

Code for Good

Organization: India Migration Now

Website: <https://indiamigrationnow.org/>



Mission

Help government, capital markets, industry and civil society service migrant workers and their household better.

Context

Chalo Network - an initiative by India Migration Now to provide suitable financial services to low income migrant households in India. To achieve this goal Chalo Network deploys Banking Correspondent (BC) agents across all the major migration corridors at both source and destination for delivery of suitable financial solution to low income migrant households. The migrant workers reach out to these agents for their grievance. Multifold of data is collected in this process. IMN envisions a data analytics tool which uses the customer and transaction data collected in this process to gain more insights on migration patterns, strategize IMN's resource planning, help third party financial service providers to better design their products and service to fit the market needs.



Challenge

Formulate an analytics system which helps provide below functions

1. IMN's resource planning / Agent Management

Helps in strategizing IMN's agent deployment across various locations based on incoming demand of migrant workers grievance load.

Agent performance management – help plan agent payouts based on their performance.

2. Help better product and service designing by third party financial service partner to IMN's

Utilize data collected on issues and concerns raised by migrant workers and identify how this can be best analyzed to design efficient product and services by third financial party partners of IMN's.

3. Partners on the ground

Help gain localized insights on people and community for IMN's partners on the ground.

For instance demographic information, financial inclusion status of migrant workers in the given localized community etc.

4. Research and advocacy

Help gain insights into migration patterns and current distribution of migrant workers population across geographies in India.

Additional Considerations

- Identify how this analytics tool and data can further be utilized for advocacy on behalf of migrant communities. For instance, how can this help influence future migration policy for better financial inclusion etc.
- Smarter system to give predictive analysis on migration trends of the future.
- Think of any additional information/functionality that might be vital for IMN.

Technology Baseline

- The grievances are recorded through a call
- Whatsapp chat bots, Kobo toolbox, Google Meet
- Gramvaani sends data to IMN as an Excel