

DIGITAL SOLUTIONS FOR EMPOWERING WOMEN'S COLLECTIVES IN CHHATTISGARH

**BASELINE
REPORT**

**APRIL
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LEAD at Krea University (formerly IFMR LEAD), is an action-oriented research centre of IFMR Society, which leverages the power of research, innovation and co-creation to solve complex and pressing challenges in development. LEAD has strategic oversight and brand support from Krea University (sponsored by IFMR Society) to enable synergies between academia and the research centre. Since 2005, the centre has been at the forefront of development research and programming in India, and has managed a portfolio of over 265 projects in collaboration with over 300 academics, governments, NGOs and private sector organisations from across the globe.

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Initiative for What Works to Advance Women and Girls in the Economy (IWWAGE) aims to build on existing research and generate new evidence to inform and facilitate the agenda of women's economic empowerment. 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. IWWAGE is supported by the Bill & Melinda Gates Foundation.

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Authors

Tanushree Bhan, Deveshi Chawda, Aditi Priya, Vysakh D. Satheesh, Fabrizio Valenti

Editorial Support

Diksha Singh, Preethi Rao

Design

Allan Macdonald

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Executive summary

Female labour force participation in India has been low and declining since 2004. To support the Chhattisgarh State Rural Livelihoods Mission with a new livelihoods program for female Self-Help Group (SHG) members, LEAD at Krea University, through its initiative IWWAGE, partnered with Haqdarshak Empowerment Solutions Private Limited (HESPL) to train women on a mobile application, pre-loaded with information on welfare programs that they can use to enrol citizens into welfare programs for a fee. This report presents findings from a socio-economic-wellbeing survey of 1,618 SHG members who passed the training to become *Haqdarshikas* in their communities.

Findings show that at baseline, women are engaged in more than one job, although they tend to earn mainly from their primary jobs in the SHGs. As such, women spend a majority of their time in unpaid activities inside and outside their homes and still exhibit high levels of self-confidence and mental wellbeing. However, these psychosocial and economic wellbeing outcomes vary significantly with women's education, marital status, freedom of mobility, and intra-household decision making autonomy. These findings have implications for their ability to undertake door-to-door welfare enrolment activities and the distribution of potential gains from this livelihoods program.

I. Introduction

This report is based on an ongoing evaluation of a rural livelihood-cum-social protections model in the state of Chhattisgarh. The model, known as Haqdarshak, is a mobile technology-based program that is designed to achieve two key objectives – (i) capacity building of female Self-Help Group (SHG) members, through training on a mobile app that can be used to enrol citizens in eligible government schemes for a fee (livelihood component); and (ii) female Self-Help Group (SHG) members, through A third objective of the Haqdarshak model, related to the two mentioned above, is to strengthen women's empowerment which may be brought about through greater field-level engagement of the trained women (Haqdarshikas) with community members and officials in different agencies where citizens' applications have to be submitted.

The motivation for the Haqdarshak model stemmed from the need to offer rural women a primary or supplementary source of livelihood that they could pursue in conjunction with their work at home and outside. While national trends provide evidence of steadily declining rates of female labour force participation in India over time (NSSO, 2019), we are inclined to understand this issue by investigating whether paid employment opportunities that have flexible working hours (like the Haqdarshak model) lead more women to engage in such work continuously. As this report will show, while 80 per cent of women had more than one job, 36 per cent of them reported earning only from their primary job. This points to an emergent problem: women may be spending productive labour-time in unpaid, expenditure-saving activities such as farm labour with spouses on lands owned by others, or working in family enterprises and family-owned agricultural lands. This presents an opportunity to test the potential of an alternative livelihood model that allows women to earn an income as and when they can work.

The Haqdarshak livelihood model is similar to existing last-mile service delivery models such as the Business Correspondent (BC) model and other banking agents that offer access to critical financial services (e.g., opening bank accounts) and products (e.g., loans) to citizens for a fee. However, the Haqdarshak model is different from BC-type models in two significant ways.

First, unlike banking agents, the Haqdarshikas (HDs) are trained in making enrollments for a broad range of schemes and documents that cut across government departments. The design of this training program provides

the HDs, in principle, with an opportunity to keep earning since the point of saturation vis-à-vis enrollments for schemes and documents will not be reached so quickly. The Haqdarshak app is also equipped with the capability to incorporate more schemes and document-related information as and when the government announces new welfare programs. Second, since the HDs reside in the communities they serve, as compared to agents in the BC model, citizens can lodge grievances and easily follow up on the status of their applications with them. In addition to greater accountability between HDs and community members, there is also greater transparency in HD activities because citizens can see the complete list and application cost of schemes they are eligible for on the Haqdarshak app.

This report presents findings from a baseline survey that was administered as part of an evaluation of the training and implementation of a digital app that provides an alternative means of livelihood while also improving access to social protection schemes among citizens. The sample includes rural SHG women who successfully completed the training workshop, between September 2020 and March 2021, across 14 districts of Chhattisgarh. Out of the 2,087 women that passed the training over the five months, a 50-minute survey was conducted with 1,618 Haqdarshikas. The purpose of this survey, administered at baseline (i.e., before Haqdarshikas started working in their communities), was to understand the initial characteristics and capabilities of this trained cadre of women for this enrolments-based livelihood activity and to test if their economic and psychosocial wellbeing shows significant improvement at endline.

Data shows that a majority – 58 per cent – of the women earn between INR 1000 and INR 3000 per month, on average. Predominantly married, more than half of the surveyed women were one of two earning members in their household. At baseline, over 70 per cent of the women reported some autonomy over decisions to work (made jointly with family) and high levels of mental wellbeing (captured for a set of 15 indicators including depression, nervousness, hopelessness, and worthlessness). The report analyses these empowerment and wellbeing measures across key demographics like Haqdarshikas' caste, education, and poverty status. These findings will be significant for comparison with endline data to evaluate whether the benefits of the Haqdarshak livelihoods program accrued to already better-off Haqdarshikas or if it truly improved the lives of the deserving beneficiaries. Furthermore, understanding the normative environment, within which Haqdarshikas are expected to make decisions regarding paid work, will allow

us to assess the design of Haqdarshak-type, community-based livelihood models for rural women.

The report is structured in the following way: section II presents a brief background of the Haqdarshak livelihoods model and the training workshops conducted for building for building the technical capacities of SHG members. Section III describes the sampling and data collection strategies, and sections IV and V discuss the findings from the data. Section VI summarises the analytical findings and reflects on some questions and themes that will be subsequently explored in our ongoing evaluation of this technology-based intervention for improving incomes of the trained cadre of rural SHG women.

II. Background: Haqdarshak Model And Training Activities

LEAD at Krea University, through its gender initiative IWWAGE, has partnered with the State Rural Livelihoods Mission in Chhattisgarh (CG-SRLM) to train female SHG members on a mobile application that provides them with an opportunity for paid work by facilitating welfare enrolments in their communities. This mobile application is developed by the implementation partner, Haqdarshak Empowerment Solutions Private Limited (HESPL). The Haqdarshak app is pre-loaded with information on close to 200 welfare scheme applications and documents such as identity cards by the Central and state governments, and provides comprehensive details on eligibility requirements, application submission procedures, and benefits associated with each scheme or program. This model entails a service fee that female agents can charge for screening citizens for eligible schemes and enrolling them into these schemes by filling and submitting their applications at relevant frontline offices.

The HESPL team implemented a combination of training modalities to ensure that the training can be delivered in a safe and adequate manner, during different periods of COVID lockdowns announced by the government. Women members of SHGs, Village Organizations (VOs), and Cluster-level Federations (CLFs) were informed about the training workshop and its purpose by functionaries from the Chhattisgarh State Rural Livelihoods Mission (Bihan).

The choice of SHG members for the training rather than the general population was based

on two largely logistical considerations. Firstly, 45 lakh smartphones were distributed to women in rural areas by the Chhattisgarh state government in 2018 as part of the Sanchar Kranti Yojana (SKY). These phones were primarily distributed using the SHG networks. This means that despite the poor penetration of smartphones in the state, these women have access to digital technology and can engage in a digital livelihood model. Secondly, SHG cadres are mobilised community groups that provide effective coverage of the districts attracting women looking to improve their means of livelihood. Despite this official endorsement of the training program, participation was completely voluntary. As a result, the representation of SHG members from the 14 districts that were identified by CG-SRLM for this livelihoods training program is not proportional.

When it was permissible, in-person training was conducted for a cluster of villages over two days for about five hours per day. On the other hand, online training, using a video conferencing platform was organised with smaller batches of participants, to facilitate a more engaged discussion, especially in a non-conventional learning environment. The online training was organised over three days, for 2.5 hours every day. HESPL staff also experimented with a Training-of-Trainers model, where a senior cadre at the CLF was trained in using the mobile app who, in turn, trained a group of SHG women in her network. This approach was not found to be particularly successful as these trainers could not acquire sufficient understanding, experience, and confidence in the model to train prospective Haqdarshikas and it was quickly discontinued.

Since it was impossible to train women on procedural details of over 200 government programs, the workshop focused on 10-15 schemes and documents that were deemed better suited to the local context. Participants were asked to download the app on their mobile phones, log in via a training account (with limited features), and follow the instructor's step-by-step guidance to prepare mock applications, to enhance their understanding and retain application requirements and submission procedures. For each pre-installed welfare scheme or document on the mobile app, the Haqdarshika is also able to see a "government fee" (the amount charged by the government) and a total "service fee" that includes the former. This service fee forms a ceiling amount that the Haqdarshika may charge the citizen. Furthermore, the feature also allows the Haqdarshika to evaluate the ease of submission (e.g., number of agents/agencies to be visited) and decide the fee that she wants to charge the citizens for processing

their applications. Moreover, Haqdarshikas can charge a maximum of INR 40 per screening.

At the end of the training workshop, the participants were invited to take a 'post assessment' test that they needed to pass to become a Haqdarshika. In other words, participants had the option of dropping out if they felt that they could not or did not want to do this work. HESPL staff gave the participants up to a week or so to prepare for the test. The

test entailed processing real-life applications for their family members or neighbours using the app and syncing the data on the HESPL server. Since the training program was rolled out at different times across the 14 districts, there was a lag between the post-assessment tests and the test results. Participants that completed the post-assessment tests successfully were then provided log-in credentials to access a unique account that they could use to start and track their work.



III. Research Methodology

The sample for this baseline survey comprised women who passed the HESPL training to become *Haqdarshikas* in their respective communities. Between September 2020 and March 2021, a total of 2,673 women were

observations of training sessions (in-person and online).

- i. What is the socio-economic profile of SHG women members who pass the Haqdarshak training?
- ii. What is the level of psychosocial well being (motivation, optimism, self-confidence, mental health) of the SHG women who pass training to become

Figure 1: Chhattisgarh District Map



trained to be *Haqdarshikas* and 2,087 passed the post-assessment test. These women – *Haqdarshikas* – belong to 14 districts in northern and central Chhattisgarh, with over 50 per cent belonging to Surguja, Balrampur, and Gariyaband.¹

Out of these 2087 participants, 1618 (i.e., 77 per cent) consented to take the survey. The following set of research questions guided the development of the survey instrument. These research questions were developed from a review of extant literature (e.g., Cornwall, 2007; Daynard, 2015; Kabeer, 2015; Sidhu and Kaur, 2017) and field notes from the research team's

Haqdarshikas? What are the factors that significantly affect the wellbeing status of the Haqdarshikas?

- iii. What factors have a significant influence on Haqdarshikas' decision to work outside their homes?
- iv. What are the household-level normative constraints on the Haqdarshikas to engage in work outside their homes? What is the nature of the normative environment across different demographics of Haqdarshikas?
- v. What is the level of satisfaction with the

¹ Please refer to the appendix for details on the geographical distribution of Haqdarshikas

training workshops organised by HESPL?
What is the effect of the training mode on the training experience of Haqdarshikas?

The survey instrument consisted of six major sections that covered topics including:

- i. Socio-economic demographics like income, occupation, education, age, assets, savings of the Haqdarshikas and their family;
- ii. Knowledge of government schemes and documents of the Haqdarshika, and her/household's enrolment status for known schemes and documents;
- iii. Decision making power of the Haqdarshika, which includes questions on role in decisions on household expenditures and freedom to work; gender attitudes, and freedom of movement;
- iv. Wellbeing of the Haqdarshika, that includes questions on self-confidence and optimism about the future;
- v. Social capital of the Haqdarshika, which includes questions on membership in non-SHG social groups, and participation in group activities;
- vi. Mental health of the Haqdarshika, which includes questions on occurrences of depression, nervousness, hopelessness, worthlessness, and fatigue. To examine the baseline level of psychosocial wellbeing of the Haqdarshikas, we undertook principal component analyses to create indices for women's intra-household decision making power, wellbeing, and mental health.

The instrument also contained a separate section on the perceived quality of training that required Haqdarshikas to report on the aspects they liked/disliked, the type of problems they faced during these sessions, and their overall assessment of the training program.

The survey was administered over the phone in Hindi.² The following section discusses the descriptive and analytical findings from the baseline survey.

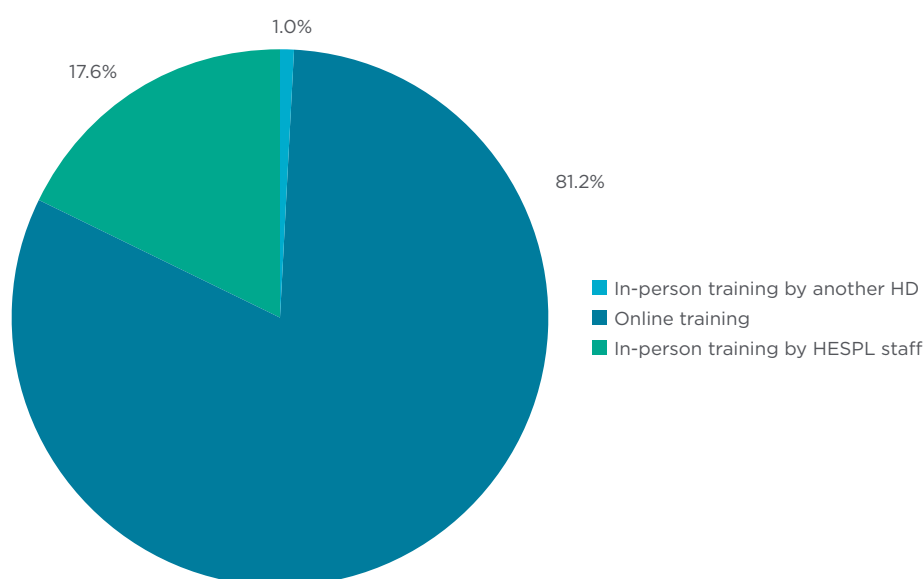
IV. About The Haqdarshikas: Training Experience And Key Demographics

Before we describe the socio-economic profile and wellbeing status of respondents at baseline, we present the findings from their experiences at the training workshops.

Haqdarshika Training

The survey explored several aspects of training quality that the respondents received from HESPL to become Haqdarshikas. Specifically, the questions focused on the modality (in-person training by HESPL trainer, in-person training by another SHG member trained by HESPL,³ and online training by HESPL), problems faced during training, and the aspects of training that the respondents liked.

Figure 2: Mode Of Training



² The surveyors were also proficient in translating the questions into Chhattisgarhi if the Haqdarshikas reported difficulty in understanding the questions during the survey. The survey was administered telephonically and responses were recorded using SurveyCTOTM, and was about 50 minutes long, on average.

³ This method was tried out with the dual purpose of understanding if women felt more comfortable being trained by other HDs and to make use of local resources for carrying out training during the pandemic.

81 per cent of the sample received online training to become Haqdarshikas, and just about 18 per cent were trained in-person by HESPL trainers.

Among the 1315 respondents who were trained in the online format, 43 per cent reported facing no problem during the training. For those who faced problems during training, internet/technology-related issues (poor

Figure 3: Problems Faced During Online Training

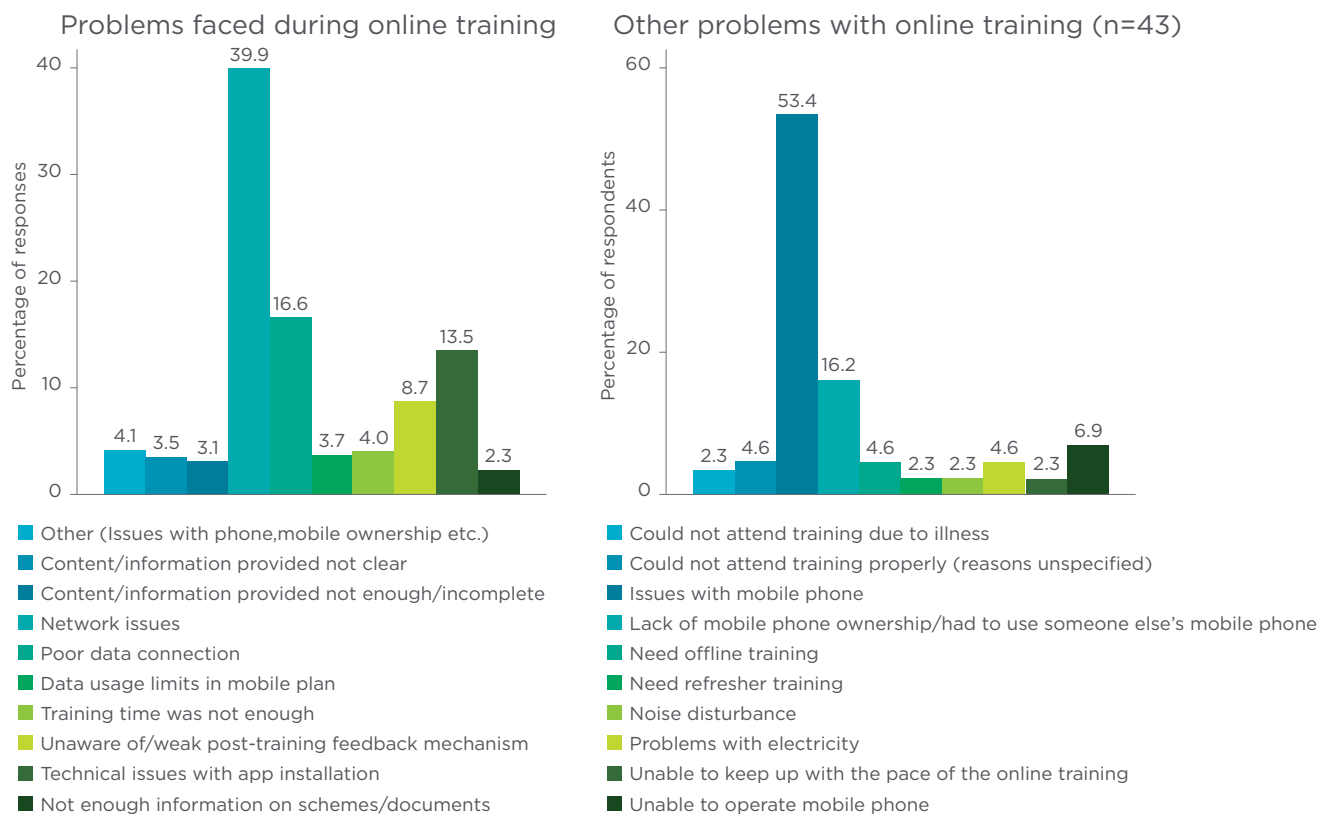
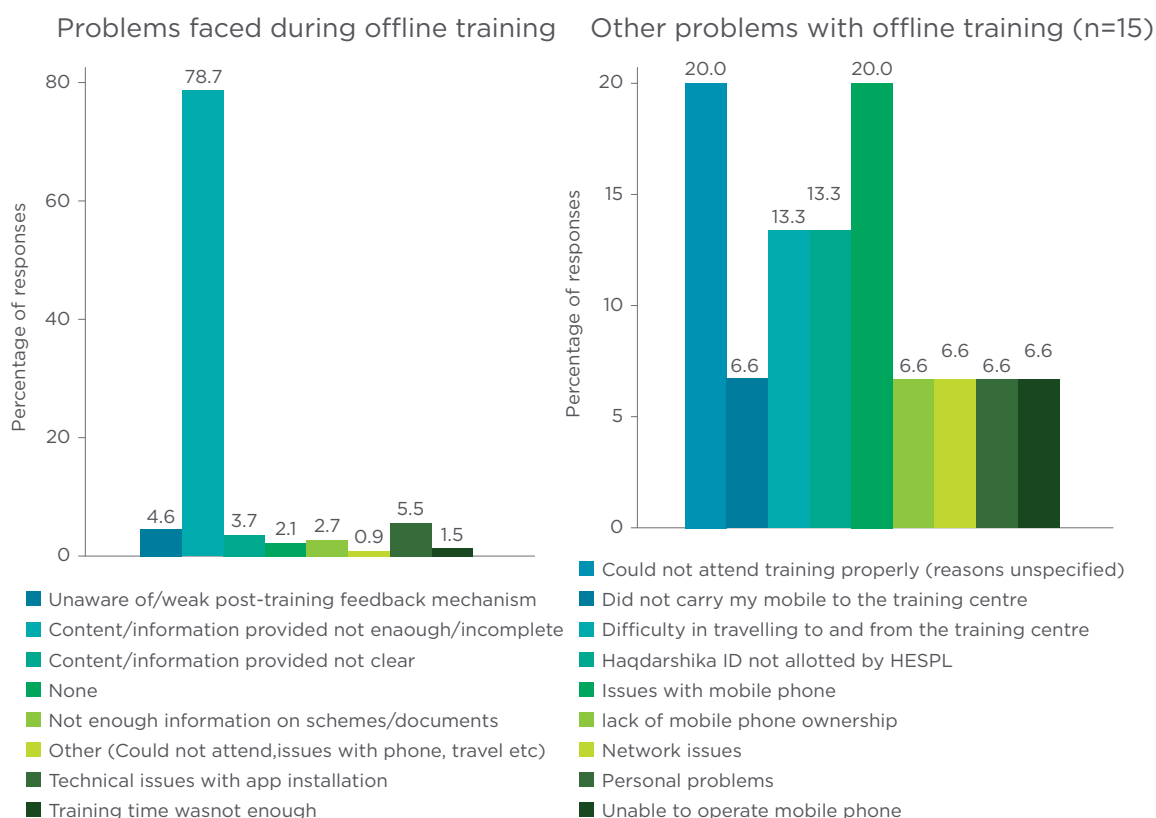


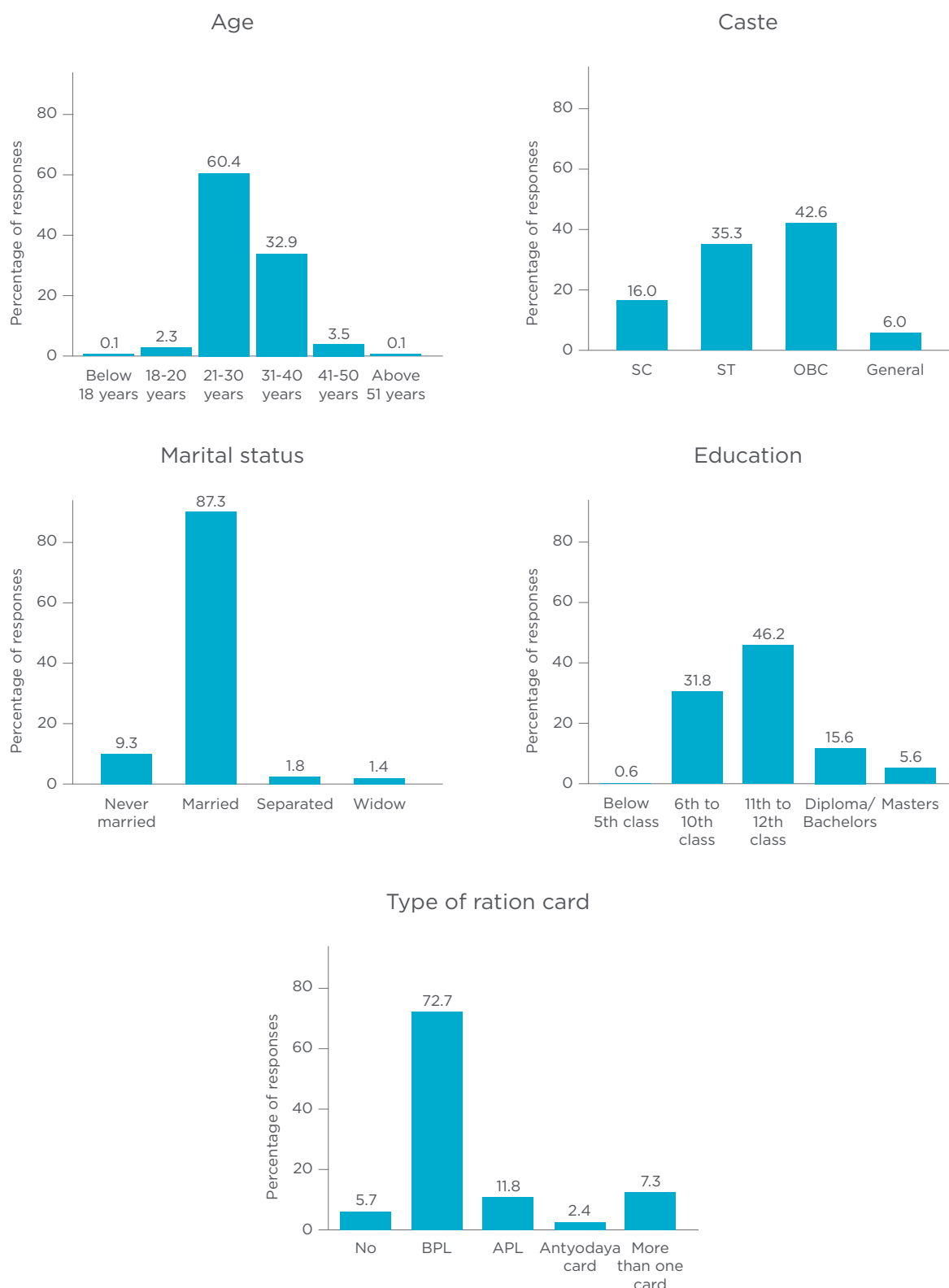
Figure 4: Problems Faced During Offline Training



connectivity, limited mobile data, glitches in the app) emerged as the most salient barriers (42 per cent). On the other hand, 79 per cent of the women who received in-person training (n=303) reported facing no problems. App installation problems were faced only by six per cent of the respondents (n=18). Figures 3 and 4 below present the complete list of problems faced during online and offline (in-person) training sessions.

Looking at positive training experiences, we find statistically significant differences ($p < 0.01$) between women trained in online versus in-person modalities. Among the 1049 women that reported a positive experience (i.e., those who reported no problem/"none"), a significantly higher proportion (76 per cent) were trained online compared to the offline mode (24 per cent). However, if we look at each of the two training cadres, we find that 83 per

Figure 5: Distribution Of Age, Caste, Type Of Ration Card Held, Marital Status And Education Levels



cent of the women trained in person reported a positive experience, compared to only 60 per cent of the women who participated in the online training. Therefore, the larger finding that 76 per cent of the online cadre reported a positive training experience may reflect the over-representation of this cadre in our survey sample.

Regarding the aspects of the training that the participants liked the most, information about different applications and the associated submission procedures emerged as the top choice (51 per cent). The respondents also appreciated that their queries about the work were answered (17 per cent) and the offline hand-holding support provided by HESPL (16 per cent).

Who They Are: Respondents And Their Households

A vast majority of the respondents in our sample (n=1618) were married (87 per cent), had completed grade 11 or above of education (67 per cent), belonged to Below Poverty Line (BPL) households (73 per cent), and are in the 20-29 year age group (61 per cent). The average size of a respondent's household was six members, with an average of three earning members in the household. Women from Other Backward Castes (OBC) constitute 43 per cent, Scheduled Tribes (ST) 35 per cent, and Scheduled Castes (SC) about 16 per cent of the sample. These proportions mirror the representation of these caste groups in the overall state population (Government of Chhattisgarh, 2015). Compared to a study on rural SHG households by 3ie (2018), we find that our survey sample is comparatively poorer (i.e., lower average monthly income from all sources)

though more educated.⁴ For the Haqdarshak model to succeed as a livelihoods model that generates additional income over and above the current earnings of the respondents, the survey questions explored the income and asset profile of the respondents and their households.

(i) Personal Income, Savings, And Asset Ownership

On average, the women reported earning INR 2162 per month, with monthly income ranging from INR 0 to INR 20,001 for the entire sample. Table 1 gives a breakdown of the respondents' monthly earnings.

Respondents also reported average monthly personal savings of INR 621, with 89 per cent reporting savings of less than INR 1000 per month. Since the Haqdarshikas were largely recruited from the SHG networks, we also wanted to understand their savings patterns and cash holdings. Out of their total personal savings, an average of 38 per cent is parked in their SHGs. Only 21 per cent of the respondents (n = 343) in the sample contribute 100% of their savings to their SHGs. Interestingly, while almost all respondents have their own bank accounts, five per cent deposit their savings with formal institutions. Savings in the form of cash-holding is prevalent among 20 per cent of the sampled women, with respondents having less than five years of education holding a larger proportion of savings in cash.

To calculate asset ownership, the Simple Poverty Scorecard (Schreiner, 2016) was used - this scorecard utilises ten low-cost indicators from India's 2011-12 Socio-Economic Survey. The Poverty card includes assets such as furniture items (electric fan, chair, almirah etc), modern cooking equipment (pressure cooker, gas stove),

Table 1: Monthly Earnings (in Rs.)

Average total personal income in a month	Freq.	%
Less than Rs 1000	287	17.74
Between Rs 1001-3000	937	57.91
Between Rs 3001-6000	292	18.05
Between Rs 6001-10,000	41	2.53
Between Rs 10,001 - 15,000	42	2.60
Between Rs 15,001 - 20,000	2	0.12
Above Rs 20,000	5	0.31
Do not know	4	0.25
Refuse to answer	8	0.49
Total	1618	100.00

⁴ Available at: <https://www.3ieimpact.org/sites/default/files/2021-04/Chhattisgarh-factsheet-NRLM.pdf>

TV, vehicles, land, and livestock. We also asked about their ownership of mobile phones – a key asset to work as a Haqdarshika. 86 per cent of the respondents have a personal mobile phone. 11 per cent reported owning their own means of transportation (cycle). For the most part, these were the only two assets that the respondents owned independently.

(ii) Household Income And Asset Ownership

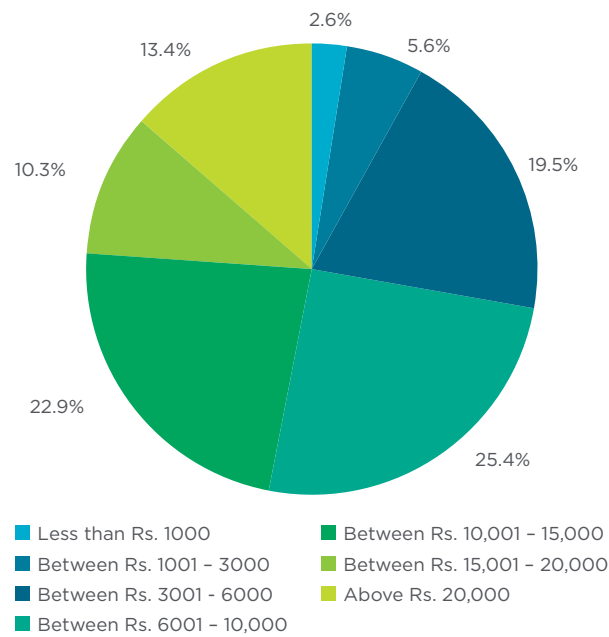
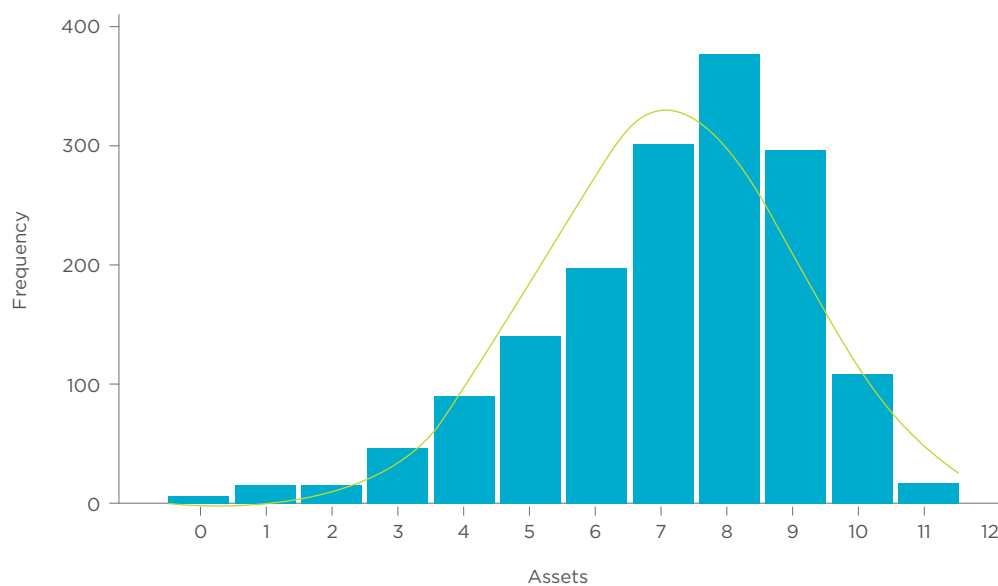
About 63 per cent of respondents reported household earnings from agriculture-related activities in the past 12 months, and about 26 per cent reported agricultural production for household consumption (i.e., no income from agriculture). The average annual household

income from agriculture and related activities over the past 12 months was about INR 11,000. The pie chart below presents the monthly household income of the respondents from non-agricultural activities. We find that the average monthly household income from non-agricultural activities is INR 12,000.

To calculate ownership of assets at the household level, we constructed an additive index using the 12 indicators. A higher score on the index suggests that the respondent's household owns a higher number of assets (Figure 7). We find that, on average, a respondent's household possesses seven out of the 12 assets.

Table 2: Saving Patterns By Educational Achievement

Where do you usually keep the money you save?	Highest education completed					
	Below 5th class	6th to 10th class	11th to 12th class	Diploma/ Bachelors	Masters	Total
Do not know	0 (0.00%)	2 (0.39%)	1 (0.13%)	0 (0.00%)	0 (0.00%)	3 (0.19%)
My own bank account	5 (50.00%)	376 (73.15%)	560 (74.97%)	182 (72.22%)	67 (73.63%)	1190 (73.73%)
My husband's bank account	0 (0.00%)	3 (0.58%)	3 (0.40%)	0 (0.00%)	0 (0.00%)	6 (0.37%)
Other's bank account	0 (0.00%)	4 (0.78%)	3 (0.40%)	0 (0.00%)	0 (0.00%)	7 (0.43%)
Cash	4 (40.00%)	95 (18.48%)	146 (19.54%)	54 (21.43%)	23 (25.27%)	322 (19.95%)
Joint Bank Account	1 (10.00%)	34 (6.61%)	34 (4.55%)	16 (6.35%)	1 (1.10%)	86 (5.33%)
Total	10 100.00%	514 100.00%	747 100.00%	252 100.00%	91 100.00%	1614 100.00%

Figure 6: Monthly Household Income, Excluding Agricultural Income**Figure 7:** Asset Ownership Among Respondent Households

Just over 70 per cent of the households owned land, and 65 per cent owned livestock. 93 per cent of respondents' households possess both electric fans and furniture items like chairs/stools/benches/tables. More than 80 per cent of respondents also have stoves/gas burners and pressure cookers in their houses. More than 70 per cent of respondents possess a television, some furniture, and a means of transportation such as motor cycles/scooters.

The Simple Poverty Scorecard, developed by Mark Schreiner, was also used to convert this

data on household-level asset ownership into the probability of a household's consumption being under the poverty line. The Simple Poverty Scorecard combines household-level asset ownership along with indicators for household size and the highest levels of education attained by the female spouse/head of the household to generate poverty scores ranging between 0 and 100, where a score of 0 indicates that a household is most likely to be below the poverty line and a score of 100 indicates that a household is least likely to be below the poverty line.

The average poverty score of the respondents of this survey was 53.9 (Std. Dev = 14.6), and the median poverty score was 55. These poverty scores were also translated into poverty likelihoods, which is the probability that a household has per capita consumption below a given poverty line.

Using the poverty line estimates of the Rangarajan Committee from the 68th Round of India's Socio-Economic Survey (SES) in 2011-12, nearly 21% (n = 336) of respondents in the survey had a 5.1% likelihood of having per-capita consumption below this line. Another 13.2% (n = 213) of households have a poverty likelihood of 11.2%, while a further 12.3% (n = 199) of households have a poverty likelihood of 1.8%. 2% (n = 27) of respondents' households also have a poverty likelihood of 0. The highest probability likelihood in the sample was 70.9%, found amongst 0.1% (n = 12) of the households.

What They Do: Occupation Profile And Time-Use Patterns Of Respondents

98 per cent of the surveyed Haqdarshikas were members of Self-Help Groups and SHG federations (Village Organizations and Cluster-

level Federations). The remaining two per cent were not part of any group, which suggests that even though HESPL spread the word about Haqdarshika training through SHG networks, some members nominated their friends or family members to participate on their behalf. In order to better understand the capabilities of women who passed the app proficiency test to become Haqdarshikas, the respondents were asked if they held any position of leadership in the SHGs. Nearly 84 per cent of the Haqdarshikas belonged to SHG cadres like President, Secretary, and Treasurer (Figure 8), with about 40 per cent holding two or more positions of leadership at different levels of the federated SHG structure.

However, even though Haqdarshikas were recruited primarily from the SHGs, only 53 per cent reported SHG-related activities being their primary occupation (i.e., paid work that they spend the most time doing in a year, on average). Close to 30 per cent were self-employed in agricultural activities and non-agricultural pursuits (e.g., running grocery stores, tailoring units, beauty salons). The next largest category of primary occupation

Figure 8: Cadres/Leadership Positions: SHG, Village Organizations (VO), And Cluster-Level Federations (CLF) (%)

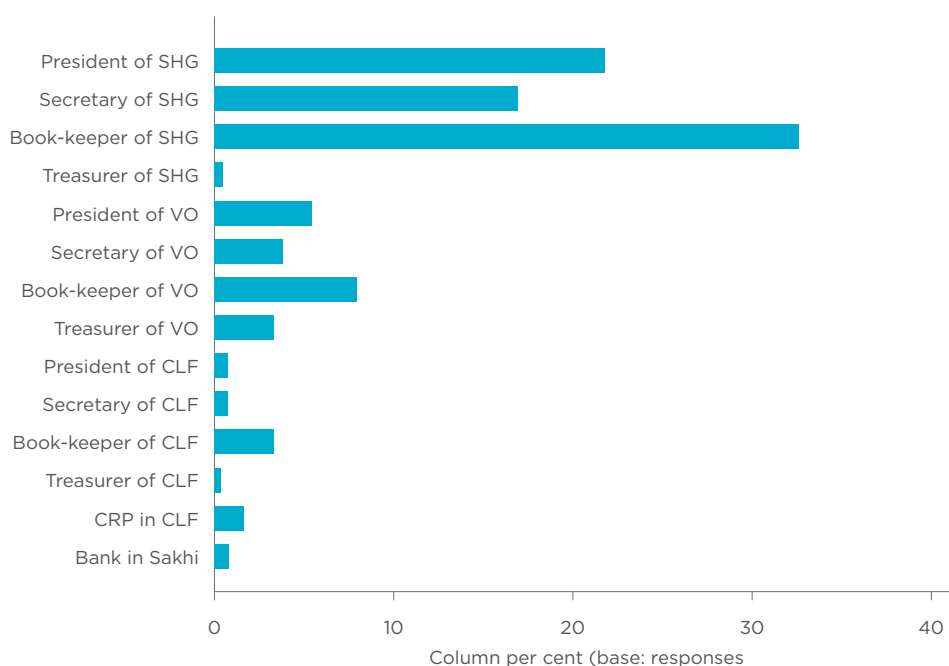
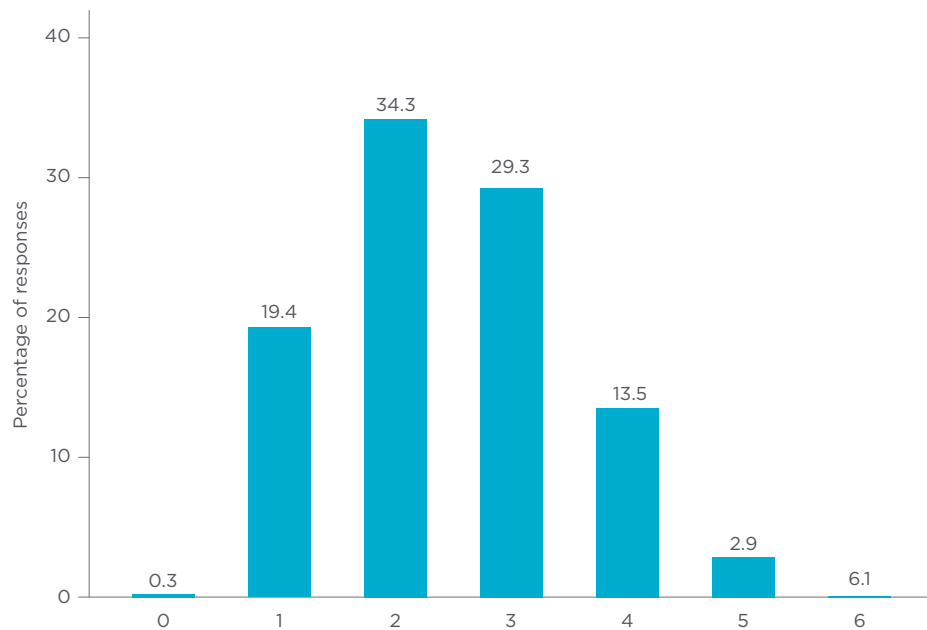
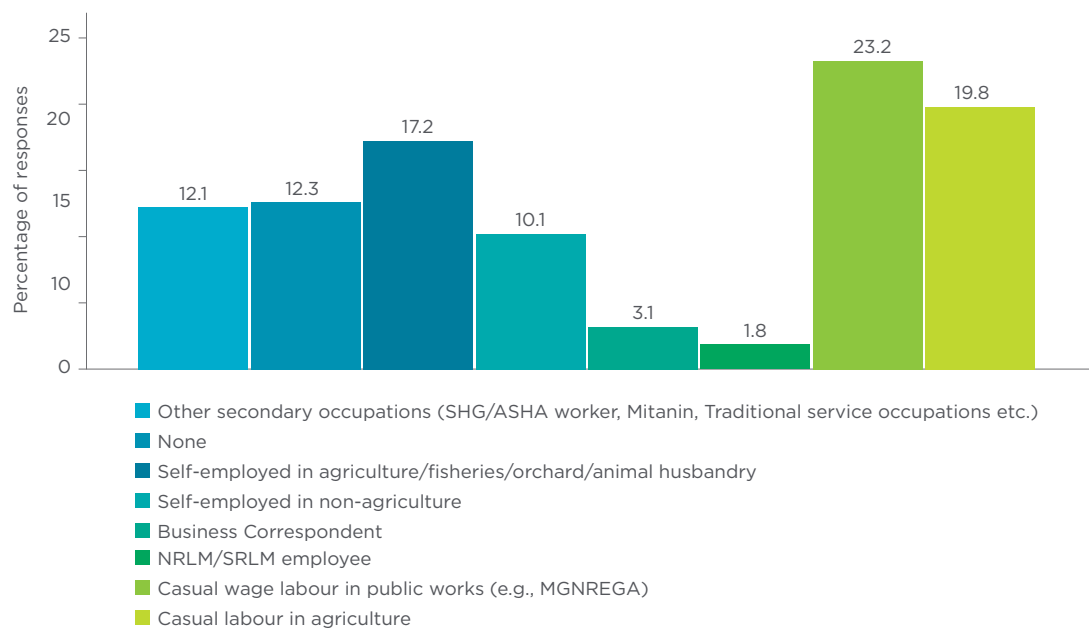


Figure 9: Total Number Of Jobs Held By Respondents**Figure 10:** Secondary Occupation Of Respondents

was casual labour in agriculture, public works (e.g., MNREGA), and other non-agricultural works, which employed five per cent of the respondents. With nearly 80 per cent of the Haqdarshikas reporting a second job, self-employment in the agriculture and non-agriculture sectors is the largest category, (27%) followed by casual work in MNREGA and other public works (23%).

With an overwhelming majority of respondents having more than one paid job (only five respondents reported being unemployed),

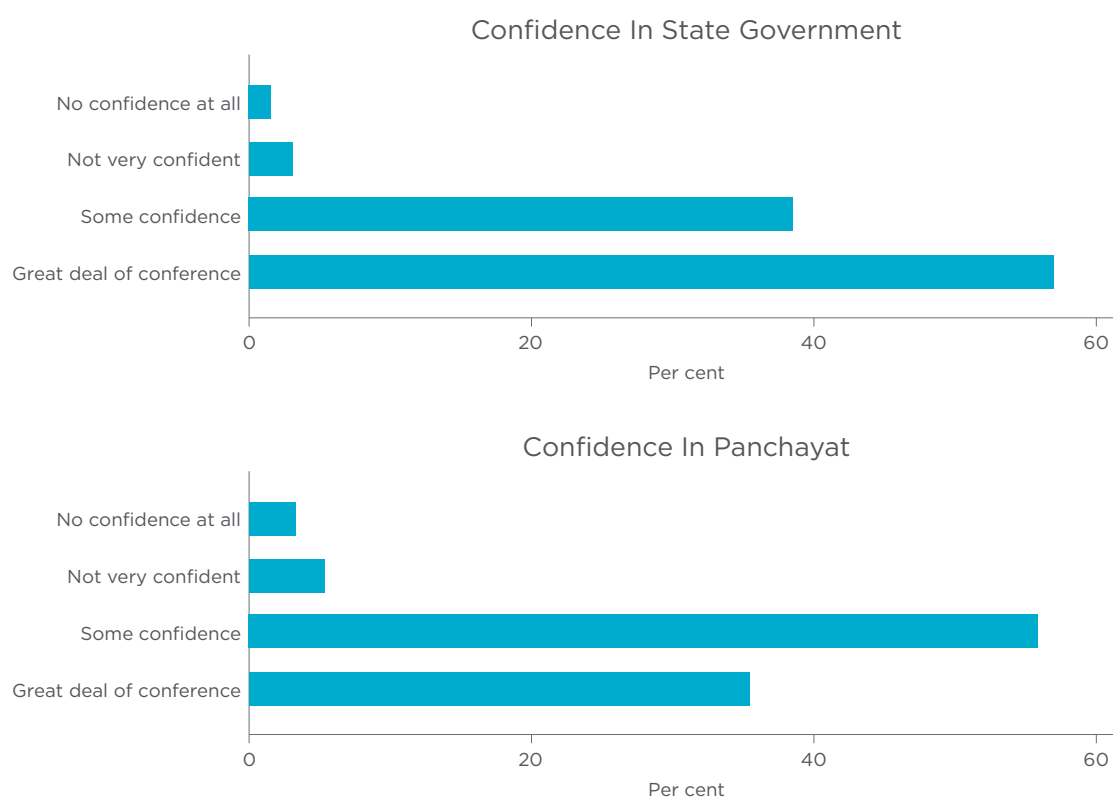
examining their time-use patterns will help us understand their current (baseline) capacities to undertake the time-intensive job of a Haqdarshika. Looking at the “residual” time left after primary activities, Table 3 presents a detailed breakdown of the respondents’ time use across paid (secondary occupation) and unpaid activities (including household chores). We find that a majority of women (63 %) spend at least 100 hours per week outside the home in what should typically be remunerative work, such as casual labour in agriculture and

Table 3: Time-Use Patterns Of Respondents

Type of activity	0 – 20 hours	21 – 40 hours	41 – 60 hours	61 – 80 hours	81 – 100 hours	More than 100 hours	Total
Minimum number of hours spent on secondary occupations in a week	336 (21%)	284 (17.5%)	317 (20%)	169 (10%)	137 (8.5%)	375 (23%)	1,618 (100%)
Minimum number of hours spent on unpaid family labor (outside home) in a week	166 (10%)	367 (23%)	71 (4%)	0	0	1,014 (63%)	1,618 (100%)
Minimum number of hours spent on unpaid work inside home (e.g., care work) in a week	3 (0.2%)	16 (1%)	39 (2%)	192 (12%)	144 (9%)	1,224 (76%)	1,618 (100%)

Note: values in parentheses represent proportion of Haqdarshikas in the total sample.

Figure 11: Confidence In State And Local Government



public works and self-employment activities (e.g., running a family-owned grocery store). There is, therefore, evidence to suggest women's interest in paid work outside the home and likely a dearth of suitable rural livelihood opportunities (e.g., community-based work with flexible hours) that women would want to engage in.

Social Networks And Capacity For Agency: Community Engagement And Psycho-Social Wellbeing Of Respondents

Since visibility in the community may be salient in building rapport with citizens and, consequently, facilitating their enrolment, respondents were asked about their membership in social and political groups/organisations - how often they attended meetings, and how frequently they spoke during these meetings. Most women were members only of the SHGs - only 40 (2%) women reported being part of non-SHG social groups like religious organisations, political associations, and labour unions. 85 per cent of the respondents said that they regularly attended Gram Sabha (village council) meetings in their village, but only about 43 per cent often spoke at these events.

To gauge the women's engagement with and trust in government institutions - an integral component of Haqdarshikas' work to enrol citizens into welfare programs - we asked

about their level of political participation and confidence in different government bodies. Although only a small per cent reported having no or very little confidence in both the government, almost 98 per cent of the women reported always voting in local body and national elections. Figure 11 shows that women tend to have higher confidence in the state government compared to Panchayats.

The survey also explored several enabling conditions that can shape women's ability and capacity to engage in paid work outside their homes. Questions on freedom of mobility required women to select from several places, within and outside the village, that they could/were allowed to travel to on their own. Questions on mental health asked women to report how often, in the past 30 days, they felt nervous, hopeless, depressed, restless, fatigued, and worthless. Given that the job profile of a Haqdarshika entails not just intense work related to visiting people's homes and filling out their applications but also substantial time in travelling to different offices to submit the forms, we wanted to understand women's existing levels of motivation to undertake difficult tasks as well as the intra-household normative environment that influences decisions to work outside home. Questions on motivation asked respondents to rate their confidence in their ability to accomplish difficult tasks and their level of

Figure 12a: Freedom Of Mobility

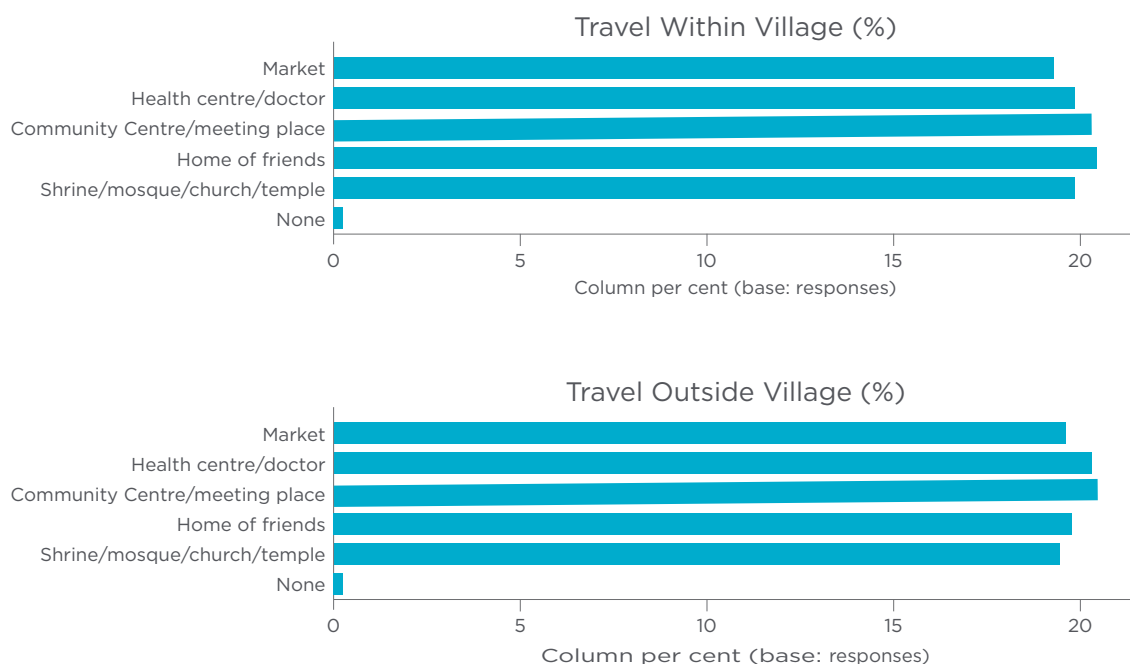


Figure 12b: Decision Making Autonomy Vis-À-Vis Own Work

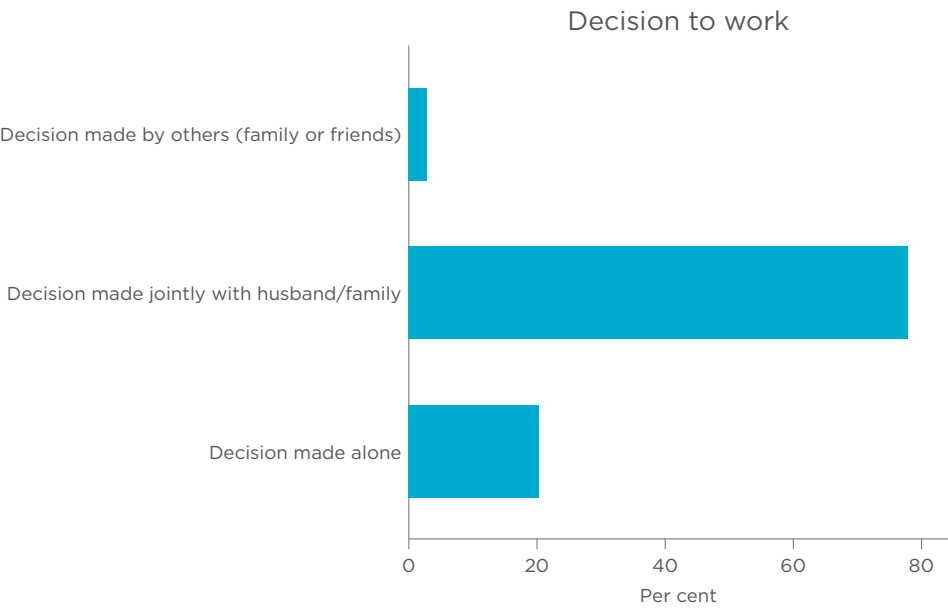
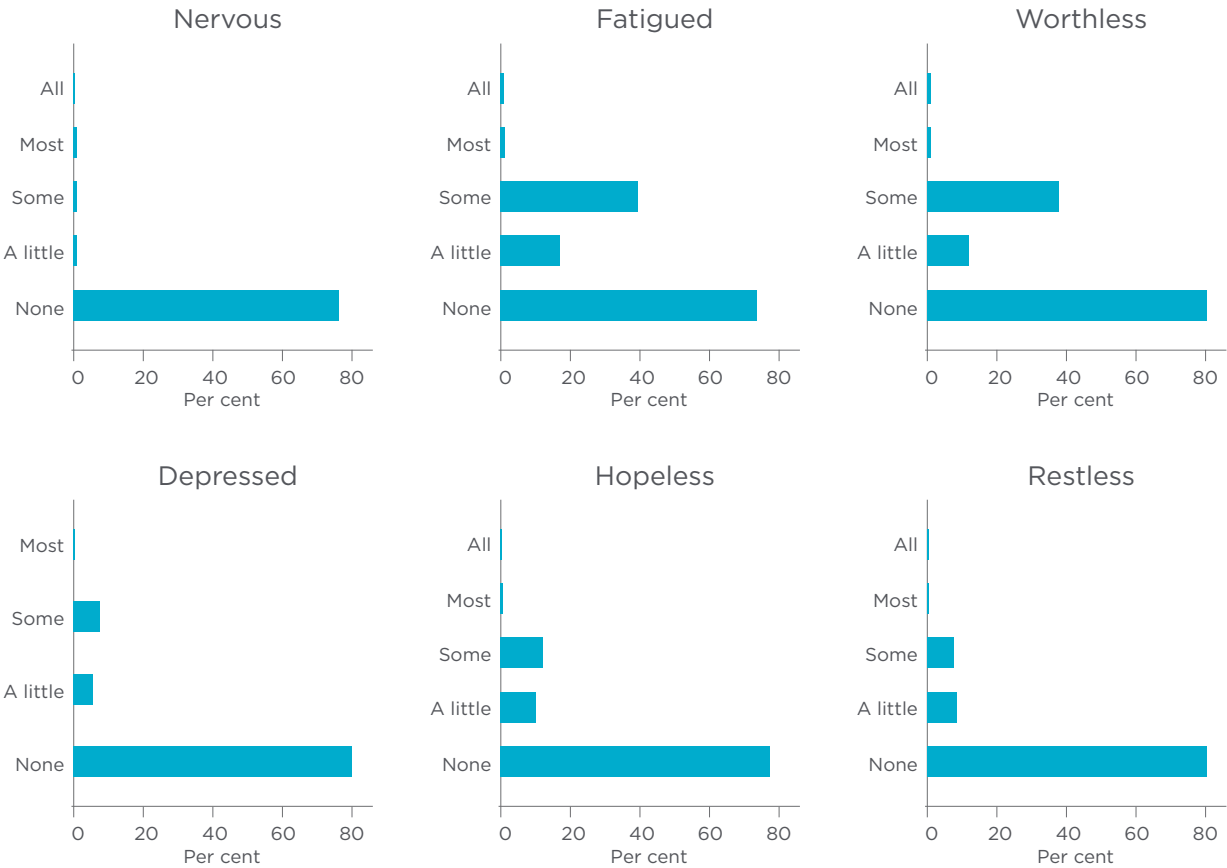


Figure 12c: Mental Health



optimism about the future on a Likert scale; questions on decisionmaking autonomy asked whether decisions about their work were made independently, jointly with husbands/family members, or entirely by others. Figures 12(a), 12(b) and 12(c) present the summary statistics of these indicators of psychosocial wellbeing.

The data presented in the above panel shows that women, at baseline, have a high degree of mobility (unaccompanied) outside the village. Using the Kessler-6 Psychological Distress Scale, the questions on mental health were combined into a mental health score ranging between 0 and 24, with higher scores reflecting greater levels of psychological distress. The average K-6 score in the sample was 2.8 (std. Dev. = 2.9), which indicates high levels of self-reported mental wellbeing. While women are active participants in the decisionmaking process regarding their own employment, we are constrained in our ability to know who has the power to veto when the respondents' views differ from those of their husbands/family. Against the backdrop of this overall psychosocial wellbeing reported by the Haqdarshikas, two interesting findings emerge.

First, experiences of nervousness, hopelessness, restlessness, and depression are significantly different for respondents that are married versus those who never-married/separated/widowed. For example, the eight women who reported feeling depressed "most of the time" over the last 30 days were all married. While about 55 per cent of the widowed women felt hopeless at least some of the time, about 22 per cent of married women reported feeling this way. While these differences are significant, the majority of the sample (87%) are married

women, which could affect these cross-tabulations due to a lack of variation. Further, feelings of nervousness and fatigue were also significantly different for women belonging to different castes. A higher proportion of women belonging to ST (25%), OBC (22%), and SC (22%) categories reported feeling nervous some or a little of the time, as compared to women from the General category (16%). Of the women who hold a position of leadership in their SHG, VO or CLF (Table 4), a greater proportion is found to populate the lowest (84.4%) and highest (0.2%) categories on the K-6 Psychological Distress Scale, vis-à-vis those who do not hold such leadership positions (80.3% and 0%, respectively). On the other hand, a greater proportion of women who do not hold any positions of leadership have moderate K6 scores (19.7%) as compared to women holding leadership positions (15.4%).

Second, decision making autonomy vis-à-vis own work and freedom of mobility within the village are significantly different across marital status, but such variations are not observed across caste categories. For example, among the respondents who reported making the decision to work independently (n=321), a significantly higher proportion were married (75%) compared to never-married (15%), separated (4%), and widowed (5%) women at the 1 per cent level of significance. Among the very small number of women who reported no freedom to travel within the village on their own (n=21), a significantly higher proportion were married (67%).

The following section analyses the relationships described above in greater detail.

Table 4: K6 scores by leadership positions in SHG/VO/CLF

K-6 Psychological Distress Score	Do you hold any positions of leadership in the SHG/VO/CLF?		
	No	Yes	Total
0-4	200 80.32 (%)	1073 84.42 (%)	1273 83.75 (%)
5-9	37 14.86 (%)	156 12.27 (%)	193 12.70 (%)
10-14	12 4.82 (%)	40 3.15 (%)	52 3.42 (%)
15-19	0 0.00 (%)	2 0.16 (%)	2 0.13 (%)
Total	249 100.00 (%)	1271 100.00 (%)	1520 100.00 (%)

First row has *frequencies*, and the second row has *column percentages*

V. Analytical Models

In this section, we explore the factors influencing women's income and wellbeing at baseline – two core components of women's empowerment that the intervention seeks to improve.⁶ We also present results from the factors affecting intra-household decision making related to women's work.

Our model reveals several interesting results. Controlling for covariates, we find that caste, education, and freedom of within-village and outside-village mobility have no significant

effect on the incomes of the women (column 1). Although one would expect higher status to bring higher incomes, we find that the average monthly income of women holding office in the SHG/SHG federations is 11 per cent lower than women in non-leadership positions. However, we find positive relationships between women's wellbeing and autonomy and their average monthly incomes. A one-point increase in women's wellbeing and decisionmaking power significantly improves their income by five per cent and two per cent, respectively.

The wellbeing index (column 2) comprises questions on women's level of self-confidence

Table 5: Analytical Models Of Average Monthly Income, Personal Wellbeing, And Decisionmaking Power Vis-À-Vis Own Work

	Dependent Variable		
	Personal Income (log)	Well Being	Work Decision
	(1)	(2)	(3)
Age			
21 - 30 years	-0.30 (0.11)	-0.73 (0.36)	1.80 (0.32)
31 - 40 years 1	0.06** (0.03)	-0.74 (0.38)	1.88 (0.25)
41- 50 years	0.01 (0.80)	-0.44 (0.61)	2.07 (0.43)
Above 51 years	-0.13 (0.65)	-1.60 (6.32)	15.70** (0.02)
Caste			
ST	-0.03 (0.35)	0.28 (6.12)	1.19 (0.57)
OBC	-0.02 (0.40)	0.32* (0.06)	1.04 (0.88)
General	0.02 (2.63)	0.70*** (0.00)	1.07 (0.85)
Marital Status			
Married	.24*** (0.00)	0.57 (2.38)	0.31*** (0.00)
Separated	.26*** (0.01)	0.23 (0.83)	1.70 (0.24)
Widow	0.11 (0.37)	0.72 (0.42)	5.99*** (0.00)
Education			
6th to 10th class	-0.02 (0.55)	1.88** (0.08)	4.53* (0.07)
11th to 12th class	0.03 (0.45)	1.93 (6.08)	4.97** (0.03)

⁶ OLS Regression for mental health did not reveal any significant relationship with respondents' socio-economic status and other psycho-social measures like wellbeing, decision-making power, and freedom of mobility.

Diploma/Bachelors	0.00 (1.00)	2.10 (2.00)	5.31** (0.04)
Masters	0.06 (0.52)	2.16 (0.04)	8.68*** (0.00)
Poverty Card			
BPL	0.03 (0.32)	0.46 (0.24)	0.59*** (0.00)
APL	0.04 (0.27)	0.17 (0.23)	0.55** (0.03)
Antyodaya card	0.11* (0.08)	0.21 (0.36)	0.83 (0.69)
More than one card	0.14** (0.02)	1.26* (0.02)	1.49** (0.04)
Income			
1001-3000		1.02*** 0.00	1.94*** (0.00)
3001-6000		1.39*** 0.00	1.95** (0.04)
6001-10,000		1.95*** 0.00	1.91** (0.07)
10,001-15,000		1.70*** 0.00	3.77*** (0.00)
15,001-20,000		0.36 0.74	0.32*** (0.00)
Above 20,000		0.05	0.42 (0.16)
Assets		0.05 0.12	0.95 (0.13)
HH Size	-0.01*** (0.01)	-0.02 0.42	1.00 (0.82)
Non-SHG member	0.01 (0.79)	.50*** 0.00	1.70** (0.02)
SHG Leader	-0.11*** (0.00)	0.26 3.11	1.18 (6.36)
Within-village Mobility	0.01 (0.25)	0.00 0.90	0.98 (0.73)
Outside-village Mobility	0.00 (0.84)	.09*** 0.01	0.98 (0.66)
Mental Health	0.00 (0.19)	.86*** 0.01	1.02 (0.24)
Wellbeing	0.05*** (0.00)		1.15*** (0.00)
Decision making power	0.01** (0.05)	0.11 0.01*	
	N = 1321	N = 1321	N = 1321

Note: Robust standard errors are adjusted for clustering at the district-level. Coefficients in column (3) are Odds Ratio

in achieving goals, accomplishing tasks, and their optimism about the future. Data shows that compared to SC women, OBC and General category women have a higher wellbeing score. As expected, completing post-primary education has an increasingly positive correlation with wellbeing status. Similarly, compared to women with monthly incomes below INR 1000, women in higher-income categories reported significantly higher wellbeing scores. Again, we find that women with higher mobility scores (outside village), mental health, and intra-household decisionmaking power report small but significantly better wellbeing scores than those with less freedom of mobility, weak mental health, and lower autonomy.

The dependent variable in column 3 - women's role in deciding whether they can work or not - comprises three categories of decisionmaking autonomy: decisions made by others, decisions made by women in conjunction with her husband/family member, and decisions made independently by the women. Category 3 represents the highest degree of decisionmaking autonomy, followed by category 2. A decision about whether women can work made by other members of their family represents the lowest level of autonomy or "unfreedom". Given our ordinal outcome variable, we ran an ordered logistic regression to examine the individual and household-level factors that affect women's decision making vis-à-vis their own work.

Our results show that married women have the lowest odds of taking the decision to work independently compared to widowed and never-married women in our sample. The odds of widowed respondents taking the decision about their own work is six times higher than respondents who never-married, while married women have 0.32 times lower odds than respondents who never-married. There is also evidence to suggest that "richer women" enjoy more power in making decisions about their work: women earning at least INR 1001 per month, on average, have significantly higher odds of being independent decision-makers vis-à-vis their work, compared to poorer women (those earning below INR 1001 per month). This is also somewhat reflected in women belonging to BPL households whose odds of being independent decisionmakers are 0.60 times lower than those women belonging to households without a poverty card, at the five per cent significance level. Although their leadership status in the SHGs has no significant effect, women's wellbeing status has a positive and significant effect on their exercise of intra-household decision making power regarding their work. Controlling for covariates, for a

one-point increase in wellbeing score, the odds of being an independent decisionmaker are 1.15 times higher than being joint and non-participants in decisions regarding their own work.

VI. Discussion

We find that the average respondent in our sample comes from a BPL household with a monthly personal income of about INR 2000. With 80 per cent of the sample engaged in more than one paid job, and about 63 per cent engaged in unpaid activities outside the home, these findings suggest that respondents are overworked and underpaid in relation to the time spent on these activities. Therefore, an intervention like the Haqdarshak model presents an opportunity to test whether a community-based livelihoods program with flexible working hours can generate enough income to ease the demand on women's time by eliminating the need for holding multiple jobs. Survey findings vis-à-vis training experience are promising, with a majority of women responding positively to the design of the Haqdarshak model, discovery and procedural information on submitting welfare applications. The job of a last-mile service delivery agent like a Haqdarshika can entail close interactions with strangers, households beyond one's immediate neighbours in the village, or frontline officials that accept welfare applications. We find that respondents in our sample report high levels of self-confidence, freedom of mobility, and mental wellbeing at baseline. Since a majority of our sample comprises married women, we find that these women are significantly less likely to take independent decisions about work-outside-home compared to separated and widowed women.

While economic and psychosocial wellbeing outcomes vary significantly across key demographics like age, caste, marital status, and education, comparing these baseline results with data collected at the endline will allow us to examine: (i) whether outcomes significantly improved for women across these sub-groups; and (ii) the magnitude of these significant improvements. The endline survey will also examine other critical aspects of the sustainability of the Haqdarshak model, particularly the drop-out rates among Haqdarshikas and the associated reasons, and the costs incurred by the Haqdarshikas in submitting welfare applications and how these compare with average monthly earnings via service fees from citizen-clients.

Endnotes

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observations under these variables. Outliers in data were also inspected across enumerators i.e. checking for outliers in data specifically submitted by each of the enumerators, in order to understand whether there were specific errors in data entry being made.

iii. Standardising 'other, specify' responses - The "other" responses recorded in the data were standardised by and incorporated accordingly into the dataset.

iv. High-Frequency Checks - We generated frequencies of "Do not know (-999)" and "Refused to answer (- 777)" responses by enumerator. The incidence of both these response types was low in our data. We also looked at durations of the surveys, in general and across enumerators, to identify surveys taking either much more or much less time than average. Such observations were flagged and reported back to the field team and discussed with the enumerators who had recorded them.

v. Field monitoring - The field team for this baseline survey consisted of enumerators and field supervisors. Field supervisors regularly accompanied surveyors on at least one call they made in a day. In instances where such accompaniment could not take place, supervisors would ask enumerators to send voice recordings of the calls they made. This process was used to identify and rectify any errors that were being made by enumerators, either deliberately or due to lack of understanding of the survey instrument

Appendix

Research Methodology: Checks Conducted To Ensure Data Quality

To ensure high quality of data collection, we ran some important quality checks:

- i. Checking and rectifying duplicates for UID** - This is a check run on the unique identifier or UID of the dataset. For this Baseline survey, as in most surveys, the UID was the respondent ID or Haqdarshika ID. Most of the duplicates arose due to data entry errors, for instance, "HD_1532" was confused with "HD_1523". These have all been rectified in the dataset.
- ii. Checking for Outliers** - These checks are run for the questions or variables that take numeric values as responses. We set up STATA code to flag values below the 1st percentile and above the 99th percentile. The output files were then shared with the field team to carry out re-checks for the outlier



LEAD is a part of IFMR Society with strategic oversight from Krea University.

LEAD at Krea University

7th Floor, B Block, IIT-Madras Research Park, Kanagam Road, Taramani, Chennai – 600113, Tamil Nadu



www.ifmrlead.org



communications-lead@ifmr.ac.in



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