INDUS ACTION
Enabling Social Protection

Citizen Experience of Welfare Access

A report on the Gruh Lakshmi Scheme for the Government of Karnataka

About Indus Action

At Indus Action, we are at the frontline in solving the entrenched challenge of poverty and systemic barriers that keep large sections of the Indian population unable to access their welfare entitlements. Our guiding beacon is a simple yet powerful conviction: every family in India, particularly those subsisting on an income of less than Rs. 10,000 ($135) per month, should have unrestricted access to their welfare entitlements, entitlements that grant them a path to quality education, robust health, and secure livelihoods, amongst others.

As we navigate the intricate web of policies and regulations, we are faced with the towering figure of 890 million citizens, a segment that continues to live below the poverty line, trapped in a maze of systemic inefficiencies that hinder access to welfare rights anchored in education, health, and livelihood security. The journey to upliftment is anchored to over 500 schemes, a wide range of opportunities that unfortunately culminate in low-impact delivery, leaving a substantial portion of the populace grappling with poverty.

At the core of our work lies the transformative Portfolio of Welfare and Entitlement Rights (PoWER). It is not just a portfolio but a testament to our unwavering commitment to redefining the boundaries of welfare in India, translating the 500+ fragmented low-impact schemes into a consolidated set of 5-10 high-impact, accessible welfare schemes. Through PoWER, we aspire to unlock welfare benefits across various dimensions, assisting 1,000,000 families and helping them reclaim their entitlements and navigate their way out of poverty by 2025.

Since 2013, our work has contributed towards:

1. Facilitating 611,432 admissions under the Right to Education Act.
2. Empowering 172,446 mothers with maternity benefits under the National Food Security Act.
3. Supporting 137,713 workers to avail entitlements per state-specific labour welfare provisions.

Acknowledgements

The Indus Action Team

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Abbreviations

APL	Above Poverty Line
ASHA	Accredited Social Health Activist
AWC	Anganwadi Centre
AWW	Anganwadi Worker
BPL	Below Poverty Line
DBT	Direct Benefit Transfer
CT	Cash Transfers
CCT	Conditional Cash Transfer
GLS	Gruha Lakshmi Scheme
GoI	Government of India
GoK	Government of Karnataka
GP	Gram Panchayat
J-Pal	The Abdul Latif Jameel Poverty Action Lab
KMUT	Kalaingar Magalir Urumai Thogai
OBC	Other Backward Classes
PDS	Public Distribution System
PHH	Priority Household
SC	Scheduled Caste
SHG	Self-Help Group
ST	Scheduled Tribe
TBI	Targeted Basic Income
TN	Tamil Nadu
UBI	Universal Basic Income
UCT	Unconditional Cash Transfer
WCD	Women and Child Development Dept

Chapter 1: Introduction

Conditional cash transfer (CCT) schemes originated in Latin America in response to the 1990s macroeconomic crisis, which led to a perceived decline in demand for social services from poorer households (UNDP, 2009). The right to social security gained prominence globally in the 2000s, emphasising 'Social security for all' (ILO 2003). Cash transfers (CTs) to people experiencing poverty, a response that was once rejected by development organisations but has since grown significantly (Leisering, L. 2018). From 2000 onwards, CT programs mushroomed and spread across the global South in low- and middle-income countries. The rise of CTs globally also responds to the heralding of the United Nations Sustainable Development Goals (UN SDG 2030) in 2015, which underscored the principle of universalism through 'Leaving No One Behind'(Leisering, L. . 2018).

CTs as policy instruments aimed at poverty alleviation have altered the meaning of human rights and have shifted the perspective from the poor being recipients of charity to being holders of rights and active participants in their own lives and development (Leisering, L. 2018). The multi-sectoral and integrated nature of Conditional Cash Transfer (CCT) schemes and the potential to address short-term and long-term poverty, thereby tackling the multi-dimensionality of poverty and human development, has led African and Asian governments to implement such schemes (UNDP, 2009). CCT schemes aim to improve income and consumption directly, thereby playing a role in reducing inequality. In countries with high levels of inequality, where economic growth does not translate into reduced poverty, CCT programs can compensate for market failures and help reduce inequality (UNDP, 2009).

Grisolia, F. (2024), in his paper titled *Can cash transfers really be transformative?* lists the expected outcomes and indicators of CT (unconditional and conditional) programs synthesised by analysing 38 studies published after 2011. These include poverty, education, health & nutrition, employment, empowerment & so on. The evidence and literature on the impact of CTs to sustainably shift people out of poverty is still emerging. However, Filippo Grisolia (2024) draws from Bastagli et al. (2016) and Kabeer et al. (2012) to note that CTs have shown that they not only lead to consistent increases in household expenditures and reductions in poverty but also result in higher adult labour force participation, increased investments and savings, and improvements in women's empowerment and gender relations, among other positive outcomes. Successful CCT programs can also improve human capabilities, breaking the cycle of poverty from one generation to the next (UNDP, 2009).

By drawing evidence from studies such as Barrera-Osorio et al. (2019), Macours et al. (2012a), Neidhöfer & Niño-Zarazúa (2019), and Stoeffler et al. (2020), Grisolia, F. (2024) notes that the design of CT programs is critical and they should be purposefully characterised, advertised, and communicated.

India's Cash Transfer Programs

These global trends and evidence have also informed India's increasing focus on CTs, addressing pain points of technology-induced unemployment, inefficiencies of welfare program delivery (high costs & leakages), and persisting poverty in the face of high growth rates (Khosla, 2018).

Since the mid-2000s, India has initiated several conditional and unconditional targeted cash transfer schemes **for girls and women.** In 2005, India launched a conditional cash transfer (CCT) programme, Janani Suraksha Yojana (JSY), to reduce maternal mortality ratio (MMR) through the promotion of institutional births[1]. Some of the more recent schemes are tabulated below:

No.	State	Scheme	Year	Type	Amount
1	Odisha	Mamata scheme[2]	2011	Conditional Cash Transfer (CCT)	One time INR 5000
2	West Bengal	Kanyashree[3]	2013	CCT	1) Annual Scholarship of Rs. 500/-(Rupees Five hundred only) 2) One time Grant of Rs. 25,000/-(Rupees Twenty-five thousand only)
3	West Bengal	Lakshmi Bhandar[4]	2021	CCT	1) SCT/ST - INR 1,000 per month 2) Other than SC/ST- INR 500 per month
4	Karnataka	Gruha Lakshmi Scheme[5]	2023	Unconditional Cash Transfer (UCT)	INR 2,000 per month
5	Tamil Nadu	Kalaingar Magalir Urumai Thogai[6]	2023	UCT	INR 1,000 per month
6	Madhya Pradesh	Ladli Behena Yojana[7]	2023	UCT	INR 1,000 per month

In the run up to the state and union elections in India, there seems to be a growing political will to implement UCTs as part of broader social protection measures. This is evidenced by several state governments recently (as of March 2024) announcing initiatives on UCT targeting women beneficiaries. Himachal Pradesh Government announced the 'Indira Gandhi Pyari Behna Sukh Samman Nidhi Yojna', which will provide Rs 1,500 per month to women aged 18 to 60 years from the 2024-25 financial year[8]. Under 'Mukyamantri Mahila Samman Yojna' announced by the Govt of New Delhi, every woman above 18 will be eligible to receive an honorarium of Rs 1,000 per month[9]. Under the Telangana Mahalakshmi Scheme, financial assistance of Rs. 2,500/- per month will be

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[1] https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3694862/#:~:text=In%202005%2C%20India%20launched%20a,through%20promotion%20of%20institutional%20births.

[2] https://www.myscheme.gov.in/schemes/mamata

[3] https://www.myscheme.gov.in/schemes/wbkanyashree

[4] https://www.myscheme.gov.in/schemes/lbs-wb

[5] https://gruhalakshmischeme.in/

[6] https://kmut.tn.gov.in/

[7] https://www.myscheme.gov.in/schemes/cmlby

[8] https://indianexpress.com/article/chandigarh/himachal-cm-sukhu-announces-rs-1500-per-month-to-all-women-in-18-60-age-group-from-april-9195644/

[9] https://indianexpress.com/article/cities/delhi/delhi-govt-rs-1000-women-scheme-mukyamantri-mahila-samman-yojna-9194738/

provided to all eligible women beneficiaries[10].

Gruha Lakshmi Scheme of Govt of Karnataka

Gruha Lakshmi is a targeted, unconditional cash transfer programme that operates through the Direct Benefit Transfer (DBT) mode. It provides monthly financial assistance of Rs. 2,000 to female heads of households. According to the latest State government records (GoK, n.d.), ~1.15 crore women (1,15,46,979 women) from more than 55,000 panchayats have applied for this scheme, making it 'one of the largest women-centric welfare schemes in the country' (Thadhagath, 2023).

The State government is planning assessments of its already launched 'guarantees', including the Gruha Lakshmi (GL) scheme (Thomas & Goudar, 2023). Therefore, it was an opportunity to conduct a rapid, small-scale study to identify implementation challenges from the administrative perspective (supply side) and the experiences of the intended female beneficiaries (demand side).

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[10] https://govtschemes.in/telangana-mahalakshmi-scheme#gsc.tab=0

Chapter 2: Study Methodology

Chapter 2 outlines the methodology employed in this study, including outlining the study rationale and objectives, the study design, data collection methods, and analysis techniques.

Study Rationale

Indus Action aims to enable state governments to strengthen the social protection net for its most vulnerable citizens. With the rollout of the top five guarantees of the Karnataka government, the State government has been working to resolve implementation issues. It plans to establish a 'single-window mechanism' to address them. In addition, it is planning assessments of its already launched 'guarantees', including the Gruha Lakshmi scheme (Thomas & Goudar, 2023). Therefore, it is now opportune to conduct a rapid, small-scale study to identify implementation challenges from the administrative perspective (supply side) and the experiences of the intended women beneficiaries (demand side).

Study Objectives

We conducted a small-scale exploratory qualitative study investigating how various actors, institutions, formal and informal structures, and mechanisms influence women beneficiaries'/citizens' journeys toward accessing welfare schemes.

The inquiry embedded female beneficiaries' experiences and perspectives within the implementational processes of the Gruha Lakshmi (GL) scheme. Specifically, the study aimed to examine the experiences of women beneficiaries related to scheme discovery, application processes, enrolment, grievance redressal and the receipt of benefits. This included formal and informal information channels of information dissemination, eligibility criteria intricacies, documentation and verification challenges, grievance resolution hurdles, and potential unintended consequences of basic income implementation.

Study Methods & Sampling

Semi-structured interviews with women beneficiaries were conducted with a sample size of 43 women. The semi-structured interviews were designed to study their experiences and perspectives regarding the implementation of the basic income scheme, as well as its access and benefits.

We employed purposive sampling to ensure we cover a range of women, including a) those who have received benefits under the GL scheme, b) those who have applied and are yet to receive benefits, and c) those who are eligible but did not/could not apply.

Name of the Gram Panchayat	Name of the Village	No. of Women (43)	Percentage (43)
Bidurguppe	Arenur	11	26%
Billapura	Burgunte	12	28%
Handenahalli	Thayakanahalli	20	47%
Grand Total		43	100%

Data Collection & Data Analysis

The study was conducted from **8th -12th December 2023** in 3 villages, namely - Arenur, Burgunte, and Thyavakanhalli (within Thyavakanhalli, a locality named Sultan Palya) of Anekal taluk of Bangalore Urban District. The students of Azim Premji University were onboarded for data collection, which included one day of training and piloting the study tool amongst women beneficiaries. Verbal consent was obtained from all respondents to the study.

Data analysis shared ahead has a two-fold character, where qualitative data employed content and thematic analyses to identify recurring themes and patterns and generate hypotheses, and the quantitative data was analysed using relevant statistical techniques. All data has been anonymised and stored safely within our organisational portal for ethical considerations.
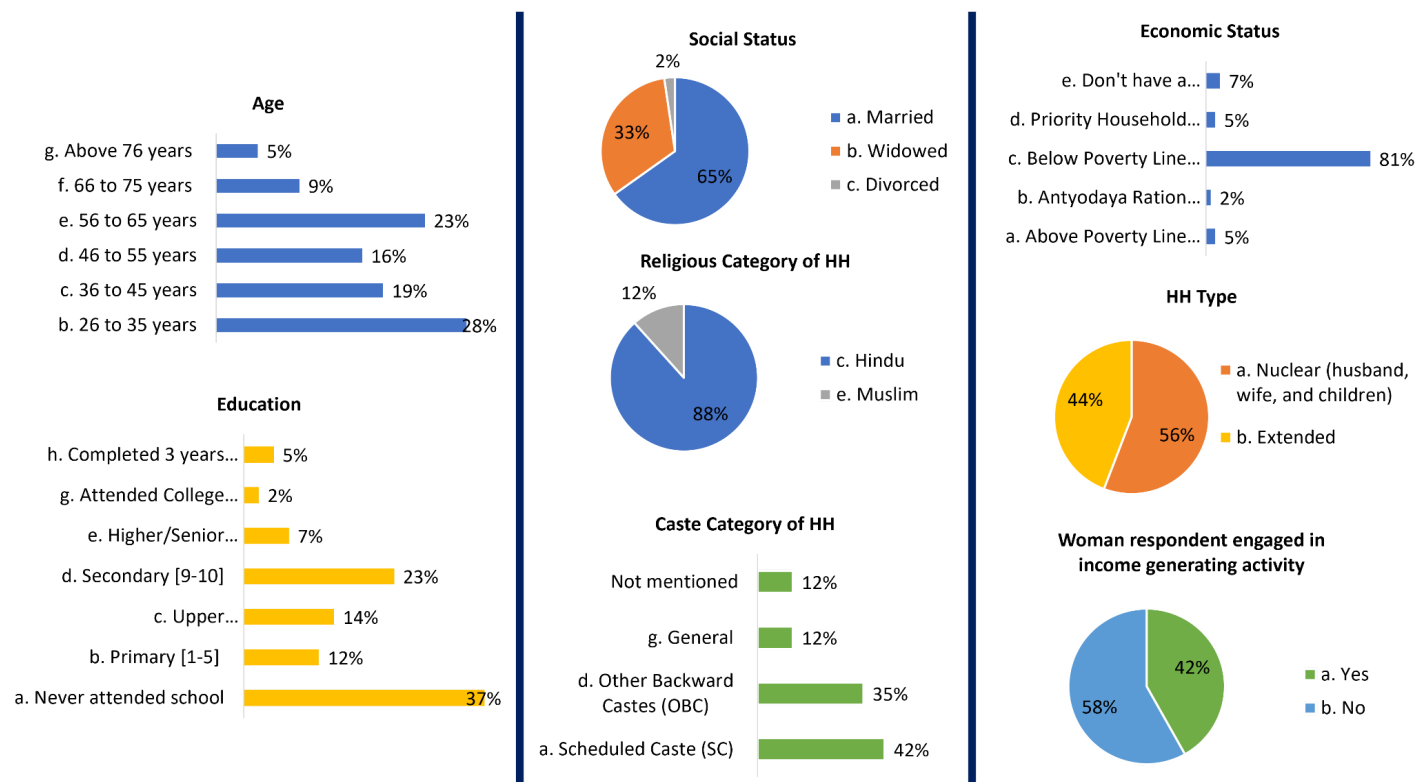
The study analysed data from 43 women, employing a mixed-methods research design. A basic quantitative analysis enabled the examination of demographic and scheme awareness data. Simultaneously, qualitative data underwent thematic analysis to construct a nuanced portrayal of the recipients' engagement with the scheme, encompassing challenges faced, grievances, and the overall impact.

Chapter 3: Study Findings

In this chapter, we delve into the key findings of our report, focusing on the demographic profiles of beneficiaries, the discovery process of the GL scheme, the documentation requirements, and the status of scheme delivery and challenges faced across these aspects of the scheme journey for the woman beneficiary.

Demographic Profile of Respondents

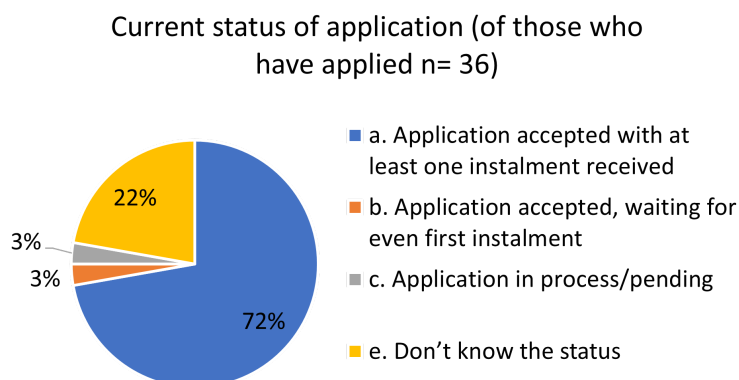The demographic composition of the respondents is visually depicted below.

Age
- g. Above 76 years: 5%
- f. 66 to 75 years: 9%
- e. 56 to 65 years: 23%
- d. 46 to 55 years: 16%
- c. 36 to 45 years: 19%
- b. 26 to 35 years: 28%

Education
- h. Completed 3 years…: 5%
- g. Attended College…: 2%
- e. Higher/Senior…: 7%
- d. Secondary [9-10]: 23%
- c. Upper…: 14%
- b. Primary [1-5]: 12%
- a. Never attended school: 37%

Social Status
- a. Married: 65%
- b. Widowed: 33%
- c. Divorced: 2%

Religious Category of HH
- c. Hindu: 88%
- e. Muslim: 12%

Caste Category of HH
- Not mentioned: 12%
- g. General: 12%
- d. Other Backward Castes (OBC): 35%
- a. Scheduled Caste (SC): 42%

Economic Status
- e. Don't have a…: 7%
- d. Priority Household…: 5%
- c. Below Poverty Line…: 81%
- b. Antyodaya Ration…: 2%
- a. Above Poverty Line…: 5%

HH Type
- a. Nuclear (husband, wife, and children): 56%
- b. Extended: 44%

Woman respondent engaged in income generating activity
- a. Yes: 42%
- b. No: 58%

- Age: Women respondents ranged from 26 to 75 years and beyond.
- Education: 37% had no formal schooling, 56% had some education, and only 7% pursued a college education.
- Marital Status: 65% were married, 33% were widowed, and 2% were divorced.
- Religion: Predominantly Hindu (88%).
- Caste: 42% belonged to the Scheduled Caste (SC) category.
- Socio-Economic Status: 81% possessed a BPL ration card
- Household Type: Most resided in nuclear households.
- Employment: 42% were engaged in economic activities, such as Anganwadi helper, ASHA worker, domestic worker, farming/animal husbandry, flower picking, rental income, school helper, and tailoring/garment

The sections ahead have analysed the women beneficiaries' experiences, including challenges vis-a-vis the scheme journey, into three heads of **Scheme Discoverability, Scheme Documentation**

and Scheme Delivery.

A. Scheme Discoverability

Of the 43 women respondents, seven had not applied for the GL scheme despite being eligible owing to challenges of documentation and lack of awareness on scheme application. Of the 36 who did apply, the scheme receipt status is depicted below.

Current status of application (of those who have applied n= 36)

- a. Application accepted with at least one instalment received
- b. Application accepted, waiting for even first instalment
- c. Application in process/pending
- e. Don't know the status

22%
3%
3%
72%

Scheme Awareness

Data on scheme information sources among respondents shows the following trends. *Guarantee card* distribution during the recent assembly election campaigns emerged as the primary source, constituting 21% of responses. 13% acquired information through television. The broader context of the Karnataka election contributed 11% of scheme-related information. Informal networks of neighbours and local political affiliations accounted for 11% and 7%, respectively. Additionally, 7% received information through Self-Help Group (SHG) members. Thus, diverse formal and informal sources contributed to scheme awareness among participants.

Application Accessibility Issue

One respondent postponed her registration due to difficulty understanding the application process. Another relied on infrequent postal workers for assistance to register, while another beneficiary, after multiple unsuccessful visits to the Gram Panchayat office, 'finally' sought help from the local Anganwadi worker.

These instances and other grievances identified through informal discussions reveal the need for simplified application procedures and more accessible and consistent information channels, particularly in underserved areas.

Other Application Barriers

Uncertainty, the inability to acquire specific information about the application status, delays, and rejection cause frustration and anxiety among women. A community worker's information regarding disqualification due to a house loan, absent in official criteria, suggests a lack of clarity about the eligibility criteria and potential misinformation circulating at the ground level.

B. Scheme Documentation

Women left behind

Potential beneficiaries without ration cards, Aadhaar cards, and unlinked Aadhar cards with their bank accounts could not apply for the scheme. Women also get excluded, or their application gets delayed due to name mismatches in the ration or Aadhaar cards.

Gaps between document and delivery

Mandatory document requirements without adequate information provision lead to some exclusions. There are also discrepancies in some cases between expected documentation compliance by the beneficiaries and their continued struggles in receiving the scheme money. For example, in the case of the *ration card name-change irregularity* - after the introduction of GLS, some women could not change their names as heads despite concerted efforts and remained excluded from the scheme. However, an Anganwadi worker received the benefits despite retaining her husband's name as the head. She informed us about the relaxed regulations on the issue. This inconsistency prompts questions about the clarity and transparency of scheme information dissemination at the grassroots level regarding the eligibility criteria, the differences experienced within the community on requirements of scheme access and, subsequently, uneven access to benefits among community members.

Husband/ male household member's support

In some cases, the male household members took it upon themselves to gather the eligibility requirements, put together the documentation and submit it under their wives'/mothers' names. These men also share the mobile numbers with the female household members and receive the state's communication on the scheme access or disbursements.

C. Scheme Delivery

Unpredictable payments causing uncertainty

In addition to the information gap among some beneficiaries, processing issues with the cash transfer system often contribute to the unpredictable timing of money receipt, causing uncertainty among beneficiaries. 17 respondents specifically addressed the issue in our survey. The absence of timely notifications regarding cash transfers to the bank exacerbated their concerns.

Struggles for resolution beyond application

Although most women receive assistance from the Gram Panchayat office to complete their application forms, obtaining information about their application status and benefits often poses difficulties.

Intersecting information-administrative barriers

Concerning the difficulties in obtaining information about the necessary documents, a beneficiary whose name was not listed as the head of the household on the ration card shared that after submitting the required document, her application faced rejection due to the absence of the updated

name as the household head. However, she noted that no one cared to provide any assistance or pertinent information about the name change process, leaving her without guidance in this crucial matter.

Grievance Redressal: Given that in our sample, 10 women reported a lack of awareness of any grievance redressal mechanism and 4 respondents highlighted a lack of willingness to lodge complaints formally, we wanted to delve into the challenges that surfaced on grievance redressal across the below axes:

- **Awareness:** Within our total sample of 43 women, 10 reported a lack of awareness about grievance redressal channels and procedures. In addition, while responding to other questions, five women or their family members also mentioned they were uncertain about whom to approach when they could not understand the application or payment processes. Two community workers in our study villages also noted a recurrent phenomenon wherein, despite their willingness to file complaints, women could not identify any appropriate institution or functionary for recourse. The AWWs further noted their inability to assist the beneficiaries as they, too, were unaware of GR mechanisms.

- **Accessibility:** This sample's current ways of raising grievances appeared largely in person. While 12 out of 26 women who filled out their applications 'offline' did so through the Gram Panchayat office, some claimed that the Gram Panchayats could or were unwilling to assist them beyond the application fill-out stage or address grievances.

  Anganwadi Workers, due to their role in implementing GLS on the ground and being perceived as more helpful than Gram Panchayat officials, were often sought out for grievances at the application and post-application stages.

- **Responsiveness:** Approximately 12 respondents expressed concerns across areas such as the lack of information about their application status, delays in approval, and receipt of money in the banks. When respondents reached out to banks, they were not provided clear explanations or reasons regarding the delays or the stage at which – or 'where' – the application or money-disbursal process was 'stuck' within the administrative machinery. When respondents sought reasons for document rejections, they could not get clear responses, leading to 'confusion', especially regarding *which* documents were rejected.

  This lack of clarity hindered their ability to re-submit applications, often necessitating time-consuming assistance from Anganwadi workers and Gram Panchayat officials. According to the Anganwadi worker, in some instances, beneficiaries went through this process of successive referrals that persisted for five to six months of 'moving around' from one counter to the other without any resolution of grievances, leading to the denial of GLS money.

Chapter 4: Learnings from literature and other small-scale studies

Lack of consistency across documentation requirements sets women back in scheme access -
Like the Gruhalakshmi scheme, Lakshmi Bhandar is a targeted basic income initiative for women implemented in West Bengal since 2021. Indus Action conducted a small-scale study involving 30 respondents on the Lakshmi Bhandar scheme between November and December 2022.

In our West Bengal study, a Block Development Officer (BDO) we interviewed mentioned that citizen-beneficiaries do not receive general or specific notifications regarding documentation errors. Critical errors resulting in application rejection include name mismatches in Aadhaar cards, gender mismatches in Aadhaar cards, discrepancies in bank account details provided by beneficiaries and invalid phone numbers provided by women on application forms.

Thus, based on different (small-scale) studies conducted across regions, we find that the absence of transparent communication, feedback mechanisms and opacity in information about the back-end technological application processing system has left women, especially those from vulnerable backgrounds, struggling to access their rightful entitlements. Specifically in Karnataka, these obstacles disproportionately impacted women who lacked the resources or confidence to navigate bureaucratic complexities due to intersecting dimensions of formal and digital illiteracies, age and Scheduled-Caste status that most often correlated with low income.

A visible escalation matrix in grievance redressal supports transparency and accountability-
Juxtaposing our GLS findings with the LibTech India study (Narayanan et al., 2020) on last-mile delivery of Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) benefits,[11] we find a few parallels (and some differences) between them.

The LibTech report (Narayanan et al., 2020) shows that one in five respondents who have complaints about the implementation process of MGNREGA do not register because of a lack of proper information.

Nevertheless, a distinction between the LibTech study and our GLS study is that while MGNREGA incorporates official grievance redressal mechanisms, the official structures and escalation matrix for grievances on the Gruhalakshmi scheme are unclear. A positive deviance to study could be Madhya Pradesh's unconditional cash transfer scheme for women (Ladli Behena). Gram Panchayats (in rural areas) are officially designated as the node for grievance redressal. They receive the complaints, and the Chief Executive Officer, District Panchayat, the Naib Tehsildar of the area, and the Women and Child Development Committee's Project Officer resolve them. If the complaint is received in the

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[11] The study was conducted with a total sample of 1947 MGNREGA workers in the states of Andhra Pradesh, Jharkhand and Rajasthan.

Municipal Council and Municipality area, in that case, the Chief Minister's Office and the Project Officer of the Women and Child Development Committee will resolve them (see, e.g., WCD-MP, 2023). Similarly, in West Bengal, another cash transfer program Kanyashree in West Bengal is an example of an online+phone-based GR system, along with help desks. Producing the Kanyashree ID to register an online complaint is not mandatory to ensure anonymity. Also, both registered and unregistered individuals can file a complaint. The GR system provides phone-based SMSs in addition to online and written facilities. The State has experimented with bilingual SMSes to reduce the language barrier and with help desks (in some districts) for applicants to discuss grievances.

Normalisation - Despite encountering different obstacles in the application or payment processes, only four respondents in our study explicitly mentioned refraining from lodging even informal complaints at the Gram Panchayat office or the Anganwadi Centre. This action can be attributed to what the LibTech report (Narayanan et al., 2020) refers to as the 'normalisation' of challenges. The report stresses that issues such as delays in wage payments, lengthy queues, extended waiting times, absence of passbooks or updates, and biometric failures leading to non-withdrawal of wages are so pervasive and ingrained in everyday experiences that individuals do not perceive them as legitimate grievances.

Balancing offline and online channels - In our Lakshmi Bhandar study, the BDO informed us that Bengal has instituted several official grievance redressal mechanisms for the scheme, including online complaints to the Chief Minister's Office, face-to-face interactions and anonymous complaint boxes in the Block Development Offices.

However, the BDO also observed that most *grievances* get addressed and resolved at the Block level through direct face-to-face interactions. In contrast, others are escalated to the District office, which requires preliminary personal interaction. In this second case of escalation, however, complainants who engage in direct interaction to address their grievances receive an acknowledgement, a tracking ID and a receipt. Some digitisation is involved in the second case after the direct interactions. Citizens must also provide a valid mobile phone number to receive an acknowledgement. Following the resolution of the complaint, a follow-up call is made directly to the citizen to confirm the resolution. The digital systems allowed for an overview of the grievances being raised with data compared to the offline complaint boxes, which often remain unused as per the BDO.

Verbal complaints lack official recognition and are akin to unfiled complaints. While acknowledging the inherent challenge for the administration to track grievances without a digital or written record, the Libtech survey (Narayanan et al., 2020) reveals that among the limited respondents (546 out of 1947) who did file complaints, approximately 94, predominantly engaging with a panchayat official. Merely 6% resorted to written submissions, with only one respondent utilising the online channel. Moreover, none of the 546 complainants utilised toll-free numbers or government helplines to address their

grievances. Hence, if the administration intends to introduce online, digital or phone-based grievance redressal solutions, it might want to consider the balance between people's preferences and technological interventions.

Chapter 5: Recommendations

Challenge 1: Scheme discoverability

Inconsistent information channels and lack of clarity on the application process are exacerbated by age, education, and caste vulnerabilities.

Recommendations

1. **Community outreach through local volunteers** - People are often more receptive to information from someone they know and trust. Community members can act as ambassadors who can inform others about available welfare schemes. These volunteers/ambassadors will support scheme eligibility and process awareness with tailored support for women from vulnerable populations. These local volunteers also can collaborate to support raising and validating grievances.

2. **Equip administrative officials and frontline workers** with clear SOPs on supporting queries and concerns. Frontline workers like Anganwadi and ASHAs are perceived to be proxies to the state and, therefore, expected to guide beneficiaries effectively. SOPs need to consider the lived experiences of those from marginalised populations and their historical struggles with documentation and clearly fitting into eligibility criteria, therefore making it difficult for them to access their entitlements

Challenge 2: Scheme documentation

Women have underscored the challenges of proving their identity as female heads of household and inconsistencies across documents they have at hand.

Recommendations:

1. **Automatic Eligibility:** Implementing automatic eligibility for the top 5 guarantees based on specific criteria, such as income level or household composition, would help ease some pressure. This reduces the need for women to provide documentation to prove their eligibility. This can be facilitated by data sharing between government agencies and departments to verify eligibility criteria electronically.
2. **Reduced Recertification Frequency:** Extend the period between recertification requirements for welfare entitlements to reduce the burden on vulnerable women to be able to update their documentation as per the eligibility criteria of the scheme

Challenge 3: Scheme delivery

Uncertainties, information asymmetry and lack of clarity of channels of resolutions

Recommendations:
1. To enhance transparency and accessibility, establish proactive communication and feedback

mechanisms throughout the application process to cater to both – digitally savvy and technologically challenged. This could include:

    a. Real-time mobile app-based tracking systems allowing beneficiaries to monitor their application status.
    b. Automated IVR notifications informing applicants about the processing stage and any required actions.
    c. Provide rejection notices by clearly specifying reasons for disapproval and guidance for potential resubmission.
    d. Establishing accessible inquiry channels where women can readily seek clarification and support, including interactive chatbots and localised face-to-face community platforms to cater to and overcome diverse informational needs and barriers, respectively.

2. Establish accessible, transparent, user-friendly complaint channels and feedback systems – helpdesk and online platforms – to empower women to report difficulties and seek assistance and solutions.

3. Establish a transparent and predictable payment schedule with fixed dates, ensuring clear communication to beneficiaries to prevent confusion and anxiety.

Offer to support the administration

We at [Indus Action](#) and [Gram Vaani](#) want to contribute to improving citizen welfare access under the Gruhalakshmi scheme (targeted basic income for women as a part of the top five guarantees under the Karnataka government) through collaboration on a robust citizen-centric, tech-enabled grievance redressal platform.

We **propose to design and implement an end-to-end grievance redressal platform** to address citizen pain points, thereby reducing inclusion/exclusion errors, saving public monies and increasing operational efficiencies.

The core principles underpinning this platform are:
- **Successful resolution:** post-application assistance through IVR, voice-based technology to improve accessibility (innovative tech tools like Voice Bot, Voice Based Q&A), APIs to allow real-time tracking for citizens and collaborative response with government systems
- **Accurate and actionable information:** moderated, verified data through local volunteers
- **Highlighting systemic issues:** analytics to reveal many common patterns that lead to grievances