

Low-Income Women Entrepreneurs Using AI: Simplifying Access to Health and Non-Health Social Entitlements among the Urban Poor

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Affiliations:

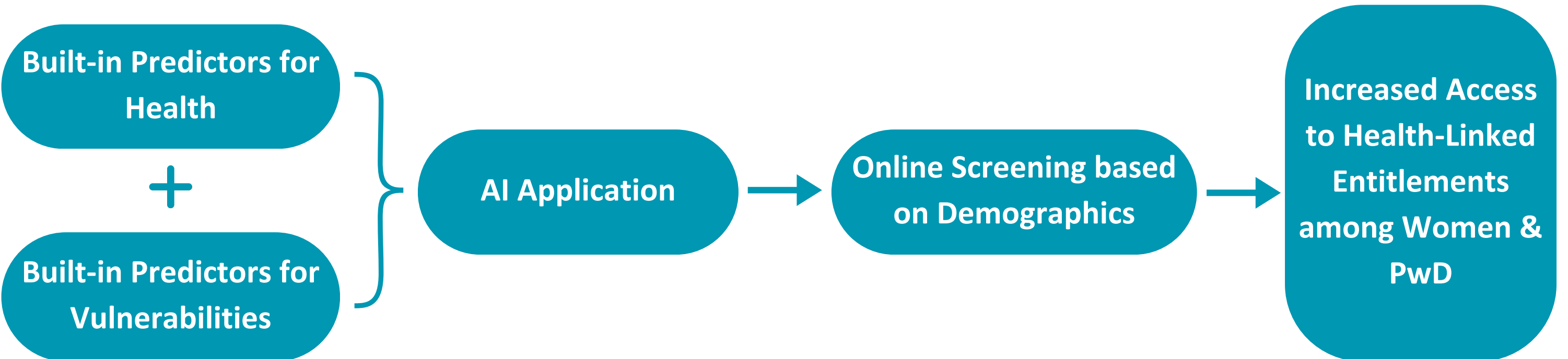
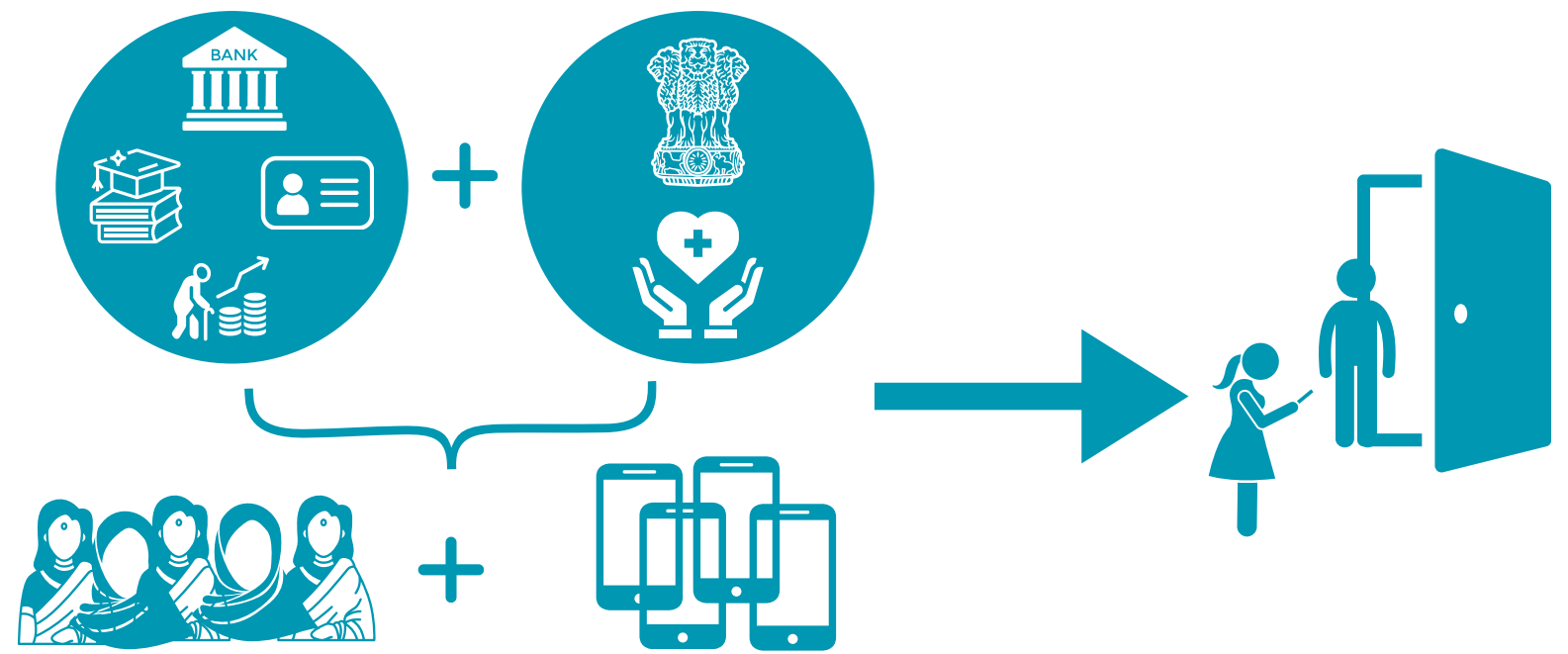
1. Population Services International (PSI)
2. Haqdarshak Empowerment Solutions Pvt. Ltd.

Introduction

COVID-19 underscored the need for social security for India's urban poor. Health-linked entitlements, including health insurance and cash transfers, are under the health department and not integrated with other entitlements. Access to social protection has increasingly become more digitized, but marginalized groups, especially women, face access barriers due to the overall complexity of the process, the need for familiarity with technology, and linkages with diverse government departments.

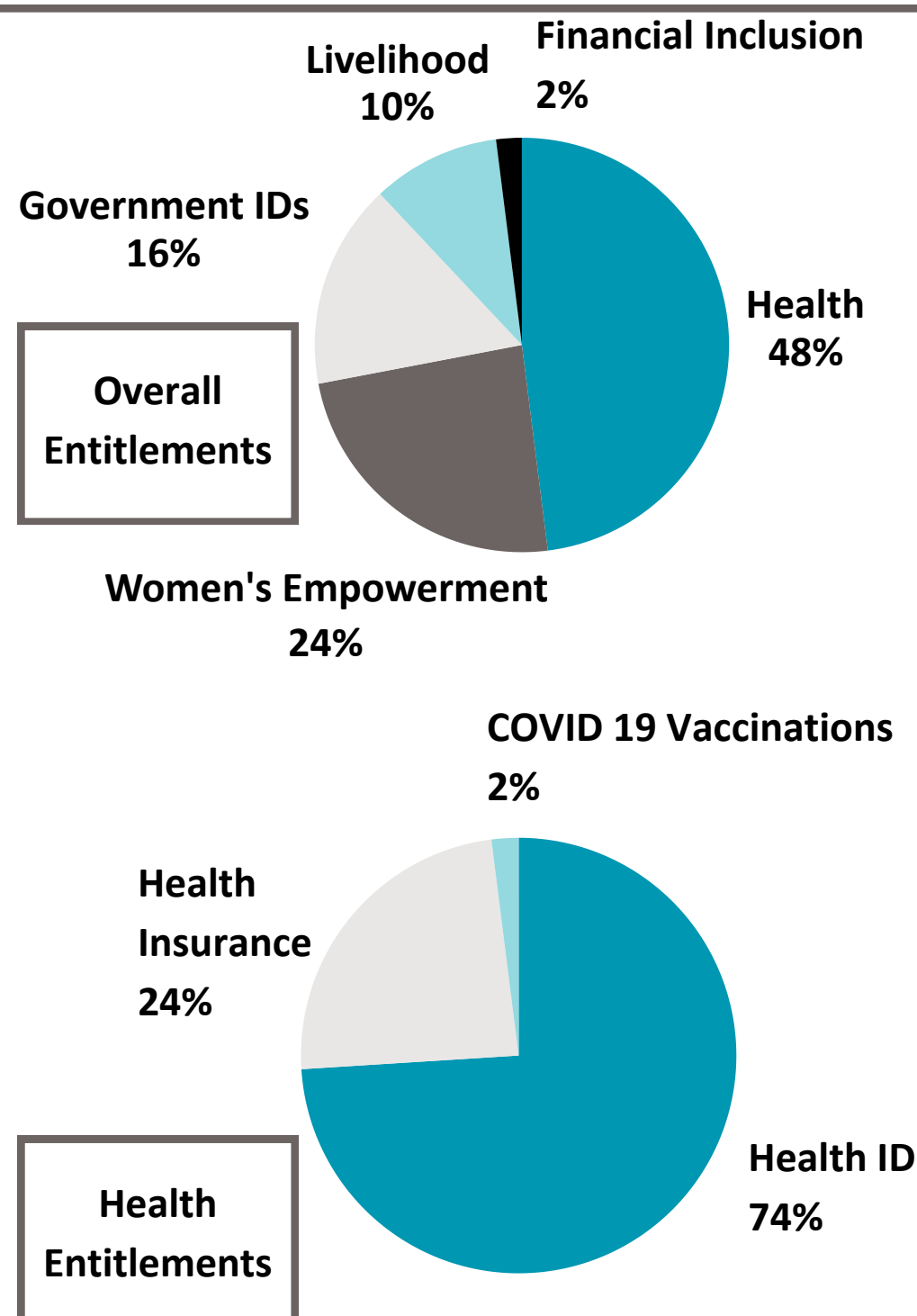
Intervention

Population Services International (PSI) collaborated with Haqdarshak, under the USAID-funded project "Samagra", to establish a unified delivery system for health and non-health entitlements from central and state governments. The model provided doorstep access to benefits for women, Persons with Disabilities (PwD), and vulnerable populations in low-income urban areas of Indore, facilitated by a tech-enabled last-mile support system.



Results

- Overall, our estimate is that the intervention benefitted at least 28% of Indore's vulnerable population.
- 440 women entrepreneurs were trained, and they provided 226,776 persons with 283,259 entitlements.
- 70% of the beneficiaries were women, and 1700 were Persons with Disabilities (PwD).



Discussion

The high performing agents who were trained under the model continue to work, partnerships at the city level are active and residents of low-income areas in Indore have access to entitlements. As next steps, it will be useful for this app to build-in interoperability with government apps, and enhance its utility as a business and customer-relationship management platform for the entrepreneur while providing them with safety features such as number masking.