Despite the rapid transition towards digitalization of private, financial, healthcare, and public sectors, much of India’s population remains digitally illiterate. Digital illiteracy amplifies existing systemic and institutional barriers, such as access to capital. Lack of financial services handcuffs communities to rely on informal, unregulated systems, such as loan sharks.

SEWA Bharat is dismantling the obstacles to digital literacy and access to financial services. SEWA’s financial inclusion program provides community with access to different financial services, such as loans and saving programs, while also providing financial literacy services. Additionally, SEWA Bharat reaches its clients through a mobile app, designed to provide clients a faster, more transparent service.

SEWA’s mobile app has reached out to over 13,000 clients so far in Bihar and is rapidly transforming the methods of financial service delivery in the area.
Making a Deposit Digitally

Deposit without Software

1. Member brings passbook and money to deposit
2. Member hands money to be deposited and passbook to Vitt Saathi
3. Saathi takes and deposits money and provides a handwritten receipt to member
4. Saathi then writes deposit amount and account balance in passbook of the member
5. Saathi records transaction in her own log
6. Saathi then inputs list of transactions, including members’ balance, in Excel
7. Excel sheet is then loaded into software

Deposit with Software

1. Member brings passbook and money to deposit
2. Member hands money to be deposited and passbook to Vitt Saathi
3. Vitt Saathi records transaction through mobile app on a tablet. Receipt is printed for the member to take
4. Transaction is automatically updated in software. Member records transaction for personal use

Benefits of the App

Transparent
- The app allows clients quick insight into their balance, transactions, and savings. Print receipts provide a tangible snapshot of the client’s account

Fast
- Clients can deposit cash instantly into their accounts. Vitt Saathis save time not having to fill our receipts, entry logs, and manually entering data into software.

Accurate
- By reducing the manual entry steps, the app has reduced the risk for human error. In case of lost passbook or other personal information, all of the data is also kept online
Moving Forward

For the Client

- Expand services through app, such as loan pass process
- Expand services to new geographic areas

For the cooperative

- Conduct internal audits through app
- Go paperless by generating all reports through the app

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