

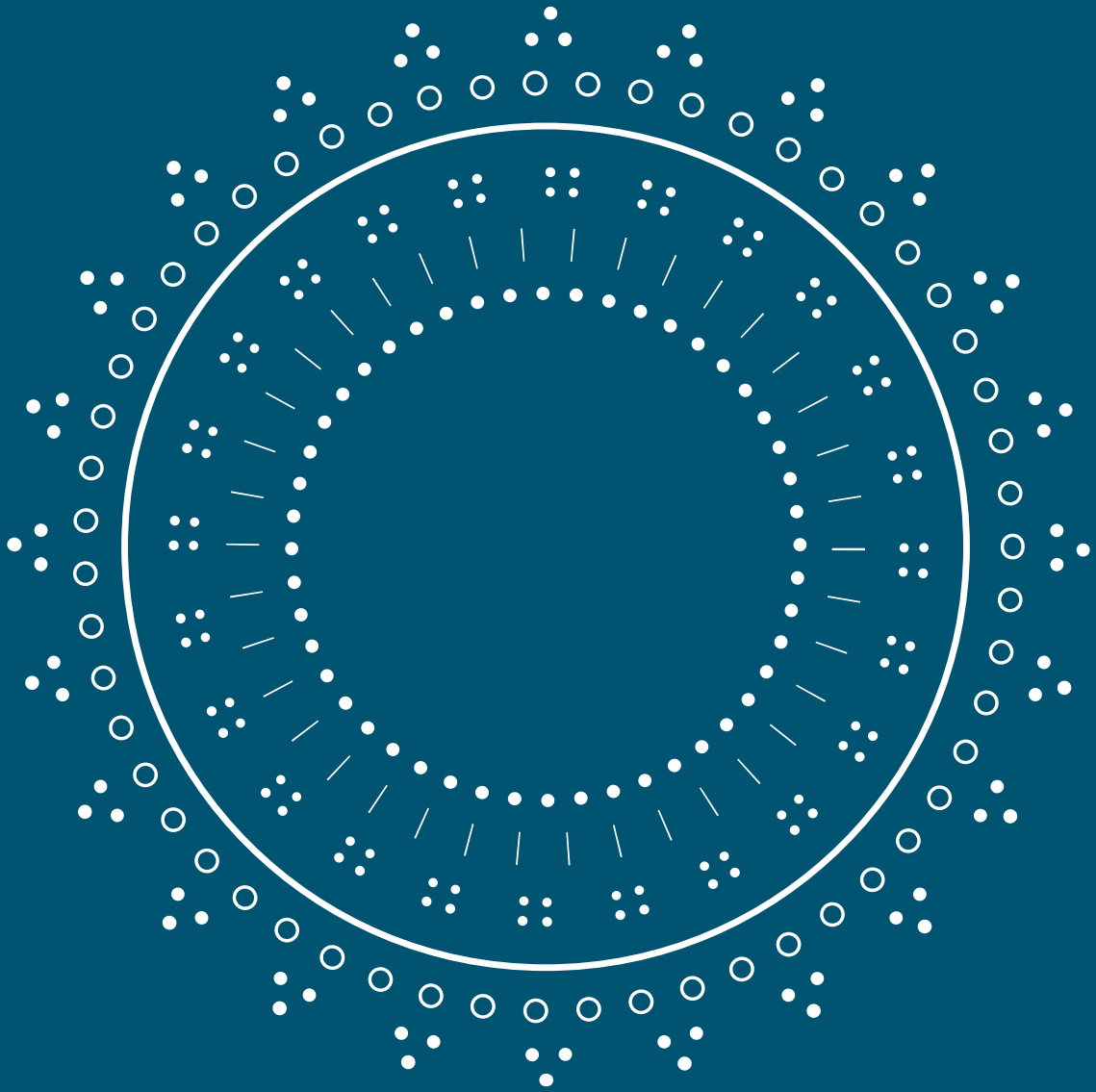


A report on

'MAAdol' drive

Kamarbondha Ali block
Golaghat, Assam







Dr P. Uday Praveen, IAS
Deputy Commissioner, Golaghat
Government of Assam



Message

Wage Compensation Scheme, being the Chief Minister's flagship program of Govt of Assam, aims at providing the required rest to the pregnant women of the tea gardens during their pregnancy period and compensating the loss of her wages by providing the compensation through this scheme. The installments from the Wage Compensation Scheme will provide her with nutritional support during the crucial pregnancy period.

I appreciate the combined efforts of NHM, Golaghat and SAKSHAM, Piramal Swasthya in working towards meeting the gaps that arise during coverage of the scheme in its whole. The collaborative drive named Project MAAdol is working towards opening bank accounts to all those eligible beneficiaries for receiving direct benefit transfer into their bank accounts.

I would like to wish the team members success in getting the Wage Compensation Scheme implemented at field level in its entirety by enabling the beneficiaries in getting their due documents for availing the scheme benefits in convergence with all the concerned departments.

The District Administration will always be there to support Project MAAdol by providing due assistance in running the drive in the entire district.


Dr. P. Uday Praveen, IAS

Deputy Commissioner, Golaghat



Dr Arun Chandra Mahanta
Joint Director of Health Services, Golaghat



Message

Poor Nutrition amongst pregnant women of tea garden areas always poses a difficulty towards achieving improved maternal health status and which eventually leads to newborns with low birth weight. Wage Compensation Scheme is an admirable Chief Minister's flagship programme of the Govt of Assam under which pregnant women from the tea garden areas are eligible for a benefit of Rs 12000 on an instalment basis to support themselves for the wage loss during their pregnancy period so that she can be at rest and care for better nutrition.

However, after our analysis of the status of the scheme in the district, it has come to our notice that the majority of the beneficiaries do not have a bank account which is mandatory for the transfer of the instalments. For opening a bank account, the beneficiaries need an Aadhaar or PAN numbers which generally are not present with most of the beneficiaries belonging to the tea garden areas. To meet the challenges against the release of instalments to the beneficiary Project MAAdol was conceptualized by NHM, Golaghat in collaboration with Saksham, Piramal Swasthya with the aim of getting all the required documents prepared for the Pregnant women and Eligible Couples of tea gardens so that it could ultimately ease the process of opening of bank accounts.

We have achieved satisfactory results during the first two phases of Project MAAdol. However, there is a lot more to be done as all tea gardens of the district need to be covered. I am hopeful that the collective efforts from Administration, Social Welfare, Lead Bank, ASRLM, Tea Garden management and others will yield results in the desired way. I am confident of the enthusiasm of the associated members of NHM, Golaghat and Saksham, Piramal Swasthya that Project MAAdol will go on its course of achieving the goal and we would be able to provide the beneficiaries with the due advantage of proper antenatal care.

Dr Arun Chandra Mahanta



Kuldip Hazarika
Additional Deputy Commissioner (ADC),
Health, Golaghat
Government of Assam



Message

Project MAAdol is enabling pregnant women and eligible couples of the tea gardens of the district to get their bank accounts opened. The opening of bank accounts will support them in availing the financial benefits as determined Health department by and also various other departments.

During the multi-stakeholders meeting, it was decided that with the convergence of the line departments this drive will be planned in all tea gardens of the district so that financial assistance from schemes like the Wage Compensation Scheme benefits the pregnant women of tea garden areas which will support their pregnancy.

A few tea gardens have been covered during the two phases of the drive till now. We are yet to cover all the tea gardens in the district and I am hopeful that the teamwork by NHM, Golaghat and Saksham, Piramal Swasthya will definitely bring in the desired outcome. This will definitely require collective efforts from all the concerned departments and it will be assured from the Administration.

Kuldip Hazarika



Tilottama Deuri
Assistant Labour Commissioner, Golaghat
Government of Assam



Message

Project MAAdol has enabled pregnant women and eligible couples of the tea gardens of Golaghat to get their bank accounts opened. During the process, my team has been instrumental in generating Aadhaar links for such beneficiaries through which they could open the bank accounts or update their bank accounts, wherever necessary.

I take pleasure in being associated with the drive as because of the collective efforts from Administration, NHM, Golaghat, Saksham- Piramal Swasthya, Social Welfare, Lead Bank, ASRLM, Tea Garden managements and others we could achieve the desired results in supporting the pregnant women to avail the financial benefits as announced by Govt of Assam which is very essential during her pregnancy period.

I would like to especially thank NHM, Golaghat and Saksham, Piramal Swasthya to have come up with the concept of this drive and wish success to the drive in the whole district.

Tilottama Deuri
25/11/2022

Tilottama Deuri



Dr Pulin Bharali
SDM & HO, Kamarbondha Ali BPHC
Government of Assam



Message

I would like to express my pleasure that Project MAADol started in Kamarbondha Ali BPHC as a pilot project. Project MAAdol was planned to have an extensive drive by NHM, Golaghat in collaboration with Team Saksham, Piramal Swasthya with the basic objective to enable the pregnant women of the tea gardens to avail the financial benefits under the Wage Compensation Scheme, Govt of Assam.

The district NHM team, Saksam-Piramal Swasthya and along with my BPHC officials discussed the performance of WCS in the block and during our analysis, we found that not having bank accounts by most of the pregnant women was a major cause of the not satisfactory performance against the release of WCS instalments.

However, after the drive, it is seen that the performance of Kamarbondha Ali BPHC has gone up substantially. It is a positive sign that beneficiaries have got their bank accounts opened and are enabled to get their due instalments during the pregnancy period. It is a matter of fulfilment that beneficiaries are now able to take advantage of the instalments and supporting their nutrition.

Taking this opportunity, I would like to express my gratitude to Administration, Labour department, Social Welfare, Lead Bank, ASRLM, Tea Garden management, members of Saksham, Piramal Swasthya and others who have come forward to extend support to health department in running the drive successfully.

Dr Pulin Bharali



Anushka Bora
District Programme Manager
National Health Mission, Golaghat



Message

Maternal health remains a staggering challenge, particularly in the tea garden areas of Golaghat. Inadequate nutrition during pregnancy leads to a difficult pregnancy, labour commencing too early and delivery of low birth weight babies. The wage compensation scheme (WCS) was launched by the Government of Assam with the objective to provide better health and nutrition to pregnant women of tea garden areas without compromising the livelihood of their family by providing compensation of Rs. 12000/- in four instalments. While reviewing the performance of the scheme in our district, it was seen that most of the PW was not getting the benefits of the WCS due to the non-availability of bank accounts; moreover, they didn't have the required documents like Aadhaar and PAN to open the account.

The above analysis lead to the birth of project "MAAdol"- a joint intervention of NHM, Golaghat and Saksham, Piramal Swasthya with an aim to facilitate the PW of the tea garden area to open the bank account by arranging all required documents like Aadhaar and PAN at their doorstep and under one roof so that the WCS benefits can be availed on time and better health and nutrition of PW are achieved. We planned the project's goal and targets and then we mapped out a way to get into them by forming a Multi-Stakeholder Forum under the chairmanship of the Deputy Commissioner with all the line departments like social welfare, Labour department, Banks, CSP, ASRLM, Tea garden managements and others. The project was taken up as a pilot at the tea gardens of Kamarbondha Ali BPHC which had the highest backlog of the FY 2021-22. After the drive, we achieved satisfactory results at Kamarbondha Ali BPHC.

This is just a small step of "MAAdol", we have to cover all the tea gardens of the district. The NHM Unit of District Health Society, Golaghat along with Saksham, Piramal Swasthya team under the guidance of Mission Director Madam NHM, Assam and Deputy Commissioner, Golaghat with the help of stakeholders "MAAdol" will achieve the goal of providing wellbeing of all PW by ensuring a positive and fulfilling experience to all mothers and newborns of tea garden areas. Taking this opportunity, I offer my sincere gratitude to team Saksham, Piramal Swasthya for their constant support and to one and all associated with us in carrying out the "MAAdol" drive.

Anushka Bora

Anushka Bora

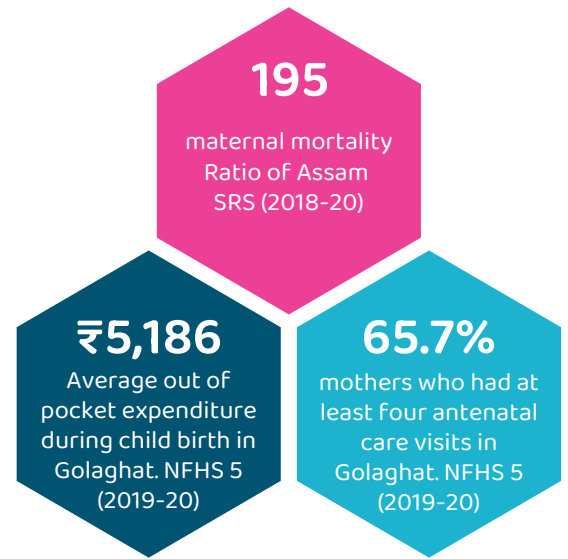
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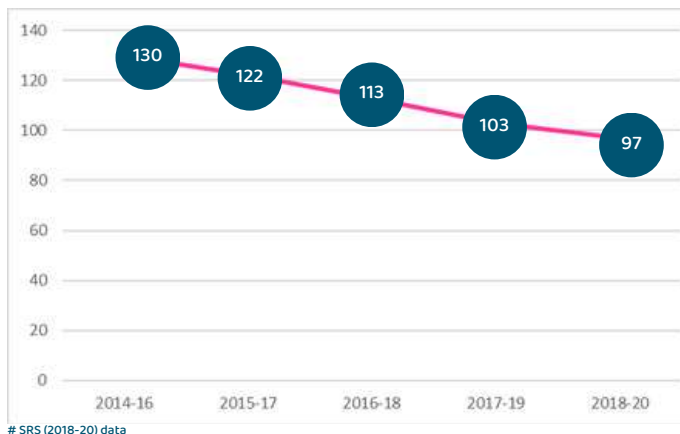
Background

Maternal healthcare continues to pose a challenge to the public health system worldwide, particularly in developing nations. Due to the consistent efforts of the Indian government towards improving maternal, newborn and child health, India's maternal mortality ratio has declined. Despite the improvements over the decades, there still lie gaps. Assam's maternal mortality at 195 per 100,000 live birth is a matter of concern.

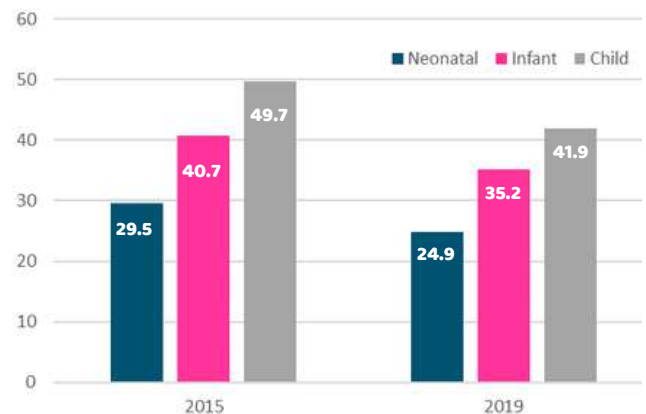
Health Management Information System HMIS 2019-20 reported a percentage of Newborns having weight less than 2.5 kg to Newborns weighed at birth as 11.8 percent in Golaghat. The district's low maternal and newborn health statistics are greatly attributed to the tea garden community there.



Maternal Mortality Rate per 1,00,000 live births



Neonatal, Infant & Child Mortality death in India per 1000 live births



Condition of women in the tea garden areas

India is the second-largest producer of tea in the world, after China. The tea industry has a significant impact on India's socioeconomic position. The tea industry is the second largest employer in India. Women are the backbone of the workforce and make up the majority of employees in the tea gardens. A female worker picks and prunes tea leaves for seven to eight hours in the field. Most of the women who work in tea gardens are illiterate and don't practice health-seeking behaviour.

Malnutrition is an issue in tea gardens due to both the bad economic climate and the lack of access to nutrient-rich food. Their food often comprises boiled rice accompanied by chutney or chilli. These women become particularly vulnerable during pregnancy, childbirth and the postpartum period as during these times they are unable to work for long hours. They frequently live in constant worry of losing their jobs.

Saksham

Saksham is a consortium with an aim to improve maternal, newborn and child health. It is driven by the consortium partners- Piramal Swasthya, PATH, Jhpiego, and Deloitte for a period of four years. It aims to provide state-level support in Odisha and Chhattisgarh and district-level support in four tea garden districts (Dibrugarh, Jorhat, Sivasagar, and Golaghat) in Assam.

The three key result areas for Saksham are to

- Increase access to high-quality MNCH services
- Improve capability of institutions
- Demonstrate innovative solutions for MNCH challenges

Wage Compensation Scheme

'The Wage Compensation Scheme for Pregnant Women of Tea Garden Areas of Assam' was launched by the Assam Government to provide better health and nutrition to the Pregnant Women of the Tea Garden Areas. Inaugurated on **1st October 2018**, the scheme provides wage compensation of Rs 12,000 in four instalments to pregnant women in tea garden areas so that they can better look after themselves and their unborn child without compromising the livelihood of their families.

Eligibility

To avail of the benefits of WCS, one has to fulfil the following criteria:

- 18 years or above
- Pregnant (up to second child)
- Residing in the tea garden areas regardless of employment status (temporary, permanent, or otherwise)

The scheme is availed through an online web application form where the district validates and approves the payment and makes monthly payments using DBT (Direct bank transfer) mode to the beneficiaries through the system.

The scheme provides an incentive in four installments:

- **First Installment:** Rs. 2000, at the time of registration within 1st trimester
- **Second Installment:** Rs. 4000, during 6th month of pregnancy
- **Third Installment:** Rs. 3000, at the time of institutional delivery at Government Health Institutions
- **Fourth Installment:** Rs. 3000 at the six-week post-delivery



MAAdol Drive

MAAdol drive is a collaborative campaign carried out to strengthen the implementation of the Government of Assam's Wage Compensation Scheme. To address this, the District Programme Management Unit (DPMU), Health of Golaghat implemented this campaign in collaboration with Saksham and other key stakeholders. It was launched on July 21, 2022.

The drive was conceptualised at one of the district-level multi-stakeholder forum meetings. Saksham has facilitated the creation of these forums across select districts of Assam as a platform to discuss and solve MNCH challenges with improved convergence of efforts.



Objective of the MAAdol Drive

MAAdol aims to strengthen the implementation of WCS to help improve access of quality antenatal care, institutional delivery and neonatal care among the women in tea garden areas of Assam. It would do so by addressing the challenges of

- Non-linkage of pregnant women to the scheme
- Delay in the linkage of pregnant women
- Lack of awareness towards the entitlement



Implementation Process

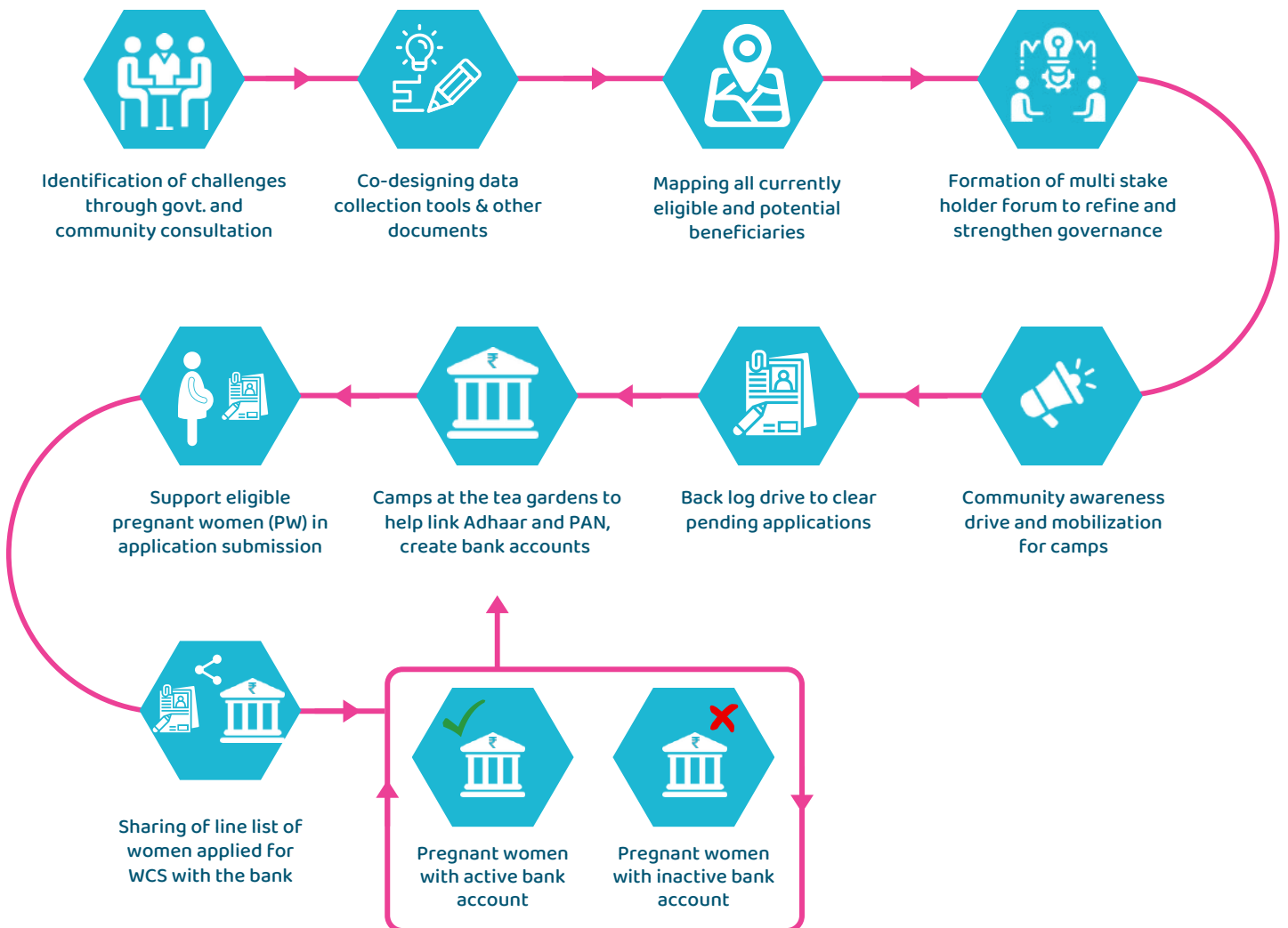
Through a landscaping exercise, the MAAadol drive's first phase sought to understand the current situation and its difficulties. Saksham team in concurrence with Health department co-designed the roll out of MAAadol drive in the district. The community and government agencies were consulted to identify the key challenges associated with WCS. The data collection tools, and other relevant documents were co-created for ease of enrolling beneficiaries to the scheme.

Women who are eligible for the WCS—both pregnant and non-pregnant—were mapped to find those who lack bank accounts, have frozen bank accounts, no Aadhaar cards, or PAN cards.

Multi-stakeholder forums (MSF) were established to bring together government departments in order to streamline the process of linking beneficiaries to identity documents, opening bank accounts, and later applying for WCS. The community was informed of WCS eligibility, documentation requirements, and other procedures in order to mobilise resources for the camps (WCS drives). To clear the pending applications a backlog drive was initiated at the block level.

To provide Aadhaar, PAN, and bank account solutions immediately, many departments came together on one platform and camps were organized in the tea gardens.

Implementation Process of "MAAadol" Drive



Implementation process of MAAdol

A. Consultation with Government agencies and community

1. Consultation with Government stakeholders

Saksham joined hands with the maternal health division at National Health Mission, Assam (NHM) to work towards improving the wage compensation scheme implementation at the tea garden areas. During the landscaping exercise, the Saksham team undertook numerous rounds of consultation with Govt agencies, stakeholders and the community under the direction of the Joint Director of Health Service, Golaghat and the District Program Manager, NHM leadership.

After extensive deliberation, the following options were decided upon:

Saksham would

- support the District Program Management Unit (DPMU)-Health to understand the key community issues around WCS
- map all the possible and associated stakeholders to support WCS
- support constitution of a multi-stakeholder forum under the chair of the district Deputy Commissioner
- support the DPMU-health to design data collection tools; surveys and reporting formats for improved WCS linkage
- support the DPMU, health to define the terms of reference for the multi-stakeholder forum, health cadres and other relevant stakeholders
- initiate a pilot phase in Kamarbondha Ali block for improving WCS linkage



As part of MAAdol, we decided to engage in mass mobilization and awareness on the issue of the Wage Compensation Scheme. We used street play and performed a story that mirrored reality. Many viewers could connect and understand about the scheme and also why having the identity documents was quintessential.

-Papu Bhuyan (College student and member of Notun Diganta Youth Health Group, from Socketing Tea Garden)

2. Consultation with community

Under the ambit of Saksham, a core group of Frontline Workers (FLW), representative of the tea garden, has been constituted in consultation with block NHM across the intervention districts. The FLW core group from Golaghat was named "Jagriti". The objective of the FLW core group has been to adopt a design-thinking process of understanding an issue, the gaps and ways of addressing it through the 'living lab' method. Following are the major challenges identified through consultations with the 'Jagriti' Front Line Workers core group:

- Most of the beneficiaries do not have a bank account
- Most of the beneficiaries who have bank accounts have not received the cash incentive as their accounts are frozen due to failure of the KYC (Know Your Customer) document update
- Most of the beneficiaries do not have the relevant documents required for opening a bank account
- Inadequate awareness about one's entitlement to receive wage compensation in tea garden



B. Co-designing tools and other documents

Saksham and District Programme Management Unit (DPMU), NHM Golaghat co-designed tools and documents for effective implementation of the MAAadol drive

- **Form-1**, a Mapping tool for ASHA workers to map potential beneficiaries (**Annexure-1**)
- **Form-2**, Tracker to exchange information between bank and DPMU (**Annexure-2**)
- Process flow to improve wage compensation scheme linkage (**Annexure-3**)
- Terms of reference for major stakeholders (**Annexure-4**)
- Reporting tool on 'MAAadol' drive (**Annexure-5**)



Becoming a part of this drive gives me immense satisfaction that the pregnant woman of the tea garden does not have to worry about her wage and can avail proper antenatal care and at the same time support herself and the one in her womb with the right nutrition and required rest.

- Purbali Hazarika (District Media Expert,
National Health Mission, Golaghat)

C. Mapping

Saksham team provided the health department with technical assistance so they could create the data collection tools and data collection criteria. The data were compiled to understand the target for each tea garden. A mapping exercise was carried out at 22 tea gardens of Kamarbondha Ali of Golaghat to line list the pregnant women and non-pregnant married women in the reproductive age group under the eligibility criteria of the WCS.

A total of 22 ASHA workers were engaged to conduct the mapping exercise. The ASHA workers were oriented on Form-1, a Mapping tool for ASHA workers to map potential beneficiaries (**Annexure-1**). The ASHA supervisors oversaw the mapping exercise under the leadership of Block Programme Management Unit of Kamarbondha Ali.



1. Mapping all the pregnant women eligible for WCS

All the pregnant women who are eligible for the WCS were mapped and a line list was created of:

- Number of women with bank account applied for WCS
- Number of women with bank account but have not applied for WCS
- Number of pregnant women without bank account and required documents needed for account creation
- Number of pregnant women with no bank account but have the required documents needed for account creation

2. Mapping non-pregnant married women who are potential beneficiaries (eligible couple) of WCS

At the time of the beginning of the application process for availing the WCS, it became apparent that the eligible women lacked the necessary documentation for opening a bank account. The process of linking to the plan was delayed due to a lack of papers on hand and the expensive and time-consuming process of obtaining the required paperwork. In order to build a line list that would make the procedure easier for potential future beneficiaries, mapping the pregnant women (eligible couple) was essential.

- Line list of married women who are not pregnant and are potential beneficiaries (eligible couple) who don't have a bank account and required documents
- Line list of married women who are not pregnant and are potential beneficiaries' (eligible couple) who have the required documents but don't have a bank account

WCS eligible PW without Bank account and Aadhaar

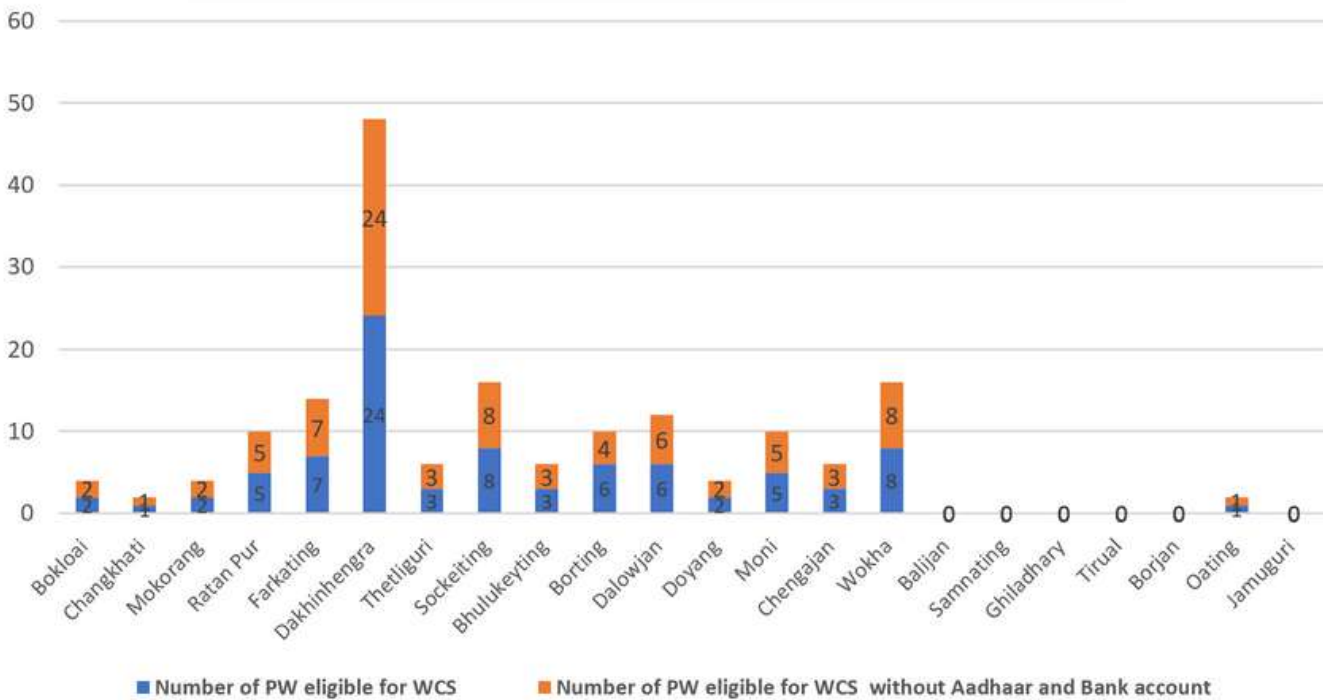


Fig-1 represents the number of pregnant women from each tea garden without a bank account and an Aadhaar card. 97.67% of the women from 22 tea gardens did not have a bank account and Aadhaar card both

Non-pregnant married women without Bank account and Aadhaar

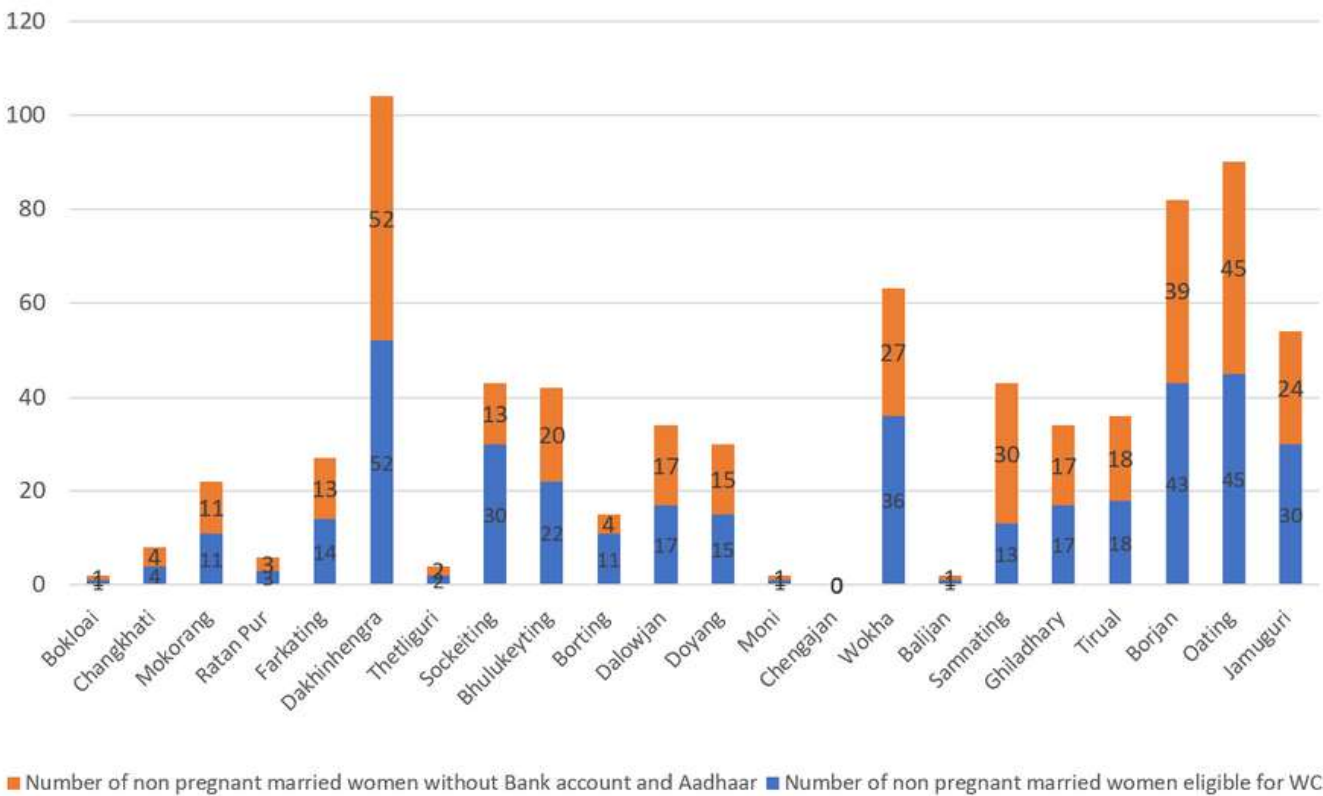


Fig-2 Represents the number of non-pregnant married women without a bank account and an Aadhaar card. 92.4% of the women from 22 tea gardens did not have a bank account and Aadhaar card.

D. Restructuring governance through formation of multi stake holder forum

The Multi-Stakeholder Forum (MSF) was initiated with the support of DPMU NHM of Golaghat. Stakeholders from different sectors were mapped and oriented on the issue. Terms of reference of the committee were developed under the chair of the Deputy Commissioner of Golaghat. Major stakeholders identified were, the Department of Labour, Social welfare, Banks, Customer Service Points, tea garden association, tea garden management, youth clubs, Assam State Rural Livelihood Mission, and several NGOs working in the tea gardens.

NHM, Golaghat in collaboration with Saksham conducted the first Multi-Stakeholder Forum meeting. Under the chairmanship of Deputy Commissioner, Golaghat the meeting was held on 30th June 2022. The meeting addressed key issues related to the WCS scheme, followed by a joint consultation with various institutions and departments.

The following action points were agreed upon during the meeting:

- To organise a wage compensation drive to expedite the process of linking the beneficiaries with the WCS.
- The drive would focus on creating bank accounts and generating the required documents like the Aadhaar card, and PAN card needed for bank account creation.
- The objective of the drive would be to provide identity cards to the tea garden workers to enable them to open a bank account
- It would bring all the stakeholders together to find a solution to the pertaining issue
- MAAdol was the name of the drive that was agreed upon by all



We hope the MAAdol would be more helpful for the WCS beneficiaries in future.

- Umakanta Borah (District Manager, CSC eGovernance, DC OFFICE, Golaghat)

E. Awareness generation

Low awareness about the Wage Compensation Scheme was one of the primary reasons for the tea garden communities not availing of the scheme. To increase community awareness Saksham worked in association with the Block Programme Management Unit and District Programme Management Unit of health.

Saksham oriented the young group to inform the tea community of the benefit under the Wage Compensation Scheme and the required documents for applying.

Community awareness through community organisations

Notun Diaganta Youth health group was formed in Socketing Tea Garden of Golaghat under the ambit of Saksham to support youth response to the social determinant of health. Since then, the youth group has been carrying out different community awareness actions.

The youth group carried out a door-to-door visit to the potential beneficiaries in their locality to spread awareness of the scheme. They also mobilised the targeted beneficiaries to attend the MAAdol drive on the scheduled dates. They forward to enact a street play on WCS during the MAAdol drive.



...WCS scheme was a successful one and able to bring smile to every PW women under Tea Garden area.

-Ms. Jesmin Rohman (District Community Mobiliser, National Health Mission, Golaghat)

F. Backlog drive to clear pending applications

Some of the applications for availing of the scheme were pending for a long time and were not linked to WCS due to different issues. Saksham in discussion with the Block Programme Management Unit of Kamarbondha Ali block of Golaghat district decided to expedite the process of linkage for pending applications.

Problem 1:

Inadequate and incomplete document submission to process beneficiary application

Solution:

Saksham worked closely with multiple community-level stakeholders to address this.

front-line workers from the health and social welfare department helped arrange the supporting documents.

Village heads and Panchayat supported in reissuing necessary documents on a case-by-case basis.

ASRLM cadres and youth club members offered coordination support and also helped with transportation of documents.



The data below depicts the beneficiaries for whom the WCS forms were cleared.



Kamarbondha Ali Block,
Golaghat, Assam

372
Forms cleared

₹28,79,000
Instalment amount processed

Problem 2:

Pregnant women applied for WCS, but their bank accounts were frozen due to a failure of the KYC update.

Solution:

During the multi-stakeholder forum meeting, it was decided, the banks and health department will exchange information on the following

- Sharing the information about the inactive bank accounts of the beneficiaries against the line list shared by the health department
- Sharing the fund release status for each beneficiary

G. Camps at the tea gardens

Camps were held at the tea gardens to help currently eligible beneficiaries address documentation and logistical hindrance in accessing the scheme. The camp also extended support to potential future beneficiaries of WCS (non-pregnant married women) to apply for and/ or address issues related to their documents of identification, bank accounts, etc. if any.

The Notun Diganta Youth health group volunteers assisted the beneficiaries during the camp in navigating through various stops at the camp.

Activity flow at the camp



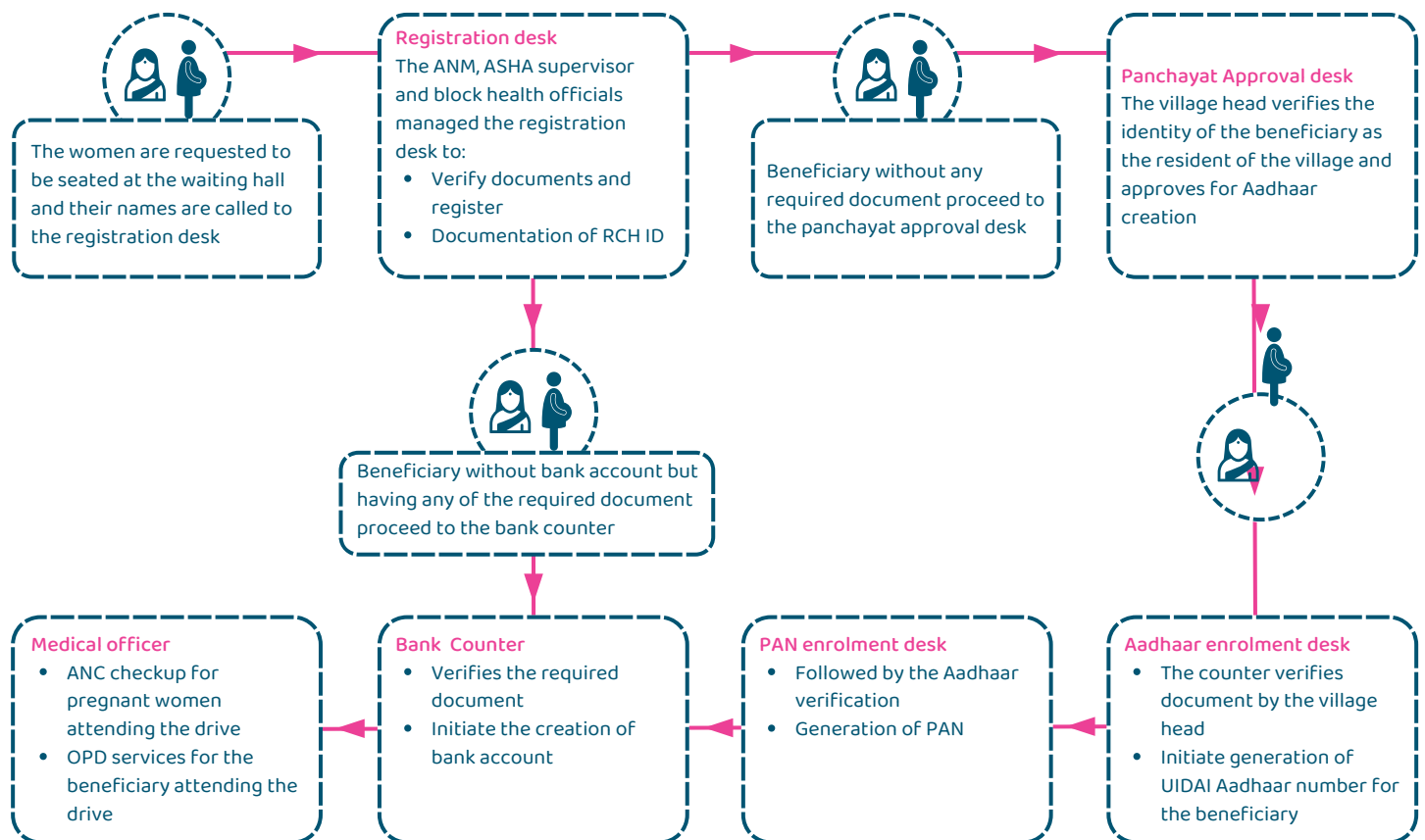
Pregnant Women

- Pregnant women who do not possess a bank account nor any required documents for bank account creation
- Have the required documents but don't have a bank account



Eligible married women (potential beneficiary: if they bear a child)

- Women who do not possess a bank account nor any required document for bank account creation
- Have the required documents but don't have a bank account



Examples of different issues that are addressed at the camps

Pregnant women with bank accounts who did not apply for WCS:

The women who had bank accounts and did not apply for the scheme were called to the camp organised at their respective tea gardens. Saksham coordinated with the management of those tea gardens to grant a day's paid leave for all the workers who attended the camp. The health department representative present on the day helped fill up the WCS forms and verify the necessary documents.

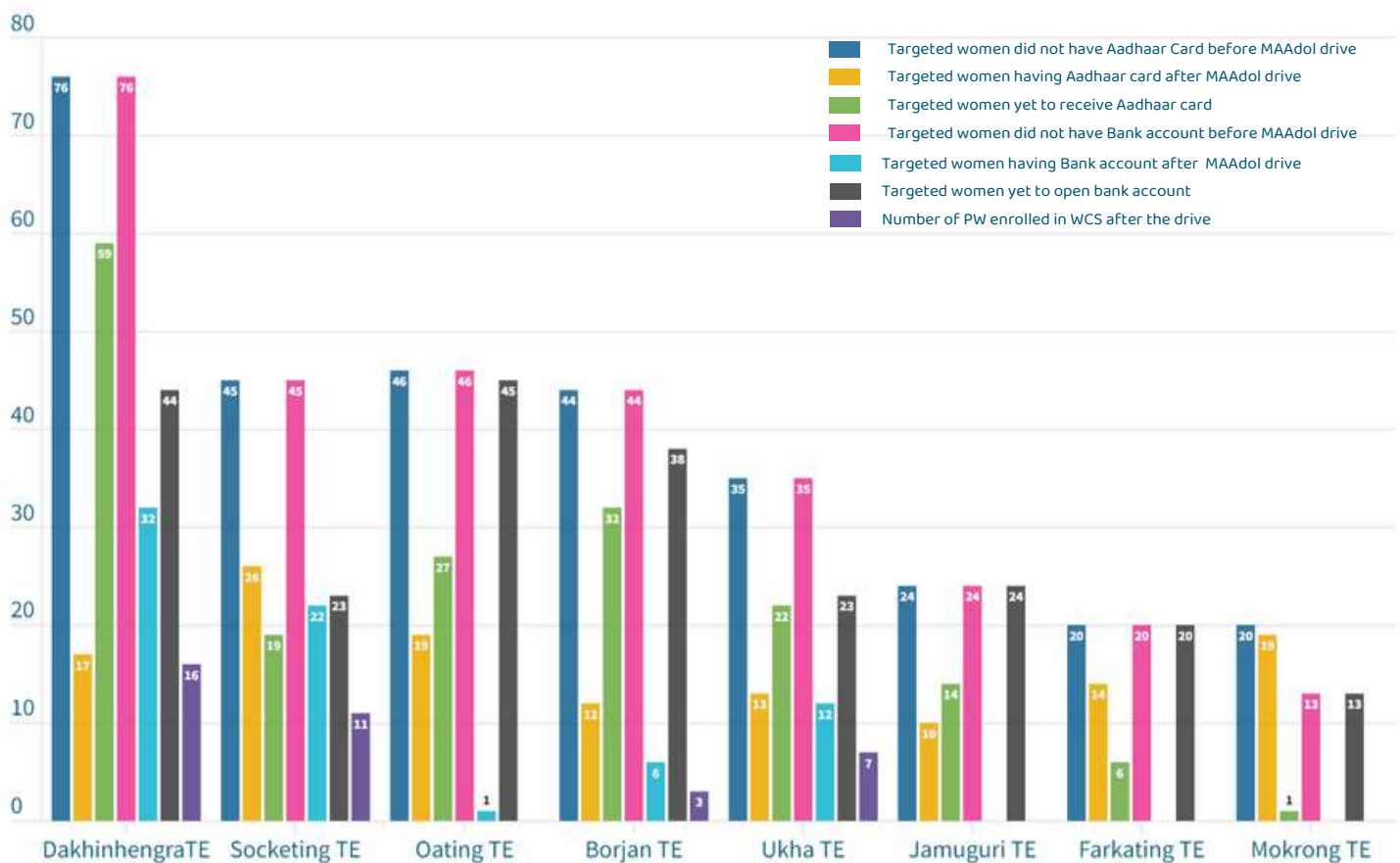
Married women (eligible couple) without the required document (Aadhaar, PAN, birth certificate etc.) and without a bank account

Aadhaar service provider, PAN service provider and bank officials (Customer Service Point) were present at the camps organised at their respective tea gardens with all required documentation slips, machines to capture biometrics etc. The documents were verified, and the bank accounts were opened.

Married women (eligible couple) having the required documents but without a bank account:

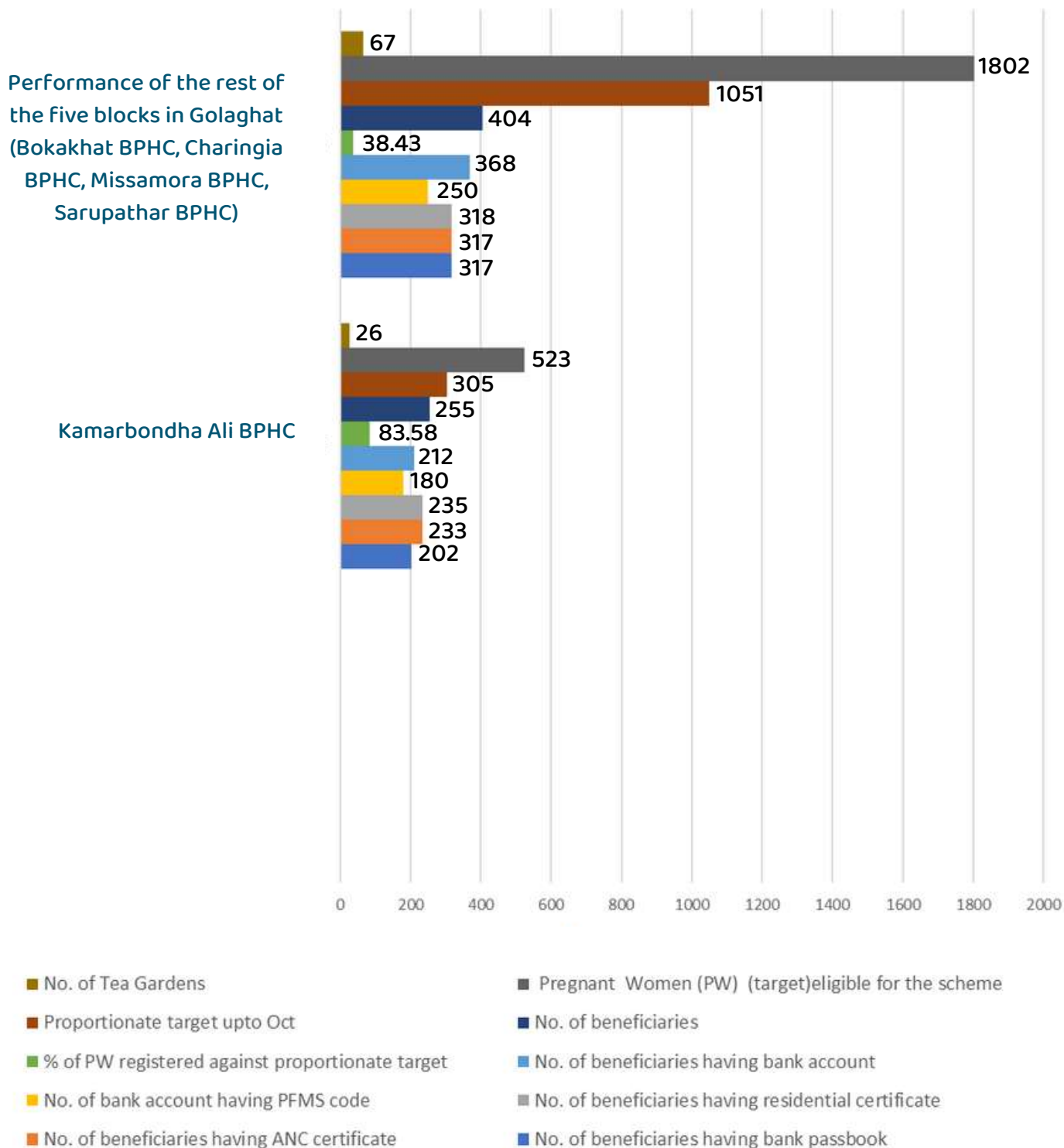
Bank representatives were present at the camps to verify and process the documents of the beneficiaries and captured the biometrics as a necessary step to open the bank account of those beneficiaries.

The progress of MAAadol drive in Golaghat district



MAAdol achievements: Golaghat district

Block wise status of Wage Compensation Scheme in Golaghat up to October for financial year 2022-23



Source – Swasthya Sewa Dapoon

The data is generated from the Swasthya sewa Dapoon a government portal. The data up to Oct'22 suggests Kamarbondha Ali where "MAAdol" drive was initiated has performed better than the rest of the district in terms of percentage of pregnant women registered for WCS against proportionate target.





MAAdol achievements across four districts

Number of tea gardens where MAAdol is initiated to strengthen WCS implementation

}	18	Nakachari block, Jorhat	8	KB Ali block, Golaghat
	5	Geleky block, Sivsagar	5	Tengakhat block, Dibrugarh

Before MAAdol Drive

Pregnant women with no Aadhaar card and bank account

Location	No Aadhaar Card	No Bank Acc.
 Nakachari, Jorhat	62	78
 KB Ali, Goalghat	156	156
 Geleky, Sivsagar	117	117
 Tengakhat, Dibrugarh	18	18





After MAAdol Drive

Pregnant women with an Aadhaar card, bank account, enrolled in WCS and received 1st Instalment of WCS

With Aadhaar card	with Bank Acc.	Enrolled in WCS	Received 1st instalment
2	12	5	2
60	38	38	8
77	4	0	0
10	7	0	0

Before MAAdol Drive

Non-Pregnant women with no Aadhaar card and bank account

Location	No Aadhaar Card	No Bank Acc.
 Nakachari, Jorhat	78	78
 KB Ali, Goalghat	234	234
 Geleky, Sivsagar	207	207
 Tengakhat, Dibrugarh	88	88

After MAAdol Drive

Non-Pregnant women with an Aadhaar card, and bank account

With Aadhaar card	with Bank Acc.
4	13
77	36
119	6
71	67

Scale Up

After the successful completion of the first round of the MAAdol drive in Golaghat, similar drives have been carried out in other Saksham intervention districts. In a span of five months, 36 tea gardens, more than 350 pregnant women and 607 non-pregnant women have been covered so far under MAAdol drive through on-site camps at the tea gardens. A total of 737 pending forms of beneficiaries (pregnant women) were processed through the backlog drive and payment of WCS instalments were initiated.



8 Gardens covered

Kamarbondha Ali block,
Golaghat

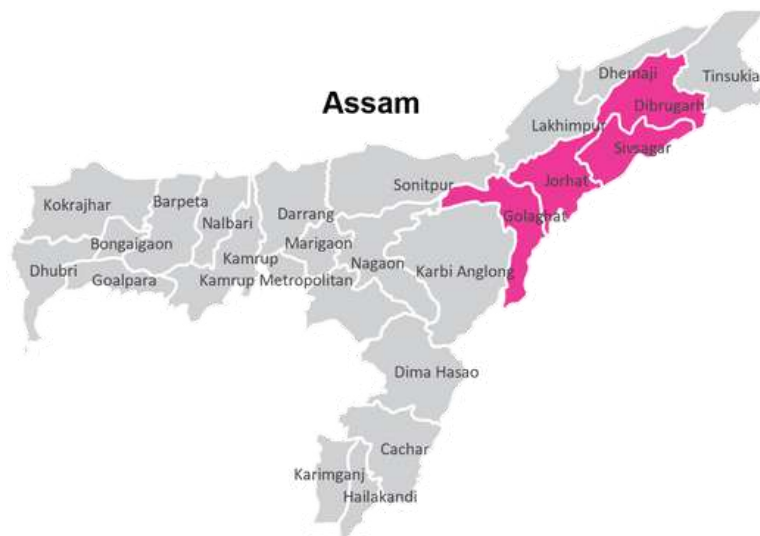
July - November 2022



18 Gardens covered

Nakachari block,
Jorhat

September - October 2022



5 Gardens covered

Tengakhat block,
Dibrugarh

October 2022



5 Gardens covered

Galeky block,
Sivasagar

November 2022

on-site camps of "MAAdol" drive organised in 4 districts of Assam

With the success of the first round of the drive, the stakeholders are keen on scaling up MAAdol Drive further. December 2022 onwards work on project expansion across all blocks of Golaghat district will be initiated.

MAAdol Success Factors

WCS was conceptualised and provisioned to support pregnant women to have better health and nutrition access. Yet, it was observed that the reach and coverage of the scheme were not meeting the set expectations. Saksham identified that the women in the tea garden areas lacked basic identity documents. Without the identity document, they were unable to open bank accounts and hence could not avail the benefits of the WCS.

MAAdol Drive was launched to connect pregnant women with the WCS. Saksham conducted multiple rounds of consultation with various stakeholders during the landscaping exercise, co-designed tools and documents for effective implementation of the MAAdol drive and provided with technical assistance to create the data collection tools and data collection criteria.

The potential beneficiaries were mapped, and an awareness drive was conducted to inform them about the scheme. A Multi-Stakeholder Forum was initiated to work on solutions together. Various camps were organised in 36 tea gardens at four different blocks of four different districts of Assam in a span of five months.

The distinctive features of MAAdol from the existing Wage compensation process

- Inclusion of non-pregnant married women who are potential WCS beneficiaries in order to avoid delay of linkage of these women once they get pregnant
- Multi-stakeholder forum approach to address the delay or non-linkage of WCS
- Redefining roles and responsibilities of front-line health cadres, block health officials and other stakeholders
- Inclusion of tea garden management to sanction leave for their workers to avail MAAdol drive services
- Service at the doorstep to the tea garden community to avail identity documents without compromising their daily wage

Learnings from MAAdol

Work on various issues affecting the tea garden community was being done separately by various government agencies and groups. To strengthen the connectivity of the wage compensation plan, it was necessary to bring together all the stakeholders and government institutions on a single platform.

- Initiatives using a multi-stakeholder approach have more impact.
- It is beneficial to streamline the potential beneficiaries for early preparedness for the scheme.
- Regular beneficiary and community consultation helps in refining the scheme linkage procedure.
- Redefining the roles and responsibilities of front-line health cadres and block health officials and other stakeholders was beneficial for the drive.

Glimpses from MAAadol drive





Annexure

- Annexure 1_Form-1, a Mapping tool for ASHA workers to map potential beneficiaries
- Annexure 2_Form-2, Tracker to exchange information between bank and DPMU
- Annexure 3_Process flow to improve wage compensation scheme linkage
- Annexure 4_Terms of reference for major stakeholders
- Annexure 5_Reporting tool on 'MAAdol' drive

To access the Annexure documents please scan the QR Code below



