

TATA
COMMUNICATIONS

trickleup
India Foundation



Smart Sakhis

THE SMART DRIVERS OF CHANGE

**mpowered**

Smart Sakhis

THE SMART DRIVERS OF CHANGE



4/2 Orient Row, 2nd Floor, Park Circus, Kolkata - 700017, West Bengal, India.
Tel: +91 33 4000 4776 | Email: info@trickleupindia.org

PEER TO PEER LEARNING AND DEVELOPMENT

Cadre of Women from Community, under the M-Powered Project, Promoting the Use of Mobile Technology, best livelihood practices and generate awareness in the community.

BACKGROUND

The 'MPOWERED' (Mobile Connections to Promote Women's Economic Development) Project is implemented by Trickle Up since October 2016 with support from TATA Communications. It has completed two implementation cycles so far and is currently in its third phase. This project intends to directly empower 2800 women living in extreme poverty in eastern India with custom-designed mobile technology that would result in improved livelihoods, increased access to financial services and greater participation in government programs. The project compliments the efforts of state chapters of National Rural Livelihoods Mission (NRLM) through livelihood training, seed grant support, facilitation and capacity building along with provision of mobile technology, and training on application and usage of smartphone for livelihood generation and for availing services of government and other state programs. The project is currently implemented in 121 revenue villages across 5 Blocks of West Singhbhum & Pakur districts of Jharkhand and Balangir, Sundergarh and Jajpur districts of Odisha. The project has been instrumental in ensuring 26% increase in income in over a period of last two years and enabling 70% of the project participants to diversify the livelihood practices and increase household income and savings. Overall, 73% reduction in migration was observed after three years of project implementation. There was a marked increase in project participant's ability to communicate and take informed decisions. 38.64% of project participants actively made household decisions while 88.18% had participated in community gatherings such as Gram Sabha, special Gram Sabha, village level development meetings, village level federation meetings (exclusively for SHGs) and school management committee (SMC) meetings over the preceding two years.

The most important factor which enabled these outcomes is a robust coaching and mentoring mechanism practiced by a cadre of dedicated women coaches called "Smart *Sakhis*". The cadre of Smart Sakhis was introduced in the program to promote the use of mobile technology enabled livelihood practices. Some of these women were initially participants of the project but given their performance and ability to motivate other women, they were selected to provide handholding support to other project participants. As practitioners of technology enabled coaching, Smart Sakhis provide training and monitor the use of a customized advisory App called PoP (Package of Practices). PoP is a custom-designed mobile app, that provides a step-by-step guide in vernacular language with modules on organic cultivation techniques of five commonly practiced crops, financial management and accessing social protection schemes) has enabled trainees to adopt efficient agricultural, livestock and business practices. The app provides basic information about required inputs and steps for growing a range of crops and managing livestock rearing activities, using pictures and fairly simple text that can be understood by the project participants. The app also provides step-by-step instructions and automated calculations of the quantity and type of inputs required for preparing and planting nursery beds, ploughing and preparing growing beds, planting seedlings, weeding, fertilizing, pest control, and other required care. PoP App on a regular basis.

During the ideation of the project, the concept of Smart Sakhis emerged when it was decided that mobile devices would be provided to the project participants to improve access to information on livelihood practices and entitlements. The requirement of a facilitator or enabler was imminent. Hence, a cadre with local girls and women from the same communities was visualized who would relate to the context and ground realities of extremely poor families and would provide handholding and coaching support in local language. Today there are 136 Smart Sakhis who with their Smart Phones, provided by Tata Communications work alongside the field staff in project locations to generate awareness in the community on government social security schemes, and use PoP and other apps for enabling livelihood practices and monitor the progress of the community as against the M-Powered project result framework.

OBJECTIVE

The major objective of promoting the cadre of Smart Sakhis is to provide handholding support to the project participants to integrate mobile technology into their daily lives by coaching, training and monitoring them on regular basis. The Smart Sakhis ensure increased use of smartphone and PoP app along with enhancing their skills, knowledge and livelihood practices.

SMART SAKHIS – REACH

There are 136 Smart Sakhis working with 2800 participants across five project locations in Jharkhand and Odisha. The ratio of Smart Sakhi to project participant is around 1:15-25 based on the project participants in the village and the distance they have to cover.

State	District	Block	No of Smart Sakhis
Odisha	Balangir	Muribahal	32
	Sundergarh	Balisankara	25
	Jajpur	Sukinda	12
Jharkhand	West Singhbhum	Manoharpur	48
	Pakur	Maheshpur	19
Total			136

ROLE AND RESPONSIBILITIES

- Coaching and handholding the participants on Smartphone, PoP app and other relevant Apps required for livelihood development and management.
- Generating awareness in the community on government social security schemes, use of other apps on livelihood practices.
- Support the field team for preparation of Livelihood Plan for Project Participants.
- Monitoring the progress of the community as against the M-Powered project result framework (theory of change). The Smart Sakhis report on several data points created to monitor the effectiveness of trainings, coaching of the PPs, monthly activity and any other reporting structure defined by Trickle Up.
- The Smart Sakhi have the overall responsibility to provide handholding to the community on livelihood plans and any other digital intervention involving the project participant or her household.
- To impart training to the participants on WaSH, Nutrition, market awareness and supply chain etc. after being trained by Trickle Up partners. Support the front-line service providers like Community Resource Persons (CRPs) to strengthen the Self-Help Groups.
- Support formation of Micro Enterprise groups and their functioning.

REMUNERATION

In the initial phase of the project, Smart Sakhis were paid an amount of fixed INR 700.00 (Rupees: Seven Hundred only) based on home visit, training provided and recharge done on Data and Voice pack provided that Smart Sakhis are giving training on the internet utility apps. Currently they are paid INR 1500 (Rupees Fifteen Hundred only)

The remuneration of the Smart Sakhi is released based on the validation from the Field Staff around the work completed as planned in the monthly work plan. The Field Staff reviews the work done by the Smart Sakhi together with the Block Coordinator and then share the feedback for the month and prepare the work plan for the following month. We are looking forward to creating the Smart Sakhi as the master resource in the community to provide various types of support and services and therefore these Smart Sakhis shall evolve as a revenue model in the community.

Documentation required during Reimbursement of Smart Sakhi Remuneration:

Trickle Up and Partners are equally responsible for proper documentation and authentication of each of the documents during the statutory Audit and donor audit. Following are the documents needed during the reimbursement of Smart Sakhi remuneration.

Every Smart Sakhi should submit the report before disbursed the remuneration. All the monthly report of Smart Sakhi has to be signed by the field staff as well as the Block coordinator. NGO Partners submit all the original signed copy of report to Trickle Up during the monthly reimbursements. Remuneration is always transferred through Bank (no cash payment is allowed)

Original Bank transfer document is submitted to Trickle Up related to Smart Sakhi payment.

CRITERIA FOR SELECTION OF SMART SAKHIS

The Smart Sakhis are selected in consultation with the communities, Panchayat representatives and SHGs. Following are the criteria for selection of the Smart Sakhis:

- Willing to work as Smart Sakhi
- Self-confidence
- Good communication skills
- Good knowledge of local language, local area and people
- Fast learners to convey the message in the community
- No migration in last 1 year
- Support from family to travel frequently in the community
- Belong to the Scheduled Caste and Scheduled Tribes.
- Should be women aged between 18-30
- Minimum education : 10th pass out or above
- Knowledge of various govt. schemes and entitlements.
- Knowledge on internet usage
- Knowledge on smartphone basic usage

In addition to the above criteria, it is also observed that the Smart Sakhi and her family is not prone to migration since this would discontinue their support to the community. In addition, discussions are also held with the other family members of the potential Smart Sakhi since they have to travel from one village to another for work. Looking at the ground realities, sometimes there is relaxation on the literacy skills. The selection of Smart Sakhi is normally conducted in a drive mode and takes around 2-3 days.

APPOINTMENT OF SMART SAKHIS

Selected Smart Sakhis receive an acknowledgement letter on behalf of the M-Powered Project highlighting program objective, roles and responsibilities, key deliverables, and monthly remuneration.

INDUCTION TRAINING AND CAPACITY BUILDING

The Smart Sakhis undergo two-day classroom and field-based induction training on program vision, goals and key outcomes along with their role, responsibilities and key deliverables. The Smart Sakhis are provided need-based training on new smartphone applications and other government social security schemes and entitlements for the continuous development, SHG management, climate smart agriculture, livestock rearing etc.

PERFORMANCE MONITORING

Field Staff led by Block coordinators monitor the activities of the Smart Sakhis on weekly basis to ensure that the project deliverables are being carried out effectively and as per plan. Block Coordinators identify training needs of the smart Sakhis and ensure that their capacities are developed to ensure effective handholding and coaching of the project participants.

Each of the Field Staffs prepare work plans with the Smart Sakhis and share it with their Block Coordinators. The feedback on the trainings, livelihood plans and other inputs in the program implementation will be collected either on a sample basis or for the complete cohort depending on the availability of the resources. Each Smart Sakhi will be accountable for the progress and data collection of respective PP tagged with her.

ORIENTATION TRAINING MODULE

#	Training Session	Objective
1.	Welcome and Introduction	Agenda Setting and Purpose of the Training Workshop Introduction of the Smart Sakhis, Field Staff and Program Staff Expectations of the Smart Sakhis from the training workshop

2.	Organization Introduction – Trickle Up and Tata Communications	Share Vision, Mission of Trickle Up and Tata Communications Importance of the Partnership and representation
3.	M-Powered Project – Introduction	In detail discussion on Program objective, outcomes and deliverables Importance of digital technology and Role of smartphones and applications
4.	Livelihood and Seed Grant	Discuss in detail the Graduation Approach highlighting Livelihood and Seed Grant components – importance and intended results Handholding Support to Project Participants by Smart Sakhis
5.	Smartphone Use	Role of Smartphones in daily life and improving social well being Train Smart Sakhis on Smartphone Use
6.	PoP App Use	Background on PoP app use its importance Train Smart Sakhis on PoP app use
7.	Introduction on govt. schemes & entitlements	Government schemes available online How to access govt. schemes & entitlements
8.	Monitoring on Smartphone Use and PoP app Use	Sharing of ways to monitor the smartphone and PoP app Use among the participants
9.	Reporting	Discuss in detail how smart Sakhis would report on a weekly basis to the field staff
10.	On Field – Smartphone Use and PoP App Use training	Half day field-based orientation on smartphone training and PoP app use to project participants

SMART SAKHIS AS DRIVERS OF CHANGE

Smart Sakhis over the years have played an important role not only in the lives of ultra-poor women and their families, but they have also put equal impact on others in the village by changing their perspectives on the ultra-poor. While the successes the project is attributed to the Smart Sakhis to a large extent, they themselves have also gone through a process of transformation. While empowering people and enabling the access to information, many of them have learnt communication and motivation skills. Just few years back, they were confined to the four walls of their houses. Today, they have moved out and got exciting exposure to digital technology and could explore the store houses of

information, knowledge, and wisdom. As they were trained to motivate others to come up with different livelihood practices and avenues for scoping financial resources, many of them have become better entrepreneurs and helped their husbands and family members to expand their businesses or other livelihood practices. As they themselves earn now, they are contributing to family's expenses and their social position in their families and respect in the communities has substantially improved. They are consulted by the community during any important decision-making processes.

Trickle Up is looking forward to Smart Sakhis much beyond digital coaches as change agents for bringing in significant social and economic transformation. A comprehensive capacity building package is getting prepared for them to further expand their knowledge base. The learnings from the Smart Sakhi Model have been disseminated with different Govt. agencies including Jharkhand Livelihood Promotion Society (JSLPS) and used at scale for building the capacities of their front-line cadre called "Change makers" who work with Particularly Vulnerable Tribal Groups (PVTGs) as coaches. Recently, a plan has been carved out to run functional literacy centers in MPowered villages with the support of Tata Consultancy Services (TCS). The Smart Sakhis are envisaged as the functional literacy trainers. This would further establish them as stronger enablers of change.

STORIES FROM THE FIELD

Case Study 1

The New World of Bobby Tandy

If you visit the remote village of Tupaudar in Balangir Odisha, you will hear that nobody is more inspiring than Bobby Tandi. Bobby is a young woman in her early twenties who lives in the village with her three brothers and parents. She currently works as a field coordinator with Trickle Up's partner organization Nydhee, overseeing 68 project participants and five villages in the Lebada gram panchayat with the MPowered project. At first glance, Bobby comes across as an ordinary field coordinator. But Bobby's story is quite unique and one of resilience. Bobby didn't start off as a field coordinator, and her life wasn't always the easiest. Bobby's journey with Trickle Up started as a Smart Sakhi, a local coach who helps MPowered project participants learn how to use smartphones. Due to her outstanding work and success, Bobby got promoted from a Smart Sakhi to a field coordinator, and it is clear to see why.



Bobby is organized, always carrying her notebook ensuring she doesn't forget anything. She is outspoken, and always has a smile on her face.

But Bobby had to go through a lot to get to where she is today. When she was younger her parents often left the village and migrated for work. When she was in 6th and 7th grade, Bobby had to take care of both herself and her younger siblings as her parents had fully left for migration. This was a challenging time for Bobby, as she was still very young and had to study on the side. But Bobby credits a lot of her success today to her parents. Unlike some of the parents in the village, Bobby's family always made education a priority. Even if most of their money had to go to education, they made sure their children were taken care of, despite neither of her parents having gone to school when they were younger.

Thanks to her parents' commitment, Bobby received a good education and was eligible to become a Smart Sakhi when Trickle Up came to her village. Her name was suggested to the field staff, as she met the four main criteria: belonging to a Scheduled caste or tribe, coming from an ultra-poor community, having completed school until at least 10th grade, and having a basic knowledge of the village landscape and language.

As a Smart Sakhi, Bobby was trained how to use a smartphone and then used what she learned to teach the larger group of project participants. She already knew many of the apps, but she got trained how to use apps ranging from Whatsapp all the way to Zoom. In 1.5 months, she was fully trained.

Bobby started teaching how to use smartphones despite never having used a smartphone herself prior. One of the biggest challenges at the start, however, was getting participants to come to meetings to learn. Before Trickle Up came to the village, there was a fraud organization that pretended to be an NGO and took the villagers' money instead. Some of the villagers were afraid the same would happen here. Additionally, during the pandemic many of the participants didn't want Bobby to come into their house, and everyone had to wear a mask when they met. This made it challenging for the groups to meet and really get to know each other.

Slowly overtime, and as the pandemic gradually got better, the groups started to meet more and more. Now they are happily meeting on a weekly basis. Additionally, Bobby went to the market to survey what products were in high demand. She then went back to the project participants and suggested to do activities to grow or raise those products because there is a good market for sales. Bobby helped the participants in a variety of ways. She taught them how to use smartphones, she helped them open up bank accounts, and she convinced them to come to village level meetings. Bobby trained the group so well that they were able to book their vaccines using their phones, watch videos on Youtube, and the kids were able to go to virtual school using Google Meets.

Since there are not enough phones for everyone, three participants have to share one phone. Each participant is allowed to use the phone for 2 days each, and they all chip in to pay for the data recharge. Bobby acknowledges that there have been conflicts in the groups, but she says she has been able to mitigate them. She says that if you slowly teach the participants lessons, whether they are life lessons or practical lessons they will understand them the more you explain it to them.

Even today, when Bobby is in the group sessions she speaks out and acts like a leader. She encourages all the participants to talk. Her original group of participants has been very successful, many of them have started small business's. And Bobby continues to help out in the village, the judicial officer even recognizes her nowadays and knows her name. Bobby has moved on to a bigger position as a field coordinator, she continues to work hard and study hard in college with the hopes of becoming a teacher someday.

Additionally, she not only got to teach her participants how to use a smartphone. She became her parents' teacher too. Her father has fallen in love with the technology, and Bobby says she is saving up her salary to buy him a smartphone of his own.

Bobby was a phenomenal Smart Sakhi, and now she gets to train and mentor the Smart Sakhi's themselves. When asked why she does the work she does and helps the people in the village Bobby said, "I belong to the ultrapoor community myself, and I know the pain. I hope that in the future children won't face the problems we are facing." Bobby is not only a mentor, but she is an activist. She says if she can change one thing in the world, she would change peoples mentalities on women. "Girls should get freedom, all girls should study, all girls should be able to fupull their dreams," Bobby said strongly. Bobby has worked hard, but she couldn't have done it without the opportunities granted to her from Trickle Up and the education her family provided. Her hope is that one day all girls can do the same, and all girls can feel as empowered as her.

Case Study 2

Rukmini and her Smart Dreams



Rukmani Putel is a mother, wife, and daughter who cares for and looks after her family. But she is also a hard worker, who mentors and supports a group of women to learn the ins and outs of using a cell phone. Her hard work earned her an opportunity to travel to Mumbai to speak about her experiences.

Rukmani comes from and works in the village of Pitapara, which can be found in the area of Titlagarh in the East Indian state of Odisha. She lives in a small home with her three daughters, husband, and in-laws. Life was challenging for Rukmani prior to joining the project. She had little time to work and earn an income as she looked after her family. In 2020, however, she heard about Trickle Up, and the Mpowered project, and wanted to be a part of it.

The MPowered project provides ultra-poor women support and funding to help them create a livelihood activity. One thing unique to the project is that the participants are taught how to use a smartphone, and have access to one for part of the week. This helps



them improve and grow their small businesses. At the heart of this project are the *Smart Sakhis* (SS), who are ultra-poor women with a base level of education. These SS are trained in using the cellphones and multiple other skills, which they then teach the group of participants.

When Trickle Up came to Pitapara, Rukmani asked what was going on. The field coordinator told her that they were looking for women who were interested in becoming SS, and Rukmani signed up for an interview. She was chosen to be her village's SS.

Despite only going to school until 10th grade, she learned the new technology very quickly. Before being hired, she hadn't used a smartphone much and didn't know how to use it. After the training, however, she was well versed in Whatsapp, Youtube, and the Package of Practices (POP) app which was developed by Trickle Up to help the participants with many of their livelihood activities.

Rukmani thoroughly enjoys her job, and she also enjoys talking about it. That's why she has the opportunity to travel to Mumbai to talk to the Trickle Up team about her experiences. Rukmani was selected out of 136 SS and she was shocked when she was chosen to travel. "I am not very educated so I was very shocked that I was selected, I never thought that I would get the chance to travel to Mumbai as I have only seen it on videos on YouTube, but I was very excited. My family was also very supportive and happy, and the whole village was very proud of me," said Rukmani with a smiling face.

Rukmani said she was very nervous at first, she got slightly car sick on the way over. She had also never flown on a plane before and was very scared initially, but she says she got used to it very quickly. Rukmani had never even dreamt of an opportunity as big as flying to Mumbai, but her hard work made her deserve it. She continues to work as a SS and inspires many of the girls in the village to dream big. If she was able to go to Mumbai, they can do amazing things too.

Before Rukmani only dreamt of earning a small amount of income. Now that she does that, she is hoping to start an activity by herself and give her kids a good education. When asked what message she would tell the whole world, she simply said "everyone should live happily and if you can help others you should." Rukmani helps her village and her family on a daily basis and she does it with a smiling face. Her hope is that everyone in the world can do the same.

Case Study 3

Getting Smart with the Smart Sakhi

Only a short drive from the town of Titlagarh, in the East Indian state of Odisha, lies the big village of Bankel. Bankel is filled with poverty, with only a 46% poverty rate. Despite that, Bankel is home to many hard-working ultra-poor women who take part in the MPowered project by Trickle Up. MPowered is a unique program that combines hands-on support and technology to help “graduate” ultra-poor women out of ultra-poverty and help them live a more sustainable life.

One of the participants with one of the most unique stories is Lokapriya Bag. Lokapriya is one of the elder women in both the project and in the village. But that doesn’t stop her from being up on her feet every day. Prior to joining the project, Lokapriya’s life wasn’t easy. When she was younger, her parents weren’t able to provide her education, which led to her being illiterate and not

being able to write. After she married, she and her husband had little money and little support to provide for themselves, which forced her husband to migrate and work outside of the village in order to provide for the two of them.

When Trickle Up came to the village, however, she was recognized as an ultra-poor woman and was given an opportunity to join the MPowered project as a participant. When she joined, she received a seed grant of 2300₹ which she combined with an additional 1700₹ of her own, in order to buy a goat for 4000₹. Lokapriya also joined a Self Help Group (SHG) from whom she took out a loan to buy another goat. Lokapriya sold one of the goats for 7,000₹ and now has started a small farming business with a total of six goats.



Additionally, Lokapriya learned how to use a smartphone through her sessions with her Smart Sakhi. Lokapriya has learned everything from Whatsapp to Youtube, but her being illiterate has brought up certain challenges. Together with her Smart Sakhi, Pramila Bag, they came up with ways to adapt and work around the challenges. Lokapriya now regularly uses the voice command functions to look up certain videos and do certain tasks. Lokapriya – who is allowed to use the smartphone two days a week – now watches Youtube videos ranging from how to take care of goats to watching the news.

Lokapriya hasn't only grown skill wise, she has also grown as a person. "Before our program, Lokapriya couldn't even say her own name. When she was asked what her name was before, she would reply the village's name – Bankel. She was scared and shy to talk to others, but now she can talk, sign her name, and use a smartphone," said Lokapriya's Smart Sakhi Pramila proudly. Lokapriya is incredibly outgoing, confident, and always has a smile on her face, and it is hard to imagine that she was not always this way. She proudly talks about her work and what she has grown.

Many of the MPowered participants say they do this work and try and earn money to support their children in the future, but for Lokapriya that isn't the case. Lokapriya doesn't have any children, and she says that as she is growing old she is losing power both in the village. But that doesn't stop her. "Before the project I didn't have a dream, but now I do," says Lokapriya proudly. Lokapriya wants to continue working and wants to go further by owning more goats. She wants to work hard to grow a small business and help the village as a whole. When asked if she could send a message to the whole world, Lokapriya simply said "let's group together and do something big." Lokapriya is kind, confident, outspoken, hard-working, and smart despite her old age and low education level. She has not let the fact that she doesn't have kids stop her, and she is ready to leave her mark on the village so that nobody forgets who she was.



4/2 Orient Row, 2nd Floor, Park Circus, Kolkata - 700017, West Bengal, India.
Tel: +91 33 4000 4776 | Email: info@trickleupindia.org