ACCELERATING WOMEN’S ACCESS TO ENTITLEMENTS THROUGH DIGITAL SOLUTIONS

The Potential of Digital Solutions

Digital innovation presents exciting opportunities for women who are part of collectives or Self-Help Groups (SHG). Technology can be used to link women within SHGs to each other and other existing networks, layer other services and deploy use cases to promote their social and economic empowerment. More specifically, SHGs can use digital platforms to request and receive information to enable their members to access these services. Moreover, innovative digital solutions can address mobility, cost and literacy barriers and significantly increase the penetration of these benefits.

The Haqdarshak Model

Haqdarshak is an innovative mobile application developed by Haqdarshak Empowerment Solutions Pvt. Ltd. (HESPL), in collaboration with Save the Children and Nokia. The app provides a ready reference of more than 200 central and state government welfare schemes and programs, the benefits promised, eligibility criteria, documents required, and application process for each. In addition, it also has information on how to apply for essential documents such as a PAN card, Aadhaar or a disability certificate. The solution provider typically works with enablers of the ecosystem — governments, NGOs, corporates, self-help groups, and foundations among others, and trains Village-Level Entrepreneurs (VLEs) to use the app. These Haqdarshaks make door-to-door visits to help people discover and apply for schemes, for a fee.

Our work together

Supported by the Bill and Melinda Gates Foundation, the Initiative for What Works to Advance Women and Girls in the Economy (IWWAGE), an initiative of LEAD, is collaborating with Chhattisgarh’s State Rural Livelihoods Mission (Bihan) and HESPL to train 5,000 women in Chhattisgarh to become Haqdarshikas. The approach involves training community women, chosen from within existing SHG members, on the Haqdarshak (HD) digital platform. The Haqdarshikas, in turn, will help citizens from the community with the entire application process, from screening to receiving benefits. The program is currently being rolled out in the state, and the training is expected to be completed by March 2020. Each of these women, in turn, is expected to reach 1,000 citizens in a year, thus enabling five million citizens to access and benefit from government schemes and programs in the state. For providing these services to citizens, the Haqdarshikas charge a nominal fee, which contributes to their income. The training and community interaction undertaken by the Haqdarshikas also helps in building their confidence, standing in society, and improving their mobility, thus enabling both economic and social empowerment. Our work involves supporting HESPL in implementing different pilots to improve the outreach and efficiency of their model in Chhattisgarh, and fine-tuning it based on learnings from the pilots. We will also conduct an evaluation of the Haqdarshak program.
Process for selecting a Haqdarshika

Selection for Training
Pre-training assessment of SHG members through tele-interviews and partner evaluation.
Assessment criteria:
- Ownership of smartphone, education, entrepreneurial spirit.

Training
Training on usage of Haqdarshak app, igniting the spirit of entrepreneurship, and exposure to government schemes.
Assessment criteria:
- Interest and ability to understand content and working of the app.

Post-training Evaluation
Training on schemes and conducting awareness programs for citizens.
Assessment criteria:
- Ability to communicate, social goodwill, performance on tasks, and initiative.

Haqdarshika’s engagement with the community
Screening
Profiling families and members. Administering the screening questionnaire.
Haqdarshika generates the list of eligible schemes including benefits, eligibility criteria, process of application, and application fees.

Application process
Haqdarshika checks whether citizens have all required documents to apply for the scheme.
- Provides the application form.
- Helps citizens fill-in the application form, and collects all documents.
- Submits the application form to the concerned government department or Common Service Center.
- Gives submission receipt to the citizen.
- Follows up if benefit is not received within given time frame.
- Citizen informs Haqdarshika on receipt of scheme benefit.

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.