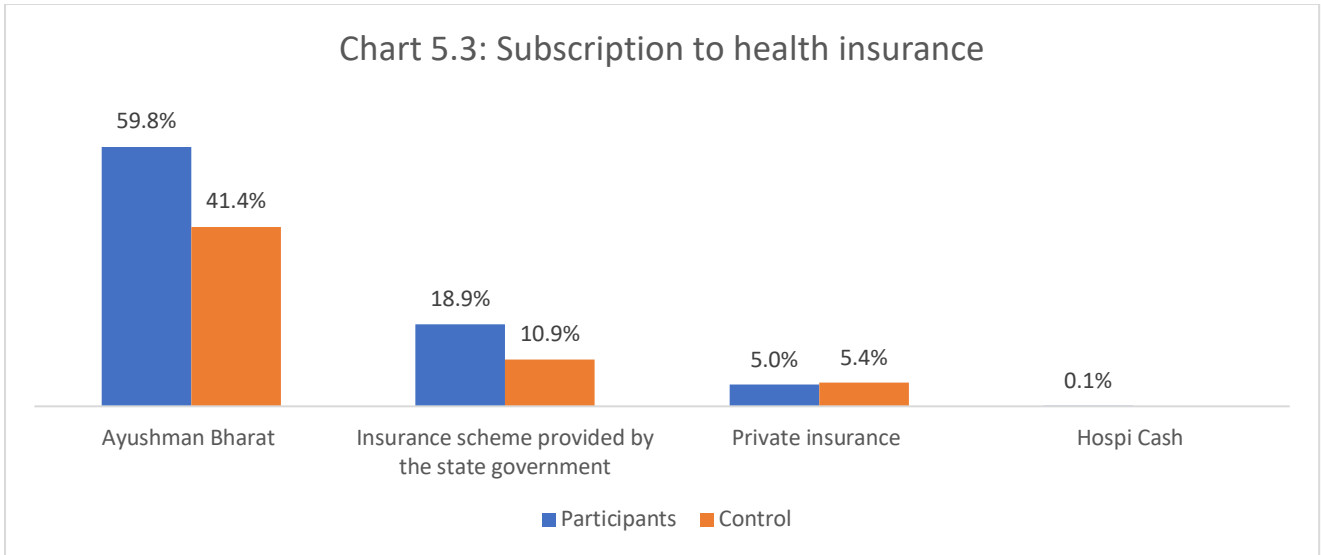
(Participants = 2442, Control = 442)

Comprehensive family coverage is also significantly higher among participants, with 64.0% reporting insurance for themselves, their spouse, and their children, compared to 40.7% in the control group. Partial coverage patterns (self-only or spouse-only) remain low in both groups but are marginally higher among participants, suggesting greater overall engagement with insurance products. Conversely, households where only adults are covered and children are excluded are less common among participants (7.8%) than in the control group (11.1%). Overall, the distribution indicates stronger insurance penetration and more inclusive household coverage among participants relative to the control group.

There is evidence that government-supported health insurance dominates coverage among participants, with 59.8% reporting enrollment in Ayushman Bharat, compared to 41.4% in the control group, showing substantially higher penetration among participants. Coverage under state government insurance schemes is also notably higher among participants (18.9%) than controls (10.9%), suggesting better awareness and uptake of publicly funded schemes within the participant group.

In contrast, private health insurance remains low and nearly identical across both groups (5.0% participants; 5.4% control), indicating limited reliance on market-based insurance irrespective of exposure. Hospi Cash products are negligible, reported by only 0.1% of participants and none in the control group.

Chart 5.3: Subscription to health insurance



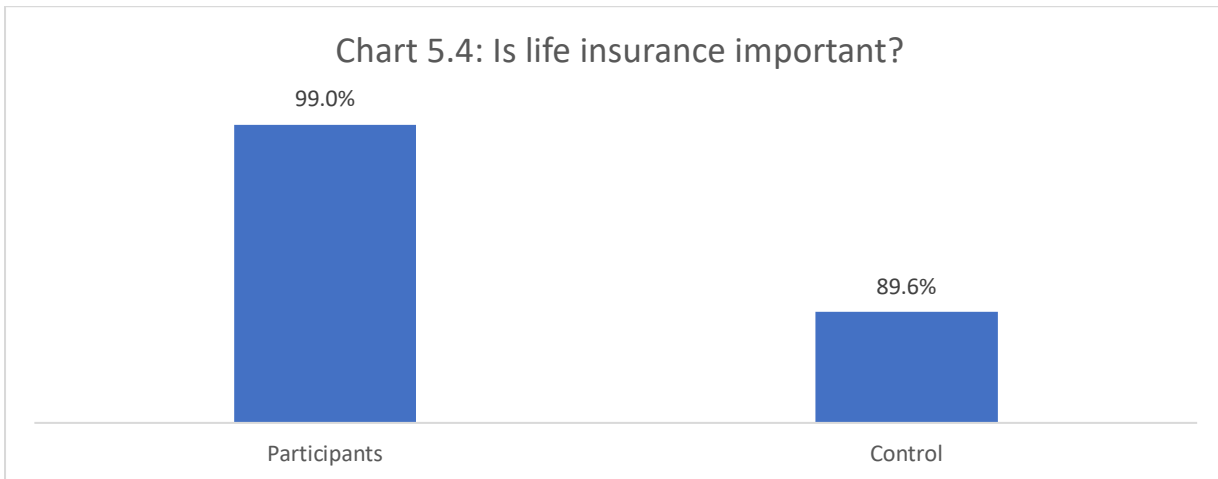
(Participants = 2442, Control = 442)

Overall, the pattern shows that participants are significantly more integrated into public health insurance mechanisms, while private and supplementary insurance products have minimal reach in both groups.

Life insurance

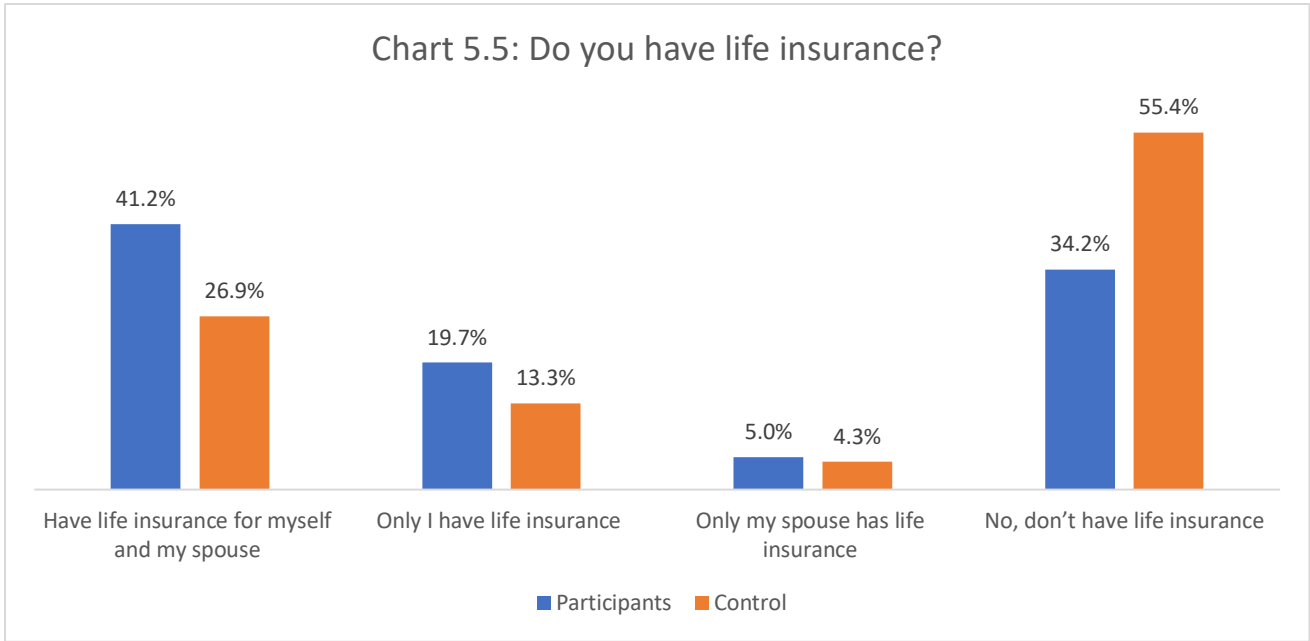
There is an almost universal recognition of the importance of life insurance among participants, with 99.0% stating that life insurance is important for themselves and their families, compared to 89.6% in the control group.

Chart 5.4: Is life insurance important?



(Participants = 2442, Control = 442)

There is higher level of life insurance coverage among participants compared to the control group.

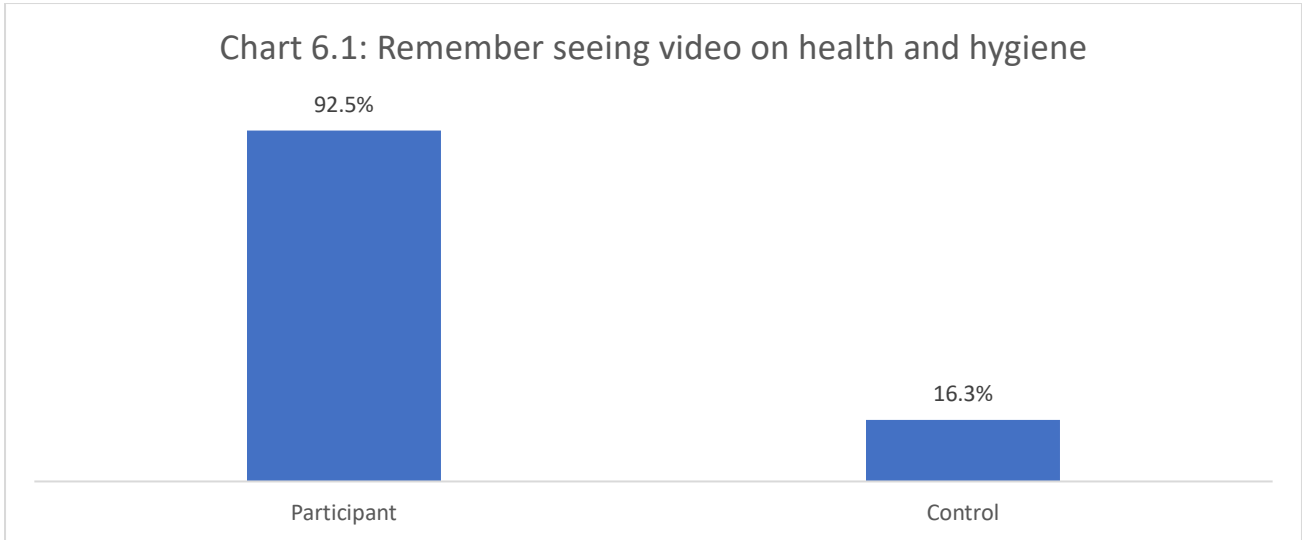


(Participants = 2442, Control = 442)

A majority of participants (65.9%) reported having some form of life insurance—either for themselves, their spouse, or both—whereas only 44.6% of control respondents reported any life insurance coverage. Notably, 41.2% of participants reported joint coverage for themselves and their spouse, compared to 26.9% in the control group. In contrast, the proportion of respondents without any life insurance was considerably higher among the control group (55.4%) than among participants (34.2%). This distribution suggests a stronger penetration of life insurance awareness and uptake among participants relative to non-participants.

6. Health and Hygiene

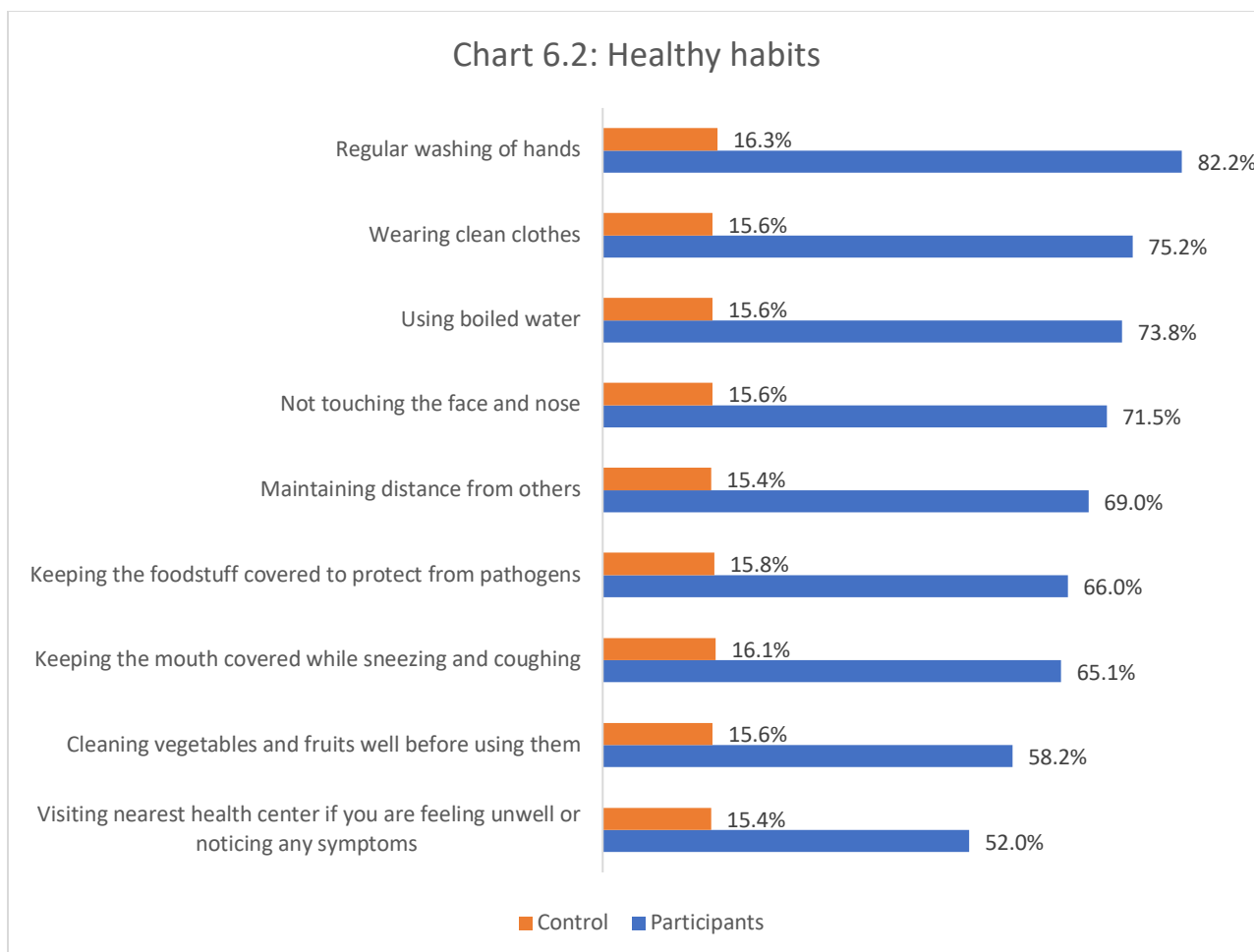
There is a very high recall of the health and hygiene video among participants (92.5%), compared to very low recall among the control group (16.3%).



(Participants = 2442, Control = 442)

This large gap indicates that exposure to the Axis Bank training was the primary driver of awareness regarding health and hygiene messaging. The low recall in the control group suggests minimal spillover from other sources, reinforcing that the program successfully reached and engaged its intended audience. There is a strong recall of health and hygiene messages among participants, contrasted with consistently low recall in the control group, indicating the effectiveness of the video-based intervention.

Chart 6.2: Healthy habits



(Participants = 2442, Control = 442)

Among participants, recall levels are high across all messages, ranging from 52% to 82.2%. The most strongly recalled message is regular washing of hands (82.2%), followed by wearing clean clothes (75.2%), using boiled water (73.8%), and not touching the face and nose (71.5%). These messages relate to everyday preventive behaviors, suggesting that simple, actionable practices communicated through the videos were well understood and retained.

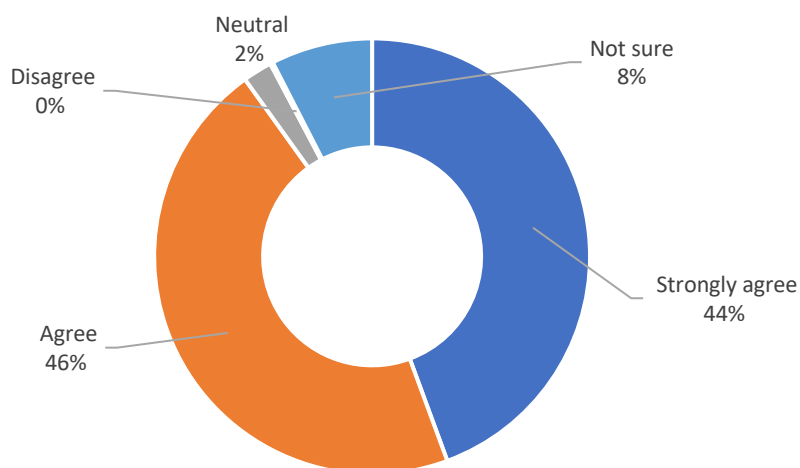
Messages requiring behavioral caution or health-seeking action, such as maintaining distance from others (69.0%), keeping food covered (66.0%), and covering the mouth while sneezing or coughing (65.1%), also show strong recall, indicating broad internalization of public health norms. Recall is relatively lower—but still substantial—for cleaning vegetables and fruits (58.2%) and visiting the nearest health center when unwell (52.0%), which typically involve additional effort or external engagement.

In contrast, the control group shows uniformly low recall, clustered tightly between 15.4% and 16.3% across all messages. This pattern suggests no systematic exposure to structured health and hygiene communication comparable to the Axis Bank videos.

Perceived impact

An overwhelming 90.1% of participants either “strongly agree” (44.4%) or “agree” (45.7%) that the video helped them improve their lifestyle, suggesting that the content was not only well understood but also relevant and actionable in everyday life. Only a very small proportion expressed neutrality (2.2%) or disagreement (0.2%), indicating minimal resistance or disengagement with the messages conveyed. The 7.5% who reported being “not sure” may reflect participants who have not yet consciously linked behavioral changes to the video or who require more time or reinforcement for observable change. Overall, the responses demonstrate high acceptance and perceived effectiveness of the health and hygiene component in influencing positive lifestyle practices among participants.

Chart 6.3: The video on health is helpful (Agreement)



(Participants = 2442, Control = 442)

7. Evolving Program Outcomes

The findings from the FY 2023–24 impact assessment are broadly consistent with, and in several areas strengthen, the trends observed in earlier assessments of the Axis Bank Financial and Health Literacy Program. Across three assessment cycles, the evidence points to a stable and cumulative pattern of high recall, improved financial behaviors, and increased awareness of insurance and health practices among women participants, relative to comparable control groups.

Sustained and Deepening Recall of Core Financial Messages

As in FY 2020–21 and FY 2022–23, the current assessment shows very high recall of key financial literacy messages among participants, particularly around savings, budgeting, and government-linked financial instruments. The negligible recall of these messages among control group respondents continues to underscore the program’s role as a primary source of financial information for many women. Compared to earlier rounds, recall levels in FY 2023–24 are not only sustained but appear more evenly distributed across multiple content areas, suggesting increasing familiarity with a wider range of financial concepts rather than selective retention.

Stronger Translation from Awareness to Practice

A notable progression across assessment years is the shift from awareness to action. While earlier assessments highlighted improvements in attitudes toward financial planning and savings, the FY 2023–24 findings show a larger proportion of participants attributing concrete practices—such as tracking income and expenditure and estimating monthly savings—directly to exposure to the video-based training. This pattern suggests that repeated exposure and program continuity may be reinforcing behavioral adoption rather than only short-term recall.

Consolidation of Financial Inclusion Gains

Across all three assessments, participants consistently report higher engagement with formal financial systems than control groups. In the current study, high awareness and reported receipt of Direct Benefit Transfers through PMJDY accounts reflect a maturing engagement with digital and account-based financial services, building on earlier gains noted in FY 2020–21 and FY 2022–23. Importantly, the FY 2023–24 findings indicate reduced uncertainty (“don’t know” responses) regarding DBT receipt, pointing to greater confidence and clarity in the use of banking services.

Progressive Normalisation of Insurance Coverage

The trajectory of insurance awareness and coverage shows a clear upward consolidation over time. While earlier assessments established that participants were more likely than controls to recognise the importance of health and life insurance, the current findings indicate near-universal acknowledgement of their importance among participants, accompanied by higher household-level coverage. The continued prominence of government schemes such as Ayushman Bharat aligns with earlier findings and suggests that financial literacy interventions are effectively complementing public insurance initiatives by improving understanding and uptake.

Enduring Impact of Health and Hygiene Messaging

Health and hygiene messaging, initially introduced alongside financial literacy during the COVID-19 period, continues to show strong recall and perceived lifestyle impact in FY 2023–24. Compared to earlier assessments—where recall was already high—the current findings suggest that these practices are becoming embedded as routine behaviors, rather than being perceived as temporary or crisis-driven measures. The sustained gap between participants and control groups reinforces the value of integrating health messaging within financial literacy platforms.

8. Case Studies

The case studies presented in this section collectively demonstrate the transformative impact of integrated financial literacy and health & hygiene awareness interventions, particularly when delivered through simple, video-based formats and supported by timely access to formal financial services. Across diverse geographies, occupations, and socio-economic backgrounds, the narratives highlight consistent patterns of positive change in women's lives, households, and, in several cases, entire communities

Awareness leads to agency: A central finding emerging from these case studies is the role of awareness as a catalyst for confidence and agency. Many women began their journeys with limited exposure to formal banking, savings mechanisms, insurance schemes, or basic preventive health practices. Fear of banks, dependence on spouses or informal moneylenders, and lack of planning were common starting points. Exposure to financial literacy videos helped demystify banking processes, encouraged regular savings—even in very small amounts—and improved understanding of government schemes, insurance products, and credit discipline. This knowledge translated into concrete actions such as opening bank accounts, budgeting, enrolling in social security schemes, and using digital payment systems.

Credit access and financial literacy: The case studies further illustrate how financial literacy combined with credit access enables livelihood diversification and upward mobility. Women moved from subsistence or daily wage dependency to sustainable micro-enterprises, including livestock rearing, retail shops, food stalls, tailoring units, and service activities. Reinvestment of earnings, disciplined repayment, and repeat loan cycles allowed gradual scaling of businesses and income stabilization.

Economic resilience is connected to health: Another strong theme is the interlinkage between health awareness and economic resilience. Adoption of simple hygiene practices—such as handwashing, boiling drinking water, keeping food covered, and maintaining cleanliness at home and workplaces—led to a visible reduction in illness. Lower health expenditures freed up household resources, indirectly strengthening savings and enabling investment in livelihoods. In several cases, improved hygiene also enhanced customer trust, particularly for women running food stalls, tea shops, or provision stores.

Importantly, the findings show spillover effects beyond individual beneficiaries. Women who gained confidence often influenced family members, encouraged spouses to adopt productive roles, ensured children's education, and acted as informal ambassadors of financial and health awareness within their communities.

These case studies underline that simple, well-designed awareness interventions—when reinforced through repetition and paired with institutional support—can produce multidimensional outcomes: improved health, enhanced financial discipline, livelihood security, gender empowerment, and community-level change. Together, they provide

rich qualitative evidence of how knowledge, when made accessible, becomes a powerful tool for sustainable development.

8.1 Sushma Devi – A Journey of Empowerment Through Financial Literacy

Sanjarpur Gulal, District Badaun



Sushma Devi

Sushma Devi, a resident of Sanjarpur Gulal in Badaun district, once faced significant difficulties in managing her daily life. With limited understanding of financial matters and a lack of confidence to approach a bank, she remained dependent on her husband even for small expenses. Her situation began to shift when her friends informed her about their association with

Axis Bank's financial literacy programme.

Curious, Sushma attended a session conducted by Axis Bank field staff, where she was shown videos on financial literacy. These videos became a turning point in her life. They introduced her to basic concepts of saving, banking procedures, and the importance of financial planning. For the first time, she felt confident about handling money and understood how disciplined savings could create new opportunities. The health and hygiene video also had a profound effect on her. Earlier unaware of proper sanitation practices, Sushma learned the importance of handwashing, drinking boiled water, and keeping food covered. She realised how simple hygiene habits could prevent illness, reduce medical expenses, and improve the overall well-being of her family.

Motivated by the training, Sushma began saving consistently. These savings eventually enabled her to purchase three buffaloes, which became a steady source of income through milk sales. With the earnings generated, she later bought an e-rickshaw, adding another income stream to support her household.

Today, Sushma credits the Axis Bank financial literacy and health videos for bringing significant positive changes to her life. Her improved financial stability, better hygiene practices, and increased confidence stand as strong evidence of the transformative impact of awareness and education.

Suchitra – Building Stability Through Financial Awareness

A.D. Nagar, Agartala, West Dukli, Icha Bazar

Suchitra, a resident of West Dukli in Icha Bazar, Agartala, manages her household entirely on her own. Determined to improve her financial condition, she used her first loan to repair an old e-rickshaw and her second loan to purchase another second-hand e-rickshaw.



Having two vehicles helped her increase her income slightly, but despite working hard, she struggled to save. Without a budget or a clear plan, her income would get spent quickly, leaving her constantly worried about the future.

This situation changed when she watched a financial awareness video. The training helped her understand the importance of saving even small amounts regularly and managing her finances with discipline. She began applying the lessons in her daily life, and the results have been significant.

Today, Suchitra:

- Prepares a monthly budget
- Has reduced unnecessary household expenses
- Sets aside whatever money remains each month
- Is steadily building her savings
- Feels confident that, with time, she will be able to buy a new e-rickshaw or even start a small business

While the video has helped her immensely, she admits that she sometimes forgets a few details from the training. She has offered two suggestions to make financial literacy sessions even more effective for women like her:

1. Provide the video's key information in written form as a small booklet or PDF, so participants can revisit the content later.
2. Share more practical ideas about small businesses and government schemes that can be started with limited investment.

Suchitra's journey reflects how simple, accessible financial education can strengthen confidence, improve money management, and create a pathway toward long-term economic stability.

8.2 Neha Joseph – Strengthening Health and Financial Security Through Awareness

Mission Compound Colony, Beawar, Rajasthan



Neha Joseph, a resident of Mission Compound Colony in Beawar, has been associated with Axis Bank for the past three years. She works as a teacher in a private school while also managing her responsibilities as a homemaker. During her association with Axis Bank, she attended the bank's Financial Literacy Program and watched the Health & Hygiene awareness videos shared as part of the initiative.

These sessions proved transformative for Neha. The health and hygiene video highlighted the importance of regular handwashing, maintaining distance from people who are ill, wearing clean clothes, washing utensils properly before use, and keeping food covered to prevent contamination. Neha began applying these practices in her daily routine and encouraged her family members to follow them as well. As a result, she noticed a meaningful reduction in health-related issues at home.

The financial literacy training further widened her awareness about government-backed insurance schemes and the importance of financial protection. Though she already had ESI coverage through her employer, the session helped her understand additional schemes such as Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), and the Ayushman Bharat health card.

Motivated by this learning:

- She enrolled herself and her husband in PMSBY
- Her husband also enrolled in PMJJBY
- She applied for the Ayushman health card, which she expects to receive next month

The training also inspired her to strengthen her long-term family security. Neha purchased a personal life insurance policy with an annual premium of ₹14,000. She believes that this step has enhanced her family's financial protection and given her greater confidence about her children's future.

Neha shared that the financial literacy program and videos had a significant positive impact on her life. She learned valuable lessons she had never previously considered and now manages both her household and financial responsibilities more effectively. Through

increased awareness and improved habits, she feels better prepared to ensure her family's well-being and financial stability.

8.3 Fatima Khatun: Empowerment Through Financial and Health Awareness



Fatima Khatun, a resident of Dev Kundu village in Beldanga, West Bengal, first watched a financial literacy and health & hygiene awareness video during 2023–2024. At that time, she was a homemaker, while her husband worked as a daily labourer to support the family. The video had a deep and lasting influence on her life. Following the session, Fatima began making conscious improvements in her family's diet and sanitation practices. Earlier, health issues were frequent in the household, with one family member or

another often falling ill. She observed that excessive consumption of items like meat and fish, combined with poor hygiene, had negatively affected their health. After adopting better food habits and cleanliness practices, the overall health of the family improved significantly.

Fatima also became more aware of cleanliness in and around the house. She ensured better sanitation and paid close attention to hygiene. These changes extended to her three children, who gradually developed strong hygiene habits. They now bathe daily, wash their hands and feet regularly, and clean food items—especially fruits and vegetables purchased from the market—before consumption. Earlier, Fatima often gave her children small amounts of money (₹10, ₹20, or ₹50) to buy snacks outside. After watching the video, she started preparing food at home, which reduced both unhealthy eating and unnecessary spending. Over time, the children's demands reduced noticeably. These positive changes also influenced neighbouring families, some of whom began adopting similar practices after observing Fatima's household. Inspired by the video and her growing confidence, Fatima took a major step toward economic independence by starting a tea and snack stall. The shop now generates a daily income of approximately ₹500–600. She deposits her earnings into her own bank account, while household expenses are largely managed through her husband's income. Earlier, Fatima depended on moneylenders and informal sources for loans at high interest rates. Today, she has completely stopped taking such loans. For business expansion, she relies on her savings and, when necessary, accesses formal loans.

Before watching the video, Fatima had never visited a bank or used formal banking services. Now, she visits the bank almost every week, uses ATM services independently, and has enrolled in government schemes such as Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY). She has also availed the “Sasta Saathi +7-24” insurance scheme provided by the State Government. With a strong focus on her children’s future, Fatima has saved ₹5,000 in her 11-year-old daughter’s name and plans to add ₹20,000 more to create a Fixed Deposit of ₹25,000. She has also been informed about Sukanya Samriddhi Yojana (SSY) and is considering additional long-term investments. She is aware of the ₹210 social security scheme and is currently planning to enroll her husband in it. Fatima believes that watching the awareness video significantly boosted her self-confidence. It opened doors to knowledge, opportunities, and possibilities that she had never imagined before. Her journey highlights how access to simple, well-designed financial and health education can lead to meaningful improvements in health, income, confidence, and long-term financial planning.

8.4: Gitanjali Nayak – Gaining Confidence Through Financial and Health Awareness

Madanmohanpada, Odisha



Gitanjali Nayak

Before participating in the program, Gitanjali had limited understanding of financial matters and felt hesitant about visiting banks. She depended largely on her husband for financial decisions and was unsure about savings and government schemes. After watching the financial literacy video, she gained clarity on basic money management, the importance of saving, and the benefits of using formal banking channels. She also learned about key government schemes such as Jan Dhan Yojana, which she now considers essential for

households like hers.

The health and hygiene video had an equally strong impact. Gitanjali learned about proper handwashing techniques, the importance of clean drinking water, and basic sanitation practices. Earlier, these aspects did not receive much attention in her daily routine. After adopting the practices shown in the video, she realized that small changes

in cleanliness can reduce illness and help save money otherwise spent on medical treatment.

Gitanjali particularly appreciated the video-based format of the training. The use of visuals, local language, and practical examples made the information easy to understand and remember. She felt that if the same content had only been explained verbally, it would not have had the same impact.

Following the training, Gitanjali has become more confident in handling everyday financial matters. She now participates actively in household financial discussions and takes independent decisions related to small transactions and family health. What earlier required dependence on her husband has now become a shared responsibility, strengthening her sense of confidence and self-reliance.

Overall, Gitanjali believes that the Axis Bank training program has positively changed her outlook. The knowledge gained through the videos has helped her improve her financial awareness, health practices, and decision-making ability, demonstrating how simple, well-designed awareness initiatives can create meaningful change in rural households.

8.5 Ms. Pavna – From Vulnerability to Self-Reliance Through Financial Literacy

Ismailpur Village, Chandpur Tehsil, Bijnor District

Ms. Pavna is a resident of Ismailpur village in Bijnor district, Uttar Pradesh. For many years, she lived in extreme poverty. Her husband worked as a daily wage labourer, but a significant portion of his earnings was spent on alcohol. This left the family with barely enough money for food, and education for the children was a distant dream. Pavna also faced domestic violence, making her life an unending struggle for survival and dignity.

A turning point came when a woman from her village, associated with an Axis Bank initiative, spoke to Pavna about a financial literacy and hygiene awareness video developed by Axis Bank. Recognising Pavna's difficult situation, she encouraged her to attend a centre meeting when Axis Bank staff visited the village.

During the meeting, Axis Bank employees showed Pavna a video focused on financial literacy, banking awareness, government schemes, and hygiene practices. For Pavna, the video proved to be transformative. It introduced her



to concepts she had never known before—how banks function, the importance of saving, and how government schemes can support people like her.

Impressed by Pavna’s determination and willingness to change her circumstances, Axis Bank supported her with financial assistance in the form of a loan, along with practical guidance on how to use it effectively. The video was replayed to reinforce learning and help her apply the lessons confidently. Inspired by what she learned, Pavna began by controlling unnecessary household expenses and opened a Jan Dhan account. Using the loan and her savings, she purchased basic goods and started selling them on the roadside. She made it a habit to save a fixed portion of her daily earnings, and over time, her savings steadily grew.

With discipline and perseverance, Pavna was eventually able to shift from roadside vending to running a permanent shop. As her income stabilised, she invested further by purchasing two buffaloes. She encouraged her previously unemployed husband to take responsibility for caring for the animals and selling milk. Gradually, he stopped drinking, became engaged in productive work, and began contributing to the household income. Today, Pavna’s family has a stable and diversified source of income from her shop and milk sales. Her children now attend school regularly, and the family’s living conditions have improved significantly. Pavna proudly shares that a single video shown by Axis Bank changed the direction of her life. From struggling to meet basic needs, she has progressed to owning her own shop, multiple buffaloes, and a permanent home.

Pavna’s story demonstrates how access to the right information, practical guidance, and timely financial support can empower women to break cycles of poverty and build sustainable livelihoods—not just for themselves, but for their entire families.

8.6 Chandra Maya Thakuri – Growing a Small Food Stall into a Sustainable Enterprise

Gangapur, Dhekiajuli, Sonitpur



Chandra Maya

all, leading to frequent loss of income.

Chandra Maya Thakuri is a resident of Gangapur village in Dhekiajuli, Sonitpur district. Her husband worked as a mason, while she managed household responsibilities. To supplement the family income, Chandra Maya began selling food items such as pakoras and momos in the evening from a small stall in front of her house. However, the business was very limited—she had only one table and one chair, and during rainy days she was unable to operate the stall at

Her situation began to change when she learned from fellow villagers about Axis Bank's group loan facility for women. Motivated by this opportunity, she formed a group and availed her first loan. With this support, she constructed a small shop structure with a roof and added basic seating arrangements. The improved setup allowed her to continue operations even during bad weather, which increased customer footfall and stabilized her daily income.

Along with credit support, Chandra Maya also participated in financial literacy and health & hygiene training conducted by Axis Bank. The financial literacy video helped her understand the importance of disciplined savings and proper money management. From then on, she began setting aside daily savings from her sales and regularly depositing them into her bank account. This enabled her to pay her loan instalments on time while maintaining surplus savings. She successfully completed repayment of her first loan and subsequently availed a second loan.

Using the second loan along with her accumulated savings, she further upgraded her shop by constructing a semi-permanent structure, with half pucca walls and the remaining portion made of bamboo. She expanded the seating capacity, which attracted more customers and led to higher earnings. She continued her habit of daily savings and timely repayments, and after completing the second loan, she took a third loan.

With the third loan, Chandra Maya constructed full pucca walls for her restaurant and partitioned part of the space to start a grocery shop, addressing a local need as there was no grocery store in the area. Today, she earns income from both the restaurant and the grocery shop. Her restaurant now remains open throughout the day, significantly increasing her earnings and improving her family's financial stability.

In addition to financial progress, Chandra Maya benefited greatly from the health and hygiene training. She now maintains cleanliness in her shop, keeps drinking water covered, follows proper hand-washing practices, and encourages customers to observe hygiene. These practices have improved food quality, enhanced customer trust, and contributed to better health for her family.

Chandra Maya plans to complete her current loan soon and intends to take another loan in the future to start a wholesale grocery business. Her journey reflects how timely access to credit, combined with financial literacy and health awareness, can help women transform small livelihood activities into sustainable enterprises.

8.7 Gayathri S – Building Financial Discipline and Health Awareness

Bodinaikkanpatti Village

Gayathri S is a resident of Bodinaikkanpatti village and comes from a low-income household. She supports her family through small daily wage work and occasionally manages household finances. Before attending the Financial & Health Training Program conducted on 24 November 2025, she had very limited knowledge of formal savings, loan processes, and basic preventive health practices.

Prior to the training, Gayathri was unaware of how microfinance loans functioned and often depended on informal local moneylenders who charged high interest rates. The financial literacy session helped her understand the importance of budgeting and tracking daily income and expenses. She also learned about Axis Bank microfinance loans, including eligibility criteria, interest rates, and repayment schedules. Motivated by this knowledge, she opened a small savings account and began saving ₹20–₹30 daily. As a result, she no longer relies on private moneylenders and feels more confident in managing her finances.



The health training session also brought visible changes in her household practices. Earlier, preventive health measures were often overlooked due to lack of awareness. After

the training, Gayathri understood the importance of regular handwashing, using clean drinking water, and proper waste disposal. She now boils drinking water regularly for her children and, for the first time in several months, visited the nearest primary health centre for a general health check-up. Since adopting these practices, her family has experienced fewer instances of mild stomach-related illnesses.

Overall, the training has had a meaningful impact on Gayathri's life. She now demonstrates improved financial discipline, greater confidence in approaching formal banking institutions, and stronger health and hygiene practices at home. Encouraged by these changes, she is motivated to start a small income-generating activity in the future, reflecting the positive role of integrated financial and health awareness programs in strengthening household resilience.

8.8 Jayshree – Strengthening a Long-Standing Business Through Financial Awareness

Kariyammanbutti, Negenahalli Road, Kondanayakanahalli, Hospet



Jayshree, a 38-year-old resident of Kariyammanbutti near Negenahalli Road in Kondanayakanahalli, Hospet, has been running a small grocery shop for nearly two decades. Her business faced a major setback during the COVID period, when the shop remained closed for an extended time, severely affecting her income and savings.

In 2024, Jayshree availed her fourth cycle loan of ₹80,000. Around the same time, she watched a financial literacy awareness video, which helped her reassess her approach to money management and financial planning. Inspired by the learning, she began saving regularly and took steps to strengthen her family's financial security. One of the key changes was enrolling her entire family in the Pradhan Mantri Jeevan Jyoti Bima

Yojana (PMJJBY). In 2024, she also ensured PMJJBY coverage for her daughter, reinforcing long-term protection for her family.

Jayshree introduced QR-code-based digital payments in her shop, making transactions easier for customers and allowing her to track income and expenses more systematically. She also began transferring money to other bank accounts, earning a small commission, which added to her household income.

Today, all members of her family have debit cards, and Jayshree herself regularly uses a RuPay card to purchase shop supplies and manage household expenses. These changes have improved both business efficiency and personal financial discipline.

Overall, the financial literacy video helped Jayshree modernize her long-standing enterprise, rebuild confidence after the disruptions of COVID, and integrate formal banking, insurance, and digital payments into her daily life—demonstrating how awareness and timely financial support can strengthen small businesses and household resilience.

8.9 Pratima Roy – Practising Financial Planning and Health Awareness

Sakariyapara Village, Jalpaiguri

Pratima Roy is a resident of Sakariyapara village in Jalpaiguri district. She runs a small sewing centre and is actively involved in managing her household and business finances. Among the participants of the Axis Bank Financial Literacy and Health & Hygiene Program, Pratima demonstrated a particularly strong understanding and application of the



concepts shared through the videos.

After watching the financial literacy videos during 2023 and 2024, Pratima learned the importance of preparing a household budget, saving regularly, investing wisely, and taking thoughtful decisions before availing loans. She also understood the need for long-term financial planning. These learnings translated directly into practice, as

she now maintains daily records of income and expenditure for her sewing centre, helping her manage her business more efficiently.

The health and hygiene video also influenced her daily habits. Pratima adopted practices such as washing hands before feeding children, keeping her surroundings clean, drinking lukewarm water, using face masks, and maintaining distance when suffering from cold or cough. These changes have contributed to better health and hygiene within her household.

In addition to improving daily practices, Pratima took several steps to strengthen her family's financial security. She enrolled in the State Government health insurance scheme, Swasthya Sathi, and also availed coverage under the Pradhan Mantri Suraksha Bima

Yojana (PMSBY). She further secured a life insurance policy with Axis Bank (Max Life Insurance) and regularly deposits premiums with the Life Insurance Corporation (LIC). Pratima believes that repeated exposure to the financial literacy videos helped reinforce her understanding and confidence. She suggested that the videos should be shown periodically to improve awareness among more people. She also noted that the Ayushman Bharat card is not implemented in her state, which limits access to certain health benefits.

Overall, Pratima Roy's experience highlights how consistent engagement with financial literacy and health awareness programs can lead to informed decision-making, improved financial discipline, and healthier household practices.

8.10 Gowramani – Strengthening a Small Provision Shop Through Financial Literacy

Thinchi Koppalu, 6th Cross, KG Koppalu



Gowramani is a small provision shop owner from Thinchi Koppalu, 6th Cross, KG Koppalu. She has been running her shop for the past four years, but faced difficulties in expanding her business due to increasing competition from large retail chains and limited financial knowledge.

She participated in the Axis Bank Financial Literacy Program (FLP) and Health & Hygiene training conducted for her group. Through the financial literacy session, Gowramani learned the importance of saving

regularly, tracking daily income and expenditure, preparing proper business plans, and managing money more wisely. These learnings encouraged her to make informed decisions for the growth of her shop.

By depositing small amounts into her savings account, Gowramani accumulated funds that she used to enhance her business. She invested in new shelves and refrigeration units, expanded her product range by introducing dairy products and cold drinks, and

renovated her shop to make it more appealing to customers. These improvements helped increase customer footfall and sales.

Alongside financial discipline, the health and hygiene training encouraged her to adopt better workplace practices. She began maintaining regular cleanliness, organizing the display of goods, and ensuring proper storage of food items. These changes improved food safety and significantly increased customer trust and satisfaction.

As a result of these combined efforts, Gowramani's sales improved noticeably. She started saving consistently and was able to repay her loan on time, ensuring financial stability for her household. Today, Gowramani shares that the financial literacy and health & hygiene training, along with loan support from Axis Bank, played a crucial role in transforming her business and securing her family's financial well-being.

8.11 Poonam Devi – Turning Knowledge into Livelihood and Stability

Nandpur Village, Laksar Tehsil, Haridwar District



Poonam Devi

Poonam Devi is a resident of Nandpur village in Haridwar district. For a long time, her life was marked by financial hardship and constant uncertainty. Her husband earned a modest income as a daily wage labourer, which was barely sufficient to meet household expenses. Providing for her children and managing the family's needs remained a continuous source of stress.

Poonam often felt trapped in this situation. She did not know how to start a business, nor did she understand how saving could help improve her family's future. Despite hard work, the family struggled to move beyond subsistence. Poonam

attended a community programme in her village, where she watched a video on financial literacy and hygiene. The video left a deep impression on her and introduced her to ideas she had never considered before. Three key lessons stood out. First, she learned the importance of budgeting—distinguishing essential expenses, such as children's education, from unnecessary spending. She immediately began recording her family's income and expenses in a notebook. Second, she understood the value of regular saving, realizing that even small daily savings could accumulate into a meaningful amount over time. Third, she learned about government schemes and low-interest loans, particularly

the role of initiatives like the Pradhan Mantri Jan Dhan Yojana in supporting small livelihood activities.

Determined to apply what she had learned, Poonam focused first on building savings. Once she had accumulated a small amount, she approached programme staff to understand how to access a loan for animal husbandry. With her savings and the loan support, she purchased her first buffalo. She began selling milk in her village and nearby markets, and within a few months, her efforts started generating steady returns. Using the budgeting discipline she had learned, Poonam avoided unnecessary expenses and reinvested her profits. Over time, she expanded her activity by purchasing additional livestock. Today, Poonam owns two buffaloes and one cow, and her income from selling milk now exceeds what her husband earlier earned through daily wage labour.

Poonam Devi is no longer only a homemaker; she has emerged as a confident and successful micro-entrepreneur. Her family's financial condition has stabilised, her children are receiving a better education, and the household no longer lives under constant financial stress. Poonam often reflects that the video she watched was not merely informative, but life-changing—it taught her to face difficulties with knowledge, planning, and hard work. Her journey illustrates how financial awareness, discipline, and timely support can empower women to build sustainable livelihoods and transform the well-being of their families and communities.

8.12 Rafika – Using Financial and Health Awareness to Secure Family Well-Being

Madina Colony, Olympic tower, Jodhpur

Rafika is a resident of Madina Colony and a long-time member associated with Axis Bank. Through the financial literacy and health & hygiene videos shared as part of the Axis Bank awareness initiative, she gained valuable knowledge that she not only understood but also applied effectively in her daily life.

From the financial literacy video, Rafika learned how to distinguish between necessary and unnecessary expenses and how to manage her income more systematically. This helped her gain better control over her finances. Her primary occupation involves drying, colouring, and cutting odhani, as well as preparing cloth used for the traditional Rajasthani pagdi (turban). The financial awareness gained from the videos helped her improve her business practices and develop the habit of regular monthly savings, which she now sets aside for her children's future.

The health and hygiene video also brought significant changes to her lifestyle. Due to the nature of her work, which involves handling colouring chemicals, Rafika has become more cautious and now follows proper safety measures while working. At home, she maintains high standards of cleanliness and ensures that her surroundings remain hygienic. She

follows safe practices such as washing hands thoroughly before cooking or cutting vegetables and applies these habits consistently in her daily routine.

The information provided through the videos proved especially valuable during a difficult period for her family. Last year, Rafika's husband suffered a paralysis attack and required hospitalisation. Because of her prior awareness about health insurance schemes, she was able to navigate the system confidently. Using her Jan Aadhaar card, her husband's treatment was carried out completely free of cost under the state health insurance scheme. Earlier this year, her daughter also underwent an appendix operation, and that treatment too was provided free of cost.

Inspired by the videos, Rafika had enrolled herself in Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY). She also updated her documentation by obtaining a Jan Aadhaar card (earlier known as the Bhamashah Card in Rajasthan), which enabled her to enrol in the Mukhyamantri Ayushman Aarogya Yojana. Additionally, she obtained an Ayushman Bharat card in August this year, further strengthening her family's health security.

Rafika's journey has also had a wider community impact. Seeing the benefits she experienced, many people around her—who were earlier unaware of schemes like PMSBY, PMJJBY, or the Ayushman card—have now begun enrolling themselves. Through her example, Rafika has become a source of information and motivation for others in her neighbourhood. Her story demonstrates how financial literacy, health awareness, and timely access to social security schemes can protect families during crises, strengthen livelihoods, and create a ripple effect of positive change within the community.

8.13 Kumari Anju – From Homemaker to Confident Entrepreneur Through Video-Based Awareness

Patna, Bihar



Kumari Anju, a 30-year-old resident of Patna, Bihar, participated in the Video Awareness Program during 2023–24. She continued to watch the videos even after the formal program ended and found them deeply influential. Before this exposure, she had never encountered such video-based learning related to financial systems, health, and hygiene.

At the time, Anju was a homemaker, while her husband earned the family income by driving an auto-rickshaw. Household expenses were entirely dependent on his irregular earnings. From this income, Anju had opened a Sukanya Samridhi account for her daughter, contributing ₹1,000 per month, and she had also

been maintaining her own LIC policy since 2013. However, she often found it difficult to continue these savings consistently and did not think beyond these limited financial arrangements.

The video program helped Anju understand concepts related to health, diet, cleanliness, and the financial system in a simple and practical manner. While she adopted better health and hygiene practices, she realized that improving her financial situation would not be possible unless she generated her own income. Limited and irregular household income made budgeting, expense tracking, and regular savings extremely difficult.

Motivated by the video and encouraged by Axis Bank staff, Anju decided to start working herself. Around six to seven months ago, she availed a loan of ₹35,000 from Axis Bank Microfinance and started a general store from her home. As the business was new, she initially lacked experience, but she gradually gained confidence by applying the lessons she had learned through the video program.

Today, Anju manages her business much more effectively. Her shop now has a capital base of approximately ₹1.5 lakh, built gradually through reinvestment of income. She maintains written records of income and expenditure for both her household and business. With improved financial stability and support from her husband's income, she increased her Sukanya Samridhi contribution to ₹2,000 per month, opened an LIC policy for her daughter, and started saving ₹5,000 per month in a bank account.

Anju considers her personal savings crucial for her children's education and for meeting emergency needs. Her business is running well, and so far, she has expanded it entirely using her own income. While her husband occasionally helps with marketing, she manages most aspects of the business independently. She now visits the bank confidently and has started using ATM services and smartphone-based digital payments. Her husband is also covered under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY). Anju strongly believes that the video awareness program taught her *how to work and how to plan*. She feels that without exposure to this program, her transformation from homemaker to entrepreneur would not have been possible. All members of her family have watched the video and have been positively influenced by it.

Based on her experience, Anju suggests that videos should also include business methods and practical techniques, and that they should be shown every two to three months to reinforce learning. She observes that when three to four women in a group adopt these practices, their example inspires others more effectively. She also feels that while the program has strong impact on educated women up to 35 years of age, additional effort and time are needed to help women in the 40–50 age group fully understand these concepts. Regular follow-up and monitoring would further strengthen the program's impact.

Kumari Anju's journey demonstrates the transformative power of video-based financial literacy, combined with access to microfinance and continuous encouragement, in enabling women to build confidence, generate income, and secure their family's future.

8.14 Shanti Devi – Strengthening Livelihoods and Community Awareness Through Financial Literacy

Purnia, Bihar



Shanti Devi has been a regular customer of Axis Bank since 2022 and works as an ASHA worker (Accredited Social Health Activist) under the Jeevika programme. Her role in the community has given her a deep understanding of local needs, particularly those related to women's health, livelihoods, and financial security. In 2023, Shanti Devi watched the financial literacy and health & hygiene training

videos shown by Axis Bank. Through these videos, she gained detailed knowledge about important government schemes such as Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), the Ayushman Bharat Card, the Direct Benefit Transfer (DBT) system, and the safe use of ATM cards. This information significantly enhanced her financial awareness and strengthened her ability to guide others in the community.

Earlier, in 2022, Shanti Devi had taken a loan of ₹40,000 from Axis Bank to start a small grocery store near her home. The income from this shop enabled her to repay all monthly instalments on time and focus on her children's education. Her family includes two daughters and one son. She ensured quality education for her elder daughter, who is now working as a nurse, while her second daughter continues her studies. Her son is also attending school regularly.

After watching the training videos, Shanti Devi further strengthened her family's financial security. She purchased LIC policies for her husband and daughter to protect against future uncertainties. In addition, she enrolled herself under PMJJBY and PMSBY through SBI Bank, which provided her with both financial protection and peace of mind. Encouraged by the positive outcomes, Shanti Devi decided to expand her business. She availed a second loan of ₹60,000 from Axis Bank, which she used to increase inventory, improve her grocery store, and better meet customer demand. She also invested part of this amount in her husband's garage business, which helped raise overall household income and improve financial stability.

Beyond financial progress, the videos also influenced her health and hygiene practices. Shanti Devi adopted cleanliness measures seriously in her own life and actively encourages other women and families in the village to maintain hygiene and become more health-conscious. As an ASHA worker, she now combines her professional role with the knowledge gained from the training to create greater awareness in the community. Today, Shanti Devi is more financially secure, socially aware, and confident about her family's future. Her journey reflects how financial literacy, access to credit, and health awareness can empower women not only to improve their own livelihoods but also to serve as catalysts for positive change within their communities.

8.15 Jyoti Arjun Jawle – Breaking the Cycle of Illness and Poverty

Dauch Village, Maharashtra



Jyoti Arjun Jawle is a resident of the small village of Dauch in Maharashtra. For a long time, her life was marked by daily struggles, particularly related to health and financial management. She was deeply involved in household chores and had little awareness about the importance of cleanliness and preventive health practices. Simple habits such as washing hands regularly or boiling drinking water were often overlooked. As a result, Jyoti and her children fell ill

frequently.

These recurring illnesses placed a heavy burden on the family's finances. Medical expenses for doctor visits, medicines, and treatment consumed whatever little income the family earned. Jyoti recalls that most of their money was spent on sickness, leaving nothing for savings or future planning. At the same time, her understanding of financial matters was very limited. She felt intimidated by banks and had no habit of saving. For her, formal financial systems seemed complicated and frightening.

Jyoti attended a community meeting in her village, where she watched a health and financial literacy video supported by Axis Bank, presented in a simple and local language. Initially, she did not think the video would be relevant to her. However, as it progressed, the messages began to resonate deeply. The demonstration of proper handwashing steps and the explanation of the benefits of drinking boiled water helped her understand how small hygiene practices could have a big impact on health.

Inspired by the video, Jyoti began covering food and drinking water, washing hands before and after meals, and adopting basic cleanliness practices at home. These small but consistent changes led to remarkable improvements. The frequency of illness in her family reduced significantly. Earlier, doctor visits were required multiple times a month; now, they occur only once or twice a year. This improvement in health brought a parallel financial benefit. With reduced spending on medical treatment, Jyoti found that money which was earlier lost to illness could now be saved. The video also addressed basic concepts of saving and encouraged people to overcome fear of banks. Motivated by this, Jyoti opened a small savings account and started depositing small amounts regularly. Over time, she realized that the bank was not something to fear, but a tool to secure her family's future.

With continuous savings and lower health-related expenses, Jyoti gradually accumulated enough capital to start a livelihood activity. Today, she runs a small general store (kirana shop) near her home, which has become a steady source of income for her family. Jyoti shares that a single video changed the course of her life. By adopting hygiene practices and saving habits, she moved away from constant illness and financial stress. She now earns with dignity, saves regularly, and feels confident about the future. Her journey demonstrates how simple awareness on health and financial literacy, delivered in an accessible manner, can help families break out of the cycle of illness and poverty and move towards self-reliance and stability.

8.16 Priyanka Chandrakant Shinde – From Daily Wage Labour to Sustainable Livelihood

Gavli Vasti, Solapur



Priyanka Chandrakant Shinde

Priyanka Chandrakant Shinde is a resident of Gavli Vasti in Solapur. She lives with her husband and two children. Before her association with Axis Bank, the family's financial condition was extremely fragile. Both Priyanka and her husband worked as daily wage labourers, and their income was irregular and barely sufficient to meet household needs.

Priyanka later came to know that Axis Bank provided loans to support small livelihood activities. After contacting an Axis Bank staff member and understanding the loan process, she discussed the opportunity with her husband and decided to avail a loan through the savings group.

Before the loan disbursement, Axis Bank staff conducted a detailed session with the group members, explaining key aspects such as planning income and expenses, investing savings wisely, avoiding unnecessary expenditure, and the importance of insurance to manage risks related to accidents or serious illness. Information on home hygiene and disease prevention was also shared as part of the training. In 2017, Priyanka and her husband availed their first loan of ₹18,000, which they used to purchase a buffalo. Income from milk sales immediately began supporting the household. Through disciplined repayment using this income, Priyanka successfully cleared her first loan on time. Recognising her repayment record, Axis Bank sanctioned a second loan of ₹35,000, which was used to purchase another buffalo. With two buffaloes, Priyanka stopped working as a labourer and began earning steadily through the milk business.

As her income increased and repayments remained timely, Axis Bank sanctioned a third loan of ₹50,000. With this loan, the family purchased an auto-rickshaw for Priyanka's husband. He too stopped working as a labourer and began earning independently. The household now had two stable income sources—milk sales and auto-rickshaw earnings. Subsequently, Priyanka received a fourth loan of ₹60,000, which she used to purchase two more buffaloes. Today, the family owns six buffaloes, and her husband operates his own auto-rickshaw. Their financial position has improved significantly compared to earlier years. Alongside income growth, the financial literacy training played a crucial role in shaping Priyanka's financial behaviour. She learned how to control unnecessary expenses, save regularly, and prepare for unexpected financial situations. She opened her own bank account to deposit savings and also enrolled in health and life insurance schemes, strengthening her family's financial security. Priyanka's journey reflects how access to structured credit, combined with financial literacy and continuous guidance, can help families transition from daily wage dependency to sustainable self-employment. With Axis Bank's support, a labourer household has become financially literate, resilient, and self-reliant.

8.17 Kalpana Singh – Organising a Small

Manipuri Para, Agartala | Usha Bazar Branch, Tripura



Kalpana Singh is a resident of Manipuri Para in Agartala and earns her livelihood as a weaver, producing traditional Manipuri cloth. Earlier, she was associated with a cooperative society for her weaving work. To supplement her income, she later started a small evening shop in front of her house, where she sold food items using a single table and one chair. While this provided some income, the business remained unorganised and limited in scale.

With the aim of improving and organising her livelihood activity, Kalpana availed a loan from Axis Bank. Using the loan amount, she started a tea stall, which gave her a more stable and structured source of income. During the loan cycle, Kalpana watched the financial literacy and health & hygiene videos shown by Axis Bank. These videos had a meaningful influence on her daily practices. She began maintaining daily accounts, making conscious efforts to prepare a household and business budget, and understood the importance of saving small amounts regularly. Although she initially found it difficult to manage these practices systematically, over time she became more organised and started experiencing clear financial benefits.

The health and hygiene videos also played an important role in shaping her behaviour. Kalpana understood the importance of cleanliness and began maintaining proper hygiene in her tea stall. This change is visibly reflected in the cleanliness of her shop, which, according to her, has helped attract more customers and build trust. At both the household and personal level, the adoption of better hygiene practices has helped reduce the frequency of illness. As a result, health-related expenses have declined, providing indirect financial relief to the family. Kalpana believes that the practices shown in the videos not only improve health but also strengthen financial stability by reducing unnecessary expenditure. Kalpana shared that receiving such information from time to time is extremely helpful. Her experience demonstrates how access to credit, combined with continuous financial literacy and health awareness, can help small entrepreneurs organise their businesses, improve income stability, and enhance overall well-being.

9. Relevance, Efficiency, Effectiveness, and Sustainability

The Axis Bank Financial and Health Literacy programs for women remain highly relevant in addressing the persistent gaps in basic personal finance and health knowledge in underserved communities. Women in these areas often have limited access to formal education and institutional information, making targeted literacy interventions crucial in enabling them to engage meaningfully with financial systems and social benefits.

Relevance: Financial literacy is foundational for economic empowerment, especially when women are recipients of benefits or cash transfers. Broad evidence from global development research shows that placing cash directly into women's hands – whether through social protection systems or dedicated welfare transfers – can enhance their agency and improve household outcomes. When women understand financial products, budgeting, and saving strategies, they are better equipped to use these resources effectively, contributing to improved economic security, health, and overall wellbeing.

Efficiency: The program's design – short, local-language videos delivered through community outreach – enables efficient dissemination of key messages. This delivery model aligns with international best practices for inclusive financial education, which emphasize accessible, contextualized content to bridge informational barriers. In parallel, India's Direct Benefit Transfer framework demonstrates how integrating digital mechanisms like bank accounts and unique identity systems significantly improves welfare delivery efficiency by minimizing leakages and ensuring benefits reach intended recipients.

Effectiveness: Beyond improving knowledge, financial literacy enhances the effectiveness of cash transfer and benefits systems. Global experiences referenced in development literature suggest that when cash transfers are directed to women, the outcomes tend to be more impactful – improving nutrition, health service use, and household decision-making – especially when accompanied by the ability to manage and plan finances effectively. The likelihood that transfers translate into sustained improvements depends not just on the amount of cash received, but also on recipients' understanding of financial planning and the confidence to make informed decisions.

Sustainability: Sustainability of impact is strengthened when women consistently apply financial and health knowledge beyond the training period. By combining literacy with access to financial services, women are better positioned to maintain positive behaviors, manage resources, and respond adaptively to shocks or opportunities. Evidence from global evaluations of cash transfer programs underscores that financial autonomy – supported by literacy and institutional access – contributes to long-term economic resilience and can help shift household dynamics toward gender-equitable outcomes.

However, such outcomes are most sustainable when literacy initiatives are part of a broader ecosystem of support, including social protection infrastructure and ongoing community engagement.

Conclusion

The Axis Bank literacy initiatives are relevant to women's needs, efficient in delivery, effective in strengthening women's capacity to engage with financial and health systems, and sustainable when reinforced with broader access to formal financial mechanisms. Crucially, financial literacy enhances the positive effects of cash and benefit transfers, ensuring that women can translate immediate resources into longer-term household wellbeing and economic agency.

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Appendix 1: Respondents by Zones and States

Zone	State	Counts	Counts
East	Bihar	507	86
East	Jharkhand	41	7
East	Odisha	80	14
East	West Bengal	319	58
North	Uttar Pradesh	205	39
North	Uttarakhand	84	16
North-East	Assam	121	22
North-East	Tripura	80	14
South	Karnataka	204	35
South	Kerala	78	14
South	Tamil Nadu	436	81
West	Maharashtra	167	35
West	Rajasthan	120	21
Grand Total		2442	442

Appendix 2: Questionnaires

Questionnaire for Participants

1. Village name

Financial Literacy Focused questions

2. Do you remember a movie on Financial Literacy (वित्तीय नियोजन) that was shown by Axis Bank? (Yes/No)
3. What was shown in the movie: (Multiple selections possible)
 - A. Benefits of keeping track of household incomes and expenditures (budgeting)
 - B. Importance of saving
 - C. Importance of health insurance
 - D. Importance of life insurance
 - E. Importance to meet long term goals
 - F. Banking with the help of Business Correspondents (BC) or Bank Sakhis
 - G. About Share Market
4. Do you recall having seen a similar video (or attending training program) BEFORE watching this movie, from any other agency/other sources? (Yes/No)

5. If yes, please mention name of the agency/other source
6. Do you recall having seen a similar video (or attending training program) AFTER watching this movie, from any other agency/other source? (Yes/No)
7. If yes, mention name of the agency/other source
8. Do you track your household incomes and expenditures?
- A. I don't track my household incomes and expenditures
 - B. I have been tracking my household incomes and expenditures even before I watched this video
 - C. I have started tracking my household incomes and expenditures after I watched this video
9. Do you estimate how much you save every month?
- A. I do not have estimate of how much I save every month
 - B. I had an estimate of how much I saved every month even before I watched this video
 - C. I have an estimate of how much I save every month after I watched this video.
10. Do you think health insurance is important for you and your family? (Yes/No)
11. When did you realize that health insurance is important for your family?
- A. After watching the Axis Bank video on Financial Literacy (वित्तीय नियोजन)?
 - B. When someone in my family became sick
 - C. When someone else benefited from health insurance
 - D. I came to know of its importance from some other source (Specify the source)
12. Do you have health insurance?
- A. No
 - B. I have health insurance for myself, my spouse and my children
 - C. Only I have health insurance
 - D. Only my spouse has health insurance

- E. Both my spouse and I have health insurance, but children don't have health insurance
- F. Other cases (Respondent to specify)

13. What kind of health insurance do you have in your family? (Multiple selections possible)

- A. Ayushman Bharat
- B. Pradhan Mantri Suraksha Bima Yojana
- C. Insurance from private insurance company
- D. Other health insurance (Respondent to specify)

14. Do you think planning, saving and investing for long term goals is important for you and your family? (Yes/No)

15. When did you realize that planning, saving and investing for long term goals is important for your family?

- A. After watching the Axis Bank video on Financial Literacy (वित्तीय नियोजन)?
- B. I came to know of its importance from some other source (Specify)

16. What do you do to meet your long-term goals? (Multiple selections possible)

- A. I do not do anything for long-term goals
- B. I invest in Fixed Deposits of Banks or Post Office
- C. I invest in Recurring Deposits of Banks or Post Office
- D. I invest in long terms schemes offered by insurance companies (example LIC policy)
- E. I invest in land or gold
- F. I invest in chit fund/committee which gives high returns
- G. I invest in cow, buffalo goat etc
- H. I have other means (specify)

17. Do you think life insurance is important for you and your family? (Yes/No)

18. When did you realize that life insurance is important for your family?

- A. After watching the Axis Bank video on Financial Literacy (वित्तीय नियोजन)?
- B. When there was a mishap in our family
- C. When someone I know benefitted from life insurance

- D. I came to know of its importance from some other source
- E. Not applicable

19. Do you have life insurance?

- A. No
- B. I have life insurance for myself and my spouse
- C. Only I have life insurance
- D. Only my spouse has life insurance
- E. Other cases (Please specify)

20. Do you have a Savings Account? If yes, where do you have a Savings Account?

- A. Axis Bank only
- B. Axis Bank and other bank
- C. Only other bank
- D. With Post Office
- E. I don't have a saving account

21. When did you open a Savings account?

- A. After I realized its importance after watching the Axis Bank video on Financial Literacy (वित्तीय नियोजन)?
- B. I had a Savings account even before I watched the Axis Bank video on Financial Literacy (वित्तीय नियोजन)
- C. I opened a Savings Account after watching the Axis Bank video, but the reasons was that I was counseled/influenced by others to open the Savings Account.
- D. Not applicable

22. When did you become aware about Banking Business Correspondent (Bank Sakhi)?

- A. After watching the Axis Bank video on Financial Literacy (वित्तीय नियोजन)?
- B. I came to know of its importance from some other source
- C. I am not aware

23. Do you take the services of Banking Business Correspondent (Bank Sakhi)?

- A. Yes
- B. No
- C. I want to take but Bank Sakhi is not available in a nearby area

24. Are you aware of the Mudra Scheme of the government??

- A. Yes
- B. No

25. How did you become aware of the Mudra Scheme of the government?

- A. I was aware of the Mudra Scheme even before I watched the Axis Bank video on Financial Literacy (वित्तीय नियोजन)
- B. I became aware of the Mudra Scheme after I watched the Axis Bank video on Financial Literacy (वित्तीय नियोजन)
- C. Not applicable

26. Have you applied for a Microenterprise loan

- A. I applied for a Microenterprise loan, For the first time, before watching this video
- B. I applied for a Microenterprise loan, for the first time, after watching this video
- C. I have not yet applied for a Microenterprise loan

27. Was your Microenterprise loan application approved?

- A. It was approved
- B. It was rejected
- C. It is still under process

COVID-19 awareness training focused questions

28. Do you remember the video on COVID-19 awareness shown by AXIS Bank?

- A. Yes, I remember
- B. No, It was not shown
- C. I am not sure/Cannot remember

29. What were the key messages in the video that you can recall? (Multiple selection possible)

- A. Regular washing of hands
- B. Not touching the face and nose
- C. Keeping the foodstuff covered to protect from pathogens
- D. Wearing clean clothes
- E. Maintaining distance from others
- F. Keeping the mouth covered while sneezing and coughing
- G. Wearing mask
- H. Using boiled water
- I. Cleaning vegetables and fruits well before using them
- J. Visiting nearest health center if you are feeling unwell or noticing any symptoms
- K. Any other (please specify)

30. Do you recall any other communication from the Government or other agency/agencies regarding COVID-19 awareness? (Multiple selections possible)

- A. Yes, it was provided before the training from Axis Bank

- B. Yes, it was provided after the training from Axis Bank
- C. No, I dont recall

31. Do you think the training from Axis Bank on COVID-19 awareness helped you in dealing with COVID-19 effectively?

- A. Strongly agree
- B. Agree
- C. Neutral
- D. Disagree
- E. Strongly disagree

General questions

32. After attending this training did you try to enhance your knowledge about issues discussed in this training?

- A. No
- B. Yes, by discussing with Axis Bank officials
- C. Yes by discussing with other officials or Bank Sakhis
- D. Yes, by referring to other such videos on internet
- E. Yes, by reading books and articles
- F. Others (Specify)

33. What is your overall feedback on the training program?

- A. Excellent
- B. Good
- C. Average
- D. Poor
- E. Very poor

34. Would you recommend such training to others in the community?

- A. Yes
- B. No
- C. Not, sure

35. Mention any significant comments related to your experience from these trainings

Questionnaire for Control Group Respondents

1. Village name

Financial Literacy Focused questions

2. Have you ever attended a training program on Financial Literacy (वित्तीय नियोजन)?

- A. Yes
- B. No

3. What were the topics covered in that program : (Multiple selections possible)

- A. Benefits of keeping track of household incomes and expenditures (budgeting)
- B. Importance of saving
- C. Importance of health insurance
- D. Importance of life insurance
- E. Importance to meet long term goals
- F. Banking with the help of Business Correspondents (BC) or Bank Sakhis
- G. About Share Market

4. Please mention name of the agency/other source who conducted the training on Financial Literacy (वित्तीय नियोजन)

5. Do you track your household incomes and expenditures?

- A. I don't track my household incomes and expenditures
- B. I track my household incomes and expenditures

6. Do you estimate how much you save every month?

- A. I don't estimate how much I save every month
- B. I estimate how much I save every month

7. Do you think health insurance is important for you and your family? (Yes/No)

8. Do you have health insurance?

- A. No
- B. I have health insurance for myself, my spouse and my children
- C. Only I have health insurance
- D. Only my spouse has health insurance

- E. Both my spouse and I have health insurance, but children don't have health insurance
- F. Other cases (Please specify)

9. What kind of health insurance do you have in your family? (Multiple selections possible)

- A. Ayushman Bharat
- B. Pradhan Mantri Suraksha Bima Yojana
- C. Insurance from private insurance company
- D. Other insurance (please specify)

10. Do you think planning, saving and investing for long term goals is important for you and your family? (Yes/No)

11. What do you do to meet your long-term goals? (Multiple selections possible)

- A. I do not do anything for long-term goals
- B. I invest in Fixed Deposits of Banks or Post Office
- C. I invest in Recurring Deposits
- D. I invest in long terms schemes offered by insurance companies
- E. I invest in land or gold
- F. I invest in chit fund/committee which gives high returns
- G. I invest in cow, buffalo goat etc
- H. I have other means (specify)

12. Do you think life insurance is important for you and your family? (Yes/No)

13. Do you have life insurance?

- A. No
- B. I have life insurance for myself and my spouse
- C. Only I have life insurance
- D. Only my spouse has life insurance
- E. Other cases (Please specify)

14. Do you have a Savings Account? If yes, where do you have a Savings Account?

- A. Axis Bank only
- B. Axis Bank and other bank

- C. Only other bank
- D. With Post Office
- E. I don't have a savings account

15. Do you take the services of Banking Business Correspondent (Bank Sakhi)?

- A. Yes
- B. No
- C. I want to take but Bank Sakhi is not available in a nearby area.

16. Are you aware of the Mudra Scheme of the Government?

- A. Yes
- B. No

17. Have you applied for any Microenterprise loan?

- A. Yes
- B. No

18. Was your Microenterprise loan application approved?

- A. It was approved
- B. It was rejected
- C. It is still under process

COVID 19 awareness training focused questions

19. Have you attended any training program on COVID 19 awareness?

- A. Yes
- B. No

20. What were the key messages from that training that you can recall? (Multiple selection possible)

- A. Regular washing of hands
- B. Not touching the face and nose
- C. Keeping the foodstuff covered to protect from pathogens
- D. Wearing clean clothes
- E. Maintaining distance from others
- F. Keeping the mouth covered while sneezing and coughing
- G. Wearing mask
- H. Using boiled water
- I. Cleaning vegetables and fruits well before using them
- J. Visiting nearest health center if you are feeling unwell or noticing any symptoms
- K. Any other (please specify)

Appendix 3: Data tables

Participant group tables

(Note: In questions with "1" or "0" response categories, "1" implies an affirmative response and "0" implies a negative response)

<i>Do you remember a video on Financial Literacy that was shown by Axis Bank?</i>	East	North	North- East	South	West	Grand Total
A - Yes	947	289	201	718	287	2442
Grand Total	947	289	201	718	287	2442

<i>what was shown in the movie: (Multiple selections possible)(A - Identifying essential and non-essential expenditures)</i>	East	North	North- East	South	West	Grand Total
0	2	112	8	30	64	216
1	945	177	193	688	223	2226
Grand Total	947	289	201	718	287	2442

<i>what was shown in the movie: (Multiple selections possible)(B - Benefits of keeping track of household incomes and expenditures (budgeting))</i>	East	North	North- East	South	West	Grand Total
0	13	66	20	31	77	207
1	934	223	181	687	210	2235
Grand Total	947	289	201	718	287	2442

<i>what was shown in the movie: (Multiple selections possible)(C- Importance of saving)</i>	East	North	North- East	South	West	Grand Total
0	6	113	41	31	23	214
1	941	176	160	687	264	2228
Grand Total	947	289	201	718	287	2442

<i>what was shown in the movie: (Multiple selections possible)(D - Information about Pradhan Mantri Jan Dhan Yojana)</i>	East	North	North- East	South	West	Grand Total
0	16	89	36	115	26	282
1	931	200	165	603	261	2160
Grand Total	947	289	201	718	287	2442

<i>what was shown in the movie: (Multiple selections possible)(E - Information about Pradhan Mantri Suraksha Bima Yojana)</i>	East	North	North- East	South	West	Grand Total
0	3		3	25	3	34
1	944	289	198	693	284	2408
Grand Total	947	289	201	718	287	2442

<i>what was shown in the movie: (Multiple selections possible)(F - Information about ATM Card or Debit Card or Rupay Card)</i>	East	North	North- East	South	West	Grand Total
0	18	15	5	129	4	171
1	929	274	196	589	283	2271
Grand Total	947	289	201	718	287	2442

<i>what was shown in the movie: (Multiple selections possible)(G - About Share Market)</i>	East	North	North- East	South	West	Grand Total
0	947	289	201	718	287	2442
Grand Total	947	289	201	718	287	2442

<i>Do you recall having seen a similar video (or attending training program) BEFORE watching this movie, from any other agency/other sources (Within previous 3 years)?</i>	East	North	North- East	South	West	Grand Total
A - Yes			6	4		10
B - No	947	289	195	714	287	2432
Grand Total	947	289	201	718	287	2442

<i>Do you recall having seen a similar video (or attending training program) AFTER watching this movie, from any other agency/other source? (Yes/No)</i>	East	North	North- East	South	West	Grand Total
A - Yes	1		8	6		15
B - No	946	289	193	712	287	2427
Grand Total	947	289	201	718	287	2442

<i>Do you track your household incomes and expenditures?</i>	East	North	North- East	South	West	Grand Total
A - I don't track my household incomes and expenditures	30	2	6	187	27	252
B - I have been tracking my household incomes and expenditures even before I watched this video	311	103	2	140	52	608
C - I have started tracking my household incomes and expenditures after I watched this video	606	184	193	391	208	1582
Grand Total	947	289	201	718	287	2442

<i>Do you estimate how much you save every month?</i>	East	North	North- East	South	West	Grand Total
A - I do not have estimate of how much I save every month	38	17	6	192	28	281
B - I had an estimate of how much I saved every month even before I watched this video	295	48	4	134	12	493
C - I have an estimate of how much I save every month after I watched this video.	614	224	191	392	247	1668
Grand Total	947	289	201	718	287	2442

<i>Do you have a Savings Account (including PMJDY, Jan Dhan account)?</i>	East		North-		Grand	
	East	North	East	South	West	Total
A - Yes	947	289	201	718	287	2442
Grand Total	947	289	201	718	287	2442

<i>If yes, where do you have a Savings Account?</i>	East		North-		Grand	
	East	North	East	South	West	Total
A - Axis Bank only	2		17	34		53
B - Axis Bank and other bank	48	9	121	6	20	204
C - Only other bank	893	274	63	675	264	2169
D - With Post Office	4	6		3	3	16
Grand Total	947	289	201	718	287	2442

<i>When did you open a Savings account?</i>	East		North-		Grand	
	East	North	East	South	West	Total
A - After I realized its importance after watching the Axis Bank video on Financial Literacy	39	20	18	19	10	106
B - I had a savings account even before I watched the Axis Bank video on Financial Literacy	905	260	183	693	272	2313
C - I opened a Savings Account after watching the Axis Bank video, but the reasons was that I was counseled/influenced by others to open the Savings Account.	3	9		6	5	23
Grand Total	947	289	201	718	287	2442

<i>Are you aware that Direct Benefit Transfer Comes in the PMJDY Accounts?</i>	East		North-		Grand	
	East	North	East	South	West	Total
A - I was aware of this BEFORE watching the video	412	45	24	278	16	775
B - I became aware of this AFTER watching this video	532	244	174	388	239	1577
C - No, I am not aware about this benefit	3		3	52	32	90
Grand Total	947	289	201	718	287	2442

<i>Are you receiving any type of DBT benefit in your PMJDY account?</i>	East		North-		Grand	
	East	North	East	South	West	Total
Did not answer	3		3	52	32	90
A - Yes	923	286	198	466	232	2105
B - No	21	3		200	23	247
Grand Total	947	289	201	718	287	2442

<i>Do you think health insurance is important for you and your family?</i>	East		North-		Grand	
	East	North	East	South	West	Total
A - Yes	939	280	201	717	286	2423
B - No	8	9		1	1	19
Grand Total	947	289	201	718	287	2442

When did you realize that health insurance is important for your family?	North-					Grand Total
	East	North	East	South	West	
Did not answer	8	9		1	1	19
A - After watching the Axis Bank video on Financial Literacy?	818	253	159	466	249	1945
B - When someone in my family became sick	17	11	18	59	20	125
C - When someone else benefited from health insurance	104	16	24	183	16	343
D - I came to know of its importance from some other source (Specify the source)				9	1	10
Grand Total	947	289	201	718	287	2442

Do you have health insurance?	North-					Grand Total
	East	North	East	South	West	
A - No	150	111		183	81	525
B - I have health insurance for myself, my spouse and my children	661	118	189	419	177	1564
C - Only I have health insurance	6	3	4	49	11	73
D - Only my spouse has health insurance	10	9	4	56	10	89
E - Both my spouse and I have health insurance, but children don't have health insurance	120	48	4	11	8	191
Grand Total	947	289	201	718	287	2442

What kind of Health insurance do you have in your family? (Multiple selections possible)(A - Ayushman Bharat provided by the central government)	North-					Grand Total
	East	North	East	South	West	
0	467	130		232	152	981
1	480	159	201	486	135	1461
Grand Total	947	289	201	718	287	2442

What kind of Health insurance do you have in your family? (Multiple selections possible)(B - Similar insurance scheme provided by the state government)	North-					Grand Total
	East	North	East	South	West	
0	631	284	201	682	182	1980
1	316	5		36	105	462
Grand Total	947	289	201	718	287	2442

What kind of Health insurance do you have in your family? (Multiple selections possible)(C - Insurance from private insurance company)	North-					Grand Total
	East	North	East	South	West	
0	945	267	201	633	274	2320
1	2	22		85	13	122
Grand Total	947	289	201	718	287	2442

What kind of Health insurance do you have in your family? (Multiple selections possible)(D - Hospi Cash insurance provided through an MFI or other agency)	North-					Grand Total
	East	North	East	South	West	
0	947	289	201	715	287	2439

	1		3	3		
Grand Total	947	289	201	718	287	2442

What kind of Health insurance do you have in your family? (Multiple selections possible)(E - Other health insurance)	East	North	North-East	South	West	Grand Total
0	947	289	201	717	287	2441
1				1		1
Grand Total	947	289	201	718	287	2442

Are you aware of the benefits of Pradhan Mantri Suraksha Bima Yojana (PMSBY) linked to savings accounts in banks including PMJDY?	East	North	North-East	South	West	Grand Total
A - Yes	930	287	198	603	276	2294
B - No	17	2	3	115	11	148
Grand Total	947	289	201	718	287	2442

How did you become aware of the benefits of Pradhan Mantri Suraksha Bima Yojana (PMSBY)?	East	North	North-East	South	West	Grand Total
Did not answer	17	2	3	115	11	148
A - I was aware of PMSBY even before I watched the Axis Bank video on Financial Literacy	166	43	12	209	14	444
B - I became aware of PMSBY after I watched the Axis Bank video on Financial Literacy	764	244	186	394	262	1850
Grand Total	947	289	201	718	287	2442

Have you or your spouse taken Pradhan Mantri Surakshan Bima Yojana (PMSBY)?	East	North	North-East	South	West	Grand Total
Did not answer	17	2	3	115	11	148
A - Yes, only I have taken	573	40	18	31	66	728
B - Yes only my spouse has taken	99	38	44	77	54	312
C - Yes, both have taken	75	155	110	285	144	769
D - No, no one has taken	183	54	26	210	12	485
Grand Total	947	289	201	718	287	2442

Do you think life insurance is important for you and your family? (Yes/No)	East	North	North-East	South	West	Grand Total
A - Yes	936	289	200	718	275	2418
B - No	11		1		12	24
Grand Total	947	289	201	718	287	2442

When did you realize that life insurance is important for your family?	East	North	North-East	South	West	Grand Total
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Did not answer	11		1		12	24
A - After watching the Axis Bank video on Financial Literacy?	857	269	153	514	256	2049
B - When some earning member in my family passed away	13	9	24	41	4	91
C - When someone else benefited from life insurance	66	11	22	161	13	273
D - I came to know of its importance from some other source (Specify the source)			1	2	2	5
Grand Total	947	289	201	718	287	2442

<i>Do you have life insurance? (Other than Microfinance loan linked)</i>	East	North	North- East	South	West	Grand Total
A - No	487	46	4	247	50	834
B - I have life insurance for myself and my spouse (PMJJBY or insurance company or both)	169	214	183	279	160	1005
C - Only I have life insurance (PMJJBY or insurance company or both)	247	15	7	190	22	481
D - Only my spouse has life insurance PMJJBY or insurance company or both)	44	14	7	2	55	122
Grand Total	947	289	201	718	287	2442

<i>Are you aware of the benefits of Rupay Debit Card? (Yes/No)</i>	East	North	North- East	South	West	Grand Total
A - Yes	939	277	200	646	282	2344
B - No	8	12	1	72	5	98
Grand Total	947	289	201	718	287	2442

<i>How did you become aware of the benefits of Rupay Debit Card?</i>	East	North	North- East	South	West	Grand Total
Did not answer	8	12	1	72	5	98
A - I was aware of Rupay Debit Card even before I watched the Axis Bank video on Financial Literacy	110	51	23	452	43	679
B - I became aware of Rupay Debit Card after I watched the Axis Bank video on Financial Literacy	827	219	177	186	239	1648
C - Not applicable	2	7		8		17
Grand Total	947	289	201	718	287	2442

<i>Do you and your spouse have Rupay Debit Card?</i>	East	North	North- East	South	West	Grand Total
A - Yes, only I have the Rupay Debit Card	158	40	32	163	48	441
B - Yes, only my spouse has the Rupay Debit Card	371	78	17	127	106	699
C - Yes, both have Rupay Debit card	225	86	151	410	133	1005
D - No none of them have the Rupay Debit Card	193	85	1	18		297
Grand Total	947	289	201	718	287	2442

<i>Do you remember the video on Health and Hygiene awareness shown by AXIS Bank?</i>	East	North	North- East	South	West	Grand Total
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A - Yes, I remember	945	288	198	590	237	2258
B - No, It was not shown	1		1	3	39	44
C - I am not sure/Cannot remember	1	1	2	125	11	140
Grand Total	947	289	201	718	287	2442

What were the key messages in the video that you can recall? (Multiple selection possible)(A - Regular washing of hands)	East	North	North-East	South	West	Grand Total
0	3	124	17	154	136	434
1	944	165	184	564	151	2008
Grand Total	947	289	201	718	287	2442

What were the key messages in the video that you can recall? (Multiple selection possible)(B - Not touching the face and nose)	East	North	North-East	South	West	Grand Total
0	95	90	27	332	151	695
1	852	199	174	386	136	1747
Grand Total	947	289	201	718	287	2442

What were the key messages in the video that you can recall? (Multiple selection possible)(C - Keeping the foodstuff covered to protect from pathogens)	East	North	North-East	South	West	Grand Total
0	332	78	54	216	150	830
1	615	211	147	502	137	1612
Grand Total	947	289	201	718	287	2442

What were the key messages in the video that you can recall? (Multiple selection possible)(D - Wearing clean clothes)	East	North	North-East	South	West	Grand Total
0	68	110	62	184	181	605
1	879	179	139	534	106	1837
Grand Total	947	289	201	718	287	2442

What were the key messages in the video that you can recall? (Multiple selection possible)(E - Maintaining distance from others)	East	North	North-East	South	West	Grand Total
0	93	128	53	316	168	758
1	854	161	148	402	119	1684
Grand Total	947	289	201	718	287	2442

What were the key messages in the video that you can recall? (Multiple selection possible)(F - Keeping the mouth covered while sneezing and coughing)	East	North	North-East	South	West	Grand Total
0	333	139	29	249	103	853
1	614	150	172	469	184	1589
Grand Total	947	289	201	718	287	2442

What were the key messages in the video that you can recall? (Multiple selection possible)(G - Using boiled water)	East		North		North-	South	West	Grand
	East	North	East	North	East	South	West	Total
0	70	151	38	180	202			641
1	877	138	163	538	85			1801
Grand Total	947	289	201	718	287			2442

What were the key messages in the video that you can recall? (Multiple selection possible)(H - Cleaning vegetables and fruits well before using them)	East		North		North-	South	West	Grand
	East	North	East	North	East	South	West	Total
0	439	162	63	184	173			1021
1	508	127	138	534	114			1421
Grand Total	947	289	201	718	287			2442

What were the key messages in the video that you can recall? (Multiple selection possible)(I - Visiting nearest health center if you are feeling unwell or noticing any symptoms)	East		North		North-	South	West	Grand
	East	North	East	North	East	South	West	Total
0	388	169	130	281	203			1171
1	559	120	71	437	84			1271
Grand Total	947	289	201	718	287			2442

What were the key messages in the video that you can recall? (Multiple selection possible)(J - Any other (please specify))	East		North		North-	South	West	Grand
	East	North	East	North	East	South	West	Total
0	947	289	200	718	287			2441
1			1					1
Grand Total	947	289	201	718	287			2442

Do you recall any other communication from the Government or other agency/agencies regarding Health and Hygiene? (Multiple selections possible)(A - Yes, it was provided before the training from Axis Bank)	East		North		North-	South	West	Grand
	East	North	East	North	East	South	West	Total
0	941	260	177	698	287			2363
1	6	29	24	20				79
Grand Total	947	289	201	718	287			2442

Do you recall any other communication from the Government or other agency/agencies regarding Health and Hygiene? (Multiple selections possible)(B - Yes, it was provided after the training from Axis Bank)	East		North		North-	South	West	Grand
	East	North	East	North	East	South	West	Total
0	737	228	126	692	284			2067
1	210	61	75	26	3			375
Grand Total	947	289	201	718	287			2442

Do you recall any other communication from the Government or other agency/agencies regarding Health and Hygiene? (Multiple selections possible)(C - No, I don't recall)	East		North		North-	South	West	Grand
	East	North	East	North	East	South	West	Total

	0	213	87	96	39	3	438
	1	734	202	105	679	284	2004
Grand Total		947	289	201	718	287	2442

<i>Do you think the video on Health and Hygiene helped you improve your lifestyle?</i>	East	North	North- East	South	West	Grand Total
Did not answer	2	1	3	128	50	184
A- Strongly agree	404	184	130	231	135	1084
B- Agree	515	95	67	342	97	1116
C- Neutral	25	8	1	14	5	53
D- Disagree	1	1		3		5
Grand Total	947	289	201	718	287	2442

Control group tables

(Note: In questions with "1" or "0" response categories, "1" implies an affirmative response and "0" implies a negative response)

<i>Have you ever attended a training program on Financial Literacy during the previous three years?</i>	East	North	North- East	South	West	Grand Total
A - Yes	40	17	3	4	9	73
B - No	125	38	33	126	47	369
Grand Total	165	55	36	130	56	442

<i>If yes, what were the topics covered in that program : (Multiple selections possible)(A - Identifying essential and non-essential expenditures)</i>	East	North	North- East	South	West	Grand Total
0	125	39	33	126	48	371
1	40	16	3	4	8	71
Grand Total	165	55	36	130	56	442

<i>If yes, what were the topics covered in that program : (Multiple selections possible)(B - Benefits of keeping track of household incomes and expenditures (budgeting))</i>	East	North	North- East	South	West	Grand Total
0	125	38	34	127	47	371
1	40	17	2	3	9	71
Grand Total	165	55	36	130	56	442

<i>If yes, what were the topics covered in that program : (Multiple selections possible)(C - Importance of saving)</i>	East	North	North- East	South	West	Grand Total
0	125	40	34	126	47	372
1	40	15	2	4	9	70
Grand Total	165	55	36	130	56	442

If yes, what were the topics covered in that program : (Multiple selections possible)(D - Information about Pradhan Mantri Jan Dhan Yojana)	East		North- East		South West		Grand Total
	East	North	East	South	West		
0	126	39	36	128	48		377
1	39	16		2	8		65
Grand Total	165	55	36	130	56		442

If yes, what were the topics covered in that program : (Multiple selections possible)(E - Information about Pradhan Mantri Suraksha Bima Yojana)	East		North- East		South West		Grand Total
	East	North	East	South	West		
0	125	40	34	128	47		374
1	40	15	2	2	9		68
Grand Total	165	55	36	130	56		442

If yes, what were the topics covered in that program : (Multiple selections possible)(F - Information about ATM Card or Debit Card or Rupay Card)	East		North- East		South West		Grand Total
	East	North	East	South	West		
0	125	40	33	127	47		372
1	40	15	3	3	9		70
Grand Total	165	55	36	130	56		442

If yes, what were the topics covered in that program : (Multiple selections possible)(G - About Share Market)	East		North- East		South West		Grand Total
	East	North	East	South	West		
0	165	55	36	130	56		442
Grand Total	165	55	36	130	56		442

Do you track your household incomes and expenditures?	East		North- East		South West		Grand Total
	East	North	East	South	West		
A - I don't track my household incomes and expenditures	73	33	36	84	38		264
B - I track my household incomes and expenditures	92	22		46	18		178
Grand Total	165	55	36	130	56		442

Do you estimate how much you save every month?	East		North- East		South West		Grand Total
	East	North	East	South	West		
A - I don't estimate how much I save every month	78	35	36	87	41		277
B - I estimate how much I save every month	87	20		43	15		165
Grand Total	165	55	36	130	56		442

Do you have any Savings Account (including PMJDY, Jan Dhan Account)?	East		North- East		South West		Grand Total
	East	North	East	South	West		
A - Yes	165	53	35	127	55		435
B - No		2	1	3	1		7

Grand Total	165	55	36	130	56	442
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<i>If yes, where do you have a Savings Account?</i>	North-					Grand Total
	East	North	East	South	West	
Did not answer		2	1	3	1	7
A - Axis Bank only	1					1
B - Axis Bank and other bank	1	2	1	2	1	7
C - Only other bank	162	48	32	124	52	418
D - With Post Office	1	3	2	1	2	9
Grand Total	165	55	36	130	56	442

<i>Are you aware that Direct Benefit Transfer Comes in the PMJDY Accounts?</i>	North-					Grand Total
	East	North	East	South	West	
A - Yes, I am aware	151	43	35	61	28	318
B - No, I am not aware about this benefit	14	12	1	69	28	124
Grand Total	165	55	36	130	56	442

<i>Are you receiving any type of DBT benefit in your PMJDY account?</i>	North-					Grand Total
	East	North	East	South	West	
Did not answer	14	12	1	69	28	124
A - Yes	150	43	34	42	23	292
B - No	1		1	19	5	26
Grand Total	165	55	36	130	56	442

<i>Do you think health insurance is important for you and your family?</i>	North-					Grand Total
	East	North	East	South	West	
A - Yes	164	38	33	126	37	398
B - No	1	17	3	4	19	44
Grand Total	165	55	36	130	56	442

<i>Do you have health insurance?</i>	North-					Grand Total
	East	North	East	South	West	
A - No	57	37	14	67	27	202
B - I have health insurance for myself, my spouse and my children	75	8	20	57	20	180
C - Only I have health insurance		2		5	2	9
D - Only my spouse has health insurance	2					2
E - Both my spouse and I have health insurance, but children don't have health insurance	31	8	2	1	7	49
Grand Total	165	55	36	130	56	442

What kind of Health insurance do you have in your family? (Multiple selections possible)(A - Ayushman Bharat provided by the central government)	North-					Grand Total
	East	North	East	South	West	
0	84	39	14	80	42	259
1	81	16	22	50	14	183
Grand Total	165	55	36	130	56	442

What kind of Health insurance do you have in your family? (Multiple selections possible)(B - Similar insurance scheme provided by the state government)	North-					Grand Total
	East	North	East	South	West	
0	138	54	36	125	41	394
1	27	1		5	15	48
Grand Total	165	55	36	130	56	442

What kind of Health insurance do you have in your family? (Multiple selections possible)(C - Insurance from private insurance company)	North-					Grand Total
	East	North	East	South	West	
0	165	54	36	109	54	418
1		1		21	2	24
Grand Total	165	55	36	130	56	442

What kind of Health insurance do you have in your family? (Multiple selections possible)(D - Hospi Cash insurance provided through an MFI or other agency)	North-					Grand Total
	East	North	East	South	West	
0	165	55	36	130	56	442
Grand Total	165	55	36	130	56	442

What kind of Health insurance do you have in your family? (Multiple selections possible)(E - Other health insurance)	North-					Grand Total
	East	North	East	South	West	
0	165	55	36	129	56	441
1				1		1
Grand Total	165	55	36	130	56	442

Are you aware of the benefits of Pradhan Mantri Suraksha Bima Yojana (PMSBY) linked to savings account including PMJDY?	North-					Grand Total
	East	North	East	South	West	
A - Yes	119	53	7	50	43	272
B - No	46	2	29	80	13	170
Grand Total	165	55	36	130	56	442

Have you or your spouse taken Pradhan Mantri Suraksha Bima Yojana (PMSBY)?	North-					Grand Total
	East	North	East	South	West	
Did not answer	46	2	29	80	13	170
A - Yes, only I have taken	47	15	1	3	5	71
B - Yes only my spouse has taken	8	13	3	1	9	34

C – Yes, both have taken	13	16		34	23	86
D – No, no one has taken	51	9	3	12	6	81
Grand Total	165	55	36	130	56	442

<i>Do you think life insurance is important for you and your family?</i>	East	North	North- East	South	West	Grand Total
A – Yes	146	52	29	123	46	396
B – No	19	3	7	7	10	46
Grand Total	165	55	36	130	56	442

<i>Do you have life insurance? (Other than Microfinance loan linked)</i>	East	North	North- East	South	West	Grand Total
Did not answer	19	3	7	7	10	46
A – No	90	9	11	79	10	199
B – I have life insurance for myself and my spouse (PMJJBY or insurance company or both)	7	33	16	40	23	119
C – Only I have life insurance (PMJJBY or insurance company or both)	44	7	2	4	2	59
D – Only my spouse has life insurance PMJJBY or insurance company or both)	5	3			11	19
Grand Total	165	55	36	130	56	442

<i>Are you aware of the benefits of Rupay Debit Card?</i>	East	North	North- East	South	West	Grand Total
A – Yes	141	36	3	92	35	307
B – No	24	19	33	38	21	135
Grand Total	165	55	36	130	56	442

<i>Do you and your spouse have Rupay Debit Card?</i>	East	North	North- East	South	West	Grand Total
A – Yes, only I have the Rupay Debit Card	11	6	9	11	1	38
B – Yes, only my spouse has the Rupay Debit Card	71	18	14	28	34	165
C – Yes, both have Rupay Debit card	33	9	7	79	12	140
D – No none of them have the Rupay Debit Card	50	22	6	12	9	99
Grand Total	165	55	36	130	56	442

<i>Do you remember any video on Health and Hygiene awareness shown by any agency?</i>	East	North	North- East	South	West	Grand Total
A – Yes, I remember	44	15	1	4	8	72
B – No, It was not shown	80	28	12	80	33	233
C – I am not sure/Cannot remember	41	12	23	46	15	137
Grand Total	165	55	36	130	56	442

What were the key messages in the video that you can recall? (Multiple selection possible)(A - Regular washing of hands)	Zone					Grand Total
	East	North	North-East	South	West	
0	121	40	35	126	48	370
1	44	15	1	4	8	72
Grand Total	165	55	36	130	56	442

COUNTA of User Name What were the key messages in the video that you can recall? (Multiple selection possible)(B - Not touching the face and nose)	Zone					Grand Total
	East	North	North-East	South	West	
0	121	41	35	127	49	373
1	44	14	1	3	7	69
Grand Total	165	55	36	130	56	442

What were the key messages in the video that you can recall? (Multiple selection possible)(C - Keeping the foodstuff covered to protect from pathogens)	Zone					Grand Total
	East	North	North-East	South	West	
0	122	40	36	126	48	372
1	43	15		4	8	70
Grand Total	165	55	36	130	56	442

What were the key messages in the video that you can recall? (Multiple selection possible)(D - Wearing clean clothes)	Zone					Grand Total
	East	North	North-East	South	West	
0	122	41	35	126	49	373
1	43	14	1	4	7	69
Grand Total	165	55	36	130	56	442

What were the key messages in the video that you can recall? (Multiple selection possible)(E - Maintaining distance from others)	Zone					Grand Total
	East	North	North-East	South	West	
0	121	41	36	128	48	374
1	44	14		2	8	68
Grand Total	165	55	36	130	56	442

What were the key messages in the video that you can recall? (Multiple selection possible)(F - Keeping the mouth covered while sneezing and coughing)	Zone					Grand Total
	East	North	North-East	South	West	
0	122	40	35	126	48	371
1	43	15	1	4	8	71
Grand Total	165	55	36	130	56	442

What were the key messages in the video that you can recall? (Multiple selection possible)(G - Using boiled water)	Zone					Grand Total
	East	North	North-East	South	West	
0	122	41	35	126	49	373

	1	43	14	1	4	7	69
Grand Total		165	55	36	130	56	442

What were the key messages in the video that you can recall? (Multiple selection possible)(H - Cleaning vegetables and fruits well before using them)	Zone					Grand Total
	East	North	North-East	South	West	
0	122	41	35	126	49	373
1	43	14	1	4	7	69
Grand Total	165	55	36	130	56	442

What were the key messages in the video that you can recall? (Multiple selection possible)(I - Visiting nearest health center if you are feeling unwell or noticing any symptoms)	Zone					Grand Total
	East	North	North-East	South	West	
0	123	41	36	126	48	374
1	42	14		4	8	68
Grand Total	165	55	36	130	56	442

COUNTA of User Name What were the key messages in the video that you can recall? (Multiple selection possible)(J - Any other (please specify))	Zone					Grand Total
	East	North	North-East	South	West	
0	165	55	36	130	56	442
Grand Total	165	55	36	130	56	442

Do you think the video on Health and Hygiene helped you improve your lifestyle?	Zone					Grand Total
	East	North	North-East	South	West	
Did not answer	121	40	35	126	48	370
A - Strongly agree	37	15			7	59
B - Agree	7		1	4	1	13
Grand Total	165	55	36	130	56	442

Do you think the video on Health and Hygiene helped you improve your lifestyle?	Zone					Grand Total
	East	North	North-East	South	West	
Did not answer/Don't know	121	40	35	126	48	370
A - Strongly agree	37	15			7	59
B - Agree	7		1	4	1	13
Grand Total	165	55	36	130	56	442

