



Across India, over 1.5 lakh women are stepping into the role of digital entrepreneurs, bringing critical services—such as banking, bill payments, and health access—to the last mile. Through Digital Naari, a PayNearby initiative, these women are building sustainable livelihoods while advancing the government's vision of financial inclusion and women-led development. The program draws inspiration from national efforts like the Lakhpati Didi initiative—enabling women to become financially empowered micro-entrepreneurs.

In this edition, we spotlight two such women—Dipali Mohan Chaudhari from Nashik, Maharashtra and Manjusha Adil from Raipur, Chhattisgarh. Their journeys reflect the broader impact of Digital Naari: a low-barrier, tech-enabled platform that helps women expand digital access, foster trust at the grassroots, and gain visibility as community leaders.

Spotlight: Stories of change

Manjusha Adil

Raipur, Chhattisgarh | Associated since: 2022



“Aaj main apna centre chala rahi hoon.
Log mujhpar bharosa karte hain,
aur yeh mere liye sabse badi jeet hai”

Before marriage, Manjusha worked at a local showroom. But after marriage, like many women, she found herself deeply involved in family responsibilities and care work. When her husband, who ran a small store, needed support, Manjusha stepped in to help—marking the beginning of her entrepreneurial journey.

Keen to do more and carve out her own path, she joined the Digital Naari program. The platform offered her the tools, training, and confidence to set up 'Choice Centre', the store that she runs along with her husband.

Today, she provides essential financial & digital services in her locality, including cash withdrawal, money transfer, bill payments, cash collection, and UPI QR services.

Impact



Manjusha now earns

₹5,500+ per month

with growing contributions to the family income & savings

Beyond financial gains, Manjusha has earned respect in her community. People often praise her for doing commendable work—something that fills her with pride. It's not just about income anymore; it's about dignity and the satisfaction of being seen as someone who is making a difference.

Manjusha's story is a testament to how digital tools, when combined with determination, can unlock independence and respect for women entrepreneurs.

Spotlight: Stories of change

Dipali Mohan Chaudhari

Nashik, Maharashtra | Associated since: 2024



“Pehle main sirf ghar sambhalti thi, ab main paisa bhi kama rahi hoon aur logon ki madad bhi kar rahi hoon. Digital Naari ne mujhe ek nayi pehchaan di.”

A homemaker in Nashik, Dipali had never worked outside her home. Household responsibilities and limited mobility meant earning an income was not something she had considered. But she was waiting for the right opportunity.

The Digital Naari program became that turning point. With access to the PayNearby Digital Naari Super App, handholding support, and regular training, Dipali set up a service point from home. She now offers essential digital and financial services like cash withdrawal, money transfer, recharge, and bill payments.

Impact



In just 7 months, Dipali has started to earn

₹2,200+ per month

and contributes to household expenses

Over time, Dipali has become a familiar and trusted face in her neighbourhood. The opportunity to work from home has made all the difference, this has also earned her admiration from neighbours and regular customers alike. This new role has not only given her financial independence but also a sense of pride, confidence, and social respect in her community.

Dipali's journey shows that with the right tools and encouragement, women can transition from homemakers to entrepreneurs—even from their own living rooms.

Program ScoreCard



Registered Naaris
1.5+ lakhs



All states
& UT



Business Volumes
₹10,000 cr
financial & digital transaction
processed last FY



Avg earning
₹2500-₹3000



Primary Services
**Banking, Cash
Collection, Utilities
& Health**



Women focussed services
**Health, Sanitary Pads
& Goal based savings**
(built in partnership with
Reserve Bank Innovation Hub)

Conclusion



Like Dipali & Manjusha, more than 150,000 women have joined Digital Naari to become financially independent and serve their local communities.

Their stories are not just about livelihood—they reflect a deeper transformation. These women are reclaiming agency, earning social respect, and leading change where it matters most. As the program aligns with national priorities like Financial Inclusion, Lakhpati Didi, and SHG-led rural enterprise, it holds tremendous potential for scalable, inclusive development led by women.

Our Partners

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