



# Digital Solutions for SHGs in Chhattisgarh

## The COVID-19 Pandemic: Project Modifications and Learnings

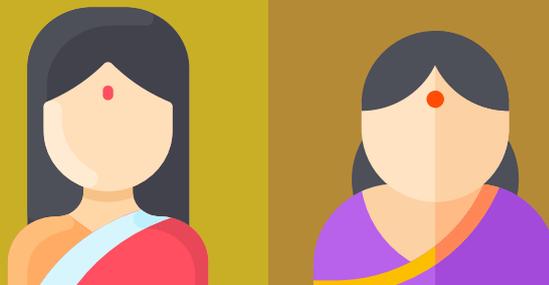


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# Introduction



Women's collectives, particularly self-help groups (SHGs), have contributed significantly to advancing women's empowerment in India, especially for the marginalized segments. It is estimated that there are **7.3 million SHGs in India**. Several studies<sup>1\*</sup> conducted in different states have highlighted the positive impact of women's collectives on different aspects of women's empowerment as well as poverty reduction.

In recent years, several efforts have been made to leverage digital tools to enhance the functioning of women self-help groups. In Chhattisgarh, IWWAGE - an initiative of LEAD at Krea University, is partnering with the State Rural Livelihoods Mission (SRLM) and Haqdarshak Empowerment Solutions Private Limited (HESPL) to train SHG members on a digital application, which can enhance their livelihood opportunities. The digital tool, Haqdarshak, is an innovative mobile application developed by HESPL. The application provides a ready reference of more than 200 central and state government welfare schemes and programs, their benefits, eligibility criteria, documents required, and the application process for each scheme. HESPL provides training and handholding support to SHG members for using the app and building an understanding of the Haqdarshak model.

The model aims to support livelihoods by developing a sustainable entrepreneurial model. The SHG members who have been trained and have cleared the assessment, are engaged as Haqdarshikas to promote access and uptake of government entitlements in their communities. The Haqdarshikas can earn a livelihood by charging a small fee for the doorstep services provided to citizens in their villages.

In addition to collaborating on the implementation of this livelihood model, LEAD and IWWAGE are also conducting an impact and process evaluation of the Haqdarshak program, which will answer questions on its effectiveness and efficiency. Due to the challenges in implementing the project on the ground during the COVID-19 outbreak, the project has been adapted to the changing context and the evaluation design has been modified as well.

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<sup>1</sup> <https://www.careindia.org/wp-content/uploads/2019/04/Community-Based-Collectives-for-Women-Empowerment-1.pdf>  
<http://pubdocs.worldbank.org/en/715151459872408615/Socio-Economic-Impacts-of-JEEViKA-A-Large-Scale-Self-Help-Group-Project-in-Bihar-India.pdf>  
[https://mpr.ub.uni-muenchen.de/60460/1/MPRA\\_paper\\_60460.pdf](https://mpr.ub.uni-muenchen.de/60460/1/MPRA_paper_60460.pdf)

This learning note presents insights on the implementation process and is divided into two sections:

## Section 1

### ***Changes in the Implementation of the Haqdarshak Model***

This section provides details on the changes observed in the Haqdarshak program during the nation-wide lockdown (March 24, 2020, to May 31, 2020) and the subsequent period. This section is further divided into two parts:

- The first section focuses on the learnings and insights from the changes introduced in the model for Haqdarshikas trained between August 2019 to February 2020.
- The second section focuses on learning and insights from the changes introduced in the model for the Haqdarshikas trained from June 2020 onwards.

## Section 2

### ***Review of the Comprehensive Evaluation Plan of the Haqdarshak Model***

This section details the changes made to the evaluation questions, research design and data collection methodologies.

The concluding section of the document provides an overview of the activities that have taken place in subsequent months of August and September. Findings from these activities will be reported in the next learning piece (Field Implementation Report).

# Changes in the Implementation of the Haqdarshak Model



The effective functioning of Haqdarshak's social entrepreneurship model hinges on two critical components - a continuous engagement between trained Haqdarshikas and citizens in their communities, and expanding the reach of the program by training other SHG members and engaging them as Haqdarshikas. We have been monitoring both of these components and have identified some interesting insights.

## Engaging existing Haqdarshikas during the lockdown

The Haqdarshak dashboard allows us to view and analyze the work of the Haqdarshikas in terms of the number of citizens they engage with, the number of screenings conducted, the number and type of schemes and documents applied for, and the earnings of the Haqdarshikas.

## Insights from the Haqdarshak Dashboard - May 2020



### Increase engagement of HDs with citizens

A spike in the engagement of HDs with citizens was observed in terms of providing information to the citizens on the COVID-19 relief packages announced by the government as well as how to access the same.



### Income of HDs did not increase proportionate to the increased engagement with citizens

Haqdarshikas were not charging citizens for information on COVID-19 schemes and how to access the same.



### Increased demand for Ayushman Bharat

There has been an increase in the applications for this scheme even though no COVID-19 relief measure has been announced as part of this scheme. The health consequences of the pandemic may have motivated some of the citizens to apply for the scheme.

The work of the Haqdarshikas hinges on in-person engagement with community members and the pandemic and physical distancing norms have severely impacted the same. HESPL, with IWWAGE and LEAD’s support, has implemented some measures to assist Haqdarshikas during this time:

- Providing additional support through calls and helplines.
- Identifying schemes which can be applied online and providing Haqdarshikas virtual training on the same.
- Providing a stipend to active (those who have been continuing their work through the months of the lockdown) Haqdarshikas for three months.

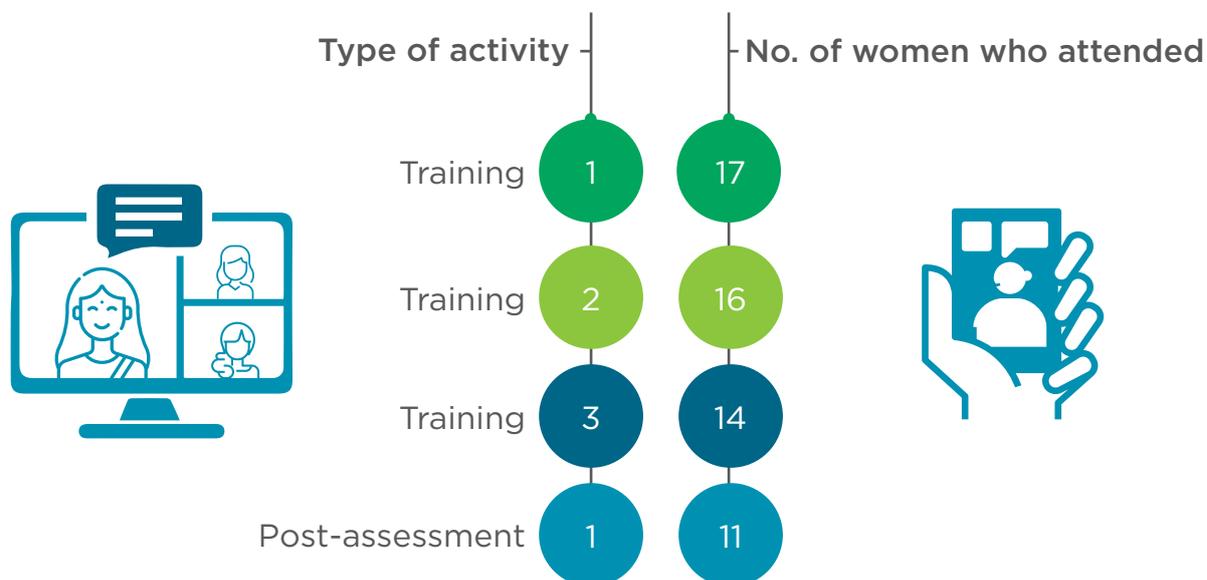
### The next cadre of Haqdarshikas: A new training model

The restrictions on travel and gathering of large groups pose significant challenges in implementing in-person training for new cadres of Haqdarshikas. Hence, HESPL has decided to implement a ToT (Training of Trainers) model, combining both virtual and in-person training. The process is as follows:

- Small batches of women will be trained online on the model by HESPL staff over three sessions.
- Post-training assessment of these women will be conducted online.
- Women who clear the post-training assessment will be incentivized to conduct in-person trainings for 4-5 women close to their village;
- The women trained in-person by Haqdarshikas will be provided one session online by the HESPL staff.

In June 2020, the HESPL team trained three batches of women online and conducted post-assessments for one of these groups of women. Each batch was trained, over three days, with a 2.5 hour session on each day. All the women who received the training in June belonged to the Chura block of Gariyaband district.

The details of the training and post-assessments are given below:



## Insights and learnings from the e-trainings

The LEAD team attended all of the three days of the first training session. Some observations from the training program are as below:

- The content and delivery was excellent and on-par with the in-person training. The HESPL staff made sure that the training was interactive and focused on motivating the women to become Haqdarshikas.
- Continuous support was provided to the women on an individual basis through WhatsApp and calls. For instance, if one woman was facing issues in downloading the app, HESPL staff called her individually and troubleshooted the issue. As online training on a new concept can be challenging, detailed attention to individual queries can help retain interest in the training program.
- All the training material, such as the slide deck and training videos, were provided to the women on the WhatsApp group after the training. Since it may be difficult to grasp everything at once in an online training, provision of training materials may help participants to refer back incase of any doubts.
- Some network issues were observed and the weather in Chhattisgarh seemed to make it worse on certain days. For future trainings, an attempt can be made for the women to go to a place in the village where network is available like a school building or panchayat bhawan.
- During the training, frequent switching between different apps on their mobile (WhatsApp where links were shared, Webex where the training was being conducted, and the Haqdarshak app), may have made it hard for the women to follow the training. Having an on-call training with each woman individually on how to switch and navigate between these apps, can be done 1-2 days prior to the training.
- Since the videos and the microphones of the participants were switched off for most of the training, it was hard to get a sense of how much information the women were able to grasp and retain. To gauge this, a follow-up survey was conducted with the training participants. Results from this survey will be presented in the next learning output.

## Online post-training assessments for newly trained women

The post-training assessment for the first batch of trained women was also attended by the LEAD team. The post-training assessment consisted of three tasks:

- The trainees were expected to conduct five screenings and five applications during the period between training and post-training assessment.
- Following HESPL staff's instructions during the online post assessment participants were required to fill in several field on the citizen app, including the screening questionnaire as responses were being read out by HESPL staff.
- Answer an online quiz which consisted of 12 questions, in 15 minutes.

## Evaluating the efficacy of the new model

As this is the first time online trainings are being implemented by HESPL, and may also be the first virtual training experience for many of the participants, the LEAD team will administer a short training efficacy questionnaire to the newly trained cadre of women to learn more about their experience with the virtual training, what challenges they faced, how much of the information they were able to retain and any suggestions for improvement. The findings from this survey will be shared in our learning piece for the next month.



# Evaluation Plan for the Haqdarshak Programme

As the Haqdarshak model was adapted to the pandemic and physical distancing norms that were in force, the evaluation plan has been modified to reflect these changes. Additional changes were also implemented in the data collection approach and methods, in light of the movement restrictions and physical distancing norms in Chhattisgarh.

## Evaluation plan and research questions

As the Haqdarshak model and program evolved, the evaluation plan has also evolved to incorporate the changes in the model. Although the core objectives of the evaluation remain the same, research questions have been tweaked and new questions added, in both the impact and process evaluation components. The additional research questions that the evaluation will attempt to answer are listed below:

Evaluation component	Overarching research question	Sub-research questions	Target populations
Evaluation of effectiveness	Was the intervention successful in achieving its objectives?	<ul style="list-style-type: none"> <li>• Did the intervention increase information about government schemes in the communities it reached?</li> <li>• Do communities serviced by Haqdarshikas display higher access to entitlements?</li> </ul>	<ul style="list-style-type: none"> <li>• Citizens, Haqdarshikas</li> <li>• Haqdarshikas</li> </ul>

		<ul style="list-style-type: none"> <li>• How efficient is in-person vis-à-vis online training?</li> <li>• How are community members adapting to the pandemic in terms of getting benefits of social entitlements (e.g., CSCs, CGSRLM focus on migrants, MGNREGA, etc.)</li> <li>• Did the intervention increase the social and economic empowerment of Haqdarshikas?</li> </ul>	
Sustainability	<p>What is the sustainability of the Haqdarshak model in the longer run?</p>	<ul style="list-style-type: none"> <li>• How long can a Haqdarshika be meaningfully employed as such in a typical village? What are the important characteristics to define a market for HDs?</li> <li>• What strategies can HESPL adopt for sustainability in terms of income generated from community members, e-training and areas (in case all communities being covered, grievance redressal)?</li> <li>• What is the cost-effectiveness of the model?</li> <li>• How can HESPL tackle high drop-out rates?</li> <li>• How efficient is Haqdarshak model compared to other existing models for processing government entitlements</li> </ul>	<ul style="list-style-type: none"> <li>• HESPL staff, Haqdarshikas</li> </ul>

Process Evaluation	Is the Haqdarshak model an efficient model to promote entitlements at the last mile?	<ul style="list-style-type: none"> <li>• How does the Haqdarshak model compare to other existing service providers? What value add does it bring?</li> <li>• Are there discernible characteristics of women who go on to become high performing Haqdarshikas?</li> </ul>	<ul style="list-style-type: none"> <li>• Touch-points</li> <li>• (existing points/centers etc. where applications for government schemes and documents can be submitted - includes post offices, banks, common service centers)</li> <li>• Haqdarshikas</li> <li>• Government officials at state, district and block level</li> <li>• expand acronyms of CLFs and VOs</li> </ul>
		<ul style="list-style-type: none"> <li>• How is the Haqdarshak model perceived, accepted, and supported by the different stakeholders like government departments, touch-points, CLFs, VOs etc?</li> </ul>	
Process Evaluation	How can e-training models be successfully implemented and replicated?	<ul style="list-style-type: none"> <li>• What are the factors essential for successful implementation of e-trainings? (videos, infographics etc.)</li> <li>• Are virtual trainings effective, given the COVID-19 situation, and in the re-enrolment of HDs who have dropped out of the system?</li> </ul>	<ul style="list-style-type: none"> <li>• Hadarshikas, HESPL staff</li> </ul>

	<p>How is the Haqdarshak citizen app being disseminated and what is its impact on the community?</p>	<ul style="list-style-type: none"> <li>• What other mechanisms are available for citizens and what made them choose the Haqdarshak citizen's app over them?</li> <li>• What are the strategies employed to disseminate the app among citizens?</li> <li>• What are the attitudes of existing Haqdarshaks towards this new model? Has the app made their work noticeably easier/cheaper?</li> <li>• What is the user experience with the app?</li> </ul>	<ul style="list-style-type: none"> <li>• Citizens</li> <li>• Haqdarshikas,</li> <li>• HESPL staff</li> </ul>
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## Data collection methods

Even though the nation-wide lockdown has been lifted, travel restrictions and social distancing norms continue to be in place. Hence, the research team decided to revisit the data collection methodologies and brainstorm on ideas to adapt the data collection to the current scenario. Broadly speaking, two options were explored:

- In-person surveys - Since restrictions on movement within Chhattisgarh and in rural areas are gradually being lifted, options like leveraging our current survey team in the state, or leveraging community personnel like CSC representatives, and SHG members to conduct the interviews were explored. The expand CSC training would be conducted by the research team virtually.
- Phone surveys - The other option was to conduct phone surveys. However, for this we would need to devise strategies to collect phone numbers of all our target populations for the different surveys (i.e. Haqdarshikas, citizens and touch-points).

Based on internal discussions and inputs from our field representative, it was decided that phone surveys are a more feasible alternative in the current scenario. The reasons for this are listed below:

- Leveraging the support of community representatives like SHG members to collect data may have implications on its quality, given their lack of experience in this area. In addition, no in-person training and presence of the research team on field to monitor the data collection may further affect the data quality. We also anticipated biases in responses as the community representatives may know some of the respondents at a personal level.
- Although a team of enumerators from LEAD are always present in Chhattisgarh, the situation with respect to the COVID-19 cases keeps evolving on a daily basis. The government mandated restrictions and guidelines on movement within the state are frequently revised as well. It was also felt that exposing the enumerators as well as respondents to physical interactions for an extended period of time (for the survey) may pose risks to their health and well-being.

For conducting phone surveys, it is essential to get phone numbers of potential respondents from all the three target groups of populations. Based on discussions with the HESPL staff and our field representative, it seems evident that obtaining the phone numbers of Haqdarshikas and touch-points will not pose many challenges. The HESPL staff will be able to share the phone numbers of women from the target population, post the training and post-assessment. This list can be used to draw a sample for the Haqdarshikas. Our field representative will be able to leverage his network to get the contact numbers of touch-points. There may be challenges in implementing the citizens' component of the study, especially to ensure that the phone numbers that we receive are truly representative of the entire village as elaborated in the below section.

### Collecting citizens' phone numbers to conduct surveys

To test strategies for obtaining phone numbers of citizens from villages, the research team, with the inputs of our field representative, has piloted two potential strategies during June and July. We have leveraged Professional Resource Persons (PRPs) and SHG members to collect phone numbers of citizens from specific villages. Since this is a pilot, we are conducting this in Raipur district, in a block that has been serviced by the Haqdarshikas. The strategies that have been piloted are:

- First strategy - PRPs and SHG women were asked to collect phone numbers of 50 citizens at random, from a specific village
- Second strategy - PRPs and SHG women were asked to collect phone numbers of citizens, in each of the below categories:
  - Citizens who have accessed schemes through Haqdarshikas
  - Citizens who have accessed schemes through other touch-points
  - Citizens who have not accessed any schemes

In both cases, a brief was provided to the citizens on why their phone numbers were being collected. They were informed of a research study being conducted by LEAD/IWWAGE, and that they would be contacted for a phone survey. Only if consent was provided, their phone numbers were recorded.

We engaged two PRPs and SHG women each. We asked each of them to collect phone numbers employing the first and second strategy in different villages, i.e. each strategy was to be employed by each person in a different village.

## Learnings from the two strategies

We have identified some important learnings from the implementation of these two strategies:

- The majority of the phone numbers received through the PRPs and SHG women belonged to people from their immediate social networks. One of the SHG women told us that the reason for this is that she felt that people whom she knew would be more willing to share their phone numbers and participate in the survey. In her opinion, other people may ask many questions and may be reluctant to share their phone numbers.
- On the other hand, another SHG woman told us that most people were willing to share their number when told that it is for a survey as they think that they will receive some benefit from the survey.
- Even while collecting the phone numbers in villages that the SHG women did not belong to, they approached an active SHG member or a Haqdarshika in that village and then asked them to share a list or introduce them to households they knew in order to collect phone numbers.
- The PRPs used existing lists prepared for other purposes and randomly selected citizens to give us phone numbers. Since the PRPs already had some lists of citizens, it was important to ensure privacy and confidentiality of the citizens. The PRPs were hence trained to call those citizens and inform them and only when consent was provided by the citizens, their phone numbers were allowed to be shared with us.
- None of the PRPs or SHG women were able to find citizens who have not applied for any schemes or documents. Most people seemed to have at least one scheme or document like ration card, Ujjwala scheme, Aadhaar card etc. This is an important learning for us and the team will be relooking at how to redefine these categories.

Based on the above insights, it is clear that we cannot ensure that the data collected through the implementation of these strategies will be statistically representative of each target village. Each town is composed of people from different castes and classes, and it is important that we get equal representation from all groups. Given that all SHG women and PRPs leveraged their existing networks to collect the phone numbers, we cannot be sure of the representativeness of this sample.

Based on these insights and further conversations with experts from BMGF and the Evidence Consortium on Women's Groups (ECWG) the team has decided that baseline data for the citizens' survey will exclusively be drawn from SHG members. This data will be supplemented at the end-line with an in-person survey.

## Next steps

In August and September 2020, the research team has conducted the following activities:

- Piloting citizen surveys.
- Conducting a training efficacy survey with newly e-trained Haqdarshikas.
- Dashboard analysis.
- Refining the survey instruments.
- Refining the data collection methodologies.
- Surveys with the old cadre of Haqdarshikas.
- In-depth interviews with a few touch-points.

Data collection with the Haqdarshikas, for the baseline of the evaluation, has commenced from September 2020.



IWWAGE is an initiative of LEAD, an action-oriented research centre of IFMR Society (a not for profit society registered under the Societies Act). LEAD has strategic oversight and brand support from Krea University (sponsored by IFMR Society) to enable synergies between academia and the research centre.

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