INNOVATIONS FOR WOMEN'S EMPOWERMENT COLLECTIVES IN CHHATTISGARH:
DIGITAL SOLUTIONS AND INSTITUTIONAL MODELS

BRIEF

Women's Empowerment Collectives (WECs) are a transformative tool to promote women's empowerment, social mobilisation, and financial inclusion in rural India. Can innovative digital and assisted approaches enable women's collectives to realize their full potential, and in turn promote their social and economic empowerment? This note provides a snapshot of three digital interventions and use cases being tested by LEAD and IWWAGE in Chhattisgarh, in partnership with the State's Rural Livelihood Mission Bihan, with support from the Bill & Melinda Gates Foundation.

EVALUATION OF HAQDARSHAK'S DIGITAL SOLUTIONS FOR ECONOMIC EMPOWERMENT AND SOCIAL PROTECTION PROGRAM

Evaluation Partner: Haqdarshak

Motivation

Haqdarshak Empowerment Solutions Private Limited (HESPL) has developed an app to enable last-mile access to government entitlements. Under the intervention, SHG members – known as Haqdarshikas – are trained to use the app and become community-level entrepreneurs, creating awareness about government schemes and documents (such as PAN card, Aadhaar, disability certificate etc.) and helping citizens apply for entitlements in exchange for a small fee.

Activities

5,077 SHG members have received training on using the Haqdarshak application, in 25 blocks across 7 districts

An impact and process evaluation of the program is currently underway **1,618** interviews with Haqdarshikas and **12,676** surveys with citizens and SHG members in both treatment and control areas have been conducted

From the trainees, **3,623** women successfully completed a post-assessment and obtained a Haqdarshak ID

Results

The Haqdarshikas trained under this programme have:

Processed **2,99,293** applications since June 2019, including over 90,000 applications for public insurance schemes such as Ayushman Bharat, PMJJBY, and PMSBY, and applications for essential documents such as Aadhaar cards, ration cards, MGNREGA cards, and Caste Certificates, which are required to access government entitlements and other benefits.

Supported over **6,100** citizens in scheduling their COVID-19 vaccination appointments

An average annual income of **Rs. 2,550** from screenings and applications, which serves as a supplementary source of income.

Agents are motivated to better serve and support their communities as demonstrated by the fact that over 86,000 applications have been processed for free.

Most agent drop-outs happen within the first four months after the training. The saturation of applications for schemes and documents for which Haqdarshikas (HDs) have the most information is a major factor for dropouts, which means that a combination of better agent training, and more refresher training would be beneficial to overcome this challenge.

The Way Forward

- **Evaluation:** Access administrative data on applications to different schemes/documents from specific villages to validate findings on the impact of the program.
- **Engagement:**
  » Present findings to key stakeholders including the local district administration and understand the district-level administrative and bureaucratic factors that affect turnaround time for benefits and improve the success rate.
  » Establish new partnerships with other state departments, which will hinge on Bihan's support and facilitation.
- **Cost-Effectiveness Analysis:** Undertake a comparative Cost-Effectiveness Analysis of the model, based on operations costs and data from HDs and citizens collected through survey rounds.

MOR AWAAZ

Evaluation Partner: Inclusion Economics India

Motivation

In 2018, the government of Chhattisgarh attempted to address this mobile ownership gap through a large-scale phone distribution program - the Sanchar Kranti Yojana (SKY). This project is testing a use case for phones, known as Mor Awaaz ("My Voice" in Chhattisgarhi) to promote phone usage and familiarity among women from 'SKY' villages.

Activities

The Mor Awaaz service sends information to women about good health practices and government services via "push" phone calls, on a weekly basis, which is intended to encourage them to use their phones more frequently, thus potentially shifting gender norms, while also reshaping how women communicate with one another and organize themselves.

A randomized evaluation of the intervention is underway, whereby Mor Awaaz has been randomly offered to women in **180 out of 212** study villages located in rural Raipur.

Between May 2020 and August 2020, a sample of **1,081** women were surveyed in the district of Raipur, in SKY program villages.

Factsheets with results and key insights from Pull Call surveys have been shared with relevant government departments and civil society organisations.

Results

In SKY program villages, only **46%** of respondents were primary phone users

27% of respondents own a smartphone

19% of respondents own a feature phone

The majority of respondents used the phone to contact their natal family (97.8%) and friends and neighbours (96.59%), over the past month. A small proportion reported being in contact with health workers, SHG members, and other community members over phone. These results suggest that phones have not fully substituted in-person interactions in this context.

A higher proportion of women that own phones, and especially smartphones, engage with natal and social contacts, with the latter group being particularly more likely to engage with other SHG members and health workers.

The Way Forward

The implementation of the Mor Awaaz service has continued in 2021 and has been used to provide information about government policies, relief measures and Covid-19 awareness. These factsheets cover the extent of vaccination and women's willingness to be vaccinated, as well as sources of hesitancy. The team will develop factsheets highlighting key insights, after assessing the situation on ground.

INFORMATION SHARING IN SHGs

Evaluation Partner: Inclusion Economics India, University of Warwick

Motivation

This project aims at understanding channels through which information and knowledge diffuses in SHGs and whether digital solutions can change social dynamics, improve knowledge acquisition, and improve women's bargaining power.

Activities

The evaluation was put on hold due to the ongoing COVID-19 situation. The research team **collected data from 133 SHGs** in Mahasamund district in May-December 2020, to understand the effects of social interactions on individual welfare. The research was aimed at gathering a detailed socio-economic profile of the target population, including income-generating activities, expenditures, and psychological well-being both before, during and after the lockdown. It further expanded to understand how SHGs affect women regularly and during the pandemic. In particular, the research was aimed to gauge the degree of connectedness of SHG members to other SHGs women and the community overall and to understand how the lack of participation in a SHG affected their daily life.

Results

Preliminary results show that SHG women's livelihoods were negatively affected by the pandemic, and so was their mental health. Nevertheless, SHG women managed to rely on their tight-knit social networks and **stayed connected** through in-person or virtual means. An increase in personal initiative and creative endeavors has also been observed.

Photo credit: UN Women/flickr

The Way Forward

In the next phase, the project seeks to understand how SHG members can leverage their social ties to run sustainable business ventures and ensure a reliable stream of income despite Covid-19 induced uncertainties.. This will be achieved through a mobile phone-based training of 200 groups of SHG women in 200 villages of Mahasamund district, on soap production. It will measure both individual-level and group-level outcomes, including income and production. The participants will be further trained in marketing and pricing skills and linked to potential buyers.