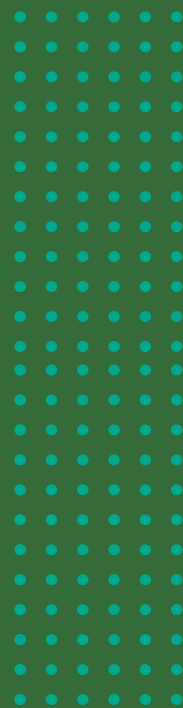


# Digital Solutions for SHGs in Chhattisgarh

## Early Insights from a Digital Intervention among Members of Women Collectives



# Table of Contents

<b>Executive Summary</b>	<b>- 4</b>
<b>Introduction</b>	<b>- 6</b>
<b>Section 1</b> <b>Sample Composition</b>	<b>- 7</b>
<b>Section 2</b> <b>Demographic Characteristics of the Haqdarshikas interviewed</b>	<b>- 9</b>
Geographical distribution of the sample	- 9
Affiliations to Village Level Organizations and Cluster Level Federations	- 10
Employment activities of the Haqdarshikas	- 10
Smartphone Ownership	- 11
<b>Section 3</b> <b>Reasons for attending, continuing and dropping out of the Haqdarshak program</b>	<b>- 12</b>
Motivation for attending the first Haqdarshika training	- 12
Reasons for not starting work as Haqdarshika	- 13
Reasons for dropping out of the program	- 13
Factors that would enable inactive Haqdarshikas to rejoin the program	- 14
Reasons for remaining active in the program or joining back the program	- 15

<b>Section 4</b>	
<b>Functioning of the Haqdarshikas</b>	<b>- 16</b>
Villages served	- 16
Number of days worked per week	- 16
Time spent on Haqdarshak's activities	- 16
Households approached by Haqdarshikas	- 17
Decision-making in households regarding application to government entitlements	- 17
Challenges faced as a Haqdarshika	- 17
Income of Haqdarshikas	- 18
 <b>Section 5</b>	
<b>Impact of COVID-19 on the models</b>	<b>- 19</b>
Training on COVID-19 relief packages	- 19
Income of Haqdarshikas during the pandemic	- 19
Popular government schemes during the COVID-19 pandemic	- 19
Popular government documents during the COVID-19 pandemic	- 20
Collection of fees among Haqdarshikas during the COVID-19 pandemic	- 21
Haqdarshak citizen app	- 21



# Executive Summary



Government entitlements are often the primary source of social protection for poor households. With the aim of increasing information about and uptake of government entitlements, and with the support of the State Rural Livelihoods Mission (SRLM) in the state of Chhattisgarh, IWWAGE - an initiative of LEAD at Krea University and Haqdarshak Empowerment Solutions Private Limited (HESPL), is implementing a project on promoting government entitlements through women self-help group (SHG) members as agents. Within this project, self-help group (SHG) members are trained on a digital application called Haqdarshak. 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. These SHG women members, known as Haqdarshikas, in turn go door to door to households within their communities to provide information and enable households to apply for these government programs, for a small fee.

The research team at IWWAGE - an initiative of LEAD at Krea University, conducted a survey of 411 Haqdarshikas in September and October 2020 to understand factors that influence retention and drop-out from the program. This cohort of Haqdarshikas received training between August 2019 to February 2020. The survey also delved into the impact of COVID-19 on the work of the Haqdarshikas.

## Key Findings

One of the most important findings from this survey was the presence of a large number of Haqdarshikas who were providing services of a Haqdarshika on-field, however no longer using the Haqdarshak mobile application. We found that within our sample of 411 Haqdarshikas, 228 showed up as inactive on the dashboard. Of these 228 Haqdarshikas, 62% reported that they were currently providing services as a Haqdarshika. In qualitative interviews to be conducted with a sub-sample of these Haqdarshikas, we will be exploring the extensiveness of their work as well as the reasons for non-usage of the mobile application.

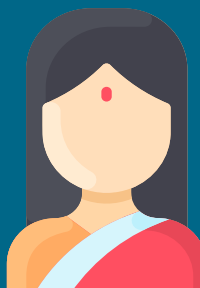
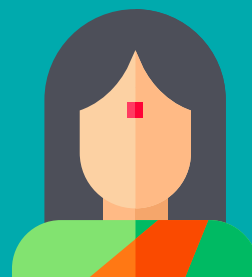
Some of the other major findings from this survey are highlighted below:

1. All the respondents in our sample are members of Village Organisations (VO) and/or Cluster Level Federations (CLF) and 80% of them hold positions of leadership (presidents, treasurers, etc.) in their Self-Help Group (SHG) and the VO/CLF. This suggests that the recruiting of potential Haqdarshikas tends to happen at the highest rungs of the SHG members hierarchy, which might also be due to the requirements of the model: i.e. owning a smartphone, some digital literacy, mobility, and confidence to interact with other citizens as well as local government officials, branch managers, CSCs.
2. 97% of respondents were engaged in some form of work for pay in the six months prior to the survey (March-October 2020). 78% of respondents reported working as an HD for pay during this period. This is highest among those HDs who are active but not using the mobile app, (94%), followed by those who are currently active and using the mobile app (88%), and it is lowest among group of HDs who are currently inactive (31%).

3. Self-employment in agriculture and casual labor work in agriculture is highest among HDs in categories 3 and 4 (currently inactive). This could explain that they might have dropped out of the program due to lack of time and inform better recruiting strategies in the future.
4. 93% of the respondents surveyed owned a smartphone, which indicates high compliance with the eligibility criteria for the recruitment process (owning a smartphone is a prerequisite for enrolling in the program). The remaining 7% of respondents have access to a smartphone that is shared with someone else. 48% of them belonged to category 3 and 4 (currently inactive), which might also explain why they dropped out of the model. This was followed by women who belonged to category 5 (27% of those who did not own their own smartphone). Category 5 includes women that are currently inactive on dashboard but active on the field. Not having easy and constant access to a smartphone provides interesting insights on why these HDs might be more likely to take the whole process offline.
5. The top 3 reasons reported by Haqdarshikas to attend the training were to create their own identity in their community, i.e. to become better known and respected in the community, to earn money and to learn something new.
6. HDs that are currently inactive explained that they dropped out of the program because of lack of interest from citizens and their own mobility issues. The same group reported getting a fixed income as the top reason that would motivate them to join the program.
7. Majority of the respondents engaged in Haqdarshak's work four days a week, and spent between 1-3 hours per day on providing these services.
8. The majority of respondents prefer to approach other SHG women to offer their services. This can be attributed to ease of access and familiarity with SHG members.
9. The lack of interest among citizens for applying for government entitlements, and low willingness to pay for Haqdarshikas' services emerged as major challenges for the Haqdarshikas.
10. With the COVID-19 outbreak and resulting lockdowns, average monthly income of the HDs has seen a reduction of 23-45%. The reduction in income is the lowest (23%) among HDs in category 5. This may point to their entrepreneurial nature and ability to make money even in adverse situations.
11. Applications for linking PAN to Aadhaar and new PAN card applications were reported by the Haqdarshikas as being the most popular entitlements in the last few months.
12. HESPL recently launched a citizen mobile app, through which citizens can check their eligibility to schemes and information on the application process. The app also shows the nearest Haqdarshika and her contact details and citizens can reach out to her to avail her services. In this survey, majority of the Haqdarshikas reported knowing about the app, and majority of them also said that most citizens knew about the app. However, most of them (70%) reported that no citizen has contacted them after receiving their information on the app, in the past two months.

The findings highlighted above from this survey will be explored further in qualitative interviews which will be conducted with a stratified sub-sample of these Haqdarshikas.

# Introduction



In Chhattisgarh, IWWAGE is partnering with the State Rural Livelihoods Mission (SRLM) and Haqdarshak Empowerment Solutions Private Limited (HESPL) to train Self Help Group (SHG) women on a digital tool, envisioning it to enhance their livelihood opportunities. The digital tool, called Haqdarshak, is an innovative mobile application developed by HESPL, which provides a ready reference of more than 200 central and state government entitlements. Additionally, the app also contains information on the benefits promised, eligibility criteria, documents required, and the application process for accessing each of the entitlements. The initial training and handholding support on the app and model is provided to SHG women by HESPL. The SHG women who have been trained and consequently clear the post-assessment are called Haqdarshikas (HDs). They then provide door-to-door services to citizens in their respective villages, informing them about the government schemes and documents that exist and help them access the same.. Since this is an entrepreneurial model, the Haqdarshikas charge a small fee for the services they provide to the citizens that helps them earn a livelihood.

In addition to collaborating on the implementation of this livelihood model, IWWAGE/LEAD is also conducting an impact and process evaluation of the Haqdarshak program, which will answer questions on the effectiveness and efficiency of the program.

To gain an insight into the implementation of this project, a survey was conducted with 411 Haqdarshikas who were trained from August 2019 to February 2020. . The purpose of this survey was to understand the motivations of Haqdarshikas who have been engaged in this work for six to twelve months and understand the barriers faced by them in providing services to citizens. . This survey also captured the impact of COVID on the work of these Haqdarshikas.

This report presents the findings from the survey of these 411 Haqdarshikas. It highlights their motivations for joining this program, reasons for dropping out from the program, motivations for continuing in the program, income levels pre and post lockdown as well as the demand for social protection during the COVID-19 pandemic.

# Sample Composition

A total of 411 Haqdarshikas, who were trained and cleared the assessment, between August 2019 to February 2020 were interviewed for this survey. On the basis of the data available on the dashboard through the Haqdarshak mobile app, the Haqdarshikas were stratified into the following categories:

## ALWAYS ACTIVE

Haqdarshikas who were active from the time of their training to April 2020

## REACTIVATED

Haqdarshikas who dropped out of the program (became inactive) at some point after the training and then rejoined and are currently active

## RAPIDLY INACTIVE

Haqdarshikas who dropped out of the program within three months of their training and are currently inactive

## DELAYED INACTIVE

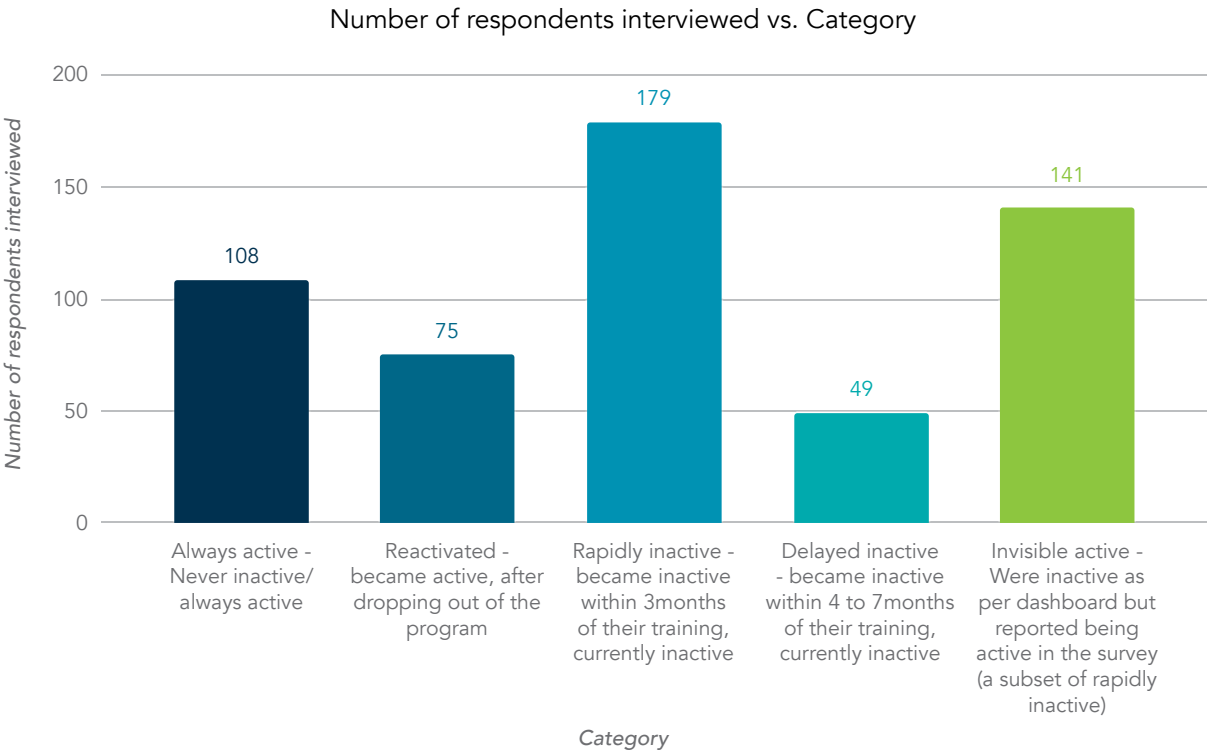
Haqdarshikas who dropped out of the program four or more months after their training, and are currently inactive

The list of Haqdarshikas was stratified into the above categories and proportional random sampling was applied to draw a sample of 400 (a buffer of 20% was selected, for a total of 480 HDs, in order to reach the sample size of 400).

The final number of Haqdarshikas surveyed for each category is listed below, along with some discrepancies between the dashboard and survey data. Some of the discrepancies noticed can be attributed to a time lag between the data downloaded from the dashboard and the survey data. For instance, as per the dashboard a Haqdarshika may have been always active till April 2020, but dropped out of the program in the months following April 2020 and hence reported that she was inactive when asked during the survey. In some cases, there was a discrepancy between the status of the Haqdarshika on the dashboard and the survey. For instance, HDs marked as 'active' on the dashboard reported that they have not worked as an HD as per the survey. However, this is a very small number (0.2% of the sample). These discrepancies in categories 1 and 2 have been flagged to the HESPL team and could be attributed to input errors at the back-end (i.e. the wrong phone number was assigned to the wrong Haqdarshak ID)

On the other hand, we also found that HDs who were marked inactive on the dashboard were active on the field i.e. were providing services to citizens. These accounted for 62% of respondents in the currently inactive categories.

These Haqdarshikas were assigned a new category '5', and the analysis of data on the report is disaggregated by these five categories.



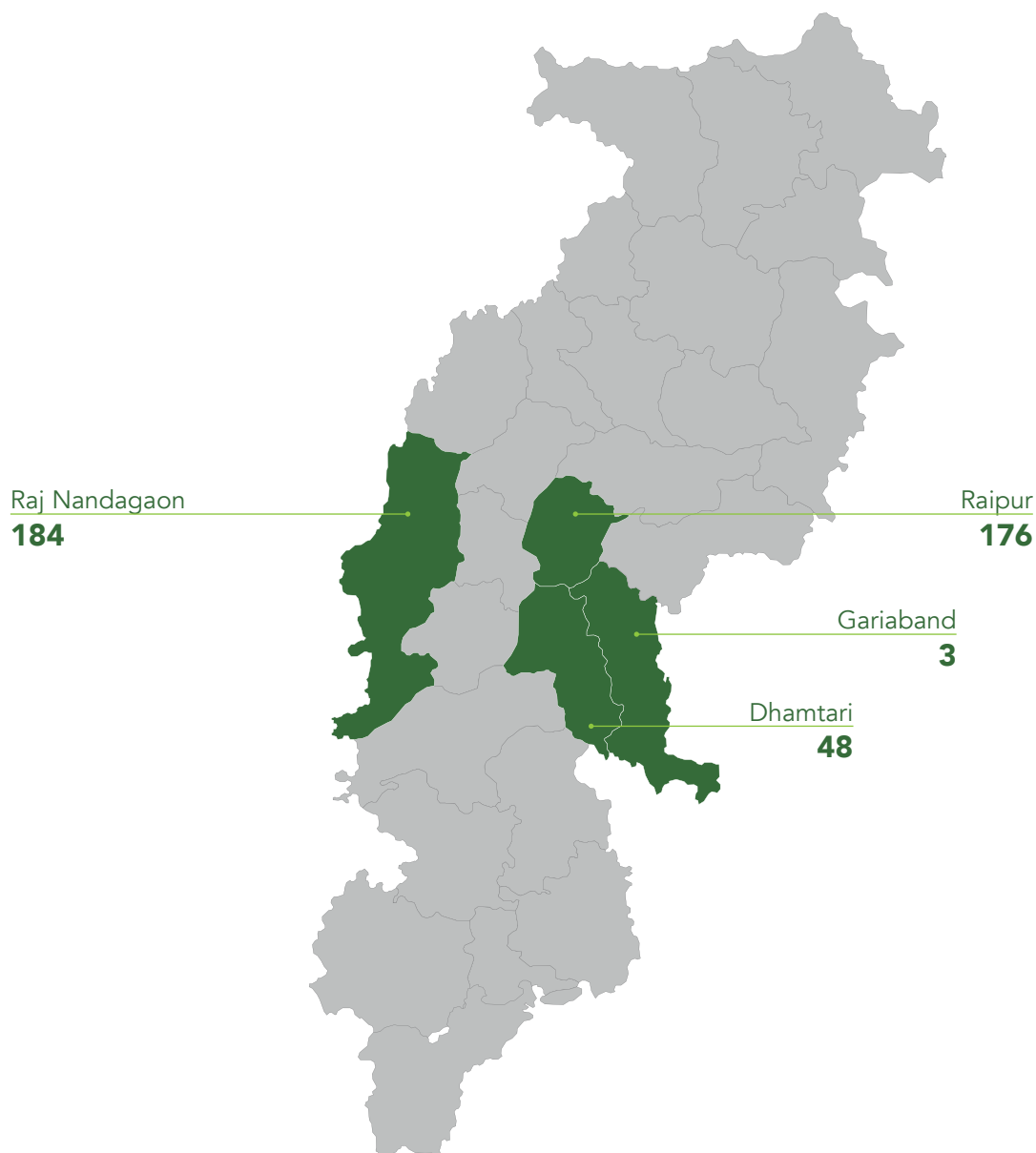


# Demographic Characteristics of the Haqdarshikas interviewed

## Geographical distribution of the sample

Majority of the respondents surveyed belonged to the district of Rajnandgaon, followed by Raipur. Dhamtari and Gariyaband have the least respondents. The Haqdarshak program has targeted only 2 blocks in Dhamtari district till February 2020. Similarly, the intervention had just begun in Gariyaband district, as lockdowns were imposed due to the COVID-19 pandemic. Virtual trainings for the district of Gariyaband has been conducted since the month of July 2020.

Number of respondents surveyed

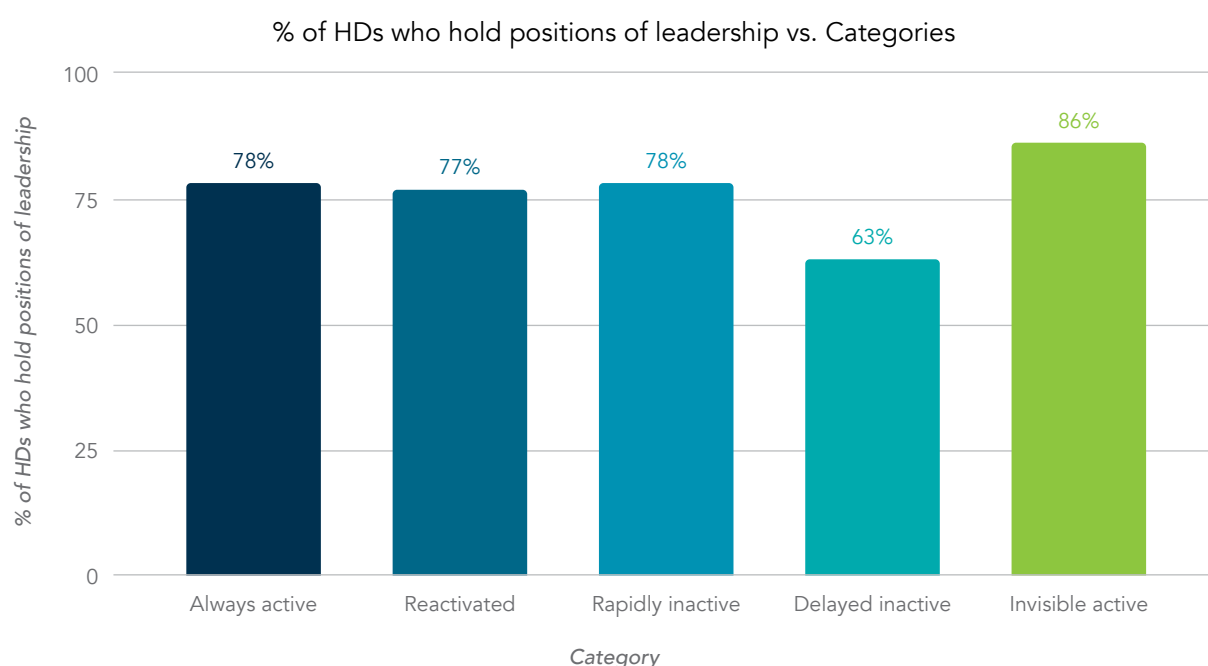


## Affiliations to Village Level Organizations and Cluster Level Federations

All the HDs interviewed were members of either the CLF or VO or both. This may point to the fact that position holders and active women in the community are the ones who take up the Haqdarshika training.

Category	Member of VO	Member of CLF	Member of both
Always active	46%	8%	45%
Reactivated	36%	9%	55%
Rapidly inactive	46%	0	54%
Delayed inactive	50%	0	50%
Invisible active	40%	2%	58%

80% of the HDs interviewed hold positions of leadership in SHG/VO/CLF.



## Employment activities of the Haqdarshikas

Only 3% of the HDs interviewed said that they were not engaged in any work for pay in the last six months.

Work done for pay in last six months	% of respondents engaged in the work - total	% of respondents engaged in the work in always active & reactivated categories	% of respondents engaged in the work in rapidly inactive & delayed inactive categories	% of respondents engaged in the work in invisible active category
Self-employment in agriculture	13%	12.5%	19.5%	8.5%
Self-employment in non agriculture	32%	32%	34%	31%
Salaried employment in private sector	2%	2.73%	1%	0.71%

Enaged as Haqdarshika	78%	88%	31%	94%
Community Resource Person (CRP) in CLF	3%	4%	5%	1%
Bank Sakhi	6%	5%	2%	9%
Casual labor in public works	22%	21%	22%	23%
Casual labor in agriculture	11%	10%	18%	7%
Casual labor in non-agricultural, non public work	0.97			
Other occupations -12% active women (in SHG/CLF) - 11%CRP -5% BC/Bank Mitra -9% bookkeepers -2%female health volunteer	31%	30%	31%	33%

## Smartphone Ownership

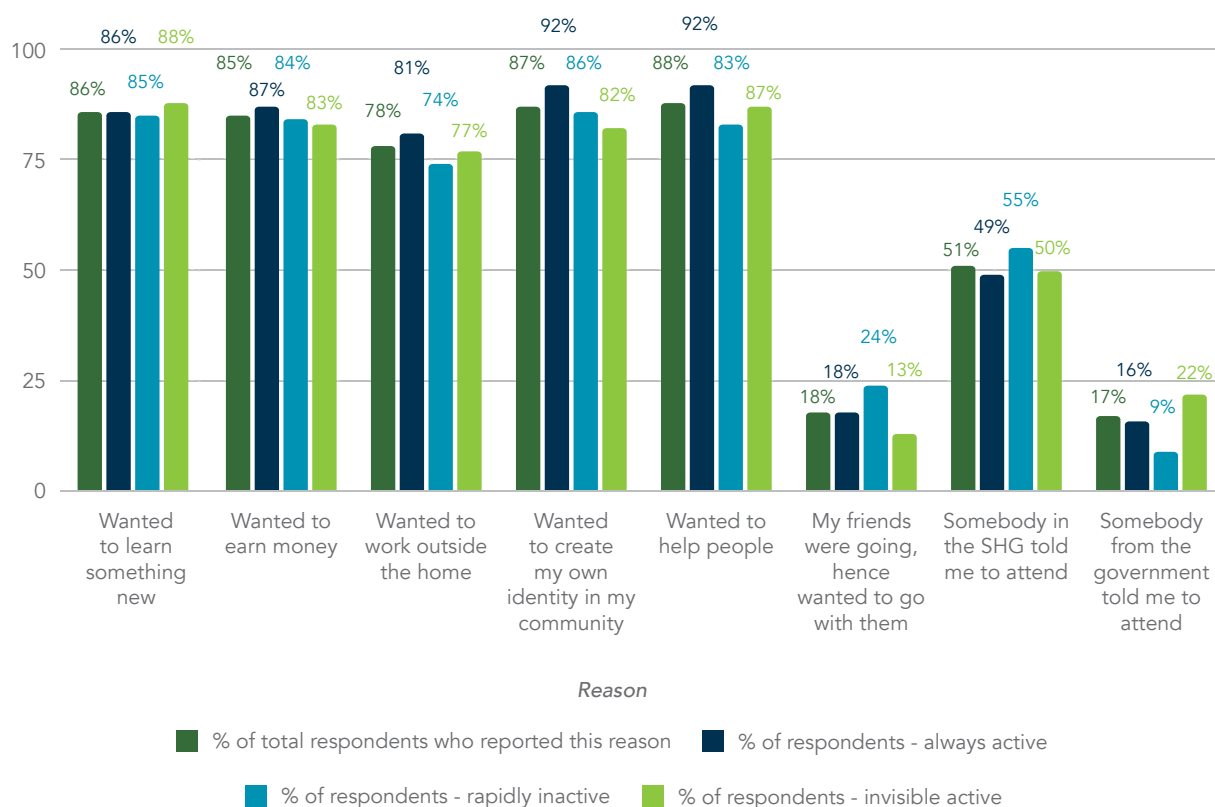
93% of the respondents surveyed owned an individual smartphone. Of the 7% respondents who use a shared smartphone, 48% belonged to rapidly inactive & currently inactive category. This was followed by 27% of women who belonged to category 5 (currently inactive on dashboard but active on the field). This will be explored further in our qualitative interviews.

Majority of respondents (85%) who use a shared smartphone, shared the phone with their husband.

# Reasons for attending, continuing and dropping out of the Haqdarshak program

## Motivation for attending the first Haqdarshika training

The table below shows the motivations for attending the training disaggregated by the category of the Haqdarshika. We find that for the Haqdarshikas who have always been active, having a sense of identity in their community and helping other people seem to be a particularly important motivating factor. We also find that a higher % of Haqdarshikas in category 3& 4, the currently inactive HDs, reported having attended the training because they were asked to attend the training by someone else.



We asked the Haqdarshikas to rank the reasons selected by them in order of importance. The top three reasons based on the rankings provided were as below:

1. Wanted to create my own identity
2. Wanted to help other people
3. Wanted to learn something new

Interestingly, these results are consistent across all groups.

## Reasons for not starting work as Haqdarshika

Of the 411 Haqdarshikas interviewed, 34 said that they have not engaged in providing services as a Haqdarshika thus far. The reasons are detailed below. The lack of time and interest as well as technological challenges emerge as the major barriers for these women. This further highlights the importance of improving the targeting of the program. Basic understanding of the usage of smartphones, interest in entrepreneurial activities and availability of time should be the prerequisites for enrolling in the program.

Reasons	% of respondents who reported this reason
Unexpected events (COVID, husband's accident, other people doing same work and govt. official asked not to work)	11%
Limitations and restrictions (includes family restrictions, pregnancy and lack of citizens understanding)	26%
Lack of interest	32%
Lack of capacity (did not understand the program)	41%
Technological challenges (smartphone stopped working, did not know how to operate the app)	32%
Lack of time	50%

## Reasons for dropping out of the program

Currently inactive Haqdarshikas were asked the reasons for dropping out of the program. We also asked them to rank the reasons they select for dropping out of the program. The top four reasons based on ranking provided by Haqdarshikas are as below:

- 1. Citizens are not interested in availing benefits of government entitlements**
- 2. Mobility issues**
- 3. Other reasons**
- 4. Phone stopped working & threat of COVID-19**

Since citizens not being interested in availing government entitlements features as the top reasons among Haqdarshikas for dropping out, generating awareness among other village officials like Panchayat leaders and informing them about the program can help in increased awareness among the citizens. As mobility of the Haqdarshika features as the second most important reason for dropping out from the program, improved targeting during recruitment may help address this issue. However, it is also important to keep in mind that mobility is hard to measure and gauge prior. Better buy-in and understanding of the program from government officials and women collectives would be useful to overcome this challenge.

Reasons	% of respondents who reported this reason
Citizens are not interested in availing benefits of government schemes	36%
Mobility issues	33%
Mobile phone stopped working	25%
Threat of COVID-19	25%
Citizens are not willing to pay	23%
Exhaustion of schemes-do not have more information on other schemes	11%



Restrictions from family	21%
Was never interested in the work	8%
Others(specify) <ul style="list-style-type: none"> <li>• App related issues (9%)</li> <li>• Citizens are not cooperative and someone else is doing the same work<sup>1</sup> (16%)</li> <li>• Health related issues (11%)</li> <li>• Pregnancy and child related issues (14%)</li> <li>• Mobile related issues like mobile lost, do not how to operate (11%)</li> <li>• No time due to working or studying somewhere else or household work (18%)</li> </ul>	60%

## Factors that would enable inactive Haqdarshikas to rejoin the program

Haqdarshikas who were currently inactive were also asked about the factors that would motivate them to join the program again. The table below shows a ranking of the responses. The top 3 reasons based on the rankings provided is as below:

### 1. Fixed income

### 2. Ownership of a working smartphone

### 3. More training on application process of schemes and documents

Reasons	% of respondents who reported this reason
Fixed income	62%
Better training on how to approach citizens	54%
More training on application process of schemes and documents	51%
Ownership of a working smartphone	44%
More in-person handholding from HESPL	37%
More training on how to approach touch-points	26%
More hours of training	23%
Others(specify) <ul style="list-style-type: none"> <li>• Not interested in working as HD (22%)</li> <li>• Not interested in working (30%)</li> <li>• No time to work (16%)</li> <li>• The document processing time should be quick, citizens should show interest, family should give permission, training on how to operate phone and training on English language</li> </ul>	35%

Greater stability and predictability in income seems to be the primary factor that can incentivise respondents to take-up the program. A fixed remuneration model could be bundled with a fee-based variable income component to ensure that Haqdarshikas are incentivised to provide services to citizens. (which can be withheld if Haqdarshikas do not perform well for a certain amount of time). In this model, since Haqdarshikas already receive a fixed income, the user fees can be lowered. This can potentially address the low willingness to pay by citizens. However, for this approach to be sustainable in the long-term, there is a need to explore funding avenues and build

<sup>1</sup> This includes other Haqdarshikas as well as other types of agents or government officials.

buy-in from the government and other stakeholders in the ecosystem. The only way to ensure it is if the government buys into the model and decides to integrate it in its system. A potential integration mechanism would be to have an Haqdarshika cadre in the CLFs like other existing cadres.

At the same time, continuous capacity building support is necessary to ensure that Haqdarshikas are able to expand the scope of their services to include new and more complex schemes and cater to the application requirements of citizens. However, the success of the model rests on the assumption that HDs will take the initiative to learn about new schemes and documents. For this assumption to hold true, the targeting of the program needs to be strengthened considerably. A brief questionnaire to gauge the entrepreneurial skills of the participants may help. This questionnaire can include questions on history of entrepreneurial activity, ease of being mobile etc. and should be administered before selection of participants for the training. This will also help in ensuring one aspect of the sustainability of the model.

## Reasons for remaining active in the program or joining back the program

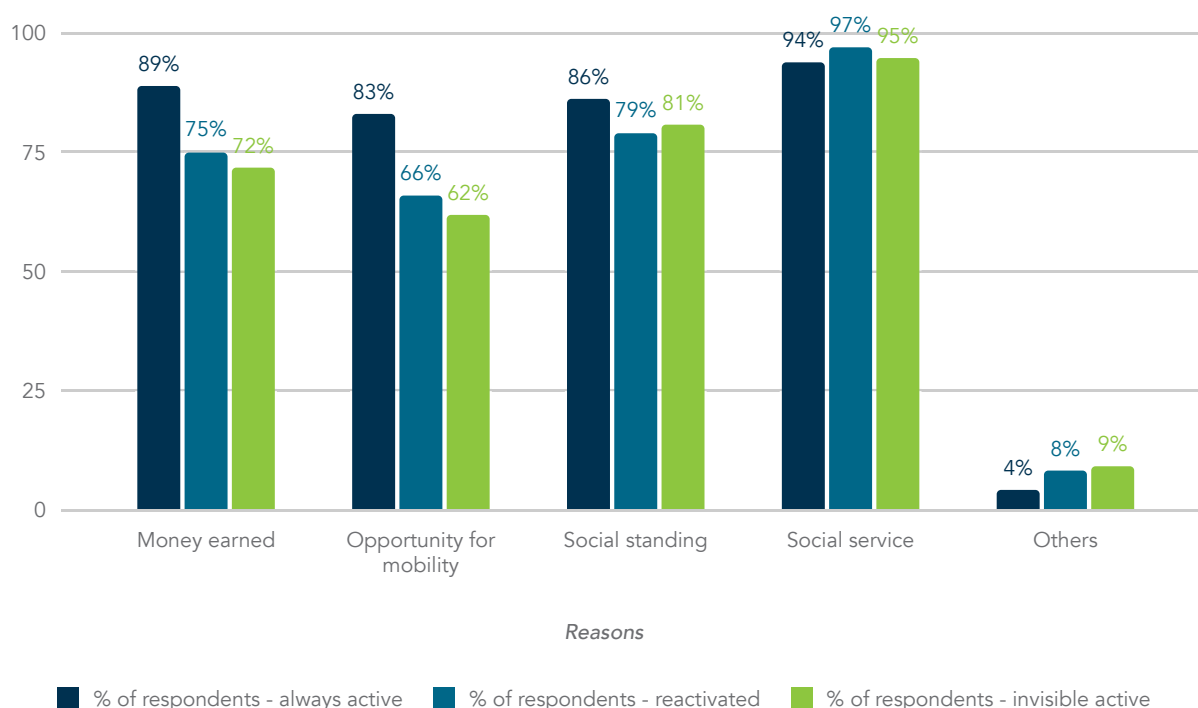
For the Haqdarshikas who are currently active, we asked the main reasons or motivations for continuing the program. The responses by the different categories of HDs have been listed in the below table. We also asked the Haqdarshikas to rank the responses selected. The top 3 reasons based on the rankings provided by the HDs is as below:

### 1. Social service

### 2. The money I earn

### 3. Social standing

The income earned seems to be a particularly high motivator for always active. This may point to the fact these HDs who have always remained active have also earned a steady income through the program. On the other hand, social service seems to be a particularly high motivator for reactivated HDs, those who have rejoined the program after dropping out.



# Functioning of the Haqdarshikas

This section captures findings related to the operations and income of Haqdarshikas classified as active i.e. villages served, number of days and hours worked, income earned, challenges faced and households approached.

## Villages served

A majority of the Haqdarshikas operate in one village only. However, a sizable proportion of agents reported operating in more than two villages. This is especially the case with HDs who have always been active (category 1). This suggests that the catchment area in one village is not sufficient to sustain their income and these respondents face fewer restrictions on their mobility. Identifying HDs who are more mobile becomes even more important to ensure sustainability of the program.

Category	Operating in 1 village	Operating in 2 villages	Operating in more than 2 villages
Always active	52%	13%	34%
Reactivated	76%	8%	15%
Invisible active	71%	6%	23%

## Number of days worked per week

On an average, respondents engage in Haqdarshak's work for 4.45 days a week. However, there is significant variation in the number of days, with 1 day being the minimum and 7 days being the maximum. This finding is consistent across the sample.

## Time spent on Haqdarshak's activities

53% of the Haqdarshikas reportedly spend 1-3 hours per day on Haqdarshak-related duties, whereas 44% spend 3-6 hours per day on Haqdarshak duties. Similar trends were observed across all categories except category 1. For category 1, 42% Haqdarshikas said they spend 1-3 hours per day and 54% said they spend 3-6 hours per day on Haqdarshika duties.

## Households approached by Haqdarshikas

Findings from the survey suggest that respondents typically prefer to approach citizens in households belonging to their immediate social network and that are familiar to them. This includes self-help group members, family members, neighbours and other citizens in the surrounding vicinity, with SHG members being the first on the list.

Respondents who have been active since the start of the program (always active) are more likely to approach strangers. This shows confidence and motivation on the part of these Haqdarshikas. Qualitative interviews with the Haqdarshikas will explore whether the model itself helps build this confidence and motivation.

Household type	% of respondents who reported in always active	% of respondents who reported in reactivated	% of respondents who reported in invisible active
SHG women	97%	94%	94%
Own family members/ relatives	90%	77%	77%
Neighbors and people staying closer to my place	90%	80%	83%
Neighbors and friends of other SHG members	94%	86%	85%
Strangers	80%	63%	63%
Others(specify) <ul style="list-style-type: none"> <li>• poor and needy people (56%)</li> <li>• no fixed criteria/all households (18%)</li> </ul>	7%	15%	12%

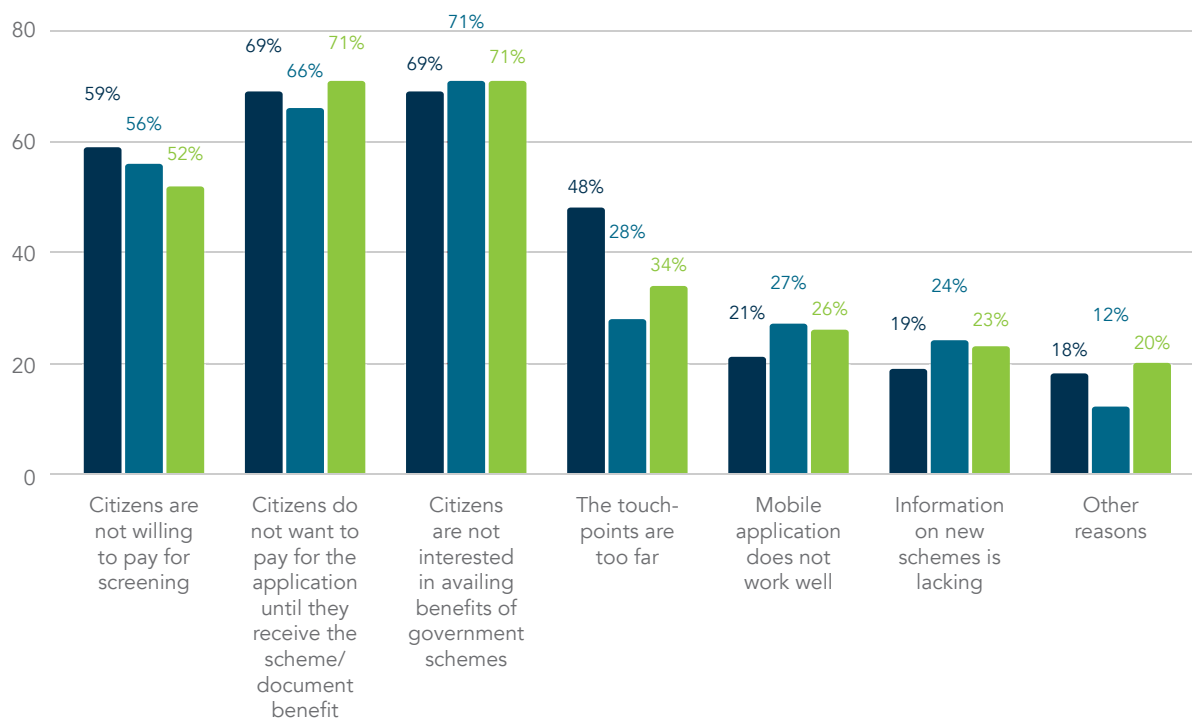
## Decision-making in households regarding application to government entitlements

87% Haqdarshikas said that within the household, the male head of the household makes a decision regarding scheme application.

## Challenges faced as a Haqdarshika

Building buy-in for the model, identifying interested citizens, and low willingness to pay user fees are among the most significant barriers faced by Haqdarshikas.

This complements findings related to reasons for dropping out of the program and main motivators to rejoin the program - a fixed income emerged as a major motivating factor in the survey. In addition to exploring a remuneration model that combines a fixed and variable pay, efforts towards getting the buy-in of community based institutions beyond the SHGs (like Gram Panchayats) can help build awareness among citizens.



Challenges faced

■ % of respondents - always active   ■ % of respondents - reactivated   ■ % of respondents - invisible active

## Income of Haqdarshikas

The average monthly income of HDs, before the lockdown, was in the range of Rs.1000 rupees - 1900. The average monthly income was highest for HDs who are always active (always active).

Category	Average income per month	Minimum income	Maximum income
Category 1	1912	0	30000
Category 2	1152	0	4000
Category 5	1043		5000



# Impact of COVID-19 on the model

## Training on COVID-19 relief packages

The COVID-19 pandemic and national lockdown led to the announcement of some relief packages by the Government of India (GOI). Most of these were additional benefits for beneficiaries of existing schemes. HESPL trained the Haqdarshikas virtually on these relief packages, so that the HDs could inform the citizens in their communities.

51% of respondents said they were provided training on COVID-19 relief packages. The category wise breakup of respondents who said they were provided the training is as below.

Category	% of respondents who reported having received the training
Always active	53%
Reactivated	48%
Invisible active	51%

## Income of Haqdarshikas during the pandemic

The average income earned by HDs post the national lockdown dropped and was in the range of Rs.700 - 1000 . The average monthly income remains highest for always active HDs and the percentage drop in income is lowest for invisible active HDs.

Category	Average income per month	Minimum income	Maximum income
Category 1	1036	0	25000
Category 2	696	0	5000
Category 5	800	300	6000

## Popular government schemes during the COVID-19 pandemic

The schemes which have been most popular among the Haqdarshikas clients, in the months following the national lockdown, have been linking Aadhar to PAN and ration cards. Insurance and pension schemes also feature prominently in the other category.

Scheme Name	% of respondents who reported this as being a popular scheme
Cash Transfer to Women PMJDY account holder	28%
PM Garib Kalyan Ann Yojana	18%
Relief to PM Kisan Farmers	21%
Free gas cylinders to Ujjwala gas connections	19%
Social Security relief	4%
Increase in MGNREGA wage rate	9%
PDS Relief	12%
Ayushman Bharath	16%
Linking Aadhaar to PAN Card	62%
Linking Aadhaar to Ration Card	31%
Mahatma Gandhi National Rural Employment Guarantee Scheme	10%
Pradhan Mantri Ujjwala Yojana or Gas scheme	4%
Jan Dhan Yojana or bank account scheme	5%
Indira Gandhi National Old Age Pension Scheme	11%
Indira Gandhi National Widow Pension Scheme	10%
Indira Gandhi National Disabled Pension Scheme	3%
Others (specify) <ul style="list-style-type: none"> <li>• jeevan jyoti bima yojana</li> <li>• sukanya samriddhi</li> <li>• atal pension yojana</li> </ul>	

## Popular government documents during the COVID-19 pandemic

Among essential documents, applications for PAN cards and Aadhaar cards are the most sought-after services among the clients of the Haqdarshikas, during the last few months.

Document name	% of respondents who reported this being a popular document in the last few months
PAN card	67%
Aadhaar card	41%
Voter card	4%
Ration card	31%
BPL card	2%
Job card/MNREGA card	23%
Others	20%

It would be interesting to know the factors which drive the popularity of a scheme or document, and how much of a role an agent like Haqdarshika has in influencing these decisions. The research team will be exploring the perceived value and usage of government schemes and documents, from the point of view of the citizens, as part of the larger evaluation.

## Collection of fees among Haqdarshikas during the COVID-19 pandemic

16% of respondents have not charged citizens for their services in the last few months (April-September 2020). 62% reported having charged citizens, and 22% reported charging citizens sometimes, in the last few months.

## Haqdarshak citizen app

As a result of the COVID-19 pandemic, in April 2020, HESPL launched a citizen app, which can be downloaded from the playstore and provides similar information on government schemes and documents as well as eligibility to the same. Additionally, it provides the option of connecting with the nearest Haqdarshika to avail her services.

87% Haqdarshikas reported knowing about the Haqdarshak citizen app. 62% of the Haqdarshikas reported that some of the citizens know about the Haqdarshak citizens app. However, 70% of the Haqdarshikas reported that no citizen contacted them through the citizen mobile app.

The 30% Haqdarshikas who reported citizens reaching out to them by getting information on the citizen mobile app, reported an average of 19 citizens reaching out to them through the app in the last two months. Although it seems like most people are aware of the citizen app, the usage of the same to avail the services of the Haqdarshika seems low.

# Conclusion and Recommendations

The findings from this survey reveal several interesting trends and insights into the work of the Haqdarshikas. The following recommendations emerge from this survey:

### Technology needs to have a strong value proposition

One of the most important findings from this survey has been the existence of a category of Haqdarshikas who are operating offline. Since the Haqdarshak app is merely providing information on the government entitlements, some of the Haqdarshikas stop using it after they have gained all the information from the same. The app cannot be used to submit the application forms and those need to be physically submitted at the respective touch-point or online on the government websites for certain schemes and documents. The Haqdarshikas are also not being paid any additional money to log all the information on the mobile app. Once the Haqdarshikas have learnt about a few key schemes and documents, they do not require the Haqdarshak app as they already know the eligibility and application requirements. The value of the digital app reduces beyond a point, as Haqdarshikas have all the information they need to operate on the field and their income is dependent on citizens paying them.

However, there are a few potential concerns with this. The Haqdarshak app has information about more than 200 schemes and documents and typically a Haqdarshika learns about a few of them. If after that they stop using the app, it limits their ability to learn about new schemes and documents, which would eventually limit their impact. Another potential concern is that they will stop receiving support from HESPL as their activity cannot be monitored on the dashboard. The fact that some of the Haqdarshikas' data cannot be tracked on the dashboard also has implications for the sustainability of the model. As a social enterprise, HESPL would eventually need to self-sustain itself by switching to a pay-per-user-model and this would not be possible if the HDs stop using the app after some time.

### Targeting is critical, particularly for entrepreneurial models

Since this program has an entrepreneurial model, it is essential that targeting is done properly in order to ensure that participants continue in the program. One of foremost aspects of targeting is ensuring that all participants have full information on the operations of the model, so that they can make informed decisions about participation in the training program. It has been observed, on the field, that candidates attend the training without knowing the details about the HD model. Some expect a fixed income and do not want to work in an entrepreneurial model. A brief orientation about the program and its functionings should be provided to women and women should be allowed to self select into the program, based on their information received. Currently, the selection of candidates is being done by the field staff at the block and district levels and sometimes they also lack knowledge of the program and hence are unable to communicate the same to the candidates. A thorough orientation of the government field staff and potential candidates would help in better targeting and retention of HDs in the program. In addition to providing information, having a few questions to assess the candidate's fit to the program like history of any entrepreneurial activity, ease of movement, desire to earn income etc. could help in better targeting and eventual retention in the program.

## Buy-in of different stakeholders is crucial for smooth functioning of the program

Some of the challenges mentioned by the Haqdarshikas relate to lack of interest and unwillingness to pay on the part of the citizens. A more holistic approach which involves different community institutions like village leaders and panchayat officials may help in raising awareness among citizens about the importance of government entitlements and also how to access the same. Since the HD model is new in the village, having the buy-in of panchayat officials and village leaders may help the Haqdarshika build trust in the community. Once the Haqdarshika starts her work, she can explain the model and her work to the Panchayat officials and seek permission to present her work in the Panchayat meetings and Gram Sabhas. The panchayat officials would also benefit from the work of the Haqdarshika as applications to some schemes and documents need to be submitted at the Panchayat office and the Haqdarshika could help in preparing the collecting of these applications.

## Having a hybrid income model

A hybrid income model, which includes a fixed and variable component of the income may help to ensure the long term sustainability of the model from both the Haqdarshikas and citizens end. Receiving a fixed income was cited as the primary factor which would motivate the Haqdarshikas who have dropped out to rejoin the program. At the same time, unwillingness to pay by citizens is cited as one of the challenges faced by Haqdarshikas. However, the only way for this hybrid model to be sustainable in the long run would be for the government to absorb it within their system. To achieve this, it is essential to demonstrate that the impact of Haqdarshikas in their communities aligns with and contributes to achieving government priorities.





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