



Digital Naari
A PayNearby initiative

Building Sustainable Livelihoods, Creating Lakhpati Didis

Taking inspiration from the Government's Lakhpati Didi initiative, the Digital Naari program is proving that when women get the right platform, they rise to the occasion. Equipped with skills, technology, and confidence, they are running thriving enterprises that boost household income, fund children's education, and strengthen family security. Each success story shows how a woman's determination can transform not just her own future, but the well-being of her entire family and community.

Spotlight: Stories of change



Rekha Devi

Associated since: 2024 | Surat, Gujarat

“ Kuch chhota karo, lekin apne
pairon par khade raho ”

When Rekha's husband wanted to close his shop to take up a salaried job, she stepped in to keep the business going. With training and support from the Digital Naari program, Rekha quickly learned about various services—offering money transfers, railway and flight ticket bookings, EMI collections, and more.

Impact:



Rekha now earns
₹12,000+
per month

She takes pride in being able
to buy gold jewellery with her
own money



Economic

Rekha has doubled her monthly income from ₹6,000 to ₹12,000, supporting her family's expenses, LIC premiums and investing in gold jewellery—a proud step toward financial independence.



Social

Rekha is now a respected figure in her community, inspiring other women to begin their entrepreneurial journeys.

Spotlight: Stories of change



Parvathi Manjunath

Associated since: 2024 | Gangavati, Koppal District, Karnataka

“Sanna shuruvina kelasa kuda dodda badalavane tarabahudu. Avakasha iddare mahileyaru thamma mane mattu samudayakke sahaya maadabahudu.”

(Translated: “Even a small start can bring big change. When given the opportunity, women can support both their household and community.”)

Parvathi’s entrepreneurial journey began when her husband started an STD booth eight years ago. Over time, the shop evolved into a currency exchange and later a full-service banking and collection point.

With the Digital Naari program, she quickly adapted to running the service point—offering money transfers, EMI collections, and other essential financial services. Today, Parvathi works full-time at the shop, with her husband stepping in to support her during his free time.

Impact:



Parvathi now earns
₹9,000+
per month

Contributing to her household and growing her business



Economic

Her earnings provide steady financial support to her household.



Social

More than the income, Parvathi values the confidence and recognition she has gained in her community.

Conclusion



Across India, over 1.5 lakh Digital Naaris are forging paths to prosperity—many well on their way to becoming Lakhpati Didis. These aren't just income stories, but signs of ambition and agency taking root. Women are stepping into leadership, investing in their families, and earning community trust.



The Digital Naari program by PayNearby empowers them with low-barrier, tech-enabled tools and training to deliver essential services—banking, payments, insurance, e-commerce, and health—at the last mile. By combining financial inclusion with women-led enterprise, the program is building a scalable model for sustainable, community-driven growth.

Program ScoreCard



Registered Naaris
1.5+ lakhs



Presence
**All states
& UTs**



Business Volumes
₹10,000 crore
worth of financial & digital
transactions processed last FY



Avg earning
₹2,500-₹3,000
per month



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



Women-Focused Service
**Health, Sanitary Pads
& Goal based savings**
(built in partnership with RBIH)

About PayNearby

Incepted in April 2016, PayNearby is a DPIIT-certified company and India's leading branchless banking and digital network. PayNearby operates on a B2B2C model, where it partners with neighbourhood retail stores and enables them with the tools to provide digital and financial services to local communities. The company aims to simplify high-end technology so that it can be easily assimilated at the last mile while transforming the lives of its retail partners and customers.

Currently, PayNearby's 12+ lakh retail partners & 1.5+ lakh Digital Naaris spread across 20,000+ PIN codes assist over 5+ crore customers across the country, facilitating 25 crores yearly transactions.

Our Patents



COUNTERFEIT NOTES
AND TRACING ORIGIN



CHEQUE DEPOSIT
WITH IMAGE



AUTOMATED SYSTEM
FOR GENERATING
A DEMAND DRAFT



PACKET-BASED CASH
VENDING MACHINE



INVOICING, INVENTORY
& SALES TRACKING IN
HYPERLOCAL RETAILING

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