

# EARLY INSIGHTS FROM A DIGITAL INTERVENTION FOR WOMEN'S COLLECTIVES

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Government entitlements are often the primary source of social protection for poor households. In Chhattisgarh, IWWAGE - an initiative of LEAD at Krea University - and Haqdarshak Empowerment Solutions Private Limited (HESPL), in collaboration with the State Rural Livelihoods Mission (SRLM) and the Bill and Melinda Gates Foundation (BMGF), are testing a tech-enabled agent-based model to promote awareness and uptake of government entitlements among SHG members and their communities. Since the project's inception in August 2019, over 5,000 self-help group (SHG) members have been trained to use a digital application, *Haqdarshak*, that provides information on more than 200 central and state government welfare schemes and programs, explaining their benefits, eligibility criteria, and application process. Once trained, SHG women are enlisted as *Haqdarshikas* and provide door-to-door services to their communities, using the app to check citizens' eligibility for schemes and documents and provide guidance through the application process in exchange for a small fee.

## Unpacking Drop-outs and Low Participation


Any agent-based model has to deal with issues related to drop-outs and low participation. What factors determine women's participation in the program? What challenges did they face in conducting activities, especially in light of the COVID-19 crisis? We attempted to answer these questions through a telephonic survey of over 400 agents conducted between September and October 2020. All of the survey participants were trained before the COVID-19 outbreak.

## Sample Composition

**Sample:** 411

All Haqdarshikas that participated in the survey were part of Village Organizations and/or Cluster Level Federations.

 **80%**  
of respondents held leadership  
positions in the SHG/VO/CLF

 **93%**  
of respondents owned a  
smartphone

Majority of the respondents allocated four days a week to Haqdarshak-related work, and reported spending between 1-3 hours per day for providing these services.

## Key Findings

### Drop outs

Respondent cited the following reasons for dropping out<sup>1</sup>:

- Citizens are not interested in the program - 50%
- Limited mobility - 41%
- Issues with mobile phones - 32%

### Selection

The data suggests that better selection of the agents could have improved agents' retention. Specifically, a larger proportion of agents that dropped out stated that they attended the program's training because:

- Their friends were going - 24%
- They were asked by other SHG members - 55%

On the other hand, most of the agents that remained active in the program, attended the training because they wanted to:

- Help people - 92%
- Build their identity and reputation in their community - 92%

### Retention

A large number (62%) of agents that did not record any transactions on the application, reported that they continue to provide their services offline. This raises questions about the continued value add provided by the platform.



## Recommendations: what can be done to improve agents' engagement and retention?

### Technology needs to have a strong value proposition

It is critical to ensure a clear and immediate benefit from using the app and inputting data in it. This can be done by providing **incentives or nudges** to use the app, adding additional **information and learning features**, or integrating application submissions.

### Mobilise candidates with entrepreneurial inclinations

A large proportion of training participants (50%) were never interested in entrepreneurial activities and did not start working as an agent. Ensuring **better communication with potential participants in advance of the training** is essential to set the right expectations around the program and only target suitable candidates.

### Build buy-in from key stakeholders

As this program involves application to various government entitlements, which in turn require applicants to share personal information, it is important to ensure that community leaders are made aware of the process and its benefits. Their endorsement will help citizens trust the model, increase their participation, and streamline the work of the agents, including the collection of fees.

<sup>1</sup> The values do not add up to 100%, as respondents could select multiple options.

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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