



VIMO SEWA AND COVID 19

A CASE STUDY

JULY 1, 2020

National Insurance VimoSEWA Cooperative Ltd.

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This case study describes the adaptations made by the VimoSEWA cooperative with the spread of the Covid-19 pandemic and the subsequent lockdown announced by the government. It showcases the rapid response that VimoSEWA demonstrated to ensure that its members continued to get uninterrupted insurance services despite the severe lockdown.



BACKGROUND

The VimoSEWA Cooperative is a women-owned microinsurance organization that provide insurance services to poor women working in the informal economy and their families. VimoSEWA reach to its membership in rural and urban areas across India in two ways. It works directly in urban and rural communities to sell and service its insurance policies and it also partner with other organizations who buy insurance for their members.

In the areas where VimoSEWA works directly, it has a team of community-based insurance workers called agewans and vimosathis. These are in the frontline and maintain regular contact with insured members through visits and telephone calls, to sell new insurance policies, renew existing policies and service insurance claims. They are well-known to the communities they work in due to their frequent visits there. Typically, agewans and vimosathis are from the communities where members live; many have limited formal schooling but are excellent communicators and community leaders.

The agewans are supported by a team of supervisors and managers in VimoSEWA. Aagewans make frequent visits to the VimoSEWA office to deposit premium they have collected, or to submit documents for insurance claims and to discuss any issues that come up in the field with other team members. They also meet regularly in the office for meetings and trainings. Supervisors and managers may also visit the field from time to time. There is thus much physical contact between team members of VimoSEWA and the insured persons in the community. This is especially at the time of selling insurance policies and collecting premium.

Period of Insurance policies at VimoSEWA start with the beginning of the month, and the last week each month is a busy time with premium collection for policies that start in the following month. The team was thus busy with collecting premium and finalizing policies starting in April 2020, when the lockdown was announced on March 24, 2020, with effect from March 25. March also marks the end of the first quarter and is a crucial month for the business.

In the last week of March, the government declared a complete lockdown overnight. This meant the VimoSEWA office could not function.

The First Reactions

At the beginning of the lockdown, the first thoughts among all the team members were about this new health issue. Was it so serious as to warrant a lockdown? What do I need to do? How do I keep my family and myself safe? There was very little understanding of this illness and how to protect oneself from it.

For about a week the entire team was distracted by this new and unknown situation, and on trying to figure out how to deal with it. During this period, there was limited communication amongst the team as everyone tried to understand how to deal and cope with this new situation.



The Agewans are paid a monthly salary. In addition, they get performance-linked compensation linked to their business performance. Their worry was that if they could not conduct any business due to the lockdown they would lose substantial income. This possibility was stressful for many agewans whose income is required for running their households.

The agewans and vimosathis were also worried about the insurance members who were like family to them. They felt, “How can I sit at home when my members need me most?”

After a few days, as team members began to understand what this new situation meant, their thoughts turned to their work at VimoSEWA. “How do I go collect the premium Gauriben had promised she would arrange?” “How do I go to the office to check on the claim history of Hiraben who had just submitted a fresh claim?”

The leadership at VimoSEWA also started thinking about the best way in which to resume work.

Relief and Awareness-Raising about Covid-19.

As soon as the lockdown was announced, the first reaction of the senior team at SEWA, (the parent organization under which VimoSEWA and several other SEWA-promoted organizations function) was to make sure that all SEWA members were safe. Most members did not understand what the pandemic was about and what they needed to do to stay safe. SEWA’s Health team developed a training module on Covid-19.

SEWA Health developed short messages and videos that explained COVID-19 and the precautions everyone needed to take. Several team members at VimoSEWA took this training so that they could share this information with the communities they work in.

At the same time, the senior team at SEWA realized that the lockdown meant that the large self-employed membership of SEWA would be unable to go out and work and earn their livelihoods. So, their minimum needs of food security had to be addressed. Relief work started on a fairly large scale. The VimoSEWA team also volunteered for this work. A detailed kit-distribution work plan was developed in association with SEWA Bharat and SEWA Federation and food kits were distributed to 929 vulnerable families in Ahmedabad City and rural areas of Ahmedabad district.

Nirmalaben, a VimoSEWA saathi shared the example of one of these families:

“Sangeetaben Jhala got widowed one and a half years ago. Her husband developed diabetes related complications and passed away. She has a 12-year-old son and a 10-year-old daughter. She used to give tuition to school children and earn a small amount, but her tuitions were discontinued due to the lockdown. She was given a relief kit containing food grains, cooking oil etc. She was very relieved to get this support. She said she would have had to take the rations on credit if she had not got this support.”



Picture 1: Agewan distributing food kit to the member during lockdown



Picture 2: Agewan distributing food kit to the members in Ahmedabad city during lockdown

However, it was a challenging task to reach the relief packets to the vulnerable families. For one, most people were afraid, confused and uncertain about how to proceed. Unlike typical catastrophes where there is an identifiable group that has been affected, here everyone was affected in varying degrees.

No one was allowed to move out of their homes and every vehicle needed special permission to be on the road. VimoSEWA had to coordinate with the Ahmedabad Municipal Corporation, the police department and different units within SEWA.

It was a challenge to get correct information from the ground about the number and exact location of the vulnerable families to whom the packets had to be delivered. The agewans would typically have visited the communities to get this information, but now they had to get all the information over the phone. The teams had to know exactly where the relief packet was to be delivered, but not everyone's home had a clear address. Despite this situation, VimoSEWA, in coordination with other SEWA units, managed to provide the relief packets to almost a thousand families in Ahmedabad city.



RE-STARTING BUSINESS OPERATIONS AT VIMOSEWA

While at one level SEWA was working to meet the crucial basic needs of its members to ensure their survival and safety in the time of this pandemic, VimoSEWA management realized that as a financial services organization, it had to continue providing its services of insuring members and paying claims. In fact, given the increased vulnerability to illness, it was crucial that insurance services be available. The leadership at VimoSEWA decided that the cooperative had to resume its activities with whatever adaptations were required under the new scenario of a pandemic and a lockdown with close to zero physical mobility.

Preparing and Supporting the VimoSEWA Team

For several team members, the lockdown meant that they had to stay within the homes and not interact with others in the team – this was a sudden change in their daily routine. This gave rise to a range of feelings from depression, disconnect and some anxiety. Having to grapple with this new illness, which was only slowly being understood, and how to stay safe was a simultaneous cause of stress. VimoSEWA continued to support all its staff and pay their full salaries even though its business was negatively affected. This support from the organization was greatly valued by the team.

“So many people including my husband who worked for a private company lost their jobs. VimoSEWA continued to employ us and pay us.” Dhvanika, Claims team

To take stock of the situation and decide on the future course of action, the core team of VimoSEWA held a meeting. VimoSEWA decided that it would gradually shift to digital modes of functioning. For all meetings with more than 4 persons, Zoom would be the platform used. For communication among a smaller number, a conference call would work. Team members would upload all documents, spreadsheets and presentations on Google Drive to make them accessible to multiple team members.

Communication within the Office Team

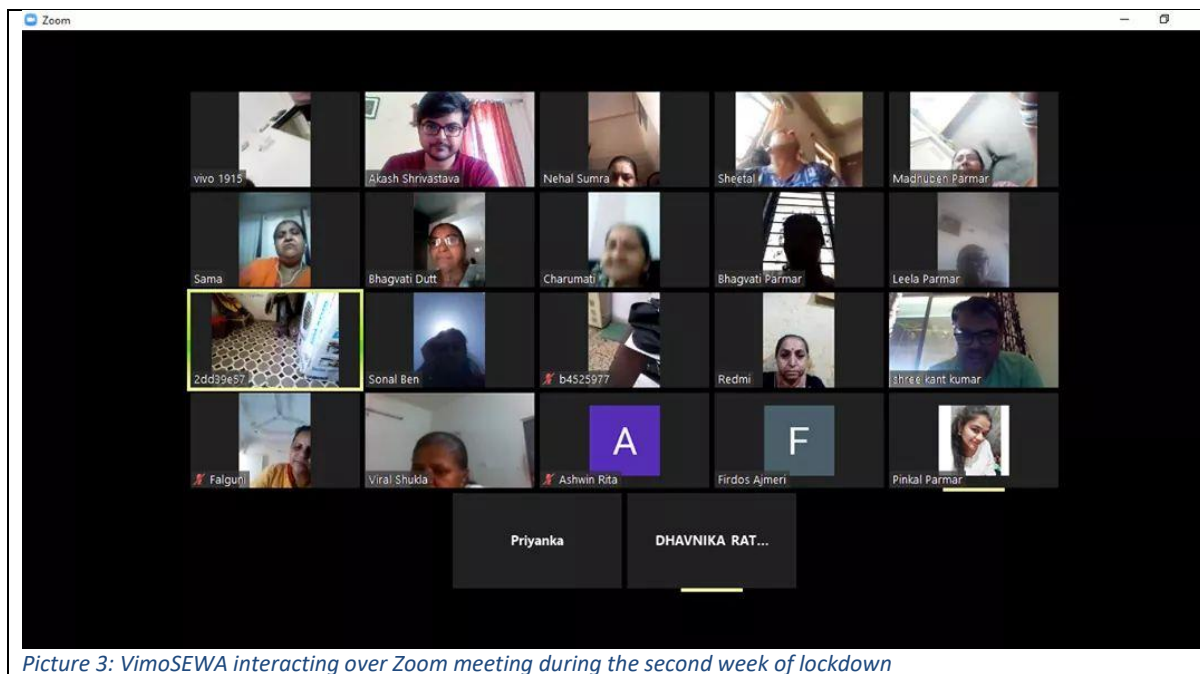
To bring the team together and begin work in the new mode, the senior management decided to hold a daily staff meeting each morning via Zoom. This would give a sense of continuity with the earlier routine of going into the office daily. This was the team's introduction to Zoom, which none of the team members had ever used. While a few were tech savvy, for many others it was not only new but also somewhat difficult.

For the first couple of days after meetings started, the discussion was kept limited to people sharing their feelings, thoughts etc. Team members shared how the lockdown affected their families and how they were coping with the new situation. Team members were very thankful for the support provided to them

“The daily meeting gives an opportunity to the team to voice their experiences and concerns and the team collectively addresses the problems that come up” Manishaben, Underwriting.



“Some learnt quickly others took time but we waited till everyone was able to work together. I learned how to use a smart phone and also taught it to the sevikabens” Ritaben, Marketing Team Leader of Ahmedabad district (rural).



Picture 3: VimoSEWA interacting over Zoom meeting during the second week of lockdown

Work related conversation started only after team members had had a chance to develop a level of comfort. This allowed the members to share their fears, uncertainties etc. and also get support and guidance from each other and their seniors.

“Meeting daily over zoom gave me a lot of support. Truly VimoSEWA’s motto of VimoSEWA is with you in times of difficulty was true for us too at this time.”
Bhagwatiben Ahmedabad district team.

Once the entire team started to feel comfortable and ready to go ahead with their work, VimoSEWA shifted the focus to how best to resume work.

“We meet daily on zoom and I feel it is like meeting everyone at the office.”

Communication with the Network of Vimo Agewans and Vimo Sathis

In addition to the team at the VimoSEWA office, there is a team of grassroots workers who interact regularly with insurance members in the field. This category of team members is selected from the communities where SEWA works. They have limited education and used to be self-employed informal economy members before joining SEWA.



After the team in the office had been trained in using digital tools to conduct VimoSEWA operations, these people in turn trained the network of Agewans and Vimosathis to use digital means during the lockdown.

To keep in touch with this group of field staff, their respective supervisors formed Whatsapp groups of all the field staff in their team to enable smooth communication within the group.

As Kamlaben Parmar, a Vimo Agewan said:

“During these three months of the lockdown I learnt to do all my work using the mobile phone and I feel really good about that. I had no idea about Whatsapp but I learnt how to use it, how to send messages, and do all my work. Through the phone we are in touch with everyone and money is deposited. Now we don’t have the risk of keeping the premium funds with us – these are directly deposited with VimoSEWA. Even though we do not have much formal education, it is really remarkable that VimoSEWA has taken us into the digital mode of functioning.”

Communication with Insured Members

During pre-lockdown days, Agewans and Vimosathis frequently visited the communities they worked in and would meet the insured members face to face. After the lockdown, this was ruled out. So the first thing was to make contact with as many members as possible to continue the linkages with them. A large majority of the insured members live in Covid-19 affected areas. Gradually, agewans and Vimosathis started calling up the members just to touch base and ask about their wellbeing.

“The members were so happy when we phoned them. They had begun to feel very isolated because of the lockdown and they were very reassured to know that we were thinking about them and that if they needed any insurance related service, we were there for them”

“We sent voice messages to more than 10,000 members. When some members called us back after receiving our message, we were so happy that our strategy of communicating with members had been successful.” Firdos, MIS coordinator

“When we called to ask after their well-being they were very moved and reassured. They felt that someone was looking out for their well-being.” Vanita Urban marketing team

The communication with members followed a three-phase strategy. In the first month after the lockdown, members were sent messages about Covid-19 – what it was, how it was spread, what precautions needed to be taken etc.

In the 2nd month, the members were sent information about various government initiatives with regard to Covid-19 and the services that were available to affected persons. For e.g. members were told that treatment for Covid-19 was included in PMJAY – the government’s health insurance scheme that covered almost 40% of the



population coverage. Members were also given information about the insurance regulator's circular which made the inclusion of Covid-19 treatment mandatory in all existing health insurance policies.

By the 3rd month, some easing of the lockdown had begun. Members were now informed about the specific Covid-19 health insurance packet developed by VimoSEWA and the mechanism for purchasing this insurance.

Hiring of digital services for mass communication

As mentioned above, VimoSEWA needed to inform all its members that the office was going to remain closed for the coming weeks and that they should use VimoSEWA's toll free phone number for any communication. VimoSEWA also wanted to deliver messages described in the section above.

VimoSEWA had about 12,000 confirmed phone numbers of members. They hired a SMS service to deliver key messages to its members. These included messages about the new phone number to be used, precautions for the corona virus etc. The messages were developed in easy language to convey comfort and support to the members.

Getting the data from office computers to home computers

As VimoSEWA resumed its operations, several initiatives were taken up simultaneously.

Providing insurance services involves a lot of data-based decision-making regarding claim settlement, enrollment in new policies or renewal of existing policies or for any other servicing related aspects. VimoSEWA has a massive data base on its computer system in the office, with all the policy and claim related records of all the insured members. To start any work, it was imperative to have all that data on the home computers of team members who were responsible for making decisions based on this data. Since insurance is deemed an essential service, VimoSEWA applied to the municipal authorities for a pass to allow two team members to go into the office. They downloaded all the data required onto a portable drive and installed this on their home computers. Now, work could begin.

Training the VimoSEWA team

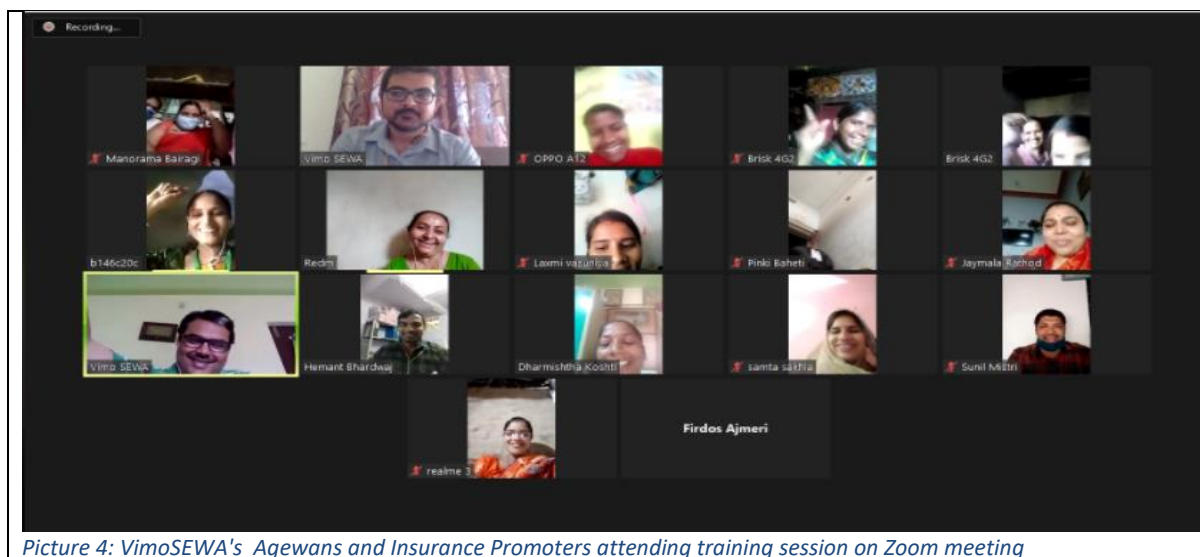
Working digitally was an entirely new experience for the team. Most did not have personal computers at home and would have to use their phones to work from home. Almost everyone was unsure about how they could work without going into the office and interacting with other team members.

The VimoSEWA team had to be trained in various digital platforms to enable them to function from their homes. VimoSEWA made small training videos on 'how to use zoom', 'how to use google drive' etc. and used it to train the team members.

"As a supervisor I have many persons in my team. I had to teach them how to work online. In the beginning my team was just not ready to work online. They said we will never be able to do it; also, we do not have a smart phone. It was not easy for me to motivate them. Invariably the men in the family had smart



phones and we told our team members to use those.” Vanitaben Ahmedabad city Marketing Team



Picture 4: VimoSEWA's Agewans and Insurance Promoters attending training session on Zoom meeting

The success of this experience has resulted in VimoSEWA developing a digital training module for agewans and promoter organizations. This is currently under preparation. An assessment of the training needs using Google forms has already been carried out. The training module will consist of WhatsApp messages, small videos and the use of VimoSEWA's Facebook page. The exact mediums used in a particular training will depend on the preparedness of the team being trained. For instance, the SEWA Madhya Pradesh team is familiar with the Zoom app. A recent meeting was held with this team using this app.

This is another example of how the current crisis was seen as an opportunity to develop new initiatives.



CASE STUDY

Kamalaben Parmar, National Insurance VimoSEWA Cooperative Ltd. (Insurance Co-operative of SEWA)

I am an Agewan and a Board Member of the VimoSEWA Cooperative, SEWA's insurance cooperative. I live in Ahmedabad and have been associated with SEWA for 17 years. I have studied up to class 8. Before I joined SEWA as an agewan, I use to work as sari seller in my neighbourhood.



We suddenly found out about the lockdown due to the corona virus pandemic. We were hearing a lot about the word lockdown but didn't realize that it meant that everything will be closed.

Our work is associated with managing risk and providing financial support to our members in case of such exigencies. This was a different type of emergency where we could not even go out and meet our members. The COVID-19 pandemic hit us

hard - we had never ever thought about such risks. During the initial days of the lockdown, we provided some quick relief to our members by providing grain kits in association with different SEWA sister organisations. Unfortunately, it wasn't sufficient, as some of my members were getting admitted in the hospital and a few even died. I was unable to serve my members in the normal routine way as I had been doing earlier.

In this tough situation, our cooperative decided that we will approach our members through mobile phones and will create awareness about how they can access our claims services and also if they are enrolled in any government insurance scheme then how it will be useful for them. We also decided to provide claim services through digital tools as this was the time when our members needed claim support the most. Earlier I was not very comfortable using different digital tools like WhatsApp etc, but I learned how to use them to collect the claims-related documents and send these on to our colleagues in VimoSEWA to process the claims further. We as an organisation decided that we will approach all our members and provide claim servicing without any interruption, and will also try to collect premium in digital way if members are ready to pay us.

Vimlabehn Harishbhai Parmar resides in Wali Ullani Chawl, Eidgaah, Saraspur, Ahmedabad. She is insured under the Saral Suraksha Yojna (livelihood protection insurance scheme) of VimoSEWA since last 7 years. Unfortunately, she was tested positive for COVID-19 and had to get admitted in hospital. I was in constant touch with her family and once she got discharged from hospital, I coordinated and sent the claim documents to our claim team through WhatsApp. The claim was settled within two days and she received INR 3000 as claim amount in her account. She was happy and relieved to receive this amount which will help her family during this tough time when there is hardly any income for her.



We are working simultaneously on two fronts - as an agewan I am trying to serve my members on the ground so that they can get their claims quickly, and at the enterprise level as a board member I am trying to ensure that my cooperative remains financially sustainable. Our cooperative is a multi-state cooperative and working in different states of India. We are taking this pandemic as a challenge to serve our members on time with the use of different digital tools and also remain sustainable. In the last two months we have paid insurance claims to 66 members of VimoSEWA with claim amount equal to INR 3,04,000 (USD 4000) as both health and life insurance claim during the month of April and May, 2020. Now we are trying to slowly revive our work by use of technology including mobile application and Net-banking, as we know that it is the poor who need insurance more than anyone else in this tough situation. We prepared a multi-faceted member awareness and engagement strategy including Whatsapp audio/video messages, customized SMS, Voice broadcasting systems etc.

VimoSEWA is aiming to provide information and educate people about financial and social security and the need of insurance in their lives. We also launched two insurance products during this pandemic period, which covers COVID-19 – the members can pay premium monthly, quarterly or annually. They can protect their family by paying premium as low as INR 75 (USD 1) per month. We are sure that as things will start improving and economic activity will start, people will need more protection in terms of insurance and they can pay premium with even some basic income. VimoSEWA firmly believes that social security is as important as food security and through use of technology, digitized communication and active engagement we can secure the future for our members against unforeseen risks like COVID-19.



KEY OPERATIONAL AREAS

VimoSEWA's three key services for members are issuance of new insurance policies, renewal of existing policies and settlement of insurance claims. In addition, VimoSEWA also develops new insurance products in response to the needs of its members.

Claim Settlement

For the members, prompt claim settlement is crucial for them to meet medical expenses and for continued trust in the VimoSEWA. It was decided that the first focus would be to settle all insurance claims that were pending or would come henceforth. Several claims were held up at the insurance companies' end when the lockdown was announced. Work in all offices had got disrupted due to the lockdown. The team followed up on these pending claims and got them moving.

Until this time, insured members would call up the office when they needed to submit a claim. All the documents required for the claim settlement were then either physically collected by the agewans from the insured member or the latter would come into the office to submit all the required documents. On settlement of the claim, a cheque was written out in the member's name and delivered to her home.

Under the lockdown, members were told that henceforth, till things got back to the earlier situation, the claims process would happen digitally. They would need to submit the claims documents through WhatsApp and also send a scan/photo of their bank passbook. The claim amount would be directly deposited into their bank account.

For claims from the SSY policy which is directly offered by VimoSEWA¹, the claims were settled almost immediately. Decision-making regarding these claims lay with the cooperative which was quickly able to respond to members and settle all claims.

However, this agility was not seen when it came to settling the claims on policies sold by the insurance companies. In the beginning, the insurance companies were closed, so no claims could be settled. When they gradually started opening, they were working with a very small staff, and these microinsurance policies were not their priority. Their staff was engaged in first settling the larger insurance policies.

VimoSEWA team members also had to convince the insurance companies that they should accept scanned copies of documents for claims processing, as it was not possible to get hard copies of the same.

By the end of April 2020, members had learned how to send their documents to VimoSEWA using Whatsapp, the claims team at VimoSEWA had got used to functioning over digital platforms, and the accounts team started depositing the

¹ Saral Suraksha Yojana (SSY) is a wage protection scheme for insured persons who are hospitalized. This is a VimoSEWA scheme and no insurance company is involved. The insured member is paid a fixed sum for each day of hospitalization.



claim amount directly into the member's bank account. 90 claims were settled during this period using this process.

"We learnt how to pay claims to members directly into their bank accounts using NEFT. This was a new achievement for us" Sheetalben, Accounts, VimoSEWA

However, as one team member shared,

"Claim settlement was not always easy because we needed to get the members' bank details to transfer the funds. Sometimes the member was unable to send us a photo of her passbook for us to transfer funds to her. Sometimes they did not answer their phones when we called. But we persevered." Vanita urban marketing

Renewal of Insurance Policies and Premium Collection

Most of the insurance policies issued by VimoSEWA are annual policies and need to be renewed every year. At the beginning of each month, the MIS team generates a monthly list of policies that are up for renewal for each agewan/vimosaaathi.

The lockdown was announced on March 24 at 8 pm and came into effect the next day. Normally agewans would come into the office and get a list of names of members whose policies needed to be renewed. This was not possible now. The MIS team had to get this data from the database sorted by agewans and send the list of renewal to each agewan over the phone.

"I was so thrilled when Pinkalben sent to my phone the list of members whose policies needed to be renewed. I felt proud about how much I could do on my phone."

At that time, several agewans had collected premium from members and were going to physically deposit the cash at VimoSEWA in the next couple of days. In some other cases, members had arranged for the premium amount and the agewan was planning to collect the money from their homes. The lockdown created a tricky situation where the member had given the money to a VimoSEWA agewan but it had not been deposited into the account of the insuring organization.

Agewans who could reach a SEWA Bank branch deposited the money in VimoSEWA's account there. VimoSEWA also opened an account with HDFC bank to expand the number of options where agewans could deposit the premium amount.

A. Moratorium

Many VimoSEWA members suffered huge income losses due to loss of work. VimoSEWA decided that if these members wanted to renew existing policies but were unable to pay the premium immediately, a moratorium would be provided. Their policy would continue uninterrupted and they could pay the due premium at a later date. Some members took the offer of the moratorium. VimoSEWA deposited the premium on behalf of these members from its own funds to ensure continued



insurance coverage. It was a big challenge for a community-based organization to extend such support to its member when there was no support to the organization from any government scheme.²

“I felt very proud that VimoSEWA thought of paying the premium to maintain the continuity in the member’s insurance” Firdos, MIS team leader

B. Activating the Electronic Clearing System (ECS) facility

Some members had given ECS permission to VimoSEWA. The agewans would call the member to confirm that they wanted to renew their policy, and would tell them to ensure that their bank account had the necessary balance for deduction of premium. They would convey this to the bank where the members had their accounts and the premium would automatically be deducted from their bank accounts.

During the lockdown, the benefits of the ECS system became even more visible. Both the VimoSEWA team and the insured members realized that this system enabled a smooth payment of premium and uninterrupted continuation of the insurance policy. Based on this experience, many more members now want to use the ECS facility.

C. Members learn to make electronic transfers of premium amount through QR code, BHIM App and Google Pay

A few others who had the money made electronic transfers of their premium amount. This was new for members, who took the support of their family members to make digital payments. They used platforms like Google Pay, the Bhim App or used the QR code to pay their premiums.

Between March 25 and June 15 a total of Rs 13 lakh of premium was collected digitally.

“Earlier 80% of the premium collected during each period came as cash to VimoSEWA’s office. This time, we were successful in getting the entire premium digitally. This was a big achievement for us and very satisfying.” Sheetalben, Accounts team

² IRDAI, the insurance regulator had issued guidelines to insurers for providing some moratorium on premium deposits for insurance renewals. Unfortunately it is not very effective on the ground. While the microinsurance team of one insurance company extended the time for premium deposit for a few days, this was not the case with the other companies. Also, given the situation, VimoSEWA is still collecting premium due in March 2020. No insurance company was willing to give such a long moratorium.



Covid-19 Protection through New Insurance Products

A. Protecting SEWA team members

In March 2020, once Covid-19 started spreading, VimoSEWA decided to develop an insurance product to protect its team members and other staff at SEWA against Covid-19. This was at a time when there were hardly any such products available in the market. After unsuccessful attempts with various insurance companies to develop a suitable insurance product, VimoSEWA cooperative developed a product internally. Once they had worked on the details of the product, they partnered with ICICI Lombard to carry a part of the risk. This scheme was launched in mid- April and was among very few insurance products available for the low-income segment. Insurance was provided not only to the salaried staff at VimoSEWA but also the grassroots workers who work on a commission basis.

“I really feel fortunate that VimoSEWA thought of our protection and bought this insurance coverage for us.” Geetaben Mukeshbhai, VimoSEWA Vimosathi, Gomtipur, Cluster 2A

The insurance premium is Rs. 350 per annum. If the insured person tests positive for Covid-19, she will get a lumpsum of Rs. 25,000 (USD 330). In case she needs to be hospitalized, she will get Rs. 300 (USD 4) per day upto a total of 15 days per year. Staff members were encouraged to pay the premium if they could afford to. VimoSEWA also raised some funds to pay for the insurance of those team members who could not afford to buy this insurance.³

VimoSEWA covered 2528 agewans and staff of different SEWA sister organisations from across 8 states of India.

Recently, a couple of months after VimoSEWA had started the Covid-19 insurance policies, general insurance companies have been directed by the insurance regulator, IRDAI, to offer two insurance policies as protection against Covid-19. One of these is an indemnity policy and the other policy as cash benefit, which gives a lumpsum if a person develops the disease. VimoSEWA's ground experience can be a contributing factor for the development of these insurance policies for low income segment.

³ It was difficult for VimoSEWA to make the insurance company understand and accept the low coverage of Rs. 25,000.



B. Protecting VimoSEWA members

VimoSEWA also wanted to offer Covid-19 protection to its members. For this, VimoSEWA together with India First Life Insurance Company developed a group insurance policy. This policy can be purchased by any group or collective of persons, e.g. employees in an organization. If the insured person tests Covid positive, she gets a lumpsum payment of Rs. 10,000. Additionally, she gets a benefit of Rs. 300 per day if she is hospitalized for any illness. The policy is available to persons 18-65 years of age. The cover is for two episodes in a year. The premium can be paid monthly,

quarterly or annually.

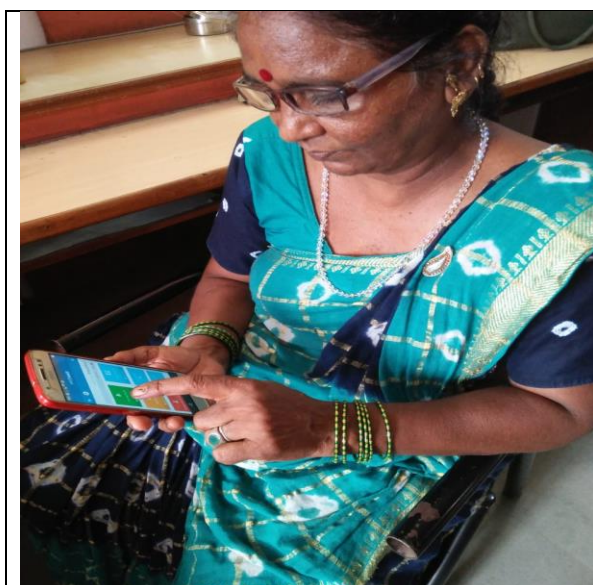


Picture 5: Agewan sharing the information and the policy receipt with the member

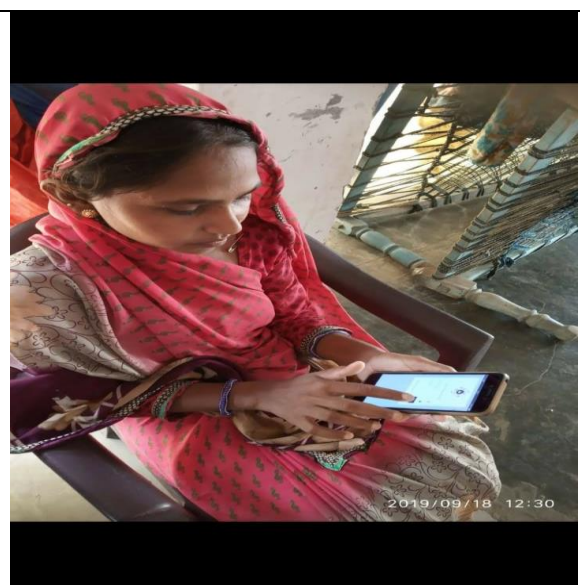
VimoSEWA App

VimoSEWA has developed a mobile application for its SSY policy which allows agewans to issue a policy digitally by entering the member's data into the app on her phone. The receipt of the policy is sent to the insured member through WhatsApp. The objective is to have an easy mechanism for enrollment which is immediate and paperless. This app is in a pilot phase and the agewans had not been comfortable using this new paperless method of enrollment.

However, during the lockdown, when physical contact became impossible, agewans were encouraged to use this app.



Picture 6: Agewan operating the VimoSEWA's mobile application



Picture 7: Vimosathi operating the VimoSEWA's mobile application



As of June 30, 2020, 26 policies have been issued using this app. This is a small beginning, but most team members have taken to the app and learnt it. As new members are enrolled, it is expected that this will gradually become the preferred mechanism for the SSY scheme. It is also planned to upscale this application at national level in partnership with different community based organization.



CONCLUSION

The Covid-19 pandemic and ensuing lockdown was a first of its kind experience for VimoSEWA. However, the initial confusion and uncertainty was quickly turned into new opportunities, initiatives and a new way of functioning. The leadership showed the way and the team responded positively and enthusiastically. As an organization, VimoSEWA tried to convert the challenges into new opportunities.

At the level of the organization, it decided to continue its services as before and adopted a digital mode of functioning. This involved a lot of coordination within the organization and with other organizations that it worked with. Further, it responded to the new situation by launching specific insurance products to protect its team and its members.

At the level of the team members, it was a big leap to change from face-to-face functioning to digital functioning. But they all did it! Some of them took longer than others, many used the help of family members and all of them valued the mutual support and encouragement within the team.

VimoSEWA Board Meeting Despite the Lockdown

In early June, it was time for VimoSEWA Board Meeting – the Board being the key decision-making body of the organization. The Board members all reside in different parts of the country and there was no way for them to come together during the lockdown. That did not stop the meeting from happening, and the meeting was held using the Zoom app. The meeting was attended by 11 Board members from different parts of the country, an official from the Life Insurance Corporation of India (LIC) and four VimoSEWA staff persons from VimoSEWA's team in Ahmedabad. Despite being a virtual meeting, all the Board members and the VimoSEWA team participated in the meeting actively. This meeting was another new landmark for VimoSEWA.

We end with some voice of VimoSEWA team members, who took to learning the new processes and systems with great enthusiasm. All of them have shared how their skill and capacities have increased and so has their confidence in themselves.

"I have learned how to do so many things just on my phone. I get members to send me claim documents on whatsapp, note the intimation for claims, sell new insurance policies and stay in touch with members"
Bhagwatiben claims team

"I never thought that I would be able to make audio recordings to share with our members. But I made recordings about how to protect oneself from Covid-19 and shared it with our members – it

was a big learning for me."
Bhagwatiben, Ahmedabad district

"First I was frustrated because I did not know how we could do our work over the phone. But I learned to use a smart phone and even though it was difficult in the beginning, my children and team members helped me learn how to use it. I even learnt to read SMS in English. I trained others in my team to work using the mobile phone and their increased abilities make me very proud."



Charumatiben, supervisor marketing team

For the first time, I made a video film on my phone and wrote the script for it as well. I had to do the recording after 10 pm at night so that the sounds of my children and others in the house (I live in a joint family) did not disturb me. Earlier I felt I worked in VimoSEWA but now I work in digital VimoSEWA”
Dhvanikaben, Claims team

“For the first time in all these years I worked with such self-confidence. To work from home and look after the family, to make sure no one gets ill from the virus, and continue to do VimoSEWA work was not always easy. Sometimes I would lose confidence and feel how can I continue to work like this? But then the support from Shreekanthbai,

the Vmosewa team, the sevikas and aagewans who all worked together like a family helped to go through this difficult time” Ritaben, Team Leader Ahmedabad District (rural).

“I learnt many new things and felt I was keeping pace with the world. I learnt that nothing is impossible if the whole team is together and cooperates.”
Sheetalben, Accounts Team

“There were some operational themes which I never imagined I would ever be doing at this early stage in my career but the crisis helped me a lot in not just adjusting but also exploring. I realised that crisis not only helps you in coming out of your comfort zone and shedding your biases but also challenging your own thought processes.” Akash Shrivastava, VimoSEWA