

Code for Good



Organization: India Migration Now

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

Mission

The Chalo Network is a financial inclusion initiative by India Migration Now to provide suitable financial services to low income migrant households in India. Their vision is to build a financial services distribution network in all the major migration corridors within India.

Context

Migrant workers and their multilocational households face unique inclusion challenges. They often lose out on vital welfare schemes due to issues of documentation. Sometimes, they end up losing their IDs while travelling and are unable to access any services in the cities. Frequent KYC failures due to discrepancies/errors in documents or biometric/authentication issues demotivate them from using the financial system. Many can't afford the cost of bureaucracy involved - often, a whole day's wages.

The Chalo Network deploys Banking Correspondent (BC) agents across all the major migration corridors at both source and destination for delivery of suitable financial solutions to low income migrant households.

Currently, IMN has a demand-led approach for community-based grievance redressal platform. The grievances are recorded through a call, then they effectively disseminate solutions via radio Graamvaani. Certain issues can only be addressed by the product partners and not by the agents or customers.

For instance, Gramvaani gets a call "Aadhar mein issue hai (translation - There is some issue with Aadhar card)". There are some pre-set rules/queries like - "Aadhar + insurance; KYC failed because Aadhar". The Aadhar piece IMN can solve but insurance piece has to be fed to the right partner.



Challenge

How can technology help IMN onboard Banking Correspondent (BC) agents to their system as well as address the grievances reported by the migrant workers. IMN is also keen on understanding how they can leverage the data collected across their platforms to detect patterns that can help them serve their customers.

Additional Considerations

- Think about how you will deal with data upload from locations without internet connectivity
- How would you create a visual representation to show the number of agents onboarded / grievance resolved
- Consider giving the administrators control to restructure the form by adding and removing form fields
- Think of any extra information that might be vital

Technology Baseline

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