



Executive Summary

Our work aimed to bridge the gap between social protection schemes offered by the government and the eligible beneficiaries. Barriers like lack of information and agency, time poverty, and bureaucratic burden prevent them from accessing their entitled benefits. We approached this problem by collaboratively working with school students, local communities, local government officers, NGOs, and all relevant stakeholders. The aim was to offer every citizen of society the chance to take the first step out of poverty through comprehensive social protection and an opportunity for upward social mobility.

We conducted the pilot implementation in Damoh, Madhya Pradesh, a small district of about 1.2 million population where we were able to touch the lives of over 2000 people, living in 400+ households across three villages. Taking our idea into action was a humbling, learning, and a transformative experience. Our idea was to bring the benefits of selected government social welfare schemes to the people who needed them by using high-school students and community workers as change agents. Essentially, we aimed to empower the community to help each other in the spirit of solidarity.

To do this, we held several stakeholder meetings both online and in-person. Once we had agreement with the local government officers and secured their support, we set out to Damoh. Our team lived in the village throughout the entire duration of the pilot project spanning 2 weeks and made daily visits to the chosen villages slowly building rapport and establishing confidence with the community members and village leaders.

The outcome was that benefit worth over three hundred thousand Rupees (USD 3500) was channelized to the people; knowledge and awareness of seven high-impact welfare schemes was spread to over 400 households; connections were established between village representatives and local government offices; 7 high school students were formally trained to conduct home visits, data collection, communication, and problem solving on the access to welfare scheme; a career counselling session was organized for the students with support from a local government officer; and several satisfied faces in the community.

Our approach was to maintain high efficiency and create synergies with minimum duplication of existing efforts. In our meetings with stakeholders, we identified organizations and cadres of people who could facilitate our work in the community. This included community workers, NGOs, community leaders, and local government officers from the health and agriculture department since agriculture was the predominant vocation of the local community.

We began with organizing a meeting of the aforementioned people at a Community Health Center. The discussion lasted 2 hours which was a two-way exchange between our team and the attendees. We received crucial inputs which helped us tweak our plan before our field work began. It also solidified support for Project Connect. This meeting concluded with a training and Focus Group discussion (FGDs) (see Annexure 4 for details) with the members of the 'Youth brigade', a group of high school students formed as part of an ongoing government effort to engage the young people in community affairs.

We conducted daily village visits where we engaged the trained high school students in spreading awareness and doing preliminary counselling for the households in their respective villages. Our team members were present to provide real-time support and brought in the secretary of the local office to enroll the identified eligible beneficiaries.



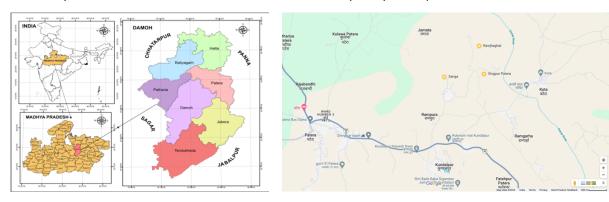
Table of Contents

Executive Summary	 . 1
Background	 3
Intervention	 4
Situation before intervention	 • 4
Outputs	 . 5
Learnings	 5
Next steps Feasibility Scalability	5 5
Sustainability	
Summary	
Annexure	 7
Annexure 1	 7
Annexure 2	
Annexure 3	
Annexure 4	



Background

Damoh is a district of Madhya Pradesh State located in Central India, it has 1229 villages. According to latest estimates 56.6% of the rural and 72.9% of the urban population in Damoh is below poverty line and the literacy rate is 61.8%.^{1, 2} Agriculture is the backbone of the economy of the district. The district is scantily industrialized but it has some small-scale industries of weaving, dyeing, bell metal vessels, oilseed milling, pottery-making, etc. Based on this and other desk-based research we choose seven social welfare schemes that can have a significant impact on the livelihood, financial inclusion, and health access of the citizens in Damoh. We choose Sanga, Rawjhghat, and Singpur which had a total of 445 households living in them. These villages were about 2-hour drive away from Patera town where we established a temporary headquarter.



To delve deeper we conducted meetings, FGDs, and in-depth interviews at the beginning of the pilot which helped us tailor our approach as per the need and acceptability of the local community. We choose our target welfare schemes (Annexure 1) for the pilot based on the following criteria -

- Broad eligibility criteria
- Nationally applicable
- Low coverage of beneficiaries as per current evidence
- High impact in terms of the benefit provided, whether financial or in-kind.
- Complementarity Benefits under a certain sector so that the final portfolio of all schemes would address multiple sectors i.e., health, agriculture, financial inclusion, and beneficiary groups i.e., elderly, pregnant women.

¹ District wise Poverty Ratio Estimates. (n.d.). Retrieved March 22, 2024, from https://mpplanningcommission.gov.in/international-aided-projects/pmpsu/District%20Wise%20Poverty%20Estimates.pdf

² District Profile | District Damoh Government of Madhya Pradesh | India | India. (n.d.). Retrieved March 22, 2024, from https://damoh.nic.in/en/district-profile/



These schemes while being broadly applicable to the local community in Damoh as per its sociodemographic mix, offered complementarity of social protection via insurance mechanism for health and other aspects like crop failure and raises the disposable income of the households. We designed a brochure (Annexure 2) including all relevant information for these schemes – eligibility criteria, benefits, and how to enroll.

Our change agents – the high school students and the community workers, ASHAs were trained to use the information brochure for spreading awareness and the data collection form also designed by our team to collect data on the household eligibility. Both these instruments were in local language to allow ease of use and acceptability. (Annexure 3)

Intervention

Situation before intervention

As told by the residents and village leaders - poverty and the associated lack of opportunity are rampant in the villages. People felt that the government schemes are not for them but for those who are already better-off economically and, in a position, to claim their rights. Of the households visited (n= 413) and as per the data collected most of the people were not aware of the welfare schemes (Figure 1). Upon explaining details of the schemes. community members were asked if they felt the need for such a scheme and if they were enrolled for it, during the household visits and.

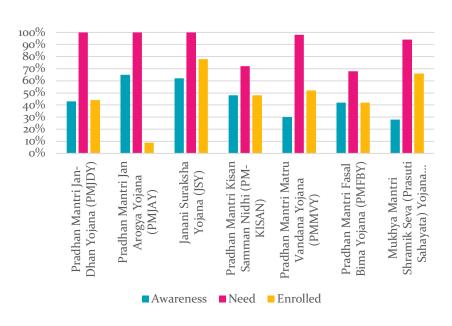


Figure 1: % of people who were aware of the welfare schemes, expressed need and were enrolled.

Training and FGD for students and community workers

Household visits by students and community workers

FGD in the village and awareness on welfare schemes

Sectretary of the Office village visit/Advanced mediation

Figure 2 – Our workflow



Outputs

Although a survey was not conducted post-intervention to assess the awareness and need of welfare schemes in the community. We expect, it would have risen based on the interviews and FGDs we conducted with the community members. However, our notable achievement lay in the enrolment of several people in the schemes which totaled a benefit of three hundred thousand INR (USD 3500).

Learnings

- Poverty is more than a socio-economic problem. It is both the result of many deficits and causes many deficits like perceived lack of self-efficacy.
- Our needs led approach helped us gain community acceptance and made our work easier.
- There is an extensive lack of research and resources on the current state of welfare schemes in India.
- Establishing synergy and partnerships with other stakeholders are a great way to improve the efficiency and effectiveness of our work.
- Compassion is the bedrock of our motivation, and it is everything to continue doing what we do.

Next steps

Based on our pilot project, along with many learnings, we have realized the Feasibility, Scalability and Sustainability of our project. Hence, as a first step we proceeded to register our organization as an NGO in India.

Feasibility

The successful pilot implementation of our project is the proof of concept that with careful planning, community involvement and by using resources that exist already, Project Connect can be impactfully realized.

Scalability

Our agreement at the end of the pilot is that, given the enormity of the problem of economic inequality (and of poverty), scalability of the solution is desired. Our approach lends itself to scale ups and there are precisely three reasons for the same.

- 1. The ubiquity of the social protection schemes and the shortcomings they suffer from.
- 2. Presence of NGOs, community structures and local organizations with similar goals but different approaches that can be unified under our approach.
- 3. Students are a part of every community almost in some fixed proportion to the size of that community.
- 4. As more and more people are made aware of the significance of social protection schemes and that of their result, demand for them will rise leading to auto-scaling of our work in the form of improved accountability of the system as a result.



Sustainability

As with every other NGO, practically, we also depend on regular funding flow and support from other organizations, seeking which, will be our constant endeavor. However, it is worth mentioning several elements in our workflow which makes it sustainable. There are annual outlays in the budget for social protection schemes reflecting political will. We also have support from the mandates of SDGs, UN Human Rights Declaration, and several other similar international commitments. Given the argument favoring the sustainability of our work we would like to highlight that our end goal is to make ourselves obsolete by arriving at a point where there is high accountability and transparency in the processing of benefits of the welfare schemes; awareness and knowledge on social welfare schemes is high; there is high trust in the government system; Social welfare schemes remain a safety net and not as a source of disposable income or a first step out of poverty which it is currently, which is where we are beginning from.

Summary

Goal	To pilot the idea of high school students as change agents to bridge the gap between social welfare schemes and the community.					
Objective	To reach all the households in the three target villages with information, awareness, and advanced mediation for the selected welfare schemes.					
Target districts	Damoh – three villages					
Number of beneficiaries	413 households					
Project Budget	250, 000 INR					
Project Period	August 2023					
Planned inputs/activities	FGDs with relevant stakeholders, training of change agents, Household visits, data collection and analysis, advanced mediation					
Outputs	Channelized the benefits of more than 300, 000 INR and raised the awareness levels of the community.					



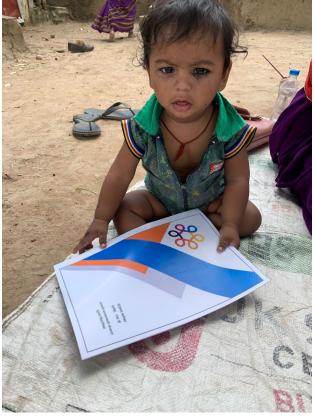
Annexure 1

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Welfare scheme	Short summary						
Pradhan Mantri	It is the National Mission for Financial Inclusion to ensure access to financial services,						
Jan-Dhan Yojana	namely, a basic savings & deposit accounts, remittance, credit, insurance, pension in an						
(PMJDY)	affordable manner						
Pradhan Mantri	It is the largest health assurance scheme in India which aims at providing a health cover of						
Jan Arogya	₹ 5,00,000 per family per year for secondary and tertiary care hospitalization to 40% of						
Yojana (PMJAY)	the Indian population which are economically weak and vulnerable.						
Janani Suraksha	It aims to reduce maternal and infant mortality by promoting institutional delivery among						
Yojana (JSY)	pregnant women. Under the JSY, eligible pregnant women are entitled to cash assistance						
Pradhan Mantri	It provides direct financial assistance to all landholding farmers. Under this scheme, Indian						
Kisan Samman	farmers receive an annual financial support of ₹6,000, which is directly deposited into their						
Nidhi (PM-KISAN)	bank accounts. The aim of this scheme is to strengthen the economic condition of farmers						
	by providing them with financial assistance and to improve their livelihoods.						
Pradhan Mantri	It is a Maternity Benefit Programme. Under this scheme, eligible women receive a cash						
Matru Vandana	incentive of ₹5,000 in three installments. The objective of the scheme is to enable women						
Yojana (PMMVY)	to take care of the additional nutritional needs and compensate for the wage loss.						
Pradhan Mantri	It works on the One Nation, One Crop, One Premium. To provide insurance coverage and						
Fasal Bima	financial support to the farmers in the event of failure of any of the notified crops as a result						
Yojana (PMFBY)	of natural calamities, pests & diseases. The objective of the scheme is to stabilize the						
	income of farmers to ensure their continuance in farming, encourage farmers to adopt						
	innovative and modern agricultural practices and ensure the flow of credit to the						
	agriculture sector.						
Mukhya Mantri	It is a state level welfare scheme provided by Madhya Pradesh government to provide						
Shramik Seva	compensation for the wage loss and allow the woman to take rest before and after delivery						
(Prasuti	of the first two live births. Direct cash transfer is provided as an incentive to improve health						
Sahayata) Yojana	seeking behaviour among pregnant women & lactating mothers especially for promotion						
(MMSSPSY)	of: Early identification of high-risk pregnancies, promote institutional deliveries, early						
, ,	initiation of breastfeeding and 0 dose immunization of newborn.						





Refresher training to the community worker and students on the information brochure and the data collection form



A child holding the Project Connect information brochure.





प्रोजेक्ट कनेक्ट दमोह, मध्य प्रदेश डेटा संग्रह प्रपत्र

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राशन पत्रिका							
		व्यावसानि	येक विवरण				
कृषि श्रमिक		सिलाई प	रवं बुनाई श्रमिक			कारीगर	
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	व्यावसायिक विवरण									
कृषि श्रमिक	सिलाई एवं बुनाई श्रमिक			कारीगर						
छोटा किसान		अगरवती बनाने वाले		लोहार						
घरेल् श्रमिक		चमड़े का सामान बनाने वाले		लकड़ी का काम करने वाले						
फेरी लगाने वाले		मोची		माचिस-पटाखा उद्योग के श्रमिक						
दुर्ग्ध श्रमिक		ऑटो रिक्शा चालक		प्लास्टिक उद्योग के श्रमिक						
मछती पातन श्रमिक		आटा मिल मजदूर		व्यक्तिगत सुरक्षा सेवाएँ						
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ईट बनाने वासे		पावल मिल मजदूर		सफाई कर्मचारी						
मोटर परिवहन		दाल मिल मजदूर		गृह उद्योग श्रमिक						
हथकरघा श्रमिक		बदई		हम्माल और तलावठी						
पावरलूम श्रमिक		बर्तन बनाने वाले		रंगाई और छपाई श्रमिक						
अन्य (कृपया निर्दिष्ट करें)										





जागस्कता, आवश्यकता और पहले से नामांकित योजनाएँ										
सामाजिक कल्याण योजनाएँ	जागरकता	ज़रूरत	नामांकन कराया							
प्रधानमंत्री जन आरोग्य योजना										
प्रधानमंत्री जन-धन योजना										
प्रधानमंत्री किसान सम्मान निधि										
प्रधानमंत्री मातृ वंदना योजना										
प्रधानमंत्री फसल बीमा योजना										
जननी सुरक्षा योजना										
मुख्यमंत्री श्रमिक सेवा (प्रसूति सहायता) योजना										

सामाजिक कल्याण योजनाओं तक पहुँचने में बाधाएँ									
ह्या आपने !	पहले किसी सामाजिक कल्याण योजना में नामांकन का प्रयास किया था और असफल रहे थे? (हां/नहीं) यदि हां, तो कृपया प्रयासों की								
तंख्या बताएं									
सामाजिक ।	कल्याण योजनाओं तक पहुँचने के लिए आपको किन बाधाओं का सामना करना पड़ता है?								
i)	योजनाओं के प्रकार और नामांकन की प्रक्रिया पर जागरूकता का अभाव								
ii)	अधिकारी नामांकन प्रक्रिया को कठिन बना रहे हैं, योजना में नामांकन की प्रक्रिया कठिन है आदि								
iii)	सरकारी कार्यालय दूर है/अधिकारी उपलब्ध <mark>नहीं हैं/ स</mark> रकारी दफ्तर जाने के लिए पैसे की कमी आदि								
iv)	दैनिक वेतन/कार्य हानि								
v)	सामाजिक कल्याण योजना में नामांक <mark>न कराने में काफी</mark> समय लगता है								
vi)	क्या आप कल्याणकारी योजनाओं के लिए ऑ <mark>नलाइन आवेद</mark> न करने के लिए डिजिटल रूप से सक्षम (स्मार्ट फोन/इंटरनेट/ऑनलाइन								
	प्रक्रिया का जान) महसूस नहीं करते हैं?								
vii)	अन्य कारण								

फॉर्म भरने वाले व्यक्ति का नाम:		हस्ताक्षर:





Findings from Focus Group Discussions (FGDs)

Access to Information:

In rural India, awareness of social welfare schemes is disseminated through various channels.

- Traditional media like radio and television broadcast
- Word-of-mouth exchanges among community members
- Social workers play a hands-on role, educating residents.
- Smartphone usage, particularly via WhatsApp.
- Teachers incorporate discussions in school.
- Newspapers, though less prevalent, still contribute to awareness.

More detailed information on eligibility criteria, enrolment procedure, entitled benefits and documents required is usually gathered from Tehsil office (a local government office), Panchayat (Village council) and individual offices of political parties. Usually, the information provider is a secretary (government official responsible for enrolment), operator (govt. official subordinate to secretary), sarpanch (head of the village council), patwari (village registrar- responsible to keep the updated records of lands and their ownership) or political party workers. Average time to gather the complete information is about 7-10 days.

There are numerous barriers to the access of this information, primary one's are listed below-

- Information Asymmetry: Officials often prioritize disseminating information about schemes that align with their interests or offer potential for personal gain through bribes.
- Illiteracy- While illiteracy itself may not entirely impede access to information, it can significantly delay the process of acquiring, comprehending, and processing the information.
- Caste- Many individuals from lower castes in rural India reside in areas outside the main village, leading to their isolation from broader society and often resulting in delayed or limited access to information.
- Low socio-economic status

Challenges navigating the enrolment process and availing the benefits:

- Accessibility Barriers: Typically, individuals from economically disadvantaged backgrounds find it very
 difficult to get hold of the right government officials responsible for enrollment in social welfare schemes.
- Corruption and Bribery: Even when individuals manage to access information about social welfare schemes, they often face the corruption at every stage of the enrolment process. It is estimated that, on average, beneficiaries must arrange between 4000-5000 INR in bribes to avail the benefits of even the most basic social welfare service like below poverty line card aka BPL card which helps them access wide suite of social welfare schemes for example free food etc. Moreover, officials rarely accept these bribes; instead, they delegate this task to intermediaries who take an additional cut for themselves. In many villages, sometimes even involving the local sarpanch in their illicit activities.
- Excuses and Administrative Lapses: Many government officials exhibit a lack of motivation and diligence in their duties, often resorting to excuses such as server downtimes on registration portals. These excuses further exacerbate the challenges faced by individuals seeking to enroll in welfare schemes.



- Documentation Errors: The bureaucracy is plagued by frequent errors, with identity cards often bearing
 incorrect names. Rectifying these errors through the name-changing procedure proves to be a daunting
 task, sometimes even more than the enrollment process itself.
- Cumulative Impact: When faced with a combination of these challenges, citizens are either unable to apply for schemes within the stipulated timeframe or lose motivation to persist in their efforts to avail benefits. Many individuals perceive the opportunity cost of losing their daily wage work to navigate bureaucratic hurdles as outweighing the potential benefits of welfare schemes. As a result, many people who try to get help from government programs end up feeling disappointed and discouraged.

Despite the challenges people of the Patera block believe that social welfare schemes if accessed timely and without hassle can significantly contribute to improving their socio-economic conditions. Recognizing the importance of timely and seamless access to these programs, they express a desire for assistance in navigating the complex bureaucratic procedures involved. While community members extend support to one another within their means, their efforts are often hampered by constraints such as limited access to information and time constraints.

Insights from the students on poverty:

- Self-confidence as a Pathway Out of Poverty: Cultivating self-confidence emerges as a crucial mechanism
 for breaking the cycle of poverty, empowering us to pursue opportunities and navigate challenges that
 come our way.
- 2. **Education** is our tool for empowerment and to transcend socio-economic barriers.
- 3. **The Power of Thought:** Emphasizing the significance of mindset, fostering a proactive, adaptive and optimistic thought process towards overcoming poverty.
- 4. **Neglect of Long-term Gains**: A prevalent challenge lies in the disregard for long-term benefits, hindering individuals from making strategic decisions that could yield sustainable improvements in their well-being and prospects.
- 5. **Aspirations for Collective Betterment**: Embedded within the aspiration to escape poverty is a deeply rooted belief in the potential to contribute positively to the welfare of others, underscoring the interconnectedness of individual success and communal upliftment.