

# Project Kirana

In Brief

Key facts, figures, objectives, and narratives from USAID and Mastercard's Project Kirana



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# ABOUT PROJECT KIRANA

Project Kirana for Women (PK) attempts to break the barriers of economic exclusion for women micro-entrepreneurs in India. Developed through a partnership between the United States Agency for International Development (USAID) and Mastercard, and implemented by DAI Digital Frontiers and ACCESS Development Services, the project created an integrated set of interventions to overcome obstacles and impediments that women face while they seek to set and run their businesses. It aims to enhance social and economic empowerment of women by building their capacities to successfully own and manage operations of small retail (kirana) businesses, access financial and digital payment services, and strengthen their agency in household and business decisions.

Project Kirana (1) identified 2,500 women kirana store owners (2) provided inventive pedagogical tools on topics such as business and financial management, digital payments, accessing financial services and entitlements, promoting motivation for entrepreneurship (3) trained and supported women micro-entrepreneurs through multi-layer engagement tools for reinforcement and technical support.



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# Project Kirana Activities in Detail

## TRAININGS, VIDEOS, AND COMMUNITY BUILDING

### Training

9

#### In-person training modules

- Orientation
- Financial Management
- Going Digital
- Financial Literacy
- Inventory Management
- Business Promotion
- Credit for Business Growth
- Managing Credit Discipline
- Gender Sensitization

### Digital Tools

20

#### Educational videos on business practices, digital finance, and gender

- All in the public domain on **YouTube**

#### **BuddhiMoney App**

- Equips users with tools and resources to help improve their business and financial acumen, increasing productivity

### Community

80

#### **BuddhiMoney Clubs**

- Informal peer groups of about 30 women for women entrepreneurs to seek technical help, reinforce training materials, and serve peer support groups of other business owners

# PROJECT KIRANA BY THE NUMBERS: GOAL BY GOAL

Project Kirana is a business development and digital financial capability program for women entrepreneurs with three primary goals:



Increase  
revenue  
streams



Expand  
financial  
inclusion



Enable the adoption of digital  
payments and other digital tools by  
women-owned-and-operated kirana shops.

THE FOLLOWING ARE FIGURES THAT SHOW PROGRESS TOWARD THOSE GOALS



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## BY THE NUMBERS – INCREASING BUSINESS ACTIVITY

**83%**

of women reported  
an improvement in  
income and sales

**49%**

of women reported  
an increased average  
customer transaction  
size



# BY THE NUMBERS – FINANCIAL INCLUSION AND DIGITAL PAYMENT ADOPTION

**135%**

increase in the number of women reported accepting more modes of digital payments

**42%**

increase in business or private insurance ownership

**81%**

increase in the frequency of digital payments at the kirana shops





## BY THE NUMBERS – STRENGTHENING ENTREPRENEURIAL DRIVE AND SKILLS OF WOMEN

12

increase of women using a smartphone for their business

29

of participants adopted new ways of doing business as a result of the trainings

6

of participants lead supplier/vendor negotiations after the trainings, demonstrating a larger role in the business decisions.



## BY THE NUMBERS – BASELINE TO ENDLINE IMPROVEMENT ACROSS PROJECT GOALS

The following figures were calculated from studies taken at the baseline and endline of the project and show a notable improvement in the lives and livelihoods of Project Kirana participants across the three goals.



12

percentage point increase in bank account ownership of participants

29

percentage point increase in debit card ownership

6

percentage point increase in participants who use WhatsApp to conduct business



# LEARNINGS AND FURTHER RESOURCES

## THE EFFORT CONTINUES

When designing programs that aim to increase use and adoption of financial services, it is imperative to partner with a financial services provider to ensure that there are financial products that meet the needs of program participants

It is important to have an iterative approach and adapt to the financial and technical needs of participants as the project progresses

An open source version of the trainings on Business Management and Digital Literacy for Women Micro-Entrepreneurs can be found [here](#)

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