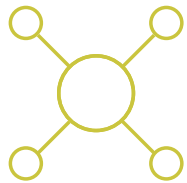




## Digital solutions to unlock the potential of SHGs and their federations

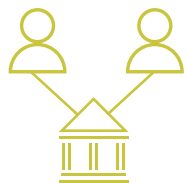
Digital tools hold the promise of accelerating efforts of SHGs towards women's social and economic empowerment while providing new opportunities to:



*Disseminate information*



*Provide access to services*

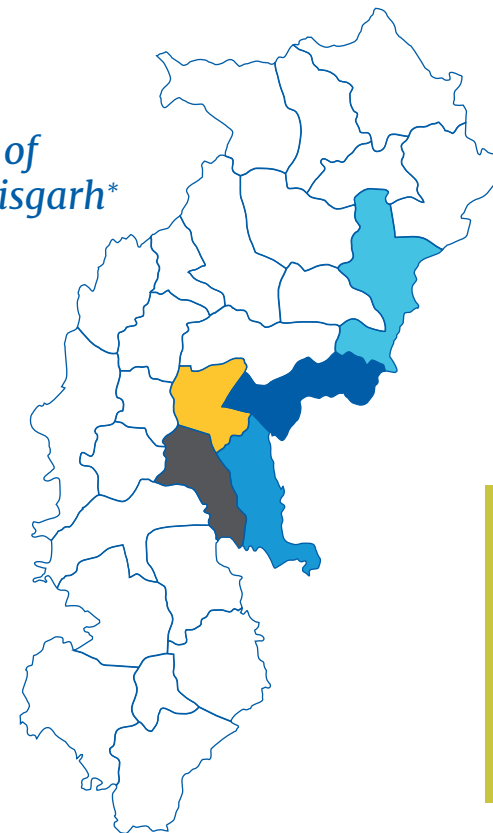


*Connect members and institutions*

### *Our initiative*

We are working with Chhattisgarh's State Rural Livelihoods Mission (*Bihan*) and key stakeholders in the ecosystem to better understand and test how digital solutions can enable SHGs to promote women's social and economic empowerment.

### *Profile of Chhattisgarh\**



**1,48,531**  
SHGs

**7,963**  
Village Organisations

**352**  
Cluster Level Federations

High potential for digitisation based on initiatives like SKY<sup>1</sup> that aims to promote women's access to smartphones

*Source:* <http://bihan.gov.in/home.aspx>

\* Engagement districts

<sup>1</sup> Chhattisgarh government's ambitious scheme – 'Sanchar Kranti Yojana' (SKY) aims to distribute 5.5 million smartphones free to women in rural areas

Based on learnings from our fieldwork in Chhattisgarh, we have identified the following challenges and potential opportunities to implement digital solutions to support SHGs.

## Pathways to impact

### Opportunities

### Challenges

### Research

Leveraging digital tools to unlock the potential of SHGs and federations

**1**  
Capacity development

**2**  
Collaboration and information sharing in SHGs

**3**  
Increase access to government schemes and entitlements

Limited ownership and usage of smartphones

Limited awareness of the benefits of digital tools

Social norms around the usage of smartphones



#### Hold the phone: Evidence to unlock the gender-transformative potential of mobile technology

- Can phone-based technological solutions, such as pull-push calls, be employed to improve health information?
- Can digital literacy training and the promotion of ad hoc use cases enable women to retain and use smartphones?
- What are the long-term impacts of a smartphone distribution program on women's economic activity (both individually and in groups), labour market linkages, and engagement with self-help groups (SHGs)?



#### Understanding information flows among women collectives and the role of technology

- Can digital training be successful in enhancing business skills?
- How does information flow among members of women collectives and what is the role of technology?
- Do demographic factors (caste, age, etc.) affect the usage of digital communication platforms?

### Use cases

हकदर्शक  
Haqdarshak



Can digital solutions targeting individual SHG members lead to more information about government schemes across the whole SHG?

Can digital solutions be leveraged to promote the uptake of government schemes?

**To test and scale this use case, we are partnering with Haqdarshak to support the training of 5,000 women across four districts to use Haqdarshak, an app that provides information about eligibility and how to apply to government schemes. Trained women will also facilitate the application process for other SHGs and community members for a small fee.**

**Intervention:** Provide information about good health practices and government services via “push” phone calls, and information on the delivery of services is collected via “pull” calls. **Measure impact of an economic incentive on uptake of service.**

**Evaluation:** Impact of Sanchar Kranti Yojana (SKY), a phone distribution program, on women's phone use, internet engagement, economic activity, social norms, and SHG activity.

**Intervention:** A comparative assessment of information flow and group dynamics within women's collectives when training is given in person to a few SHG members and spread through trainees, as opposed to direct to all through online calls.

### Outcomes

**Improved access to**

- Entitlements and benefits
- Health and education services
- Better community governance

**Enhanced business skills and capacity**

Social development

Sustainable livelihoods

### Impact



IWWAGE is an initiative of LEAD at Krea University. LEAD is a part of IFMR Society with strategic oversight from Krea University.

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