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## **Aniket Doegarr, Haqdarshak Empowerment Solutions Pvt Ltd**

### **Aniket Doegar and Haqdarshak's Vision:**

Aniket Doegar, Co-founder and CEO of [Haqdarshak Empowerment Solutions Pvt Ltd](#), leads a transformative initiative aimed at improving financial security for small businesses and women entrepreneurs in India. With the support of Mastercard Center for Inclusive Growth (CFIG), Haqdarshak plans to empower 1,000+ women agents, providing them with specialized training to deliver critical financial and business services to micro and small enterprises (MSEs), especially in rural and underserved regions.

This collaboration seeks to address challenges often faced by remote areas in accessing government welfare and financial schemes. As seen in Haqdarshak's fieldwork, regions with poor connectivity often miss out on crucial social protection benefits, such as those under the MGNREGA or insurance schemes. By leveraging its mobile platform and database of over 10,000 government programs, Haqdarshak ensures that these women agents can bridge gaps, delivering essential services directly to the doorstep of MSEs and agri-entrepreneurs, particularly in hard-to-reach areas. The aim is to improve enrolment in government schemes, insurance participation, and access to market linkages.

### **Need of this Initiative:**

Government schemes and procedures are often confusing for many of us, and we can be misled by inaccurate information channels, brokers, and even some government employees. While some may search online and seek guidance from peers in government, a significant portion of the population still lacks access to the internet or awareness of its capabilities. Many people struggle to understand their eligibility for government schemes and are unaware of how these programs could benefit them.

In my own experience, I've guided many people on various topics they were unfamiliar with, such as institute policies for juniors, new services in the tech field for friends, the new internet era for relatives, and government schemes for educational financial assistance for school juniors. However, what about those who have no one to turn to for information and guidance? We can't know everything or guide everyone.

### **Role of Haqdarshak Empowerment Solutions:**

Haqdarshak provides that freedom of information. It guides people throughout the process, relieving me with the knowledge that individuals won't waste their potential due to a lack of information and guidance. Their app's "Eligibility Checker" feature is particularly impressive, using 7-10 questions to evaluate and list all schemes for which users are eligible. I believe this

initiative could also decrease corruption, as fully informed citizens are less likely to be misled by corrupt channels.

There is still room for improvement. They could work more closely with local government bodies for faster scheme approvals, implement a helpline interface, integrate AI chatbots for assistance, provide digital literacy training for MSE owners, offer basic accounting and bookkeeping services, and develop their own web portal and news outlet for schemes in an organized and accessible manner.

### **Future Plans and Impact:**

Currently, the company has 200 employees and 25,000 trained agents. They collaborate with corporations to assist employees, aiming to become the biggest social security company in the future. They recently collaborated in Shark Tank with deal of 1Cr for 2% equity. Aniket emphasizes that by 2030, Haqdarshak intends to build a vast network of 100,000 women agents, benefiting over 100 million people across India. This initiative aligns with the Indian government's "Lakhpati Didi" scheme, which aims to empower women by creating sustainable livelihoods.

Haqdarshak's focus on financial inclusion and social protection addresses broader societal challenges, such as lack of access to identity documents, caste certificates, and employment guarantees. This ensures that even marginalized groups, such as farmers, construction workers, and manual scavengers, can benefit from financial resilience and social security, driving economic growth and uplifting underserved communities across India.