

A gender assessment of welfare scheme service
delivery in five Indian states through SoochnaPreneur :

A LAST MILE ACCESS TO INFORMATION INITIATIVE



A gender assessment of welfare scheme service delivery in five Indian states through SoochnaPreneur: a last mile access to information initiative

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Design and layout: Bhawana Mahariya

Supported by
US India Policy Institute

Published and distributed by
Digital Empowerment Foundation

A gender assessment of welfare scheme service delivery in five Indian states through SochnaPreneur : a last mile access to information initiative

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1

Introduction

- Executive Summary
- SochnaPreneur Initiative Processes & Report Methodologies
- Welfare Scheme Descriptions

08-21

2

MADHYA PRADESH

- Snapshot of the State of Women
- Gender-Based Welfare Schemes Highlighted by State Government
- Gender Classification of Applicants and SochnaPreneurs
- % Distribution of Scheme Applications by Category
- % Distribution of Gender by Scheme Applications
- Top 10 Schemes Applied for by Women
- DEF Targets on the Basis of Gender

22-33

3

JHARKHAND

- Snapshot of the State of Women
- Gender-Based Welfare Schemes Highlighted by State Government
- Gender Classification of Applicants and SochnaPreneurs
- % Distribution of Scheme Applications by Category
- % Distribution of Gender by Scheme Applications
- Top 10 Schemes Applied for by Women
- DEF Targets on the Basis of Gender

34-43

4

BIHAR

- Snapshot of the State of Women
- Gender-Based Welfare Schemes Highlighted by State Government
- Gender Classification of Applicants and SochnaPreneurs
- % Distribution of Scheme Applications by Category
- % Distribution of Gender by Scheme Applications
- Top 10 Schemes Applied for by Women
- DEF Targets on the Basis of Gender

44-53

CONTENT

5

RAJASTHAN

- Snapshot of the State of Women
- Gender-Based Welfare Schemes Highlighted by State Government
- Gender Classification of Applicants and SochnaPreneurs
- % Distribution of Scheme Applications by Category
- % Distribution of Gender by Scheme Applications
- Top 10 Schemes Applied for by Women
- DEF Targets on the Basis of Gender

54-65

6

ODISHA

- Snapshot of the State of Women
- Gender-Based Welfare Schemes Highlighted by State Government
- Gender Classification of Applicants and SochnaPreneurs
- % Distribution of Scheme Applications by Category
- % Distribution of Gender by Scheme Applications
- Top 10 Schemes Applied for by Women
- DEF Targets on the Basis of Gender

66-75

7

CROSS-STATE ANALYSIS

- Scheme Categories by Popularity Amongst Women and Scheme Categories by % Female Applicants
- Top 20 Most Popular Schemes for Women Across All 5 States
- % Scheme Categories Applied for by Women
- % Distribution of Scheme Applications by Category
- Gender-Based Recommendations & Conclusion

76-88



Acronym Guide

AWC	-----	Anganwadi Center
BPL	-----	Below Poverty Line
DBT	-----	Direct Benefit Transfer
DEF	-----	Digital Empowerment Foundation
ICDS	-----	Integrated Child Development Scheme
ICPS	-----	Integrated Child Protection Scheme
LED	-----	Light Emitting Diode
LGBTQ	-----	Lesbian, Gay, Bisexual, Transgender, Queer
LPG	-----	Liquefied Petroleum Gas
MIS	-----	Management Information System
MP	-----	Madhya Pradesh
PAN	-----	Permanent Account Number (PAN Card)
SC	-----	Scheduled Caste
ST	-----	Scheduled Tribe
SP	-----	SoochnaPreneur
SHG	-----	Self Help Group
TG	-----	Transgender
OBC	-----	Other Backward Classes

Introduction

For the past 16 years, DEF has been working on access to information and information and communication technologies for development (ICT4D) across 6 pillars: Access and Infrastructure, Education and Empowerment, Governance and Citizen Services, Markets and Social Enterprise, Knowledge Hub and Network, and Research and Advocacy. As a part of Governance and Citizen Services, one of DEF's flagship programmes is the SoochnaPreneur (translation: Information Entrepreneur) initiative supported by Qualcomm Wireless Reach. This initiative was built on the learnings of the European Union-supported SoochnaSeva (translation: Information Service) framework, which adopted a multi-pronged approach to information service delivery and access to welfare schemes through setting up designated access points. SoochnaPreneur translated the learnings from SoochnaSeva to build sustainability through an entrepreneurship model, which aimed to reach vulnerable populations, such as women, the elderly, and the disabled who could not undertake the journey to SoochnaSeva access points, thereby redefining last mile access. Through the identification of institutional gaps in access to information regarding welfare schemes, 200 rural youth became self-employed as SoochnaPreneurs, who provided prospective beneficiaries information on welfare schemes.

However, this model was not only predicated on access to information, but also on a deep understanding of the lack of basic facilities of printing, scanning, photocopying and documentation that are not available at the village level and are located at considerable distance in the nearest town or city. This usually leads to a very high imputed cost for the community, involving travel and loss of a day's wage. By providing these services, as well as digital literacy training to communities at a nominal cost along with access to information, the programme was able to increase welfare scheme service delivery as well as provide a source of self-employment to rural youth.

This report primarily seeks to assess 1. the extent of gender inclusion in welfare scheme service delivery by SoochnaPreneurs and 2. the demand for varying types of welfare schemes by women in particular¹. This analysis has been conducted through the evaluation of scheme applicant (prospective beneficiary) data collected across five states: Madhya Pradesh, Jharkhand, Bihar, Rajasthan, and Odisha. This includes a state-by-state analysis as well as a cross-state analysis to provide a comparative perspective. This report helps to identify the gender dynamics involved in welfare scheme service delivery in addition to factors that can potentially foster greater gender inclusion, thereby providing insight into inclusive programme design for civil society organisations.

¹ As this is a gender assessment, DEF would have liked to conduct an in-depth assessment on gender inclusion and demand for welfare schemes as it pertains to transgender persons. As there were very few Transgender applicants in the database, a more comprehensive analysis on TG persons was not able to be conducted for this analysis.

Executive Summary

Primary Findings on Gender Inclusion in Welfare Scheme Service Delivery

- **Potential preferential bias by SookhnaPreneurs for male applicants exist for certain scheme categories:** Many schemes that are highly applied for by women still have a higher proportion of male applicants. This might indicate that SookhnaPreneurs, particularly male SookhnaPreneurs, have a preferential bias towards targeting male applicants. Across all 5 states, the most gender mismatched schemes are in the areas of Agriculture, Education & Skills Development (mainly Pre/Post Matric Scholarships), Labour Development, and Water & Sanitation (Swachh Bharat).
- **Essential schemes such as ID Cards and Healthcare Insurance are popular amongst women (within the Top 5), but still have a higher proportion of male applicants:** This potential preferential bias is particularly concerning, for instance, certain ID cards (ex: Aadhar Card, PAN Card) are becoming increasingly mandatory to apply for and avail basic welfare schemes.
- **Female SookhnaPreneurs tend to sign up more female applicants:** In four out of the five states (the one exception being Odisha), female SookhnaPreneurs sign up a higher proportion of female applicants than male.
- **Lack of transgender representation:** There are very few occurrences of TG applicants. Each state typically only has between .01% and .05% of applications from TG persons, yet the TG population of these states is greater (Bihar: 0.04%; Madhya Pradesh: 0.04%; Jharkhand: 0.04%; Odisha: 0.05%; Rajasthan: 0.02%)¹. These estimates are likely grossly understated due to the stigma of being transgender. This points to a greater systemic issue in treatment of TG persons across all communities. The sole scheme specifically intended for the empowerment of TG persons, Sweekruti (launched in Odisha), has not been applied to by any TG persons in Odisha in this analysis².
- **“Household-oriented” schemes overwhelmingly issued to males:** Schemes for which the entire family is benefited (such as certain healthcare, rural development, and water & sanitation schemes) have a higher proportion of male applicants. This might also indicate SookhnaPreneur preferential bias in targeting male applicants over female applicants: since males are presumed to be the “head” of the household, these “household-oriented” schemes typically go to men. There are only a few schemes

¹ Transgender in India, Census 2011, <https://www.census2011.co.in/transgender.php>

² Sweekruti (A Scheme for Promotion of Transgender Equality & Justice, Odisha – Policy – Indai, <https://translaw.clpr.org.in/laws-policies-reports/odisha-transgender-policy-2017-dignity/>

for which this is not the case, for instance, Pradhan Mantri Ujjwala Yojana and Bhamashah Yojana in Rajasthan, which solely go under the female's name.

Primary Findings on Welfare Scheme Demand by Women:

- **The Top 5 most popular scheme categories amongst women:** Energy, Identification (Certificates and Cards), Gender-Based Development, Labour Development, and Healthcare Insurance & Assistance
- **The least popular schemes amongst women tend to be circumstance-based schemes:** Schemes like Disability and Minority Welfare rank low amongst women (and men) in terms of popularity, as they may not be applicable.
- **The most recurring scheme category type within the Top 20 Most Popular schemes across all 5 states:** Gender-Based Development (appearing 4 times in the Top 20), and Social Security/Pension (also appearing 4 times).
- **Some of the most popular schemes amongst women are “women-only” schemes:** Several schemes which only women can apply for are among the most popular across all states, such as Pradhan Mantri Ujjwala Yojana, Bhamashah Yojana, and Pradhan Mantri Matritva Yojana.



Methodologies

MeraApp:

MeraApp is a mobile application that serves as a dynamic MIS (Management Information System) for applicant registration and scheme application as well as a revenue tracker for the services delivered. SoochnaPreneurs use MeraApp to help applicants sign up for various welfare schemes that are pertinent to them. These schemes are presented by SoochnaPreneurs to applicants under six broader categories in MeraApp: Agriculture, Education, Employment/Livelihood, Financial Inclusion, Health, Social Security.

Registration and Scheme Application Process:

First, an applicant's basic personal and demographic details are registered into MeraApp. After this, SoochnaPreneurs are able to help applicants apply for schemes through the app. Important note: throughout this report, the term "application" will be used to refer to the act of signing up for a scheme through MeraApp only. This does not refer to the official application that is later sent for official review. There are 4 stages of the scheme application process:

**MeraApp
Registration**



**Pending
Application**



**In-Process
Application**



**Approved or
Rejected
Application**

- **Registration:** A SoochnaPreneur helps a first-time applicant with registering personal and demographic information into MeraApp.
- **Pending Application:** A SoochnaPreneur helps an applicant sign up for schemes through MeraApp. Note: The term "signed up for a scheme" and "applied for a scheme" will be used interchangeably within this analysis. These terms DO NOT refer to the official application submitted later on for official government review. It effectively indicates that an individual has expressed interest in becoming a beneficiary of a particular scheme(s).

- **In Process Application:** The applicant's scheme application has been documented in a separate official application by a SoochnaPreneur and submitted for official review by the state or central government.
- **Approved or Rejected Application:** The scheme application has either been approved or rejected by the state or central government.

Data Collection and Analysis:

All data in the proceeding analysis has been inputted in MeraApp between January 2017 and May 2019 and has been exported from the app for the purposes of conducting this analysis. The raw data contains basic personal and demographic information about the applicants, such as Applicant Name, Date of Birth, Age, Sex, Religion, Caste, Occupation, District of Residence, Marital Status, and Annual Income. The data also contains the Scheme Name, Date of Scheme Application, and Application Status for each scheme to which an applicant has signed up for in MeraApp.

Upon exporting the raw data from MeraApp, the data has been further disaggregated. For the purposes of getting a more granular analysis on gender, the schemes have been mapped to 18 different categories: the descriptions of all 18 categories are listed in pages (16-21) ahead. Furthermore, SoochnaPreneur data has been manually mapped to gender, so a proper gender inclusion analysis could be performed.



Data across the 5 states has been collected in the following districts:

Madhya Pradesh: Guna only

Jharkhand: Ranchi (99.7% of Jharkhand data), Bokaro

Bihar: West Champaran (98.5% of Bihar data), Bhagalpur, Gaya

Rajasthan: Alwar (74.3% of the Rajasthan data), Barmer (23.6% of data), Ajmer, Bharatpur, Jaipur, Pali (last 4 districts listed represent between .01% and 1.3% of data)

Odisha: Bargarh only

SoochnaPreneur Initiative Phases – Phase I and Phase II: There have been two phases launched since the initiative’s inception:

Phase I:

The initial phase of the SoochnaPreneur initiative was launched in 2016 and completed in 2017. This phase predominantly employed male SoochnaPreneurs (100 SPs in total) and was launched in Guna District in Madhya Pradesh, Ranchi District in Jharkhand, West Champaran in Bihar, Alwar and Barmer districts in Rajasthan, and Bargarh District in Odisha.

Phase II:

This phase was launched in 2017 and is still in progress. Phase II has been exclusively designed to newly employ female SoochnaPreneurs (100 SPs in total). This phase was launched in Guna District in Madhya Pradesh, Ranchi District in Jharkhand, and Alwar District in Rajasthan. Note: Phase II has not yet been launched in any district in Bihar, Bargarh District in Odisha, or Barmer District in Rajasthan.

Cross-State Analysis Ranking Methodologies

This report includes a cross-state analysis which shows how each of the 5 states rank amongst each other on key metrics, such as sex ratio, employment by gender, % female applicants, % female SoochnaPreneurs, etc. As follows are explanations for uniquely designed ranking methodologies for three tables:

1. Scheme Categories by Popularity for Women Across States: Rankings for this table are calculated by summing the individual rankings for each scheme category across all 5 states and sorting from most popular to least popular (starting with rank “1” as most popular). The value being ranked is the total # of female applicants for a given scheme category.

To use a dummy example, let’s say that a scheme category “ABC” ranks as follows:

rank in Madhya Pradesh = 1

rank in Jharkhand = 1

rank in Bihar = 2

rank in Rajasthan = 4

rank in Odisha = 3

The sum of the individual ranks is equal to $1 + 1 + 2 + 4 + 3 = 11$.

Now, let’s say that a scheme category “XYZ” ranks as follows:

rank in Madhya Pradesh = 2

rank in Jharkhand = 3

rank in Bihar = 1

rank in Rajasthan = 1

rank in Odisha = 2

The sum of the individual ranks is equal to $2 + 3 + 1 + 1 + 2 = 9$.

Since XYZ's composite rank of 9 is less than ABC's composite rank of 11, we would rank "XYZ" as more popular than "ABC".

2. Scheme Categories by % of Female Applicants Across States: Same ranking methodology as above, but instead of ranking "# of female applicants for a scheme category", this table ranks "% of applicants for a scheme category that are female".

3. Top 20 Most Popular Schemes for Women Across All 5 States: Same ranking methodology as above, but instead of ranking "# of female applicants for a scheme category", this table ranks "# of female applicants for a specific scheme". After deriving the composite rankings, a subjective process is undertaken to factor in how many states a scheme appears in. For instance, a scheme that has a composite rank of 100 may swap places with scheme that has a composite rank of 99, if the scheme with rank #100 appears in more states than the scheme with rank #99.



Welfare Scheme Descriptions

Scheme Broad Descriptions

Broader Scheme Type	Scheme Description
Cash Transfers	Conditional cash transfers (eg: Direct Benefit Transfers, pension payments) are deposited into a recipient's bank account. Conditions are typically related to Below Poverty Line (BPL) status, age, caste, gender, ability, and/or occupation
Services	A particular service is to be provided to the scheme recipient, such as LED light installation, LPG gas connection, toilet installation, housing construction, nutritional supplements & vaccinations administered to women & children, etc.
Empowerment	Schemes that promote the empowerment of marginalised groups, such as women, SC/ST/OBC, minorities, BPL, and disabled persons through mobilisation and skills development
Insurance	Insurance coverage provided for life, accidents, disability, healthcare, crop failures for farmers, etc.

Scheme Category Definitions

Scheme Category	Scheme Description
Agriculture	<p>Schemes pertaining to farming/agricultural activities, including:</p> <ul style="list-style-type: none"> • Crop or Animal Insurance • Farmer Registration • Benefits for fishing, horticulture, or pisciculture • Financial compensation for drastic crop price decreases • Irrigation promotion
Caste-Based Development	<p>Schemes specifically intended for the benefit of lower castes and tribes, including: SC, ST, OBC, Nomadic Tribes, Denotified Tribes, Special Backward Classes, Most Backward Classes</p> <p>Includes schemes such as:</p> <ul style="list-style-type: none"> • Scholarships for SC/ST/OBC (including Pre/Post Matric) - most common • Caste Certificate • Intercaste Marriage support • Financial support, bank loans, and training for self-employment/ entrepreneurship amongst SC/ST/OBC
Child Development	<p>Schemes specifically intended for the benefit of children’s development, including:</p> <ul style="list-style-type: none"> • Supplementary nutrition and free school meals • Immunisations • Health screening and referral services • Nutritional & health education • Child protection services

Disability	<p>Schemes specifically intended for the benefit of disabled persons, including:</p> <ul style="list-style-type: none"> • Scholarships for disabled persons, including Pre/Post Matric and merit-based scholarships - nearly all occurrences • Scholarships for children of disabled parents
Education & Skills Development	<p>Schemes targeted towards youth which promote school education and skills development, including:</p> <ul style="list-style-type: none"> • Pre/Post Matric scholarships - most common • Scholarships awarded to students of disadvantaged parents (severely ill, work in unsanitary or unsafe jobs, etc.) • Financial compensation awarded to meritorious students • Financial compensation to incentivise prospective students to prepare for competitive exams through coaching (ex: Indian Civil Service, IIT, IIM, NIT, CPMT, etc.) • Skills development programmes in areas such as entrepreneurship, financial literacy, digital literacy, and industry-specific skills
Energy	<p>Schemes pertaining to household energy and power sourcing, including:</p> <ul style="list-style-type: none"> • LPG gas cylinders provided for homes - most common, under Pradhan Mantri Ujjwala Yojana • Subsidies for purchasing LPG cylinders • LED lighting installed in homes • Rural electrification and metering to villages and farms
Financial Inclusion & Assistance	<p>Schemes pertaining to inclusion in/access to the formal economy, including:</p> <ul style="list-style-type: none"> • Promoting opening of low-fee bank accounts • Promoting savings through higher interest rates offered • Financial compensation provided to BPL families for miscellaneous circumstances, ex: funerals, starting a business • Compensation in the form of highly subsidised food to BPL families

Gender-Based Development	<p>Schemes specifically intended for the benefit of women & girls, including:</p> <ul style="list-style-type: none"> • Maternity benefits provided to pregnant and lactating women (often on conditional basis) • Vaccinations for women and child • Nutritional supplements for women and child • DBT to parents for keeping girl child • DBT to women getting married above child/adolescent age • Resources/services provided to girls to promote girl education (bicycles, bus transportation, scooties, uniforms) • Resources to support female victims of domestic violence, abuse, and/or abandonment
Healthcare Insurance & Assistance	<p>Health-related schemes including:</p> <ul style="list-style-type: none"> • Coverage for access to primary, secondary, and tertiary hospitalisation - most common, under Ayushman Bharat Yojana • Coverage provided for treatment/surgeries for specific serious illnesses and diseases • Provision of wellness centers with specialisations in different health areas
Housing Development	<p>Service and financial assistance provided for the construction or upgrading of housing - ex: toilet installation, LPG gas, electricity, drinking water, and/or paved roads - mostly Pradhan Mantri Gramin Awaas Yojana</p>

<p>Identification (Certificates & Cards)</p>	<p>Generic ID-based Certificates and Cards, including:</p> <ul style="list-style-type: none"> • Aadhar Card: 12-digit unique identity number used for basic identity proof. Linked to one's bank account, to which DBTs are deposited (most common is LPG subsidy). Additionally used for obtaining passport, opening a bank account (through Jan Dhan Yojana), linking to Voter ID, Driver's License, Digital Life Certificate (pensioners do not have to be physically present to renew life certificate), receiving monthly pensions, etc. • PAN Card (Permanent Account Number): 10-digit alphanumeric number issued by the Indian Income Tax Department. Used for filing income tax returns, tax deductions, and any communications with the Income Tax Department. Has become mandatory for opening a bank account, opening a debit/credit card, opening a new landline/telephone connection, purchasing foreign currency, obtaining bank deposits above Rs 50,000, etc. • Ration Card: A card which makes households eligible to purchase subsidised food grain from the Public Distribution System • Job Card • Voter ID • Domicile Certificate • Birth Certificate • Income Certificate
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Labour Development	<p>Schemes supporting the advancement of labour-related activities within the unorganised sector, including:</p> <ul style="list-style-type: none"> • Labour Card: Enables card holders to receive access to various labour-related benefits or benefits for labourer’s families • Benefits provided to labourer’s families, ex: financial compensation for pregnant women, child’s education, girl’s marriage, etc. • Provision of relevant tools and equipment to labourers
Life Insurance	<p>Schemes pertaining to life insurance provision, generally including deaths, accidents, and disabilities</p>
Minority Welfare	<p>Schemes specifically intended for the benefit of religious minorities (Buddhists, Christians, Jains, Muslims, Parsis, Sikhs), including:</p> <ul style="list-style-type: none"> • Scholarships for minority students (including Pre/Post Matric) - nearly all occurrences • Skills training and financial assistance for minorities
Rural Development	<p>Schemes intended to uplift rural citizens (ex: youth, artisans, labourers, marginal farmers) by providing comprehensive development initiatives, including:</p> <ul style="list-style-type: none"> • Provision of electricity, drinking water, paved roads to rural communities • Rural skills programmes intended to increase youth employment • Organisation of Self Help Groups (SHG), especially amongst rural women to promote financial literacy and savings • Subsidised bank loans
Social Security/ Pension	<ul style="list-style-type: none"> • Social Security and Pension schemes typically pertaining to old age (on average 60+ years old), but can also further be intended for disabled persons, widows/widowers, and persons with BPL status • Note: Also includes Annapurna Yojana, a food security programme intended for elderly destitute persons who qualify for the National Old Age Pension Plan but do not receive pensions

<p>Urban Development</p>	<p>Schemes pertaining to the development of urban areas, including services such as:</p> <ul style="list-style-type: none"> • Urban infrastructure and transportation • Housing development in urban-areas • Skills training to increase urban employment • Providing shelter to urban-dwelling homeless persons • Benefits for street vendors
<p>Water & Sanitation</p>	<p>Schemes related to ending open defecation, both in rural and urban areas, in effort to promote sanitary practices and clean communities. Household toilets or community-based toilets installed - mostly under Swachh Bharat Mission</p>





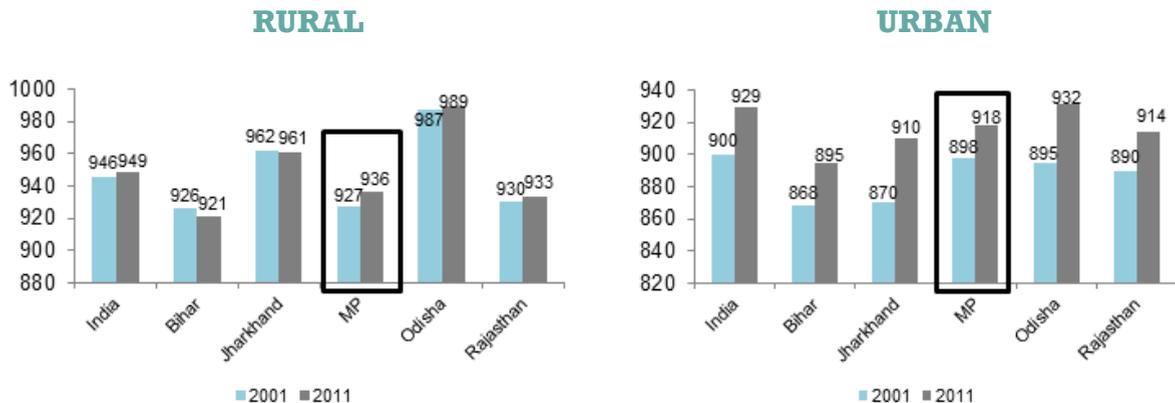
MADHYA PRADESH

Snapshot of the State of Women in Madhya Pradesh

Gender Composition

Women represent just under half of Madhya Pradesh's people, contributing to **48.2%** of its population. **The total sex ratio** (number of females to 1,000 males) has improved, currently at 931 females per 1,000 males (formerly 919 in 2001). The urban sex ratio is notably worse than rural across every state¹.

Sex Ratio: Number of Females per 1,000 Males

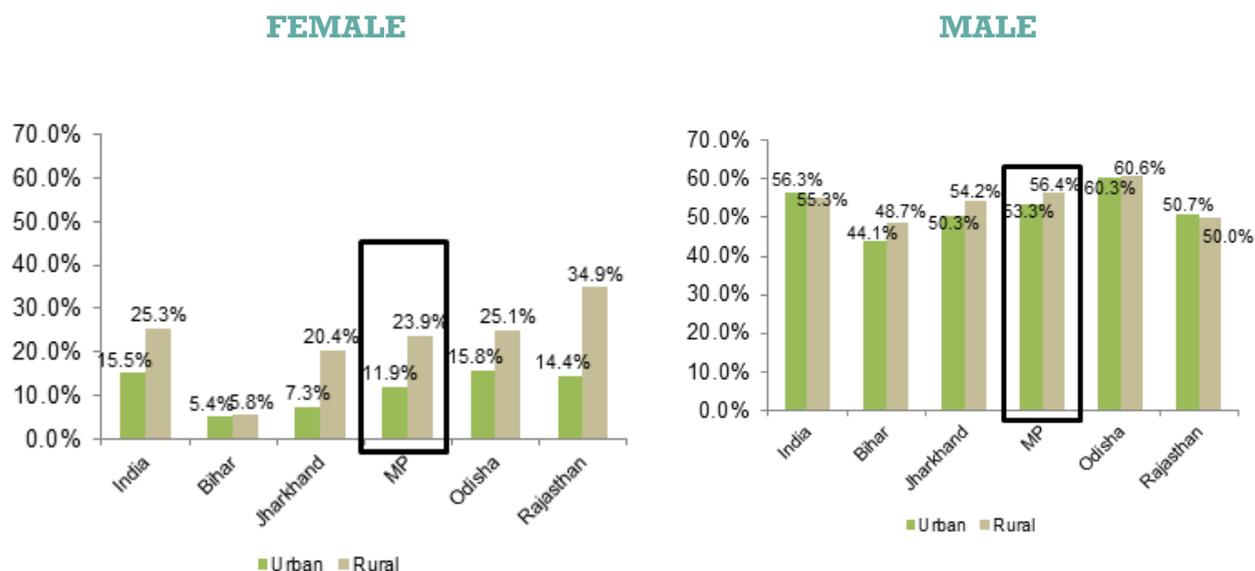


¹ Census MP: Sex Ratio and Female Population Data (Chapter 2): <http://censusmp.nic.in/censusmp/pca.html>

Occupation

Female occupations in Madhya Pradesh are largely agriculture-based, with **80.0%** of rural women working in Agriculture, while **17.2%** of urban women work in Agriculture. The most common occupation of rural females is Agriculture (**80.0%**), while the most common occupation of urban females is Public Administration/Public Services (**35.1%**). Women in both rural and urban settings have suffered a significant loss of employment over the past 20 years. Women make up only **23.9%** of the rural labour force, substantially down from **41.1%** in 1993/1994, and only **11.9%** of the urban labour force down from **14.8%** in 1993/1994¹.

Employment Rate - % of Labour Force by Gender (2011 Census)



¹ Labour Force Statistics: NITI Aayog: <https://niti.gov.in/state-statistics>

Gender-Based Welfare Schemes Highlighted by Madhya Pradesh Government¹

- **Integrated Child Development Scheme (ICDS):** A comprehensive child development plan that includes provision of nutritional supplements, health checkups, referral services, immunisations, nutrition and health education, and pre-informal education
- **Ladli Laxmi:** A scheme which seeks to change the cultural mindset of having a girl child; monetary compensation released under girl's name when she turns 18 if she is not married
- **POSHAN Abhiyan:** A comprehensive nutrition scheme which promotes nutrition of children, adolescents, pregnant and lactating mothers through focus on breastfeeding, immunisations, infant growth monitoring, food fortification and micronutrients, anemia & diarrhea prevention, antenatal checkup, water, hygiene & sanitation
- **Pradhan Mantri Matritva Vandana:** Conditionally transfers cash to new mothers (19+ years old) upon registration at an Anganwadi Center, attendance of prenatal counselling, getting immunisations for child, etc.
- **Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (SABLA):** A scheme that uses the existing infrastructure of ICDS and AWCs to improve adolescent girls' nutrition, health, education, vocational and life skills
- **Swagtam Laxmi:** A behavioural change and capacity building scheme to change societal attitudes towards women and girls, including ending gender discrimination and curbing gender-based violence

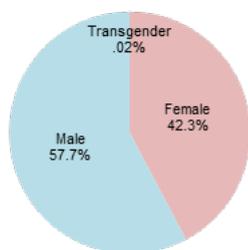
Non-Welfare Scheme Initiatives:

- **Gender Budgeting:** The practice of allocating funds within a budget using a gender-sensitive approach
- **One Stop Center (Usha Kiran Kendra):** A scheme which provides female victims of violence temporary shelter, police-desk, transportation, legal aid, and medical & counselling services
- **Swadhar Greh:** Similar to One Stop Center, provides assistance to female victims afflicted by violence, mental illness, abandonment, homelessness, etc.

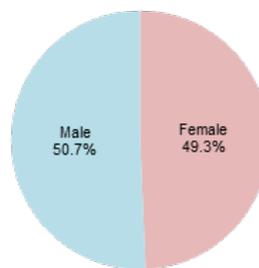
Gender Classification of Applicants and SoochnaPreneurs in Madhya Pradesh

All proceeding data has been collected in Guna District.

Madhya Pradesh: Applicants % by Gender



Madhya Pradesh: SoochnaPreneurs % by Gender



SoochnaPreneur Gender

**Applicant
Gender**

	Female	Male	Total
Female	51.3%	33.5%	42.3%
Male	48.7%	66.5%	57.7%
Transgender	0.02%	0.01%	0.02%
	100%	100%	100%

Table above displays gender classification of SoochnaPreneurs and scheme applicants reached by them.

Key Insights (“+” indicates a positive insight, “-” indicates a negative insight):

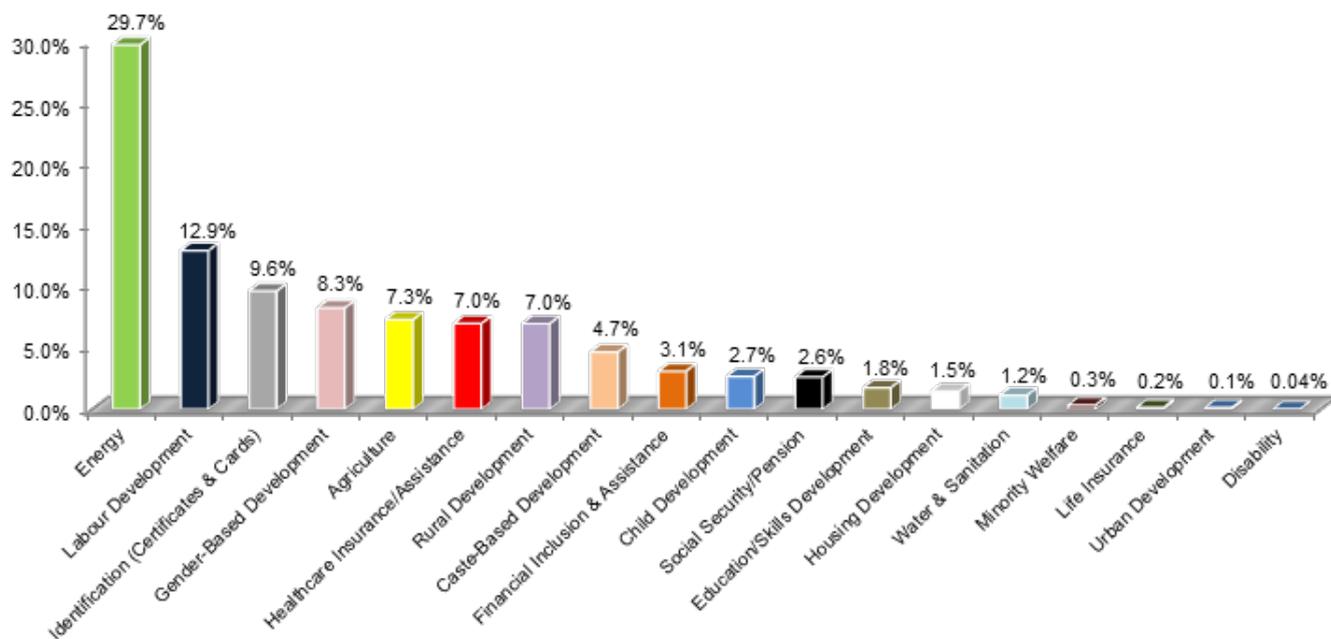
(-) Overall more male applicants have been signed up by Soochnapreneurs (57.7% male) as compared to female (42.3% female). This is notable, as in all other states, a higher percentage of women have been signed up by men. **This indicates that more women need to be targeted to sign up for schemes, and more female SoochnaPreneurs need to be employed.**

(-) Transgender persons make up only .02% of sign-ups. **This indicates that more transgender persons need to be targeted to sign up for schemes.**

(-) SoochnaPreneurs are roughly even split between gender: 50.7% male and 49.3% female. However, male SoochnaPreneurs are overwhelmingly signing up **male applicants over female – 66.5%** of the applicants whom male SoochnaPreneurs sign up are male. **This indicates that more female SoochnaPreneurs need to be employed and that male SoochnaPreneurs need to be trained to sign up more women.**

(+) Female SoochnaPreneurs are signing up female applicants at a slightly higher rate than male applicants (51.3%), but this scale can be tipped further.

Women in Madhya Pradesh: % Distribution of Scheme Applications by Category



Key Insights:

Gender-Based schemes in MP are the second highest in popularity rank after Rajasthan. In MP, this is mainly driven by **Pradhan Mantri Matritva Vandana Yojana** (in the Top 10 schemes for women), **Janani Suraksha**, **Kishori Shakti Yojana**, **POSHAN Abhiyan**, **Pradhan Mantri Sukanya Samridhi Yojana**, and **Ladli Laxmi**.

Energy-based schemes, outsized at #1 in rank, are mostly being driven by **Pradhan Mantri Ujjwala Yojana**, a scheme given in women's names which provides LPG gas cylinders to households to replace chulhas (open fire stoves) and eliminate biomass fuel usage.

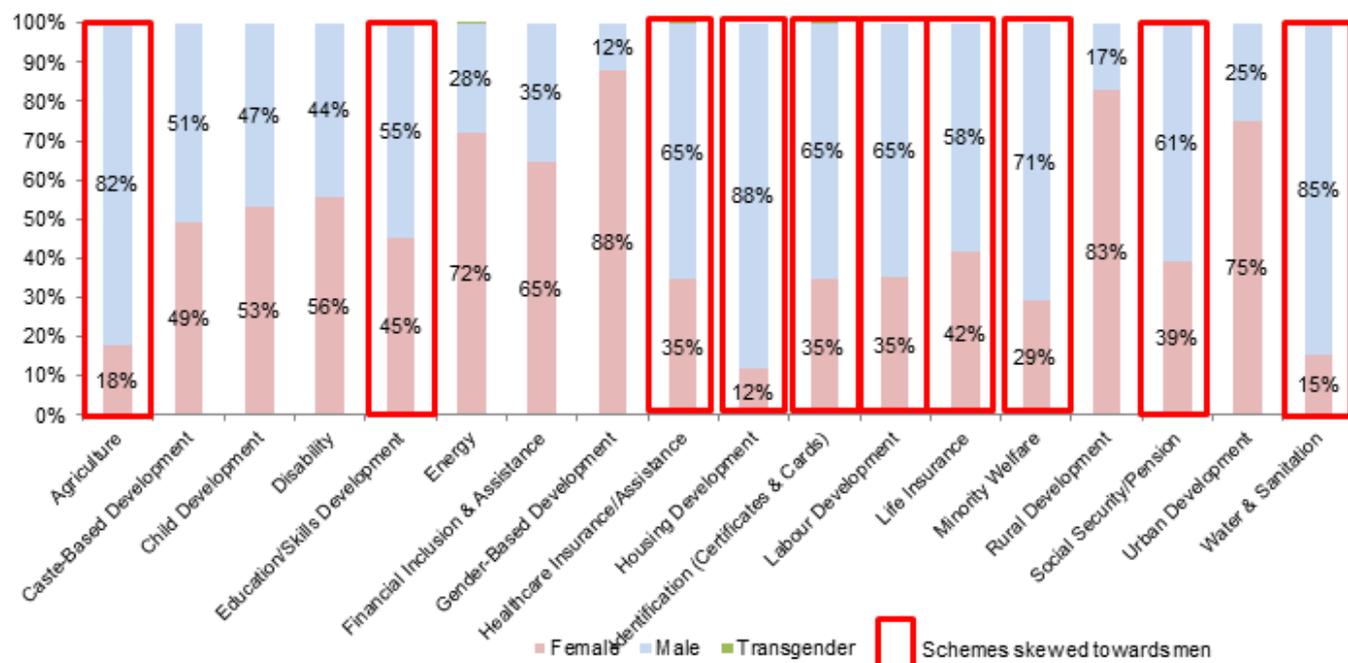
Labour Development schemes, #2 in rank, are mostly being driven by **Labour Suraksha Yojana**, but this scheme is still largely being allocated to men (65% to men, 35% to women).

ID cards, #3 in rank, unlock access to many welfare schemes and basic services. Top IDs applied for are Aadhar Card, Domicile Certificate¹, Land Record, Income Certificate, Voter ID, and PAN Card (listed in order of number of sign-ups).

¹ Domicile certificate or residence certificate is a necessary legal document for proving that a person possesses a residence in a particular state.

Madhya Pradesh: % Distribution of Gender by Scheme Applications

*Note: Categories are only boxed in red if there are more than 5 total applications (for all genders) for schemes within the category



(-) **Agriculture, Identification (Certificates & Cards), and Healthcare** are within women's Top 5 most applied for schemes, yet the majority of applicants for these types of schemes are men. **This indicates that SochnaPreneurs need to target more women to sign up for these schemes.**

(-) It is concerning that 65% of Labour Development schemes – the 2nd most applied for scheme category by women – are being allocated to men, as 80% of women in rural MP work in farming or labour-related professions. **This indicates that there needs to be a bigger push to sign up women for Labour Development based schemes, such as Labour Card or Labour Suraksha Yojana.**

(-) There is a concerning higher percentage of men applying for Identification Cards & Certificates (65%), as owning ID cards can unlock access to many subsequent benefits for women. **This indicates that there needs to be a bigger push to sign up women for basic IDs, like Aadhar Card, PAN Card, Voter ID, and Job Card.**

(-) **Caste-Based Development, Education/Skills Development, and Minority Welfare** are mainly schemes related to education – all 3 scheme types have a higher proportion of male applicants. **This indicates there**

is favourability for men receiving education-based schemes, and more women need to be targeted for such schemes.

(-) As noted earlier, very few schemes are being applied for by transgender persons. **This indicates that Transgender persons need to be targeted for scheme signups by SoochnaPreneurs.**



Top 10 Schemes Applied for by Women in Madhya Pradesh

*excludes ID Cards and Certificates if they are not a part of an actual scheme

Rank	Top 10 Scheme Name	Scheme Category	Description	Demand: % of Female Applicants
1	Pradhan Mantri Ujjwala Yojana (प्रधान मंत्री उज्ज्वला योजना)	Energy	Provides LPG gas cylinders to rural households to reduce women's usage of fossil fuels and animal waste while cooking over open fires, leading to suffering from indoor air pollution	82%
2	Mukhya Mantri Labour Suraksha Yojana (मुख्यमंत्री मज़दूर सुरक्षा योजना)	Labour Development	Provides various benefits to labourers upon their successful application to a Labour Card	35%
3	Ayushman Bharat Scheme - Pradhan Mantri Jan Arogya Scheme (आयुष भारत योजना- प्रधान मंत्री जन आरोग्य योजना)	Healthcare Insurance & Assistance	Provides health insurance coverage per year for secondary and tertiary care hospitals; implements Wellness Centers at which comprehensive health services are provided (Non-communicable diseases, Communicable Diseases, Dental, Maternal Health)	34%

4	National Rural Livelihood Mission - Deendayal Antyodaya Yojana (राष्ट्रीय ग्रामीण आजीविका मिशन)	Rural Development	Promotes self-employment among rural poor by organisation of Self Help Groups (SHGs), which focus on financial literacy/savings and skills development	95%
5	Bhavantar Bhugtan Yojana (भावांतर भुगतान योजना)	Agriculture	Provides financial compensation by giving the difference between the market (selling) price and the government minimum set price (MSP) in the event of a drastic commodity price fall (when market price is lower than MSP)	17%
6	Pradhan Mantri Matritva Vandana Yojana (प्रधान मंत्री मातृत्व वंदना योजना)	Gender-Based Development	Conditionally transfers cash to new mothers (19+ years old) upon registration at an AWC, attendance of prenatal counselling, getting immunisations for child, etc.	100%
7	Pradhan Mantri Jan Dhan Yojana (प्रधान मंत्री जन धन योजना)	Financial Inclusion & Assistance	Promotes access to banking by incentivising opening of bank accounts which will be given overdraft reprieve, relaxed KYC standards, no minimum balance, and Direct Benefit Transfers (DBT)	64%
8	Mission Indradhanush (मिशन इन्द्रदानुष टीकाकरण योजना)	Child Development	Provides children vaccinations for Tuberculosis, Diphtheria, Pertussis, Tetanus, Polio, Hepatitis B, Pneumonia and Meningitis due to Haemophilus Influenzae type b (Hib), Measles, Rubella, Japanese Encephalitis (JE) and Rotavirus diarrhea.	51%

9	Pradhan Mantri Krishi Sinchai Yojana (प्रधान मंत्री कृषि सिंचाई योजना)	Agriculture	Promotes efficient irrigation - “more crop per drop”, water storage and conservation and encourages investment in irrigation	18%
10	Pradhan Mantri Gramin Aawas Yojana (प्रधान मंत्री ग्रामीण आवास योजना)	Housing Development	Provides financial assistance for construction or upgrading of house - including toilet installation, LPG gas (cooking fuel), electricity, drinking water, paved road - a merger of several schemes (Swachh Bharat, Make in India, Aadhar, etc.)	12%

Key Insights:

(+) Pradhan Mantri Matritiva Yojana, an MP government focus, is in high popularity. This is positive, as MP has a lower maternal mortality rate than India’s national average (173 deaths per 100,000 live births, vs. India average of 130)¹. Other MP government-highlighted schemes such as **Ladli Lakshmi, POSHAN Abhiyan, and ICDS are also popular.**

(-) 5 out of the top 10 schemes being applied for by women are still overwhelmingly being applied for men (> 50% allocated to men). **This indicates that SoochnaPreneurs can focus on signing up more women for these 5 schemes.**

¹ NITI Aayog Maternal Mortality Rate (MMR): <https://niti.gov.in/content/maternal-mortality-ratio-mmr-100000-live-births>

DEF Targets in Madhya Pradesh on the Basis of Gender

- Train male SoचनाPreneurs to target and sign up more female applicants
- Train all SoचनाPreneurs to target and sign up more transgender applicants
- Hire more female SoचनाPreneurs to increase number of female applicants
- Ask women if they are a labourer, and if so, sign them up for Labour Development based schemes, such as Labour Card or Labour Suraksha Yojana
- Sign ALL women and children up for basic IDs: Aadhar Card, PAN Card, Job Card, and Voter ID card, without exception
- Sign women up for more Healthcare schemes
- Sign women up for more Education-based schemes (ex: Pre/Post Matric Scholarships)
- Sign women up for more of the following schemes (schemes within their Top 10 applied for schemes that have a higher proportion of male applicants):
 1. Mukhya Mantri Labour Suraksha Yojana (Labour Development)
 2. Ayushman Bharat – Pradhan Mantri Jan Arogya (Healthcare)
 3. Bhavantar Bhugtan Yojana (Agriculture)
 4. Pradhan Mantri Krishi Sinchai Yojana (Agriculture)
 5. Pradhan Mantri Gramin Aawas Yojana (Housing Development)



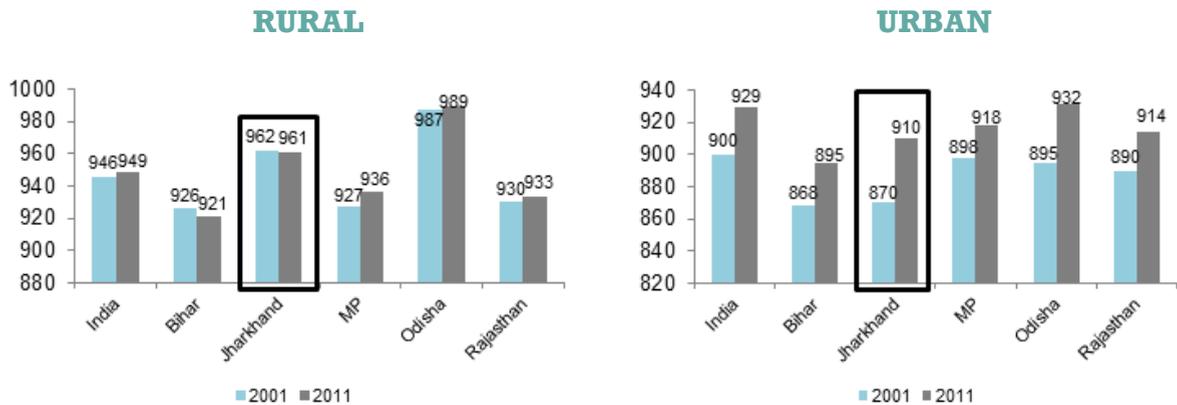
JHARKHAND

Snapshot of the State of Women in Jharkhand

Gender Composition

Women represent almost half of Jharkhand at **48.7%** of its population. The **total sex ratio** (number of females to 1,000 males) has improved, currently at 948 females per 1,000 males (formerly 941 in 2001), and is the second highest after Odisha in this analysis¹.

Sex Ratio: Number of Females per 1,000 Males

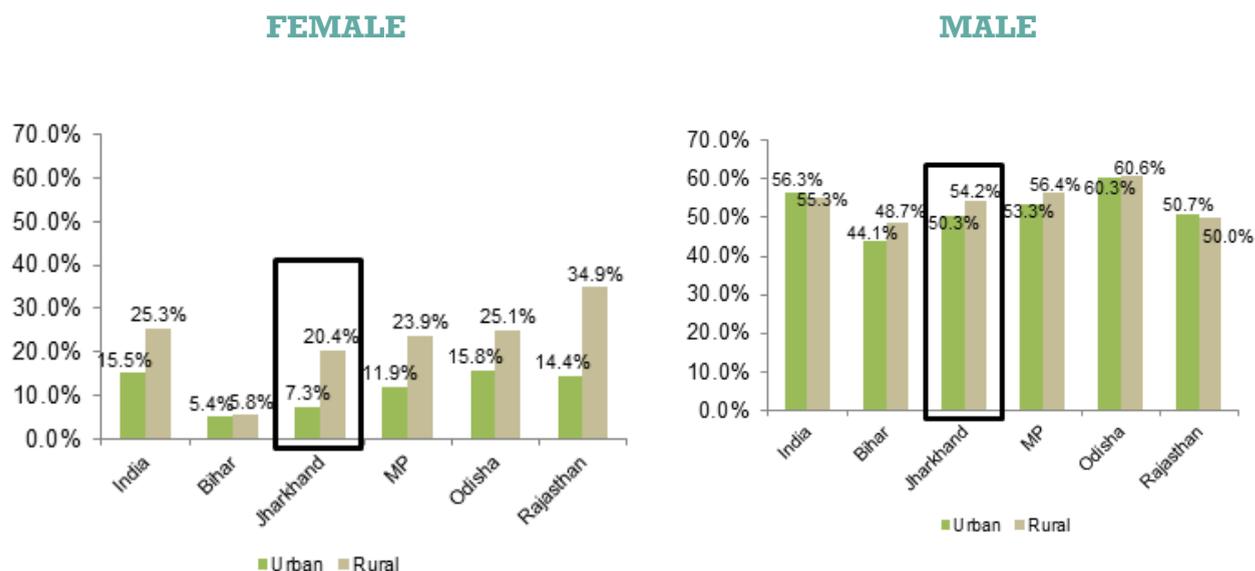


¹ Census MP: Sex Ratio and Female Population Data (Chapter 2): <http://censusmp.nic.in/censusmp/pca.html>

Occupation

Female occupations in Jharkhand are largely agriculture-based, **84.4%** of rural women work in Agriculture, while **8.6%** of urban women work in Agriculture. The most common occupation of rural females is Agriculture (**84.4%**), while the most common occupation of urban females is Public Administration/Public Services (**45.1%**). Women in both rural and urban settings have suffered a loss of employment over the past 15 years. Women make up only **20.4%** of the rural labour force, down from **31.3%** in 2004/2005, and only **7.3%** of the urban labour force down from **13.7%** in 2004/2005¹.

Employment Rate - % of Labour Force by Gender (2011 Census)



¹ Labour Force Statistics: NITI Aayog: <https://niti.gov.in/state-statistics>

Gender-Based Welfare Schemes Highlighted by Jharkhand Government¹

- **Integrated Child Development Scheme (ICDS):** A comprehensive child development plan that includes provision of nutritional supplements, health checkups, referral services, immunisations, nutrition and health education, and pre-informal education
- **Integrated Child Protection Scheme (ICPS):** A centrally sponsored scheme to help the safety and security of children in difficult circumstances, including creating a vulnerable child tracking database, raising public awareness on child rights, strengthening child protection at the community and family levels
- **Pradhan Mantri Kaushal Vikas Yojana:** A skills development scheme which offers training to lesser educated youth in technical areas such as construction, electronics, hardware, food processing, furniture & fittings, handicrafts, gems & jewellery, and helps them find jobs subsequent to completion of training

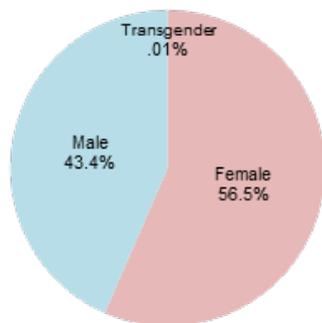
Non-Welfare Scheme Gender Initiatives:

- **Gender Budgeting:** Jharkhand has recently introduced gender responsive budgeting for the past 2 years wherein all gender-based schemes have been earmarked for funding. A robust monitoring system has been put into place to ensure progress against gender-specific development targets
- **Sakhi Mandals:** A women's self-empowerment programme that incorporates skills training for women and organisation through Self Help Groups (SHG), promoting financial independence

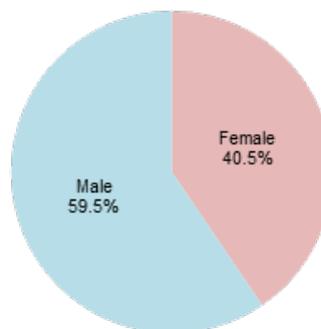
Gender Classification of Applicants and SoochnaPreneurs in Jharkhand

All proceeding data has been collected in Ranchi and Bokaro with Ranchi represents 99.7% of the data.

**Jharkhand: Applicants
% by Gender**



**Jharkhand: SoochnaPreneurs %
by Gender**



SoochnaPreneur Gender

Applicant Gender	SoochnaPreneur Gender			Total
	Female	Male	Total	
Female	56.2%	56.8%	56.5%	
Male	43.8%	43.2%	43.4%	
Transgender	0.00%	0.02%	0.01%	
	100%	100%	100%	

Table above displays gender classification of SoochnaPreneurs and scheme applicants reached by them.

Key Insights (“+” indicates a positive insight, “-” indicates a negative insight):

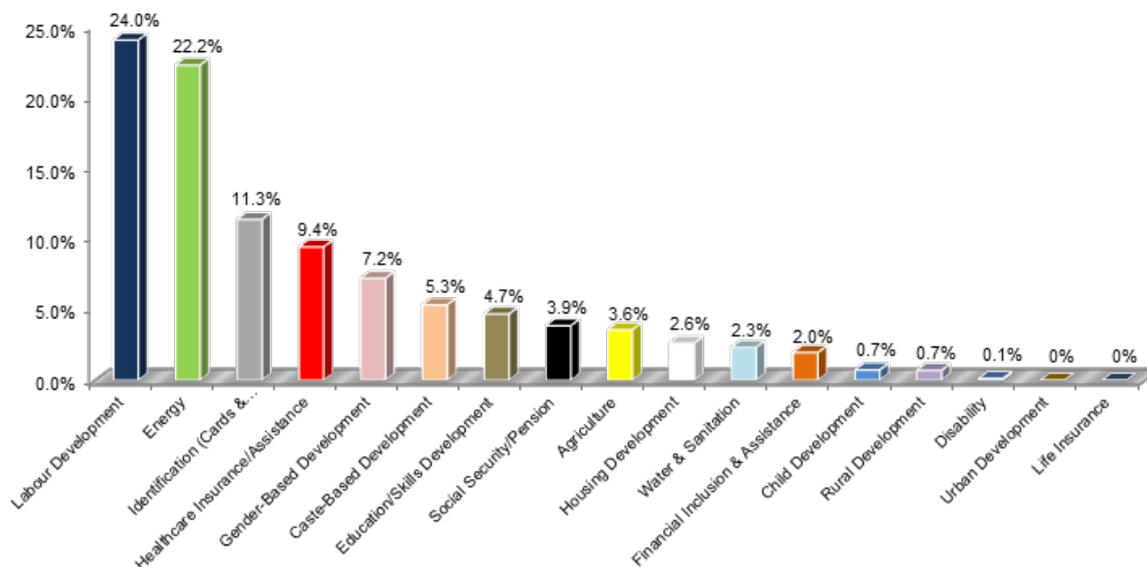
(+) Jharkhand has an overall higher percentage of female applicants (56.5% female).

(+) Both male and female SoochnaPreneurs are signing up applicants in the same way – roughly 56% of the applicants reached by both male and female SoochnaPreneurs are women. This is interesting given that there are more SoochnaPreneurs in Jharkhand (59.5% are male).

(-) Despite the positive skew of female applicants, 59.5% of SoochnaPreneurs are men. **This indicates more female SoochnaPreneurs need to be hired.**

(-) Transgender persons make up only .01% of sign-ups. **This indicates transgender persons need to be targeted to sign up for schemes.**

Women in Jharkhand: % Distribution of Scheme Applications by Category



Key Insights:

Gender-Based schemes in Jharkhand are mainly driven by **POSHAN Abhiyan** (in Women's Top 10 schemes), **Pradhan Mantri Matritva Yojana** and **Janani Suraksha**.

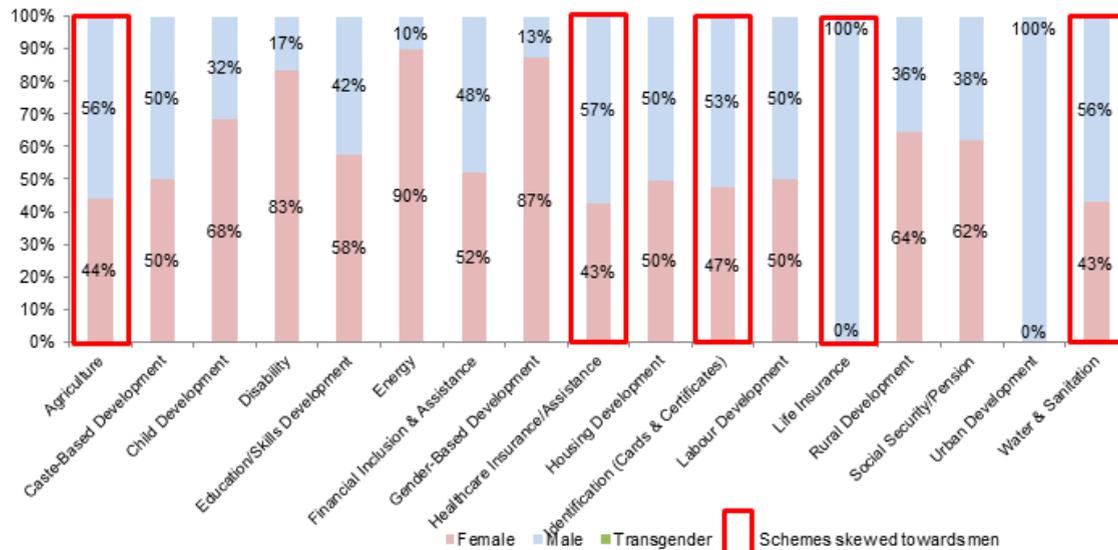
Labour Development, #1 in rank, is being driven by Labour Card Scheme, which helps agricultural labourers avail other benefits from the government. As 'Farmer' is the most common occupation of our female applicants in Jharkhand, this is intuitive. Given this, however, women are not signing up for enough Agriculture-based schemes that could be relevant to them as well.

Energy-based schemes, #2 in rank, are mostly being driven by Pradhan Mantri Ujjwala Yojana.

ID cards, #3 in rank, unlock access to many welfare schemes and basic services. Top IDs applied for are Income Certificate, Job Card, PAN Card, Domicile Certificate, Ration Card, and Voter ID (listed in order of number of sign-ups).

Jharkhand: % Distribution of Gender by Scheme Applications

*Note: Categories are only boxed in red if there are more than 5 five total applications (for all genders) for schemes within the category



Key Insights:

(+) Jharkhand ranks #1 out of all states in terms of the # of scheme categories **having a greater percentage of women** – 11 categories.

(+) In all other states (except Odisha) there is a gender bias towards men for Education-based schemes, such as Education/Skills Development and Caste-Based Development, but in Jharkhand women are being favoured for Education-based schemes.

(-) **Identification (Cards & Certificates)** and **Healthcare Insurance/Assistance** are within women's Top 5 most applied for schemes, yet the majority of applicants for these types of schemes are men. **This indicates that SochnaPreneurs need to target more women to sign up for IDs and Healthcare schemes.**

Top 10 Schemes Applied for by Women in Jharkhand

*excludes ID Cards and Certificates if they are not a part of an actual scheme

Rank	Top 10 Scheme Name	Scheme Category	Description	Demand: % of Female Applicants
1	Labour Card Scheme – Jharkhand (मजदूर निबंधन कार्ड)	Labour Development	Provides various benefits to labourers upon their successful application of a Labour Card	51%
2	Pradhan Mantri Ujjwala Yojana (प्रधान मंत्री उज्ज्वला योजना)	Energy	Provides LPG gas cylinders to rural households to reduce women's usage of fossil fuels and animal waste while cooking over open fires, leading to suffering from indoor air pollution	97%
3	Ayushman Bharat Scheme - Pradhan Mantri Jan Arogya Scheme (आयुष भारत योजना- प्रधान मंत्री जन आरोग्य योजना)	Healthcare Insurance & Assistance	Provides health insurance coverage per year for secondary and tertiary care hospitals; implements Wellness Centers at which comprehensive health services are provided (Non-communicable diseases, Communicable Diseases, Dental, Maternal Health)	42%
4	POSHAN Abhiyan (पोषण अभियान)	Gender-Based Development	Promotes nutrition of children, adolescents, pregnant and lactating mothers through focus on breastfeeding, immunisation, infant growth monitoring, food fortification & micronutrients, anemia & diarrhoea prevention, antenatal checkup, water, hygiene & sanitation	86%

5	Pradhan Mantri Kaushal Vikas Yojana (प्रधान मंत्री कौशल विकास योजना)	Education/ Skills Development	Provides training to lesser educated youth in technical areas such as construction, electronics, hardware, food processing, furniture & fittings, handicrafts, gems & jewellery, and helps them find jobs subsequent to completion of training	60%
6	Pradhan Mantri Fasal Bima Yojana (प्रधान मंत्री फसल बीमा योजना)	Agriculture	Provides insurance for farmers in the event of crop failure; offers lower premiums for kharif (monsoon season) and rabi (dry season) crops	51%
7	Shramik Auzar Sahaytha Yojana (श्रमिक औजार सहायता योजना)	Labour Development	Provides assistance to labourers in the unorganised sector in purchasing tools & equipment	45%
8	Pradhan Mantri Jan Dhan Yojana (प्रधान मंत्री जन धन योजना)	Financial Inclusion & Assistance	Promotes access to banking by incentivising opening of bank accounts which will be given overdraft reprieve, relaxed KYC standards, no minimum balance, and DBTs	50%
9	Pradhan Mantri Gramin Aawas Yojana (प्रधान मंत्री ग्रामीण आवास योजना)	Housing Development	Provides financial assistance for construction or upgrading of house - including toilet installation, LPG gas (cooking fuel), electricity, drinking water, paved road - a merger of several schemes (Swachh Bharat, Make in India, Aadhar, etc.)	50%
10	Swacch Bharat Mission - Gramin (स्वच्छ भारत मिशन (ग्रामीण))	Water & Sanitation	installs household and community-shared toilets to end practice of open defecation	37%

Key Insights:

(+) Pradhan Mantri Kaushal Vikas Yojana has been outlined as one of Jharkhand government's target initiatives for women for their gainful employment. This is notable as this is one of the few Education/Skills Development schemes within women's Top 10 in this analysis.

(-) There are a modest number of women signing up for ICDS and no signups for the ICPS – two of Jharkhand government's target initiatives. **This indicates that these can be increased.**

(-) 3 out of the Top 10 schemes being applied for by women are still overwhelmingly being applied for by men (> 50% allocated to men). **This indicates that the SookhnaPreneurs can focus on signing up more women for these 3 schemes.**

DEF Targets in Jharkhand on the Basis of Gender

- Hire more female SookhnaPreneurs to reduce the 60:40 ratio in favour of men
- Train all SookhnaPreneurs to target and sign up more transgender applicants
- Sign female applicants up for more Agriculture (farming) related schemes if applicable
- Sign more women up for Jharkhand government highlighted schemes:
 1. Integrated Child Development Scheme (ICDS)
 2. Integrated Child Protection Scheme (ICPS)
- Sign ALL women up for basic IDs: Aadhar Card, PAN Card, Job Card, and Voter ID card, without exception
- Sign women up for more Healthcare schemes
- Sign more women up for the following schemes (schemes in their Top 10 that are mostly allocated to men):
 1. Ayushman Bharat – Pradhan Mantri Jan Arogya (Healthcare)
 2. Shramik Auzar Sahaytha Yojana (Labour Development)
 3. Swachh Bharat Mission – Gramin (Water & Sanitation)



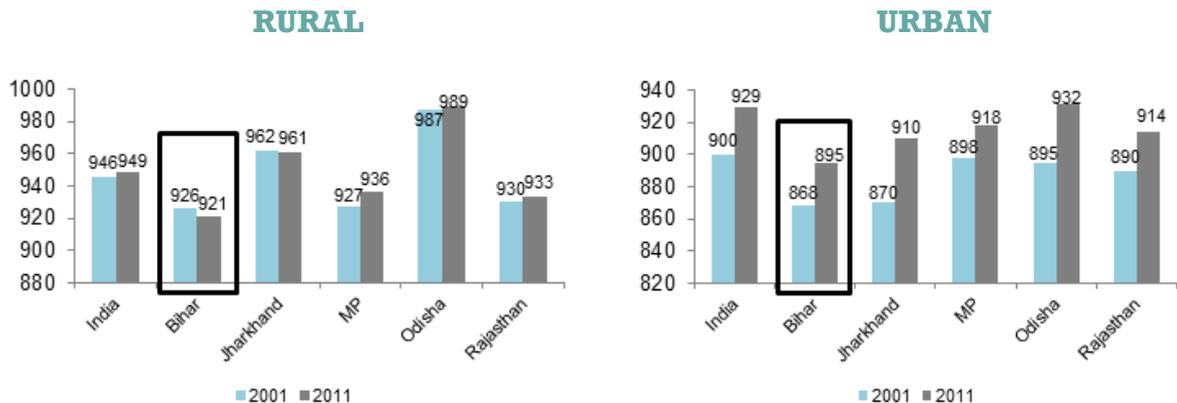
BIHAR

Snapshot of the State of Women in Bihar

Gender Composition

Women represent just under half of Bihar's people, contributing to **47.9%** of its population. The **total sex ratio** (number of females to 1,000 males) has slightly decreased, currently at 918 females per 1,000 males (formerly 919 in 2001)¹.

Sex Ratio: Number of Females per 1,000 Males

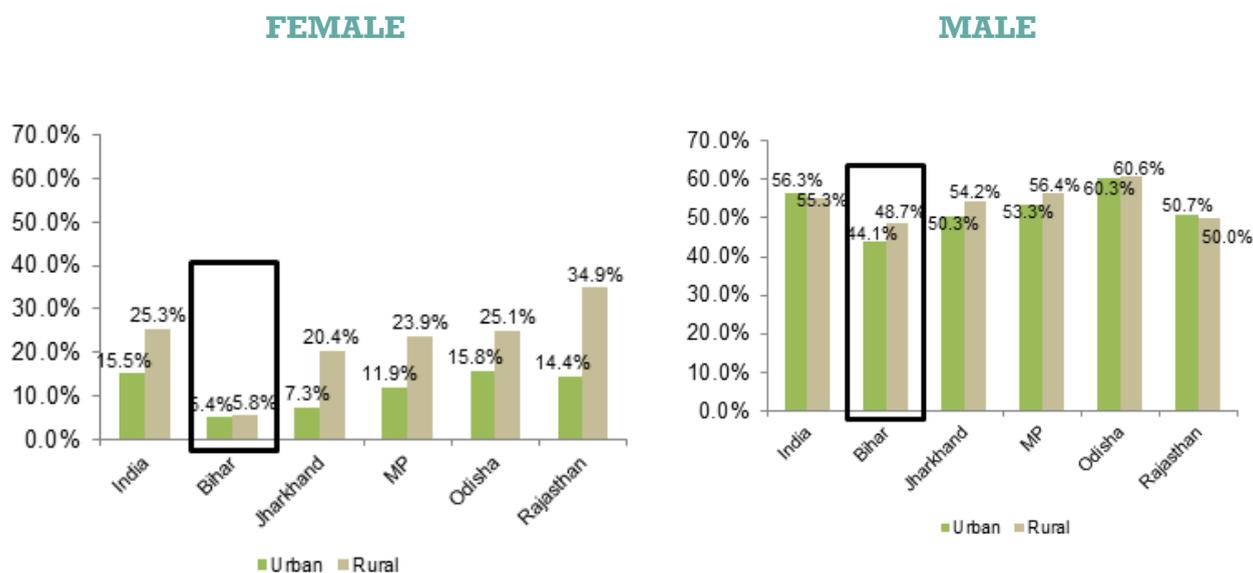


¹ Census MP: Sex Ratio and Female Population Data (Chapter 2): <http://censusmp.nic.in/censusmp/pca.html>

Occupation

Female occupations in Bihar are largely agriculture-based, **76.8%** of rural women work in Agriculture, while **22.1%** of urban women work in Agriculture. The most common occupation of rural females is Agriculture (**76.8%**), while the most common occupation of urban females is Public Administration/Public Services (**33.3%**). Women in both rural and urban settings have suffered a loss of employment over the past 25 years. Women make up only **5.8%** of the rural labour force, down from **17.3%** in 1993/1994, and only **5.4%** of the urban labour force down from **7.6%** in 1993/1994. Bihar has one of the lowest employment rates in the country¹.

Employment Rate - % of Labour Force by Gender (2011 Census)



¹ Labour Force Statistics: NITI Aayog: <https://niti.gov.in/state-statistics>

Gender-Based Welfare Schemes Highlighted by Jharkhand Government¹

- **Beti Bachao Beti Padhao:** A nationwide campaign to eliminate gender-based sex selection to save the girl child by raising awareness and ensuring protection and education of the girl child
- **Mukhya Mantri Kanya Suraksha Yojana:** Provides monetary compensation to families to incentivise them to keep the girl child
- **Mukhya Mantri Nari Shakti Yojana:** A comprehensive capacity-building scheme which helps women afflicted by domestic violence, provides a women's helpline, shelters and short stay homes, palnaghar, promotes SHGs, inter-caste marriage, etc.

Non-Welfare Scheme Gender Initiatives:

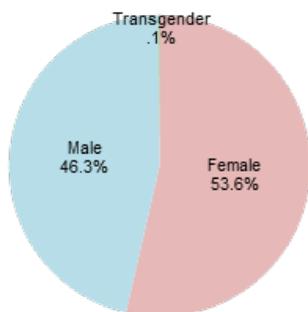
- **Bihar Rajya Kinnar Kalyan Board (State Transgender Welfare Board):** A newly launched board in July 2019 which aims to secure the interests and protect the rights of transgender persons and members of the LGBTQ community
- **Gender Resource Center:** A center that provides technical backstopping to various government schemes focusing on women empowerment through collaboration with nodal departments. Promotes capacity building for stakeholders and departments working on gender-based legislation, creates change agents for better implementation, etc.
- **Poorna Shakti Kendra:** Centers located within blocks and Gram Panchayats to facilitate greater access for women to sign up for government welfare schemes, create awareness about gender issues, and help women afflicted by violence
- **One Stop Center:** A scheme which provides female victims of violence temporary shelter, police-desk, transportation, legal aid, and medical & counselling services

¹ Women Development Corporation, Bihar: http://www.wdcbihar.org.in/Gender_Resource_Centre.aspx

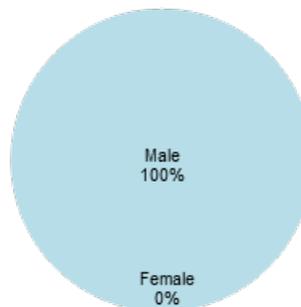
Gender Classification of Applicants and SochnaPreneurs in Bihar

All proceeding data has been collected in West Champaran, Bhagalpur, and Gaya. West Champaran represents 98.5% of the data.

Bihar: Applicants % by Gender



Bihar: SochnaPreneurs % by Gender



SochnaPreneur Gender

	Male	Total
Applicant Gender		
Female	53.6%	53.6%
Male	43.6%	43.6%
Transgender	0.1%	0.1%
	100%	100%

Table above displays gender classification of SochnaPreneurs and scheme applicants reached by them

Key Insights (“+” indicates a positive insight, “-” indicates a negative insight):

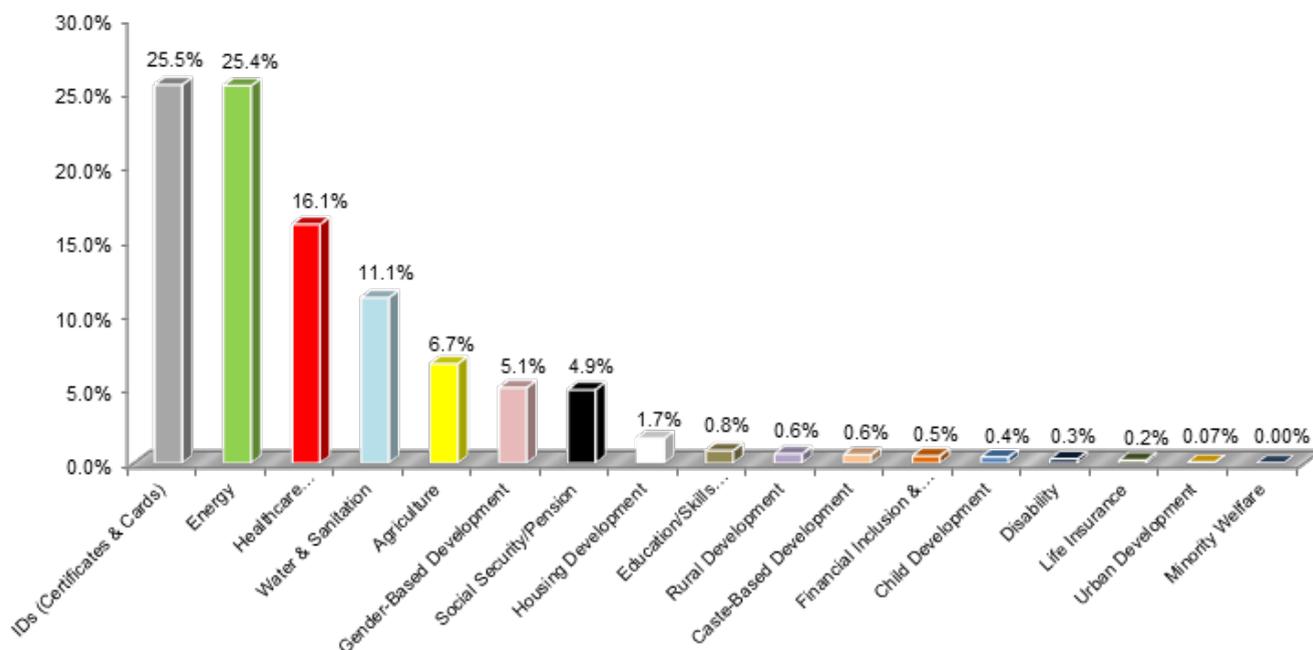
(+) Bihar has the highest rate of transgender applicants at 0.1%, which is higher than its transgender population % of 0.04%.

(+) Despite the 100% male SochnaPreneurs ratio¹, there is still a slight **skew towards female applicants** (53.6%).

(-) **100% of SochnaPreneurs** are males. This is the only state in our analysis in which there are only male SochnaPreneurs. **This indicates that there needs to be community mobilisation towards hiring more female SochnaPreneurs.**

¹ In Bihar, SochnaPreneur Phase II with an all-female cohort was not implemented and the Phase I was continued into the next phase in integration with the SochnaSeva framework.

Women in Bihar: % Distribution of Scheme Applications by Category



Key Insights:

Gender-based schemes in Bihar are almost entirely being driven by **Pradhan Mantri Kanya Vivah Yojana**.

ID cards, #1 in rank, unlock access to many welfare schemes and basic services. Top IDs applied for are PAN Card, Aadhar Card, and Ration Card (listed by number of sign-ups).

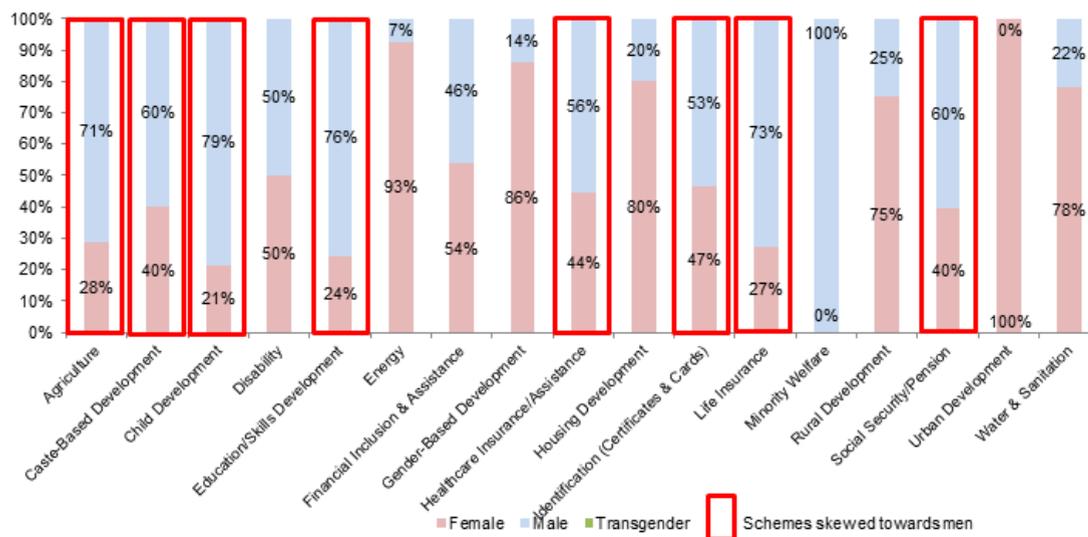
Energy-based schemes, #2 in rank, are mostly being driven by **Pradhan Mantri Ujjwala Yojana**.

Healthcare Insurance/Assistance, #3 in rank, is solely driven by **Ayushman Bharat Yojana**, which provides health insurance coverage per year for secondary and tertiary care hospitals; implements Wellness Centers at which comprehensive health services are provided (Non-communicable diseases, Communicable Diseases, Dental, Maternal Health).

Water & Sanitation, #4 in rank, is entirely driven by **Swachh Bharat Mission**, which installs household and community-shared toilets to end the practice of open defecation.

Bihar: % Distribution of Gender by Scheme Applications

*Note: Categories are only boxed in red if there are more than 5 total applications (for all genders) for schemes within the category



Key Insights:

(+) After Jharkhand, Bihar has the most # of scheme categories with a higher proportion of women applicants (8).

(-) **Agriculture, Identification (Certificates & Cards), and Healthcare Insurance/Assistance** are within women's Top 5 most applied for schemes, yet the majority of applicants for these types of schemes are men. **This indicates that SochnaPreneurs need to target more women to sign up for these schemes.**

(-) **Caste-Based Development, Education/Skills Development, and Minority Welfare** are mainly schemes related to education – all 3 scheme types are skewed towards men. **This indicates there is favourability for men receiving education-based schemes, and more women need to be targeted for such schemes.**

Top 10 Schemes Applied for by Women in Bihar

*excludes ID Cards and Certificates if they are not a part of an actual scheme

Rank	Top 10 Scheme Name	Scheme Category	Description	Demand: % of Female Applicants
1	Pradhan Mantri Ujjwala Yojana (प्रधानमंत्री उज्ज्वला योजना)	Energy	Provides LPG gas cylinders to rural households to reduce women's usage of fossil fuels and animal waste while cooking over open fires, leading to suffering from indoor air pollution	95%
2	Ayushman Bharat Scheme - Pradhan Mantri Jan Arogya Scheme (आयुष भारत योजना- प्रधानमंत्री जन आरोग्य योजना)	Healthcare Insurance/ Assistance	Provides health insurance coverage per year for secondary and tertiary care hospitals; implements Wellness Centers at which comprehensive health services are provided (Non-communicable diseases, Communicable Diseases, Dental, Maternal Health)	45%
3	Swacch Bharat Mission - Gramin (स्वच्छ भारत मिशन (ग्रामीण))	Water & Sanitation	Installs household and community-shared toilets to end practice of open defecation	78%
4	Mukhya Mantri Kanya Vivah Yojana (मुख्यमंत्री कन्या विवाह योजना)	Gender-Based Development	Seeks to end dowry system and child marriage for BPL families with daughters - conditionally transfers cash to newly married couples with stipulation that females are 18+ years of age, males 21+	100%

5	Indira Gandhi National Old Age Pension Scheme - Bihar (इंदिरा गांधी राष्ट्रीय वृद्धावस्था पेंशन योजना- बिहार)	Social Security/ Pension	Provides monthly pension payments to BPL persons who are 60+ years of age	40%
6	Pradhan Mantri Gramin Aawas Yojana (प्रधान मंत्री ग्रामीण आवास योजना)	Housing Development	Provides financial assistance for construction or upgrading of house - including toilet installation, LPG gas (cooking fuel), electricity, drinking water, paved road - a merger of several schemes (Swachh Bharat, Make in India, Aadhar, etc.)	80%
7	Diesel Anudan Yojana (डीजल अन्नदान योजना)	Agriculture	Provides diesel subsidies to farmers to help them combat rising diesel prices	19%
8	Ujala Yojana (Unnat Jeevan) (उजाला योजना (उन्नत जीवन))	Energy	Provides LED bulbs to reduce usage of inefficient bulbs that use many MW of power and to produce cost savings	68%
9	Pradhan Mantri Shram Yogi Maan Dhan Yojana (प्रधानमंत्री श्रम योगी मान धन योजना)	Social Security/ Pension	Provides monthly pension payments to old age workers in the unorganised sector (informal sector)	29%
10	Integrated Rural Development Programme (एकीकृत ग्रामीण विकास कार्यक्रम)	Rural Development	Promotes gainful employment and increasing the purchasing power of the rural poor by providing basic amenities (drinking water, electricity, paved roads), building health and education centers, providing tools & equipment, subsidised bank loans, etc.	80%

Key Insights:

(-) Bihar government target initiatives such as **Mukhya Mantri Kanya Suraksha Yojana**, **Mukhya Mantri Nari Shakti Yojana**, and **Beti Bachao Beti Padhao** are not being applied for. **This indicates that women can be targeted to sign up for these schemes.** It is especially important for the girl child schemes, as Bihar has one of the lowest sex ratios in India.

(-) 4 out of the top 10 schemes being applied for by women are still overwhelmingly being applied for by men (> 50% allocated to men). **This indicates that SoochnaPreneurs can focus on signing up more women for these 4 schemes.**

DEF Targets in Bihar on the Basis of Gender

- Hire female SoochnaPreneurs to reduce the 100% ratio of male SoochnaPreneurs
- Train all SoochnaPreneurs to target and sign up more transgender applicants
- Sign ALL women up for basic IDs: Aadhar Card, PAN Card, Job Card, and Voter ID card, without exception
- Sign women up for more girl child schemes, as Bihar has one of the lowest sex ratios in India.

All 3 are Bihar government promoted schemes:

1. Beti Bachao
2. Mukhya Mantri Kanya Suraksha Yojana
3. Mukhya Mantri Nari Shakti Yojana

- Sign women up for more Agriculture and Healthcare schemes
- Sign more women up for the following schemes (schemes in their Top 10 that are mostly allocated to men):
 1. Ayushman Bharat – Pradhan Mantri Jan Arogya (Healthcare)
 2. Indira Gandhi Old Age Pension Scheme (Social Security/Pension)
 3. Diesel Anudan Scheme (Agriculture)
 4. Pradhan Mantri Shram Yogi Maan Dan (Social Security/Pension)



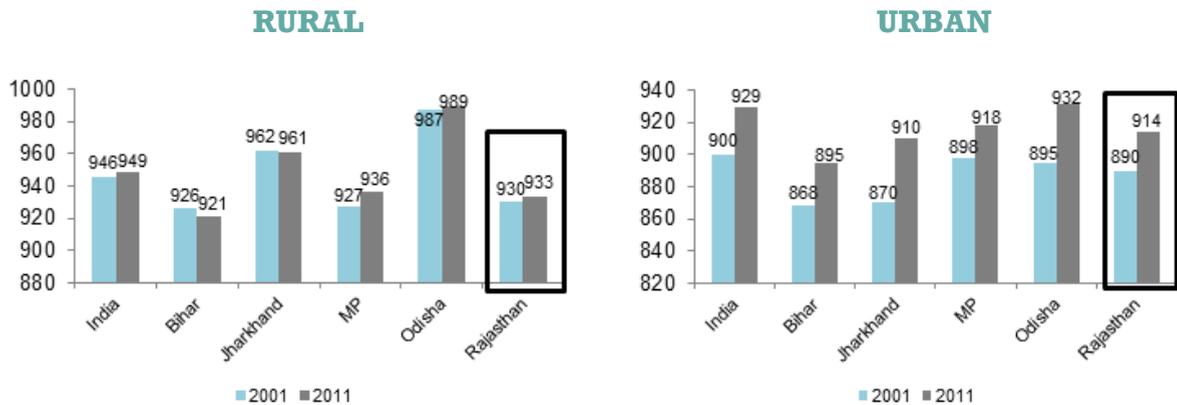
RAJASTHAN

Snapshot of the State of Women in Rajasthan

Gender Composition

Women represent just under half of Rajasthan's people, contributing to **48.1%** of its population. The **total sex ratio** (number of females to 1,000 males) has slightly increased, currently at **928** females per 1,000 males (formerly 921 in 2001)¹.

Sex Ratio: Number of Females per 1,000 Males



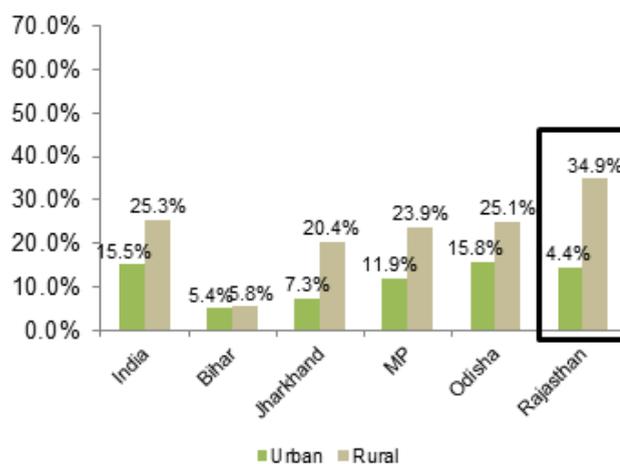
¹ Census MP: Sex Ratio and Female Population Data (Chapter 2): <http://censusmp.nic.in/censusmp/pca.html>

Occupation

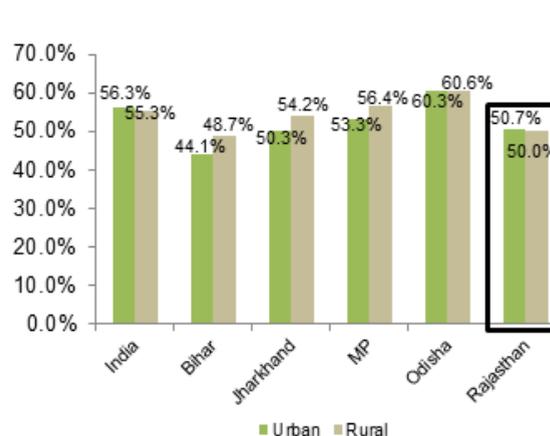
Female occupations in Rajasthan are largely agriculture-based, **77.4%** of rural women work in Agriculture, while **18.7%** of urban women work in Agriculture. The most common occupation of rural females is Agriculture (**77.4%**), while the most common occupation of urban females is Manufacturing (**32.8%**). Women in both rural and urban settings have suffered a loss of employment over the past 15 years. Women make up only **34.9%** of the rural labour force, down from **45.8%** in 1993/1994, and only makeup **14.4%** of the urban labour force down from **18.8%** in 2004/2005¹.

Employment Rate - % of Labour Force by Gender (2011 Census)

FEMALE



MALE



¹ Labour Force Statistics: NITI Aayog: <https://niti.gov.in/state-statistics>

Gender-Based Welfare Schemes Highlighted by Rajasthan Government¹

- **Aapki Beti Yojana:** A scheme which provides cash incentives to girls from BPL households, who are enrolled in school (Classes 1–12), prioritizing those who are orphans or have one surviving parent
- **Bhamashah Yojana:** A financial inclusion scheme which transfers financial and non-financial benefits directly to female recipients (funds are deposited directly into the woman's bank account for the entire family) to help make women the head of the household's finances. *Applicants for Bhamashah Card can be any gender
- **Beti Bachao Beti Padhao:** A nationwide campaign to eliminate gender-based sex selection to save the girl child by raising awareness and ensuring protection and education of the girl child
- **Integrated Child Protection Scheme (ICPS):** A centrally sponsored scheme to help the safety and security of children in difficult circumstances, including creating a vulnerable child tracking database, raising public awareness on child rights, strengthening child protection at the community and family levels
- **Madhyamik Shiksha Abhiyan:** A centrally sponsored scheme for the advancement of secondary education, which aims to improve the quality of secondary education, remove gender and socioeconomic barriers, improve retention rates and increase access to secondary education
- **Menstrual Hygiene Scheme:** A scheme which seeks to increase awareness among adolescent girls on menstrual hygiene and to increase access to and use of sanitary napkins
- **Mukhya Mantri Hunar Vikash Yojana:** A scheme which focuses on providing opportunities for higher education and skills development to applicants of Palanhar Yojana and children staying in institutional homes.
- **Rashtriya Kishor Swasthya Programme:** A comprehensive programme under the National Health Mission that seeks to address the health, nutritional, reproductive health, and mental needs of adolescents. Objectives include improving nutrition, improving sexual and reproductive health, improving mental health, and preventing substance misuse. Strategies include community-based interventions and peer education
- **Sarva Shiksha Abhiyan:** A centrally sponsored campaign aiming to achieve universal elementary education, includes opening new schools, strengthening existing school infrastructure, and capacity building for teachers
- **Weekly Iron and Folic Acid Supplementation Programme:** A programme which aims to reduce the prevalence and severity of anaemia in adolescents through administration of weekly iron-folic acid supplements, deworming medications, screening of target group for moderate/severe rates of anaemia, and information and counselling for dietary intake and prevention of intestinal worm infestation

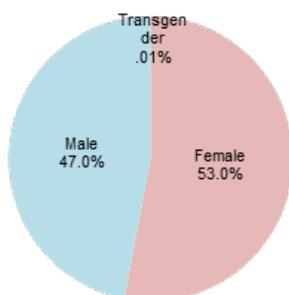
Other:

- **Gender Budgeting:** The practice of allocating funds within a budget using a gender-sensitive approach
- **Mahila Suraksha Evam Salah Kendra:** Women’s security centers located at police stations in every district to support survivors of gender-based discrimination and violence (similar in concept to One Stop Center)

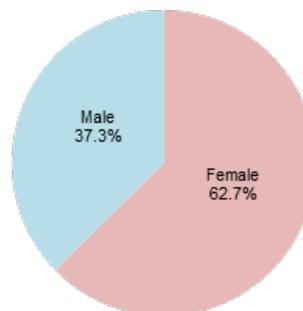
Gender Classification of Applicants and SochnaPreneurs in Rajasthan

All proceeding data has been collected in **Ajmer, Alwar, Barmer, Bharatpur, Jaipur and Pali**. **Alwar** represents 74.3% of the data, **Barmer** represents 23.6% of the data, while the rest of the districts represent 0.01% - 1.3% of the data.

Rajasthan: Applicants % by Gender



Rajasthan: SochnaPreneurs % by Gender



SochnaPreneur Gender

Applicant Gender	SochnaPreneur Gender		Total
	Female	Male	
Female	59.1%	42.8%	53.0%
Male	40.9%	57.2%	47.0%
Transgender	0.01%	0.00%	0.01%
	100%	100%	100%

Table above displays gender classification of SochnaPreneurs and scheme applicants reached by them.

Key Insights (“+” indicates a positive insight, “-” indicates a negative insight):

(+) Overall there are more **female SoochnaPreneurs** (62.7%) in Rajasthan compared to other states.

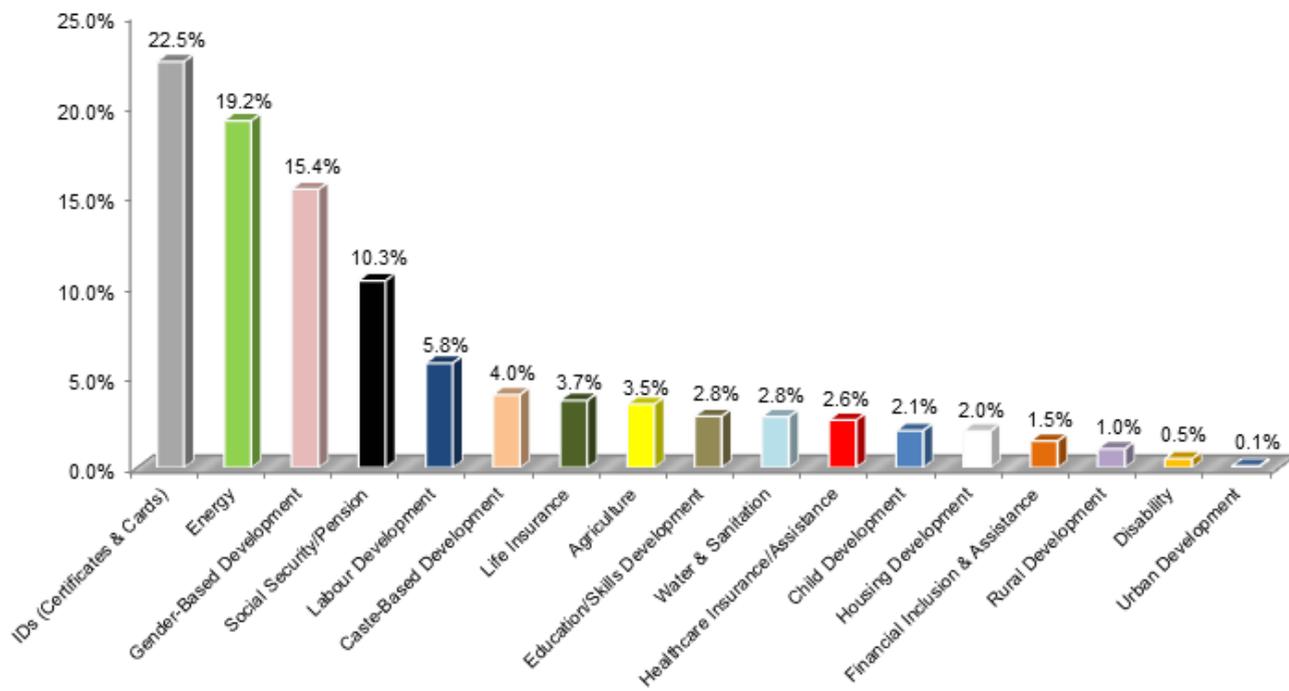
(+) 59.1% of the applicants signed up by female Soochanpreneurs are females.

(-) Male SoochnaPreneurs are overwhelmingly signing up **male applicants** – **57.2%** of the applicants whom male SoochnaPreneurs sign up are male. **This indicates that male SoochnaPreneurs need to be trained to sign up more women.**

(-) Transgender persons make up only .01% of sign-ups. **This indicates that more transgender persons need to be targeted to sign up for schemes.**



Women in Rajasthan: % Distribution of Scheme Applications by Category



Key Insights:

Gender-based schemes are highest in popularity out of all other states in the analysis, ranked at #3. This is mainly driven by **Bhamashah Yojana, POSHAN Abhiyan, Janani Suraksha** (within the Top 10 schemes for women), followed by **Pradhan Mantri Sukanya Samudhi Yojana, Shubh Shakti Yojana, and Pradhan Mantri Matritva Vandana** (listed in order of sign-ups).

ID cards, #1 in rank, unlock access to many welfare schemes and basic services. Top IDs applied for are PAN Card, Aadhar Card, Ration Card, Income Certificate, Job Card, and Domicile Certificate (listed in order of number of sign-ups).

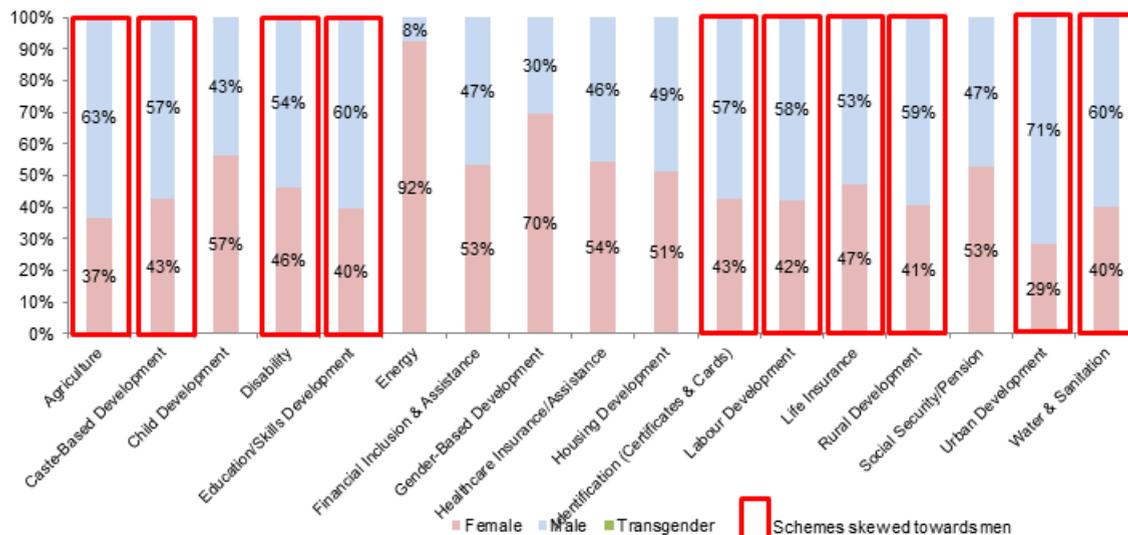
Energy-based schemes, at #2 in rank, are mostly being driven by **Pradhan Mantri Ujjwala Yojana**.

Social Security/Pension schemes at #4 are mostly being driven by **Old Age Pension - Rajasthan, Aam Aadmi Bima Yojana** (both in Top 10) and **Mukhya Mantri Old Age Honor Pension Yojana**.

(+) Although still a small percentage of schemes applied for, **Disability-based** schemes are applied for at the highest rate in Rajasthan at 0.5%.

Rajasthan: % Distribution of Gender by Scheme Applications

*Note: Categories are only boxed in red if there are more than 5 total applications (for all genders) for schemes within the category



Key Insights:

(+) **Healthcare Insurance/Assistance** schemes have a higher percentage of men in this analysis, but in Rajasthan it is **skewed towards women**.

(-) **Out of all the schemes applied for by women, ID Cards and Labour Development schemes rank among the Top 5**. However, overall, the majority of applicants for these schemes are men. **This indicates that SochnaPreneurs need to target more women to sign up for these schemes.**

(-) **Caste-Based Development and Education/Skills Development** are mainly schemes related to education – all 3 scheme types that have a higher proportion of male applicants. **This indicates men are receiving significant proportions of education-based schemes compared to women. Thus, more women need to be targeted for such schemes.**

Top 10 Schemes Applied for by Women in Rajasthan

*excludes ID Cards and Certificates if they are not a part of an actual scheme

Rank	Top 10 Scheme Name	Scheme Category	Description	Demand: % of Female Applicants
1	Pradhan Mantri Ujjwala Yojana (प्रधान मंत्री उज्ज्वला योजना)	Energy	Provides LPG gas cylinders to rural households to reduce women's usage of fossil fuels and animal waste while cooking over open fires, leading to suffering from indoor air pollution	95%
2	Bhamashah Yojana (भामाशाह योजना)	Gender-Based Development	Transfers financial and non-financial benefits directly to female recipients (funds are deposited directly into the woman's bank account for the entire family) to help make women the head of the household's finances. *Applicants for Bhamashah Card can be any gender.	54%
3	Shramik Card Yojana - Rajasthan (श्रमिक कार्ड योजना (राजस्थान))	Labour Development	Helps labourers avail a variety of benefits, such as DBT for child's education, daughter's marriage, house construction, etc.	44%
4	Old Age Pension - Rajasthan (वृद्धावस्था पेंशन-राजस्थान)	Social Security/ Pension	Provides monthly pension payments to elderly persons 55+ years of age	59%

5	POSHAN Abhiyan (पोषण अभियान)	Gender-Based Development	Promotes nutrition of children, adolescents, pregnant and lactating mothers through focus on breastfeeding, immunisation, infant growth monitoring, food fortification & micronutrients, anaemia & diarrhoea prevention, antenatal checkup, water, hygiene & sanitation	82%
6	Swacch Bharat Mission - Gramin (स्वच्छ भारत मिशन (ग्रामीण))	Water & Sanitation	Installs household and community-shared toilets to end practice of open defecation	40%
7	Nirmaan Shramik Jeevan & Bhavishy Suraksha Yojana (निर्माण श्रमिक जीवन व भविष्य सुरक्षा योजना)	Life Insurance	Provides comprehensive life and accident coverage on the condition that recipients are eligible for Pradhan Mantri Surakshaya Bima Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana, and Atal Pension Yojana	43%
8	Aam Aadmi Bima Yojana (आम आदमी बीमा योजना)	Social Security/ Pension	Provides coverage for death and disability (natural death, death due to accident, partial disability, permanent disability) for identified vocational/occupational groups and rural landless households	40%
9	Ujala Yojana (Unnat Jeevan) (उजाला योजना (उन्नत जीवन))	Energy	Provides LED bulbs to reduce usage of inefficient bulbs that use many MW of power and to produce cost savings	75%
10	Janani Suraksha Yojana (जननी सुरक्षा योजना)	Gender-Based Development	Conditionally transfers cash to pregnant women, upon their registration to a government hospital to reduce maternal and newborn mortality rates	100%

Key Insights:

(+) 3 of the Top 10 schemes are **Gender-Based**, the highest amongst the states in this analysis. Rajasthan ranks #1 in terms of women signing up for gender-based schemes.

(-) 4 of the Top 10 schemes are still overwhelmingly being applied for by men (> 50% allocated to men). **This indicates that SoochnaPreneurs can focus on signing up more women for these 4 schemes.**

DEF Targets in Rajasthan on the Basis of Gender

- Train male SoochnaPreneurs to target and sign up more female applicants
- Sign more women up for Education/Skills Development (ex: Pre/Post Matric Scholarships) and Caste-Based Schemes related to Education (ex: Pre/Post Matric Scholarships for ST/SC/OBC)
- Sign more women up for ID cards and Labour Development schemes
- Sign more women up for Rajasthan government promoted schemes:
 1. Aapki Beti Yojana
 2. Beti Bachao Beti Padhao
 3. Integrated Child Protection Scheme (ICPS)
 4. Madhyamik Shiksha Abhiyan
 5. Menstrual Hygiene Scheme
 6. Mukhya Mantri Hunar Vikash Yojana
 7. Rashtriya Kishor Swasthya Program
 8. Sarva Shiksha Abhiyan
 9. Weekly Iron and Folic Acid Supplemental Programme

Sign more women up for the following schemes (schemes in their Top 10 that are mostly allocated to men):

- Shramik Card Yojana - Rajasthan (Labour Development)
- Swachh Bharat Mission – Gramin (Water & Sanitation)
- Nirmaan Shramik Jeevan & Bhavishya Suraksha Yojana (Life Insurance)
- Aam Aadmi Bima Yojana (Social Security/Pension)





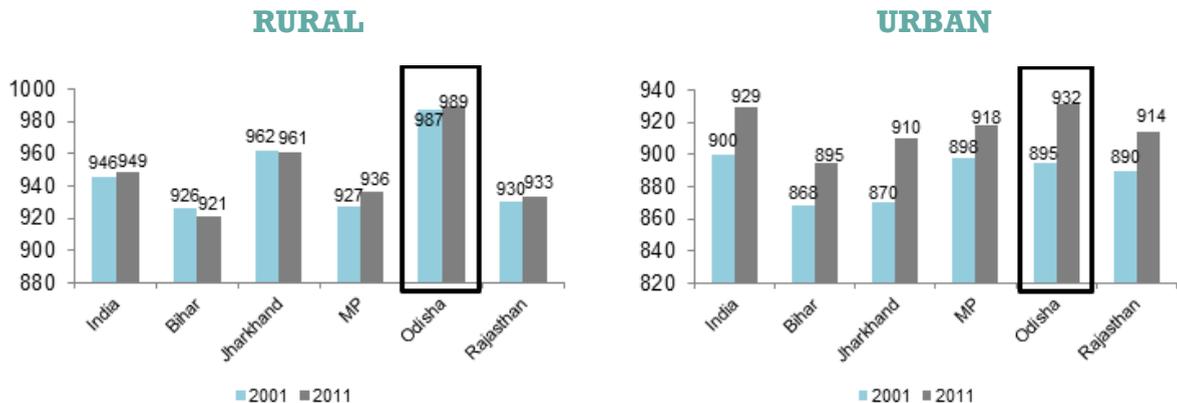
ODISHA

Snapshot of the State of Women in Odisha

Gender Composition

Women represent just under half of Odisha's people, contributing to **49.5%** of its population. The **total sex ratio** (number of females to 1,000 males) has slightly increased, currently at **979** females per 1,000 males (formerly 972 in 2001). This makes Odisha #1 in sex ratio (highest) out of all states in this analysis¹.

Sex Ratio: Number of Females per 1,000 Males



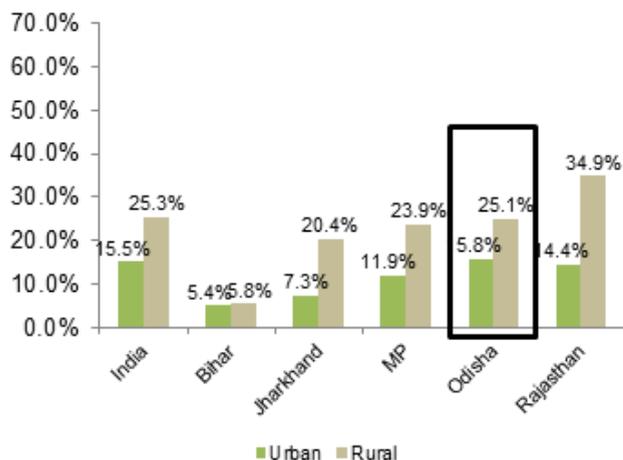
¹ Census MP: Sex Ratio and Female Population Data (Chapter 2): <http://censusmp.nic.in/censusmp/pca.html>

Occupation

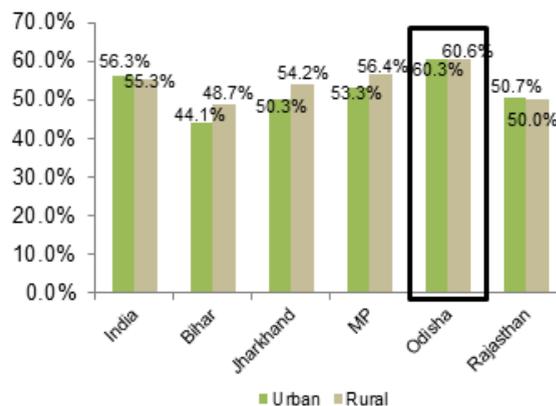
Female occupations in Odisha are largely agriculture-based, **69.3%** of rural women work in Agriculture, while **22.7%** of urban women work in Agriculture. The most common occupation of rural females is Agriculture (**69.3%**), while the most common occupation of urban females is Public Administration/Public Service (**25.7%**). Women in both rural and urban settings have suffered a loss of employment over the past 15 years. Women make up only **25.1%** of the rural labour force, down from **35.1%** in 2004/2005, and only **15.8%** of the urban labour force down from **20.2%** in 2004/2005¹.

Employment Rate - % of Labour Force by Gender (2011 Census)

FEMALE



MALE



¹ Labour Force Statistics: NITI Aayog: <https://niti.gov.in/state-statistics>

Gender-Based Welfare Schemes Highlighted by Odisha Government¹

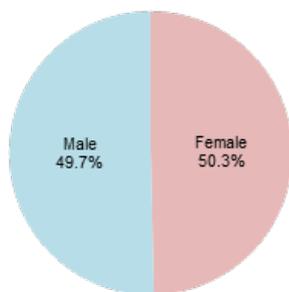
- **Beti Bachao Beti Padhao:** A nationwide campaign to eliminate gender-based sex selection to save the girl child by raising awareness and ensuring protection and education of the girl child
- **Biju Kanya Ratna Yojana:** An Odisha scheme implemented in Odisha districts with the lowest child sex ratios to tackle a declining child sex ratio. The scheme aims to prohibit gender-biased sex selection, ensure education and retention of the girl child in school as well as to sensitize the community and all stakeholders towards the value of girl child
- **Integrated Child Development Scheme (ICDS):** A comprehensive child development plan that includes provision of nutritional supplements, health checkups, referral services, immunisations, nutrition and health education, and pre-informal education
- **Integrated Child Protection Scheme (ICPS):** A centrally sponsored scheme to help the safety and security of children in difficult circumstances, including creating a vulnerable child tracking database, raising public awareness on child rights, strengthening child protection at the community and family levels
- **Kishori Shakti Yojana:** A scheme launched under ICDS which aims to empower adolescent girls in helping them be self-sufficient, assisting them with their studies (literacy and mathematical skills), promoting primary healthcare, nutrition, and hygiene
- **Mamata Scheme:** A state specific, conditional cash transfer scheme which provides monetary support to pregnant and lactating women (conditions include registration with a local Anganwadi Center (AWC), antenatal checkups, immunisations, Iron & Folic Acid (IFA) tablets etc.
- **One Stop Center:** A scheme which provides female victims of violence temporary shelter, police-desk, transportation, legal aid, and medical & counselling services
- **Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (SABLA):** A scheme that uses the existing infrastructure of ICDS and AWCs to improve adolescent girls' nutrition, health, education, vocational and life skills, similar to Kishori Shakti

¹ Women Child Department, Government of Odisha, <http://wcdodisha.gov.in/>

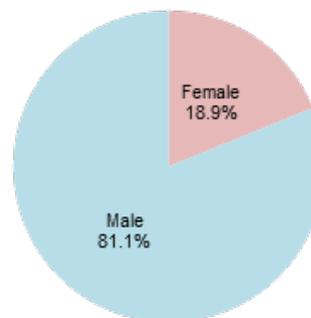
Gender Classification of Applicants and SochnaPreneurs in Odisha

All proceeding data has been collected in Bargarh District.

Odisha: Applicants % by Gender



Odisha: SochnaPreneurs % by Gender



SochnaPreneur Gender

Applicant Gender	SochnaPreneur Gender		Total
	Female	Male	
Female	36.5%	52.7%	50.3%
Male	63.5%	47.3%	49.7%
	100%	100%	100%

Table above displays gender classification of SochnaPreneurs and scheme applicants reached by them

Key Insights (“+” indicates a positive insight, “-” indicates a negative insight):

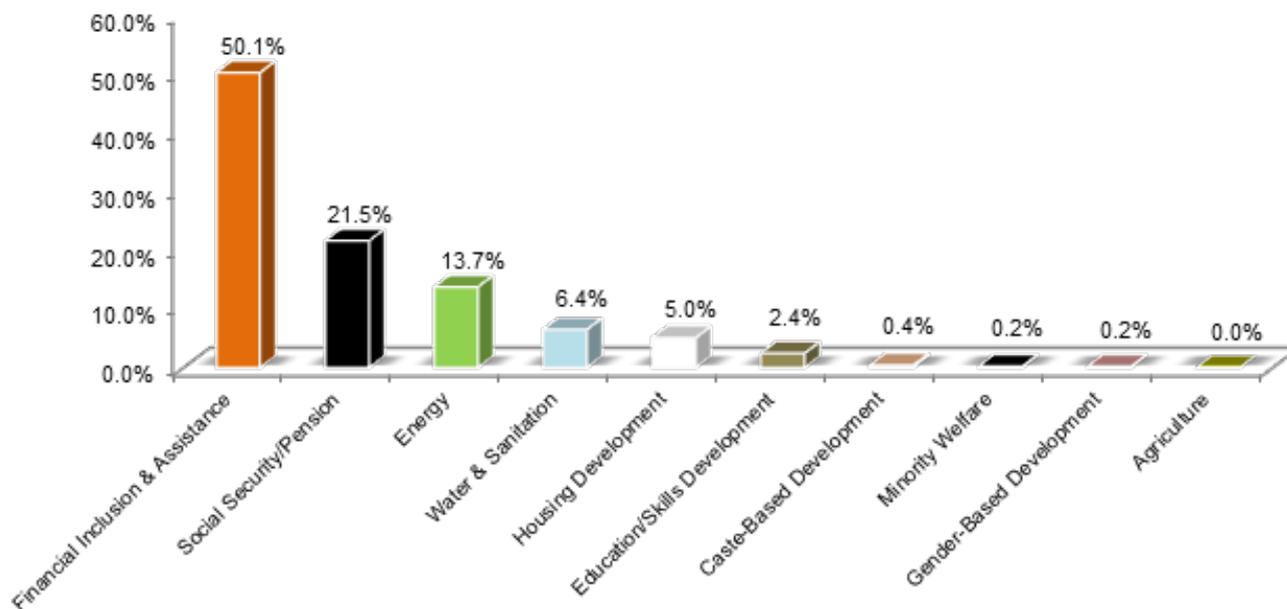
(+) There is a roughly even split between male and female applicants (49.7% male / 50.3% female)

(-) There is a significantly large number of male SochnaPreneurs (81.1%). **This indicates that more female SochnaPreneurs need to be hired.**

(-) Female SochnaPreneurs are mainly signing up male applicants, which is the outlier in this analysis which finds female SochnaPreneurs to have a tilt towards signing up female applicants or evenly signing up male and female applicants. **This indicates that there needs to be a targeting of more female applicants by these SochnaPreneurs.**

(-) Odisha is the only state in which there are no Transgender applicants. **This indicates that Transgender persons need to be targeted to sign up for schemes.**

Women in Odisha: % Distribution of Scheme Applications by Category



Key Insights:

There is **only a single instance** of a Gender-Based scheme signup by a woman in Odisha – for Mamata Scheme.

Financial Inclusion & Assistance, #1 in rank, is primarily driven by **Pradhan Mantri Jan Dhan Yojana**, which promotes access to banking by incentivising opening of bank accounts.

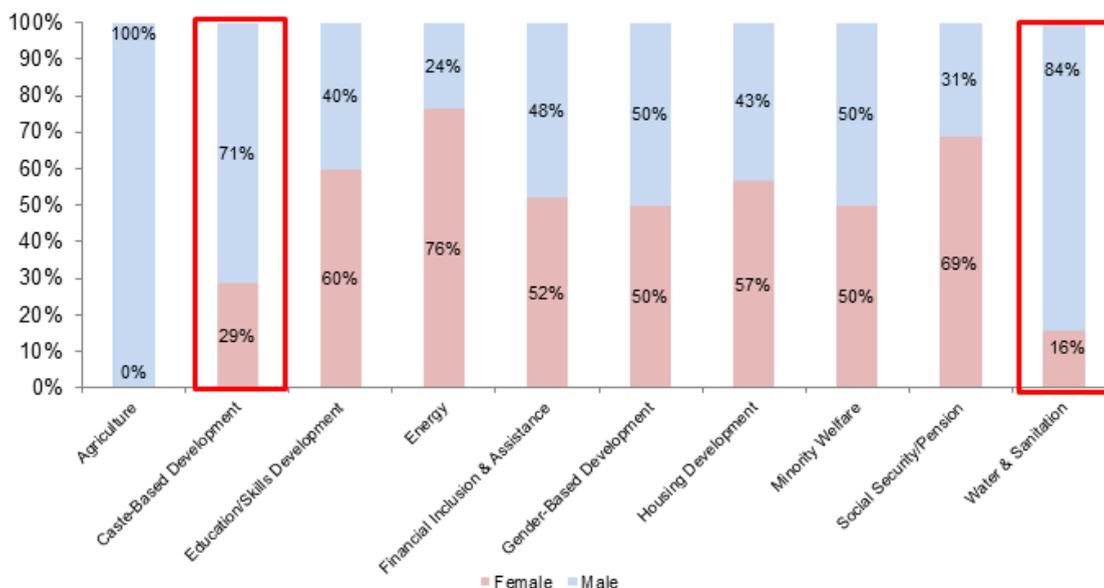
Social Security/Pension, #2 in rank, is driven by Madhu Baba Pension and Indira Gandhi Old Age and Disability Pension schemes.

Energy, #3 in rank, is solely driven by **Pradhan Mantri Ujjwala Yojana**.

(-) Despite an effort by Odisha government to highlight child development schemes, there are no child development scheme sign ups, and hardly any gender-based scheme sign ups. **This indicates that SochnaPreneurs can target these scheme categories when signing up women.**

Odisha: % Distribution of Gender by Scheme Applications

*Note: Categories are only boxed in red if there are more than 5 total applications (for all genders) for schemes within the category



Key Insights:

(+) Only two scheme categories (for which there are at least five applications) have a majority of male applicants.

(+) There is a skew towards female applicants for **Education/Skills Development** schemes, and **Minority Welfare** schemes are evenly split between male and female applicants. This is an anomaly in this analysis, as education-based schemes typically are skewed towards men.

(-) A majority of the main scheme categories in this analysis are **not** being applied for at all by either male or female applicants – **Child Development, Disability, Healthcare Insurance/Assistance, ID Cards, Labour Development, Life Insurance, Rural Development, Urban Development.**

This indicates there needs to be a push to sign up Bargarh inhabitants for all these scheme types. There also needs to be an expansion of DEF's programme in Odisha, as there are very few SoochnaPreneurs.

Top 10 Schemes Applied for by Women in Odisha

*excludes ID Cards and Certificates if they are not a part of an actual scheme

Rank	Top 10 Scheme Name	Scheme Category	Description	Demand: % of Female Applicants
1	Pradhan Mantri Jan Dhan Yojana (प्रधान मंत्री जन धन योजना)	Financial Inclusion & Assistance	Promotes access to banking by incentivising opening of bank accounts which will be given overdraft reprieve, relaxed KYC standards, no minimum balance, and Direct Benefit Transfers (DBT)	57%
2	Madhu Babu Pension Yojana (मधु बभु पेंशन योजना)	Social Security/ Pension	Provides a pension to the poor elderly and poor disabled persons	70%
3	Anyodaya Anna Yojana (अंत्योदय अन्ना योजना)	Financial Inclusion & Assistance	Provides subsidised food per month to BPL families to ensure food security	47%
4	Pradhan Mantri Ujjwala Yojana (प्रधान मंत्री उज्ज्वला योजना)	Energy	Provides LPG gas cylinders to rural households to reduce women's usage of fossil fuels and animal waste while cooking over open fires, leading to suffering from indoor air pollution	77%
5	Swacch Bharat Mission - Gramin (स्वच्छ भारत मिशन (ग्रामीण))	Water & Sanitation	installs household and community-shared toilets to end practice of open defecation	16%

6	Pradhan Mantri Gramin Aawas Yojana (प्रधान मंत्री ग्रामीण आवास योजना)	Housing Development	Provides financial assistance for construction or upgrading of house - including toilet installation, LPG gas connection (cooking fuel), electricity, drinking water, paved road - a merger of several schemes (Swachh Bharat, Make in India, Aadhar, etc.)	53%
7	Mo Kudia Scheme (now known as Biju Pucca Ghar Yojana) (मो कुड़िया योजना / बीजू पक्का घर योजना)	Housing Development	Provides pucca housing (made with burnt brick, stone, cement concrete, timber) to 10 lakh families to replace kutcha housing (made of brick, bamboo, mud, grass, etc.)	64%
8	Post Matric Scholarship (पोस्ट मैट्रिक छात्रवृत्ति)	Education/ Skills Development	Provides financial assistance to post matric students (Class 11, 12, and up to graduate degree)	62%
9	Indira Gandhi National Old Age Pension Scheme - Odisha (इंदिरा गांधी राष्ट्रीय वृद्धावस्था पेंशन योजना-ओडिशा)	Social Security/ Pension	Provides a monthly pension to persons over 60 who are BPL	50%
10	Indira Gandhi National Disability Pension Scheme (इंदिरा गांधी राष्ट्रीय विकलांगता पेंशन योजना)	Social Security/ Pension	Provides a monthly pension to BPL disabled persons between 18-79 years of age with 40%+ disability	67%

Key Insights:

(+) For the first time in this analysis, a scholarship scheme is in the Top 10 schemes for which women are signing up.

(+) There appears to be a strong preference for Social Security/Pension schemes, as 3 of the Top 10 are such schemes.

(-) 2 of the Top 10 schemes are still overwhelmingly being applied for by men (> 50% allocated to men). **This indicates the SoochnaPreneurs can focus on signing up more women for these 2 schemes.**

DEF Targets in Odisha on the Basis of Gender

- Hire more female SoochnaPreneurs to reduce the 81:29 skew towards men
- Train the current female SoochnaPreneurs to sign up more female applicants
- Signup everyone – both male and female applicants – for missing scheme categories such as: Child Development, Disability, Healthcare Insurance/Assistance, ID Cards, Labour Development, Life Insurance, Rural Development, Urban Development.
- Sign women up for more Gender-Based and Child Development schemes, such as those highlighted by the Odisha government:
 1. Beti Bachao Beti Padhao
 2. Biju Kanya Ratna Yojana
 3. ICDS
 4. ICPS
 5. Kishori Shakti Yojana
 6. Mamata Scheme
 7. Rajiv Gandhi Scheme for Empowerment of Adolescents (SABLA)
- Sign up more women for the following (schemes in their Top 10 that are mostly allocated to men):
 1. Antyodana Anna Yojana (Social Security/Pension)
 2. Swachh Bharat Mission – Gramin (Water & Sanitation)

State Rankings



Rankings listed from best to worst, 1 = best case for women, 5 = worst case for women

Sex Ratio – Rural (2011 Census)

State	Rank	# Females per 1,000 Males
Odisha	1	989
Jharkhand	2	961
Madhya Pradesh	3	936
Rajasthan	4	933
Bihar	5	921

Sex Ratio – Urban (2011 Census)

State	Rank	# Females per 1,000 Males
Odisha	1	932
Madhya Pradesh	2	918
Rajasthan	3	914
Jharkhand	4	910
Bihar	5	895

Female Employment Rate – Rural (2011 Census)

State	Rank	% Female Employed
Rajasthan	1	34.9%
Odisha	2	25.1%
Madhya Pradesh	3	23.9%
Jharkhand	4	20.4%
Bihar	5	5.8%

Female Employment Rate – Urban (2011 Census)

State	Rank	% Female Employed
Odisha	1	15.8%
Rajasthan	2	14.4%
Madhya Pradesh	3	11.9%
Jharkhand	4	7.3%
Bihar	5	5.4%

Applicants: % Female

State	Rank	% Female Applicants
Jharkhand	1	56.5%
Bihar	2	53.6%
Rajasthan	3	53.0%
Odisha	4	50.3%
Madhya Pradesh	5	42.3%

SoochnaPreneurs: % Female

State	Rank	% Female SoochnaPreneurs
Rajasthan	1	62.7%
Madhya Pradesh	2	49.3%
Jharkhand	3	40.5%
Odisha	4	18.9%
Bihar	5	0%

Scheme Categories with ≥50% Female Applicants

State	Rank	# Categories
Jharkhand	1	11
Bihar	2	8
Madhya Pradesh	3	7
Rajasthan	3	7
Odisha	3	7

% of Female Applicants Signed Up by Male SooknaPreneurs

State	Rank	% Females Signed Up by Men
Jharkhand	1	56.8%
Bihar	2	53.6%
Odisha	3	52.7%
Rajasthan	4	42.8%
Madhya Pradesh	5	33.5%

Schemes in Women's Top 10 with ≥50% Female Applicants

State	Rank	# Schemes
Odisha	1	7
Rajasthan	2	6
Madhya Pradesh	3	5
Jharkhand	3	5
Bihar	3	5

Rank of “Gender-Based Development” Schemes Signups

State	Rank	Gender-Based Scheme Rank
Rajasthan	1	3
Madhya Pradesh	2	4
Jharkhand	3	5
Bihar	4	6
Odisha	5	9

Scheme Categories by Popularity for Women Across States (calculated by combining the rankings of each category across all 5 states)

Top half in green, bottom half in red

Scheme Category ¹	Popularity Rank
Energy	1
IDs (Certificates & Cards)	2
Gender-Based Development	3
Labour Development	4
Healthcare Insurance/Assistance	5
Social Security/Pension	6
Agriculture	7
Caste-Based Development	8
Education/Skills Development	9
Water & Sanitation	10
Housing Development	11
Financial Inclusion & Assistance	12
Rural Development	13
Child Development	14
Life Insurance	15
Disability	16
Minority Welfare	17
Urban Development	17

¹ For a more in-depth understanding of the ranking methodology for both tables, please refer to page 7

Scheme Categories by % of Female Applicants Across States

(calculated by combining the rankings of each category across all 5 states)

In green if scheme has 50%+ female applicants in at least 3 states; else red

Scheme Category	% Female Applicants Rank
Energy	1
Gender-Based Development	2
Financial Inclusion & Assistance	3
Rural Development	4
Disability	4
Social Security/Pension	5
Child Development	5
Housing Development	6
Caste-Based Development	6
Urban Development	6
Healthcare Insurance/Assistance	7
Education/Skills Development	8
IDs (Certificates & Cards)	9
Life Insurance	10
Water & Sanitation	11
Labour Development	12
Agriculture	13
Minority Welfare	14

Key Insights:

(+) **Energy**, the most popular scheme type amongst women, is mainly driven by **Pradhan Mantri Ujjwala Yojana**. As this scheme is provided in the female's name, this indicates why it is mostly skewed towards women.

(+) **Child Development, Disability, Financial Inclusion & Assistance, Rural Development** schemes are relatively less popular amongst women in terms of # of signups, but a higher proportion of these schemes are allocated to women.

(-) While it is a positive sign to see **Identification (ID Cards & Certificates)** very popular with women, it is concerning that IDs are mainly being allocated to men across all states, as certain ID cards like Aadhar Card

and PAN Card unlock access to many other schemes and benefits for women and are becoming mandatory to avail basic services.

(-) **Labour Development** is a popular scheme type with women, but it is mainly being allocated to men across all states.

(-) **Healthcare Insurance** is a popular scheme type with women, but it is mainly being allocated to men across all states.

(-) **Agriculture** schemes are of medium popularity with women, yet are most severely allocated to men.

(-) While schemes like **Minority Welfare, Life Insurance, and Urban Development** are rarer schemes for both women and men to sign up for, these are still mostly skewed towards men.

Top 20 Most Popular Schemes for Women Across All 5 States

Rankings calculated by summing the individual rankings of each scheme across all 5 states and sorting from more popular to less popular (starting with rank “1” as most popular). Thereafter, rankings factor in the # of states in which a scheme occurs and its total number of occurrences across all 5 states¹.

Scheme Name	Scheme Category	Popularity Rank
Pradhan Mantri Ujjwala Yojana	Energy	1
Swachh Bharat Mission (Gramin)	Water & Sanitation	2
Pradhan Mantri Gramin Aawas Yojana	Housing Development	3
Pradhan Mantri Jan Dhan Yojana	Financial Inclusion & Assistance	4
Ayushman Bharat Scheme - Pradhan Mantri Jan Arogya Scheme	Healthcare Insurance & Assistance	5
Indira Gandhi National Old Age Pension Scheme	Social Security/Pension	6
POSHAN Abhiyaan	Gender-Based Development	7

¹ For a more in-depth understanding of the ranking methodology for this table, please refer to the Methodology section of this report

Ujala Scheme (Unnat Jeevan)	Energy	8
Pradhan Mantri Matritva Vandana Yojana	Gender-Based Development	9
Pradhan Mantri Kisan Samaan Nidhi Yojana	Agriculture	10
Janani Suraksha Yojana	Gender-Based Development	11
Aam Aadmi Bima Yojana	Social Security/Pension	12
Pradhan Mantri Fasal Bima Yojana	Agriculture	13
Pradhan Mantri Kaushal Vikas Yojana	Education/Skills Development	14
Pradhan Mantri Shram Yogi Maan Dhan Yojana	Social Security/Pension	15
Pradhan Mantri Sukanya Samridhi Yojana	Gender-Based Development	16
Post Matric Scholarship for SC/ST/OBC	Caste-Based Development	17
Integrated Child Development Scheme	Child Development	18
National Rural Livelihood Mission	Rural Development	19
Atal Pension Yojana	Social Security/Pension	20

Key Insights:

(+) The most recurring scheme category type of the Top 20 most popular schemes across all 5 states are **Gender-Based Development** (appearing 4 times), tied with **Social Security/Pension** (appearing 4 times)

There are no appearances of **Disability, Minority Welfare, Labour Development, Life Insurance, or Urban Development schemes** in the Top 20 most popular schemes for women across the five states. This is not necessarily a (-) insight, as many of these categories are circumstance-based (ex: only disabled persons would be applying for disability-based schemes, only religious minorities would be applying for minority-based schemes, etc.) Life Insurance and Urban Development schemes are rare applications across all genders.

% Scheme Categories Applied for by Women

Scheme names are marked in green when at least 3 of 5 states have 50%+ female applicants; otherwise they are marked in red

Scheme Category

	MP	Jharkhand	Bihar	Rajasthan	Odisha
Agriculture	18%	44%	28%	37%	0%
Caste-Based Development	49%	50%	40%	43%	29%
Child Development	53%	68%	21%	57%	0%
Disability	56%	83%	50%	46%	0%
Education/Skills Development	45%	58%	24%	40%	60%
Energy	72%	90%	93%	92%	76%
Financial Inclusion & Assistance	65%	52%	54%	53%	52%
Gender-Based Development	88%	87%	86%	70%	50%
Healthcare Insurance/Assistance	35%	43%	44%	54%	0%
Housing Development	12%	50%	80%	51%	57%
IDs (Certificates & Cards)	35%	47%	47%	43%	0%
Labour Development	35%	50%	0%	42%	0%
Life Insurance	42%	0%	27%	47%	0%
Minority Welfare	29%	0%	0%	0%	50%
Rural Development	83%	64%	75%	41%	0%
Social Security/Pension	39%	62%	40%	53%	69%
Urban Development	75%	0%	100%	29%	0%
Water & Sanitation	15%	43%	78%	40%	16%

% Distribution of Scheme Applications by Women

This chart shows the distribution of each scheme category applied for by women for each state. The rows show the data across each state for each scheme category, while the columns show the data for just one state, where the sum of each column adds up to 100%.

Scheme Category

	MP	Jharkhand	Bihar	Rajasthan	Odisha
Agriculture	7.3%	3.6%	6.7%	3.5%	0.0%
Caste-Based Development	4.7%	5.3%	0.6%	4.0%	0.4%
Child Development	2.7%	0.7%	0.4%	2.1%	0.0%
Disability	0.04%	0.1%	0.3%	0.5%	0.0%
Education/Skills Development	1.8%	4.7%	0.8%	2.8%	2.4%
Energy	29.7%	22.2%	25.4%	19.2%	13.7%
Financial Inclusion & Assistance	3.1%	2.0%	0.5%	1.5%	50.1%
Gender-Based Development	8.3%	7.2%	5.1%	15.4%	0.2%
Healthcare Insurance/Assistance	7.0%	9.4%	16.1%	2.6%	0.0%
Housing Development	1.5%	2.6%	1.7%	2.0%	5.0%
IDs (Certificates & Cards)	9.6%	11.3%	25.5%	22.5%	0.0%
Labour Development	12.9%	24.0%	0.0%	5.8%	0.0%
Life Insurance	0.2%	0.0%	0.2%	3.7%	0.0%
Minority Welfare	0.3%	0.0%	0.0%	0.0%	0.2%
Rural Development	7.0%	0.7%	0.6%	1.0%	0.0%
Social Security/Pension	2.6%	3.8%	4.9%	10.3%	21.5%
Urban Development	0.1%	0.0%	0.1%	0.1%	0.0%
Water & Sanitation	1.2%	2.3%	11.1%	2.8%	6.4%
	100%	100%	100%	100%	100%

Gender-Based Recommendations for Future SochnaPreneur Phases (and similar future DEF initiatives)

Short Term Recommendations:

- **DEF should hire more female SochnaPreneurs** to reduce potential preference bias for signing up male applicants. This is especially critical for signing up female applicants for essential categories such as Identification Cards and Healthcare, and empowerment categories, such as Education & Skills Development and Labour Development.
- **DEF should hire transgender SochnaPreneurs** to help reduce the stigmatisation of being Transgender within communities, and to potentially do better with Transgender outreach in terms of welfare scheme service delivery.
- **District Coordinators should provide gender-sensitive training to SochnaPreneurs** for signing up applicants.
- As of August 2019, 34 phone conversations have been held with District Coordinators and SochnaPreneurs from each state by DEF's Research & Advocacy unit as a preliminary step. SochnaPreneurs with overwhelming preferential bias towards male applicants overall and/or within specific scheme categories were given a gender-sensitivity briefing and were requested to focus on signing up more women for specific schemes.
- SochnaPreneurs should be trained to sign up women for more “head of household” type schemes which are availed by the entire household (ex: Ayushman Bharat, Swachh Bharat, Gramin Aawas).

Long Term Recommendations:

- **DEF should launch more SochnaSeva access points in rural areas** so women have closer access.
- **Policy recommendations to state and central governments to create schemes designed explicitly for women and to only go in their name** (ex: as is the case with Pradhan Mantri Ujjwala Yojana, Pradhan Mantri Matritva Yojana, and Bhamashah Yojana, all of which are found to be popular amongst women in this analysis).
 1. Education and skills development schemes designed explicitly for women would be particularly beneficial, as these are essentially empowerment schemes that could help reduce the gender poverty gap.

Conclusion

This report primarily sought to better understand the extent of gender inclusion in welfare scheme service delivery by SoochnaPreneurs as well as ascertain the demand for varying types of welfare schemes by women.

Gender Inclusion

The findings of this report have highlighted the need for gender inclusion within programme design itself in order to be able to foster gender mainstreaming through the means of access to information. Entrenched gender dynamics have yielded consistent instances in which male SoochnaPreneurs targeted male applicants over female, while female SoochnaPreneurs targeted female applicants over male. Such dynamics have also yielded a severe underrepresentation of transgender persons targeted for welfare scheme service delivery. Within the context of effective programme design and implementation, being highly cognisant of local/regional gender dynamics at play and how they might impact service delivery is crucial.

As follows, the findings detailed above have uncovered the necessity of embedding gender-sensitivity training into the entrepreneurship model to minimize circumstances of preferential bias towards males. While the model itself may be sustainable on the basis of income generation and self-employment, it will not be socially optimal if entrepreneurs are not provided training that will foster greater gender inclusion. Gender-sensitivity training can help solve for gender-mismatched schemes – schemes which are highly applied for by women but still have a higher proportion of male applicants, indicating potential preferential bias in targeting male applicants.

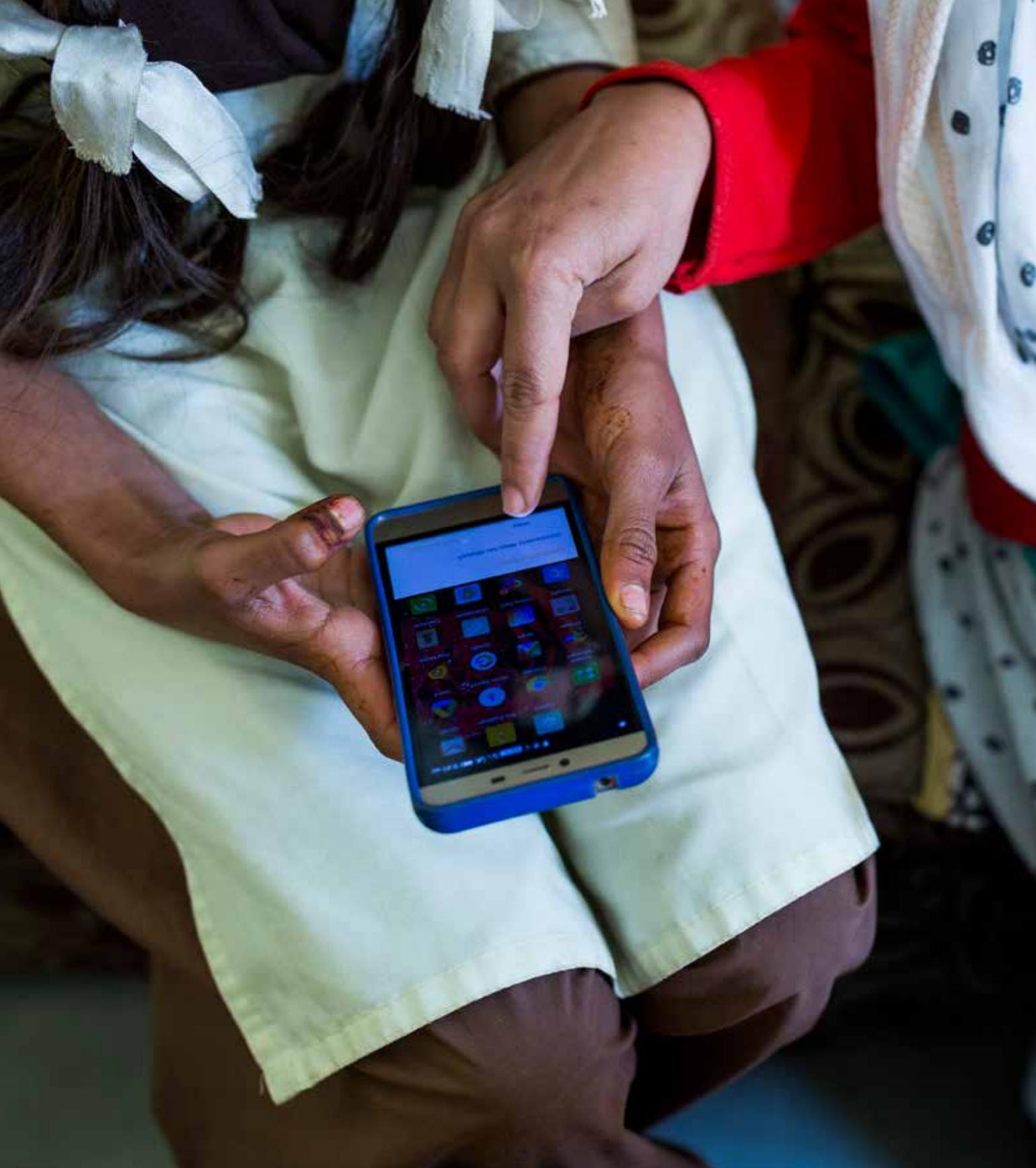
Both findings are particularly crucial in designing and implementing social welfare initiatives, as such initiatives need to be hyper aware of how to reach the most marginalised gender groups. In the case of last mile access to information, it is critical that the last mile reaches women, transgender persons, and other ostracized groups.

Welfare Scheme Demand by Women

As it pertains to ascertaining the demand landscape for welfare schemes, perhaps the most insightful finding is that women sign up for “women-only” welfare schemes at a consistently high rate. Schemes designed to be allocated only to women may help bridge the preferential bias towards male gap, as even male SooknaPreneurs with such biases are restricted from assisting males in signing up for these schemes. To DEF and other socially-focused enterprises engaging in advocacy work, it is recommended to advocate to state and central governments for the creation of more gender-oriented welfare schemes and programmes which explicitly help marginalised gender groups only.

Another encouraging finding is that gender-based development schemes are within women’s Top 5 most popular schemes across all five states – these schemes are empowerment schemes in nature, and if availed by women, can potentially help reduce the gender poverty gap. This finding is another testament to the popularity of female empowerment schemes by women, and can be used to advocate for more gender-oriented welfare schemes and programmes.







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